

Appendix A –Screening Questionnaire – Financially Distressed

**IRS Taxpayer Advocate Service
Triad Screening Questionnaire
Financially Distressed
February 2010
Richmond, VA and Chicago, IL**

RESEARCH CONTACT: Radha Rajan at 202-973-3617 or Radha.Rajan@PorterNovelli.com

DATES: TBD in February 2010

SPECS:

- Two, 90-minute 8-person focus groups with financially distressed:
 - o Split by gender – 1 group among women; 1 group among men
 - o NOT currently married
 - o Household income <\$15,000/year
 - o Either lost job/got laid off/gone out of business or had a serious illness in last 12 months (Q6) **OR** identified as not a careful money manager (Q7) (i.e., does not save regularly, does not manage money well) **OR** both
- Recruit 10 for 8 to show at each group.
- All respondents must speak English and be able to comfortably read (note: please remind respondents to bring reading glasses if necessary).
- All respondents must be outgoing, responsive, articulate, willing and able to read and react to written materials, and must be willing to speak openly in a group.

PLEASE SCHEDULE/RECRUIT RESPONDENTS AS FOLLOWS:

	<u>GROUP</u>	<u>DATE</u>	<u>TIME</u>
[]	Group 1: Financially distressed women	TBD	TBD
[]	Group 2: Financially distressed men	TBD	TBD

The following statement will be read after introductions.

Hello, my name is _____with_____. We would like to invite a number of people in your area to participate in a focus group, and I would like to ask you a few questions about lifestyle and life events in the past year. I'm not trying to sell you anything. May I speak to the head of your household? This should take no more than 15 minutes, and we want you to know your participation is voluntary.

1. Record Gender—DO NOT ASK UNLESS UNABLE TO TELL.

Female..... [] **Continue for group 1**
Male [] **Continue for group 2**

2. Are you currently...

Married..... [] **Terminate**
Single, never married [] **Continue**
Separated/divorced/widowed... [] **Continue**

3. Do you, or does anyone in your household, work for a radio station, television station, newspaper, market research company, advertising or public relations company?

Yes..... [] **Terminate**
No..... [] **Continue**

4. Do you or does anyone in your household work in any of the following industries or positions? **[Record each “yes” response.]**

Government..... []
A bank or other financial institution..... [] **Terminate if “YES” to any**
A tax professional or accountant..... []

5. What is your current age? **[Do not read list]**

Under 18..... [] **Terminate**
18-34 []
35-50..... [] **Record**
50+ []

6. Which of the following events, if any, have occurred in the past 12 months? **[Record each “yes” response.]**

	Yes	No	
a.) Went to the doctor for a physical.....	[]	[]	Record
b.) Started a new job.....	[]	[]	Record
c.) Moved to a new place to live (i.e., house, apartment, etc.)	[]	[]	Record
d.) Lost a job, got laid off, or had your company go out of business.....	[]	[]	Record
e.) Got a divorce.....	[]	[]	Record
f.) Took a vacation.....	[]	[]	Record
g.) Had a significant illness, which required you to take more than 2 weeks off from work.....	[]	[]	Record

*If Q6d = yes **OR** Q6g = yes, respondent qualifies for “life-changing event” screen.*

7. Now I’m going to read four statements and I would like you to tell me how much you disagree or agree with each one. Please use a scale from 1 to 5 where 1 means strongly disagree, 2 means disagree, 3 is neutral, 4 means agree and 5 means strongly agree. **[Record one answer for each statement. Repeat scale if necessary]**

	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
a.) I am actively looking for ways to make my life easier.	1	2	3	4	5
b.) I am good at managing my money.	1	2	3	4	5
					Terminate
c.) I’m happy with the way things are going in my life these days.	1	2	3	4	5
d.) I usually pay all of my bills on time.	1	2	3	4	5
					Terminate

*If Q7b = 1 or 2 **AND** Q7d = 1 or 2, respondent qualifies for “bad money manager” screen.*

- _____ Check here if respondent qualifies for life-changing event screen (Q6)
- _____ Check here if respondent qualifies for bad money manager screen (Q7)
- _____ Check here if respondent qualifies for both screens (Q6 **AND** Q7)

****TERMINATE if no checks above****

- Recruit 4-6 total from each category (i.e., “life-changing event” or “bad money manager”) across both groups. One group should **not** have all the “life-changing event” qualifiers.
- Respondents who screen for “both” can be counted as either category.

