

## Bureau of Consumer Financial Protection Tax-Time Savings Initiative: Discussion Guide for 2019 Focus Groups with Volunteers at Case Study Sites

My name is \_\_\_\_\_, and I work for a research company called ICF International (ICF). As all of you know, we are holding this focus group on behalf of the Bureau of Consumer Financial Protection, or the Bureau. For the past few years, the Bureau 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 having savings can help people protect against financial shocks and can increase their financial well-being. Tax time is a valuable opportunity when people might be open to thinking about saving.

In this discussion, I'm going to ask all of you to share 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.
- d) We will be audio recording this discussion so that we can refer back to it while writing our report. These recordings will be deleted once the relevant information is summarized in our report.
- e) *(If applicable)* Finally, I wanted to let you know that there are people listening to this discussion from my company, ICF, that will help take notes and track key concepts.

Does anyone have any questions or concerns?

Before we get started, please take a look at the Privacy Act and Paperwork Reduction Act Statements provided to you in hard copy. I will also read the Privacy Act Statement for those on the phone.

### **Privacy Act Statement**

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

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

The Bureau will access personally identifiable information (PII) 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 Bureau.

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](#). 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 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.

Anyone have any questions?

### **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 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 collections 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).

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. Please state your name, what your current role is at *[site]*, for how long you have been in this role, and whether you had

any prior experience with tax preparation or financial education prior to becoming a volunteer with [site].

1. What was the first time you heard about your organization's plans to encourage saving amongst taxpayers (i.e., volunteer orientation, training, in passing conversation with staff, other volunteers, etc.)?
  - a. Who communicated that message to you?
2. What is your role, as far as sharing saving information or encouraging saving with taxpayers?
  - a. Do you feel comfortable playing this role? Why or why not?
3. In your own words, what do you think is the message that your site is trying to communicate to its staff and volunteers about saving during tax time?
  - a. What was your initial reaction the first time you heard that message?
  - b. *[If site has been involved in tax time saving promotion for more than one year]* Has the message that your site sends about saving changed at all over time? If so, how?
  - c. Has your attitude toward that message changed over time? If so, how and why?
4. What are the biggest challenges to having a conversation around saving with taxpayers? (e.g., lack of time, lack of comfort with the subject area, production pressure, taxpayer disinterest, taxpayer priorities, etc.) *Probe for challenges both to initiating conversations and to making those conversations productive.*
  - a. Have these challenges discouraged you from initiating conversation around saving with taxpayers? Why/why not?
  - b. Have you used any strategies to address those challenges? If so, what?
  - c. *[If site has been involved in tax time saving promotion for more than one year]* Have the strategies that you use changed at all over time?
    - i. Are there new strategies that you have adopted?
    - ii. Are there approaches that you have stopped trying because they do not work?
  - d. How could Volunteer Income Tax Assistance (VITA) programs make it easier for volunteers to talk to taxpayers about saving?
5. Does the tax preparation software that you use in any way encourage or discourage you from having saving discussions? If so, how?
6. Does [site] have any expectations about how many tax returns you will complete in a certain amount of time, or how long you will spend on each return? Do you see these expectations as a potential barrier to starting conversations with taxpayers about saving?
  - a. Do you place any expectations on yourself, as far as speed or productivity/output in preparing returns? If yes, do these expectations have any impact on your discussions with taxpayers about saving?

7. What do you consider to be a “successful” conversation with a taxpayer about savings?
  - a. Would a taxpayer have to actually save a portion of his or her refund in order for the discussion to be successful? If not, what would have to happen?
8. At your site, what saving options do taxpayers have (e.g., different savings products)? Are there certain options that you think taxpayers find appealing? Which, and why?
  - a. Are there certain categories of taxpayers who tend to like certain products? If so, please explain.
9. What types of training have you received related to promoting saving to taxpayers? In what ways has this training been effective? In what ways has it been less effective?
  - a. What other types of support or resources has [site] provided? How have these helped you?
  - b. Are there other resources or materials that you wish you had?
  - c. *[If site has been involved in tax time promotion for more than one year]* Have your program’s approaches to training and support changed at all over time? If so:
    - i. Are there any changes that have made the program’s tax saving promotion more effective?
    - ii. Are there any changes that have made the program’s tax saving promotion less effective?
10. Do you have any suggestions or recommendations for how your program could be more effective at encouraging saving?

THANK YOU VERY MUCH FOR PARTICIPATING IN THIS SURVEY!