

**OMB Clearance Package  
Financial Education and Asset Building Focus Groups,  
Stakeholders, Partners, Education and Communication**

**I. Introduction**

Background/overview

The overall mission of the Stakeholders, Partners, Education and Communication (SPEC) organization is to assist taxpayers in satisfying their tax responsibilities by building and maintaining partnerships with key stakeholders and seeking to create value by informing, educating and communicating with their shared customers.

To accomplish this, SPEC uses a three-pronged Community-Based Partnership approach as its operating model. The three parts are: Tax Education, Tax Preparation Services and Financial Education and Asset Building (FEAB). This project involves exploring ways to improve SPEC's role in FEAB. SPEC is interested in identifying and supporting current services offered by partners. They also wish to learn what additional services SPEC could champion amongst its partners.

For the current task, SPEC intends to conduct eight focus groups with SPEC partners who are currently offering FEAB programs and services. SPEC expects that these partners will provide specific suggestions to improve partner services around FEAB.

Objectives of data collection

The objectives of this project are to gather information related to the following business questions in order to facilitate SPEC program planning:

What FEAB services are currently offered by SPEC partners?

How do these partners measure the success of these services?

What barriers do partners face in offering FEAB services and measuring their success?

How can SPEC assist partners in maintaining these current services?

How can SPEC support partners interested in providing a greater range of services and/or expanding their FEAB programs?

**II. Methodology**

Sample Design

The population for this study consists of SPEC partner employees with an in-depth knowledge of FEAB programs and services offered by their organization.

Data Collection Date

Data will be collected between September 15, 2008 and September 30, 2008

Data to be collected

~~Data to be collected are the perceptions, opinions, beliefs and attitudes of partners engaged in FEAB programs and services about FEAB programs and services, SPEC's support of these programs, and success measurement and information about the partners' FEAB programs and services.~~

#### How data will be used

~~The data collected during the focus groups will be used to guide program planning related to supporting SPEC partners in maintaining, starting, and/or expanding FEAB services and programs.~~

#### How data will be analyzed

~~Analysis of the data will be conducted by researchers within IRS Wage and Investment (W&I), Research and Analysis Research Group 2. As the data resulting from the focus groups will be qualitative in nature, the analysis will consist of a report of the feedback and suggestions recorded.~~

#### Who is conducting the research?

~~SPEC in conjunction with W&I Planning, Research and Analysis Research Group 2 will be conducting the research.~~

#### Location- Region/city and facilities

~~The focus groups will be conducted in IRS training facilities within the following cities: Boston, San Diego, San Antonio, and Jacksonville.~~

#### Stipend

~~No stipend will be offered to participants as they will be participating as part of their normal workday.~~

#### Recruitment efforts

~~SPEC territory managers will contact partners within their region who currently offer FEAB programs and/or services to invite them to the focus group. Participants will receive a reminder call within 2-3 business days of the focus group.~~

#### Efforts to not duplicate research

~~SPEC has limited information about partners' FEAB programs and has not conducted any focus groups to specifically identify how partners are addressing this area, assistance SPEC can provide these and other partners wishing to create or expand FEAB programs and services, and/or how partners are attempting to measure FEAB program success.~~

#### Test structure / design

~~The study will utilize the focus group research method. Two focus groups will be conducted in Boston, San Diego, San Antonio and Jacksonville for a total of eight focus groups.~~

### III. Participants Criteria

In order to participate in the study, participants must have the following characteristics:

- Work for a SPEC partner currently providing FEAB programs and services
- Have first-hand knowledge of these programs and services

### IV. Privacy, Security, Disclosure, Confidentiality

The data returned to IRS W&I Research will not have any form of identifying information relating specific records to individual taxpayers. Nonetheless, Research personnel will ensure that privacy, security, and confidentiality of the aggregated results will receive utmost attention. Public and official access to the information will be tightly controlled. The computer files containing this tabulated information will remain password-protected at all times. Data security approaching level C-2 will be accomplished using the Windows XP operating system.

If DVDs are used to record focus groups, they will either be erased or destroyed when the project is completed and there is no further need for the data.

