

**RECRUITMENT SCREENER  
TAX TIME ACCOUNT CARD PILOT FOCUS GROUPS  
UNBANKED AND UNDERBANKED**

**NOVEMBER 2010**

Hello. My name is \_\_\_\_\_ and I'm calling from KRC Research, an independent research firm working on behalf of the U.S. Department of the Treasury. We are an independent research firm working with the Department of the Treasury. This is NOT a sales call. We are conducting a research discussion group in your area.

The research we are conducting is to introduce a new type of card account recommended by the U.S. Department of the Treasury that allows people to receive their federal tax refunds in new ways. Again, this call is for research purposes only. The Department of the Treasury is not interested in your name or in any specific details about you as an individual. We will be asking specific questions to ensure we are recruiting a mix of people; but, this information will not be shared with anyone. KRC Research's contract with the Federal Reserve Bank precludes the release of confidential information to the Government or third parties.

This research discussion group will be held on (DATE) at (EXACT TIME) and last approximately two hours. The discussion will include about eight or nine other people. **Your participation is voluntary. As a token of our appreciation for your time, you will receive [\$XXX] for participating in the discussion group.** Would you be available at that time? (IF NO, THANK THEM AND TERMINATE THE CALL.)

To make sure that we are reaching a variety of people, I have a few questions for demographic purposes only.

**IF TERMINATE DURING SCREENING PROCESS READ:** I'm sorry, we already have enough participants in that category. Thank you very much for your time.

**INTERVIEWER INSTRUCTION: IF RESPONDENT EXPRESSES CONCERN AT ANY POINT DURING THE INTERVIEW, REASSURE THEM THAT YOU DO NOT WORK FOR THE GOVERNMENT. YOU ARE WORKING FOR AN INDEPENDENT RESEARCH COMPANY. THEIR ANSWERS AND PARTICIPATION WILL BE COMPLETELY CONFIDENTIAL AND THEIR INDIVIDUAL RESPONSES WILL NOT BE SHARED WITH ANYONE. AS MENTIONED EARLIER, OUR CONTRACT REQUIRES US TO KEEP YOUR INFORMATION CONFIDENTIAL.**

**IF RESPONDENT WANTS A PHONE NUMBER TO CALL TO VERIFY THIS IS A LEGITIMATE SURVEY: MR. JONATHAN BASDEN, FEDERAL RESERVE BANK OF ST. LOUIS. PHONE NUMBER: 314-444-7359.**

**SAN ANTONIO GROUPS WILL BE CONDUCTED IN RECRUITED AND CONDUCTED IN SPANISH.**

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

Phone: \_\_\_\_\_

Recruiter: \_\_\_\_\_

***DATE TBD, Philadelphia***

<b>Cross Section</b>	<b>6 p.m.</b>	<b>Recruit 16 for 8 to 10 to show</b>
<b>Cross Section</b>	<b>8 p.m.</b>	<b>Recruit 16 for 8 to 10 to show</b>

***DATE TBD, Atlanta***

<b>Cross Section</b>	<b>6 p.m.</b>	<b>Recruit 16 for 8 to 10 to show</b>
<b>Cross Section</b>	<b>8 p.m.</b>	<b>Recruit 16 for 8 to 10 to show</b>

***Date TBD, Chicago***

<b>Cross Section</b>	<b>6 p.m.</b>	<b>Recruit 16 for 8 to 10 to show</b>
<b>Cross Section</b>	<b>8 p.m.</b>	<b>Recruit 16 for 8 to 10 to show</b>

***Date TBD, San Antonio***

<b>Hispanics</b>	<b>6 p.m.</b>	<b>Recruit 16 for 8 to 10 to show</b>
<b>Hispanics</b>	<b>8 p.m.</b>	<b>Recruit 16 for 8 to 10 to show</b>

1 **RECORD GENDER:**

Female	<input type="checkbox"/>	<b>RECRUIT A MIX</b>
Male	<input type="checkbox"/>	