8. Have you ever had problems with your taxes?

Yes [] **Continue and record**
 No []

9. What was your total annual household income in 2008? **[Do not read list]**

Less than \$15,000..... [] **Continue**
 \$15,000 - \$35,000..... []
 \$35,001 - \$49,999..... []
 \$50,000 - \$74,999..... [] **Terminate**
 \$75,000 - \$99,999..... []
 \$100,000 or more..... []
 Don't know/Refused []

Are you currently employed?

Yes, full-time..... []
 Yes, part-time..... [] **Where possible, recruit a mix and record.**
 No..... []

Are you of Hispanic origin?

Yes..... [] **Continue and record**
 No []

What is your race? **(READ LIST. PLEASE ACCEPT MULTIPLE ANSWERS.)**

- American Indian or Alaskan Native []
.....
- Asian or Pacific Islander..... []
.....
- Black..... []
- White. []

Terminate only if response is inarticulate

***Using Q11 and Q12, recruit a mix where possible. Recruit no more than 5 non-Hispanic whites per group.*

What is the highest level of education you have completed? **[Do not read list]**

- High school graduate or less..... []
....
- Some college, vocational or technical school..... []
- College graduate or more..... []

Recruit mix

How comfortable would you be reading an information pamphlet that is written in English and telling someone what you think about it?

- Very comfortable..... [] **Continue**
- Somewhat comfortable..... [] **Continue**
- Somewhat uncomfortable..... [] **Terminate**
- Very uncomfortable..... [] **Terminate**

Take a moment and think about the current issues facing the country. Which would you say is the most important and why?

Recruiter: After recording respondent's answer, determine whether or not you feel this respondent would be useful in the group. Did she:

- Give full and complete answer?
Article I. Speak clearly, and without long pauses?
- Answer enthusiastically?

It is most important that respondent be articulate!! If not, terminate.

I would like to invite you to participate in a group discussion that will be held at our facility on **[INSERT DATE]** at **[INSERT TIME]**. The group will last approximately 90 minutes. You will be asked to sign a confidentiality agreement before you participate in the group. To show our appreciation, at the conclusion of the group, you will receive **[INSERT]** in cash. Would you be willing to participate?

Yes.....() **SCHEDULE** No.....() **TERMINATE**

I will call you to remind you of this appointment. However, if for some reason you are unable to attend, please call me at **(TELEPHONE NUMBER)** so that I can find a replacement for you. Thank You.

Respondent's name: _____

Address: _____

Telephone # (Home): _____ (Work) _____

Recruited by: _____

The Paperwork Reduction Act requires that the IRS display an OMB control number on all public information requests along with the address where you can send comments regarding the study. The OMB number for this study is 1545-1432. If you have any comments regarding this study, please write to:

IRS, Tax Products Coordinating Committee,
SE:W:CAR:MP:T:T:SP, 1111 Constitution Avenue, NW,
Washington, DC 20224

Appendix B – Screening Questionnaire - Low Income Families

**IRS Taxpayer Advocate Service
Triad Screening Questionnaire
Low-Income Families
February 2010
Richmond, VA and Chicago, IL**

RESEARCH CONTACT: Radha Rajan at 202-973-3617 or Radha.Rajan@PorterNovelli.com

DATES: TBD in February 2010

SPECS:

- Per location, two, 90-minute 8 person focus groups with people who fall into the low income families audience
 - o Split by gender – 1 group among women; 1 group among men
 - o Currently married
 - o Household income of \$15,000-\$35,000/year
 - o Either lost job/got laid off/gone out of business or had a serious illness in last 12 months (Q6) **OR** identified as not a careful money manager (Q7) (i.e., does not save regularly, does not manage money well) **OR** both
- Recruit 10 for 8 to show at each group.
- All respondents must speak English and be able to comfortably read (note: please remind respondents to bring reading glasses if necessary).
- All respondents must be outgoing, responsive, articulate, willing and able to read and react to written materials, and must be willing to speak openly in a group.

PLEASE SCHEDULE/RECRUIT RESPONDENTS AS FOLLOWS:

	<u>GROUP</u>	<u>DATE</u>	<u>TIME</u>
[]	Group 1: Low income family women	TBD	TBD
[]	Group 2: Low income family men	TBD	TBD

The following statement will be read after introductions.

Hello, my name is _____with_____. We would like to invite a number of people in your area to participate in a focus group, and I would like to ask you a few questions about lifestyle and life events in the past year. I'm not trying to sell you anything. May I speak to the head of your household? This should take no more than 15 minutes, and we want you to know your participation is voluntary.

1. Record Gender—DO NOT ASK UNLESS UNABLE TO TELL.

Female..... [] **Continue for group 1**

Male [] **Continue for group 2**

2. Are you currently...

Married..... [] **Continue**

Single, never married [] **Terminate**

Separated/divorced/widowed... [] **Terminate**

3. Do you, or does anyone in your household, work for a radio station, television station, newspaper, market research company, advertising or public relations company?

