

Appendix C  
Interviewer Job Aids

## List of 2003 SSBF Job Aids

1. Tax Forms Used by Different Organization Types
2. Eligibility Criteria
3. Frequently-Asked Questions and Answers
4. TNMS Disposition Codes
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6. Answering Machine Scripts
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9. Institution Look-Up
- 9A. Institution Look-Up Quick Reference
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11. Entering Institution Names into Look-Up Table
12. Conventions for Entering Institution Names Into Look-up Database
13. Conventions for coding responses to A10\_2
14. Tools for working batch four main cases after incentive increases to \$200
15. Encouraging Respondents to Report Dollar Amounts in Balance Sheet Questions
16. Encouraging Respondents to Return Worksheet and Other Materials

**Job Aid #1**

**Tax Forms Used by  
Different Organization Types**

<b>Organization Type</b>	<b>Tax Form</b>
Sole Proprietorship	1040 Schedule C or EZ
Partnerships	1065
C-corporation	1120 or 1120A
S-corporation	1120S

## Job Aid #2

### Eligibility Criteria

To be eligible for the survey, a company must meet **all** of the following **eight** criteria:

- Currently be in business
- Have fewer than 500 employees
- Be privately-owned (vs. part of the government)
- Not be a *majority-owned* subsidiary of another company
- Be for-profit (vs. not-for-profit)
- Have been in business in December, 2003
- Must be the main location or headquarters, if the firm has more than one location
- Must belong to an eligible industry (i.e., *not* be a financial institution or farm).

## Job Aid #3

### SSBF FREQUENTLY ASKED QUESTIONS AND ANSWERS

#### What is the purpose? How information will be used:

<p><i>What is the purpose of this study?</i></p> <p><i>Why do you need to know all this information?</i></p> <p><i>How will this information be used?</i></p> <p><i>I'm not interested.</i></p>	<ul style="list-style-type: none"> <li>• The FRB wants to understand the impact of changes in the economy and the financial industry on the availability of credit to businesses like yours. Because they regulate banking institutions and conduct the nation's monetary policy by influencing money and credit conditions, they can shape conditions to ensure that small business needs are being met. This survey helps the FRB to:             <ul style="list-style-type: none"> <li>○ Gain insight into factors that may increase prices or reduce availability of credit to small businesses</li> <li>○ Measure the impact of government regulations on availability of credit</li> <li>○ Understand whether financial institutions are actively seeking to provide credit to small businesses</li> <li>○ (refer to SSBF brochure for more talking points)</li> </ul> </li> <li>• The economy has changed significantly over past 5 years – it is very important to get a clear snapshot of current conditions affecting small businesses.</li> <li>• The information will also be used in the “Report to Congress on the Availability of Credit to Small Businesses” which is produced by the FRB every 5 years.</li> <li>• The website explaining this study is <a href="http://www.federalreserve.gov/ssbf/">http://www.federalreserve.gov/ssbf/</a>.</li> </ul>
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#### How was I selected?

<p><i>How did you get my number?</i></p> <p><i>Why can't you call someone else?</i></p> <p><i>I don't have any / need any business loans.</i></p>	<ul style="list-style-type: none"> <li>• Your firm is part of a scientifically selected sample of small businesses obtained from Dun and Bradstreet, which maintains the world's largest business database and provides business information for credit, marketing, and purchasing decisions.</li> <li>• Your business was scientifically chosen to represent businesses like yours across the nation. If you don't participate, then businesses like yours will <u>not</u> be represented in the study results.</li> <li>• Even if you currently don't have or need business loans, as your business grows you may want to expand without tying up your existing capital, and the FRB's goal is to evaluate and influence the money and credit conditions that impact businesses such as yours. We also want to understand use of other types of financial services such as trade credit and basic services such as checking and savings.</li> </ul>
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## How will it benefit me to participate?

*What do I get out of this?*

- By participating, you will be helping your government to help you, and other small business owners like you, obtain credit and other necessary financial services.

*I'm not interested.*

- Your participation will help ensure the equal availability of financial services to all small businesses.

