

**RECRUITMENT SCREENER
SAVINGS BOND PRODUCT DEVELOPMENT FOCUS GROUPS
LOW AND MODERATE INCOME INDIVIDUALS**

WINTER 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 new ways to save money, which may include automatically saving through your federal tax return.

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.

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.

Name: _____

Address: _____

City, State, Zip: _____

Phone: _____

Recruiter: _____

Tuesday, December 7, 2010, Baltimore

| | | |
|-------------------------|---|---------------------------------------|
| Group 1: 4:00 PM | HHI Under \$35,000, Ages 45-64 | Recruit 14 for 8 to 10 to show |
| Group 2: 6:00 PM | HHI Between \$35,000 and \$60,000, Ages 25-44 | Recruit 14 for 8 to 10 to show |
| Group 3: 8:00 PM | HHI Between \$60,000 to \$100,000, Ages 25-64 | Recruit 12 for 8 to 10 to show |

Wednesday, December 8, 2010, St. Louis

| | | |
|-------------------------|---|---------------------------------------|
| Group 1: 6:00 PM | HHI Under \$35,000, Ages 25-44. | Recruit 14 for 8 to 10 to show |
| Group 2: 8:00 PM | HHI Between \$35,000 and \$60,000, Ages 45-64 | Recruit 14 for 8 to 10 to show |

Thursday, December 9, 2010, Atlanta

| | | |
|-------------------------|---|---------------------------------------|
| Group 1: 6:00 PM | HHI Under \$35,000, Ages 25-44. | Recruit 14 for 8 to 10 to show |
| Group 2: 8:00 PM | HHI Between \$35,000 and \$60,000, Ages 45-64 | Recruit 14 for 8 to 10 to show |

Monday, December 13, 2010, Phoenix

| | | |
|-------------------------|---|---------------------------------------|
| Group 1: 4:00 PM | HHI Under \$35,000, Ages 45-64 | Recruit 14 for 8 to 10 to show |
| Group 2: 6:00 PM | HHI Between \$35,000 and \$60,000, Ages 25-44 | Recruit 14 for 8 to 10 to show |
| Group 3: 8:00 PM | HHI Between \$60,000 to \$100,000, Ages 25-64 | Recruit 12 for 8 to 10 to show |

1 **RECORD GENDER:**

| | | |
|--------|--------------------------|----------------------|
| Female | <input type="checkbox"/> | RECRUIT A MIX |
| 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"/> | TERMINATE IF YES TO ANY. |
|-------------------------------------|--------------------------|---------------------------------|

| | | |
|--|--------------------------|--|
| 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"/> | |
| No | <input type="checkbox"/> | |

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

| | | |
|--|--------------------------|--|
| Checking account | <input type="checkbox"/> | |
| Credit card | <input type="checkbox"/> | |
| Direct Deposit | <input type="checkbox"/> | |
| Regular savings account | <input type="checkbox"/> | |
| Investments such as stocks, bonds, or mutual funds | <input type="checkbox"/> | |
| CD or Savings Certificate | <input type="checkbox"/> | |
| Individual Retirement Account or IRA | <input type="checkbox"/> | |
| Money Market Account | <input type="checkbox"/> | |

5. What is your marital status?

| | | |
|-------------------------------|--------------------------|--|
| Single | <input type="checkbox"/> | |
| Engaged/Living with a partner | <input type="checkbox"/> | |
| Married | <input type="checkbox"/> | |
| Divorced/Separated/Widowed | <input type="checkbox"/> | |

6.. How many children under the age of 18 do you having living at home with you?

| | | |
|-----------|--------------------------|-------------------|
| 0/none | <input type="checkbox"/> | Skip to Q8 |
| 1 | <input type="checkbox"/> | |
| 2 | <input type="checkbox"/> | |
| 3 | <input type="checkbox"/> | |
| 4 | <input type="checkbox"/> | |
| 5 or more | <input type="checkbox"/> | |

7. In which of the following age ranges are the children in your household?

| | | |
|---------|--------------------------|--|
| Under 4 | <input type="checkbox"/> | |
| 4-8 | <input type="checkbox"/> | |
| 9-12 | <input type="checkbox"/> | |
| 13-17 | <input type="checkbox"/> | |

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

| | | |
|------------|--------------------------|----------------------------------|
| 18 to 24 | <input type="checkbox"/> | TERMINATE |
| 25 to 34 | <input type="checkbox"/> | SEE QUOTAS FOR EACH GROUP |
| 35 to 44 | <input type="checkbox"/> | |
| 45 to 54 | <input type="checkbox"/> | SEE QUOTAS FOR EACH GROUP |
| 55 to 64 | <input type="checkbox"/> | |
| 65 or over | <input type="checkbox"/> | TERMINATE |

9. 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"/> | |

10. 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"/> | |
| Retired | <input type="checkbox"/> | TERMINATE |
| Full time student | <input type="checkbox"/> | |

11. In which of the following ranges did your 2009 household income fall?

| | | |
|------------------------------|--------------------------|----------------------------------|
| Under \$35,000 | <input type="checkbox"/> | SEE QUOTAS FOR EACH GROUP |
| Between \$35,000 - \$59,999 | <input type="checkbox"/> | |
| Between \$60,000 - \$100,000 | <input type="checkbox"/> | |
| Over \$100,000 | <input type="checkbox"/> | TERMINATE |

12. Are you of Hispanic or Latino origin?

| | | |
|-----|--------------------------|--|
| Yes | <input type="checkbox"/> | |
| No | <input type="checkbox"/> | |

13. Could you please tell me your main ethnic background or race?

| | | |
|---------------------------|--------------------------|--|
| White or Caucasian | <input type="checkbox"/> | |
| Black or African American | <input type="checkbox"/> | |
| Asian | <input type="checkbox"/> | |
| Other | <input type="checkbox"/> | |

14. Sometimes participants are also asked to view or read materials and write out their answers on a questionnaire. Is there any reason why you could not participate? If you need glasses to read, please remember to bring them.

| | | |
|-----|--------------------------|------------------|
| Yes | <input type="checkbox"/> | TERMINATE |
| 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.

15. 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"/> | TERMINATE |
| More than a year ago | <input type="checkbox"/> | |

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"/> | CONFIRM DATE & TIME; GIVE DIRECTIONS |
| No | <input type="checkbox"/> | THANK & TERMINATE |