

DISCUSSION GUIDE/OUTLINE
Tax Time Card Account Pilot
Conducted November 2010

I. Introduction

10 minutes

- Moderator's introduction.
 - Introduce self and KRC Research.
 - KRC is conducting these groups on behalf of the Department of the Treasury; but, KRC is an independent research firm and does not work for the Department of the Treasury.
 - Explain focus groups, set ground rules:
 - No right or wrong answers.
 - Everyone should voice their opinions during the group.
 - It's okay to agree or disagree with each other.
 - Speak one at a time.
 - Turn off cell phones and pagers.
 - I'm just looking for your opinions about some of the things we'll be talking about. KRC will not associate your name with anything you say in any research that we release. KRC's contractual obligations with the Federal Reserve Bank, precludes disclosure of research data to the Government or other third parties. This discussion group is for research purposes only.
 - Inform participants we are audiotaping and videotaping the discussion and that observers are behind the one-way mirror. KFC Research will store and protect all audio and visual records used during the focus groups and destroy them upon project completion.
- Participants' introduction.
 - Please go around the room and tell me your first name and some of the hobbies you like to do.

II. Warm-Up and General Behaviors

10 minutes

Today we are going to be talking about different ways that you can receive your federal tax refund. Before we get started I'd like to ask you a few general questions.

- All of you received a paper check in the mail. What are the advantages of receiving your tax return through a paper check? What do you like about it?
- What are some of the drawbacks of receiving your federal tax refund through a paper check? What concerns do you have about it?
 - Have you ever had any difficulties with your check payments? What were they?

- Where do you currently cash any checks or payments you receive?
 - What are the advantages of cashing checks that way?
 - What are the disadvantages?

[IF NOBODY MENTIONS IT ASK.]

- Have you ever used a check cashing service or payday lender to cash checks?
 - What are the advantages of using a check cashing service?
 - What are the disadvantages?
 - How much do you generally pay to cash a check?

[FOR THOSE WHO USE MOSTLY CASH.]

- What are the advantages of always using cash to pay bills and make purchases?
- What are the drawbacks of always using cash to pay bills and make purchases?
- People like you who receive federal tax refunds can receive their payment by direct deposit, where your money automatically goes directly into your bank account. Have you ever thought of switching your payment method to direct deposit? Why or why not?
- How aware or familiar are you with debit card and pre-paid card products?
 - Probe for attitudes toward debit cards as a way to make purchases, pay bills, et cetera.
 - Probe for attitudes toward pre-paid type debit cards for more control over money, savings, financial inclusion.

III. Exercise: Message Testing of Key Concepts **15 minutes**

The U.S. Department of the Treasury has created a new way for people to receive their federal tax refund.

I am going to hand out and read to you a description of a debit card account for receiving federal tax refunds. [HAND OUT/READ CARD DESCRIPTION] (Attachment A). Next, I'm going to hand out and read some messages about the debit card account. [HAND OUT (Attachment B)THREE MESSAGES AND READ THEM.] As we read through these three messages, please circle things that you find appealing and cross out things that you find unappealing.

All Three Campaign Messages Presented(Attachment B)

- Look at each message carefully for 1 minute. Please circle the words and/or phrases that really stand out for you
- [AFTER 2-3 MINUTES CHECK IN] Okay, now that you have had a chance to look at each of these messages, I am going to go around the table and ask each of you what words and phrases jumped out at you – either positively or negatively. [START FROM THE LEFT AND ASK EACH RESPONDENT POSITIVES AND NEGATIVES].
- Based on these messages, what were the things that really caught your attention about each of the three messages?
- Based on these messages, what do you think the benefits of the card account might be for you personally?
 - In what ways do you think it might be better than receiving payments by paper check?
 - In what ways do you think it might be better than using cash to pay bills and make purchases?
- What are some of the reasons you might NOT consider the card account to receive your federal tax return? Why? [PROBE FOR BARRIERS]
- Looking at all three messages again side by side. On the bottom of the each page, I want you to enter a score of 0-10, with 10 being “extremely effective” and 0 being “not at all effective, for the following questions:
 - On the scale of 0-10, how believable are each one of the messages?
 - On the scale of 0-10, if you saw this message in a letter addressed to you, how effective would it be in getting your attention?
 - On the scale of 0-10, if you saw this message in a letter addressed to you, how effective would it be in making you want to find out more information about the program?
 - On the scale of 0-10, if you saw this message in a letter addressed to you, how effective would it be in making you sign up for this program?
 - On the scale of 0-10, if you saw this message in a letter addressed to you, how effective would it be in convincing you that this is a good thing for you to do – meaning that this message “spoke or touched you” personally?

