

Financial Practitioner & Intermediary IDI Discussion Guide

9531CB22F0032 – Advertising & Public Relations for Limited
English Proficient (LEP) Consumers | Task 2

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1. Methodology

- Individual phone/video conference interviews
- Conducted in English
- Up to 60 minutes
- CFPB -provided financial practitioners and intermediary contacts for Ignited to contact and schedule interviews with

2. Participant Profile / Screening Criteria

Privacy Act Statement

5 U.S.C. 552a(e)(3)

The information you provide will be used to determine your eligibility to participate in an interview conducted by . Limited English Proficient consumers experiences and improve resources provided to financial practitioners' on behalf of the Consumer Financial Protection Bureau (CFPB). The purpose of the interview is to understand flgnted

Ignited may collect information such as your gender and professional . CFPBthe last name and contact information will not be provided to name and contact information for the purpose of screening participants and scheduling a session. However, your nformation (PII) such as your identifiable iersonally p other tolinked Your demographic information may be experience working with consumers in target language groups.

Information collected will be treated in accordance with the System of Records Notice (SORN), CFPB.021 – CFPB Consumer Education and Engagement Records. Although the CFPB does not anticipate further disclosing the information provided, it may be disclosed as indicated in the Routine Uses described in the SORN. Direct identifying information will be kept private except as required by law.

This collection of information is authorized by Pub. L. No. 111-203, Title X, Sections 1013 and 1022, codified at 12 U.S.C. §§ 5493 and 5512.

Participation is voluntary. However, if you choose not to provide the requested information, you may not be eligible to participate in an interview.

- Men, Women, and non-binary
- Works with consumers in target languages represented in the consumer focus groups (1-2 per language)
- [Other criteria depending on prospects provided by CFPB for inclusion in

study]

3. Discussion Guide

3.1 Welcome and Introduction (3-5 minutes)

1. My name is [moderator] and I am with ThinkNow, a market research company.
2. The Consumer Financial Protection Bureau (CFPB), a government agency, has commissioned us to conduct a study to better understand Limited English Proficient (LEP) consumers and inform development of strategies and tactics for future outreach, education, and communication, and ultimately strengthen the CFPB's outreach to LEP consumers.

Privacy Notice

The responses you provide to . Limited English Proficient consumers improve resources provided to will be used by the Consumer Financial Protection Bureau (CFPB) to Ignited

With your consent, of your responses as you participate in the and video will record audio Ignited session. The recordings will only be shared within for transcription and research purposes. and with the CFPB project team the Ignited

Your feedback will be kept private and will not be linked to a may publish de-identified reports based on the results of this study. None of your identifying information will be included in the reports. CFPB. Additionally, the CFPB personal identifier. Only information that is aggregated or de-identified will be shared with the direct

This collection of information is authorized by Pub. L. No. 111-203, Title X, Sections 1013 and 1022, codified at 12 U.S.C. §§ 5493 and 5512.

Participation is voluntary, and you may withdraw participation at any time.

3.

4. A few things about our call today:
 - a) I'm with an independent market research company; I'd like for you to feel comfortable about expressing your honest point of view, I won't be offended by your opinions. I am not here to sell you anything or steer your opinions in any particular direction.

- b) Your opinions or the information you share with me today will in no way represent a commitment from your organization to engage with the CFPB in any capacity. We are simply trying to understand how your organization serves consumers, in general, and those with Limited English Proficiency, in particular.
- c) This is not a test; there are no right or wrong answers. While I do have a list of questions that I plan to ask you, I'd like for this to be more a conversation than a question-answer session. With that in mind, feel free to switch gears if something relevant comes to mind. Before we conclude the discussion, I may then go back to any topics we may have skipped.
- d) We are audio-taping this conversation, which is standard practice in this type of work. This allows me to focus on the conversation and not on note taking.
- e) Everything we discuss during our call is confidential and will be used in aggregate with comments from other study participants and only for the purpose of this research. Nothing you say during our conversation will ever be reported as coming from you, as an individual. Therefore, feel free to express your candid opinion.
- f) One of my colleagues is joining/will join us to help me with note taking and to ask any questions I may have missed. He/she will stay off camera to allow you and I to have the conversation, but I wanted you to know that someone else would be observing.
- g) Do you have any questions for me at this time?

