

Appendix A –Screening Questionnaire – Financially Distressed

IRS Taxpayer Advocate Service Triad Screening Questionnaire Financially Distressed September 2009 Los Angeles, CA

RESEARCH CONTACT: Radha Rajan at 202-973-3617 or Radha.Rajan@PorterNovelli.com

DATES: TBD in September 2009

SPECS:

- Two, 90-minute 3-person focus groups with financially distressed:
 - o Split by gender – 1 group among women; 1 group among men
 - o NOT currently married
 - o Household income <\$15,000/year
 - o Either lost job/got laid off/gone out of business or had a serious illness in last 12 months (Q6) **OR** identified as not a careful money manager (Q7) (i.e., does not save regularly, does not manage money well) **OR** both
- Recruit 5 for 3 to show at each group.
- All respondents must speak English and be able to comfortably read (note: please remind respondents to bring reading glasses if necessary).
- All respondents must be outgoing, responsive, articulate, willing and able to read and react to written materials, and must be willing to speak openly in a group.

PLEASE SCHEDULE/RECRUIT RESPONDENTS AS FOLLOWS:

	<u>GROUP</u>	<u>DATE</u>	<u>TIME</u>
[]	Group 1: Financially distressed women	TBD	6pm
[]	Group 2: Financially distressed men	TBD	8pm

The following statement will be read after introductions.

Hello, my name is _____ with _____. We would like to invite a number of people in your area to participate in a focus group, and I would like to ask you a few questions about lifestyle and life events in the past year. I'm not trying to sell you anything. May I speak to the head of your household? This should take no more than 15 minutes, and we want you to know your participation is voluntary.

1. Record Gender—DO NOT ASK UNLESS UNABLE TO TELL.

Female..... [] **Continue for group 1**

Male [] **Continue for group 2**

2. Are you currently...

Married..... [] **Terminate**

Single, never married [] **Continue**

Separated/divorced/widowed... [] **Continue**

3. Do you, or does anyone in your household, work for a radio station, television station, newspaper, market research company, advertising or public relations company?

Yes..... [] **Terminate**

No..... [] **Continue**

4. Do you or does anyone in your household work in any of the following industries or positions? **[Record each “yes” response.]**

Government..... []

A bank or other financial institution..... []

Terminate if “YES” to any

A tax professional or accountant..... []

5. What is your current age? **[Do not read list]**

Under 18..... [] **Terminate**

18-34 []

35-50..... [] **Record**

50+ []

6. Which of the following events, if any, have occurred in the past 12 months? **[Record each “yes” response.]**

	Yes	No	
a.) Went to the doctor for a physical.....	[]	[]	Record
b.) Started a new job.....	[]	[]	Record
c.) Moved to a new place to live (i.e., house, apartment, etc.)	[]	[]	Record
d.) Lost a job, got laid off, or had your company go out of business.....	[]	[]	Record
e.) Got a divorce.....	[]	[]	Record
f.) Took a vacation.....	[]	[]	Record
g.) Had a significant illness, which required you to take more than 2 weeks off from work.....	[]	[]	Record

*If Q6d = yes **OR** Q6g = yes, respondent qualifies for “life-changing event” screen.*

7. Now I’m going to read four statements and I would like you to tell me how much you disagree or agree with each one. Please use a scale from 1 to 5 where 1 means strongly disagree, 2 means disagree, 3 is neutral, 4 means agree and 5 means strongly agree. **[Record one answer for each statement. Repeat scale if necessary]**

	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
a.) I am actively looking for ways to make my life easier.	1	2	3	4	5
b.) I am good at managing my money.	1	2	3	4	5 Terminate
c.) I’m happy with the way things are going in my life these days.	1	2	3	4	5
d.) I usually pay all of my bills on time.	1	2	3	4	5 Terminate

*If Q7b = 1 or 2 **AND** Q7d = 1 or 2, respondent qualifies for “bad money manager” screen.*

- _____ Check here if respondent qualifies for life-changing event screen (Q6)
- _____ Check here if respondent qualifies for bad money manager screen (Q7)
- _____ Check here if respondent qualifies for both screens (Q6 **AND** Q7)

****TERMINATE if no checks above****

- Recruit 2-3 total from each category (i.e., “life-changing event” or “bad money manager”) across both groups. One group should **not** have all the “life-changing event” qualifiers.
- Respondents who screen for “both” can be counted as either category.

