

CFPB Student Loan Form Testing (T016) Interview Screener

Quota:

- In-Depth-Interviews (IDI):
 - o Sixty four adults (20 years of age and older) for participation in 30-minute interviews to be held in Arlington, VA.
 - o Interviews will be conducted in four rounds. Each round will include 16 participants; eight who self-identify as “in distress” and eight who self-identify as “not in distress.” Participants will be segmented based on their responses to the distress question (Q5_2).
 - o Participants should be conversant in English and be able to read and respond to a disclosure form.
 - o We will seek to recruit a diverse mix of gender, age, race/ethnicity, institution type, degree completion status, loan type, and education debt levels.

Recruitment Plan:

- The study will be advertised by:
 - o Emailing and calling contacts in the facility databases
 - o Posting fliers in the local communities, and
 - o Posting notices to social media sites
- Respondents must first complete the web screener
- Respondents who qualify based on the web screener are then called and administered the phone screener
- Respondents are sent a confirmation email with directions to the facility
- Respondents are contacted the day before the interview to remind them about their appointment
- Participants’ information is reconfirmed upon arrival, and
- Participants are compensated \$65 for their time (30 minutes) upon completion

Recruitment Language

Seeking Consumers with Student Loans in Repayment for Interviews

We are currently recruiting people to participate in individual interviews about student loan repayment. If you have one or more student loans in repayment or default status, you might qualify to participate in an interview.

The interview will last 30 minutes and participants will be paid \$65. The study will take place at [location] and we are currently scheduling participants for [dates]. This research is being sponsored by the Consumer Financial Protection Bureau (CFPB), a Federal Government agency that was created to help consumers. Feedback from the interviews will be used to help the CFPB understand consumers’ experiences with repaying their student loans.

If you are interested in participating, please contact us at [contact info]. We will ask you to complete a short screener and we will notify you if you qualify for the study.

Thank you!

Web-Based Screener

[NEW SCREEN]

Thank you for your interest in participating in a study with Fors Marsh Group. We are seeking participants for one-on-one interviews to discuss your experiences with repaying your student loans.

Interviews will take place the week of [month/date] at [location]. If you are interested in participating, please complete this questionnaire. If you qualify for this study, we will contact you to schedule a time that is convenient for you. Compensation (\$65) will be provided to those who participate.

Thank you for your interest.

[NEW SCREEN]

Please note that your responses to these questions will remain private and will only be used for the purpose of scheduling your session if you qualify for the study. The following Privacy Act Statement guides the handling of your responses.

Privacy Act Statement

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

The information you provide through your responses to Fors Marsh Group will assist the study sponsor, the Consumer Financial Protection Bureau (CFPB), in determining your eligibility to participate in a study that will focus on the development and improvement of CFPB tools and resources to assist student loan borrowers.

Information collected on behalf of the Bureau by Fors Marsh Group will be treated in accordance with the System of Records Notice (SORN), [CFPB.021 – CFPB Consumer Education and Engagement Records, 77 F.R. 60382](#). This information will only be disclosed as outlined in the Routine Uses for the SORN. Direct, identifying information will only be used to facilitate the study and 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 in this study is voluntary. You are not required to participate or share any identifying information with Fors Marsh Group, including name, email address and video recording, and you may withdraw participation at any time. However, if you do not include the requested information, you may not participate in the interview.

Paperwork Reduction Act

According to the Paperwork Reduction Act of 1995, an agency may not conduct or sponsor, and a person is not required to respond to a collection of information unless it displays a valid OMB control number. The OMB control number for this collection is 3170-0022. It expires on 2/28/2019. The

time required to complete this information collection is estimated to average approximately 5 minutes per response. Comments regarding this collection of information, including the estimated response time, suggestions for improving the usefulness of the information, or suggestions for reducing the burden to respond to this collection should be submitted to the Bureau at the Consumer Financial Protection Bureau (Attention: PRA Office), 1700 G Street NW, Washington, DC 20552, or by email to CFPB_PRA@cfpb.gov.

[NEW SCREEN]

Q1_1. First name:

[\[Open-end text box\]](#)

Q1_2. Last name:

[\[Open-end text box\]](#)

Q1_3. Email:

[\[Open-end text box\]](#)

[\[Validate email\]](#)

Q1_4. Mobile number:

[\[Open-end text box\]](#)

[\[Validate telephone\]](#)

Q1_5. Alternate number:

[\[Open-end text box\]](#)

[\[Validate telephone\]](#)

[NEW SCREEN]

Q2. What is your age?