Respondent	Believable	Attention	Seek Info	Sign up	Personal
1					
2					
3					
4					
5					
6					

7					
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IV. Exercise: Proof Points of each Message

35 minutes

Thanks for your input. Now, let's review each of the messages again but this time we are going to give you some facts about the messages that we want to get your reaction to. I am now going to hand you several key points for each message. So please take out Message 1. I will read it aloud and you can follow along with me. [HAND OUT THE PROOF POINTS (Attachment B) OF THE THREE DESCRIPTION OF CAMPAIGN MESSAGES]

As we read through the description of each of the three messages, please circle things that you find appealing and cross out things that you find unappealing.

<i>Test Message 1 – Proof Points</i>

- Look at each of the ___ facts carefully for a few minutes minute. Please circle the words and/or phrases that really stand out for you. On each of the facts.
- [AFTER 2-3 MINUTES CHECK IN] Okay, now that you have had a chance to look at each of these messages, I am going to go around the table and ask each of you what words and phrases jumped out at you – either positively or negatively. [START FROM THE LEFT AND ASK EACH RESPONDENT POSITIVES AND NEGATIVES].
- Based on these facts, what were the things that really caught your attention about this message?
- Based on these facts, what do you think the benefits of the card account might be for you personally? Does it change your mind about Message 1?
- Do these facts make it clear to you and change your mind about NOT considering the card account to receive your federal tax return? Why? [PROBE FOR ANSWERS]
- Looking at all ___ facts again side by side. On the bottom of each page, I want you to enter a score of 0-10, with 10 being “extremely effective” and 0 being “not at all effective, for the following questions:
 - On the scale of 0-10, how believable are each one of the messages?
 - On the scale of 0-10, if you saw this message in a letter addressed to you, how effective would it be in getting your attention?
 - On the scale of 0-10, if you saw this message in a letter addressed to you, how effective would it be in making you want to find our more information about the program?

- o On the scale of 0-10, if you saw this message in a letter addressed to you, how effective would it be in making you sign up for this program?
- o On the scale of 0-10, if you saw this message in a letter addressed to you, how effective would it be in convincing you that this is a good thing for you to do – meaning that this message “spoke or touched you” personally?

Respondent	Believable	Attention	Seek Info	Sign up	Personal
1					
2					
3					
4					
5					
6					
7					

Test Message 2 – Proof Points

- Look at each of the ___ facts carefully for a few minutes minute. Please circle the words and/or phrases that really stand out for you. On each of the facts.
- [AFTER 2-3 MINUTES CHECK IN] Okay, now that you have had a chance to look at each of these messages, I am going to go around the table and ask each of you what words and phrases jumped out at you – either positively or negatively. [START FROM THE LEFT AND ASK EACH RESPONDENT POSITIVES AND NEGATIVES].
- Based on these facts, what were the things that really caught your attention about this message?
- Based on these facts, what do you think the benefits of the card account might be for you personally? Does it change your mind about Message 2?
- Do these facts make it clear to you and change your mind about NOT consider the card account to receive your federal tax return? Why? [PROBE FOR ANSWERS]
- Looking at all ___ facts again side by side. On the bottom of the each page, I want you to enter a score of 0-10, with 10 being “extremely effective” and 0 being “not at all effective, for the following questions:
 - o On the scale of 0-10, how believable are each one of the messages?
 - o On the scale of 0-10, if you saw this message in a letter addressed to you, how effective would it be in getting your attention?