8. Have you ever had problems with your taxes?

Yes []
No [] **Continue and record**

1. What was your total annual household income in 2008? **[Do not read list]**

Less than \$15,000..... [] **Continue**

\$15,000 - \$35,000..... []
\$35,001 - \$49,999..... []
\$50,000 - \$74,999..... []
\$75,000 - \$99,999..... [] **Terminate**
\$100,000 or
more..... []
Don't know/Refused []

2. Are you currently employed?

Yes, full-time..... []
Yes, part-time..... [] **Where possible, recruit a mix and
record.**
No..... []

3. Are you of Hispanic or Latino origin?

Yes..... []
No [] **Continue and record**

4. What is your race? (READ LIST. PLEASE ACCEPT MULTIPLE ANSWERS.)

- White []
- Black or African American..... []
.....
- Asian..... []
- Native Hawaiian or Other Pacific
Islander..... []
- American Indian or Alaskan Native.. []

***Using Q11 and Q12, recruit a mix where possible. Recruit no more than 3 non-Hispanic whites per group.*

5. What is the highest level of education you have completed? [Do not read list]

- High school graduate or less..... []
....
- Some college, vocational or
technical school..... [] **Recruit mix**
- College graduate or
more..... []

6. How comfortable would you be reading an information pamphlet that is written in English and telling someone what you think about it?

- Very comfortable..... [] **Continue**
- Somewhat
comfortable..... [] **Continue**
- Somewhat
uncomfortable..... [] **Terminate**
- Very uncomfortable..... [] **Terminate**

7. Take a moment and think about the current issues facing the country. Which would you say is the most important and why?

Recruiter: After recording respondent's answer, determine whether or not you feel this respondent would be useful in the group. Did she:
Give full and complete answer?

Section 1.01 **Speak clearly, and without long pauses?**
Answer enthusiastically?

It is most important that respondent be articulate!! If not, terminate.

I would like to invite you to participate in a group discussion that will be held at our facility on **[INSERT DATE]** at **[INSERT TIME]**. The group will last approximately 90 minutes. You will be asked to sign a confidentiality agreement before you participate in the group. To show our appreciation, at the conclusion of the group, you will receive **\$75** in cash. Would you be willing to participate?

Yes.....() **SCHEDULE** No.....() **TERMINATE**

I will call you to remind you of this appointment. However, if for some reason you are unable to attend, please call me at **(TELEPHONE NUMBER)** so that I can find a replacement for you. Thank You.

Respondent's name: _____
Address: _____
Telephone # (Home): _____ (Work) _____
Recruited by: _____

The Paperwork Reduction Act requires that the IRS display an OMB control number on all public information requests along with the address where you can send comments regarding the study. The OMB number for this study is 1545-XXXX. If you have any comments regarding this study, please write to:

**IRS, Tax Products Coordinating Committee,
SE:W:CAR:MP:T:T:SP, 1111 Constitution
Avenue, NW,
Washington, DC 20224**

Appendix B – Screening Questionnaire - Low Income Families

IRS Taxpayer Advocate Service Triad Screening Questionnaire Low-Income Families September 2009 Baltimore, MD and Los Angeles, CA

RESEARCH CONTACT: Radha Rajan at 202-973-3617 or Radha.Rajan@PorterNovelli.com

DATES: TBD in September 2009

SPECS:

- Per location, two, 90-minute 3-person focus groups with people who fall into the low income families audience
 - o Split by gender – 1 group among women; 1 group among men
 - o Currently married
 - o Household income of \$15,000-\$35,000/year
 - o Either lost job/got laid off/gone out of business or had a serious illness in last 12 months (Q6) **OR** identified as not a careful money manager (Q7) (i.e., does not save regularly, does not manage money well) **OR** both
- Recruit 5 for 3 to show at each group.
- All respondents must speak English and be able to comfortably read (note: please remind respondents to bring reading glasses if necessary).
- All respondents must be outgoing, responsive, articulate, willing and able to read and react to written materials, and must be willing to speak openly in a group.

