

##### CONSUMER FINANCIAL PROTECTION bureau | JUNE 17, 2022

Consumer Focus Group Screener & Discussion Guide

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

Table of Contents

[Table of Contents 1](#_Toc105755884)

[1. Focus Group Schedule 2](#_Toc105755885)

[2. Participant Profile / Screening Criteria 3](#_Toc105755886)

[3. Discussion Guide 13](#_Toc105755925)

[3.1 Ground Rules (5 minutes) 13](#_Toc105755926)

[3.2 Participant Introductions (5 minutes) 13](#_Toc105755927)

[3.3 Sources of Information (30 minutes) 13](#_Toc105755928)

[3.4 Handling Problems and Concerns (20 minutes) 15](#_Toc105755929)

[3.5 CFPB (25 minutes) 15](#_Toc105755930)

[3.6 Conclusion (5 minutes) 17](#_Toc105755931)

# Focus Group Schedule

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Group #** | **Group Type** | **Date** | **Time****(Eastern Time)** | **Moderator** |
| 1 | Vietnamese |  |  |  |
| 2 | Mandarin |  |  |  |
| 3 | Korean |  |  |  |
| 4 | Tagalog |  |  |  |
| 5 | Haitian-Creole |  |  |  |
| 6 | Arabic  |  |  |  |

# Participant Profile / Screening Criteria

* Men and Women, non-binary
* Age 18+
* Born outside the U.S. (qualified country of origin to vary by group, in line with language of group)
* Speak a language other than English most of the time when communicating with other adults in the household
* Language proficiency: self-reported based on a 4-point scale (Spoken language: very well, well, not well, and not at all); asked for native tongue and English.
* Limited English proficient: does *not* speak English very well. Desired mix per group would be representative of the target community (a mix of those who speak English well, not well, and not at all)
* Native-tongue proficiency: fluent (Very well)
* Literate (read/write) in language of the group where person is participating
* Currently reside in the U.S.
* Household decision maker for financial matters (primary or shared)
* Have dealt with at least one of these in the past 2 years: renting an apartment/home, purchasing a home, using a prepaid card, taking out a loan, and/or opening a bank account, dealing with financial fraud/scam, sent a remittance, etc.
* Mix of renters and homeowners
* Mix of banked, underbanked, unbanked
* For each group, recruit a mix of:
	+ Age (intentional mix of folks under 62 and over 62)
	+ Gender (balanced mix)
	+ Census regions
	+ Household income/Socio-economic level
* Feels comfortable sharing their opinion and experience in a small group setting
* Has internet access from home, work or school and able to use that access to connect to the focus group
* Has a desktop, laptop, or tablet connected to the internet, and which is able to connect to the focus group platform
* Agree to participate in an online focus group
* Articulate (determined by recruiter via 1-2 open-end questions)

## Screener Questionnaire

**INTRODUCTION:**

|  |  |
| --- | --- |
| Hello, I'm \_\_\_\_\_\_ from \_\_\_\_\_\_\_, an independent marketing research firm. We're conducting a marketing research study regarding how you search for information about money and financial matters, and we would like to invite you to participate. First, I need to ask you a few questions to ensure that you meet the requirements to participate. Let me assure you we are not trying to sell you anything. All information you provide will remain confidential. The group will take place [DATE, TIME]; it will include a small group of 4-6 people, last about 90 minutes, and be conducted in [GROUP LANGUAGE]. The meeting will be conducted online via video conference – we will ask you that you join the meeting from home, using a computer or tablet that is connected to the internet. You and all others in the meeting will join using the camera and microphone in your device.If you meet the requirements, would you be interested in participating in the online focus group?[ ] Yes: CONTINUE[ ] No: TERMINATE | *[Placeholder for translation]* |

**Privacy Act Statement**

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

The information you provide will be used to determine your eligibility to participate in a focus group conducted by . Limited English Proficient consumerson behalf of the Consumer Financial Protection Bureau (CFPB). The purpose of the focus group is to improve resources provided to Ignited

Ignited may collect information such as your gender, age, race, country of birth, city and state of residence, language proficiency, employment, and household and financial demographics. Your demographic information may be . 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

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 .the focus group

**CITY/STATE:**

1. In what city do you currently live?

*[Placeholder for translation]*

[City] \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

[State] \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**MUST RESIDE IN THE U.S.**

**RECRUIT A MIX OF CENSUS REGIONS IN EACH GROUP. REGIONS WILL BE DETERMINED BY LANGUAGE OF EACH GROUP AS SOME GROUPS MAY SKEW TO SPECIFIC MARKETS/REGIONS.**

**GENDER:**

INDICATE GENDER (DON’T READ. IF NEEDED, ASK...)