Yes..... [] **Terminate**

No..... [] **Continue**

4. Do you or does anyone in your household work in any of the following industries or positions? **[Record each “yes” response.]**

Government..... []

A bank or other financial institution..... []

Terminate if “YES” to any

A tax professional or accountant..... []

5. What is your current age? **[Do not read list]**

Under 18..... [] **Terminate**

18-34 []

35-50..... [] **Record**

50+ []

6. Do you have any children under the age of 19 living in your household?

Yes..... []

No..... []

Where possible, recruit a mix and record

7. Which of the following events, if any, have occurred in the past 12 months?
[Record each “yes” response.]

	Yes	No	
a.) Went to the doctor for a physical.....	[]	[]	Record
b.) Started a new job.....	[]	[]	Record
c.) Moved to a new place to live (i.e., house, apartment, etc.)	[]	[]	Record
d.) Lost a job, got laid off, or had your company go out of business.....	[]	[]	Record
e.) Got a divorce.....	[]	[]	Record
f.) Took a vacation.....	[]	[]	Record
g.) Had a significant illness, which required you to take more than 2 weeks off from work.....	[]	[]	Record

*If Q7d = yes **OR** Q7g = yes, respondent qualifies for “life-changing event” screen.*

8. Now I’m going to read four statements and I would like you to tell me how much you disagree or agree with each one. Please use a scale from 1 to 5 where 1 means strongly disagree, 2 means disagree, 3 is neutral, 4 means agree and 5 means strongly agree. **[Record one answer for each statement. Repeat scale if necessary]**

	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
a.) I am actively looking for ways to make my life easier.	1	2	3	4	5
b.) I am good at managing my money.	1	2	3	4	5 Terminate
c.) I’m happy with the way things are going in my life these days.	1	2	3	4	5
d.) I usually pay all of my bills on time.	1	2	3	4	5 Terminate

*If Q8b = 1 or 2 **AND** Q8d = 1 or 2, respondent qualifies for “bad money manager” screen.*

_____ Check here if respondent qualifies for life-changing event screen (Q7)

_____ Check here if respondent qualifies for bad money manager screen (Q8)

_____ Check here if respondent qualifies for both screens (Q7 **AND** Q8)

****TERMINATE if no checks above.****

Recruit 4-6 total from each category (i.e., “life-changing event” or “bad money manager”) across both groups. One group should **not** have all the “life-changing event” qualifiers.

Respondents who screen for “both” can be counted as either category.

9. Have you ever had problems with your taxes?

Yes [] **Continue and record**
No []

10. What was your total annual household income in 2008? **[Do not read list]**

Less than \$15,000..... [] **Terminate**
\$15,000 - \$35,000..... [] **Continue**
\$35,001 - \$49,999..... []
\$50,000 - \$74,999..... []
\$75,000 - \$99,999..... [] **Terminate**
\$100,000 or more..... []
Don't know/Refused []

11. Are you currently employed?

Yes, full-time..... []
Yes, part-time..... [] **Where possible, recruit a mix and record.**
No..... []

12. Are you of Hispanic origin?

Yes..... [] **Continue and record**
No []

13. What is your race? **(READ LIST. PLEASE ACCEPT MULTIPLE ANSWERS.)**

- American Indian of Alaskan Native []
.....
- Asian or Pacific Islander..... []
.....
- Black..... []
- White.. []

Terminate only if response is inarticulate

***Using Q12 and Q13, recruit a mix where possible. Recruit no more than 5 non-Hispanic whites per group.*

14. What is the highest level of education you have completed? **[Do not read list]**

- High school graduate or less..... []
....
- Some college, vocational or technical school..... []
- College graduate or more..... []

Recruit mix

15. How comfortable would you be reading an information pamphlet that is written in English and telling someone what you think about it?

- Very comfortable..... [] **Continue**
- Somewhat comfortable..... [] **Continue**
- Somewhat uncomfortable..... [] **Terminate**
- Very uncomfortable..... [] **Terminate**

16. Take a moment and think about the current issues facing the country. Which would you say is the most important and why?

Recruiter: After recording respondent's answer, determine whether or not you feel this respondent would be useful in the group. Did she:

- Give full and complete answer?
Article II. Speak clearly, and without long pauses?
- Answer enthusiastically?

It is most important that respondent be articulate!! If not, terminate.

I would like to invite you to participate in a group discussion that will be held at our facility on **[INSERT DATE]** at **[INSERT TIME]**. The group will last approximately 90 minutes. You will be asked to sign a confidentiality agreement before you participate in the group. To show our appreciation, at the conclusion of the group, you will receive **[INSERT]** in cash. Would you be willing to participate?

