

Interview Script for Encouraging Balance Repayment Study

Participant Requirements:

- Individual taxpayers who have had a balance and have received a balance notice within the past 3 years

Goals:

- Learn about the balance-related perceptions, attitudes, and behaviors of taxpayers that may affect balance repayment methods, timing, and methods of communication with IRS on balance-related matters.
- Learn about the behaviors, attitudes, and perceptions of taxpayers on matters related to financial transactions and account maintenance, because these patterns may precondition responses and behaviors related to tax balance repayment.
- Understand the nature of any misconceptions about balance repayment and related matters (e.g., online payment agreements, penalties and fees, benefits of some types of agreements versus others).
- Gather insights and suggestions related to motivating taxpayers to pay balances more quickly, through the most efficient and cost-effective means.

Background to be gathered during screening/recruitment:

- Age
- Gender identification
- Geographic location
- Highest level of education [junior high school; high school graduate; college graduate; master's degree(s); professional school degree (e.g., medical school or law school); doctoral degree; post-doctoral work; N/A]

Questions:

Note: The moderator may alter the order of questions during the interview and add or omit questions, depending on the flow of conversation.

General Behaviors/Attitudes

1. When you do your banking—e.g., deposits, checking account balances, and transfers from one account to another—do you usually do it in person at a branch or electronically via the bank's website or mobile app? Why?
2. When you pay rent or mortgage, do you pay by check by mailing or dropping off a check, or electronically, via online payments? Why? (If electronically. . .)

- a. Do you initiate a payment yourself every month, or do you use automatic payments that withdraw money from your bank account?
- 3. What about other regular payments, such as utilities—do you pay these by check or electronically? Why? (If electronically . . .)
 - a. By initiating online payments yourself, or through automatic scheduled payments? Why?

Interactions with IRS

- 4. How often, on average do you interact with the IRS, for any reason? (e.g., annually, several times a year, more than several times a year, never)
- 5. What is the reason you typically interact with the IRS? (e.g., to pay federal income taxes, to request an extension, to inquire about the status of refunds, to view balances, to arrange payment plans, to pay installments toward a balance, to request documents, etc.)
- 6. How do you prefer to interact with the IRS when you need to—by mail, phone, online, or by having someone else (tax professional or relative/friend) handle this for you?
- 7. When you file taxes, do you complete the tax returns yourself, or does someone else do it for you?
 - a. If self-file:
 - i. How do you file—e.g., paper/mail, TurboTax, other means?
 - ii. What is the most comfortable means of filing for you? Why?
 - b. If someone else does the taxes: Who—e.g., a tax professional or a relative/friend?
- 8. Do you ever receive tax refunds? If so, how do you prefer to receive refunds—check or direct deposit?

About Balances

I now would like to ask you about your experiences with the IRS and paying off taxes that you owed after Tax Day. I just want to remind you that everything you say in this room is confidential and will only be used for research purposes.

- 9. I understand you have received a notice that said you owed a balance. How long ago was that?
- 10. Do you remember receiving the notice?
- 11. Did you immediately understand what the notice meant?
- 12. Did you understand why you had a balance?
- 13. Do you remember if you had any questions when you received the notice? (If yes . . .)
 - a. Were you able to get all your questions answered to your satisfaction?
- 14. What was your first action after receiving the notice (e.g., call IRS, ignore it, get help from a tax professional, go online, etc.)?
- 15. Do you remember how you felt when you received the notice?
- 16. Did you pay off the balance all at once, or did you make arrangements to pay it off in installments? (If had payment plan . . .)

- a. Without disclosing amounts or any information you consider to be sensitive, can you describe the process of setting up your payment arrangement?
 - b. Were you satisfied with the terms of your payment arrangement?
 - c. How long did it take you to pay off the balance?
17. As you understand it, are there any advantages to making payment arrangements using a particular method—e.g., calling IRS versus setting up an online payment arrangement? How did you learn this?
18. Do you feel there was anything that would have enabled you to pay off the balance more easily? (If still paying it off, what types of obstacles are preventing you from repaying the full balance?)
19. Do you feel there was anything that would have encouraged you to pay off the balance faster?
20. How do you feel about your interactions with the IRS related to your balance and repayment—e.g., were they positive and constructive or not? (Probe—what aspects were most positive, most difficult, etc.)
21. When you were faced with a balance, did you feel that the IRS communications were clear and understandable? (Probe—what types of communications were most/least helpful?)
 - a. Is there any way the amount owed could be easier to understand?
 - b. Is there any way payment options could be easier to understand?
 - c. Can you think of any language that would encourage taxpayers to pay off balances faster? (Friendly and helpful language, or emphasizing that interest accrues on unpaid balances?)
22. Do you have any suggestions about how the IRS could communicate more clearly about the taxpayer's options for repaying a tax balance?
23. Do you have any other comments or suggestions related to the experience of receiving a notice of an overdue balance and having to repay it?

The Paperwork Reduction Act requires that the IRS display an OMB control number on all public information requests. The OMB Control Number for this study is 1545-2256. Also, if you have any comments regarding the time estimates associated with this study or suggestions on making this process simpler, please write to the, Internal Revenue Service, Tax Products Coordinating Committee, SE:W:CAR:MP:T:T:SP, 1111 Constitution Ave. NW, Washington, DC 20224.