1. Do you describe yourself as a man, a woman, or in some other way?

*[Placeholder for translation]*

|  |  |  |
| --- | --- | --- |
|  | Male | **RECRUIT AN EVEN MIX OF MEN AND WOMEN IN EACH GROUP. ASSIGN NON-BINARY AS APPROPRIATE IN EACH SEGMENT.** |
|  | Female |
|  | Non-Binary |
|  | Other: \_\_\_\_\_\_\_\_\_\_\_\_ |
|  | Prefer not to answer | **CONTINUE** |

**AGE:**

1. Which of the following ranges contains your age?

*[Placeholder for translation]*

|  |  |  |  |
| --- | --- | --- | --- |
|  | Under 18 | *[Placeholder for translation]* | **TERMINATE** |
|  | 18-29 |  | **RECRUIT A BALANCED MIX OF AGES PER GROUP. RECRUIT 1-2 PER GROUP AGE 60+**. |
|  | 30-39 |  |
|  | 40-49 |  |
|  | 50-59 |  |
|  | 60-69 |  |
|  | 70 or older |  |

**ETHINICITY/RACE:**

1. Which of the following best describe your primary race or ethnic background?

*[Placeholder for translation]*

|  |  |  |  |
| --- | --- | --- | --- |
|  | White, Caucasian American | *[Placeholder for translation]* | **[instructions to be determined based on languages selected for the focus groups]** |
|  | Black, African American |  |
|  | Hispanic, Latino/Latina |  |
|  | Asian |  |
|  | Other/Specify |  |
|  | Prefers not to answer |  |

**COUNTRY OF BIRTH/ORIGIN:**

1. In what country were you born and raised?

*[Placeholder for translation]*

**[DO NOT READ LIST. SELECT MULTIPLE ANSWERS IF APPLICABLE. IF NEEDED PROBE: WHICH DO YOU CONSIDER YOUR PRIMARY COUNTRY OF ORIGIN?]**

|  |  |  |  |
| --- | --- | --- | --- |
|  | United States | *[Placeholder for translation]* | **TERMINATE** |
|  | China |  |  |
|  | Hong Kong |  |  |
|  | Singapore  |  |  |
|  | Korea |  |  |
|  | Philippines |  |  |
|  | Taiwan |  |  |
|  | Vietnam |  |  |
|  | Haiti |  |  |
|  | Algeria |  |  |
|  | Egypt |  |  |
|  | Iran |  |  |
|  | Iraq |  |  |
|  | Lebanon |  |  |
|  | Oman |  |  |
|  | Saudi Arabia |  |  |
|  | Syria |  |  |
|  | Yemen |  |  |
|  | Other – Specify: \_\_\_\_\_\_ |  |  |

**LANGUAGE PROFICIENCY AND USAGE:**

Now, we’d like to ask you about the languages you speak.

*[Placeholder for translation]*

1. Which language do you consider to be your primary language?

*[Placeholder for translation]*

|  |  |  |  |
| --- | --- | --- | --- |
|  | English | *[Placeholder for translation]* | **TERMINATE** |
|  | Arabic |  | **CONTINUE** |
|  | Chinese: Mandarin |  | **CONTINUE** |
|  | Chinese: Cantonese |  | **TERMINATE** |
|  | Haitian-Creole |  | **CONTINUE** |
|  | Korean |  | **CONTINUE** |
|  | Spanish |  | **TERMINATE** |
|  | Tagalog |  | **CONTINUE** |
|  | Vietnamese |  | **CONTINUE** |
|  | Other |  | **TERMINATE** |

1. How well would you say that you speak [GROUP LANGUAGE]?

*[Placeholder for translation]*

|  |  |  |  |
| --- | --- | --- | --- |
|  | Very well | *[translation]* | **CONTINUE** |
|  | Well |  | **TERMINATE** |
|  | Not well |  |
|  | Not at all |  |

1. How well would you say that you read in [GROUP LANGUAGE]?

*[Placeholder for translation]*

|  |  |  |  |
| --- | --- | --- | --- |
|  | Very well | *[translation]* | **CONTINUE** |
|  | Well |  | **TERMINATE** |
|  | Not well |  |
|  | Not at all |  |

