

# Bureau of Consumer Financial Protection Tax-Time Saving Initiative: Survey of Tax Filers at Volunteer Income Tax Assistant Sites

We are seeking additional information about saving activity by consumers who file their tax returns at Volunteer Income Tax Assistance (VITA) program sites that participate in the 2019 Bureau Tax Time Saving Initiative cohort. This information will be collected by VITA volunteers while helping consumers file their tax returns. Participation by VITA programs in this additional information collection will be strictly voluntary. Only consumers who are receiving a refund will be asked to respond to these questions. Responses to the questions by consumers will also be strictly voluntary.

The Bureau will collect results of this survey from participating VITA programs through the Bureau of Consumer Financial Protection Tax-Time Saving Initiative: End of 2019 Tax Season Online Survey for Site Leads. All results reported by VITA programs regarding this consumer information will be aggregated and de-identified. No consumer personally identifiable information will be collected.

## **Privacy Act Statement**

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

The information you provide through your responses to the Bureau of Consumer Financial Protection (“Bureau”) will assist us in learning about how you will use or save your tax refund.

ICF will access personally identifiable information (PII) such as your name, email address, number, and mailing address. The Bureau will only receive de-identified and aggregated data.

Information collected by the CFPB will be treated in accordance with the System of Records Notice (“SORN”), [CFPB.021 Consumer Education and Engagement Records, 79 FR 78839](#). Although the Bureau does not anticipate further disclosing the information provided, it may be disclosed as indicated in the Routine Uses described in the SORN. Direct identifying information will only be used by Bureau 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 the Bureau, 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. It expires on 8/31/2019. The time required to complete this information collection is estimated to average approximately 1.5 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 Bureau of

Consumer Financial Protection (Attention: PRA Office), 1700 G Street NW, Washington, DC 20552, or by email to [CFPB\\_PRA@cfpb.gov](mailto:CFPB_PRA@cfpb.gov).

## Consumer Survey Questions

1. Did you directly deposit at least a portion of your Federal refund into a savings account in a bank or credit union, a 529 plan, or a retirement account?
  - a. Yes
  - b. No
  - c. No reply
2. [If Q1 = a) What was the total amount of Federal refund proceeds directly deposited into a savings account in a bank or credit union, a 529 plan, or a retirement account? \_\_\_\_\_
3. Did you directly deposit at least a portion of your Federal refund into a prepaid card account?
  - a. Yes
  - b. No
  - c. No reply
4. [If Q3 = a) What was the total amount of Federal refund proceeds directly deposited into a prepaid card account? \_\_\_\_\_

THANK YOU VERY MUCH FOR PARTICIPATING IN THIS SURVEY!