

Script

I would like to talk with you about your experiences when you considered a reverse mortgage, and how your life has changed since that time. Whether or not you took out a reverse mortgage, your responses will help inform changes to make the program better in the future. As a thank you for your time, you will also be entered into a drawing to receive one of five, \$100 Visa gift cards upon agreeing to participate in the survey.

Completion of the survey is not required to be entered into the drawing. The odds of winning a gift card are approximately 1 in 1000. It will take about 30 minutes to go through the questions. We can talk now, or we can set up an appointment. Is this a good time or would another time be better?

IF CONVENIENT NOW, GO TO CONSENT-

IF APPOINTMENT, SCHEDULE, GET EMAIL FOR REMINDER-

IF NO TO NOW OR APPOINTMENT: "If you would prefer, I can send you a link to the questions by email, or mail you a copy of the questions to complete on your own. Would you like me to do that instead?" **(IF EMAIL, GET EMAIL ADDRESS; IF MAIL, GET PREFERRED ADDRESS)**

CONSENT SCRIPT (ALSO PART OF SURVEY)

Before we get started, we'd like provide you with some important information about the study. We are going to ask you some questions about reverse mortgages, your finances and your housing situation.

This research will help us understand more about the reverse mortgage process, and whether or not reverse mortgages are helpful to those that decide to get them. Through this study, we hope to improve the reverse mortgage process in the future for people like you. Your participation is completely voluntary, and you may refuse to answer any questions or stop the interview at any time without penalty or loss of benefits to which you are otherwise entitled.

The results will be used for research purposes only. Your responses will be connected with administrative data already collected as a standard part of the counseling process and updated by CredAbility on a regular basis, including credit report data and mortgage information.

By agreeing to participate, you also agree to allow us to use your administrative data for research purposes only. If you refuse to participate in this study, the administrative data which has been collected by CredAbility will not be used in this research.

Efforts will be made to ensure that the information you provide as a part of this study will be confidential and all identifying information will be removed. The risks are minimal to taking part in this research. You may experience short-term discomfort in answering sensitive questions. Also, as with any data collection process, there can be a minimal risk of breach of confidentiality. However, this risk is very low because of our University's high data security measures.

As a thank you for agreeing to participate in the survey, you will be entered into a drawing to receive one of five, \$100 Visa gift cards. Completion of the survey is not required to be entered into the drawing. The odds of winning a gift card are approximately 1 in 1,000.

Winners will be selected on or before July 15, 2014 and will be notified by email, telephone or letter. If you have any questions about your rights as a research participant, or to talk to someone who is not a member of the study team, please contact Ms. Sandra Meadows in the Office of Responsible Research Practices at 1-800-678-6251.

For questions about the research, or if you feel you have been harmed by taking part in the study, you may contact Dr. Stephanie Moulton, project director, at 614-247-8161. Now, do you agree to participate in this research?