*Will I be paid?*

- This is an opportunity for your voice to be heard by Congress and The Federal Reserve Board on the availability of credit to small businesses.
- The information from this survey will be used to evaluate the impact of public policies on small businesses. By describing your firm's experiences with the cost and availability of financing, you will help the Federal Reserve Board measure the level of competition in the financial services industry, which benefits small businesses by making credit equally accessible.
- Your participation will help to identify monopolistic practices by lending institutions.
- You're not just participating in a survey, you're giving voice to small business owners all over the country about the concerns and needs of small businesses.
- As a token of appreciation for your participation, we are offering your firm either \$50 or a Dun and Bradstreet Small Business Solutions package valued at \$199.

## Concerns about time

*I'm too busy.*

- **(Screener:)** I'd just like to ask a few quick questions to be sure that your business qualifies to participate in this study, then we will FedEx you a packet of information with more details. It will only take a few minutes.

*This takes too long.*

- **(Main Interview:)** If it is more convenient, we can do this survey in more than one call. We can start now and see how far we get, and then if need be call back to finish at your convenience.

*The owner is not/never available.*

*Can't you just mail me the survey?*

- The owner of the firm can designate a proxy who can knowledgeably answer questions about the firm.
- We understand that small business owners are often very busy. We can schedule a callback when it's convenient, and/or I can give you a toll-free number to call us to set up a time to talk.
- We do mail a packet of materials that explains the study along with a worksheet to help organize your thoughts. There are other questions in the survey, and they vary depending upon your organization type and your relationships with financial institutions. Talking with a trained interviewer is the shortest and most efficient use of your time because the computer will skip questions based on your responses, and if you have any questions about a question we can help clarify.

## Concerns about confidentiality or privacy

*Who are you?*

*How did you get my number?*

*How do I know my information will be kept confidential?*

*Why do you need all this financial data?*

*I don't give out personal information.*

*Will the IRS see my data?*

*I don't do phone surveys.*

- NORC is affiliated with the University of Chicago. We conduct social science research in the public interest and have been doing so for over 60 years. We are a leader in this field; our extensive list of clients includes government agencies, foundations, and not-for-profit organizations. We were hired to conduct this survey because of our expertise in developing surveys and in the accurate collection and confidential handling of data. Our website is <http://www.norc.uchicago.edu>.
- The Federal Reserve, the central bank of the United States, was founded by Congress in 1913 to provide the nation with a safer, more flexible, and more stable monetary and financial system. The FRB conducts the nation's monetary policy, supervises and regulates banking institutions, and protects the credit rights of consumers. Their website is <http://www.federalreserve.gov/>.
- Your firm is part of a scientifically selected sample of small businesses obtained from Dun and Bradstreet. We received only basic information about your firm such as address, phone, organization type, and number of employees to initially verify that you might be eligible to participate in this study.
- NORC ensures that the confidentiality of your responses to this survey will be maintained by NORC and the Federal Reserve Board. No information obtained in the course of this study may be disclosed in a manner in that identifies a particular person or establishment, except to a very small number of authorized staff at NORC and the Federal Reserve System.
- The FRB is prohibited by law from sharing your data or any of the data from this study with any other agency, including the Internal Revenue Service.
- Your participation is voluntary and very valuable. You have the right to choose not to answer any question you think is too sensitive.
- We ask questions that are relevant to understanding the characteristics of small businesses with respect to financing, and ask certain questions only when the information cannot be obtained in any other way.

