

# myRA VITA Sites – Tax Prep Client Interview Protocol

## CONFIDENTIAL INTERVIEW COVER SHEET

Organization's name:

Tax prep client's name:

Date:

It's great to meet you and thank you for agreeing to be part of this project. I'm a researcher at Washington University in St. Louis and we're trying to learn about these tax prep assistance programs.

So, this conversation shouldn't take more than 15 minutes. It's important for you to know that whatever you say to me will be kept completely confidential. No one here will know anything you say and your name will only be used within our research team.

I also want you to know that being in this study is completely voluntary. You can skip any questions you don't want answer. No one will know if you change your mind and decide not to talk to me today. If you do decide not to do this interview, it's no problem but unfortunately I won't be able to give you your gift card.

Do you have any questions before we get started?

**1) [ICEBREAKER] So, is this the first year you've gotten help with your taxes here? And how did you hear about this service?**

**2) Have you ever heard of a program called "myRA?"**

[ ] IF YES: THAT'S GREAT, CAN YOU TELL ME WHAT YOU KNOW ABOUT IT?

DID YOU DECIDE TO SIGN UP FOR myRA THIS YEAR OR IN A PREVIOUS YEAR?

IF YES: OK. WHAT MADE YOU DECIDE TO SIGN UP?

IF NO: OK. WHAT MADE YOU DECIDE TO SKIP SIGNING UP?

[ ] IF NO: PROMPT WITH DESCRIPTION OF PROGRAM

So, myRA is a starter retirement account offered by the US Treasury especially for people who don't have access to a retirement savings plan at work. There's no cost to open an account and there are no fees. People can decide how much to save – as little as a few dollars a month to up to \$5500 per year. The money people invest is backed by the US Treasury and safely earns interest with no risk of losing money. And savers can access the money they put in at any time with no penalties or fees.

WE'RE INTERESTED IN HEARING WHAT PEOPLE THINK ABOUT THIS KIND OF PROGRAM. HOW DOES IT SOUND TO YOU? [PROMPT FOR EXPLANATION OF HOW THEY FEEL]

**3) Ok, great. Now I have a few questions for you about your tax refund...do you think you're getting a refund this year?**

[ ] IF YES: OK, THANKS FOR THAT. AND WHAT DO YOU THINK ABOUT SAVING SOME OR ALL OF YOUR REFUND THIS YEAR?

IF SAVING: THAT'S GREAT. WHERE ARE YOU PLANNING TO PUT YOUR SAVINGS (SAVINGS ACCOUNT, myRA, SOMETHING ELSE)?

IF NOT SAVING: ARE THERE PARTICULAR THINGS THAT MAKE IT TOUGH TO SAVE THIS YEAR OR DO YOU USUALLY USE YOUR WHOLE REFUND FOR THINGS BESIDES SAVINGS?

[ ] IF NO: HAVE YOU GOTTEN REFUNDS IN THE PAST?

IF HAVE GOTTEN REFUNDS IN THE PAST: AND WHAT DID YOU DECIDE TO DO WITH IT? DID YOU THINK ABOUT SAVING SOME OR ALL OF YOUR REFUND?

IF SAVED: WHERE DID YOU DECIDE TO PUT YOUR SAVINGS (SAVINGS ACCOUNT, myRA, SOMETHING ELSE)?

IF DIDN'T SAVE: WERE THERE PARTICULAR THINGS THAT MADE IT TOUGH TO SAVE YOUR REFUND OR DO YOU USUALLY USE YOUR WHOLE REFUND FOR THINGS BESIDES SAVINGS?

IF HAVEN'T GOTTEN REFUNDS IN THE PAST, MOVE ON

**4) In the past, have you gotten any information about saving your tax refund at tax time (when you've had one coming)?**

[ ] IF YES: THAT'S GREAT. CAN YOU TELL ME ABOUT WHAT INFORMATION YOU GOT AND WHERE IT CAME FROM? DO YOU REMEMBER HEARING ABOUT myRA AT THAT TIME?

[ ] IF NO: WOULD YOU LIKE INFORMATION ABOUT THAT?  
[PROVIDE myRA INFO MATERIALS AT END OF INTERVIEW]

**5) Ok, great. Back to the myRA program, just one last question for you.**

**If it was really quick and easy to do, would you open a myRA account with some or all of your tax refund while you were here getting help with your taxes?**

[ ] PROMPT: OK, WHAT MAKES SAY THAT?

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 really appreciate it!

**END OF INTERVIEW**