

aid attorneys, academics and researchers, small businesses, financial institutions, and state and local government officials.

The CFPB welcomes stakeholders to submit stories, data, and information about fees. To assist commenters in developing responses, the CFPB has crafted the below questions that commenters may answer. However, the CFPB is interested in receiving any comments relating to fees in consumer finance.

1. If you are a consumer, please tell us about your experiences with fees associated with your bank, credit union, prepaid or credit card account, credit card, mortgage, loan, or payment transfers, including:

a. Fees for things you believed were covered by the baseline price of a product or service.

b. Unexpected fees for a product or service.

c. Fees that seemed too high for the purported service.

d. Fees where it was unclear why they were charged.

2. What types of fees for financial products or services obscure the true cost of the product or service by not being built into the upfront price?

3. What fees exceed the cost to the entity that the fee purports to cover? For example, is the amount charged for NSF fees necessary to cover the cost of processing a returned check and associated losses to the depository institution?

4. What companies or markets are obtaining significant revenue from back-end fees, or consumer costs that are not incorporated into the sticker price?

5. What obstacles, if any, are there to building fees into up-front prices consumers shop for? How might this vary based on the type of fee?

6. What data and evidence exist with respect to how consumers consider back-end fees, both inside and outside of financial services?

7. What data and evidence exist that suggest that consumers do, or do not, understand fee structures disclosed in fine-print or boilerplate contracts?

8. What data and evidence exist that suggest that consumers do or do not make decisions based on fees, even if well disclosed and understood?

9. What oversight and/or policy tools should the CFPB use to address the escalation of excessive fees or fees that shift revenue away from the front-end price?

**Rohit Chopra,**

*Director, Bureau of Consumer Financial Protection.*

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**BILLING CODE 4810-AM-P**

## **BUREAU OF CONSUMER FINANCIAL PROTECTION**

[Docket No. CFPB-2022-0007]

### **Agency Information Collection Activities: Comment Request**

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

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

**SUMMARY:** In accordance with the Paperwork Reduction Act of 1995 (PRA), the Consumer Financial Protection Bureau (CFPB or Bureau) is publishing this notice seeking comment on a Generic Information Collection titled “Financial Well-Being Scale Malleability Survey” prior to requesting the Office of Management and Budget’s (OMB’s) approval of this collection under the Generic Information Collection “Generic Information Collection Plan for Studies of Consumers using Controlled Trials in Field and Economic Laboratory Settings” under OMB Control Number 3170-0048.

**DATES:** Written comments are encouraged and must be received on or before March 4, 2022 to be assured of consideration.

**ADDRESSES:** You may submit comments, identified by the title of the information collection, OMB Control Number (see below), and docket number (see above), by any of the following methods:

- *Federal eRulemaking Portal:* <http://www.regulations.gov>. Follow the instructions for submitting comments.

- *Email:* [PRA\\_Comments@cfpb.gov](mailto:PRA_Comments@cfpb.gov). Include Docket No. CFPB-2022-0007 in the subject line of the email.

- *Mail/Hand Delivery/Courier:* Comment Intake, Consumer Financial Protection Bureau (Attention: PRA Office), 1700 G Street NW, Washington, DC 20552.

Please note that due to circumstances associated with the COVID-19 pandemic, the Bureau discourages the submission of comments by mail, hand delivery, or courier. Please note that comments submitted after the comment period will not be accepted. In general, all comments received will become public records, including any personal information provided. Sensitive personal information, such as account numbers or Social Security numbers, should not be included.

**FOR FURTHER INFORMATION CONTACT:** Documentation prepared in support of this information collection request is available at [www.regulations.gov](http://www.regulations.gov). Requests for additional information should be directed to Anthony May, Paperwork Reduction Act Officer, at

(202) 841-0544, or email: [CFPB\\_PRA@cfpb.gov](mailto:CFPB_PRA@cfpb.gov). If you require this document in an alternative electronic format, please contact [CFPB\\_Accessibility@cfpb.gov](mailto:CFPB_Accessibility@cfpb.gov). Please do not submit comments to these email boxes.