[\[Single Punch\]](#)

0-19	01	Ineligible
20-29	02	Eligible
30-39	03	Eligible
40-49	04	Eligible
50-59	05	Eligible
60-69	06	Eligible
70+	07	Eligible

[NEW SCREEN]

Q3_1. What is the name of the school you last attended?

Name [\[Open-end text box\]](#)

City [\[Open-end text box\]](#)

State [\[Open-end text box\]](#)

Q3_2. What is the highest level of education you have completed?

[\[Single Punch\]](#)

Less than high school degree or equivalent	01	Ineligible
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High school graduate (GED or diploma)	02	Ineligible
Some certificate or trade school courses completed	03	Eligible
Trade school certificate	04	Eligible
Some college courses completed	05	Eligible
Associate degree (2-year)	06	Eligible
Bachelor's degree (4-year)	07	Eligible
Some graduate courses completed	08	Eligible
Post-graduate degree (master's or doctorate)	09	Eligible

[NEW SCREEN]

Q4_1. Are you the primary person responsible for making payments on a student loan that is either in your name or in another person's name?

[Single Punch]

Yes	01	Eligible
No	02	Ineligible
Don't know/Not sure	98	Ineligible
Refused	-99	Ineligible

Q4_2. What kind of student loan(s) do you have?

[Single Punch]

Federal student loans	01	Eligible
Both federal and private student loans	02	Eligible
Private (non-federal) student loans	03	Ineligible
Don't know/not sure	04	Ineligible

[NEW SCREEN]

Q5_1. What is the repayment status of your student loan(s)? Select all that apply.

[Multi-Punch]

Active (I am currently taking classes and using funds from my student loans)	01	Ineligible
In deferment or forbearance (I am NOT required to make payments at this time)	02	Eligible
In repayment (I am currently required to make monthly payments)	03	Eligible
In good standing (I am up-to-date on my monthly payments)	04	Eligible
Delinquent (I am behind on my student loan payments)	05	Eligible
In default (I have missed payments and have been notified by my loan servicer of being in default)	06	Eligible
Defaulted on my loans but consolidated my defaulted loans	07	Eligible
In the process of rehabilitating my defaulted loans by making nine consecutive monthly payments	08	Eligible
Don't know/Not sure	98	Ineligible
Refused	-99	Ineligible

Q5_2. Are you currently experiencing difficulty making your monthly student loan payment?

[Single Punch]

Yes	01	Eligible as "in distress"
No	02	Eligible as "not in distress"

Refused	-99	Ineligible
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[NEW SCREEN]

Q6. Within the last five years, have you or an immediate family member worked for any of the following types of business? Select all that apply.

[\[Multi-Punch\]](#)

An advertising or public relations firm	01	Ineligible
A marketing or market research firm or department	02	Ineligible
A marketing or market research consultant	03	Ineligible
Any kind of media company, like a TV or radio station or newspaper	04	Ineligible
A government agency that regulates the financial industry	05	Ineligible
None of the above	06	Eligible
Refused	-99	Ineligible

Q7. When, if ever, was the last time you participated in a market research study, such as a consumer interview or a group discussion?

[\[Single Punch\]](#)

Within the past six months	01	Ineligible
More than six months ago	02	Eligible
Never	03	Eligible
Refused	-99	Ineligible

[IF INELIGIBLE, TERMINATE HERE USING THE LANGUAGE BELOW; IF ELIGIBLE, CONTINUE TO SECTION 2]

[NEW SCREEN]

We're sorry, but you do not qualify for this study. Thank you for your interest.

[End Survey]

Section 2: Demographic Items

[NEW SCREEN]

Q8. What is your gender?

[\[Single Punch\]](#)

Male	01
Female	02
Other	03
Refused	-99

Q9. Are you of Hispanic or Latin American origin?

[\[Single Punch\]](#)

Yes	01
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No	02
Don't know/Not sure	98
Refused	-99

Q10. Which of the following best describes your race? Select all that apply.