3.2 Organization and Role (5 minutes)

Let's start by learning a little about your organization and role:

1. Tell me about your organization:
 - a. Primary line of business/function. Services offered for LEP individuals.
 - b. Years of operation (community organizations only)
 - c. What geographic area does your organization serve?
 - d. What languages do you offer/cover?
 - e. Do you know what is the organization's annual budget or estimated budget per person served? Can you share that information?
2. Now, tell me about you:
 - a. What is your title?
 - b. Tell me about your responsibilities. How does your role fit within the day-to-day operations of the office/organization?
 - c. What is a typical day like for you? What type of interactions do you have with LEP individuals?

3.3 Clients & Their Needs (10 minutes)

Let's switch gears a little bit and talk about the people/public you serve.

1. How shall we refer to them during our conversation? (i.e., Clients, clients, etc.)
2. Who are these clients/clients? What do you know about them, in general? (PROBE FOR: socio-economics, household composition, ethnicity, countries of origin, etc.)
3. How do these families find you? How do they learn about you?
 - a. What are your primary channels through which they learn about your services?
 - b. Are they being referred to your organization? By whom and why?
4. Why do they come to you?
 - a. What type of help are they seeking from you? For what type of issues?
 - b. How often do you see them?
 - c. What is the extent of your relationship with them? (i.e., do you get to know them?)
5. How do you interact with them? (phone, text, mail, video calls, etc.)
 - a. What method works best and what doesn't work? Why?
 - b. What language do they prefer?
 - c. Do you encounter language barriers?
IF SO, Which languages? And, how do you address these barriers?
 - d. Do you encounter literacy barriers? (e.g., don't read and/or write in their language or in English) IF SO, how do you address these?
 - e. How do you build trust with the people your organization serves? What do you do or say that makes them trust you?
6. Do clients with limited English proficiency ever come to you with concerns or issues dealing with money matters?
IF YES: tell me about the type of issues and concerns they come to you for.
 - a. What type of help are they seeking from you? For what type of issues?
 - b. Do they ever come to you seeking advice on how to resolve an issue with a financial institution? (PROBE FOR FREQUENCY AND NATURE OF COMPLAINTS)

3.4 Sources of Information (15 minutes)

Now, I'd like to talk about information you may have accessible for your clients. I'd like to focus on information related to financial services and financial/money

matters for your clients with limited English proficiency.

1. What type of information do you generally need for your clients – to inform them about the financial issues they are trying to address/resolve, such as bank accounts, debt collection, credit reports, fraud and scams, loans, etc.?
PROBE FOR:
 - a. In what format do you prefer to share information with your clients? (e.g., brochures, print outs, email attachment, videos, link to a website, blogs, etc.)
 - b. In what languages do you share information? Do your clients have a preference?
 - c. Do different language groups have different needs – e.g., seek different topics, or prefer different types of materials (e.g., printed vs. online vs. videos, etc.)? (PROBE FOR EXAMPLES)
2. When your clients need information about financial matters such as dealing with a fraud/scam, opening a bank account, paying down credit cards, buying a home, obtaining a loan, , or using money remittance services, etc., what sources of information or resources do you access to help them?
 - a. Which of these sources do you trust most and why?
 - b. Which sources are working / meeting your needs and why?
(PROBE FOR LANGUAGE PREFERENCE, FORMAT/TYPE OF MEDIA PREFERENCE)
3. When you search for money-related information online on behalf of your clients...
 - a. How do you search? (PROBE: have a go-to page or search?)
 - b. What makes you click on one link versus another? Do you click on online ads?
4. Do any of the websites that you search for information for your clients have a dedicated practitioners' page? IF YES: Which website offers practitioners page? What do you like/dislike about this source of information?
5. What are those financial topics that you find that your clients with limited English proficiency wish they had in-language?
6. In your experience, what are the biggest gaps in in-language information? What languages are lacking financial services information?

3.5 CFPB Awareness (10-15 minutes)

Let's now talk about the Consumer Financial Protection Bureau (CFPB).