## Job Aid #4

## SSBF TNMS DISPOSITION CODES

Dispositions Used in Screener and Main		
Disposition	Call Note	Meaning/Use
[99] Start Conversation		Use when R is on the phone and ready to do an interview. This is always the first option on the list and is selected by default.
[17/31] Ring No Answer		Use after the 7 <sup>th</sup> ring when there is no answer.
[17/32] Answering Machine - No Message Left		Use when you reach an answering machine. Leave message on 3 <sup>rd</sup> attempt resulting in an answering machine.
[17/34] Answering Machine - Message Left		Use when you reach an answering machine for the third time. Automatically writes message to call notes, "PLEASE CALL. ANSWERING MACHINE MESSAGE LEFT TWO DAYS AGO."
[15/37] Transferred to Voicemail – No Message Left		Use when you have spoken to a live person and have been transferred to voicemail
[15/36] Transferred to Voicemail – Message Left		Use when you have spoken to a live person and have been transferred to voicemail.
[17/38] Owner/Proxy to Call 800 Number		Use only when told that R will call the SSBF 800 number.
[16/35] Regular Busy		Use when you get a <i>regular</i> busy signal indicating the line is in use.
[22/141] Callback Requested	•	Use when you are setting an appointment with <i>someone other than the owner</i> . Set a <i>hard appointment</i> when the person you need to talk to gives you a time to call back. Set a <i>soft appointment</i> when the person you need to talk to does not give you a specific time to call back.
[ 7/150] Refer to Supervisors	•	Use only when no other code is appropriate. Give explicit reason for sending case to supervisors. This code will prevent the case from being re-delivered to an interviewer.
[15/147] Privacy Manager		Use when you hear a message that the number has a privacy blocker.
[15/151] Hung Up During Intro	•	Use when R hung up before you could state who you are and why you are calling. If you move beyond the preamble, you should use the appropriate refusal code.
[15/152] Proxy Refusal	•	Use when you get a refusal from a proxy for the owner.
[15/153] Owner Refusal	•	Use when the owner refuses.
[15/154] Gatekeeper Refusal	•	Use when someone who is not the owner or a proxy refuses, such as a receptionist.
[15/155] Hostile Refusal	•	Use when you get a <i>hostile refusal</i> from anyone in the firm. A hostile refusal includes threats or the use of profanity.
[15/158] Non-contact on Appointment	•	Use only when calling back a hard appointment.



<b>Dispositions Used in Screener and Main</b>		
<b>Disposition</b>	<b>Call Note</b>	<b>Meaning/Use</b>
[15/159] Owner Unavailable – No CB Established	•	Use when you requested to speak to the owner but the owner was unavailable and you were not able to establish a call back time.
[15/169 ] Owner Unavailable – Message Left	•	Use when you requested to speak to the owner but the owner was unavailable and you left a verbal message with a gatekeeper.
[15/140] Language Barrier	•	Use when the owner speaks a language other than English, or you are unable to get past a gatekeeper who appears to speak some language other than English.
[15/103] Computer Tone/Fax/Alarm System		Use when you hear the loud piercing tone of a fax machine or modem.
[15/106] Fast Busy/Silence	•	Use when you get a fast busy signal or there is only silence on the line.
[15/107] Disconnected		Use when you get a message that the number has been disconnected.
[09] Redial Number		Returns you to initial contact screen.
[27] Logout & Terminate		Use to exit cases at lunch or break time, or at the end of your shift.
[91] Access a Number Directly		Access a specific case using the phone number or SUID.
[92] Display Disposition History		Review what past disposition codes to understand what has happened with this case in the past.
[97] Update Call Notes		Select to read all call notes or enter a new call note.
[99] Continue Interview		
[15/133] Locating Problem	•	Use when you reach a residence that is not also a business or have an incorrect business
[15/180] Ineligible – Gone out of business	•	Use only when you are told by an informant that the sampled company has gone out of business.
<b>Dispositions for Screener Only</b>		
<b>Disposition</b>	<b>Call Note</b>	<b>Meaning/Use</b>
[15/160] Advance Letter Re-mail Request		Use when the case requests a re-mail of the advance letter.
[15/161] Email Advance Letter Request		Use when the case requests a re-mail of the advance letter.
[15/161] Fax Advance Letter Request		Use the case requests to have the advance letter faxed.
[xx/xxx] Wrong Number		
<b>Dispositions for Main Only</b>		
<b>Disposition</b>	<b>Call Note</b>	<b>Meaning/Use</b>
[15/170] Worksheet 1 Re-mail Request		Use to request re-mail of Sole Proprietor worksheet.
[15/171] Worksheet 2 Re-mail Request		Use to request re-mail of Partnership worksheet.
[15/172] Worksheet 3 Re-mail Request		Use to request re-mail of C-Corp worksheet

<b>Dispositions Used in Screener and Main</b>		
<b>Disposition</b>	<b>Call Note</b>	<b>Meaning/Use</b>
[15/173] Worksheet 4 Re-mail Request		Use to request re-mail of S-Corp worksheet

## Job Aid #5

# INSTRUCTIONS FOR LOGGING IN AND OUT OF THE TNMS

### Logging Into the TNMS:

#### 1. Log In Options

At the F prompt, **F:\**, type **LOGIN** and strike **<Enter>**.