1. How well would you say that you write in [GROUP LANGUAGE]?

*[Placeholder for translation]*

|  |  |  |  |
| --- | --- | --- | --- |
|  | Very well | *[translation]* | **CONTINUE** |
|  | Well |  | **TERMINATE** |
|  | Not well |  |
|  | Not at all |  |

1. Now, let me ask you about English. How well would you say that you speak English?

*[Placeholder for translation]*

|  |  |  |  |
| --- | --- | --- | --- |
|  | Very well | *[translation]* | **TERMINATE** |
|  | Well |  | **CONTINUE.****RECRUIT A MIX IN EACH GROUP. RECRUIT 1-2 FOR EACH POINT OF THE SCALE** |
|  | Not well |  |
|  | Not at all |  |

1. In general, what language do you personally speak at home?

*[Placeholder for translation]*

|  |  |  |  |
| --- | --- | --- | --- |
|  | Only [GROUP LANGUAGE] | *[translation]* | **CONTINUE. RECRUIT A MIX.****2-4 WHO ONLY SPEAK ‘GROUP LANGUAGE’ AT HOME.****0-2 WHO SPEAK ENGLISH/OTHER LANGUAGE EQUALLY.** |
|  | Mostly [GROUP LANGUAGE] |  |
|  | [GROUP LANGUAGE] and English equally |  |
|  | Mostly English |  | **TERMINATE** |
|  | Only English |  | **TERMINATE** |

**RELATED INDUSTRY EMPLOYMENT:**

1. Do you or anyone in your household work for any of the following types of businesses?

*[Placeholder for translation]*

|  |  |  |  |
| --- | --- | --- | --- |
|  | An advertising or promotions agency | *[Placeholder for translation]* | **TERMINATE** |
|  | A media company such as radio, TV, or newspaper |  | **TERMINATE** |
|  | A market research company or department |  | **TERMINATE** |
|  | A government agency |  | **TERMINATE** |
|  | A bank or other type of financial institution |  | **TERMINATE** |
|  | [None of these] |  | **CONTINUE** |

**FINANCIAL SERVICES:**

1. When it comes to handling money matters for your household, would you say that you…?

*[Placeholder for translation]*

|  |  |  |  |
| --- | --- | --- | --- |
|  | Handle all or most of the decisions and transactions | *[Placeholder for translation]* | **CONTINUE** |
|  | Share on the decisions and transactions with someone else in the household, or |  | **CONTINUE** |
|  | Someone else in the household handles most or all of the decisions and transactions |  | **TERMINATE** |

1. Which of the following, if any, have you personally had to handle/do in the past 2 years?

*[Placeholder for translation]*

|  |  |  |  |
| --- | --- | --- | --- |
|  | **MUST SELECT ‘YES’ FOR 1+ OF THESE FINANCIAL TRANSACTIONS.** **OTHERWISE, TERMINATE. RECRUIT A MIX OF TYPES OF TRANSACTIONS.** | **YES** | **NO** |
|  | Sign a rental lease for housing (house, apartment, etc.) for you and your family | *[Placeholder for translation]* |  |  |
|  | Buy a home/apartment or other type of real estate |  |  |  |
|  | Apply for or take a bank loan (e.g., personal loan, mortgage, car loan, etc.) |  |  |  |
|  | Use a prepaid debit card, including an Economic Impact Payment card |  |  |  |
|  | Open a bank account |  |  |  |
|  | File a complaint about a bank or financial institution |  |  |  |
|  | Dispute a charge with a bank or credit card company |  |  |  |
|  | Sent a money remittance to someone in the U.S. or another country |  |  |  |
|  | Been a victim of a financial fraud or scam |  |  |  |

1. And which of the following, if any, have you personally had to handle/do in the past 2 years?

*[Placeholder for translation]*

|  |  |  |  |
| --- | --- | --- | --- |
|  | **AT LEAST 60% IN EACH GROUP MUST SELECT ‘YES’ FOR 1+ OF THESE FINANCIAL HARDSHIP SITUATIONS.** **RECRUIT A MIX OF TYPES OF SITUATIONS.** | **YES** | **NO** |
|  | Use a payday loan |  |  |  |
|  | Use a ‘Buy now, pay later” program such as lay-away or payment plans that allow you to pay for your purchases in several, equal payments  |  |  |  |
|  | Been a victim of a financial fraud or scam |  |  |  |
|  | Apply for government assistance |  |  |  |
|  | Been late paying your rent  |  |  |  |
|  | Borrow money from family or friends to make ends meet |  |  |  |
|  | Sell personal items to make ends meet |  |  |  |
|  | Collect unemployment government benefits |  |  |  |
|  | Go on disability or collect disability government benefits |  |  |  |

