



**Campaign and Treasury Product Awareness Survey**  
**Draft**  
**February 22, 2012**

**Objective**

The objectives of the study are:

1. To measure awareness, appeal, consideration, and trial of the **Ready.Save.Grow.** campaign and related Treasury products
2. To connect the measurement of these items to the pilot markets.

**Method**

The study will be conducted online among a representative sample of the online population. The sample will be designed as follows:

- 1200 completed interviews nationally
- The respondents will be adults age 18 and over
- The survey instrument will be about 10 minutes in length.

**make sense.**

**INTRO LANGUAGE:** *Welcome to our survey. We greatly appreciate your willingness to provide your time and honest feedback to our questions.*

1. What is your age? **[TERMINATE LESS THAN 18]**  
DROP DOWN MENU, LAST OPTION IS "90 AND OVER", TERMINATE IF LESS THAN 18
  
2. What is your gender?
  - a. Male
  - b. Female
  
3. In which state do you currently reside? \_\_\_\_\_ (drop down a list of states)  
MUST RESIDE IN THE US TO CONTINUE)

## I. AWARENESS AND RECALL OF CAMPAIGN AND KEY MESSAGES

**INTRO LANGUAGE:** *For this first set of questions, please consider all of the things you may have heard, seen or read recently on the topic of saving. This could include anything ranging from a story on radio or television to an article in a magazine or information from a website or a discussion with friends or family.*

1. Have you heard, seen or read anything recently about saving money for the future?
  - 1 Yes
  - 2 No
  - 3 Don't know

### IF YES IN Q1, ASK 1a and 1b, OTHERWISE SKIP TO Q2

- 1a. Please describe briefly the information you remember hearing, seeing or reading about saving money for the future. If possible, reference the group, organization or individual you recall provided the information.

PROGRAMMER: INSERT LARGE TEXT BOX TO ALLOW UP TO A FULL PARAGRAPH RESPONSE

- 1b. To the best of your recollection, which of the following institutions or individuals would you say conveyed the messages that you saw, heard or read? (SELECT ALL THAT APPLY)
  - 1 Bank or credit union
  - 2 Financial advisor
  - 3 Investment firm or wealth management service
  - 4 The Federal Reserve
  - 5 The U.S. Treasury
  - 6 An employer
  - 7 Other (specify)
  - 8 Don't know/can't recall

### ASK ALL

2. Have you heard, seen or read anything recently that is specifically from the U.S. Treasury about saving money for the future?
  - 1 Yes
  - 2 No
  - 3 Don't know

### IF YES IN Q2, ASK:

- 2a. What have you heard, seen or read about saving from the U.S. Treasury?

PROGRAMMER: INSERT LARGE TEXT BOX TO ALLOW UP TO A FULL PARAGRAPH RESPONSE

3. Please look at the image below. Do you recall seeing this logo recently?

- 1 Yes
- 2 No



**IF YES IN Q3, ASK:**

3a. Where do you recall seeing this logo? Select all that apply.

(RANDOMIZE 1-5 BELOW)

- 1 On an insert or mailing
  - 2 In a newspaper
  - 3 In a magazine
  - 4 On television
  - 5 On the internet
  - 6 Don't recall
  - 7 Other (Specify)
4. The Treasury Department has a new public education campaign called **Ready.Save.Grow.** to encourage people to save more and to consider saving with Treasury securities such as U.S. Savings Bonds. Have you heard, seen or read anything about this public education campaign?
- 1 Yes
  - 2 No
  - 3 Don't know

**IF YES IN Q4 ASK Q4a; IF NO OR DON'T KNOW IN Q4, ASK Q4b**

4a. Based on what you've heard, seen or read, how appealing is the **Ready.Save.Grow.** public education campaign to you?

- 1 Very appealing
- 2 Somewhat appealing
- 3 Neither appealing nor unappealing
- 4 Somewhat unappealing
- 5 Very unappealing

**IF NO OR DON'T KNOW IN Q.4 ASK 4b**

4b. **Ready.Save.Grow.** is a new public education campaign from the U.S. Treasury to encourage people to save more and to consider saving with Treasury securities. **Ready.Save.Grow.** provides information, tips and tools that can help build savings. Based on this description, how appealing is the **Ready.Save.Grow.** public education campaign to you?

