

[SCREENER]

Introductory text: We are recruiting participants for upcoming focus groups and one-on-one interviews to learn more about your thoughts and reactions to “buy-now-pay-later” (BNPL), a type of purchase payment method that typically allows you to purchase something immediately with little or no initial payment and pay off the balance over four or fewer payments. It is not necessary to have previously used buy-now-pay-later. Interviews will be held virtually. You will receive compensation in the amount of \$100 if you participate. Please respond to the following questions to see if you qualify to participate in this study. You don’t have to answer any question that you don’t want to answer.

Paperwork Reduction Act Statement

According to the Paperwork Reduction Act of 1995, an agency may not conduct or sponsor a collection of information, nor is a person required to respond to a collection of information unless it displays a valid OMB control number. The OMB control number for this collection is 3170-0055, expiring 2/28/2026. The time burden required to complete this collection of information is estimated to be 5 minutes per response. Comments regarding this collection of information (e.g comments regarding the time burden per response, suggestions for reducing the time burden per response, and/or suggestions for maximizing the utility of the collected information) should be submitted to the Consumer Financial Protection Bureau at CFPB_PRA@cfpb.gov.

Privacy Act Statement **5 U.S.C. 552a(e)(3)**

The information you provide to Fors Marsh will be used for recruitment to participate in a focus group or a one-on-one interview sponsored by the Consumer Financial Protection Bureau (CFPB) to learn more about consumers’ experiences and awareness of buy-now-pay-later programs and other types of credit.

If you choose to participate, Fors Marsh will collect and use your personally identifiable information (PII) such as your name, email address, mailing address, and telephone number to contact you to schedule a session and provide information regarding your participation in the study. Fors Marsh will also use the demographic information collected in this screener to determine your eligibility to participate in the study.

Information collected will be treated in accordance with System of Records Notice (SORN), CFPB.022, Market and Consumer Research 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.

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

Qualifying Questions:

- 1) **“Buy-now-pay-later” is a payment option in which you do not pay the full amount at the time of purchase, but rather pay it in four interest-free installments. How familiar are you with buy-now-pay-later?**
 - a. Very familiar
 - b. Moderately familiar
 - c. Slightly familiar

d. Never heard of it (thank person and terminate)

2) Have you ever used buy-now-pay-later to make a purchase?

- a. Yes
- b. No (skip to Q4)

3) How many times have you used buy-now-pay-later to make a purchase in the past year?

- a. 1
- b. 2
- c. 3 or more
- d. Unsure

4) Do you currently have a credit card?

- a. Yes
- b. No (skip to Q6)

5) Did you have an unpaid balance on any of your cards after making your last payment?

- a. Yes
- b. No

6) What is your age? (terminate if under 18 years)

- a. Under 18 years old (thank person and terminate)
- b. 18-24 years old
- c. 25-34 years old
- d. 35-44 years old
- e. 45-54 years old
- f. 55-64 years old
- g. 65 or older

7) What state do you live in? [drop-down menu]

8) What is your gender?

- a. Male
- b. Female
- c. Non-binary
- d. Prefer not to say

9) Are you of Hispanic, Latino, or Spanish origin?

- a. Yes
- b. No
- c. Prefer not to say

10) What is your race? Please select all that apply.

- a. American Indian or Alaska Native
- b. Asian
- c. Black or African American
- d. Native Hawaiian and Other Pacific Islander
- e. White/Caucasian
- f. Prefer not to say

11) What is your highest level of education ?

- a. Less than a high school degree
- b. High school degree
- c. Technical or vocational degree
- d. Some college, but no degree
- e. Two-year college degree
- f. Four-year college degree
- g. Postgraduate degree (for example, MA, PhD, JD, MBA, MD)
- h. Prefer not to say

12) What was your household's annual gross income (before taxes) in 2022 from all sources (wages, tips, child support, alimony, investment or rental income, retirement, Social Security, unemployment insurance, and government assistance such as rental assistance)?

- a. \$20,000 or less
- b. \$20,001 to \$35,000
- c. \$35,001 to \$50,000
- d. \$50,001 to \$65,000
- e. \$65,001 to \$80,000
- f. \$80,001 to \$100,000
- g. \$100,001 to \$125,000
- h. \$125,001 to \$175,000
- i. \$175,001 to \$250,000
- j. \$250,001 or more
- k. Prefer not to say

13) What is your current marital status?

- a. Single, never married
- b. Currently married
- c. Living with a partner, but not married
- d. Separated
- e. Divorced
- f. Widowed
- g. Prefer not to say

14) Besides you (and your spouse/partner), who else permanently lives in your home? *Please select all that apply.*

- a. Children/grandchildren 12 and under
- b. Children/grandchildren 13-18
- c. Children/grandchildren aged 19 or older
- d. Parents of you or your spouse/partner
- e. Other relatives like siblings or cousins
- f. Non-relatives
- g. No one else

15) In order to participate in a virtual interview, you need to: (1) have a desktop or laptop computer or a smartphone with an internet connection; and (2) consent to be audio and video recorded during the interview. Will you be able to meet both requirements?

- a. Yes

b. No (Thank the person and terminate)

16) If you participate in this study, would you be willing to keep your webcam or smartphone camera on during the interview?

a. Yes

b. No

Thank you so much for taking the time answer these questions. If you're selected for a one-on-one interview, we will be in touch soon with additional information.