**SOCIO-ECONOMICS:**

1. Which of the following best describes your current employment status?

*[Placeholder for translation]*

|  |  |  |  |
| --- | --- | --- | --- |
|  | Employed full time | *[Placeholder for translation]* | **RECRUIT A MIX IN EACH GROUP:** **2+ EMPLOYED****1+ SELF EMPLOYED****1+ HOMEMAKER/NOT EMPLOYED** |
|  | Employed part time |  |
|  | Self-employed / Have my own business |  |
|  | Student |  |
|  | Homemaker (not employed) |  |
|  | Unemployed, looking for work |  |
|  | Other |  |

1. Thinking about income, which of the following ranges contains the total combined household income in a typical year of all the members of your household who are employed?

*[Placeholder for translation]*

|  |  |  |  |
| --- | --- | --- | --- |
|  | Less than $20,000 | *[Placeholder for translation]* | **RECRUIT A GOOD MIX OF INCOME LEVEL**  |
|  | $20,000 to less than $35,000 |  |
|  | $35,000 to less than $55,000 |  |
|  | $55,000 to less than $75,000 |  |
|  | $75,000 to less than $100,000 |  | **TERMINATE** |
|  | $100,000 to less than $125,000K |  |
|  | $125,000 or higher |  |
|  | Refused (DO NOT READ) |  | **\*\*** |

 **\*\* PROBE IF ANNUAL HOUSEHOLD IS LESS THAN $75,000 OR $75,000+. IF LESS THAN $75,000, CONTINUE. OTHERWISE, TERMINATE.**

1. Do you own or rent the place where you currently live?

*[Placeholder for translation]*

|  |  |  |  |
| --- | --- | --- | --- |
| o | I own it | *[Placeholder for translation]* | **RECRUIT A MIX PER GROUP** |
| o | It’s a rental |  |

1. Do you currently have or use any of the following products and services?

*[Placeholder for translation]*

|  |  |  |
| --- | --- | --- |
| 1 | Checking or Savings account at a bank or credit union in the U.S. | *[Placeholder for translation]* |
| 2 | A credit card with a line of credit (such as Visa, Mastercard, American Express, Discover) |  |
| 3 | Investments such as stocks and bonds  |  |
| 4 | A mortgage or home equity loan issued by a bank |  |
| 5 | A bank loan (car, personal or student loan) |  |
| 6 | Retirement accounts such as IRA or 401K |  |
| 7 | Mobile payment apps such as CashApp and Paypal |  |
| 8 | Payday lender or cash advance service |  |
| 9 | Money orders from a store or the post office (not a bank) |  |
| 10 | Check cashing service |  |
| 11 | Prepaid or reloadable debit cards |  |
| 12 | Pawn shop loan |  |

**Q19 – FOR PROFILING PURPOSES ONLY. NO QUOTAS. NATURAL FALLOUT.**

* BANKED: has at least basic banking services.

[SELECTS 1 AND 2, PLUS AT LEAST ONE OF THE FOLLOWING: 3, 4, 5, or 6.]

* UNDERBANKED: has an account at a bank or credit union, but also uses an alternative financial service like a payday loan, check cashing, or a pawn shop loan.

[SELECTS 1 PLUS AT LEAST ONE OF THE FOLLOWING: 8, 9, 10, 11, or 12, AND DOES NOT SELECT 4, 5, or 6.]

* UNBANKED: don’t have a checking or savings account

[SELECTS AT LEAST ON OF THE FOLLOWING: 7, 8, 9, 10, 11, or 12, AND DOES NOT SELECT ANY OF THE FOLLOWING: 1, 2, 3, 4, 5, or 6.]

**ARTICULATION QUESTION:**

1. Tell me about a tradition that you’ve celebrated in the past 12 months with your family. What is it about? Who participated? What do you like best about it?

*[Placeholder for translation]*

 *\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_*

**(ENSURE THAT RESPONDENTS CAN COMMUNICATE FLUENTLY AND THAT CAN EASILY ARTICULATE THEIR THOUGHTS AND EXPERIENCES. ALL GROUPS WILL BE CONDUCTED IN-LANGUAGE AND PARTICIPANTS MUST BE ABLE TO COMMUNICATE FLUENTLY AND CLEARLY IN THAT LANGUAGE, EVEN IF THEY ARE FLUENT IN ENGLISH.)**

**ACCESS TO REQUIRED TECHNOLOGY:**

The discussion we would like you to participate in will take place online.