- o On the scale of 0-10, if you saw this message in a letter addressed to you, how effective would it be in making you want to find our more information about the program?
- o On the scale of 0-10, if you saw this message in a letter addressed to you, how effective would it be in making you sign up for this program?
- o On the scale of 0-10, if you saw this message in a letter addressed to you, how effective would it be in convincing you that this is a good thing for you to do – meaning that this message “spoke or touched you” personally?

Respondent	Believable	Attention	Seek Info	Sign up	Personal
1					
2					
3					
4					
5					
6					
7					

Test Message 3 – Proof Points

- Look at each of the ___ facts carefully for a few minutes minute. Please circle the words and/or phrases that really stand out for you. On each of the facts.
- [AFTER 2-3 MINUTES CHECK IN] Okay, now that you have had a chance to look at each of these messages, I am going to go around the table and ask each of you what words and phrases jumped out at you – either positively or negatively. [START FROM THE LEFT AND ASK EACH RESPONDENT POSITIVES AND NEGATIVES].
- Based on these facts, what were the things that really caught your attention about this message?
- Based on these facts, what do you think the benefits of the card account might be for you personally? Does it change your mind about Message 3?
- Do these facts make it clear to you and change your mind about NOT consider the card account to receive your federal tax return? Why? [PROBE FOR ANSWERS]
- Looking at all ___ facts again side by side. On the bottom of the each page, I want you to enter a score of 0-10, with 10 being “extremely effective” and 0 being “not at all effective, for the following questions:
 - o On the scale of 0-10, how believable are each one of the messages?

- o On the scale of 0-10, if you saw this message in a letter addressed to you, how effective would it be in getting your attention?
- o On the scale of 0-10, if you saw this message in a letter addressed to you, how effective would it be in making you want to find our more information about the program?
- o On the scale of 0-10, if you saw this message in a letter addressed to you, how effective would it be in making you sign up for this program?
- o On the scale of 0-10, if you saw this message in a letter addressed to you, how effective would it be in convincing you that this is a good thing for you to do – meaning that this message “spoke or touched you” personally?

Respondent	Believable	Attention	Seek Info	Sign up	Personal
1					
2					
3					
4					
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6					
7					

Terrific work everyone. [COLLECT ALL WORK FROM THE PARTICIPANTS]

Okay, let me confirm quickly – here are your FAVORITE messages and here are your FAVORITE FACTS.

Any reactions or additional comments before we move on?

[COLLECT AND DISCARD ALL LOW RANKING MESSAGES AND FACTS, LEAVING THE BEST MESSAGES AND FACTS WITH EACH RESPONDENT]

V. Program Name / Artwork Testing **15 minutes**

(USAMoneyCard and SafeMoneyCard are the names we have researched for registered trademarks. We are vetting for another name.)

LOGOS / BROCHURE / WEB PAGE/ TREATMENTS PRESENTED

(Logos, brochures and web page are attached) (Treatments are Attachment C)

The next exercise will be to select the look and feel of the document.

[PLACE PLACARDS IN THE FRONT OF THE ROOM]

Everyone ready? Great. Now we are going to look at some art work, including possible logos and marketing materials for this new program. I want to remind you that EVERY vote counts for this so please remember that your vote is going to influence which name, logo and design will be used in this national campaign.

Everyone ready? [FLIP THE PLACARDS WITH THE DESIGNS, GIVE EVERYONE 2 MINUTES TO DIGEST]

Based on what you see here, which designs, logos and program names do you like the most? [PROBE FOR WHY]

What words, designs and/or phrases speak to you or mean the most to you? [PROBE]

Which words, designs and/or phrases turn you off? [PROBE]

<i>EXAMINE EACH TREATMENT</i>

- Based on this design, what are some things you find appealing about it? How about what turns you off?
- VOTE for their favorites.

