

End of 2017 Tax Season Online Survey for Site Leads

Thank you for participating in the Consumer Financial Protection Bureau's (CFPB's) Tax Time Savings Initiative in 2017, and for agreeing to complete this survey about your experiences this past tax season. While participation in this survey is strictly voluntary, the information you provide will be extremely helpful to the Bureau in getting a better understanding about how organizations such as yours integrate savings promotion strategies in their Volunteer Income Tax Assistance (VITA) programs, and the value that the Bureau can provide in support of those efforts.

Please note that the Bureau intends to keep your responses private to the extent permitted by law, and when results are reported none of your answers will be connected to your organization.

We estimate that this survey will take no more than 30 minutes to complete. We would appreciate your reply by May 15, 2017. If you have any questions, please contact [ICF survey contact] at [phone number] or [email address].

Privacy Act Statement

5 U.S.C. 552(a)(e)(3)

The information you provide through your responses to ICF will assist the study sponsor, the Consumer Financial Protection Bureau ("CFPB"), in getting a better understanding about how your organization integrates savings promotion strategies.

The CFPB will access basic contact information such as your name, address, phone number, email address, or mailing address.

Information collected on behalf of the Bureau by ICF will be treated in accordance with the System of Records Notice ("SORN"), [CFPB.021 Consumer Education and Engagement Records, 79 FR 78839](#). This information will not be disclosed as outlined in the Routine Uses for the SORN. Direct identifying information will only be used by ICF to facilitate the study and will be kept private except as required by law.

This collection of information is authorized by Pub. L. No. 111-203, Title X, Sections 1013 and 1022, codified at 12 U.S.C. §§ 5493 and 5512.

Participation in this study is voluntary, you are not required to participate or share any identifying information with ICF and you may withdraw participation at any time.

Paperwork Reduction Act Statement

According to the Paperwork Reduction Act of 1995, “an agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a valid Office of Management and Budget (OMB) control number.” The OMB control number for this collection is 3170-0036 and expires 8/31/2019. The time required to complete this information collection is estimated to average approximately 30 minutes per response. Comments regarding this collection of information—including the estimated response time, suggestions for improving the usefulness of the information, or suggestions for reducing the burden to respond to this collection—should be submitted to the Consumer Financial Protection Bureau (Attention: PRA Office), 1700 G Street NW, Washington, DC 20552, or by email to CFPB_PRA@cfpb.gov.

1. Did anyone from your organization participate in one of the webinars about the CFPB’s Tax Time Savings Initiative that was offered in December 2016 or January 2017? (RESPONSE OPTIONS: Yes/No)

If Yes:

- a) How useful was this webinar? (RESPONSE OPTIONS: Very useful/Useful/Somewhat useful/Not at all useful/Don’t know)
- b) What, if anything, was particularly useful about this webinar?
- c) What recommendations do you have for how similar webinars could be improved in future years?

2. Did you provide staff with site coordination or management responsibilities with training for the 2017 tax season in how to encourage taxpayers to save some or all of their refunds? (RESPONSE OPTIONS: Yes, in the context of other training/Yes, as a separate training/No)

If Yes:

- a) How did you provide this training? *Check all that apply.* (RESPONSE OPTIONS: Face-to-face presentations/Recorded CFPB materials/Participation in live CFPB webinars/Using written materials from CFPB/Other (specify))
- b) What proportion of your staff with site coordination or management responsibilities participated in training for the 2017 tax season in how to encourage taxpayers to save some or all of their refunds? (RESPONSE OPTIONS: All or almost all/most/some/a few)
- c) To what extent was training on savings promotion strategies useful to the staff that received it? (RESPONSE OPTIONS: Very useful/Useful/Somewhat useful/Not at all useful)
- d) What aspects of this training, if any, were particularly effective?

- e) Is there anything that you would like to do differently in future years related to training on savings promotion?
- f) How can the CFPB support you in your efforts to train your staff on savings promotion?

3. Are there any training materials or other resources that the CFPB could provide that would help more effectively train staff and volunteers on savings promotion topics? If so, what are they?

4. Which of the following types of taxpayer-facing materials provided by the CFPB did you use at your site?

- a) Worksheets for taxpayers? (RESPONSE OPTIONS: Yes/No)
- b) Table tents? (RESPONSE OPTIONS: Yes/No)
- c) Social media share graphics? (RESPONSE OPTIONS: Yes/No)
- d) Handouts/information sheets? (RESPONSE OPTIONS: Yes/No)
- e) Posters? (RESPONSE OPTIONS: Yes/No)
- f) Video? (RESPONSE OPTIONS: Yes/No)

If at least one of (a) through (f) is Yes:

- g) In what ways were these materials effective?
- h) In what ways could these materials be improved?