If at “**Enter Login Name**” prompt **DO NOT TYPE** the word “login”.

If at DOS vs. Windows screen, **select DOS** to get to login prompt.

#### 2. At the “Enter Login Name” prompt, type your login name and strike **<Enter>**.

Interviewer Login: NORC-DG2/6128i001-075 (Supervisor will assign a number)

#### 3. Next, at the Password prompt **type** the password: **PURPLE1** and strike **<Enter>**.

#### 4. **Select** Training/Testing or Production.

#### 5. **Select** your name from the interviewer list by **highlighting it** and striking **<Enter>** (You may also just begin to type your name until it appears on the screen).

#### 6. **Select** “**Select a Job**” from the options in the banner on the top of your screen and strike **<Enter>**.

#### 7. **Select** mock indicated by trainer or in production select SSBFSCR (Screening) or MAINIW (Main Interviewing) and strike **<Enter>**.

#### 8. **Select** **CATI Entry** from the options in the banner on the top of your screen and strike **<Enter>**.

#### 9. **Select** your assigned TNMS location and strike **<Enter>**. To begin with, all interviewers will select **General Interviewing**. Later, depending on your skills, you may be assigned to other locations.

#### 10. Now, your first case will be delivered to you.

### Logging Out of the TNMS:

#### 11. When you have finished working your last case for the shift and you have been delivered another case, select **[27] Logout and Terminate**.

#### 12. Select **Exit** from the options in the banner at the top of your screen and press **<Enter>**.

#### 13. From the drop down menu, select **Exit** and press **<Enter>** again.

## Job Aid #6

### **ANSWERING MACHINE SCRIPTS**

#### **SCREENER Answering Machine Script**

This is [YOUR FULL NAME] from the University of Chicago. I am trying to verify some basic information about your firm, on behalf of the (United States) Federal Reserve Board.

**IWER ONLY USE WHEN TRANSFERRED TO PROXY BY OWNER:**

([OWNER NAME] has referred us to you, in order to help verify some of this information about [BUSINESS NAME].)

It takes just five minutes to verify all the information. Someone from my office will call back soon, and hope that next time we reach you at a more convenient time. If you have any questions, feel free to call our toll-free number: (pause) 1-800-692-4192. Thank you

#### **MAIN QUESTIONNAIRE Answering Machine Script**

Hello, my name is [Your Full Name] from the University of Chicago. I'm calling on behalf of the (United States) Federal Reserve Board.

**IWER ONLY USE WHEN TRANSFERRED TO PROXY BY OWNER:**

([OWNER NAME] has referred us to you, in order to help answer some questions about the operation of [BUSINESS NAME].)

(This call is just a friendly reminder that) we would like to complete an interview with you, at your earliest convenience, regarding the Survey of Small Business Finances. Your participation will help shape public policy on the cost and availability of financial services to small businesses like yours.

Someone from my office will call back soon, and hope that next time we reach you at a more convenient time. If you have any questions or would like to schedule an appointment, feel free to call our toll-free number: (pause) 1-800-692-4192. Thank you

# ANSWERING MACHINE SCRIPTS

## SORRY WE MISSED YOU

### **(Answering Machine Script When Calling an Appointment)**

Hello, my name is [Your Full Name] from the University of Chicago. I'm calling on behalf of the (United States) Federal Reserve Board.

Sorry we missed you when we called for our appointment to complete The Survey of Small Business Finances. Your participation will help shape public policy on the cost and availability of financial services to small businesses.

Someone from my office will call back soon, and hope that next time we reach you at a more convenient time. If you have any questions or would like to reschedule an appointment, feel free to call our toll-free number: (pause) 1-800-692-4192. Thank you

## Rules for Answering Machines

- Leave message on every 3<sup>rd</sup> call (no more than once per week)
- When leaving a message after calling for an appointment, use the "Sorry We Missed You Script".
- Leave a message on SECOND attempt **ONLY** when we have spoken to a live person and have been transferred to the **OWNER'S** voicemail.
- When speaking to an owner's secretary/office assistant we should leave **VERBAL** message right away and use him/her to set (or to give you a good) a time to speak to owner. (Code: Owner Not Available/Message Left)
- Do **NOT** leave a message when in the refusal location.

