

*Instructions:* All submissions must include the agency name and docket number for this notice. In general all comments received will be posted without change to <http://www.regulations.gov>. In addition, comments will be available for public inspection and copying at 1700 G Street, NW., Washington, DC 20552 on official business days between the hours of 10 a.m. and 5 p.m. Eastern Time. You can make an appointment to inspect comments by telephoning (202) 435-7275. All comments, including attachments and other supporting materials, will become part of the public record and subject to public disclosure. You should submit only information that you wish to make available publicly.

**FOR FURTHER INFORMATION CONTACT:** Requests for additional information should be directed to Joseph Durbala, (202) 435-7893, at the Consumer Financial Protection Bureau, (Attention: Joseph Durbala, PRA Clearance Office), 1700 G Street NW., Washington, DC 20552, or through the Internet at [Joseph.Durbala@cfpb.gov](mailto:Joseph.Durbala@cfpb.gov).

**SUPPLEMENTARY INFORMATION:**  
*Title:* Generic Clearance for User Testing of Consumer Financial Products and Services.  
*OMB Control Number:* 3170-XXXX.

*Abstract:* Under the Dodd-Frank Act, the Bureau is responsible for “developing and implementing initiatives intended to educate and empower consumers to make better informed decisions.” The Dodd-Frank Act also directs the Bureau to research, analyze, and report on consumer awareness and understanding of, and behaviors with respect to, financial services and products and the associated costs and benefits.<sup>1</sup> In keeping with the Bureau’s commitment to encouraging evidence-based practices to improve consumer financial outcomes, the Bureau exercises its authorities under the Act to measure the impacts of specific Bureau initiatives aimed at improving consumers’ financial literacy and decision-making skills.

In service of these mandates, the Bureau intends to commission periodic user testing of information the Bureau provides to consumers to help them achieve their financial goals and to better understand various financial products and services available to them. The Bureau will also use this information collection to test methods for communicating that information to better understand the impact of particular information delivery methods’ on the attitudes,

understanding, and behaviors of American adult consumers around issues of financial decision-making.

These user testing collections will be conducted either in-person, using spoken prompts and responses, paper-based written and visual prompts and responses; or through online multi-media prompts and responses. The Bureau will employ a qualitative, iterative, testing methodology to assess:

- The quality and impact of written and visual information,
- Methods and media for communicating information, and
- User experience scenarios for using information to assist in financial decision making.

This information will inform the Bureau’s consumer engagement and education efforts, allowing it to improve its delivery of services to consumers and empower them to improve upon their financial-decision-making skills and outcomes.

*Current Actions:* New generic collection request.

*Type of Review:* New.

*Affected Public:* Individuals or Households.

*Annual Burden Estimates:* Below is a preliminary estimate of the aggregate burden hours for the information collections:

Process	Number of respondents	Number of responses per respondent	Average burden per response minutes	Total burden hours
Internet-based qualitative prototype testing .....	500	18	3	450
Internet-based qualitative concept testing .....	500	18	3	450
In-person qualitative prototype testing .....	500	18	5	750
In-person qualitative concept testing .....	500	18	5	750
<b>Total .....</b>	<b>2,000</b>	<b>72</b>	<b>16</b>	<b>2,400</b>

*Request for Comments:* Comments submitted in response to this notice will be summarized and/or included in the request for OMB approval. All comments will become a matter of public record. Comments are invited on: (a) Whether the proposed collection of information is necessary for the proper performance of the functions of the agency, including whether the information will have practical utility; (b) the accuracy of the agency’s estimate of the burden of the proposed collection of information, including the validity of the methodology and assumptions used; (c) ways to enhance the quality, utility, and clarity of the information to be collected; and (d) ways to minimize the burden of the collection of information

on respondents, including through the use of automated, collection techniques or other forms of information technology.

Dated: March 20, 2012.  
**Chris Willey,**  
*Chief Information Officer, Bureau of Consumer Financial Protection.*  
 [FR Doc. 2012-7466 Filed 3-27-12; 8:45 am]  
**BILLING CODE 4810-AM-P**

**BUREAU OF CONSUMER FINANCIAL PROTECTION**

[Docket No. CFPB-2012-0012]

**Proposed Collection; Comment Request**

**AGENCY:** Bureau of Consumer Financial Protection.

**ACTION:** Notice and request for public comment.

**SUMMARY:** The Bureau of Consumer Financial Protection (Bureau), as part of its continuing effort to reduce paperwork and respondent burden, invites the general public and other Federal agencies to comment on a proposed information collection, as

<sup>1</sup> 12 U.S.C. s. 5493(b)(1).

required by the Paperwork Reduction Act of 1995, Public Law 104–13 (44 U.S.C. 3506(c)(2)(A)). Currently, the Bureau is soliciting comments on a proposed information collection to better understand the attitudes, understanding, and behaviors of American adult consumers around issues of consumer finance, pursuant to the Bureau’s authorities under the Dodd-Frank Wall Street Reform and Consumer Protection Act (“Dodd-Frank Act” or “the Act”), Public Law 111–203.