5. Are there any other types of resources or materials related to savings promotion that would you like the CFPB to provide? If so, what?

6. The 2017 Tax Time Savings Initiative focused on seven promising practices. Of these seven promising practices, which three do you believe are most important to sites seeking to promote saving? (RESPONSE OPTIONS: List of seven practices; respondents are allowed to check three)

The next section of the survey will ask you about each of these practices individually.

7. Promising Practice #1: Communicate with taxpayers about savings before they come to the tax site.

- a) Is this something you tried to do at your tax site(s) this year? (RESPONSE OPTIONS: Yes/No/Unsure)

If Yes:

- a) On a scale of 1 (least effective) to 5 (most effective), how effective did you find this promising practice to be in encouraging taxpayers to save all or some of their refunds? (RESPONSE OPTIONS: 1 to 5 or don't know)

- *If 1 or 2: Why don't you think these strategies were effective? How*

could it be made more effective?

- b) Please describe how you communicated with taxpayers about savings before they arrived at your site(s).
- c) What advice do you have for other tax sites related to this promising practice?

If No:

- d) Please describe why you chose not to implement this practice at your tax site(s) this year.

8. Promising Practice #2: Offer the saving option more than once at the tax site.

- a) Is this something you tried to do at your tax site(s) this year? (RESPONSE OPTIONS: Yes/No/Unsure)

If Yes:

- b) On a scale of 1 (least effective) to 5 (most effective), how effective did you find this promising practice to be in encouraging taxpayers to save all or some of their refunds? (RESPONSE OPTIONS: 1 to 5 or don't know)
 - *If 1 or 2:* Why don't you think this practice was effective? How could it be made more effective?
- c) Please describe how you offered the savings option to each taxpayer more than once at your tax site(s).
- d) What advice do you have for other tax sites related to this promising practice?

If No:

- e) Please describe why you chose not to implement this practice at your tax site(s) this year.

9. Promising Practice #3: Make sure tax preparers know how to help taxpayers save while filing.

- a) Is this something you tried to do at your tax site(s) this year? (RESPONSE OPTIONS: Yes/No/Unsure)

If Yes:

- b) On a scale of 1 (least effective) to 5 (most effective), how effective did you find this promising practice to be in encouraging taxpayers to save all or some of their refunds? (RESPONSE OPTIONS: 1 to 5 or don't know)
 - *If 1 or 2:* Why don't you think this practice was effective? How could it be made more effective?
- c) How did you provide training on savings promotion strategies to your tax

preparers? *Check all that apply.* (RESPONSE OPTIONS: Face-to-face presentations/Showing tax preparers recorded CFPB materials/Having tax preparers participate in live CFPB webinars/Using written materials from CFPB/Other (specify))

- d) Did you make training related to savings promotion strategies part of your regular tax prep training, or did volunteers and staff receive it separately? (RESPONSE OPTIONS: Part of regular tax prep saving/Separately)
- e) What proportion of your tax preparers participated in training for the 2017 tax season in how to encourage taxpayers to save some or all their refunds? (RESPONSE OPTIONS: All or almost all/most/some/a few)
- f) What aspects of this training, if any, were particularly effective?
- g) Do you think your tax preparers felt comfortable encouraging taxpayers to save? (RESPONSE OPTIONS: Yes/No/Unsure)
 - *If No or Unsure:* Why do you think your tax preparers were not fully comfortable encouraging taxpayers to save?
- h) Is there anything that you would like to do differently in future years related to training your tax preparers on tax time savings?
- i) How can the CFPB support you in your efforts to train tax preparers?
- j) What advice do you have for other tax sites related to this promising practice?

If No:

- k) Please describe why you chose not to implement this practice at your tax site(s) this year.

10. Promising Practice #4: Dedicate staff or volunteers to promoting saving.

- a) Is this something you tried to do at your tax site(s) this year? (RESPONSE OPTIONS: Yes/No/Unsure)

If Yes:

- a) On a scale of 1 (least effective) to 5 (most effective), how effective did you find this promising practice to be in encouraging taxpayers to save all or some of their refunds? (RESPONSE OPTIONS: 1 to 5 or don't know)
 - *If 1 or 2:* Why don't you think this practice was effective? How could it *be* made more effective?
- b) Please describe how staff members or volunteers were dedicated specifically to promoting saving. What was their role, and how did they interact with taxpayers?
- c) What advice do you have for other tax sites related to this promising practice?