2 Do you or does anyone in your immediate family work for any of the following? **[READ LIST.]**

In advertising or public relations?	<input type="checkbox"/>	<b>TERMINATE IF YES TO ANY.</b>
In marketing or opinion research?	<input type="checkbox"/>	
In journalism or the news media?	<input type="checkbox"/>	
For a bank, credit union, or similar financial company?	<input type="checkbox"/>	
For a credit card company?	<input type="checkbox"/>	
For a check cashing service or pay day lender?	<input type="checkbox"/>	
For the Federal government	<input type="checkbox"/>	

3 Do you have a checking or savings account with a bank or credit union?

Yes	<input type="checkbox"/>	<b>CONTINUE</b>
No	<input type="checkbox"/>	<b>RECRUIT X, GO TO Q5</b>

4 Do you currently have any of the following types of financial accounts or services? (CHECK ALL THAT APPLY)?

Checking account	<input type="checkbox"/>	<b>CONTINUE IF YES TO ONLY ONE OF THESE</b>
Regular savings account	<input type="checkbox"/>	
Investments such as stocks, bonds, or mutual funds	<input type="checkbox"/>	<b>TERMINATE</b>
CD or Savings Certificate	<input type="checkbox"/>	
Individual Retirement Account or IRA	<input type="checkbox"/>	
Money Market Account	<input type="checkbox"/>	
Credit card	<input type="checkbox"/>	
Direct Deposit	<input type="checkbox"/>	

- 5 Now please tell me if you have done any of the following in the past year? **(CHECK YES ANSWERS. MUST ANSWER YES TO AT LEAST ONE ITEM FROM Q5 TO QUALIFY AS UNDERBANKED IF BANKED. )**

Used a check cashing service.	<input type="checkbox"/>	
Purchased a money order somewhere other than a bank or credit union	<input type="checkbox"/>	
Took a loan from a payday lender.	<input type="checkbox"/>	
Used a pre-paid debit card.	<input type="checkbox"/>	
Sold something to a pawn shop	<input type="checkbox"/>	

The following questions are to make sure we are talking to a variety of people who receive federal tax refunds.

- 6 Did you receive you federal tax refund this year by paper check?

Yes	<input type="checkbox"/>	
No	<input type="checkbox"/>	<b>TERMINATE</b>

- 7 And was your federal tax refund **[Read List]**?

Under \$500	<input type="checkbox"/>	<b>TERMINATE</b>
\$500 - \$750	<input type="checkbox"/>	<b>PLACE ON HOLD, BUT CONTINUE TO DETERMINE ELIGIBILITY</b>
\$751 - \$999	<input type="checkbox"/>	
\$1,000	<input type="checkbox"/>	<b>CONTINUE</b>
Refused (Vol)	<input type="checkbox"/>	<b>TERMINATE</b>

- 8 Who typically prepares your tax return? Do you prepare it, do you use a tax preparer such as H&R Block or private accountant or do you use some other resource?

Prepare myself	<input type="checkbox"/>	<b>SKIP TO Q.10</b>
Use tax preparer	<input type="checkbox"/>	<b>CONTINUE</b>
Other [SPECIFY]	<input type="checkbox"/>	<b>SKIP TO Q.10</b>

9. Have you ever used a tax preparer debit card? This is a debit card that has your tax refund loaded onto it so that you can use it just like you could any other type of debit card.