We will apply fair information and record-keeping practices to ensure protection of all taxpayers. The criterion for disclosure laid out in the Privacy Act, the Freedom of Information Act, and section 6103 of the Internal Revenue Code, provides for the protection of taxpayer information as well as its release to authorized recipients.

### V. Burden Hours

The estimated time for the focus group invitation is 10 minutes. The estimated time for each reminder call is 1 minute, with each focus group lasting 2 hours. Since these partners already have a relationship with SPEC, it is estimated that 70% of partners contacted will accept the focus group invitation. Using this percentage, a total of 92 partners will need to be contacted in order to run eight focus groups with 6-8 participants each.

_____ Total number of partners contacted _____	92
_____ Estimated time to discuss invitation _____	10 minutes
_____ Reminder phone calls (study participants only) _____	64 minutes (64 x 1 minute/call)
_____ <b>Estimated participant screening burden</b> _____	<b>16.4 hours (92 x 10 + 64/60)</b>
_____ Number of participants _____	64
_____ Time to conduct study _____	2 hours
_____ <b>Estimated study burden</b> _____	<b>128 hours (64 x 2)</b>
_____ <b>Estimated Total project burden hours</b> _____	<b>144.4 hours</b>

**~~VI. Estimated Costs~~**

~~The estimated cost associated with this study is \$8,000.~~

**~~VII. Attachments~~**

- ~~\_\_\_\_\_ A. Reminder Call Script~~
- ~~\_\_\_\_\_ B. Moderator's Guide~~

**Attachment A: Reminder Call Script**

Hello, my name is \_\_\_\_\_ with \_\_\_\_\_. May I speak with  
\_\_\_\_\_ {Participant name}.

{Once you have participant on the phone}

We just wanted to remind you that we are looking forward to seeing you tomorrow at (time) at (location) to talk about the SPEC Financial Education Focus Group program.

## **Financial Education Focus Group Moderator's Guide**

### **SUPPLIES**

- Flipchart Stand
- Flipchart Paper
- Markers
- Name Tents
- Tape Recorder
- Appointment Cards

## **INTRODUCTIONS**

Welcome to the Focus Group on Financial Education & Asset Building (FEAB). My name is \_\_\_\_\_. I am an IRS employee and I will serve as the focus group moderator for today's session. This is \_\_\_\_\_, also an IRS employee, she/he will scribe for us today. **NOTE:**

### **RECORD TOTAL NUMBER OF PARTICIPANTS**

So tell us a little bit about yourself (profession, hometown, etc.), the agency you represent and your involvement in your agency's FEAB to date.

### **WHAT ARE FOCUS GROUPS?**

Has anyone ever participated in a focus group? **ASK FOR A SHOW OF HANDS/RECORD NUMBER**

A focus group is simply a group discussion with the purpose of obtaining a diversity of views, ideas, and opinions on a particular topic. IRS uses information from focus groups to make decisions on new products and services and ways to improve our current products and services.

This purpose of this focus group session is to obtain information on your agencies' involvement in FEAB of low and moderate income is and what the IRS might do to better support your efforts. We will begin today's session with a general discussion about what you do in the financial education arena and then move on to any suggestions you might have or ways the IRS could improve its support of these efforts. Finally, we will discuss suggestions you might have concerning how to measure success. But, before we begin, I would like to ask everyone to place their cell phone on vibrate or silent mode. Thank you

You'll see me referring to this outline during our session. The outline includes all issues I need to raise with the group, and helps me keep the discussion on track. It is important that we cover all of the issues. Therefore, I may at times have to break off the conversation in order to move on to another area in the guide.

## **DISCLOSURES**

1. **Confidentiality.** Everything that you say here will be kept strictly confidential. We will use first names only and names will not be used in the report. You will remain anonymous to the IRS and are free to tell me what you think.
2. **Voluntary Participation.** Your participation in this group is entirely voluntary. You do not have to answer any questions that you do not wish to answer; but keep in mind, there are no wrong answers.
3. **Time.** I will be watching our time and directing our conversation. We will be here for about 2 hours. A formal break has not been scheduled but if you need to stretch or go to the restroom please feel free to do so. But please come back quickly. Your comments are very important to us.
4. **OMB.** We are required by law to report to you the OMB control number for this public information request. That number is 1545-XXXX.

