

Discussion Guide for Focus Groups with Program Leads

My name is _____, and I work for a research company called ICF Incorporated L.L.C. (ICF). As all of you know, we are holding this focus group on behalf of the Consumer Financial Protection Bureau, or CFPB. For the past few years, the CFPB has engaged in a Tax Time Savings Initiative which supports efforts by tax preparation sites to encourage low- and moderate-income taxpayers who receive refunds to save some or all of their refunds. Research shows that these savings can help people improve their financial stability and protect against financial shocks, and that tax time is a valuable opportunity when people might be open to thinking about saving.

In this discussion, I'm going to ask you to talk about your experiences working with taxpayers, and to get your feedback on what strategies and approaches might be most effective in encouraging taxpayers who get refunds to save.

Do you have any questions about the purpose of this focus group or what we are going to be talking about?

Before we begin, I would like to set some “ground rules” for this discussion:

- a) Everyone’s participation is important—I’d like to hear from as many people as possible.
- b) Please speak honestly—we want to hear what you think, even if you dislike something.
- c) Please treat all discussions in this focus group as confidential so that everyone may speak freely. I will do the same. ICF will not use your names in any reports that we write and we plan to destroy the audio recordings after writing the report.
- d) 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.
- e) We will be audio recording this discussion so that we can refer back to it while writing our report.
- f) *(If applicable)* Finally, I wanted to let you know that there are people listening to this discussion from my company, ICF..

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 personally identifiable information such as your name, email address, number, and mailing address. ICF will be making audio recordings of your responses during the focus group, and may have representatives observing, but will only provide de-identified and aggregated data to the CFPB.

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 60 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.

Does anyone have any questions or concerns?

Great—then let’s get started. I expect that this discussion will take about 60 minutes.

I would like to start by asking everyone who is on the phone to introduce yourselves. When I say your name, please tell everyone where you work, what your role is, and for how long you have been in this role.

Before we talk about the CFPB Tax Time Savings Initiative, I’d like to start by asking you a few questions about your experiences with tax time savings at your tax sites.

1. What are the primary challenges you experience in increasing the number of people that are interested in saving at your tax sites?

- Which of these challenges do you think are most important? How have you tried to address them? Have you been successful?
2. When taxpayers opt not to save a portion of their refunds, what reasons do they generally have? (*Push participants to think beyond the obvious reason—i.e., that they have immediate needs for the money.*)
 3. What options did you offer taxpayers at your site who wanted to save some of their refund? (e.g., savings accounts, MyRA, savings bonds, etc.)
 - Which of these options did taxpayers find most attractive, and why?
 - Which options did taxpayers find least attractive, and why?
 4. What do you see as the greatest untapped opportunity for increasing tax time savings?

Now I'd like to talk more specifically about your participation in the CFPB's Tax Time Savings Initiative.

5. Why did you or your organization decide to participate in the Tax Time Savings Initiative?
 - What were you hoping to get out of your participation in the campaign?
6. What kinds of support or assistance have you received from the CFPB through the Tax Time Savings Initiative? (*Probe for specific materials or other resources, participation in specific TA activities, or other benefits.*)
 - What kinds of support or assistance have been most helpful to you?
7. What CFPB resources or materials have you used at your tax sites?
 - Have you found these resources or materials to be effective? If so, in what ways?
 - How do you think these resources or materials could be improved?
8. How has your experience so far with the Tax Time Savings Initiative compared to your expectations?
 - What, if anything, was different than you expected?
9. When I asked you earlier about the challenges that you experience in increasing tax time savings at your sites, you mentioned [*cite answers given previously*]. Has the Tax Time Savings Initiative helped you address any of these challenges? If so, which ones and how?
10. What do you think could be improved about the Tax Time Savings Initiative in future years? How could the campaign be more helpful for you in promoting tax time savings?
11. Do you have any final thoughts or feedback for the CFPB about the Tax Time Savings Initiative?

Discussion Guide for Focus Groups with Frontline Staff and Volunteers

My name is _____, and I work for a research company called ICF. As all of you know, we are holding this focus group on behalf of the Consumer Financial Protection Bureau, or CFPB. For the past few years, the CFPB has engaged in a Tax Time Savings Initiative which supports efforts by tax preparation sites to encourage low- and moderate-income taxpayers who receive refunds to save some or all of their refunds. Research shows that these savings can help people improve their financial stability and protect against financial shocks, and that tax time is a valuable opportunity when people might be open to thinking about saving.

In this discussion, I'm going to ask for you to talk about your experiences working with taxpayers, and to get your feedback on what strategies and approaches might be most effective in encouraging taxpayers who get refunds to save.

Do you have any questions about the purpose of this focus group or what we are going to be talking about?

Before we begin, I would like to set some "ground rules" for this discussion:

- a) Everyone's participation is important—I'd like to hear from as many people as possible.
- b) Please speak honestly—we want to hear what you think, even if you dislike something.
- c) Please treat all discussions in this focus group as confidential so that everyone may speak freely. I will do the same. ICF will not use your names in any reports that we write and we plan to destroy the audio recordings after writing the report.
- d) We will be audio recording this discussion so that we can refer back to it while writing our report.
- e) *(If applicable)* Finally, I wanted to let you know that there are people listening to this discussion from my company, ICF.

Insert Privacy Act Statement here once the questions above have been answered.

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 60 minutes per response. Comments regarding this

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Does anyone have any questions or concerns?

Great—then let's get started. I expect that this discussion will take about 60 minutes.

I would like to start by asking everyone who is on the phone to introduce yourselves. When I say your name, please tell everyone where you work, what your role is, and for how long you have been in this role.

1. What do you think are the biggest challenges in encouraging taxpayers to save some of their tax refund?
 - Which of these challenges do you think are most important? How have you tried to address them? Have you been successful?
2. When taxpayers opt not to save a portion of their refunds, what reasons do they generally have? (*Push participants to think beyond the obvious reason—i.e., that they have immediate needs for the money.*)
 - What categories of taxpayers do you think are most likely to save a portion of their refunds? Why?
3. How much emphasis do you think tax sites should place on encouraging tax time savings? Why?
4. How comfortable are you personally in encouraging taxpayers to save part of their tax refunds? Why or why not?
 - What aspects of discussions about savings do you find challenging or uncomfortable, if any?
5. When you work with a taxpayer, what strategies do you use personally to encourage them to save some or all of their refund?
 - Which strategies or approaches have you found most effective? Why do you think those strategies work?
6. What other strategies did your tax site use to encourage taxpayers to save? (*If not mentioned spontaneously, probe for visual reminders, incentives for saving, etc.*)
 - Do you think any of these approaches were effective? If so, why?
 - Were there any strategies used at your tax site that you think were not effective? If so, what and why?
7. What options did you offer taxpayers at your site who wanted to save some of their refund? (e.g., savings accounts, MyRA, savings bonds, etc.)
 - Which of these options did taxpayers find most attractive, and why?
 - Which options did taxpayers find least attractive, and why?

8. Are there any tools or resources that would make it easier for you to encourage tax time savings among the taxpayers with whom you work?
9. What is the most important thing you wish the taxpayers you serve would do to use their tax refunds to make themselves more financially secure? *Note that questions could relate to saving, or to other financial behaviors such as paying down debt, etc.*
10. Do you have any final thoughts for the CFPB about how to best encourage taxpayers to save during tax time?