**BUREAU OF CONSUMER FINANCIAL PROTECTION**

**REQUEST FOR APPROVAL UNDER THE "GENERIC INFORMATION COLLECTION PLAN FOR QUALITATIVE CONSUMER EDUCATION, ENGAGEMENT, AND EXPERIENCE INFORMATION COLLECTIONS"**

**(OMB Control Number: 3170-0036)**

---

1. **TITLE OF INFORMATION COLLECTION**:
**Tax Time Savings Initiative; Collection of Post-Tax Season Data**

2. **PURPOSE**:
The purpose of the Consumer Financial Protection Bureau's ("CFPB" or "Bureau") Tax Time Savings Initiative ("Initiative") is to encourage earned income tax credit (EITC) recipients and other taxpayers with low incomes to engage in savings and wealth-building activities during the tax preparation process.

The purpose of this inquiry is to collect information from non-profit organizations that operate Volunteer Income Tax Assistance (VITA) programs to get their feedback on the experience of using Initiative materials, technical assistance and training during the tax season which typically runs from mid-January to April $15^{th}$, annually. The information provided will help the Bureau to better understand how organizations, such as those included in the Initiative, integrate savings promotions strategies in VITA programs, the value that the Bureau can provide in support of those efforts, and how consumers respond to encouragements to save. In addition to information about the strategies that organizations used and narrative information about their experiences and feedback, we are also requesting that participating organizations provide a small amount of aggregated data about program outputs including number of returns filed, number of EITC filers, and number of people who saved through different channels. This information will not be used to evaluate the quality or effectiveness of the individual programs or respondents.

The Bureau plans to collect post-tax season data through three activities:

1) Online survey of (a) site leads at each of the participating organizations; regarding best practices for encouraging saving.
2) Telephone focus groups with (a) site leads and (b) frontline staff/volunteers;
3) Collection of output data from site leads through a separate online survey.

3. **DESCRIPTION OF RESPONDENTS**:
Respondents to these inquiries will be the lead staff and volunteers of non-profit and community-based organizations participating in the Tax Time Savings Initiative, as well as consumers who are customers of the programs participating in the Initiative.

4. **TYPE OF COLLECTION (ADMINISTRATION OF THE COLLECTION INSTRUMENT)**:

a. How will you collect the information? Check all that apply.

| | |
|---|---|
| [X] Web-based or other forms of Social Media | [X] Telephone |
| [ ] In-person | [ ] Mail |

[ ] Small Discussion Group [X] Focus Group
[ ] Other (please explain) ___________________________________

b. Will interviewers or facilitators be used?

[X] Yes [ ] No [ ] Not Applicable

5. **FOCUS GROUP OR SURVEY**:

If you plan to conduct a focus group or survey, please provide answers to the following questions:

a. Do you have a customer list or something similar that defines the universe of potential respondents and do you have a sampling plan for selecting from this universe?

[X] Yes [ ] No [ ] Not Applicable

b. If yes, please provide a description below. If no, please provide a description of how you plan to identify your potential group of respondents and how you will select them.

The Bureau will be conducting both telephone focus groups and an online survey with site leads from the participating organizations. The Bureau has contact information for these people, and will send emails to them inviting them to participate in the survey and focus groups.

The Bureau will also be conducting telephone focus groups and an online survey of frontline staff and volunteers who work with taxpayers at these organizations. The Bureau does not have a list of these participants; instead, the agency will send emails to the program leads and ask them to distribute information about the online survey and focus groups to their staff members and volunteers.

6. **INFORMATION COLLECTION PROCEDURES**:
**Please summarize the procedures that will be used to collect data from respondents.**

Potential respondents will receive requests for information via email, and will be asked to either (a) use an embedded link in the email to access online surveys; or (b) reply by email or phone to sign up for a telephone focus group.

7. **PERSONALLY IDENTIFIABLE INFORMATION**:

a. Is personally identifiable information (PII) collected? [X] Yes [ ] No
b. If yes, is the information that will be collected included in records that are subject to the Privacy Act of 1974? [X] Yes [ ] No [ ] Not Applicable

c. Has a System or Records Notice (SORN) been published?
[X] Yes [ ] No [ ] Not Applicable

If yes, list the SORN title and Federal Register citation

Consumer Education and Engagement Records CFPB.021, 83 FR 23435

If applicable, what is the link to the Privacy Impact Assessment? Consumer Experience Research PIA https://s3.amazonaws.com/files.consumerfinance.gov/f/201406_cfpb_consumer-experience-research_pia.pdf

8. **INCENTIVES**:

**a.** Is an incentive provided to participants? [ ] Yes [ X ] No

**b.** If yes, provide a statement justifying the use and amount of the incentive ***and*** the amount or value of the incentive: $____N/A_______.

9. **ASSURANCES OF CONFIDENTIALITY**:

a. Will a pledge of confidentiality be made to respondents? [ ] Yes [X] No

b. If yes, please cite the statue, regulation, or contractual terms supporting the pledge.

10. **JUSTIFICATION OF SENSITIVE QUESTIONS (if applicable)**:

11. **BURDEN HOURS**:

| Collection of Information | Number of Respondents | Frequency | Number of Responses | Response Time (Hours) | Burden (Hours) |
|---|---|---|---|---|---|
| Site Leads (Survey) data | 100 | 1x | 100 | .5 | 50 |
| Site lead (Survey) best practices | 100 | 1x | 100 | .5 | 50 |
| Site Leads (Focus Groups) | 32 | 1x | 32 | 1.0 | 32 |
| Volunteer (Focus group) | 60 | 1x | 60 | 1.0 | 60 |
| **Totals:** | **292** | ///////////// | **292** | /////////////// | **192** |

12. **FEDERAL COST**: The estimated annual cost to the Federal government is $____0____.

Conducting this survey is one part of an overall procurement from the contractor to develop, administer and gauge the effectiveness of this program, as such this survey does not have a cost distinct from the overall cost of the contract.

13. **CERTIFICATION**:

*CERTIFICATION PURSUANT TO 5 CFR 1320.9, AND THE RELATED PROVISIONS OF 5 CFR 1320.8(b)(3):*

By submitting this document, the Bureau certifies the following to be true:

(a) It is necessary for the proper performance of agency functions;
(b) It avoids unnecessary duplication;
(c) It uses plain, coherent, and unambiguous terminology that is understandable to respondents;
(d) Its implementation will be consistent and compatible with current reporting and recordkeeping practices;
(e) It indicates the retention period for recordkeeping requirements;
(f) It informs respondents of the information called for under 5 CFR 1320.8(b)(3):
  (i) Why the information is being collected;
  (ii) Use of information;
  (iii) Burden estimate;
  (iv) Nature of response (voluntary);
  (v) Nature and extent of confidentiality; and
  (vi) Need to display currently valid OMB control number;
(g) It was developed by an office that has planned and allocated resources for the efficient and effective management and use of the information to be collected;
(h) It uses effective and efficient statistical survey methodology; and
(i) It makes appropriate use of information technology.

*CERTIFICATION FOR INFORMATION COLLECTIONS SUBMITTED UNDER A GENERIC INFORMATION COLLECTION PLAN*

By submitting this document, the Bureau certifies the following to be true:

- The collection is voluntary.
- The collection is low-burden for respondents.
- The collection is non-controversial and does <u>not</u> raise issues of concern to other Federal agencies.
- Information gathered will not be used for the purpose of substantially informing influential policy decisions.
- The collection is not statistically significant; the results are not intended to be generalizable beyond the survey population.
- The results will not be used to measure regulatory compliance or for program evaluation.