## 800 Numbers and Websites

NORC            1-800-692-4192 (SSBF Hotline)  
                    1-866-435-5637 (Fax)  
                    WWW.NORC.UCHICAGO.EDU/SSBF

FRB             WWW.FEDERALRESERVE.GOV/SSBF

**Job Aid #7****CATI FUNCTIONS**

NOTE: Where there are two keys listed, the first key is held down and then hit the second key.

<b>FUNCTION</b>	<b>KEYS</b>
Allows you to move to next screen once data is entered.	<Enter>
Previous Screen or Question	< - > Minus
Break off (or suspend) interview	<Ctrl><End>
QxQ (opens)	<F1>
Comment Box (opens)	<F2>
Refusal	<F7>
Don't Know	<F8>
Exception	<F9>
Hot Key for R Address or Change-of-R Screens	<Ctrl><PgUp>
Resumes Interview for a Proxy	<Home><PgDwn>

**To Use The Proxy Break Point Function:**

1. Make a note of the full Question# in the lower left corner of the screen. This indicates the Question that the proxy is to begin the interview. (e.g., 560-P1\_2).
2. Make a note of the proxy name and title.
3. Press **<Ctrl> <PageUp>** to view a menu of previous questions
4. **<PageDwn>** to select Question #654 BP1, the Break Point question. (Note: you can also type #654) and press **<Enter>**
5. **Select** proxy interview option
6. Fill out the appropriate proxy information in the spaces provided:
  - a. Enter the Question # from item 1.
  - b. Enter the name of the Proxy
  - c. Enter the title of the Proxy
7. Arrow Down and select "Enter to Begin Proxy Interview" and then Hit **<Enter>** to save changes and advance to next screen
8. Finally, to return to the question where the proxy needs to begin, press **<Home> <PageDown>**

**Job Aid #8****SSBF Important Codes/Telephone Numbers**

<b>Activity/Function</b>	<b>Code Information</b>
SSBF Project Code	6128
Screener <b>Training</b> Activity Code	6128.08.22
Screener <b>Interviewing</b> Activity Code	6128.09.24
Screening Interviewing Telephone Code	612809
Main Interview <b>Training</b> Activity Code	6128.08.22
Main Interview <b>Interviewing</b> Activity Code	6218.09.27
Main Interview Telephone Code	612809
SSBF 800 Number	800-692-4192
SSBF Incoming Fax Number	866-435-5637
Downers Grove Front Desk	630-434-6600
Mireya Dominguez, Direct Line	630-434-6621
Terri Kowalczyk, Direct Line	630-434-6670
FRB's SSBF Website Address	<a href="http://www.FederalReserve.gov/SSBF">http://www.FederalReserve.gov/SSBF</a>
NORC's SSBF Website Address	<a href="http://www.NORC.UChicago.edu/SSBF">http://www.NORC.UChicago.edu/SSBF</a>

## Job Aid # 9

### INSTITUTION LOOK-UP

The revised institution lookup program is designed for you to first submit a branch query and then, if necessary, a bank query.

#### BRANCH QUERY

The branch query runs when you press <F4> the first time. All the information you've been able to collect – City, State, Zip and Bank Name – appears in the data fields and will be used by the search program to try to find an exact match right down to the branch level.

- If this query finds any matches, they will be displayed.
- This search is strictly limited by the information in the fields
  - If Zip is filled in, this search will only return bank name matches within that Zip.
  - If Zip is blank but City and State are filled in, this search will return all bank name matches within the City and State.
- Work with the respondent to select the exact match. **Press <F5> to select a match.**

The branch query has a second step that is automatically performed as needed.

- If the branch query doesn't find any matches, you will see the message "No matches found, looking for main banks" and then a second search will run.
- This second search will return all main office banks in the country that match the bank name.
- Work with the respondent to find the right main bank. This puts you in position to run a bank query.

