

Appendix M
Worksheet Mailing: Project Director Letter



Owner Name
Firm Name
Street Address
City, State, Zip

Please read this letter first.

Dear First Name Last Name

You recently spoke with an NORC interviewer about the Survey of Small Business Finances. Thank you for sharing your time and information. You received this package because your firm has been selected for the main survey. Your participation in the main survey will make it possible to inform policymakers about the credit needs and the availability of credit for businesses like your own. *Even if you are not currently using credit, your responses can help to ensure that credit will be available to you in the future.*

We value your participation. As a token of appreciation for your participation in the main interview, we invite you to choose either \$50 or Dun and Bradstreet's Small Business Solutions[®] information package, which retails for \$199.

The enclosed worksheet makes the interview go faster. Side two of this letter lists the materials included in this package. One of the items is your 11" by 17" SSBF worksheet. Ideally, we would like you to complete the worksheet prior to the interview. By completing the worksheet in advance, you will reduce the time required to complete the interview.

You may not need to complete the entire worksheet. Side 1 of the worksheet provides space to indicate the financial services you have used in the past year, and then name the financial institution(s) where you acquired these services. *While the form is designed for all types and sizes of small businesses, many businesses only use one or two sources for one or two services.* Side 2 provides space for balance sheet information and indicates where you can find this information in your current tax records.

We will accommodate your schedule to complete the telephone interview. An NORC interviewer will be calling you soon to conduct the interview, which typically takes 30 to 45 minutes. While participation is voluntary and you may skip any question you choose, we encourage you to participate so that we can gain an accurate picture. We want to reassure you that your responses will be kept confidential. Because we understand that your time is valuable, your interviewer will accommodate your busy schedule by working with you to arrange a time that is convenient for you. If necessary, the interview can be broken up into shorter sessions to accommodate your schedule.

After you have completed the interview, please use the enclosed prepaid envelope to return your worksheet to NORC. You may also fax records to 1-866-435-5637. If you have any questions about the study or need a different worksheet, please call our hotline at 1-800-692-4192. If you prefer, you can visit us online at norc.uchicago.edu/SSBF for more information, endorsements, and downloadable copies of the worksheets. You can also e-mail your questions to me at 6128-ssbf@norc.net.

Again, thank you for participating in this important study. We look forward to speaking with you soon.

Sincerely,


Carol-Ann Emmons

(Please turn over)

LIST OF ENCLOSURES

Please find the following items in your SSBF folder:

- Letter from Chairman Alan Greenspan, Board of Governors of the Federal Reserve System *Explains the importance of participating.*
 - Frequently Asked Questions *Answers questions you may have about the study.*
 - Worksheet (11" X 17") *Simplifies and speeds up the interview. Provides space to record financial services used and the sources of these services on side 1, and to record financial data on side 2.*
 - The SSBF and how it will be used *Provides a detailed description of how the data are used, with examples from previous rounds of the study.*
 - NORC Confidentiality Statement *Explains NORC's pledge and code of ethics for maintaining the confidentiality of information provided by participants.*
 - The Board of Governors of the Federal Reserve System *Describes the members and responsibilities of the Board of Governors.*
 - Dun and Bradstreet Small Business Solutions® brochure *Describes information package you may choose as an alternative to receiving \$50 as a token of our appreciation.*
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*As a token of appreciation for participating, please accept either
fifty dollars (\$50)*

or

**Dun and Bradstreet's Small Business Solutions® information package,
which retails for \$199.**

When we call to conduct the interview, we will ask which gift you prefer. For more information about the information package, see the enclosed brochure, or view examples of the available reports by visiting D&B's Small Business Solutions® at www.dnb.com/smallbusiness/ssbf.