



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	I don't want the government to have my bank account	I don't want the government to have my bank account	I don't want the government to have my bank account



	information	information	information	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)