#### BANK QUERY

- After selecting a main bank, press <F4> **Get Bank** to find all the branches associated with the selected main bank.
  - Note that the Bank ID field has been filled in and all other fields have been blanked out.
  - If you leave the other fields blank and press <F4> again, you will get a list of all branches of the bank.
  - If you fill in City or State, for example, and press <F4>, the search will return a list of the branches of this main bank that are within the City and State you specified.
- Work with R to find the right branch within this list. As above, **press <F5> to select a match.**
- Note that "Branch Unknown or Not Found" placemaker entries are only presented as a result of this search. They are found at the bottom of the list. You can get to the bottom of the list quickly by pressing <End>.

#### NEW KEY

- Pressing <F6> while reviewing any list of banks will momentarily show you the Zip code you originally entered.



**Job Aid # 9A****INSTITUTION LOOK-UP QUICK REFERENCE****QUERYING BASICS****MAIN SEARCH SCREEN**

- ✓ **F3** = **Clear Field**
- ✓ **F4** = **Run Query**
- ✓ **Esc** = **Quit (No Results)**

**QUERY RESULTS SCREEN**

- ✓ **F3** = **Return to Search Screen**
- ✓ **F4** = **Select Bank ID and Return to Search Screen**
- ✓ **F5** = **Select Bank**
- ✓ **F6** = **View Zip Code**
- ✓ **Esc** = **Quit (No Results)**

**Searching for a Branch**

1. Press <**F4**> to run query and search for bank with preloads
  - a) **If no branches are found, Main banks will displayed**
  - b) Search for Main Bank for the Respondent →  
Go to "Searching for a Bank"
2. Search for bank in query results
  - a) **FOUND** → Press <**F5**> to select branch
  - b) **NOT FOUND** → Go to **Step 3**
3. Press <**F3**> to return to search screen
4. Modify preloaded data → Go to **Step 1**
  - Suggestions for Modifications**
  - a) **Check Spelling**
  - b) **Eliminate City, Zip, or Bank Name**
  - c) **Check 25 Top Ten Banks Job Aid**

**Searching for a Bank**

1. At **Results Screen** Press <**F4**> at **Respondent's Main Bank** to get a Bank ID and return to search screen
2. Press <**F4**> to run query using **Bank Id and Zip Code**
3. Search for bank in query results
  - a) **FOUND** → Press <**F5**> to select branch
  - b) **NOT FOUND** → Go to **Step 4**
4. Select <**Bank Unknown or Not Found**> found at the bottom of the list.

## Job Aid #10

### Top 10 Reasons to Participate in SSBF

1. By participating, you will be helping your government to help you, and other small business owners like you, obtain credit and other necessary financial services.
2. This is an opportunity for your voice to be heard by Congress and The Federal Reserve Board on the availability of credit to small businesses.
3. By participating, you will be helping the Federal Reserve Board gauge the level of competition in the financial services industry, which benefits small businesses by making credit equally accessible.
4. Your participation will help to identify monopolistic practices by lending institutions.
5. This is an opportunity to help shape banking regulation in this country, as it affects small businesses.
6. Your business was scientifically chosen to represent businesses like yours across the nation. If you don't participate, then businesses like yours will not be represented in the study results.
7. You're not just participating in a survey, you're giving voice to small business owners all over the country about the concerns and needs of small businesses.
8. Your participation will help the Federal Reserve Board evaluate economic conditions for small businesses nationwide.
9. Your participation will help ensure the equal availability of financial services to all small businesses.
10. If you complete the full interview, *as a token of appreciation*, your business will receive either a \$50 token of appreciation or the Dun & Bradstreet Small Business Solutions Package that will provide:
  - a. **An Industry Research Report** that gauges your firm's performance in your industry
  - b. **A Comprehensive Report** that gives you an in depth-look at another company's financial position.
  - c. **A Credit eValuator Report** that provides basic information to help evaluate new customers, pre-screen prospects or perform a quick credit review.
  - d. **Two DUNS Demand Letters for Collections** that provides methods for getting money owed to you without alienating your customers.

