



**Treasury Retail Program Review – Customer Experience Qualitative Research
 Screener
 October 28, 2015**

RECRUIT 20 FOR 15 PARTICIPANTS PER GROUP

Group 1 TreasuryDirect	Group 2 Savings Bonds	Group 3 No TD or SB Younger	Group 4 No TD or SB Older
TreasuryDirect Customers with a mix of those who have purchased and own savings bonds and Treasury securities	Savings bond current owners who have never used TreasuryDirect	People who do not currently own any savings bonds or other Treasury securities	People who do not currently own any savings bonds or other Treasury securities
Any age group	Any age group	Small savers Age 21 to 40	Small savers Age 41 to 70

All respondents:

1. Between 21 and 70 years of age (Q3)
2. Responsible for/share financial decisions in household (Q4)

SCREENER

We are inviting people to participate in discussion on saving. We are interested in your opinions.

Q1 Industry sensitive: Are you, any member of your household, relatives, or any close friends employed by...?

1. An insurance company
2. A medical product manufacturer
3. A financial services company (including banking and credit cards)
4. A government agency
5. A market research company

make sense.

6. A newspaper, TV, or radio station
7. A telecommunications company
8. A PR or advertising agency
9. None

[TERMINATE IF YES TO ANY "RED" INDUSTRIES ABOVE]

Q2 Gender: What is your gender? (OR RECORD BY OBSERVATION)

1. Female
2. Male

[RECRUIT MIX]

Q3 Age: What is your age?

RECORD AGE: _____ **[TERMINATE IF UNDER 21 OR 71 YEARS OF AGE OR OLDER]**

[RECRUIT FOR GROUP 3 AND 4 BASED ON AGE]

Q4 Financial decision-making: Which of the following best describes how financial decisions are made in your household?

1. I make all the financial decisions alone
2. I am involved equally in the financial decisions with my spouse/partner
3. I am only slightly involved in financial decisions in my household
4. I am not involved in the financial decisions in my household

[TERMINATE IF SLIGHTLY/NOT INVOLVED IN FINANCIAL DECISIONS]

Q5 Savings Bonds: Do you currently own any savings bonds from the United States government?

1. Yes **[MAY QUALIFY FOR GROUPS 1 OR 2]**
2. No **[MAY QUALIFY FOR GROUPS 3 OR 4]**

Q6 Treasury Securities: Do you currently own any Treasury securities such as Treasury bills, notes, bonds, TIPS, FRNs or myRA?

1. Yes [MAY QUALIFY FOR GROUPS 1 OR 2]
2. No [MAY QUALIFY FOR GROUPS 3 OR 4]

Q7 TreasuryDirect: Do you have a TreasuryDirect account?

1. Yes [QUALIFIES FOR GROUP 1]
2. No [MAY QUALIFY FOR GROUPS 2, 3 OR 4]

GROUP 1 – IF HAS TREASURYDIRECT ACCOUNT

GROUP 2 – IF HAS SAVINGS BONDS (OK TO HAVE OTHER TREASURY SECURITIES) BUT NO TREASURYDIRECT ACCOUNT

GROUP 3 OR 4 – NO SAVINGS BONDS, TREASURY SECURITIES, OR TREASURYDIRECT ACCOUNT

Q8 Amount saved: Thinking of all the savings and investments you have, including retirement savings in a 401(k), 403B or similar employer sponsored retirement account, what would you estimate as the total amount of your household savings?

1. Nothing
2. Less than \$1,000
3. Between \$1,000 and \$5,000
4. Between \$5,000 and \$10,000
5. Between \$10,000 and \$25,000
6. Between \$25,001 and \$50,000
7. Between \$50,001 and \$100,000
8. Between \$100,001 and \$200,000
9. \$200,000 or more

Q9 Assets Self Assessment: Thinking of all the savings and investments you have, including retirement savings in a 401(k), 403B or similar employer sponsored retirement account, IRAs, savings accounts and so on, how would you describe your savings and assets? Would you say...