#### **SUPPLEMENTARY INFORMATION:**

*Title of Collection:* Financial Well-Being Scale Malleability Survey.

*OMB Control Number:* 3170-0048.

*Type of review:* Submission of an IC under a generic information collection.

*Affected Public:* Individuals.

*Estimated Number of Respondents:* 4,000.

*Estimated Total Annual Burden Hours:* 1,000.

*Abstract:* The proposed research examines the malleability of individuals’ responses to CFPB’s Financial Well-Being Scale and/or changes to attitudes and behaviors based on completion of the scale. Financial practitioners and researchers use the CFPB Financial Well-Being Scale to measure financial well-being. This experiment will illustrate whether completion of the Financial Well-Being Scale immediately after using a financial tool (e.g., creating a budget) results in either higher or lower Financial Well-Being scores than completing the Scale without such a tool. The experiment will also test the robustness of the type of instrument used by testing both versions of the instrument (the five item Financial Well-Being Scale and the 10 item Financial Well-Being Scale). A maximum of 4,000 participants will be recruited from the panel maintained by the Understanding America Study (UAS) to complete the Financial Well-Being Scale Malleability Survey. The Bureau will collect information on financial well-being and information related to the budgeting tool including an assessment of the respondent’s experience using the tool, estimates of monthly income and spending, as well as questions about financial goals, budgeting, self-efficacy, and willingness to use such a tool in the future. The CFPB will not receive any personal identifiable information (PII).

*Request for Comments:* The Bureau is publishing this notice and soliciting comments on: (a) Whether the collection of information is necessary for the proper performance of the functions of the Bureau, including whether the information will have practical utility; (b) The accuracy of the Bureau’s estimate of the burden of the collection of information, including the validity of the methods and the 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. Comments submitted in response to this notice will be submitted to OMB as part of its review of this request. All comments will become a matter of public record.

**Anthony May,**

*Paperwork Reduction Act Officer, Consumer Financial Protection Bureau.*

[FR Doc. 2022-02090 Filed 2-1-22; 8:45 am]

**BILLING CODE 4810-AM-P**

## DEPARTMENT OF EDUCATION

### Applications for New Awards; Fulbright-Hays Doctoral Dissertation Research Abroad Fellowship Program

**AGENCY:** Office of Postsecondary Education, Department of Education.

**ACTION:** Notice.

**SUMMARY:** The Department of Education is issuing a notice inviting applications for fiscal year (FY) 2022 for the Fulbright-Hays Doctoral Dissertation Research Abroad (DDRA) Fellowship Program, Assistance Listing Number 84.022A. This notice relates to the approved information collection under OMB control number 1840-0005.

**DATES:**

*Applications Available:* February 2, 2022.

*Deadline for Transmittal of Applications:* April 6, 2022.

*Pre-Application Webinar information:*

The Department will hold a pre-application meeting via webinar for prospective applicants. Detailed information regarding this webinar will be provided on the Doctoral Dissertation Research Abroad website at <https://www2.ed.gov/programs/iegpsddrap/applicant.html>. Additional information for new potential grantees who are unfamiliar with grantmaking at the Department may read about the discretionary grant process and funding basics resources at <https://www2.ed.gov/documents/funding-101/funding-101-basics.pdf> (*Funding 101 Basics*).

**ADDRESSES:** The addresses pertinent to this competition—including the addresses for obtaining and submitting an application—can be found under

**SUPPLEMENTARY INFORMATION.**

**FOR FURTHER INFORMATION CONTACT:**

Amy Marrion, U.S. Department of Education, 400 Maryland Avenue SW, Room 258-24, Washington, DC 20202. Telephone: (202) 453-5628. Email: [DDRA@ed.gov](mailto:DDRA@ed.gov).

