



Discussion Guide for Focus Groups with *How Money Smart Are You? Users*

Introduction (5 minutes)

Hello, and thank you for participating in this focus group today. My name is _____, and I work for a research company called ICF. My firm is working with the Federal Deposit Insurance Corporation, or FDIC, which is the Federal agency that developed the *How Money Smart Are You?* (HMSRU) website. During this discussion, which we expect to take about 60 to 75 minutes, I want to learn more about your experiences using the site, what you think works well about the games, and how you think they could be improved.

Before we begin, I want to provide some ground rules for our session. Please speak up as much as you can, because I want to hear everyone's opinions. There are no right or wrong answers, and you won't offend me if there is something about the games that you don't like—in fact, that's exactly what I want to learn about. I may call on people at some points to hear what they have to say, but if there are any questions that you prefer not to answer, you don't have to.

In addition to me, other people from my company will also listen to this discussion and take notes. We would also like to record this session, but we will not share the recording with any outside parties other than the FDIC. We will not share your full names and your responses will be kept anonymous in any report that comes out of this research. Are you comfortable with us recording this discussion? (*If participant is not comfortable with being recorded, continue with the session without recording.*)

Let's start by having everyone introduce themselves. Please say your name, the state where you live, and how you first heard about HMSRU. If you don't remember how you first heard about HMSRU, that's fine—just say that. One other thing: during this discussion, I might refer to the HMSRU website as just the "Money Smart website" just for simplicity. "Money Smart" is actually a broader set of financial education resources—for example, there are versions for younger people and older people as well—but for the purposes of this discussion I think it would be easier to just use that term. *Note to moderator: The questions below refer to "HMSRU," but if it is easier feel free to replace "HMSRU" with "Money Smart."*

Experiences with HMSRU (15 minutes)

1. Why did you first decide to go to the HMSRU website? Did someone else ask you to, or did you go to the website on your own?
 - a. Was there anything specific you were trying to accomplish or trying to learn by going to the HMSRU website? Did you have any specific goals in mind?
2. When you accessed the HMSRU website, what kind of device did you use?
 - a. Where were you when you played the HMSRU games? Were you at home, or in another location?

- b. Did you usually play more than one HMSRU game in a row, or did you only play one game every time you went to the website?
 - i. If you played more than one, how many games did you usually play at a time?
 - ii. If you took breaks between games did you ever find that to be a problem, or were you easily able to pick up where you had left off?
3. What were your first reactions when you first saw the website? What did you think of the way it looked and felt to play?
4. There are 14 different games on the HMSRU website. *Show participants a list of the 14 games, and leave it on the screen for this and the subsequent discussion about the order in which participants played the games.* How many games, approximately, did you end up completing? *(Ask everyone to answer this question individually; if they don't know ask them for their best estimate)*
 - a. *(For respondents that did not play all the games)* Was there a specific reason that you didn't play the other games?
5. How did you decide which game to play first?
 - a. After your first game, how did you decide in which order to play the games?
 - i. Do you think that the order in which you played the games worked well? Or looking back, would it have been better to play them in a different order?
 - b. Do you feel like you had enough information about the individual games to know what they covered before you started them?
 - i. Do you feel like the information you had ended up being an accurate description of the games?
6. As you may know, when you get to the HMSRU website you have the option of registering to make an account, or playing the games without registering. I believe that all of you chose to register—is that correct? *(Wait for participants to confirm.)* Why did you decide to register and make an account, rather than just playing the games without registering?

Feedback on HSMRU (20 minutes)

7. Was there anything you liked about playing HMSRU games? If so, what?
8. Is there anything that you didn't like about playing HMSRU games? If so, what?
9. Is there anything that you found surprising about the games while you were playing them?
10. Were the games fun to play? Why or why not?
 - a. Were there any specific games or activities that you remember being particularly fun? Were there any that were less fun than others?

11. What did you think of the appearance of the games? Was there anything that you liked or didn't like about the appearance?
12. Did you think that each of the games was the right length, or were they too long or too short?
 - a. Did you think there were the right number of games? Or were there too many or too few?
 - i. If there were too many, are there any specific games that you think should be taken off the website? Why?
13. Did the information that the games provided seem accurate to you? If not, what information seemed like it might not be accurate?
 - a. Did the information seem up to date? If not, what information did not seem up to date?
 - b. When you played the games, did you know that the FDIC had created them?
 - i. If so, did that fact affect how you felt about the games at all? Did it make you think the information in the games was any more or less reliable?
 - ii. If not, does learning that the FDIC created the HMSRU games change how you feel about them at all? Does it make you think the information in the games was any more or less reliable?
14. Did you experience any technical challenges when playing the games?
 - a. Was there anything that made the games difficult to complete?
 - b. Was there anything that you found confusing about the games?
15. Are there any other topics that aren't covered in the HMSRU games that you think should be? If so, what?
16. If the FDIC was going to make changes to the HMSRU games, what changes should they make?

Perceived Impact of HMSRU (10 minutes)

17. Looking back on it now, do you think that the time you spent playing HMSRU was worth it? Why or why not?
18. Do you think you learned anything from playing the HSMRU games? If so, what are some examples of things that you learned?
19. Are there any specific topics that you found most helpful?
 - a. Are there any specific topics that the games covered that you found less helpful?
20. Do you think that playing HMSRU games has had any effect on your confidence in making financial decisions? If so, please explain.
 - a. What kinds of financial decisions, if any, do you feel more prepared to make after having played the HSMRU games?

- b. Can you think of anything that you have done differently as a result of what you learned through playing the games? If so, what?

Other Experiences with Financial Education (5 minutes)

- 21. Was using HMSRU, specifically playing the games on your device, a useful format for learning about financial topics? Would you like to use games like this in the future to learn about other financial topics?
 - a. Are there other ways you would like to get financial information and get your financial questions answered?
 - i. Would you want to attend in-person classes on financial topics, if they were offered?
 - ii. Would you want to learn about financial topics through social media?
 - b. Have any of these other ways been useful for you in the past?

Conclusion (5 minutes)

- 22. If a friend asked whether they should go to the HMSRU website, what would you tell them?
 - a. What kinds of people do you think HMSRU would be most helpful for?
 - b. What kinds of people do you think it would be least helpful for?
- 23. Is there anything else that you'd like the FDIC to know about HMSRU, or about your experiences with the website?