

Question: Our only remaining question/concern is regarding the incentive. We appreciate your willingness to change your approach following our previous comments, but we want to make sure you get the greatest bang for the buck out of your incentive funds, and we think there might be potential issues with Amazon cards, too --

- an internet connection is required for online purchases, which may result in obstacles for the respondents;
- an Amazon account is required for purchases on its website, and this presents another step in the process of actually utilizing the incentive;
- a physical address is required for delivery of Amazon purchases

Would it be possible to give this out in the form of something like a VISA prepaid gift card instead? These are practically as good as cash – they can be used at any location where credit cards are accepted and would avoid the above-mentioned potential obstacles to usage.

Response: The research team considered a variety of different incentive approaches, including prepaid VISA gift cards. The research team selected the Amazon gift card as the best option because these cards do not expire, can be canceled without a fee, can be replaced with a new code that is sent electronically to the participant, and are controlled and monitored by the study team.

By contrast, the study team opted against the use of VISA gift cards for several reasons:

- VISA gift cards come with an assortment of additional fees—activation fees, shipping fees, cancellation fees (e.g., if lost or stolen), and inactivity fees (e.g., if the cards remain idle for too long), which add costs to the overall study and decreases the value of the card to participants. Please see Exhibit 1 for a few examples of fees and penalties associated with VISA gift cards.
- Unlike Amazon gift cards, VISA gift cards have expiration dates that can vary depending on which bank issues the gift card.
- To use VISA gift cards, a prepaid VISA gift card must be physically handed to each youth upon completing the baseline survey, which requires the study team to mail hundreds of prepaid gift cards to the 14 grantees that will participate in the study. Grantee staff would be responsible for distributing the gift cards to youth. This approach is highly undesirable because: (a) the study team loses control over the distribution of the gift cards, and thus it increases the opportunities to misuse the gift cards and reduces the team’s ability to monitor the incentive process; and (b) lost or stolen gift cards must be replaced with new cards, which requires a physical mailing address to receive them.

Exhibit 1

Bank	Activation	Activation Fee for An Order of 1000 Cards	Shipping Fee for Order of 1000 Cards	Cancellation Fee Plus Standard Shipping	Expiration	Inactivity Fee	Refund If Not Used	Must Have Commercial Account With Bank to Order Cards
Bank of America	PD can activate one card at a time	\$2.00	\$70.00	\$15.00	9 months	No	Yes	Yes

Bank	Activation	Activation Fee for An Order of 1000 Cards	Shipping Fee for Order of 1000 Cards	Cancellation Fee Plus Standard Shipping	Expiration	Inactivity Fee	Refund If Not Used	Must Have Commercial Account With Bank to Order Cards
	or teen can call and activate the card							
PrePaid-USA Visa® Award Cards (Sunrise Banks)	Teen must call and activate the card	\$1.65	\$74.51	\$42.92	12 months	\$3.95 a month after 9 months	No	No
IDT Financial Services	Cards are activated when shipped	\$1.75	\$56.00	\$31.75	8 years	\$2.50 a month after 13 months	No	No