**DATES:** Written comments are encouraged and must be received on or before May 29, 2012 to be assured of consideration.

**ADDRESSES:** You may submit comments, identified by docket number CFPB–2012–0012, by any of the following methods:

- *Electronic:* <http://www.regulations.gov>. Follow the instructions for submitting comments.
- *Mail/Hand Delivery/Courier:* Direct all written comments to Consumer Financial Protection Bureau, (Attention: Chris Willey, Chief Information Officer), 1700 G Street NW., Washington, DC 20552.

*Instructions:* All submissions must include the agency name and docket number for this notice. In general all comments received will be posted without change to <http://www.regulations.gov>. In addition, comments will be available for public inspection and copying at 1700 G Street NW., Washington, DC 20552 on official business days between the hours of 10 a.m. and 5 p.m. Eastern Time. You can make an appointment to inspect comments by telephoning (202) 435–7275. All comments, including attachments and other supporting materials, will become part of the public record and subject to public disclosure. You should submit only information

that you wish to make available publicly.

**FOR FURTHER INFORMATION CONTACT:**

Requests for additional information should be directed to Joseph Durbala, (202) 435–7893, at the Consumer Financial Protection Bureau (Attention: Joseph Durbala, PRA Clearance Office), 1700 G Street NW., Washington, DC 20552, or through the Internet at [Joseph.Durbala@cfpb.gov](mailto:Joseph.Durbala@cfpb.gov).

**SUPPLEMENTARY INFORMATION:**

*Title:* Clearance for Consumer Attitudes, Understanding, and Behaviors with Respect to Financial Services and Products.

*OMB Number:* 3170–XXXX.

*Abstract:* Under the Dodd-Frank Act, the Bureau is responsible for “developing and implementing initiatives intended to educate and empower consumers to make better informed decisions.”<sup>1</sup> The Dodd-Frank Act also directs the Bureau to research, analyze, and report on consumer awareness and understanding of, and behaviors with respect to, financial services and products and the associated costs and benefits.<sup>2</sup> In keeping with the Bureau’s commitment to encouraging evidence-based practices to improve consumer financial outcomes, the Bureau exercises its authorities under the Act to measure the impacts of specific Bureau initiatives aimed at improving consumers’ financial literacy and decision-making skills.

In service of these mandates, the Bureau intends to commission a yearly consumer research survey to better understand the attitudes, understanding, and behaviors of American adult consumers around issues of consumer finance. Following the baseline survey in the first year, subsequent surveys will help the Bureau

assess consumers’ awareness of, engagement in, and the ultimate impact of, the Bureau’s efforts to educate and empower consumers to improve their financial decision-making skills and outcomes.

The CFPB expects to collect qualitative data through telephone or Internet based surveys, but the CFPB will consider alternative data collection strategies. The information collected through qualitative evaluation methods will increase the Bureau’s understanding of consumers’ attitudes, understanding, and behaviors with respect to consumer financial products and services. Subsequent surveys will build off the baseline results to help the Bureau assess the impact of specific initiatives on baseline metrics regarding consumer awareness, engagement, and outcomes in relation to those initiatives.

The core objective of the information collection in the first year is to measure consumers’ awareness, understanding, and behaviors with respect to consumer financial services and products. Subsequent years’ surveys will also measure the effectiveness of the Bureau’s efforts to educate and empower consumers. This information will help inform the Bureau’s consumer engagement and education efforts, which will allow the Bureau to improve its delivery of services to consumers with the goal of improving consumers’ financial decision-making skills and outcomes.

*Current Actions:* New request for a generic collection.

*Type of Review:* New.

*Affected Public:* Individuals or Households.

*Annual Burden Estimates:* Below is a preliminary estimate of the annual aggregate burden hours for the information collections:

Process	Number of respondents	Number of responses per respondent	Average burden per response	Total burden
Internet or phone-based surveys .....	2,500	20	1 minute .....	834 hours.
Total .....	2,500	20	1 minute .....	834 hours.

*Request for Comments:* Comments submitted in response to this notice will be summarized and/or included in the request for OMB approval. All comments will become a matter of public record. Comments are invited on: (a) Whether the proposed collection of information is necessary for the proper

performance of the functions of the agency, including whether the information will have practical utility; (b) the accuracy of the agency’s estimate of the burden of the proposed collection of information, including the validity of the methodology and assumptions used; (c) ways to enhance the quality, utility,

and clarity of the information to be collected; and (d) ways to minimize the burden of the collection of information on respondents, including through the use of automated collection techniques or other forms of information technology.

<sup>1</sup> 12 U.S.C. s. 5493(d)(1).

<sup>2</sup> 12 U.S.C. s. 5493(b)(1).