Yes.....() **SCHEDULE** No.....() **TERMINATE**

I will call you to remind you of this appointment. However, if for some reason you are unable to attend, please call me at **(TELEPHONE NUMBER)** so that I can find a replacement for you. Thank You.

Respondent's name: _____
Address: _____
Telephone # (Home): _____ (Work) _____
Recruited by: _____

The Paperwork Reduction Act requires that the IRS display an OMB control number on all public information requests along with the address where you can send comments regarding the study. The OMB number for this study is 1545-1432. If you have any comments regarding this study, please write to:

IRS, Tax Products Coordinating Committee,
SE:W:CAR:MP:T:T:SP, 1111 Constitution Avenue, NW,
Washington, DC 20224

Appendix C – Screening Questionnaire – Middle / High Income Families

**IRS Taxpayer Advocacy Service
Triad Screening Questionnaire
Middle/High-Income Families
February 2010
Richmond, VA and Chicago, IL**

RESEARCH CONTACT: Radha Rajan at 202-973-3617 or Radha.Rajan@PorterNovelli.com

DATES: TBD in February 2010

SPECS:

- Per location, two, 90-minute 8-person focus groups with people who fall into the middle/high income families audience
 - o Split by gender – 1 group among women; 1 group among men
 - o Currently married
 - o Household income \geq \$35,000/year
 - o Either lost job/got laid off/gone out of business or had a serious illness in last 12 months (Q6) **OR** identified as not a careful money manager (Q7) (i.e., does not save regularly, does not manage money well) **OR** both
- Recruit 10 for 8 to show at each group.
- All respondents must speak English and be able to comfortably read (note: please remind respondents to bring reading glasses if necessary).
- All respondents must be outgoing, responsive, articulate, willing and able to read and react to written materials, and must be willing to speak openly in a group.

PLEASE SCHEDULE/RECRUIT RESPONDENTS AS FOLLOWS:

	<u>GROUP</u>	<u>DATE</u>	<u>TIME</u>
[]	Group 1: Middle/High income family women	TBD	TBD
[]	Group 2: Middle/High income family men	TBD	TBD

The following statement will be read after introductions.

Hello, my name is _____with_____. We would like to invite a number of people in your area to participate in a focus group, and I would like to ask you a few questions about lifestyle and life events in the past year. I'm not trying to sell you anything. May I speak to the head of your household? This should take no more than 15 minutes, and we want you to know your participation is voluntary.

1. Record Gender—DO NOT ASK UNLESS UNABLE TO TELL.

Female..... [] **Continue for group 1**

Male [] **Continue for group 2**

2. Are you currently...

Married..... [] **Continue**

Single, never married [] **Terminate**

Separated/divorced/widowed... [] **Terminate**

3. Do you, or does anyone in your household, work for a radio station, television station, newspaper, market research company, advertising or public relations company?

Yes..... [] **Terminate**

No..... [] **Continue**

4. Do you or does anyone in your household work in any of the following industries or positions? **[Record each “yes” response.]**

Government..... []

A bank or other financial institution..... []

Terminate if “YES” to any

A tax professional or accountant..... []

5. What is your current age? **[Do not read list]**

Under 18..... [] **Terminate**

18-34 []

35-50..... [] **Record**

50+ []

6. Do you have any children under the age of 19 living in your household?

Yes..... [] **Where possible, recruit a mix and record**

No..... []

7. Which of the following events, if any, have occurred in the past 12 months? **[Record each “yes” response.]**

	Yes	No	
a.) Went to the doctor for a physical.....	[]	[]	Record
b.) Started a new job.....	[]	[]	Record
c.) Moved to a new place to live (i.e., house, apartment, etc.)	[]	[]	Record
d.) Lost a job, got laid off, or had your company go out of business.....	[]	[]	Record
e.) Got a divorce.....	[]	[]	Record
f.) Took a vacation.....	[]	[]	Record
g.) Had a significant illness, which required you to take more than 2 weeks off from work.....	[]	[]	Record

*If Q7d = yes **OR** Q7g = yes, respondent qualifies for “life-changing event” screen.*

8. Now I’m going to read four statements and I would like you to tell me how much you disagree or agree with each one. Please use a scale from 1 to 5 where 1 means strongly disagree, 2 means disagree, 3 is neutral, 4 means agree and 5 means strongly agree. **[Record one answer for each statement. Repeat scale if necessary]**