- 1 Very appealing
- 2 Somewhat appealing
- 3 Neither appealing nor unappealing
- 4 Somewhat unappealing
- 5 Very unappealing

**ASK ALL**

5. Listed below are several specific ideas associated with Treasury's new **Ready.Save.Grow.** public education campaign to encourage people to save more and to consider saving with Treasury securities. Please indicate whether you have heard, seen or read anything about each idea recently?

RANDOMIZE	<b>11. Have heard, seen or read about this recently?</b>
A. Treasury savings options are affordable	Yes/no
B. Treasury savings options are convenient	Yes/no
C. Treasury savings options are safe	Yes/no
D. Treasury savings options are a good alternative to consider for people who want to save	Yes/no

6. How much do you personally agree with each of these statements?

Don't agree at all	Agree only a little	Agree Moderately	Strongly Agree	Don't know enough to say
1	2	3	4	5

A. Treasury savings options are affordable	
B. Treasury savings options are convenient	
C. Treasury savings options are safe	
D. Treasury savings options are a good alternative to consider for people who want to save	

## II. SAVINGS BEHAVIOR: CHANGES AND CURRENT SAVINGS TOOLS

**INTRO LANGUAGE:** *This next set of questions is about a range of tools or methods people might use for saving.*

7. Please indicate which, if any, of the following savings methods or products you currently use to save money. Select as many as apply.

(DO NOT RANDOMIZE)

- 1 Bank or credit union account
- 2 Money market account or certificate of deposit (CD)
- 3 Mutual funds
- 4 Fixed or variable annuities
- 5 Employer sponsored retirement account [401(k) or similar]
- 6 Individual retirement account (IRA, Roth IRA or similar)
- 7 Pension plan
- 8 Stocks or bonds of individual companies
- 9 Municipal bonds or municipal bond funds
- 10 College savings or tuition plan (529 or similar)
- 11 U.S. Savings Bonds
- 12 Treasury Securities such as: Treasury bills (T-bills), notes, bonds, or TIPS (Treasury Inflation-Protected Securities)
- 13 Cash savings at home/not in a financial institution
- 14 None of these - do not regularly save money **SKIP TO Q9**
- 15 Other (Specify)

8. How have your savings habits changed recently?

(DO NOT RANDOMIZE)

(Select all that apply).

- 1 Added new savings vehicles
- 2 Eliminated savings vehicles
- 3 Increased the overall amount of money set aside for emergency or short term savings
- 4 Decreased the overall amount of money set aside for emergency or short term savings
- 5 Increased the overall amount of money set aside for long term savings
- 6 Decreased the overall amount of money set aside for long term savings
- 7 Have not made any changes recently
- 8 Other (specify)

**IF Q8=1, ASK: (OTHERS SKIP TO Q10)**

- 8a. Which of the following savings methods, accounts or products did you add?

(DO NOT RANDOMIZE)

- 1 Bank or credit union account
- 2 Money market account or certificate of deposit (CD)
- 3 Mutual funds
- 4 Fixed or variable annuities
- 5 Employer sponsored retirement account [401(k) or similar]
- 6 Individual sponsored retirement account (IRA, Roth IRA or similar)

- 7 Pension plan
- 8 Stocks or bonds of individual companies
- 9 Municipal bonds or municipal bond funds
- 10 College savings or tuition plan (529 or similar)
- 11 U.S. Savings Bonds
- 12 Treasury Securities such as: Treasury bills (T-bills), notes, bonds, or TIPS (Treasury Inflation-Protected Securities)
- 13 Cash savings at home/not in a financial institution
- 14 None of these
- 15 Other (Specify)

**III. AWARENESS AND CONSIDERATION OF TREASURY SECURITIES AND TREASURYDIRECT**

10. Please rate your familiarity with the following U.S. Treasury securities.

	Very Familiar	Somewhat Familiar	Somewhat Unfamiliar	Very Unfamiliar
U.S. Savings Bonds				
Treasury bills (T-bills), notes, bonds, or TIPS (Treasury Inflation-Protected Securities)				

**INTRO:**

TreasuryDirect.gov is a secure website where individuals can set up accounts to purchase U.S. Savings Bonds as well as other U.S. Treasury securities (like Treasury bills and notes) directly from the U.S. Treasury. Savings bonds are purchased in a TreasuryDirect account (no paper bonds are issued) and can be cashed online.