*[Placeholder for translation]*

1. Will you be able to access the internet in order to participate in the study?

*[Placeholder for translation]*

[    ] Yes / *[Placeholder for translation]*

[    ] No **TERMINATE**

1. Do you have access to an active email account?

*[Placeholder for translation]*

[    ] Yes / [*Placeholder for translation*] **RECORD CAREFULLY**

[    ] No **TERMINATE**

1. Do you have a computer, laptop, or tablet with a camera for video calls?

*[Placeholder for translation]*

[    ] Yes / *[Placeholder for translation]*

[    ] No **TERMINATE**

**INVITATION**

1. In general, how comfortable do you feel expressing your opinion as part of a confidential conversation among a small group of 4-6 people ?

*[Placeholder for translation]*

|  |  |  |  |
| --- | --- | --- | --- |
| o | Very comfortable | *[Placeholder for translation]* | **MUST SELECT TO CONTINUE** |
| o | Somewhat comfortable |  |
| o | Not very comfortable |  | **TERMINATE** |
| o | Not at all comfortable |  | **TERMINATE** |

|  |  |
| --- | --- |
| I would like to invite you to take part in an online market research discussion regarding financial services. Our company conducts these sessions to get a better understanding of opinions and feeling toward different topics. We do not sell or market anything, we are a research firm and are only interested in your opinions!The discussion will be conducted online using a private forum and via video call. The call would last about 90 minutes. The session will take place on [ADD DATE/TIME FOR QUALIFYING GROUP]. All participants who arrive on time and participate in the discussion will receive $\_\_\_\_. Are you interested and available to participate?[ ] Yes / CONTINUE[ ] No / TERMINATE | *[Placeholder for translation]* |

# Discussion Guide

## Ground Rules (5 minutes)

* Meeting for 90 minutes; please stay on camera and in a place with no distractions.

**Privacy Notice**

The responses you provide to . Limited English Proficient consumersimprove 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 audioIgnited session. The recordings will only be shared within the Ignited for transcription and research purposes. and with the CFPB project team

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.

* No right or wrong answers; this is not a test. We have invited you for your opinions.
* Feel free to express your honest opinions.
* Agree to disagree; not looking for consensus.
* Session is being viewed and recorded for internal purposes.
* Talking to different groups and all observations will be analyzed in aggregate, not at the individual level. Confidential and anonymous conversation.
* Speak one at a time.
* Please silence phones.

## Participant Introductions (5 minutes)

* Household composition
* Employment and occupation
* One thing about you (e.g., hobbies, favorite activities, fun fact)

## Sources of Information (30 minutes)

* 1. When you need information about money matters such as opening a bank account, paying down credit cards, buying a home, obtaining a loan, using money remittance services, dealing with a fraud/scam, what sources of information or resources do you go to?

 (Moderator will listen for unprompted responses, then probe for specifics such as family and friends, community resources, online and media channels, etc.)

* 1. Which of these sources do you trust most and why?
	2. Which sources are working / meeting your needs and why?

 (PROBE FOR LANGUAGE PREFERENCE, FORMAT/TYPE OF MEDIA PREFERENCE)

* + - How well do these sources answer your questions? Please explain.
		- To what extent do you feel like you receive the help you need or that someone is “on your side"? Please explain what makes you feel/think that way.
		- Are the words and explanations easy or difficult to understand? Please give me an example of what is/is not easy to understand.
		- How often do you find the information in your preferred language?
		- If the information you find is not in English, how accurate do you feel is the information/translation?
	1. (IF THIS DOES NOT COME UP NATURALLY IN ITEM a, PROBE…)

 Thinking about your community, who are the ‘trusted voices’ or spokespeople when it comes to financial services?

* 1. What money-related topics do you look for information or would be interested in learning about?

Websites

* 1. When you search for money-related information online…
* How do you search? (PROBE: have a go-to page or search?)
* What makes you click on one link versus another? Do you click on online ads?
	1. Do you recall any websites or online resources that have been very helpful to you when looking for information about money matters, financial products, or resolving a problem with a financial transaction? (PROBE FOR SPECIFIC WEBSITES.)
* What type of problem or concern were you trying to resolve when you found this website?
* Was the information in English or in [GROUP LANGUAGE]?
	1. What type of materials do you prefer to have for additional information or 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.)

