myRA VITA Sites – Volunteers Interview Protocol

**CONFIDENTIAL INTERVIEW
COVER SHEET**

Organization's name:

Volunteer's name:

Date:

It's great to meet you and thank you for agreeing to be part of this study. I'm a researcher at Washington University in St. Louis' Center for Social Development.

As you know, we're trying to learn about what works at VITA sites that promote the myRA program. We really appreciate you taking the time to give us your perspective so that we can help other VITA sites improve how they're doing things and help more clients who could benefit from myRA get signed up.

Our conversation should take about 30 minutes. I want to remind you that your participation in the study is completely voluntary and that you're free to skip any questions you'd prefer not to answer or to discontinue the interview at any time. However, if you don't complete the interview, you won't receive your incentive. Your responses will be kept confidential and your name will never be used outside of our research team.

Do you have any questions before we get started?

1) [ICEBREAKER] I understand that you're a volunteer helping families with their tax returns.

How long have you been involved here? How many hours per month are you volunteering? What made you decide to volunteer here?

2) To get started, it would help me if you could walk me through the things you do in a session with tax filers. So, how do you get started when someone first comes in?

　　　　[ ] PROMPT FOR WHEN/IF THEY DISCUSS SAVINGS STRATEGIES

IF MORE THAN ONE SAVINGS STRATEGY IS MENTIONED, ASK HOW THEY THINK ABOUT WHICH ONE TO DISCUSS WITH TAX FILER

DO THEY HAVE THE ABILITY TO OPEN A CHECKING/SAVINGS ACCOUNT WHILE WITH TAX FILER?

3) So, as I said, we're going to focus on myRA today. How do you describe myRA to tax filers?

[ ] PROMPT FOR TRAINING ABOUT myRA

[ ] PROMPT FOR WHETHER OR NOT THEY FEEL THEY HAVE ADEQUATE INFORMATION ABOUT THE PROGRAM

[ ] PROMPT FOR WHETHER OR NOT THEY'VE HEARD "SIMPLE, SAFE, AFFORDABLE"

[ ] WHEN TALKING ABOUT myRA, DO THEY MENTION THE SAVERS TAX CREDIT?

4) [RAPPORT TEST] So…what do you think of the myRA program? Remember, our conversation is confidential and your answers won't be shared with anyone outside of our research team.

[ ] PROMPT FOR LIKES AND DISLIKES

[ ] PROMPT FOR WHETHER RECOMMEND myRA OVER SAVINGS ACCOUNTS/BONDS OR VICE VERSA? WHY OR WHY NOT?

5) And when you've talked to clients about myRA, has it seemed pretty easy or kind of hard to help them understand the program?

6) Ok, great. And when you think back to some of the best interactions you've had with clients about myRA, what stands out in your mind?

    [ ] PROMPT FOR INTERACTION DETAILS:

        TAX FILER CHARACTERISTICS WHEN THINGS WENT WELL (AGE, FAMILY CONFIGURATION, TAX FILING OUTCOME)

        POINT AT WHICH VOLUNTEER BROUGHT UP myRA

7) And what about situations when it didn't go as well with myRA? Have you seen any patterns between tax filers who like the idea and those who don't?

8) What do you think is the best way to persuade people to sign up for myRA?

    [ ] WHAT ARE THE MOST COMMON OBJECTIONS TAX FILERS RAISE? HOW DO YOU USUALLY ADDRESS THAT?

    [ ] WHEN YOU THINK OF SOMEONE WHO WAS RELUCTANT BUT ENDED UP SIGNING UP ANYWAY, WHAT DO YOU THINK PUSHED THEM OVER THE EDGE?

    [ ] HAVE YOU EVER HAD SOMEONE SAY "NO" AND THEN CHANGE THEIR MIND LATER IN THE APPOINTMENT OR AFTER THE APPOINTMENT?

        IF YES: WHAT DO YOU THINK WAS GOING ON THERE?

9) Ok, so when a tax filer has agreed to open a myRA, what do you do next?

[ ] PROMPT FOR HOW LONG IT TAKES TO SET UP myRA

10) Great. And in general, if there's a question you can't answer off the top of your head, whether it's about myRA or anything else, where do you go to look it up?

11) So lastly, we're hoping you can help us think about how to improve myRA enrollment. Some of other VITA locations don't seem to promote myRA very much. What do you think might help them see the benefit of myRA so that they'll promote it to tax filers?

Thanks so much, that was really helpful. Those are all the questions I have for you today. Are there other things you'd like to add or any questions you wanted to ask me?

Thank you again for participating in the study, we're so grateful for your insights!

END OF INTERVIEW