PLEASE SCHEDULE/RECRUIT RESPONDENTS AS FOLLOWS:

	<u>GROUP</u>	<u>DATE</u>	<u>TIME</u>
[]	Group 1: Low income family women	TBD	6pm
[]	Group 2: Low income family men	TBD	8pm

The following statement will be read after introductions.

Hello, my name is _____ with _____. We would like to invite a number of people in your area to participate in a focus group, and I would like to ask you a few questions about lifestyle and life events in the past year. I'm not trying to sell you anything. May I

Speak to the head of your household? This should take no more than 15 minutes, and we want you to know your participation is voluntary.

1. Record Gender—DO NOT ASK UNLESS UNABLE TO TELL.

Female..... [] **Continue for group 1**

Male [] **Continue for group 2**

2. Are you currently...

Married..... [] **Continue**

Single, never married [] **Terminate**

Separated/divorced/widowed... [] **Terminate**

3. Do you, or does anyone in your household, work for a radio station, television station, newspaper, market research company, advertising or public relations company?

Yes..... [] **Terminate**

No..... [] **Continue**

4. Do you or does anyone in your household work in any of the following industries or positions? **[Record each “yes” response.]**

Government..... []

A bank or other financial institution..... []

Terminate if “YES” to any

A tax professional or accountant..... []

5. What is your current age? **[Do not read list]**

Under 18..... [] **Terminate**

18-34 []

35-50..... [] **Record**

50+ []

6. Do you have any children under the age of 19 living in your household?

Yes..... []

Where possible, recruit a mix and record

No..... []

Which of the following events, if any, have occurred in the past 12 months? **[Record each “yes” response.]**

	Yes	No	
a.) Went to the doctor for a physical.....	[]	[]	Record
b.) Started a new job.....	[]	[]	Record
c.) Moved to a new place to live (i.e., house, apartment, etc.)	[]	[]	Record
d.) Lost a job, got laid off, or had your company go out of business.....	[]	[]	Record
e.) Got a divorce.....	[]	[]	Record
f.) Took a vacation.....	[]	[]	Record
g.) Had a significant illness, which required you to take more than 2 weeks off from work.....	[]	[]	Record

*If Q7d = yes **OR** Q7g = yes, respondent qualifies for “life-changing event” screen.*

7. Now I’m going to read four statements and I would like you to tell me how much you disagree or agree with each one. Please use a scale from 1 to 5 where 1 means strongly disagree, 2 means disagree, 3 is neutral, 4 means agree and 5 means strongly agree. **[Record one answer for each statement. Repeat scale if necessary]**

	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
a.) I am actively looking for ways to make my life easier.	1	2	3	4	5
b.) I am good at managing my money.	1	2	3	4	5 Terminate
c.) I’m happy with the way things are going in my life these days.	1	2	3	4	5
d.) I usually pay all of my bills on time.	1	2	3	4	5 Terminate

*If Q8b = 1 or 2 **AND** Q8d = 1 or 2, respondent qualifies for “bad money manager” screen.*

_____ Check here if respondent qualifies for life-changing event screen (Q7)

_____ Check here if respondent qualifies for bad money manager screen (Q8)

_____ Check here if respondent qualifies for both screens (Q7 **AND** Q8)

****TERMINATE if no checks above.****

- Recruit 2-3 total from each category (i.e., “life-changing event” or “bad money manager”) across both groups. One group should **not** have all the “life-changing event” qualifiers.
- Respondents who screen for “both” can be counted as either category.

