



OFFICE OF
ONLINE SERVICES

USER EXPERIENCE & DESIGN

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Prepared By
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Lab**

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Welcome Instructions

Thank you for joining this study.

Help us make these notices easier to understand!

You will be asked to review two informational letters then answer some questions based on your understanding of the information.

As you answer the questions, please clearly & loudly verbalize your thinking.

This should take about 15 minutes to complete and your participation is strictly voluntary.

Paperwork Reduction Act

OMB No: 1545-2256. This report is authorized under the Paperwork Reduction Act. Data collected will be shared with IRS staff, but your responses will be used for research and aggregate reporting purposes only and will not be used for other non-statistical or non-research purposes such as direct enforcement activities. The information that you provide will fully be protected allowable under the Freedom of Information Act (FOIA). Public reporting burden

for this collection of information is estimated to average 15 minutes, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. Send comments regarding this burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to Special Services Section, SE:W:CAR:MP:T:M:S, Room 6129, 1111 Constitution Avenue, NW, Washington, DC 20224.

Scenarios

[Each respondent - based on their real-life circumstances in setting up a payment plan - will be sent to one of the following; those who have not set up a payment plan in real life will be randomly placed into one of the following overarching scenarios, so that each scenario will be evaluated by one-third of the sample.]

Overarching Scenario - Short Term Payment Plan

For this exercise, please imagine that you have filed your federal income tax return and know that you owe a balance to the IRS. The balance is more than you can afford to pay today, so you choose to create a payment plan with the IRS to pay the balance you owe over time. The payment plan you chose allows you to pay off your entire balance in 120 days or less.

Overarching Scenario - DDIA

For this exercise, please imagine that you have filed your federal income tax return and know that you owe a balance to the IRS. The balance is more than you can afford to pay today, so you explore your options to create a payment plan with the IRS to pay the balance you owe over time. Based on your circumstances, you are eligible for a Direct Debit Installment Agreement, where the IRS automatically deducts an agreed-upon amount each month from your bank account.

Overarching Scenario - Regular Installment Agreement

For this exercise, please imagine that you have filed your federal income tax return and know that you owe a balance to the IRS. The balance is more than you can afford to pay today, so you choose to create a payment plan with the IRS to pay the balance you owe over time. The payment plan you chose is a regular long-term installment agreement, where each month you make a payment to the IRS for an agreed-upon amount.

Review of & Reactions to Plan-Specific 2604C

When you set up your payment plan you received a notice in the mail from the IRS. Please take a look through this notice and comment on anything that comes to mind as you read through it. Again, please clearly & loudly verbalize your thinking.

[display appropriate Notice 2604C - dependent upon payment plan type]

Questions

1. What is the main idea that this notice is telling you? *[Open response.]*
2. What is the FIRST thing you would do if you received this notice from the IRS? *[Open response.]*
3. If you received this notice, would you believe you are in a payment plan? *[Select one.]*
 - Yes
 - No
 - Unsure - please explain
4. If you received this notice, would you believe you should make monthly payments? *[Select one.]*
 - Yes
 - No
 - Unsure - please explain
5. If you received this notice, would you believe that penalties and interest will continue to accrue until you have paid off the total balance you owe to the IRS? *[Select one.]*
 - Yes
 - No
 - Unsure - please explain
6. If you received this notice, would you believe that you may alter your payment plan? *[Select one.]*

- Yes
 - No
 - Unsure - please explain
7. If you received this notice, would you believe that you have the option to pay off the full balance you owe to the IRS at any time? [*Select one.*]
- Yes
 - No
 - Unsure - please explain
8. If you received this notice, what do you think you need to do to keep your payment plan in good standing? [*Open response.*]
9. Do you recall if you have received a notice like this one in real life? [*Select one.*]
- Yes
 - No
 - Unsure - please explain

Review of & Reactions to CP14-IA

Now imagine that a couple of months have gone by since you set up your payment plan, and you then receive another notice in the mail from the IRS. Please take a look through this notice and clearly verbalize your thinking as you review it. Again, please clearly & loudly verbalize your thinking.

[*display CP14-IA Notice*]

Questions

10. What is the main idea that this notice is telling you? [*Open response.*]
11. What is the main **difference** between what the first notice and the second notice are telling you? [*Open response.*]
12. Was any part of this notice unclear to you? [*Open response.*]
13. What is the **FIRST** thing you would do if you received this notice from the IRS? [*Open response.*]
14. After your initial response to this notice, which of the following actions would you take if you received this notice from the IRS? [*Select all that apply.*]
- Ignore this letter or file it away
 - Scan the code to change your payment
 - Go to the Online Payment Agreement link on irs.gov

- Go to the Online Account link on irs.gov
- Scan the code to view your online account
- Call the IRS
- Scan the code to view the Taxpayer Advocate website
- Go to the link about this notice on irs.gov
- Go to the Taxpayer Bill of Rights link on irs.gov
- Go to the Taxpayer Advocate link on irs.gov
- Something else - please specify: _____

15. If you received this notice, how much are you required to pay now? [*Select one.*]

- Nothing
- As much as you can
- The whole balance
- Your monthly payment amount
- Unsure - please explain

16. Which amount would be best to pay now if you wanted to minimize penalties and interest? [*Select one.*]

- Nothing
- As much as you can
- The whole balance
- Your monthly payment amount
- Unsure - please explain

17. How would you get the phone number for the IRS if you wanted to call? [*Open response.*]

18. How familiar are you with scanning codes such as the ones included in this notice? [*Open response.*]

19. If you received this notice, would you believe you are in a payment plan? [*Select one.*]

- Yes
- No
- Unsure - please explain

20. If you received this notice, would you believe you are required to make monthly payments? [*Select one.*]
- Yes
 - No
 - Unsure - please explain
21. If you received this notice, would you believe that penalties and interest will continue to accrue until you have paid off the total balance you owe to the IRS? [*Select one.*]
- Yes
 - No
 - Unsure - please explain
22. If you received this notice, would you believe that you may alter your payment plan? [*Select one.*]
- Yes
 - No
 - Unsure - please explain
23. [For non-DDIA scenarios] What options do you have to make your payments? [*Open response.*]
24. If you received this notice, would you believe that you have the option to pay off the full balance you owe to the IRS at any time? [*Select one.*]
- Yes
 - No
 - Unsure - please explain
25. If you received this notice, what do you think you need to do to keep your payment plan in good standing? [*Open response.*]

Closing

Thank you for answering all our questions today. Please allow for up to 72 hours to receive your gift card.