	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
a.) I am actively looking for ways to make my life easier.	1	2	3	4	5
b.) I am good at managing my money.	1	2	3	4	5 Terminate
c.) I’m happy with the way things are going in my life these days.	1	2	3	4	5
d.) I usually pay all of my bills on time.	1	2	3	4	5 Terminate

*If Q8b = 1 or 2 **AND** Q8d = 1 or 2, respondent qualifies for “bad money manager” screen.*

- _____ Check here if respondent qualifies for life-changing event screen (Q7)
- _____ Check here if respondent qualifies for bad money manager screen (Q8)
- _____ Check here if respondent qualifies for both screens (Q7 **AND** Q8)

****TERMINATE if no checks above****

Recruit 4-6 total from each category (i.e., “life-changing event” or “bad money manager”) across both groups. One group should **not** have all the “life-changing event” qualifiers.

Respondents who screen for “both” can be counted as either category.

9. Have you ever had problems with your taxes?

Yes []
No []

Continue and record

10. What was your total annual household income in 2008? **[Do not read list]**

Less than \$15,000..... [] **Terminate**
\$15,000 - \$35,000..... [] **Terminate**

\$35,001 - \$49,999..... []
\$50,000 - \$74,999..... [] **Continue, recruit a mix**
\$75,000 - \$99,999..... []
\$100,000 or more..... []

Don't know/Refused [] **Terminate**

11. Are you currently employed?

Yes, full-time..... []
Yes, part-time..... [] **Where possible, recruit a mix and record.**
No..... []

12. Are you of Hispanic origin?

Yes..... []
No []

Continue and record

13. What is your race? **(READ LIST. PLEASE ACCEPT MULTIPLE ANSWERS.)**

- American Indian or Alaskan Native []
.....
- Asian or Pacific Islander..... []
.....
- Black..... []
- White.. []

Terminate only if response is inarticulate

***Using Q12 and Q13, recruit a mix where possible. Recruit no more than 5 non-Hispanic whites per group.*

14. What is the highest level of education you have completed? **[Do not read list]**

- High school graduate or less..... []
....
- Some college, vocational or technical school..... []
- College graduate or more..... []

Recruit mix

15. How comfortable would you be reading an information pamphlet that is written in English and telling someone what you think about it?

- Very comfortable..... [] **Continue**
- Somewhat comfortable..... [] **Continue**
- Somewhat uncomfortable..... [] **Terminate**
- Very uncomfortable..... [] **Terminate**

Take a moment and think about the current issues facing the country. Which would you say is the most important and why?

Recruiter: After recording respondent's answer, determine whether or not you feel this respondent would be useful in the group. Did she:

- Give full and complete answer?
Article III. Speak clearly, and without long pauses?
- Answer enthusiastically?

It is most important that respondent be articulate!! If not, terminate.

I would like to invite you to participate in a group discussion that will be held at our facility on **[INSERT DATE]** at **[INSERT TIME]**. The group will last approximately 90 minutes. You will be asked to sign a confidentiality agreement before you participate in the group. To show our appreciation, at the conclusion of the group, you will receive **[INSERT]** in cash. Would you be willing to participate?

Yes.....() **SCHEDULE** No.....() **TERMINATE**

I will call you to remind you of this appointment. However, if for some reason you are unable to attend, please call me at **(TELEPHONE NUMBER)** so that I can find a replacement for you. Thank You.

Respondent's name: _____

Address: _____

Telephone # (Home): _____ (Work) _____

Recruited by: _____

The Paperwork Reduction Act requires that the IRS display an OMB control number on all public information requests along with the address where you can send comments regarding the study. The OMB number for this study is 1545-1432. If you have any comments regarding this study, please write to:

IRS, Tax Products Coordinating Committee,
SE:W:CAR:MP:T:T:SP, 1111 Constitution Avenue, NW,
Washington, DC 20224

Appendix D – Moderator’s Guide

**TAS Underserved Message Pre-Testing
Moderators’ Focus Group Discussion Guide
February 2010
Richmond, VA and Chicago, IL**

WELCOME AND GROUND RULES

Welcome everyone. My name is _____. I am an independent marketing researcher. Thank you for coming for this discussion. Before we begin, I’d like to explain a few things about how the discussion will work.