8. Have you ever had problems with your taxes?

Yes [] **Continue and record**
No []

9. What was your total annual household income in 2008? **[Do not read list]**

Less than \$15,000..... [] **Terminate**
\$15,000 - \$35,000..... [] **Continue**
\$35,001 - \$49,999..... []
\$50,000 - \$74,999..... []
\$75,000 - \$99,999..... [] **Terminate**
\$100,000 or more..... []
Don't know/Refused []

10. Are you currently employed?

Yes, full-time..... []
Yes, part-time..... [] **Where possible, recruit a mix and record.**
No..... []

11. Are you of Hispanic or Latino origin?

Yes..... [] **Continue and record**
No []

12. What is your race? (READ LIST. PLEASE ACCEPT MULTIPLE ANSWERS.)

- White []
- Black or African American..... []
.....
- Asian..... []
- Native Hawaiian or Other Pacific
Islander..... []
- American Indian or Alaskan Native.. []

***Using Q11 and Q12, recruit a mix where possible. Recruit no more than 3 non-Hispanic whites per group.*

13. What is the highest level of education you have completed? [Do not read list]

- High school graduate or less..... []
....
- Some college, vocational or
technical school..... [] **Recruit mix**
- College graduate or
more..... []

14. How comfortable would you be reading an information pamphlet that is written in English and telling someone what you think about it?

- Very comfortable..... [] **Continue**
- Somewhat
comfortable..... [] **Continue**
- Somewhat
uncomfortable..... [] **Terminate**
- Very uncomfortable..... [] **Terminate**

15. Take a moment and think about the current issues facing the country. Which would you say is the most important and why?

**Recruiter: After recording respondent's answer, determine whether or not you feel this respondent would be useful in the group. Did she:
Give full and complete answer?**

**Section 1.02 *Speak clearly, and without long pauses?*
Answer enthusiastically?**

It is most important that respondent be articulate!! If not, terminate.

I would like to invite you to participate in a group discussion that will be held at our facility on **[INSERT DATE]** at **[INSERT TIME]**. The group will last approximately 90 minutes. You will be asked to sign a confidentiality agreement before you participate in the group. To show our appreciation, at the conclusion of the group, you will receive **\$100 (Baltimore)/ \$75 (LA)** in cash. Would you be willing to participate?

Yes.....() **SCHEDULE** No.....() **TERMINATE**

I will call you to remind you of this appointment. However, if for some reason you are unable to attend, please call me at **(TELEPHONE NUMBER)** so that I can find a replacement for you. Thank You.

Respondent's name: _____
Address: _____
Telephone # (Home): _____ (Work) _____
Recruited by: _____

The Paperwork Reduction Act requires that the IRS display an OMB control number on all public information requests along with the address where you can send comments regarding the study. The OMB number for this study is 1545-XXXX. If you have any comments regarding this study, please write to:

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Avenue, NW,
Washington, DC 20224**

Appendix C – Screening Questionnaire – Middle / High Income Families

IRS Taxpayer Advocacy Service Triad Screening Questionnaire Middle/High-Income Families September 2009 Baltimore, MD & Los Angeles, CA

RESEARCH CONTACT: Radha Rajan at 202-973-3617 or
Radha.Rajan@PorterNovelli.com

DATES: TBD in September 2009

SPECS:

- Per location, two, 90-minute 3-person focus groups with people who fall into the middle/high income families audience
 - o Split by gender – 1 group among women; 1 group among men
 - o Currently married
 - o Household income \geq \$35,000/year
 - o Either lost job/got laid off/gone out of business or had a serious illness in last 12 months (Q6) **OR** identified as not a careful money manager (Q7) (i.e., does not save regularly, does not manage money well) **OR** both
- Recruit 5 for 3 to show at each group.
- All respondents must speak English and be able to comfortably read (note: please remind respondents to bring reading glasses if necessary).
- All respondents must be outgoing, responsive, articulate, willing and able to read and react to written materials, and must be willing to speak openly in a group.

