

*Para leer esta carta en español por favor vea el dorso.*

1234567 101

<FIRST NAME> <LAST NAME>  
<ADDRESS>  
<CITY> <STATE> <ZIP>

February 10, 2022

Dear Consumer,

A few weeks ago, I wrote to ask for your help with a study we are conducting to better understand consumers' experiences and decisions about their finances. To get a complete picture, we need to hear from all types of consumers from across America. That is why we need your help.

I am writing to you again because of the importance of this study. By completing the survey, you can help us develop policies to assist consumers. Understanding your experiences is particularly important in these uncertain times and we benefit the most from learning about a range of consumer experiences.

We are enclosing another questionnaire and envelope for your convenience and a small token of appreciation for your time and help. It is important that the person named above complete the survey.

I want to remind you that your participation is voluntary. Your responses will remain private, so we ask that you not identify yourself in any way when you return your questionnaire in the enclosed postage-paid return envelope. You can instead take the survey online by following the instructions or scanning the QR code below.

As before, if you have any questions about this survey, please feel free to call (855) 246-9457 or visit [www.consumerfinance.gov/making-ends-meet-survey](http://www.consumerfinance.gov/making-ends-meet-survey) to learn more.

Thank you in advance for participating in this study. I look forward to receiving your questionnaire.

Respectfully,



Janis K. Pappalardo  
Associate Director for Research, Markets, and Regulations  
Consumer Financial Protection Bureau

## To Take the Survey Online

**Mobile**

Text your unique survey PIN #: <12345678> to 202-883-3381 to receive a link to directly connect to your survey, or scan the QR code to the right.

**Web**

Go to [www.CFPBMakingEndsMeet.com](http://www.CFPBMakingEndsMeet.com) and enter your unique survey PIN #: <12345678> and 5-digit zip code.

