Dear Survey Participant,

Your participation in this survey is voluntary, and we estimate that it will take you approximately 5 minutes to complete the survey. Your responses will remain anonymous. The Paperwork Reduction Act requires that the IRS display an OMB control number on all public information requests. The OMB Control Number for this study is 1545-2208. If you have any comments regarding the time estimates associated with this study or suggestions on making this process simpler, please write to the, Internal Revenue Service, Tax Products Coordinating Committee, SE:W:CAR:MP:T:T:SP, 1111 Constitution Ave. NW, Washington, DC 20224.

**ASK ALL**

**IO1 In the (INSERT PREVIOUS TAX YEAR) tax year did you receive a refund for your federal taxes?**

Yes

No

Don’t know

**ASK THOSE WHO RECEIVED A REFUND (IO1=Yes)**

**IO2 In what form did you receive your refund?**

Direct deposit

Paper check

A pre-paid card or debit card via your tax preparation company

A tax refund anticipation loan through your tax preparation company

Other (please specify \_\_\_\_\_\_\_)

Don’t know

**ASK THOSE WHO RECEIVED A REFUND (IO1=Yes)**

**IO3 Why did you decide to receive your refund by (INSERT ANSWER FROM IO2)? Please select all that apply. PROGRAMMER TO INSERT ANSWER CATGORIES BASED ON ANSWER IN IO2**

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| **Direct Deposit** | **Paper Check** | **Debit Card** | **Loan** | **Other** |
| It is convenient | It is convenient | It is convenient | It is convenient | It is convenient |
| Habit; I’ve always done it this way | Habit; I’ve always done it this way | Habit; I’ve always done it this way | Habit; I’ve always done it this way | Habit; I’ve always done it this way |
| I receive my refund faster this way | I receive my refund faster this way | I receive my refund faster this way | I receive my refund faster this way | I receive my refund faster this way |
| My tax preparer recommended it | My tax preparer recommended it | My tax preparer recommended it | My tax preparer recommended it | My tax preparer recommended it |
| There is less chance that it will be stolen | There is less chance that it will be stolen | There is less chance that it will be stolen | There is less chance that it will be stolen | There is less chance that it will be stolen |
| There is less chance for fraud | There is less chance for fraud | There is less chance for fraud | There is less chance for fraud | There is less chance for fraud |
|  | I don’t have a bank account | I don’t have a bank account | I don’t have a bank account | I don’t have a bank account |
|  | I don’t want the government to have my bank account information | I don’t want the government to have my bank account information | I don’t want the government to have my bank account information | I don’t want the government to have my bank account information |
|  | I don't want my bank or creditors to have access to my federal tax return if it's deposited into my bank account | I don't want my bank or creditors to have access to my federal tax return if it's deposited into my bank account | I don't want my bank or creditors to have access to my federal tax return if it's deposited into my bank account | I don't want my bank or creditors to have access to my federal tax return if it's deposited into my bank account |
|  | I like to receive the actual check |  |  |  |
| I can direct my refund to various accounts |  |  |  |  |
|  |  | I can combine my state and federal tax refunds | I can combine my state and federal tax refunds |  |
| Other (please specify) | Other (please specify) | Other (please specify) | Other (please specify) | Other (please specify) |