11. Were you aware of TreasuryDirect prior to taking this survey?
- 1 Yes
  - 2 No
  - 3 Not sure

**ASK ONLY IF Q11=YES, OTHERWISE SKIP TO Q17**

12. Have you heard, seen or read anything specifically about TreasuryDirect in the past 12 months?
- 1 Yes
  - 2 No
  - 3. Don't know
13. Have you ever visited the TreasuryDirect.gov website?
- 1 Yes
  - 2 No
  - 3 Don't know

14. Do you have a TreasuryDirect account?

- 1 Yes
- 2 No
- 3 Don't know

**IF YES IN Q14 ASK Q15 AND Q16; IF NO, SKIP TO Q17:**

15. Is this account set up to make purchases directly from a bank account of yours, or is it set up to be funded via a payroll deduction from your employer payments to you?

- 1 Direct account
- 2 Payroll deduction
- 3 Don't know/not sure

16. Have you bought any of these securities using your TreasuryDirect account?

	Yes	No	Don't Know
A. U.S. Savings Bonds			
B. Treasury bills (T-bills), notes, bonds, or TIPS (Treasury Inflation-Protected Securities)			

**IF NO IN Q14 ASK Q 17; IF YES IN Q14 SKIP TO Q18:**

17. Would you consider opening a TreasuryDirect account in the future?

- 1 Yes
- 2 No
- 3 Don't know

**ASK ALL:**

18. How likely are you to purchase securities in TreasuryDirect in the next 12 months?

	Very Likely	Somewhat Likely	Somewhat Unlikely	Very Unlikely	Don't Know
U.S. Savings Bonds					
Treasury bills (T-bills), notes, bonds, or TIPS (Treasury Inflation-Protected Securities)					



**IV. AWARENESS AND CONSIDERATION OF PAYROLL SAVINGS BONDS**

**ASK Q19 AND Q20 OF ALL WHO ANSWERED Q11 2,3 OR Q15 1 OR 3 (i.e. EVERYONE WHO DOES NOT CURRENTLY HAVE A PAYROLL DEDUCTION TREASURYDIRECT ACCOUNT). THOSE WHO ALREADY HAVE A PAYROLL DEDUCTION ACCOUNT SKIP TO Q21**

19. Some employers offer their employees the opportunity to purchase U. S. Savings Bonds online at TreasuryDirect.Gov through payroll direct deposit. Prior to taking this survey, had you heard of the payroll savings bonds program?
- 1 Yes
  - 2 No
  - 3 Not sure
20. If your employer offered this program, how likely would you be to enroll in the savings bond payroll program?
- 1 Very unlikely to enroll
  - 2 Somewhat unlikely to enroll
  - 3 Somewhat likely to enroll
  - 4 Very likely to enroll
  - 5 Don't know

**ASK ALL:**

21. What word do you think best describes a savings bond bought online in a TreasuryDirect account?
- 1 Paperless
  - 2 Electronic
  - 3 Digital

## V. CLASSIFICATION AND PROFILING QUESTIONS

OPTIONAL/IF TIME PERMITS, INCLUDE 10-15 KEY ATTITUDINAL QUESTIONS TO IDENTIFY "SAVINGS SEGMENT", (STILL TBD) FROM THE SEGMENTATION STUDY.

22. Thinking of all the savings and investments that you have, including retirement savings in a 401(k), 403B or similar employer sponsored retirement account, what would you estimate is the total amount of your household savings?
- 1 No savings at all
  - 2 Less than \$1,000
  - 3 \$1,000 to less than \$5,000
  - 4 \$5,000 to less than \$10,000
  - 5 \$10,000 to less than \$25,000
  - 6 \$25,000 to less than \$100,000
  - 7 \$100,000 to less than \$200,000
  - 8 \$200,000 or more
  - 9 Don't know / Prefer not to say
23. How would you rate yourself in terms of how well you are meeting your own long term savings goals?
- 1 Far ahead of where I expected to be at this point
  - 2 Somewhat ahead of where I expected to be at this point
  - 3 Right on target with where I expected to be
  - 4 Somewhat behind where I expected to be at this point
  - 5 Far behind where I expected to be at this point
  - 6 I have no idea
24. What was your total household income for 2011 (before taxes)?
- 1 Under \$15,000
  - 2 \$15,000 to \$29,999
  - 3 \$30,000 to \$39,999
  - 4 \$40,000 to \$49,999
  - 5 \$50,000 to \$59,999
  - 6 \$60,000 to \$74,999
  - 7 \$75,000 to \$99,999
  - 8 100,000 to \$149,999
  - 9 \$150,000 to \$199,999
  - 10 \$200,000 or more
  - 11 Don't know / Prefer not to say