5. **Thanks.** Thank you for arranging your schedule to be here for this session today. We appreciate your time and your contributions to this study.

The following are ground rules about how the discussion should work:

### **GROUND RULES**

1. Please talk one at a time in a voice as loud as mine.
2. Avoid side conversations with your neighbors.
3. We would like to hear from everyone in the course of the discussion, but you don't have to answer every question.
4. Feel free to respond directly to someone who has made a point. You don't have to address your comments to me.
5. Say what is true for you. We are not looking for consensus opinions, but are expecting to hear diverse perspectives.
6. We will observe the no smoking rule during this session.
7. As I mentioned earlier, I am an employee of IRS. However, I am not a tax expert and I am unable to assist you with specific tax issues. So please refrain from specific tax issue discussions or questions during this session.

### **GENERAL Financial Education QUESTIONS**

- Can you tell me the first thing that comes to mind when you hear the words "Asset Building"?  
How about "Financial Education"?
- If you were going to design an ideal FEAB program from scratch, what would it look like?
- How do you define "Asset Building"? ..... "Financial Education"?
  - What is the difference between the two phrases?

For purposes of this session, the definition of FEAB is.....).

### **Specific FEAB QUESTIONS**

Now we would like to get some feedback on your experience with the FEAB program., since each of your agencies provides support to improving the Asset Building and Financial Education effort of low and moderate income clients.

### CURRENT OFFERINGS

- What FEAB services do you currently offer?
- How did you determine which FEAB services to offer?

PROBE: Are these offerings specific to the population you serve?

- Do you offer different FEAB services in different places?
- What methods do you currently use to market these programs to the clients who need them?

PROBE: How do you advise clients of your FEAB programs?

PROBE: When do you inform clients of FEAB programs and services?

### MEASURES

- How do you measure the success of the FEAB services you offer?
- What influenced your decision to measure success?
- What type of information do you collect for these measures?

o PROBE: What (events, activities, etc.) do you count?

- How did you decide what information to collect?
- o PROBE: How did you decide what to count?

- How do you use this information?
- How does what you count relate to how you measure success?
- What challenges do you face when attempting to measure program success?

o PROBE: What is difficult about measuring success for FEAB programs and services?

### BARRIERS

- What barriers do you face when delivering FEAB programs and services to clients?

PROBE: What unique challenges do your FEAB programs and services face?

- How do these barriers affect your FEAB program and service planning?
- What techniques have you used to eliminate or reduce the effects of these barriers?
- How successful have those techniques been?

### SPEC ASSISTANCE

- What assistance do you get from SPEC in delivering FEAB services to you and your clients?
- When do you receive this assistance?

PROBE: What circumstances lead to assistance from SPEC?

- What process do you use to receive this assistance?

PROBE: Do you request assistance from SPEC? If yes, how do you request assistance?

- How can SPEC assist you in maintaining your current FEAB services?

PROBE: How can SPEC help eliminate the barriers you identified earlier in the focus group?

### EXPANDING SERVICES

- When you started offering FEAB services, what would have been useful for IRS to provide to you?

PROBE: What information would have been useful?

PROBE: What guidance or instructions would have made the process easier?

- How can SPEC support those of you interested in providing a greater range of services and/or expanding your FEAB programs?
- When developing additional FEAB client sites, what services do you think the IRS should emphasize to assist you (or others) in start-up?

### CLOSING

Before we wrap up our session, I would like to give you the opportunity to add anything else that is on your mind regarding FEAB and how the IRS could help you do a better job.

### **PRA Statement & OMB Control Number**

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 this study. The OMB Control Number for this study is 1545-XXXX. 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.

Thank you for taking time out of your schedule to participate in the Financial Education Focus Group. We appreciate your candidness and will use your responses in our continuing efforts to improve our operations in the future. Thank you.