1. Have you ever heard of the Consumer Financial Protection Bureau?

IF AWARE:

2. How familiar with you say you are with CFPB? What do you know?
3. How did you learn of CFPB?
4. How often, if at all, do you use CFPB -provided information to answer your clients' questions? If so, what materials do you share?

IF NOT AWARE, READ DESCRIPTION:

The Consumer Financial Protection Bureau (CFPB) is a U.S. government agency dedicated to making sure consumers are treated fairly by banks, lenders and other financial institutions.

We protect consumers from unfair, deceptive, or abusive practices and take action against companies that break the law. We arm people with the information, steps, and tools that they need to make smart financial decisions.

[ASK ALL]

5. What are your thoughts on CFPB as a source of information for your clients?
6. Based on this brief description, does it sound like something that the people you serve would be interested in? What seems relevant and what does not seem relevant?
7. CFPB has a team dedicated to resolving consumer complaints with financial institutions. The CFPB also accepts complaints in over 180 languages. How useful is that to you and your clients? Why?
8. [TIME PERMITTING – LOWEST PRIORITY] Regarding problems or complaints...
 - a. Given that CFPB is a government agency, how comfortable would your clients feel providing personal and demographic information? Why yes/no?
 - b. The consumer complaints process is currently only available online in English and in other languages over the phone. Someone can submit a complaint on another person's behalf, but they need to be an authorized user on the account.
 - i. Which avenue do you think your clients would prefer to take to submit a complaint: online, by phone, or another way? (On paper, if that were an option?)
 - ii. If your customer asks you for help in submitting a complaint, what do you think would be the best way to help them?
 - join on the phone with them as they call CFPB
 - help them complete the online form
 - complete the online form on their behalf

3.6 Preferred Website Elements (10-15 minutes)

1. When you visit a website looking for information for your clients, how do you typically access these websites (i.e., computer vs. mobile device)
2. Thinking about your clients who have limited English proficiency, what type of content and materials do you prefer or desire as support for the information on the website? (PROBE IF NEEDED FOR: videos, brochures that you can print, a chat feature, list of local resources/partners, etc. ALSO PROBE FOR LANGUAGE PREFERENCE.)
 - What type of content do your clients ask about?
3. I'd like to show you a couple of websites for other organizations and get your opinion about how the information is presented.

a. SHOW IRS: <https://www.irs.gov/>

[NOTE TO MODERATOR: IRS WEBSITE SHOWS A VARIETY OF LANGUAGES WHICH ARE MACHINE TRANSLATED. PROBE FOR REACTIONS. THE WEBSITE IS IDENTICAL REGARDLESS OF THE LANGUAGE.]

- What catches your attention? What things do you like/dislike? Why?
- The in-language information is a machine translation, which allows for pages to be nearly identical in layout, regardless of the language. What are your thoughts on that approach?
- Do you ever use translation tools/apps when you cannot find content in-language?
- In your opinion, when are the machine translations appropriate/useful for you and your clients?

b. SHOW FHFA: <https://www.fhfa.gov/MortgageTranslations/Pages/Home.aspx>

- What catches your attention? What things do you like/dislike? Why?
- The information in this website is different than the one for IRS. Is there a format that you like better than the other? Please tell which one works better for you and why.

4. If we want the public, particularly the Limited English Proficient consumer, to learn about CFPB and the resources they offer, what would be the best way to get the word out to them?
 - a. What role do you feel organizations like yours could play in generating that awareness about CFPB?
 - b. What resources would you need to build awareness of CFPB among your clients? (PROBE FOR SPECIFICS: i.e., format, type of content, language, etc.)
 - c. Where and how would you (your organization) and the public want to

- hear about CFPB?
- d. What do they need to say so that the public become familiar with this agency and trust that they're a reliable source in their community?
(PROBE FOR SPECIFIC SOURCES AND PREFERRED LANGUAGE – i.e., types of media, types of partners, preferred messengers, etc.)
5. When you visit a website that is offered in various languages beside English, do you expect that all the information be available in all languages offered on the website?
- What do you do when the information you need is not available in-language (or not available in the language you need)?

3.7 Conclusion (<5 minutes)

- Additional questions from observers
- Closing