If No:

- d) Please describe why you chose not to implement this practice at your tax site(s) this year.

11. Promising Practice #5: Use suggested savings amounts and prompts to help taxpayers focus on a savings goal.

- a) Is this something you tried to do at your tax site(s) this year? (RESPONSE OPTIONS: Yes/No/Unsure)

If Yes:

- a) On a scale of 1 (least effective) to 5 (most effective), how effective did you find this promising practice to be in encouraging taxpayers to save all or some of their refunds? (RESPONSE OPTIONS: 1 to 5 or don't know)
 - *If 1 or 2:* Why don't you think this practice was effective? How could it be made more effective?
- b) Please describe how you used suggested savings amounts and prompts to help taxpayers focus on a savings goal. How did you provide these recommended amounts and prompts to taxpayers?
- c) What advice do you have for other tax sites related to this promising practice?

If No:

- d) Please describe why you chose not to implement this practice at your tax site(s) this year.

12. Promising Practice #6: Provide multiple options for saving.

- a) Did your tax site help taxpayers open new savings accounts for the purposes of saving? (RESPONSE OPTIONS: Yes/No)
 - *If Yes:* Who was responsible for opening these accounts? (RESPONSE OPTIONS: Tax site staff/Financial institution staff working at your tax site/Financial institution working offsite/Other (specify))
- b) Did your tax site help taxpayers open new prepaid debit card accounts for the purposes of saving? (RESPONSE OPTIONS: Yes/No)
- c) Did your tax site offer taxpayers the opportunity to save some or all of their refunds using IRS Form 8888¹? (RESPONSE OPTIONS: Yes/No)

¹ IRS Form 8888 is designed to allow direct deposit of a tax refund (or part of it) to one or more accounts at a bank or other financial institution (such as a mutual fund, brokerage firm, or credit union) in the United States. This form can also be used to buy up to \$5,000 in paper series I savings bonds with a tax refund / <https://www.irs.gov/uac/about-form-8888>.

- d) Did your tax site offer taxpayers the opportunity to open a myRA account for the purposes of saving some or all of their refunds? (RESPONSE OPTIONS: Yes/No)
- e) Did your tax site offer taxpayers the opportunity to save some or all of their refunds by purchasing a savings bond? (RESPONSE OPTIONS: Yes/No)
- f) *If Yes to at least two of (a) through (e):* On a scale of 1 (least effective) to 5 (most effective), how effective did you find offering multiple options for saving to be in encouraging taxpayers to save all or some of their refunds? (RESPONSE OPTIONS: 1 to 5 or don't know)
- *If 1 or 2:* Why don't you think this practice was effective? How could it be made more effective?
- g) Do you believe that myRA is a good savings vehicle for the taxpayers you serve? (RESPONSE OPTIONS: Yes/No/Don't know)
- Please explain your answer to the question above.
- h) Do you believe that Tax Time Savings Bonds are a good savings vehicle for the taxpayers you serve? (RESPONSE OPTIONS: Yes/No/Don't know)
- Please explain your answer to the question above.
- i) *If answer to Q12d indicates that the site offered myRA:* If taxpayers expressed interest in myRA, did you help them with signing up for that option? (RESPONSE OPTIONS: Yes, onsite/Yes, through a referral to a partner/No, just directed taxpayers to the website/Other (specify))

13. Promising Practice #7: Make savings fun.

- a) Is this something you tried to do at your tax site(s) this year? (RESPONSE OPTIONS: Yes/No/Unsure)

If Yes:

- a) On a scale of 1 (least effective) to 5 (most effective), how effective did you find this promising practice to be in encouraging taxpayers to save all or some of their refunds? (RESPONSE OPTIONS: 1 to 5 or don't know)
- *If 1 or 2:* Why don't you think this practice was effective? How could it be made more effective?
- b) Please describe how you tried to make savings fun at your tax site(s).
- c) What advice do you have for other tax sites related to this promising practice?

If No:

- d) Please describe why you chose not to implement this practice at your tax site(s) this year.

- 14. What are the biggest challenges you face at your site related to encouraging tax time savings? How have you been able to address those challenges?**
- 15. Do you have any other advice for other tax sites that are trying to encourage tax time savings?**
- 16. What else, if anything, could the CFPB do to support your site's efforts to promote savings at tax time in future years?**
- 17. Is there any other feedback you have for the CFPB about its 2017 Tax Time Savings Initiative?**