Dated: March 20, 2012.  
**Chris Willey**,  
*Chief Information Officer, Bureau of Consumer Financial Protection.*  
 [FR Doc. 2012-7465 Filed 3-27-12; 8:45 am]  
**BILLING CODE P**

**DEPARTMENT OF DEFENSE**

**Office of the Secretary**

**Federal Advisory Committee; Defense Intelligence Agency (DIA) Advisory Board; Closed Meeting**

**AGENCY:** DIA, Department of Defense (DoD).

**ACTION:** Meeting notice.

**SUMMARY:** Under the provisions of the Federal Advisory Committee Act of 1972 (5 U.S.C. Appendix 2 (2001)), the Government in the Sunshine Act of 1976 (5 U.S.C. 552b), and 41 CFR 102-3.10, DoD hereby announces that the DIA Advisory Board will meet on May 2, 2012. The meeting is closed to the public. The meeting necessarily includes discussions of classified information relating to DIA's intelligence operations including its support to current operations.  
**DATES:** The meeting will be held on May 2, 2012 (from 8:30 a.m. to 3:30 p.m.).  
**ADDRESSES:** The meeting will be held at Joint-Base Bolling-Anacostia, Washington, DC.  
**FOR FURTHER INFORMATION CONTACT:** Mr. Mark Harrison, (703) 697-5102,

Alternate Designated Federal Official, DIA Office for Congressional and Public Affairs, Pentagon 1A874, Washington, DC 20340-5100.

Committee's Designated Federal Official: Mr. William Caniano, (703) 614-4774, DIA Office for Congressional and Public Affairs, Pentagon 1A874, Washington, DC 20340-5100.  
*William.Caniano@dodis.mil.*

**SUPPLEMENTARY INFORMATION:**

**Purpose of the Meeting**

For the Advisory Board to discuss DIA operations and capabilities in support of current intelligence operations.

**Agenda**

May 2, 2012

8:30 a.m .....	Convene Advisory Board Meeting and Administrative Business.	Mr. William Caniano, Designated Federal Official Mrs. Mary Margaret Graham, Chairman.
9:00 a.m. ....	Subcommittee Business .....	
10:15 a.m .....	Break .....	
10:30 a.m .....	DIA Agency Event .....	DIA Personnel.
11:45 a.m .....	Lunch .....	
1:00 p.m .....	Briefings and Discussion .....	LTG Burgess, Director, DIA.
2:30 p.m .....	Break .....	
2:45 p.m .....	Discussions and Deliberations .....	Mr. William Caniano, Designated Federal Official Mrs. Mary Margaret Graham, Chairman.
3:30 p.m .....	Adjourn .....	

Pursuant to 5 U.S.C. 552b, as amended, and 41 CFR 102-3.155, the Director, DIA, has determined that the all meetings shall be closed to the public. The Director, DIA, in consultation with the DIA Office of the General Counsel, has determined in writing that the public interest requires that all sessions of the Board's meetings be closed to the public because they include discussions of classified information and matters covered by 5 U.S.C. 552b(c)(1).

**Written Statements**

Pursuant to 41 CFR 102-3.105(j) and 102-3.140, and section 10(a)(3) of the Federal Advisory Board Committee Act of 1972, the public or interested organizations may submit written statements at any time to the DIA Advisory Board regarding its missions and functions. All written statements shall be submitted to the Designated Federal Official for the DIA Advisory Board. The Designated Federal Official will ensure that written statements are provided to the Board for its consideration. Written statements may also be submitted in response to the stated agenda of planned board meetings. Statements submitted in response to this notice must be received by the Designated Federal Official at least five calendar days prior to the

meeting which is the subject of this notice. Written statements received after that date may not be provided or considered by the Board until its next meeting. All submissions provided before that date will be presented to the Board before the meeting that is subject of this notice. Contact information for the Designated Federal Official is listed under **FOR FURTHER INFORMATION CONTACT**.

Dated: March 23, 2012.  
**Aaron Siegel**,  
*Alternate OSD Federal Register Liaison Officer, Department of Defense.*  
 [FR Doc. 2012-7411 Filed 3-27-12; 8:45 am]  
**BILLING CODE 5001-06-P**

**DEPARTMENT OF EDUCATION**

**Notice of Submission for OMB Review; Office of Postsecondary Education; Child Care Access Means Parents in School Program Annual Performance Report**

**Summary:** This is a revision of the Child Care Access Means Parent In School Program (CCAMPIS) Annual Performance Report (APR) which grantees must submit annually. The report provides the Department of Education with information needed to

evaluate a grantee's performance and compliance with program requirements in accordance with the program authorizing statute.

**Dates:** Interested persons are invited to submit comments on or before April 27, 2012.

**Addresses:** Written comments regarding burden and/or the collection activity requirements should be electronically mailed to *ICDocketMgr@ed.gov* or mailed to U.S. Department of Education, 400 Maryland Avenue SW., LBJ, Washington, DC 20202-4537. Copies of the proposed information collection request may be accessed from *http://edicsweb.ed.gov*, by selecting the "Browse Pending Collections" link and by clicking on link number 04790. When you access the information collection, click on "Download Attachments" to view. Written requests for information should be addressed to U.S. Department of Education, 400 Maryland Avenue SW., LBJ, Washington, DC 20202-4537. Requests may also be electronically mailed to *ICDocketMgr@ed.gov* or faxed to 202-401-0920. Please specify the complete title of the information collection and OMB Control Number when making your request.

Individuals who use a telecommunications device for the deaf (TDD) may call the Federal Information