[Multi-Punch]

[RANDOMIZE ORDER, BUT ALWAYS ASK "Some other race" LAST.]	Yes	Refused
White	01	-99
Black/African American	01	-99
American Indian or Alaska Native	01	-99
Asian	01	-99
Native Hawaiian or Pacific Islander	01	-99
Some other race	01	-99

Q11. What is your zip code?

[Open-end text box]

[Validate zip code]

[NEW SCREEN]

Q12_1. Which of the following best describes your current employment status? Select all that apply.

[Multi-Punch]

	Yes	Refused
Employed full-time	01	-99
Employed part-time	02	-99
Full-time student	03	-99
Part-time student	04	-99
Homemaker	05	-99
Self-employed	06	-99
Retired	07	-99
Disabled	08	-99
Not currently employed	11	-99
Other	12	-99

Q12_2. What is your annual income?

[Single Punch]

Less than \$29,999	01
\$30,000 to \$49,999	02
\$50,000 to \$99,999	03
\$100,000 to \$149,999	04
More than \$150,000	05
Don't know/Not sure	98
Refused	-99

[NEW SCREEN]

Q13_1. Are you a servicemember or a spouse or dependent of a servicemember?

[Single Punch]

Servicemember	01
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Spouse or dependent of servicemember	02
No	03
Refused	99

[If Q13 ≠ 01, skip Q14]

Q14. What is your servicemember status?

[Single Punch]

Active	01
Reserve	02
National Guard	03
Retired	04
Veteran	05

[NEW SCREEN]

Q15. What is your current student loan balance?

[Single Punch]

Less than \$29,384	01
More than \$29,384	02
Don't know/Not sure	98
Refused	-99

[NEW SCREEN]

Q16. What type of federal student loans do you have? Select all that apply.

[Multi-Punch]

	Yes	Refused
Federal Family Education Loan Program (FFELP)	01	-99
Direct subsidized loans (Federal)	02	-99
Direct unsubsidized loans (Federal)	03	-99
Direct PLUS loans (Federal)	04	-99
Perkins loans (Federal)	05	-99
Federal Consolidation Loan	06	-99
Don't know/Not sure	07	-99

Q17. Which of the following statements describe your student loan repayment situation? Select all that apply.

[Multi-Punch]

	Yes	Refused
I have made late payments on my student loan in the last six months	01	-99
I have temporarily missed student loan payments due to unemployment, medical emergency, etc.	02	-99
I delay paying other bills to make my student loan payments	03	-99
I routinely miss student loan payments because my student loan payment is too high	04	-99
I routinely miss payments because my monthly student loan payment is too high	05	-99
I routinely miss student loan payments because my income changes from month to month.	06	-99
I have decided to stop paying my student loans	07	-99
None of the above	08	-99

Q18. Have you ever been removed from an income-driven repayment plan due to default or failure to recertify?

[Single Punch]

Yes	01
No	02
Don't know/Not sure	98
Refused	-99

[NEW SCREEN]

Q19. Do you have any of the following loans other than your student loans? Select all that apply.

[Multi-Punch]

	Yes	Refused
Mortgage loan	01	-99
Car loan	02	-99
Other type of loan	03	-99

[NEW SCREEN]

Final Message [if they qualify and complete survey]

Thank you for completing this questionnaire. If you qualify for this study, we will be in contact with you to schedule a time that is convenient for you.

If you have any questions, please contact us at ux@forsmarshgroup.com or call us at 571-858-3817. You can also visit our website at www.forsmarshgroup.com or our Facebook page at <http://www.facebook.com/ForsMarshGroup>.

Phone-Based Screener (for those who qualify based on web-based screener)

Hello _____. Thank you for your interest in participating in our interviews about student loan repayment at Fors Marsh Group. My name is _____ and I wanted to follow up regarding a screener that you completed recently for an upcoming study. I wanted to ask a couple more questions and see if we can schedule you. Your participation is completely voluntary. Do you have a few minutes?

This survey has been approved under the Paperwork Reduction Act of 1995 by the Federal Government's Office of Management and Budget and assigned OMB control number 3170-0022. Without this OMB control number we could not conduct this survey. The survey is voluntary and will only take about 3 minutes.

1. Can you please verify your age?
2. Can you please verify whether you have federal student loans currently in repayment or in default?
3. Can you please verify your highest level of education?

[\[If responses are confirmed – proceed with scheduling.\]](#)

Thank you for your time.