Online Qualitative Bulletin Board
Discussion Guide Draft
March 5, 2013

Internal name for Board: "Savings Style" Message and Materials Testing
Participant Name: Savings Discussion

Study Participants: Those with demographic, behavioral and attitudinal characteristics of Strugglers, Spendthrifts, Strivers and Security Seekers ages 22-35 (younger group) and 36-55 (older group). Recruit 20 for 15 participants per group.

Dates of Boards: TBD – First round in April, Second round in May; boards will run for 3 days with two sessions per day (4 to 6 questions per session)

Study Objective: Provide practical guidance to help focus BPD's overall message and to hone the messages and materials being used in the various media associated with the current savings bond campaign.

Discussion Guide Draft Outline:
1. Getting to know you
2. Reactions to Savings Style quiz
3. Program name options
4. Segment name options
5. Call to action content
6. Visuals

Introduction and Expectations

[POST TIME: DAY ONE @ 5AM EDT]

1. **INTRODUCTION & EXPECTATIONS: PLEASE READ IN FULL FOR IMPORTANT DETAILS!**

   Hello, and welcome to our online discussion. My name is XXX, and I am the co-moderator for our session. My coworker XXX will also be moderating. Thank you for joining us.

   Each morning, we will post the discussion questions for the day. You are expected to log on at least twice per day, although you are welcome to log on more frequently. I will post the initial set of questions at approximately 5 AM and the second set of questions at 12PM.

   Sign in at least 2 times a day – morning and then late afternoon or early evening, at your convenience. There is no limit on the number of times you can visit the board each day.

As you move through the questions, please keep in mind that we will be posting replies and follow-up questions for you, and that other participants may also do so. In addition to interacting with me, the moderator, it would be great to have as much discussion as possible between participants. Please feel free to comment on your fellow participants' posts or ask them any questions that come to mind.

Because of the on-going interaction of this online discussion, it is important to keep an eye out for new posts and also to remember that you can go back and revisit earlier questions at any time if you would like to add more detail to your answer.

Day 1, Section 1: Getting to Know You

GOAL: Introductions and background on savings and online usage/habits

[POST TIME: DAY 1 @ 5:01AM EDT]

We're going to start off with some general questions, then we'll get more specific as we go along. I'd like you to tell me about yourself. You can share anything you think is important to help me to get know you better.

Please tell me a bit about …

1. Your occupation and/or interests
2. Who lives in your household with you?
3. What are the priorities in your life right now?
4. Let's talk about savings – what are you saving for now, if anything? Are these for short or long-term needs or both?
5. What kinds of savings products do you use/accounts do you have?
6. Now let's talk about how you use the Internet. How often do you surf the web? What kinds of sites do you go to and what do you do there?
7. How often do you search for information online about saving and investing, if at all? Which sites do you go to for this kind of information?
8. Think about new sites that you might go to. How do you learn about new sites? What draws you in – what compels you to visit a new site? What do you avoid and why?

Day 1, Section 2: Reactions to Savings Style Quiz

GOAL: To introduce the Savings Style quiz idea and get initial reactions

[POST TIME: DAY 1 @ 12:01 PM EDT]

9. Have you ever taken a quiz either in a magazine or on a website that categorizes you into one of several segments based upon your answers? What kinds of quizzes have you taken? What do you think of these types of quizzes?
10. Here's an idea for a tool that might exist on a website [INSERT SAVINGS STYLE QUIZ CONCEPT].
11. What is your reaction to this idea? Would you use this tool, or not? Why or why not?
12. What kinds of things would you expect this tool/website to have? What would you *like* to see on it?

make sense.

13. How many questions should be on this quiz? How many is too many? How many is too few?

14. [INSERT SAMPLE QUESTIONS AND GET REACTIONS TO TONE/STYLE/CONTENT]

15. [INSERT MOCKED UP AD OR TEASER FOR THE QUIZ] Here is an ad you might see online encouraging you to go to the website that holds this quiz. What do you think of this ad? Does it catch you attention or not? What do you like about it? What don't you like? What suggestions do you have for changes?

Thanks so much for your participation today! We've really enjoyed reading your responses and getting to know you. Please log in again after 5am EDT tomorrow to continue our discussion.

Day 2, Section 1: Program Name options
GOAL: To gauge reactions to several program name options.

[POST TIME: DAY 2 @ 5:00 AM EDT]

Welcome back! Today we're going to talk about issues related to the savings style quiz that we talked about late yesterday. First we'd like to hear about your reactions to some names for the overall program, and then later today we'll get your feedback on some names for each of the saving "styles" that are being developed.

16. Yesterday we talked about this tool that might exist on the Internet [INSERT CONCEPT HERE]. Let's think about some names for this. What would you call it? Be as creative as you'd like and just throw out some ideas.