**Job Aid #11****Entering Institution Names into Look-Up Table**

Do not use these spellings.	Instead, use these.
Bank of America B of A, BOA	<b>Bank of America</b>
The Bank of New York	<b>Bank of New York</b>
BankOne. Set to merge between July and October of 2004 with J.P. Morgan Chase Bank, each bank will retain its own name.	<b>Bank One</b> ( <i>two words</i> )
BB&T	<b>Branch Banking and Trust Company</b>
Citi, City, Citi Bank	<b>Citibank</b>
Citibank West	<b>Citibank West, FSB</b>
Comerica Bank	<b>Comerica Bank</b>
FleetBoston (Financial Corporation), Fleet *This bank is in the process of merging with Bank of America; for now, use current, pre-merger names	<b>Fleet National Bank</b>
H S B C (spaces between letters)	<b>HSBC Bank USA</b>
JPMorgan, Chase, Chase Manhattan, J P Morgan *instances of J. P. Morgan Trust Company must be searched for as J P Morgan Trust.	<b>JPMorgan Chase Bank</b>
Key Bank, Key	<b>Keybank</b> ( <i>one word</i> )
Manufacturers and Traders	<b>Manufacturers and Traders Trust Comp</b>
MBNA	<b>MBNA America Bank</b>
Merrill Lynch, Merrill	<b>Merrill Lynch Bank USA</b>
PNC Bank	<b>PNC Bank</b>
Regions Bank	<b>Regions Bank</b>
SouthTrust, South Trust	<b>SouthTrust</b> ( <i>one word</i> ) <b>Bank</b>
Merger with National Commerce Financial announced May 9, 2004; all will operate under SunTrust name	<b>SunTrust</b> ( <i>one word</i> )
U. S. Bank, U S Bank, USBank	<b>US Bank</b>
Union Bank of California	<b>Union Bank of California</b>
Wachovia First Union (merged with Wachovia September 1, 2001) Prudential (merged with Wachovia July 23, 2003)	<b>Wachovia Bank</b>
Washington Mutual Bank	<b>Washington Mutual Bank</b>
In 1998, Norwest Financial Corporation and Wells Fargo & Company merged	<b>Wells Fargo</b>
Wells Fargo Minnesota	<b>Wells Fargo Bank Minnesota</b>
World Savings Bank	<b>World Savings Bank</b>

**Job Aid #12****Conventions for Entering Institution Names  
Into Look-Up Database**

Follow these conventions to make your institution look-ups faster and easier.

If you hear this...	... then enter this.
Credit Union	CU
Federal Credit Union	FCU
National Association*	NA
1 <sup>st</sup>	FIRST
2 <sup>nd</sup>	SECOND
3 <sup>rd</sup>	THIRD
21 <sup>st</sup>	TWENTY FIRST
&	AND
@lantec	ATLANTEC
Commas, periods and parentheses . , ( )	[do not enter these punctuation marks]
*Changed only in Bank Name, the searchable field. Not changed for branch names.	

**Other Conventions**

- You may enter the word “THE” as part of an institution name.
- Use ONE SPACE ONLY, and not more than one space, between words.

## Job Aid #13

### Conventions for Coding Responses to A10\_2

Screeners question A10\_2 asks, “What is the single most important problem facing your business today?”

- When R names more than one problem, ask, “Could you choose one? I need the *single* most important problem facing your business.” Read the response categories if necessary.
- When R gives an answer that you are not sure how to code using the code frame, rather than choosing “other,” select a category that seems like it might work, read the category aloud, and ask R if your choice is correct. If R disagrees with your choice, then code “other” and enter the verbatim response. Below are responses you might not know how to code, and initial guesses to try with the R.

<i>If R says...</i>	<i>Ask, “Would that be...”</i>
lack of business not enough work no projects loss of customers/clients getting business finding work light market [for firm’s product]	Poor sales
lack of funds access to working capital capital project funding unsecured financing	Financing
competition pricing pressure large chain stores/Wal-Marts	Competition from larger firms
workman’s compensation liability insurance health insurance costs	Cost and availability of insurance

- Some responses will need clarification before coding.

<i>If R says...</i>	<i>Clarification</i>
health care/medical costs (without mentioning insurance)	Ask what kind of health care costs. If at that point they say health insurance, proceed as above.
the economy	Ask how the economy affects their business. Are they doing less business than they otherwise would?

Some responses will be coded as other: specify, either immediately or after further probing.