Okay, you have selected the messages you like the most. You also selected the design you like the most. Let's put the two together.

[ON A SCREEN, PROJECT THE TOP 5-6 FACTS AND 1-2 MESSAGES]

Let's imagine that you go to your mailbox and find a letter addressed to you personally. DOES THIS ENVELOPE GRAB YOUR ATTENTION AND MAKE YOU WANT TO OPEN THE LETTER?

[SHOW ENVELOPE DESIGNS] [PROBE WHY/WHY NOT? AND ASK FOR IMPROVEMENTS]{Envelope designs are attached}

Okay, you open the letter and sit down to read it.

[POST THE KEY MESSAGE POINTS ON THE SCREEN] [ASK RESPONDENTS TO REFER TO THEIR PRINTED COPIES]

VI. Exercise: Letter Writing

30 minutes

(We will have focus group participants help to develop a letter. Letter shells are attached.)

Next, we are going to build a letter that you personally would like to get in the mail. When I say mail, I mean a hard copy letter that you go to the mail box and pick up. In front of you are the messages and facts you said you liked best. These messages also seem to be the most likely to make you take action.

So, take those pieces of paper with the messages and put them in the order you think make the most sense.

[GIVE 2-3 MINUTES TO ALLOW THEM TO DO THIS] [FROM LEFT TO RIGHT, ASK THEM TO GIVE YOU, BY FIRST FEW WORDS, THE ORDER OF THE MESSAGES THEY WANT TO SEE IN A LETTER. ASK EVERYONE] VOTING GRID OF THE MESSAGES

Respondent	Message	Fact 1	Fact 2	Fact 3	Fact 4	Fact 5
1						
2						
3						
4						
5						
6						
7						

THANKS.

[PROBE WHY EACH PERSON LISTS THE MESSAGES IN THAT ORDER?]

Okay, considering everyone else’s opinions, let’s look at the messages again; let’s think about how we can improve the letter?

- What are the most important points this letter makes?
- What information stands out to you the most?
- How does the letter make you feel about the card account? Please be as descriptive as possible.
- What’s missing or what is needed to make this stronger?

[SHOW THE NEW LETTER BASED ON THE CONSENSUS ON THE SCREEN]

DISCUSS

- What are the most important points this letter makes? [PROBE]
- What are the most important things this letter told you about the card account for your federal tax refund? What did you learn about it? Think about your friends who might be getting this card. Do you think this letter would speak to them?
- What in the letter gives you a positive impression of the card account as a way to receive your federal tax refund? Why? Why not?
 - o Did what you write clearly explain what the most important benefits of the card account? Why?
- What information, if any, in this letter makes you more likely to use the card account for your federal tax refund? Why? (PROBE EXTENSIVELY.)

Okay, let’s show the letter in the final draft format with the logos, program names that you liked.

[REVIEW FOR A MINUTE OR TWO]

Let’s talk about this letter for a minute.

- o On the scale of 0-10, how believable is this letter? [PROBE]
- o On the scale of 0-10, if you got this letter in the mail addressed to you, how effective would it be in getting your attention? [PROBE]
- o On the scale of 0-10, if you saw these messages in a letter addressed to you, how effective would it be in making you want to find our more information about the program?
- o On the scale of 0-10, if you saw this message in a letter addressed to you, how effective would it be in making you sign up for this program?
- o On the scale of 0-10, if you saw this message in a letter addressed to you, how effective would it be in convincing you that this is a good thing for you to do – meaning that this message “spoke or touched you” personally?

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VII. Fees

10 minutes

- Take a look once again at the card description we read earlier. [READ SECTION OF CARD DESCRIPTION RELATED TO FEES]. What do you think about the fees to use this card account – are they reasonable or not really? Why?
 - o How do they compare to the fees you pay now to cash your check, buy money orders, or pay bills? Do they seem more or less than the fees you currently pay?

VIII. Conclusion

5 minutes

- Based on what you’ve heard tonight, what would be the most compelling reason to use this card account for your federal tax refund?