1. First of all, I want everyone to know there are **no wrong answers**. (We want to know your opinions and those opinions might differ. This is fine. We want to know what each of you thinks about the topics we will be discussing.)
2. You have probably noticed the microphones in the room. They are here because we are **audio taping and videotaping** the discussion. Afterwards, I have to write a report. I want to give you my full attention and not have to take a lot of notes. Also, because we are taping, it is important that you try to **speak one at a time**. I may occasionally interrupt you when two or more people are talking at once in order to be sure everyone gets a chance to talk and that responses are accurately recorded.
3. Behind me is a one-way mirror. Some of the people working on this project are observing this discussion so that they can hear your opinions directly from you. However, your identity and anything you personally say here will remain private. Your names, addresses, and phone numbers will not be given to anyone, and no one will contact you after this group is over. When I write my report, I will not refer to anyone by name.
4. Please turn off your **beepers & cell phones**. The group will last only 90 minutes. Should you need to go to the restroom during the discussion, please feel free to leave, but we’d appreciate it if you would go one at a time.
5. Feel free to say what is on your mind. If you have something negative to say, it is all right. Remember, there are no right or wrong answers. We just want to hear your opinions.
6. [NOTE TO MODERATOR: EMPHASIZE THE CONCEPT THAT EVERYTHING PEOPLE SAY WILL REMAIN PRIVATE.]

I. INTRODUCTION

1. Now, first let's spend a little time getting to know one another. Let's go around the table and introduce each of ourselves. Please tell me:
 - First name, and
 - What local area you live in,
 - Who or what you live with (ages of children, pets, plants, etc.), and
 - What you like to do most in your spare time

II. GLIMPSE OF SCHEDULE/LIFE MINDSET

1. We are going to begin our discussion this evening by learning a bit more about you. What word or phrase would you use to describe your daily schedule? [PROBE: hectic, boring, manageable.] What made you select that word?
[MODERATOR: Get a sense of the time crunch respondents feel during their days.]
 - a. How much, if at all, do you use a computer during your day?
 - b. Is this computer at home, at work, or at another location?
 - c. What do you typically use the computer for?
 - d. [IF ONLINE:] What do you typically do when you go online?

III. FINANCIAL MANAGEMENT [BRIEF]

1. Thank you for that information. Now, I am going to give you a few sentences, and I want you to tell me whether you agree or disagree with them. Each of you will get two cards: one with the word, "agree," and one with the word, "disagree." After I read a sentence, I want you to hold up the card with your answer. Then, we'll talk about them. The first one is...
 - a. "When I have a question about something, I know exactly which friend I would go to for advice."
[MODERATOR TAKE COUNT OF AGREE/DISAGREE]
 - b. Another one is, "If I had a question about money management, I know exactly where I would go for help."
[MODERATOR TAKE HAND COUNT OF AGREE/DISAGREE]
 - i. [IF AGREE:] What makes you agree with this statement?
 - ii. [IF AGREE:] Is the person you would go to a friend, or a "professional?" What made you select this person? [IF NOT FRIEND:] Why would you not go to a friend?
 - iii. [IF DISAGREE:] What makes you disagree with this statement?

- iv. [ASK OF EVERYONE:] How easy or hard is it to find help if you had a financial question? What makes it hard?

IV. CONCERNS RELATED TO TAXES/ THE IRS

1. Thank you for those answers [COLLECT CARDS]. Now we are going to move onto something else. Let's talk a bit about taxes. When I say "taxes," what are the first words or phrases that come to mind? Please explain your response.
2. As you may know, we are approaching another tax season. How would you describe how you feel about the upcoming tax season?
[IF NECESSARY, PROBE: When talking about having to file taxes, so people say they feel angry, others feel prepared, others feel helpless...how do you feel?]
3. Is your attitude about filing taxes this year similar to or different from how you felt in previous years when it came time to file taxes? What makes you say that?
 - a. How, if at all, has the current economy changed how you think about filing taxes this year?
4. What, if anything, do you typically do to prepare to file your taxes?
5. What if you have questions when preparing your taxes? To whom or where would you go for help? Why this person or place?
 - a. What if you have a problem **after** you file your taxes (e.g.: lien, garnished wages, audit) – What would you do? [BE SURE TO ASK OF THOSE RESPONDENTS THAT DO NOT USE PROFESSIONAL TAX PREPARERS.]
 - b. What about the IRS? Would you go to the IRS if you had a problem with your taxes? What makes you say that?
 - c. Do you think the IRS would help? What makes you say that? What kind of help do you think they would provide?
 - i. Do you think the IRS wants to help **you** if you have a tax problem? What makes you say that?
2. Have any of you heard about the Taxpayer Advocate Service, otherwise known as TAS?
 - a. [If so:] What is it? How did you come to hear about it? From what source?

V. TAS STRATEGIC MESSAGES

Now, we are going to shift gears a bit. You will be asked to look at several parts of a brochure designed to inform people like you about the Taxpayer Advocate Service (TAS). These are not final versions. Your opinions will help us make them better.

