

**Participant Screener for Credit Card Focus Groups**  
**Location (TBD)**  
**Dates (TBD)**

**General Information and Recruiting Specifications**

- *Two Focus Groups*
    - Focus groups will be held at 6:00 and 8:00 PM
    - Length of focus group: 90 minutes
    - Participant incentive: \$75
    - Twelve participants will be recruited for each group.
  - **RECRUITERS:** Ask all focus groups participants to bring their reading glasses, if necessary, because they may be asked to review one or more documents as part of the focus group.
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**Recruiting Script**

Hello, my name is **[first and last name]**. May I speak to **[candidate]**?

*If someone other than Respondent asks why you are calling, say:* I’m calling regarding an important US government study about credit card accounts.

*Say to Respondent:* I am calling from **[marketing company’s name]** for ICF International. ICF International is working with a US government agency, the Consumer Financial Protection Bureau, to study how people use their credit cards and how they make credit card decisions.

We are seeking people to participate in focus groups being held on \_\_\_\_\_. If you are selected and agree to participate in one of these focus groups, we will ask you some questions about how you use credit card, your account terms, and how you decide which credit cards to sign up for. You will not have to discuss your personal finances, or provide any information that you feel uncomfortable discussing.

It is important that you know that we will be audio- and videotaping your focus group so that we can be sure to collect what you say accurately. However, your name will not appear in any reports. Also, just so you are not surprised, staff from the CFPB and ICF International will observe your focus group from another room.

The focus group will last 90 minutes, and we will give participants an incentive of \$75. Do you have a few minutes to answer some pre-qualifying questions? (*If not*, What would be a convenient time to call back?).

*If necessary:* We are not selling anything, we are only looking to find people to participate in a study that the CFPB is conducting. Everything you say will be kept private except where required by law. Further, your personal information will not be given to CFPB.

Q1: Do you have a credit card for your personal use? Do not include debit cards or cards that you use mostly for business purposes.

- ☐ Yes → Continue
- ☐ No → *Thank respondent politely and end call.*

Q2: Have you signed up for a new credit card in the past 2 years?

- ☐ Yes → Continue
- ☐ No → Skip to Q3

Q2a: Were you involved in the decision to sign up for this new credit card?

- ☐ Yes
- ☐ No

***[At least 6 recruits in each focus group must respond “Yes” to Q2 and Q2a.]***

Q3: Do you work or have you ever worked for a bank or other financial service provider (like a payday loan provider), in the real estate industry, or the mortgage industry?

- ☐ Yes → *Thank respondent politely and end call.*
- ☐ No → Continue

Q4: Do you work or have you ever worked for a consumer rights non-profit relating to the banking industry, finance, the real estate industry, or the mortgage industry?

- ☐ Yes → *Thank respondent politely and end call.*
- ☐ No → Continue

Q5: Have you participated in any other focus groups in the past 6 months?

- ☐ Yes → *Thank respondent politely and end call.*
- ☐ No → Continue

Q6: **ARTICULATION QUESTION:** In a few sentences, could you describe what you think about when deciding whether or not to sign up for a new credit card? What factors do you think are important?

- ☐ If respondent gives a thoughtful, articulate answer → **Respondent qualifies**
- ☐ If respondent does not give a thoughtful, articulate answer → *Thank respondent politely and end call.*

Screening Criteria	Recruiting Quotas for <u>Each Group</u>
Q7: What is your age? a) 18 to 35 b) 36 to 50 c) 51 or above	<ul style="list-style-type: none"> <li>• At least 3 recruits should answer (a)</li> <li>• At least 3 recruits should answer (b)</li> <li>• At least 3 recruits should answer (c)</li> </ul>
Q8a: Are you of Hispanic or Latino origin (ethnicity)? a) No, Not of Hispanic or Latino origin b) Yes, Hispanic or Latino origin	<ul style="list-style-type: none"> <li>• Between 5 and 8 recruits should respond either (b) to Q8a or (b), (c), (d), or (e) to Q8b</li> </ul>
Q8b: What is your race? You can select more than one, if applicable. a) White b) Black or African-American c) Asian d) Native Hawaiian or other Pacific Islander e) American Indian or Alaska Native	
Q9: What is the highest level that you reached in school? a) High school degree or less b) Some college work c) College graduate	<ul style="list-style-type: none"> <li>• At least 3 recruits should respond (a)</li> <li>• At least 4 recruits should respond (b)</li> </ul>
Q10: <i>Gender</i>	<ul style="list-style-type: none"> <li>• At least 5 recruits of each gender</li> </ul>

*If participant qualifies:* Based on your responses, we would like to invite you to participate in a focus group, which will be held at **[facility name and address]**. The focus group will last about 90 minutes. We may be showing you some documents to look at during the focus group, so if you use reading glasses please be sure that you bring them. We will provide you with a \$75 incentive for participating in the focus group.