17. Based on these ideas that everyone has contributed, which do you like best? Why?

18. Now I'm going to give you some ideas for names. First we'll list them all, and I'd like you to rate them on a scale of 1 to 5, with 5 being very appealing and 1 being not at all appealing. [INSERT SHORT SURVEY WITH NAMES]

Day 2, Section 2: Segment name options
GOAL: To gauge reactions to several segment name options

[POST TIME: DAY 2 @ 12:01PM EDT]

19. Your combined responses from our session this morning show that you like [INSERT 'WINNERS' HERE] the best. Why? Why don't you like the ones that didn't do so well?

20. Now that we've generated some ideas on our own and you've looked at this, do any new ideas for names come to mind?

To wrap up today's discussion, we're going to talk more specifically about names again, but this time we will be talking about names for groups or categories of people. These groups are based on how people save – their attitudes and behaviors toward saving. The Savings Style quiz [OR INSERT NAME THAT THE BOARD SELECTED IN PREVIOUS EXERCISE] we talked about earlier today will determine which group a person falls in.

We are going to list 4 different 'groups' and for each we'd like you to brainstorm some names. Then we'll talk a bit more about each of the groups.

make sense.

21.   [DESCRIPTION 1]. What would you call this group? The names can have one, two or three words.
22.   [DESCRIPTION 2]. What should we call this group of people?
23.   [DESCRIPTION 3]. Please generate some ideas for names for this group of people.
24.   [DESCRIPTION 4]. This is our final group, what would you call them?
25.   Now after going through all four groups, do you have any ideas for different/additional names?
26.   Now I'm going to give you some ideas for names that others have come up with. First we'll list them all, and I'd like you to rate them on a scale of 1 to 5, with 5 being very appealing and 1 being not at all appealing. [INSERT SHORT SURVEY WITH NAMES]

Great job today! Before you log off, please go back through today's posts and read through what other participants have shared. If anything seems particularly intriguing (maybe your experience has been very similar or very different), I encourage you to comment. We will post the next set of questions at 5:00am tomorrow morning. Thanks and we look forward to connecting with you tomorrow.

Day 3, Section 1: Call to action content
GOALS: Identify call to action for each segment

[POST TIME: DAY 3 @ 5:00AM EST]

Welcome to our final day. Thanks for staying with us and for the great input. Today we will discuss each of the four profiles that we talked about yesterday in more depth.

27.   Thinking about [DESCRIPTION 1]. What advice would you give this person about their saving habits? What kinds of tools should they use to better manage their finances?
28.   Thinking about [DESCRIPTION 2]. What advice would you give this person about their saving habits? What kinds of tools should they use to better manage their finances?
29.   Thinking about [DESCRIPTION 3]. What advice would you give this person about their saving habits? What kinds of tools should they use to better manage their finances?
30.   Thinking about [DESCRIPTION 4]. What advice would you give this person about their saving habits? What kinds of tools should they use to better manage their finances?
31.   [SHOW EXAMPLES OF CALL TO ACTION CONTENT]. Here are some examples of what might appear after you take the quiz – ideas to help encourage saving. What do you think of each? For each example, please tell me what you think of the idea. Does it make sense to you? Is it a good suggestion or not?
32.   Now, what kinds of tools do you currently use, if any, to manage your own finances? Please feel free to upload and pictures, links to websites, etc. that you think are great tools to use.

Day 3: Section 2: Visuals
GOALS: Identify reactions to images/visuals that represent each profile

[POST TIME: DAY 3 @ 12:01PM EST]

Thank you so much for participating in this discussion. Your participation has been extremely valuable and we have really enjoyed getting to know more about you. We have some final questions for you.

33.	Let's think about each of the four Savings Styles again. For each one I'd like you to think about a picture or visual image that would best capture the essence of that style.
34.	 Please write out your suggestions for images for [DESCRIPTION 1] and please upload any pictures/images that you believe fit for this group.
35.	Please write out your suggestions for images for [DESCRIPTION 2] and please upload any pictures/images that you believe fit for this group.
36.	Please write out your suggestions for images for [DESCRIPTION 3] and please upload any pictures/images that you believe fit for this group.
37.	Please write out your suggestions for images for [DESCRIPTION 4] and please upload any pictures/images that you believe fit for this group.
38.	Here are several ideas for images for [DESCRIPTION 1]. Which do you like the best and the least? Why?
39.	Here are several ideas for images for [DESCRIPTION 2]. Which do you like the best and the least? Why?
40.	Here are several ideas for images for [DESCRIPTION 3]. Which do you like the best and the least? Why?
41.	Here are several ideas for images for [DESCRIPTION 4]. Which do you like the best and the least? Why?
42.	 Thank you so much for your time and ideas. Do you have any other thoughts or ideas that you'd like to discuss?

You will receive an email from XXX with a $XX incentive within the next week or two. If you have any questions you may contact _____.

make sense.