

2027 FDIC National Survey of Unbanked and Underbanked Households

Screening Guide

Intro for Phone Screening:

Hello, this is [NAME] from NORC at the University of Chicago.

INCOMING: Thanks for calling us about participating in one of our studies. I just need to get a little bit of background information to start.

OUTGOING: I'm returning your call. You left us a message indicating your interest in participating in a paid interview for a study we are conducting. We are helping the Federal Deposit Insurance Corporation make sure that questions on one of their surveys make sense to different types of people. So, we are looking for people who are interested in helping us by giving their reactions to the questions. To make sure you are eligible for the study, I need to ask you a few questions. This will only take about 5 minutes. Can we begin? **IF NO, ASK FOR A BETTER TIME TO CALL BACK.**

Q1. How much do you participate in making financial decisions for yourself or your household?

- A lot
- Some
- Not at all → **Thank them for their time but let them know they are ineligible for the study. End the call.**

Q2. Do you or anyone in your household currently have any checking or savings accounts?

- Yes, only with banks that have physical branches
- Yes, including at least one online-only bank
- No

Q3. In the past 12 months, have you or anyone in your household used any of the following?

(Select Yes or No for each)

Financial service or activity	Yes	No	Not Sure
Payment apps / virtual banking apps / prepaid cards	☐	☐	☐
Buy Now, Pay Later (BNPL)	☐	☐	☐
Cryptocurrency	☐	☐	☐
Cash advance apps (paycheck advance)	☐	☐	☐
Earned wage access services	☐	☐	☐
Payday loans or payday advances	☐	☐	☐
Pawn shop, auto title loan, or rent-to-own	☐	☐	☐

Q4. In the past 12 months, have you or anyone in your household overdrafted a checking account?

- Yes
- No
- Not sure

Q5. Do you currently have a credit report or credit score with a major credit bureau?

- Yes
- No
- Not sure

Q6. When was the last time you participated in a research focus group or interview?

- LESS THAN 6 MONTHS AGO
- 6 MONTHS AGO OR MORE

Q7. Do you have access to a computer, tablet, or smartphone with an Internet connection?

- YES
- NO

Q8. If selected for the study, would you be willing to participate in a video interview about these topics? The interview would last up to an hour, and you'll receive \$50 for your time.

- Yes
- No→ **Thank them for their time and end the call.**

Contact Information

Q9. Next, I need to collect some contact information so we can follow up with you.

Name _____

Address _____

City, State, ZIP _____

Phone Number _____

Email Address _____

Are you most easily reached by:

☐ Phone

☐ Text message

☐ Email

**If you are eligible, the interview will take place the week(s) of _____.
What are the best days and times of that week for you to spend about an hour talking to the interviewer without distractions?**

Days: _____

Times: _____

Do you know anybody else who might be interested and available to participate in the study? They cannot be someone in your same household.

- Yes ***MAKE NOTE OF NAME AND PHONE NUMBER***
- No

Thank you for your answers. The Recruiting Manager will let me know if you qualify based on your responses. If you are eligible, we will be in touch with you soon.