If you use a telecommunications device for the deaf (TDD) or a text telephone (TTY), call the Federal Relay Service (FRS), toll free, at 1-800-877-8339.

**SUPPLEMENTARY INFORMATION:**

**Full Text of Announcement**

**I. Funding Opportunity Description**

*Purpose of Program:* The Fulbright-Hays DDRA Fellowship Program provides opportunities for doctoral students to engage in dissertation research abroad in modern foreign languages and area studies. The program is designed to contribute to the development and improvement of the study of modern foreign languages and area studies in the United States.

*Priorities:* This notice contains one absolute priority and three competitive preference priorities. In accordance with 34 CFR 75.105(b)(2)(ii), the Absolute Priority and Competitive Preference Priorities 1 and 2 are from the regulations for this program (34 CFR 662.21(d)). Competitive Preference Priority 3 is from the Secretary's Notice of Final Supplemental Priorities and Definitions for Discretionary Grant Programs, published in the **Federal Register** on December 10, 2021 (86 FR 70612) (Supplemental Priorities).

*Absolute Priority:* For FY 2022, this priority is an absolute priority. Under 34 CFR 75.105(c)(3), we consider only applications that meet this priority.

This priority is:

*Specific Geographic Regions of the World.*

A research project that focuses on one or more of the following geographic areas: Africa, East Asia, Southeast Asia and the Pacific Islands, South Asia, the Near East, Central and Eastern Europe and Eurasia, and the Western Hemisphere (excluding the United States and its territories).

*Competitive Preference Priorities:* For FY 2022, these priorities are competitive preference priorities. Under 34 CFR 75.105(c)(2)(i), we award an additional two points to an application that meets Competitive Preference Priority 1; an additional two points to an application that meets Competitive Preference Priority 2; and an additional two points to an application that meets Competitive Priority 3 (up to 6 additional points possible).

These priorities are:

*Competitive Preference Priority 1—Focus on Less Commonly Taught Languages (2 points).*

A research project that focuses on any modern foreign language except French, German, or Spanish.

*Competitive Preference Priority 2—Thematic Focus on Academic Fields (2 points).*

Applications that propose dissertation research projects in modern foreign languages and area studies with an academic focus on any of the following academic fields: Science (including climate change), technology, engineering (including infrastructure studies), mathematics, computer science, education (comparative or international), international development, political science, public health (including epidemiology), or economics.

*Competitive Preference Priority 3—Promoting Equity in Student Access to Educational Resources and Opportunities (2 points).*

Projects implemented by one of the following entities:

- Historically Black colleges and universities (as defined in this notice);
- Minority-serving institutions (as defined in this notice); or
- Tribal colleges and universities (as defined in this notice).

*Definitions:* The following definitions are from the Supplemental Priorities, to provide clarity for applicants addressing Competitive preference Priority 3.

*Historically Black colleges and universities* means colleges and universities that meet the criteria set out in 34 CFR 608.2.

*Minority-serving institutions* means an institution that is eligible to receive assistance under sections 316 through 320 of part A of title III, under part B of title III, or under title V of the Higher Education Act of 1965 (HEA).

*Tribal colleges or universities* has the meaning ascribed it in section 316(b)(3) of the HEA.

*Program Authority:* 22 U.S.C. 2452(b)(6).

*Note:* Projects will be awarded and must be operated in a manner consistent with the nondiscrimination requirements contained in Federal civil rights laws.

*Applicable Regulations:* (a) The Education Department General Administrative Regulations in 34 CFR parts 75, 77, 81, 82, 84, 86, 97, 98, and 99. (b) The Office of Management and Budget Guidelines to Agencies on Governmentwide Debarment and Suspension (Nonprocurement) in 2 CFR part 180, as adopted and amended as regulations of the Department in 2 CFR part 3485. (c) The Uniform Administrative Requirements, Cost Principles, and Audit Requirements for Federal Awards in 2 CFR part 200, as adopted and amended as regulations of the Department in 2 CFR part 3474. (d) The regulations for this program in 34