1. I'm doing well on saving and investing to meet my future needs such as retirement and putting kids through college
2. I'm not sure how well I'm doing because I struggle to save sometimes and I don't know if I'm on track to save enough
3. My current level of saving is low and I feel I am falling more and more behind where I should be at my age

Q10 Employment: Which of the following best describes your current employment status?

1. Employed full-time
2. Employed part-time
3. Self employed
4. Full-time homemaker
5. Retired
6. Looking for employment

[RECRUIT MIX FOR GROUPS 3 AND 4: MOSTLY EMPLOYED FULL TIME WITH LIMIT OF 3 HOMEMAKER AND RETIRED PER GROUP, AND LIMIT LOOKING FOR EMPLOYMENT TO 0 TO 1 PER GROUP]

CLASSIFICATION QUESTIONS:

C1 Education: What is the highest level of education that you have completed?

1. Less than high school
2. High school graduate
3. Some college or trade school
4. College graduate
5. Post graduate

[RECRUIT MIX]

C2 Hispanic: Are you of Hispanic or Latino origin (ethnically)?

1. Yes
2. No

[RECRUIT MIX]

C3 Race: What is your race? Please select one or more. Are you... (ACCEPT ALL - MULTIPLE ANSWERS)

1. White
2. Black or African-American
3. Asian
4. Native Hawaiian or other Pacific Islander
5. American Indian or Alaskan Native
6. Other, specify _____

[RECRUIT MIX]

C4 Marital status: What is your marital status?

1. Married
2. Living with Partner
3. Never married
4. Divorced
5. Separated
6. Widow/er

C5 Children: How many children do you have?

ENTER NUMBER OF CHILDREN: _____

IF HAVE CHILDREN ASK:

C6 Children's ages: How many children do you have in each of the following age ranges?

Category	Number of Children
Younger than 10	
Age 11 to 17	
Age 18 to 25	
26 and over	

C7 Income: Which of the following best describes your household income before taxes in 2014?

1. Less than \$25,000
2. \$25,000- \$49,999
3. \$50,000- \$74,999
4. \$75,000- \$99,999
5. \$100,000- \$149,999
6. \$150,000 or greater

[RECRUIT MIX]

ASK FOR GROUP 2, 3, or 4

C8. Previous Participation: When did you most recently participate in a focus group, one-on-one discussion, or online discussion where you were recruited to participate in a situation similar to this one?

1. 3 months ago or longer (or never) CONTINUE TO ARTICULATION
2. Less than 3 months ago CONTINUE TO NEXT QUESTION

C9. What was the topic?

TERMINATE IF GROUP 3 OR 4 AND RELATED TO SAVING AND INVESTING, FINANCIAL SERVICES, ETC.

**ASK FOR GROUP 2, 3, or 4
ARTICULATION ASSESSMENT**

A1 Participation attitude: I'm going to read a few statements to you. Please tell me how well each one describes you. You will be using a scale from 1 to 10 where **10** means the statement **describes you extremely well** and **1** means the statement **does NOT describe you at all**. You can use any number in between.

	Does NOT Describe Me At All (1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	Describes Me Extremely Well (10)
I can describe things in detail when asked										

[TERMINATE IF GROUP 2, 3 OR 4 and ANSWER 1 – 6 ON STATEMENT]

INVITATION

We would like to invite you to participate in an online discussion group about ways to save money on [SPECIFY DATE, TIME AND LOCATION.] This will take about two hours. We believe you'll find it enjoyable, we are not selling anything, and for your participation you will receive \$75. Will you be able to participate in our discussion? We are inviting only a select few people to participate, so please make sure you will be able to participate on these dates: XXXX.

[CONFIRM EMAIL ADDRESS/CONTACT INFORMATION; TELL RESPONDENTS THEY WILL BE RECEIVING INFORMATION ABOUT THE DISCUSSION GROUP.]