PLEASE SCHEDULE/RECRUIT RESPONDENTS AS FOLLOWS:

	<u>GROUP</u>	<u>DATE</u>	<u>TIME</u>
[]	Group 1: Middle/High income family women	TBD	6pm
[]	Group 2: Middle/High income family men	TBD	8pm

The following statement will be read after introductions.

Hello, my name is _____ with _____. We would like to invite a number of people in your area to participate in a focus group, and I would like to ask you a few questions about lifestyle and life events in the past year. I'm not trying to sell you anything. May I speak to the head of your household? This should take no more than 15 minutes, and we want you to know your participation is voluntary.

1. Record Gender—DO NOT ASK UNLESS UNABLE TO TELL.

Female..... [] **Continue for group 1**

Male [] **Continue for group 2**

2. Are you currently...

Married..... [] **Continue**

Single, never married [] **Terminate**

Separated/divorced/widowed... [] **Terminate**

3. Do you, or does anyone in your household, work for a radio station, television station, newspaper, market research company, advertising or public relations company?

Yes..... [] **Terminate**

No..... [] **Continue**

4. Do you or does anyone in your household work in any of the following industries or positions? [**Record each “yes” response.**]

Government..... []

A bank or other financial institution..... []

Terminate if “YES” to any

A tax professional or accountant..... []

5. What is your current age? [**Do not read list**]

Under 18..... [] **Terminate**

18-34 []

35-50..... [] **Record**

50+ []

6. Do you have any children under the age of 19 living in your household?

Yes..... []
 No..... []

Where possible, recruit a mix and record

7. Which of the following events, if any, have occurred in the past 12 months? **[Record each “yes” response.]**

	Yes	No	
a.) Went to the doctor for a physical.....	[]	[]	Record
b.) Started a new job.....	[]	[]	Record
c.) Moved to a new place to live (i.e., house, apartment, etc.)	[]	[]	Record
d.) Lost a job, got laid off, or had your company go out of business.....	[]	[]	Record
e.) Got a divorce.....	[]	[]	Record
f.) Took a vacation.....	[]	[]	Record
g.) Had a significant illness, which required you to take more than 2 weeks off from work.....	[]	[]	Record

*If Q7d = yes **OR** Q7g = yes, respondent qualifies for “life-changing event” screen.*

8. Now I’m going to read four statements and I would like you to tell me how much you disagree or agree with each one. Please use a scale from 1 to 5 where 1 means strongly disagree, 2 means disagree, 3 is neutral, 4 means agree and 5 means strongly agree. **[Record one answer for each statement. Repeat scale if necessary]**

	Strongly disagree	Disagree	Neutral	Agree	Strongly agree
a.) I am actively looking for ways to make my life easier.	1	2	3	4	5
b.) I am good at managing my money.	1	2	3	4	5 Terminate
c.) I’m happy with the way things are going in my life these days.	1	2	3	4	5
d.) I usually pay all of my bills on time.	1	2	3	4	5 Terminate

*If Q8b = 1 or 2 **AND** Q8d = 1 or 2, respondent qualifies for “bad money manager” screen.*

- _____ Check here if respondent qualifies for life-changing event screen (Q7)
- _____ Check here if respondent qualifies for bad money manager screen (Q8)
- _____ Check here if respondent qualifies for both screens (Q7 **AND** Q8)

****TERMINATE if no checks above****

- Recruit 2-3 total from each category (i.e., “life-changing event” or “bad money manager”) across both groups. One group should **not** have all the “life-changing event” qualifiers.
- Respondents who screen for “both” can be counted as either category.