1. Let's begin by first taking a look at a draft of the cover for this brochure. Remember it is not in its final form. Take a moment to look at it, and write down your first impressions on Handout 1. Then, we'll discuss it. [DISTRIBUTE COVER HANDOUTS AND HANDOUT 1.]
 - a. After you have looked over the cover, answer the questions on Handout 1.
 - b. What are your initial reactions?
 - c. How likely would you be to pick it up and take a closer look at it? What makes you say that?
 - d. What do you think the picture on the cover is saying to you?
 - e. What do you think about the title of this brochure? What does it say to you? [INSERT SHORT DISCUSSION OF OTHER POTENTIAL TITLES ONCE DEVELOPED]
 - f. What do you like about the cover?
 - g. What do you dislike about the cover?
 - h. Where would you find a brochure like this? What makes you say that?
2. OK. Now let's turn to the sheet entitled, "What is TAS?"¹ Take a moment to read through it. As you read through it, circle anything you like or find interesting and cross out anything you don't like or find to be confusing. Then we'll talk about what you read. [DISTRIBUTE "What is TAS?" HANDOUTS.]
 - a. What are your first impressions of this page?
 - b. What do you like about it?
[PROBE: What did you circle?]
 - c. What do you dislike about it?
 - i. What, if anything, was confusing to you? Did you cross out anything while reading it?
 - d. Did the information seem realistic to you? What makes you say that?
 - e. What do you think the phrase, "an independent organization within the IRS" means? [INSERT SIMILAR QUESTIONS ABOUT SPECIFIC LANGUAGE ONCE DRAFT BROCHURE HAS BEEN FINALIZED BY TAS]

¹ This language would be replaced with the actual title of the inside flap of the brochure.

- f. The sheet provided information on the services that TAS offers. If you were experiencing tax problems, would these services be useful to you? Of the services listed, which were most important to you? What makes you say that?
[IF NECESSARY, PROBE: listen to your problem, be your voice at the IRS, stay with you every step of the way, free service.]
- g. Does this sound like an organization you can trust? What makes you say that?
- h. After reading this information, how likely would you be to go to TAS if you has problems with your taxes? What makes you say that?
- i. What about the page's layout? Was it easy to read? Was it easy to follow?
- j. What do you think this page was trying to tell you?
- k. To what extent does this sheet make you interested in reading more of the brochure? What makes you say that?
- l. [IF INTRO REVEALS THAT RESPONDENTS USE THE INTERNET, ASK:] How likely would you be to visit the Web site listed on the page? What makes you say that?
- m. [DISTRIBUTE HIGHLIGHTERS] Take a moment and with this highlighter, highlight the part of the page that is most important to you. What made you highlight that section?

[COLLECT "What is TAS?" HANDOUTS.]

- 3. Now let's turn to the sheet entitled, "Eligibility for TAS."² Take a moment to read through it. As you read through it, circle anything you find to be confusing. Then we'll talk about what you read. [DISTRIBUTE "Eligibility for TAS" HANDOUTS.]
 - a. What are your first impressions of this page?
 - b. What do you like about it?
[PROBE: What did you circle?]
 - c. What do you dislike about it?
 - i. What, if anything, was confusing to you? Did you cross out anything while reading it?
[PROBE: Who can use TAS services? When should you go to TAS for help?]
 - d. Did the information seem realistic to you? What makes you say that?
 - e. What do you think the phrase, "XXX" means? [INSERT QUESTIONS ONCE DRAFT BROCHURE HAS BEEN FINALIZED BY TAS]
 - f. Is the information useful to you? What makes you say that?

² This language would be replaced with the actual title of the second flap of the brochure.

- g. Do you think this information was appropriately written for someone like you? What makes you say that?
- h. After reading this information, how likely would you be to go to TAS if you had problems with your taxes? What makes you say that?
- i. What about the page's layout? Was it easy to read? Was it easy to follow?
- j. What do you think this page was trying to tell you?
- k. To what extent does this sheet make you interested in reading more of the brochure? What makes you say that?
- l. Now take a moment to highlight the part of the page that is most important to you. What made you highlight that section?

[COLLECT "Eligibility for TAS" HANDOUTS.]