Yes	<input type="checkbox"/>	<b>ATTEMPT TO RECRUIT A MIX.</b>
No	<input type="checkbox"/>	
Don't know	<input type="checkbox"/>	

10. What is your age?[DO NOT READ LIST. RECRUIT A MIX]

18 to 24	<input type="checkbox"/>	
25 to 34	<input type="checkbox"/>	
35 to 44	<input type="checkbox"/>	
45 to 54	<input type="checkbox"/>	
55 to 64	<input type="checkbox"/>	
65 or over	<input type="checkbox"/>	

11. What is the last grade of school you completed?

Some high school or less	<input type="checkbox"/>	
Graduated high school	<input type="checkbox"/>	
Less than 2 years of college	<input type="checkbox"/>	
2 or 3 years of college	<input type="checkbox"/>	
College graduate	<input type="checkbox"/>	
Post graduate degree	<input type="checkbox"/>	

12. Which of the following best describes your employment status?

Work full-time	<input type="checkbox"/>	
Work part-time	<input type="checkbox"/>	
Homemaker	<input type="checkbox"/>	
Not currently employed	<input type="checkbox"/>	
Full time student	<input type="checkbox"/>	<b>TERMINATE</b>
Retired	<input type="checkbox"/>	<b>TERMINATE</b>

13. Was your annual household income last year over or under \$35,000?

Under \$35,000	<input type="checkbox"/>	
Over \$35,000	<input type="checkbox"/>	<b>TERMINATE</b>

14. Would you describe yourself as...

Hispanic or Latino	<input type="checkbox"/>	<b>RECRUIT FOR SAN ANTONIO</b>
Not Hispanic or Latino	<input type="checkbox"/>	
Prefer not to answer	<input type="checkbox"/>	

15. Would you describe yourself as... (ACCEPT MULTIPLE ANSWERS)

American Indian or Alaska Native	<input type="checkbox"/>	
Asian	<input type="checkbox"/>	
Black or African American	<input type="checkbox"/>	
Native Hawaiian or Other Pacific Islander	<input type="checkbox"/>	
White	<input type="checkbox"/>	
Prefer not to answer	<input type="checkbox"/>	

16. SAN ANTONIO ONLY: At home, what language do you speak the most? (READ RESPONSES.)

More English than Spanish	<input type="checkbox"/>	<i>PLACE ON HOLD</i>
English and Spanish about equally	<input type="checkbox"/>	<i>CONTINUE</i>
More Spanish than English	<input type="checkbox"/>	<i>CONTINUE</i>
Not sure	<input type="checkbox"/>	<i>PLACE ON HOLD</i>

17. Sometimes participants are also asked to view or read materials and write out their answers on a questionnaire **[FOR SAN ANTONIO READ: “In Spanish.”]** Is there any reason why you could not participate? If you need glasses to read, please remember to bring them.

Yes	<input type="checkbox"/>	<i>TERMINATE</i>
No	<input type="checkbox"/>	

NOTE: Terminate if respondent offers any reason such as sight or hearing problem, a written or verbal language problem, or a concern with not being able to communicate effectively.

18. When was the last time, if ever, that you participated in a marketing research discussion group or interview? **[READ LIST.]**

Within the last year	<input type="checkbox"/>	<i>TERMINATE</i>
More than a year ago	<input type="checkbox"/>	

**RECRUITMENT QUOTAS:**

**RECRUIT AT LEAST 8 PARTICIPANTS WHO DO NOT HAVE A BANK ACCOUNT AT Q3 AND HAVE HOUSEHOLD INCOMES UNDER \$35,000.**

**RECRUIT AT LEAST 8 PARTICIPANTS WHO HAVE A BANK ACCOUNT AT Q3 AND MEET THE REMAINING SCREENING CRITERIA FOR “UNDERBANKED.” INVITATION:**

We would like to invite you to participate in a research discussion group. The group will take 2 hours of your time and you will receive a cash gift of \$\_\_\_\_\_. The discussion group will be held on \_\_\_\_\_ at \_\_\_\_\_ p.m. It will be held at \_\_\_\_\_.

Will you be available on \_\_\_\_\_ from \_\_\_\_\_ to \_\_\_\_\_ p.m.?

Yes	<input type="checkbox"/>	<b><i>CONFIRM DATE &amp; TIME; GIVE DIRECTIONS</i></b>
No	<input type="checkbox"/>	<b><i>THANK &amp; TERMINATE</i></b>