## Job Aid #14

### Tools for working batch four main cases after incentive increases to \$200

**You are offering a \$200 token of appreciation.**

- To persuade reluctant Rs in batch four only, you may remind them that as a token of our appreciation, if they complete the main interview they will receive a check for \$200 (or the Dun & Bradstreet Small Business Solutions package)
- As usual, remember to not say that this money is to compensate them for their time – for most Rs, their time on this study is worth more than \$200!

**You are offering to pay for a firm's accountant to do most of the interview – all of the financial questions beginning with subsection N.**

- It is very important that an owner completes subsections A through D. However, NORC is willing to pay for a firm's accountant to do the financial part of interview – beginning with subsection N. We can contact the accountant for the interview, and we can pay the accountant his or her standard hourly rate for time to prepare and complete the study. Talk to your supervisor about the details of how payment is handled.
- You can mention this offer, if necessary, at the start of the conversation as part of your negotiation to complete the survey.

**You are offering all of the other great reasons to do this study.**

- There are many compelling reasons for a firm to participate in this study. One reason is that it is simply in the firm's own self-interest to participate, to help ensure that it has equal access to credit when it needs credit. Consult Job Aid #10, Top Ten Reasons for Participating in the 2003 SSBF, for a comprehensive list of why firms should participate.

## Job Aid #15

### Encouraging Respondents to Report Dollar Amounts in Balance Sheet Questions

#### **IF RESPONDENT REFUSES TO REPORT DOLLAR AMOUNTS IN INCOME AND EXPENSES, ASSETS, OR LIABILITIES AND EQUITY:**

I can understand that you consider this information to be very private and confidential.

Let me assure you, however, that NORC carefully protects the confidentiality of your information at all times. In fact, we could not do the study if participants thought that their information might be shared with anyone outside of a handful of authorized researchers at the United States Federal Reserve Board.

You can report estimates or ranges, if that would make you feel more comfortable.

We need to collect information about your firm's income, expenses and so forth, but we do not require specific amounts. The study is designed to accept estimates and ranges because we know some respondents will be more comfortable that way. This will ensure that your participation counts.

#### **IF RESPONDENT NOW AGREES TO REPORT ESTIMATES OR RANGES:**

Great, thanks, although please bear with me – the study requires that I ask for an exact amount first, before asking for an estimate or range answer.

#### **IF RESPONDENT HAD A LOAN THAT WAS NOT APPROVED:**

By providing this financial information, you will help the Federal Reserve Board make sure that firms applying for loans from banks are treated fairly – that banks make fair decisions when granting loans.

#### **IF RESPONDENT ASKS WHY WE NEED THIS INFORMATION:**

To evaluate whether or not your firm is being treated fairly by financial institutions when you apply for credit or other financial services, the FRB needs to understand more about the overall financial health of your firm.

## Job Aid #16

# Encouraging Respondents to Return Worksheet and Other Materials

**Please read out – slowly – in place of the Remarks screen on CATI:**

To resolve any discrepancies that might turn up when my notes are reviewed, we would like to have your worksheet and, with your permission, copies of the firm's balance sheet and, the firm's income statement or income tax return. I would really appreciate it if you could mail the completed worksheet, or these other records, back to NORC. We have provided a postage-paid envelope for this purpose.

Can we count on you to send back your worksheet, and copies of any other records you used for this interview?

<b>IF YES:</b>	That's great, these documents will really help us. You may want to mail them today so that you won't have to remember to do it later.
<b>IF OTHER RESPONSES:</b>	<ul style="list-style-type: none"> <li>- Of course it is your choice, but by sending us these documents, you would help ensure that all the information you have provided would be put to maximum use.</li> <li>- If you no longer have a worksheet, we would be happy to send you another one, as well as another postage-paid envelope, if needed.</li> <li>- If you are concerned about confidentiality, let me assure you that we are prohibited by law from sharing your data with the Internal Revenue Service, or with anyone else other than a few authorized individuals at the Federal Reserve Board.</li> </ul>

**PROMPT:** If you do not have the postage-paid envelope, our address is:

National Opinion Research Center  
at The University of Chicago  
1 North State Street  
Suite 1600  
Chicago, Illinois 60602

Thank you for participating in the survey. We greatly appreciate your time and effort. The Federal Reserve will send you a report summarizing the findings of the survey. Have a nice [day/evening]. Goodbye.