4. Now let's turn to the sheet entitled, "Experiences with TAS."³ Take a moment to read through it. As you read through it, circle anything you find to be confusing or doubtful. Then we'll talk about what you read. [DISTRIBUTE "Experiences with TAS" HANDOUTS.]
 - a. What are your first impressions of this page?
 - b. What do you like about it?
[PROBE: What did you circle?]
 - c. What do you dislike about it?
 - i. What, if anything, was confusing to you? Did you cross out anything while reading it?
 - d. Who else would you want to hear talk about their experiences with TAS?
 - e. Do you trust these testimonials? Do you believe they are true? What makes you say that?
[PROBE: Which testimonial is the most believable? Which is the least? What makes you say that?]
 - f. Did the information seem realistic to you? What makes you say that?
 - g. After reading these testimonials, do you think TAS is an organization that can serve people like you? What makes you say that?
 - h. After reading this information, how likely would you be to go to TAS if you had problems with your taxes? What makes you say that?
 - i. What about the page's layout? Was it easy to read? Was it easy to follow?
 - j. What do you think this page was trying to tell you?
 - k. Now take a moment to highlight the part of the page that is most important to you. What made you highlight that section?

³ This language would be replaced with the actual title of the back flap of the brochure.

VI. REACTIONS TO TODAY'S ECONOMIC TIMES

1. One last question, and then we'll move on. There have been a number of stories in the media recently that suggest that these are "tough economic times."
 - a. Would you agree or disagree with that statement?
 - b. From your perspective, are these tough economic times? What makes you say that?
2. Now, I want to shift gears a bit. When you think about what has been going on in your life recently, what are you most hopeful or optimistic about? In other words, what are the things you like most about what is going on recently?
3. Now, let's look at the other side of the coin. What are some concerns or stresses that you have been dealing with recently?

VII. FALSE CLOSE

Article IV. Tonight we discussed a number of things regarding this brochure. While I step out of the room for a moment to see if I need to cover any additional information, please answer the question on Handout 2. [DISTRIBUTE HANDOUT 2.] The question on this handout reads, "What is the one thing you would tell a friend if you were going to recommend that they go to the Taxpayer Advocate Service for help with their tax problems?"

Thank you very much for your participation! Have a great evening!

[INCLUDE ADDITIONAL QUESTIONS IF TIME ALLOWS]

The Paperwork Reduction Act requires that the IRS display an OMB control number on all public information requests along with the address where you can send comments regarding the study. The OMB number for this study is 1545-1432. If you have any comments regarding this study, please write to:

**IRS, Tax Products Coordinating Committee
SE:W:CAR:MP:T:T:SP, 1111 Constitution Avenue, NW
Washington, DC 20224**

Appendix E – Demographic Sheets

Sheet 1 – Males (Note: this document is intended only for print and is not 508 compliant and therefore should not be shared.)

#	First Name	Segment	Gender	Marital Status	Age	Children in HH	Events in past 6 months
1							
2							
3							
4							
5							

I am actively looking for ways to make my life easier	I am good at managing my money	I'm happy with the way things are going in my life	I usually pay all of my bills on time

Problems paying taxes	HHI in 2008	Work Status	Hispanic/Latino?	Ethnicity	Education	Comfort with English

Sheet 2 – Females (Note: this document is intended only for print and is not 508 compliant and therefore should not be shared.)

#	First Name	Segment	Gender	Marital Status	Age	Children in HH	Events in past 6 months
1							
2							
3							
4							
5							

I am actively looking for ways to make my life easier	I am good at managing my money	I'm happy with the way things are going in my life	I usually pay all of my bills on time

Appendix F –Participant Handouts

Handout 1:

First Name: _____

Session #: _____

Handout 1

1. What do you like best about this cover?

2. What do you dislike about this cover?

3. Based on the cover, who do you think information in this brochure is for?

Handout 2:

First Name: _____

Session #: _____

Handout 2

1. What is the one thing you would tell a friend if you were going to recommend that they go to the Taxpayer Advocate Service for help with their tax problems?

Appendix G

Follow-up phone call (script) for those taxpayers who have accepted the initial invitation

Hello, my name is _____ with _____. We would like to remind you of the focus group you agreed to participate in this _____ (provide date, time, and location). We would like to remind you that your participation is voluntary. The group will last approximately 90 minutes. You will be asked to sign a confidentiality agreement before you participate in the group. To show our appreciation, at the conclusion of the group, you will receive [INSERT] in cash. Are you still willing to participate?

Yes.....() **SCHEDULE** No.....() **TERMINATE**

This call will be your last reminder of this appointment. However, if for some reason you are unable to attend, please call me at (TELEPHONE NUMBER) so that I can find a replacement for you. Thank You.

Respondent's name: _____

Address: _____

Telephone # (Home): _____ (Work) _____

Recruited by: _____

The Paperwork Reduction Act requires that the IRS display an OMB control number on all public information requests along with the address where you can send comments regarding the study. The OMB number for this study is 1545-1432. If you have any comments regarding this study, please write to:

IRS, Tax Products Coordinating Committee,
SE:W:CAR:MP:T:T:SP, 1111 Constitution Avenue, NW,
Washington, DC 20224