* 1. 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, or is it fine if only part of the information is provided in the other languages? How do you feel about the latter? Why?
	2. Do you ever use translators such as Google translate or other services/apps to translate information you find in websites? What is your opinion on those services? To what extent do they work (or don’t work) for you?
	3. In general, when you visit websites, what device do you use? (phone, desktop, tablet, etc.)

## Handling Problems and Concerns (20 minutes)

Think about a time when you had a problem or concerns with a bank or financial institution or with a transaction and wanted to know how to report it or how to get additional help.

* 1. What did you do to resolve the problem or ease your concerns?

(LISTEN FOR COMPLAINTS BEING FILED AND PROBE HOW THEY WENT ABOUT DOING THAT.)

[IF NO ONE HAS AND INSTANCE TO REPORT, ASK THEM TO IMAGINE THEY WERE IN THAT SITUATION AND ASK THE QUESTIONS IN THIS SECTION ACCORDINGLY (E.G., WHAT WOULD THEY DO? WHAT INFORMATION WOULD THEY NEED? ETC.) – OR – HOW HAVE THEY HANDLED DISPUTES IN OTHER AREAS (E.G., A GOVERNMENT AGENCY, ANOTHER TYPE OF BUSINESS/SERVICE, HOUSING PROVIDER, LANDLORD, CAR DEALER, SCHOOL SYSTEM, DEPARTMENT STORE)

* 1. How did you decide what to do? Who or what helped you make that decision?
	2. What type of information did you seek to make a decision of whether or not to file the complaint?
	3. Looking back, is there anything that would have helped you make that decision?
	4. [IF DID NOT FILE A COMPLAINT] Did you consider filing a complaint with any government agency? Why yes/no?

IF NO: Did you know you could do that?

* 1. What would you say are the things or thoughts that keep people from filing a complaint about a banks or other financial services companies? (IF NEEDED, PROBE: In your opinion, why do people in our communities decide not to file a complaint?)
	2. What would make you feel more comfortable or confident in filing these types of complaints? What do you need to know that would make you feel more comfortable/confident?
	3. What comes to mind when you hear the word “complaint”?

What comes to mind when you hear the word “problem”?

Is this the same or different that “problem”? Please explain.

## CFPB (25 minutes)

Awareness

* 1. Have you ever heard of the Consumer Financial Protection Bureau (CFPB)?

IF AWARE:

* 1. What do you know about CFPB?
	2. How would you explain to others what CFPB does?
	3. Have you ever used CFPB resources or talked to someone about how they help people? IF YES, PROBE FOR DETAILS OF INTERACTIONS (e.g., what was the specific reason for the contact, what language was used, was a complaint submitted and in what format, how did CFPB help, was the issue resolved, etc.)

Aided Awareness/Reactions to CFPB

Now, let me read you a description of CFPB [READ DESCRIPTION AND PROBE]

*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.*

* 1. What comes to mind when you hear this description? What stands out for you?

How important is that to you and why?

* 1. Earlier we talked about problems or concerns you had encountered with a bank or other financial services companies. Now that you know about CFPB, how do you think that problem relates to the CFPB? How would CFPB been useful to you at that time?
	2. Knowing that this is a government agency/department, how do you feel about contacting the CFPB for information, help, and/or support? Why?
	3. CFPB has a consumer response team dedicated to resolving consumer complaints with financial institutions. Is this something you’d consider using if you have a need? Why yes/no?

Generating Trust

* 1. What do you need to know about CFPB so that you feel you can trust them as a reliable source for you and others in your community?

(PROBE FOR SPECIFIC TYPE OF INFORMATION OR MESSAGES DESIRED TO GAIN TRUST.)

* 1. SHOW 1-2 WEBSITES (CFPB AND 1 OTHER) AND PROBE FOR VISUAL ELEMENTS:

What impression does this website give you about the agency/company?

What comes to mind? How does it make you feel?

(PROBE FOR IMPRESSION OF TRUST, CULTURAL RELEVANCE, ANYTHING CULTURALLY OFFENSIVE, ETC.)

* 1. Now, thinking about the U.S. government in general, some people in this country feel that they can trust government agencies that offer to help people, while others feel that the government cannot be trusted. Who are you more like? Please share your thoughts on how much you feel you can trust government agencies that try to help you resolve problems or issues you may encounter with businesses you interact with.

(IF NECESSARY, REMIND PARTICIPANTS THAT THE CONVERSATION IS CONFIDENTIAL: Remember that this is a confidential conversation and that everything you say here is anonymous.)

## Conclusion (5 minutes)

* Additional questions from FinEd, D&D and DFO
* Closing