

Appendix SS
Main Conversion Letters

List of 2003 SSBF Main Conversion Letters

1. **Letter Type 1 – Concern About Confidentiality**
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Date

«First_Name» «Last_Name», «Title»
«Company»
«Address»
«City», «STATE» «Zip»-«Zip4»

Dear «First_Name» «Last_Name»,

We are sorry that you have declined to participate in the 2003 Survey of Small Business Finances (SSBF). You are very important to this study, and we therefore want to give you another opportunity to participate in research designed to help ensure equal access to credit to all small business owners in our country.

This study is sponsored by the U.S. Federal Reserve Board. It is conducted every five years in the interest of small businesses. The information you voluntarily provide will be held in the strictest confidence, and will not be shared with any other government agency. Only a small number of authorized staff at the Federal Reserve Board and NORC will ever have access to confidential information. These individuals are bound by confidentiality agreements.

As a token of our appreciation, you will receive a check for **one hundred dollars (\$100)** for completing the main interview. Or, if you prefer, you can choose Dun and Bradstreet's Small Business Solutions® information package, which retails for \$199.

We will make every effort to conduct the telephone interview at your convenience. The interview can be broken up into shorter sessions to fit your busy schedule. An appointment can be made at virtually any time: before or after work, during a weekend, at your convenience.

I have asked one of our interviewers to call you shortly after you receive this letter to ask you to reconsider being interviewed. If you have questions about the study, or would like to schedule an interview appointment directly, please contact us at 1-800-692-4192 or by e-mail at 6128-ssbf@norc.net.

To find out more information about the study and the organizations involved, please visit www.norc.uchicago.edu/ssbf or www.federalreserve.gov/ssbf.

Sincerely,



Carol-Ann Emmons

Project Director, Survey of Small Business Finances

P.S. In order to receive our token of appreciation of **\$100**, please complete the main survey as soon as possible, and no later than Friday, January 28th.



Appendix SS.2
Letter Type 2 – Too Busy/Concern About
Time and Effort



Date

«First_Name» «Last_Name», «Title»
«Company»
«Address»
«City», «STATE» «Zip»-«Zip4»

Dear «First_Name» «Last_Name»,

We are sorry that you have declined to participate in the 2003 Survey of Small Business Finances (SSBF). Your time and effort is very important to this study, and we want to ask you again to participate in research designed to help ensure equal access to credit to all small business owners in our country.

We understand that you have many demands on your time. Therefore, we will make every effort to conduct the telephone interview at your convenience. The interview can be broken up into shorter sessions to fit your busy schedule. Appointments can be scheduled at virtually any time: before or after work, during a weekend, at your convenience.

As a token of our appreciation, you will receive a check for **one hundred dollars (\$100)** for completing the main interview. Or, if you prefer, you can choose Dun and Bradstreet's Small Business Solutions® information package, which retails for \$199.

I have asked one of our interviewers to call you shortly after you receive this letter to ask you to reconsider being interviewed. If you have questions about the study, or would like to schedule an interview appointment directly, please contact us at 1-800-692-4192 or by e-mail at 6128-ssbf@norc.net.

To learn more about how your time can make a real difference, please visit www.norc.uchicago.edu/ssbf or www.federalreserve.gov/ssbf.

Sincerely,

Carol-Ann Emmons

Project Director, Survey of Small Business Finances

P.S. In order to receive our token of appreciation of **\$100**, please complete the main survey as soon as possible, and no later than Friday, January 28th.



Appendix SS.3
Letter Type 3 – Conversion Letter Sent to
Firms That Have Not Explicitly Refused



Date

«First_Name» «Last_Name», «Title»
«Company»
«Address»
«City», «STATE» «Zip»-«Zip4»

Dear «First_Name» «Last_Name»,

We are sorry that you have been unable to participate in the 2003 Survey of Small Business Finances (SSBF). You are very important to this study, and therefore we want to give you every chance to participate in research designed to help ensure equal access to credit to all small business owners in our country.

