

Debt Collection Survey Screening Questions

INTRO SCREEN

Thank you for participating in this survey. Your opinions are very important to us. Participation is voluntary and will take about 3 minutes of your time.

Your answers will be used to help to help the Consumer Financial Protection Bureau (CFPB) select participants for a survey to better understand how you and others perceive the current debt collection process.

Privacy Act Statement

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

The information you provide through your responses to GfK Custom Research will assist the study sponsor, the Consumer Financial Protection Bureau (“CFPB”), in evaluating your qualifications to participate in a survey on the topic of debt collection.

The CFPB will not obtain or access personally identifiable information. Information collected on behalf of the Bureau by GfK Custom Research will be treated in accordance with the System of Records Notice (“SORN”), CFPB.022-Market and Consumer Research Records SORN, 77 FR 67802. This information will not be disclosed as outlined in the Routine Uses for the SORN. Direct identifying information will only be used by GfK Custom Research 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 GfK Custom Research. However, if you do not include the requested information, you may not participate in the study.

For the assurances of confidentiality provided to respondents by KnowledgePanel, please see: <http://www.knpanel.com/participate/privacy2.html>.

If you have any questions about this survey, please contact Panel Relations at (XXX) XXX-XXXX.

Paperwork Reduction Act Statement:

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 3170-00XX. It expires on MM/DD/YYYY. 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.

INSTRUCTIONS

Before you begin, here are some instructions about how the questionnaire works:

- Click on the **NEXT** button to save your responses and continue to the next page.

- Click on the **PREVIOUS** button to view your responses on a previous page. You may change your answers to entered responses. Do not use your browser's Back button. This may cause you to exit the questionnaire.

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Q1: Do you work or have you ever worked for a company that collected debts, that is, that contacted consumers to get payments on a debt??

- Yes *Not eligible*
 No Continue

Q2: Do you work or have you ever worked for a non-profit organization that tried to help consumers with their rights when dealing with issues related to their finances or banking?

- Yes *Not eligible*
 No Continue

Q3: Would you say that you are better off or worse off financially than you were a year ago?

- Better off now
 About the same
 Worse off now

Q4: Now looking ahead—do you think that a year from now you will be better off financially, or worse off, or just about the same as now?

- Will be better off
 About the same
 Will be worse off

Q5: Do you or anyone in your household currently have a checking account?

- Yes
 No

Q6: Have you (or your spouse or partner, if applicable) applied for any type of credit or loan in the last five years?

- Yes
 No
 Don't Know

Q7: At any time in the past five years, did you think of applying for credit or a loan but changed your mind because you thought you might be turned down?

- Yes
 No
 Don't Know

Q8: Since [XXX], have you been contacted by someone other than the creditor (such as a debt collection firm or an attorney) trying to recover a debt from you? Do include instances when you were contacted about debts that you believed you did not owe. Do not include instances when a creditor or debt collector contacted you by mistake because they had the wrong phone number or address.

- Yes → Take all
- No → Select subsample