Questions for Focus Groups – Individuals

Moderator script to be said at beginning of session:

> Thank you for making time today to help us learn how you make payments to the US government and its agencies, such as Centers for Medicare and Medicaid Services, US Citizenship and Immigration Services, and the Department of Housing and Urban Development (HUD). Your input is extremely valuable and will be used to help the US Treasury Department figure out how changes in the types of accepted payment methods might affect individuals such as yourself. We are going to ask you questions about how you make payments and what costs or burdens there are when you use those methods. We would like this to be an open discussion. If you think of any information that is related, but we do not ask a question about it, please feel free to share anyway. We are here to hear more about you and any troubles you might face using different payment methods.

Questions	Notes for moderator
1. Other than when you pay taxes, do you ever pay the federal government for anything? How often?	If no, please skip question 3.

2. Do you have any of the following:
 	
   a. Bank account
   b. Debit card
   c. Credit card
   d. Prepaid card
	Please allow respondant the opportunity to discuss more subjective matters relating to theses financial instruments (i.e. desire to obtain bank account or cards in future, main hindrances to obtaining bank account or cards, history with these instruments).

3. When you make a payment to the government, do you pay with cash, with a money order, or some other way?
 	
   a. Does it cost you anything to pay by cash or money order (for example, do you have to pay to get a money order)?
 	
   b. If you could not use cash, money order, or a check to make a payment, how would you pay and why? Does it cost you to use these methods?
 	
   c. Have you ever paid the government using a prepaid card? What worked well and what didn't when you used this method?
	Please prompt the respondent to go into detail about the steps he/she needed to take to obtain a prepaid card.

4. Have you ever used any of the following to make a payment (not just a payment to the government, but to anyone)?	If the respondant selects option a (wire transfer) or b (prepaid debit card), please have him/her elaborate on the

a. Wire transfer (for example, Western Union, Money Gram, or PayNear Me) b. Prepaid debit card c. Text message payment with a cell phone d. Other payment methods with a cell phone e. Other methods? If you have used any of these payment methods, why did you choose to pay this way and were there any costs or inconveniences for you (for example, cost to purchase a prepaid debit card or wire transfer, cost of travel to a store that offers wire transfer services, etc.)?	travel time associated with these options. If the respondant selects options c or d (related to cell phone), please ask respondent if he/she is comfortable showing you the type of application used, so you can get a better understanding of the mechanisms.
5. Do you have access to the internet? If so, what is the primary way you access the internet? Please choose only one. a. Have internet access in my home or at a relative or friend's home b. Have internet access at work c. Have internet access from a smartphone d. Have internet access in my community (public library, café, etc.) If not, how much money and how much time would you have to spend to get access to the internet?	If the respondant selects option c (smartphone), please prompt the respondant to elaborate on what kind of access to data the respondant has and how much that costs.
6. Have you ever made a payment using the internet? If *yes*, how did you do that and what types of costs were there for making that payment? If *no*, have you ever wanted to make a payment over the internet? Why couldn't you?	Please prompt respondant to share general thoughts on making internet payments (i.e. security, reliability, etc.).
7. Please tell me about the steps you take when you need to submit a form or documentation along with a payment. What costs, burdens, or other obstacles do you face when submitting documentation? For example: a. Photocopying charges b. Purchase of an envelope c. Postage d. Other If you could use the internet to submit the documentation, are there any costs or difficulties you would face in doing so?	Please try to collect details about travel required (i.e. to a library, post office, etc.), mode of transportation, and travel time associated with the trips.
8. If the government announced that it would no longer accept paper payments (including cash,	If the respondant has a difficult time brainstorming ways he/she could access

checks, and money orders), how would that affect you?	electronic payment methods, please prompt him/her with known methods used by other unbanked individuals (i.e. prepaid debit card used at internet café). However, give him/her sufficient time to craft his/her own answer. Do not lead the answer too heavily.
If you had to, how would you make an electronic payment (such as using debit or credit cards, electronic transfers from a bank account, etc.)?	
What electronic methods would work best for you and why?	
What costs or obstacles, other than those discussed previously, would you incur in using these electronic methods?	If the respondant is considering increasing his/her level of financial inclusion of internet access, try to guage what scenario would push the respondant to do so.

Thank you very much for your time and input.