We understand that you have many demands on your time. Therefore, we will make every effort to conduct the telephone interview at your convenience. The interview can be broken up into shorter sessions to fit your busy schedule. Appointments can be scheduled at virtually any time: before or after work, during a weekend, at your convenience.

As a token of our appreciation, you will receive a check for **one hundred dollars (\$100)** for completing the main interview. Or, if you prefer, you can choose Dun and Bradstreet's Small Business Solutions® information package, which retails for \$199.

I have asked one of our interviewers to call you shortly after you receive this letter to ask you to reconsider being interviewed. If you have questions about the study, or would like to schedule an interview appointment directly, please contact us at 1-800-692-4192 or by e-mail at 6128-ssbf@norc.net.

To find out more information about the study and the organizations involved, please visit www.norc.uchicago.edu/ssbf or www.federalreserve.gov/ssbf.

Sincerely,

Carol-Ann Emmons

Project Director, Survey of Small Business Finances

P.S. In order to receive our token of appreciation of **\$100**, please complete the main survey as soon as possible, and no later than Friday, January 28th.

Date

«First_Name» «Last_Name», «Title»
«Company»
«Address»
«City», «STATE» «Zip»-«Zip4»

Dear «First_Name» «Last_Name»,

We are sorry that you have declined to participate in the 2003 Survey of Small Business Finances (SSBF). You are very important to this study, and we therefore want to give you another opportunity to participate in research designed to help ensure equal access to credit to all small business owners in our country.

The 2003 SSBF is a legitimate, scientific, and confidential study, sponsored by the U. S. Federal Reserve Board. The study benefits small businesses, but it only works if the selected firms – including your firm – participate.

As a token of our appreciation, you will receive a check for one hundred dollars (\$100) for completing the main interview. Or, if you prefer, you can choose Dun and Bradstreet's Small Business Solutions® information package, which retails for \$199.

We will make every effort to conduct the telephone interview at your convenience. The interview can be broken up into shorter sessions to fit your busy schedule. An appointment can be made at virtually any time: before or after work, during a weekend, at your convenience.

I have asked one of our interviewers to call you shortly after you receive this letter to ask you to reconsider being interviewed. If you have questions about the study, or would like to schedule an interview appointment directly, please contact us at 1-800-692-4192 or by e-mail at 6128-sbf@norc.net.

To learn more about how this study will benefit small businesses, please visit www.norc.uchicago.edu/ssbf or www.federalreserve.gov/ssbf.

Sincerely,



Carol-Ann Emmons
Project Director, Survey of Small Business Finances

P.S. In order to receive our token of appreciation of **\$100**, please complete the main survey as soon as possible, and no later than Friday, January 28th.



Appendix SS.5
Letter Type 5 – Letter Sent to Firms
That Had Partially Completed the
Main Interview



Date

«First_Name» «Last_Name», «Title»
«Company»
«Address»
«City», «STATE» «Zip»-«Zip4»

Dear «First_Name» «Last_Name»,

We hope you will be able to complete the 2003 Survey of Small Business Finances (SSBF). You are very important to this study, and we want you to have every opportunity to fully participate in research designed to help ensure equal access to credit to all American small business owners.

We understand that you have many demands on your time. Therefore, we make every effort to conduct the telephone interview at your convenience. The interview can be broken up into shorter sessions to fit your busy schedule. Appointments can be scheduled at virtually any time: before or after work, during a weekend, at your convenience.

As a token of our appreciation, you will receive a check for **one hundred dollars (\$100)** for completing the main interview. Or, if you prefer, you can choose Dun and Bradstreet's Small Business Solutions® information package, which retails for \$199.

I have asked one of our interviewers to call you after you receive this letter in order to continue the interview. If you have questions about the study, or would like to schedule an interview appointment directly, please contact us at 1-800-692-4192 or by e-mail at 6128-ssbf@norc.net.

To find out more information about the study and the organizations involved, please visit www.norc.uchicago.edu/ssbf or www.federalreserve.gov/ssbf.

Sincerely,

Carol-Ann Emmons

Project Director, Survey of Small Business Finances

P.S. In order to receive our token of appreciation of **\$100**, please complete the main survey as soon as possible, and no later than Friday, January 28th.