cfpb Consumer Financial
Protection Bureau

|||||||||| 1234567   101   January 13, 2026

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

You have been selected to participate in an important national survey.

	What is the survey?	You are invited to participate in the **Making Ends Meet Survey**, sponsored by the Consumer Financial Protection Bureau (CFPB). The **survey will take about 25 minutes** to complete. Your participation is voluntary, and your responses will remain private.
	Why should I do this?	We are conducting this study **to better understand consumers' experiences around finances, cost of living, and credit cards**. To get a complete picture, we need to hear from all types of consumers across America. That is why we need your help. Learning about people's views and experiences is particularly important in developing policies to help consumers in these uncertain times.
	What do I do?	**Respond online** using the information in green below. You can use a smartphone, tablet, or computer. Please do not identify yourself in any way in your response. We have included **$5 in this mailing** to thank you for your consideration. We **will send $30 as a token of our appreciation** once you complete the survey. **To learn more**, visit www.consumerfinance.gov/making-ends-meet-survey or call 1-855-246-9457.

Respectfully,

Octavian Carare

Octavian Carare
Acting Assistant Director for Research
Consumer Financial Protection Bureau

To Take the Making Ends Meet Survey

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** and enter your unique survey PIN #: **\<12345678\>** and 5-digit zip code.