9. Have you ever had problems with your taxes?

Yes [] **Continue and record**
No []

10. What was your total annual household income in 2008? **[Do not read list]**

Less than \$15,000..... [] **Terminate**
\$15,000 - \$35,000..... [] **Terminate**

\$35,001 - \$49,999..... []
\$50,000 - \$74,999..... []
\$75,000 - \$99,999..... [] **Continue, recruit a mix**
\$100,000 or
more..... []

Don't know/Refused [] **Terminate**

11. Are you currently employed?

Yes, full-time..... []
Yes, part-time..... [] **Where possible, recruit a mix and record.**
No..... []

12. Are you of Hispanic or Latino origin?

Yes..... [] **Continue and record**
No []

13. What is your race? (READ LIST. PLEASE ACCEPT MULTIPLE ANSWERS.)

- White []
- Black or African American..... []
.....
- Asian..... []
- Native Hawaiian or Other Pacific
Islander..... []
- American Indian or Alaskan Native.. []

***Using Q12 and Q13, recruit a mix where possible. Recruit no more than 3 non-Hispanic whites per group.*

14. What is the highest level of education you have completed? [Do not read list]

- High school graduate or less..... []
....
- Some college, vocational or
technical school..... [] **Recruit mix**
- College graduate or
more..... []

15. How comfortable would you be reading an information pamphlet that is written in English and telling someone what you think about it?

- Very comfortable..... [] **Continue**
- Somewhat
comfortable..... [] **Continue**
- Somewhat
uncomfortable..... [] **Terminate**
- Very uncomfortable..... [] **Terminate**

8. Take a moment and think about the current issues facing the country. Which would you say is the most important and why?

Recruiter: After recording respondent's answer, determine whether or not you feel this respondent would be useful in the group. Did she:
Give full and complete answer?

Section 1.03 **Speak clearly, and without long pauses?**
Answer enthusiastically?

It is most important that respondent be articulate!! If not, terminate.

I would like to invite you to participate in a group discussion that will be held at our facility on **[INSERT DATE]** at **[INSERT TIME]**. The group will last approximately 90 minutes. You will be asked to sign a confidentiality agreement before you participate in the group. To show our appreciation, at the conclusion of the group, you will receive **\$100 (Baltimore)/ \$75 (LA)** in cash. Would you be willing to participate?

Yes.....() **SCHEDULE** No.....() **TERMINATE**

I will call you to remind you of this appointment. However, if for some reason you are unable to attend, please call me at **(TELEPHONE NUMBER)** so that I can find a replacement for you. Thank You.

Respondent's name: _____
Address: _____
Telephone # (Home): _____ (Work) _____
Recruited by: _____

The Paperwork Reduction Act requires that the IRS display an OMB control number on all public information requests along with the address where you can send comments regarding the study. The OMB number for this study is 1545-XXXX. If you have any comments regarding this study, please write to:

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Washington, DC 20224**

Appendix D – Moderator Guide – Financially Distressed

TAS Underserved Formative Messaging Triad Discussion Guide (Financially Distressed) September 2009 Los Angeles, CA

WELCOME AND GROUND RULES

Welcome everyone. My name is _____. I am an independent marketing researcher. Thank you for coming for this discussion. Before we begin, I'd like to explain a few things about how the discussion will work.

1. First of all, I want everyone to know there are **no wrong answers**. (We want to know your opinions and those opinions might differ. This is fine. We want to know what each of you thinks about the topics we will be discussing.)
2. You have probably noticed the microphones in the room. They are here because we are **audio taping and videotaping** the discussion. Afterwards, I have to write a report. I want to give you my full attention and not have to take a lot of notes. Also, because we are taping, it is important that you try to **speak one at a time**. I may occasionally interrupt you when two or more people are talking at once in order to be sure everyone gets a chance to talk and that responses are accurately recorded.
3. Behind me is a one-way mirror. Some of the people working on this project are observing this discussion so that they can hear your opinions directly from you. However, your identity and anything you personally say here will remain confidential. Your names, addresses, and phone numbers will not be given to anyone, and no one will contact you after this group is over. When I write my report, I will not refer to anyone by name.
4. Please turn off your **beepers & cell phones**. The group will last only 90 minutes. Should you need to go to the restroom during the discussion, please feel free to leave, but we'd appreciate it if you would go one at a time.
5. Feel free to say what is on your mind. If you have something negative to say, it is all right. Remember, there are no right or wrong answers. We just want to hear your opinions.
6. [NOTE TO MODERATOR: EMPHASIZE THE CONCEPT THAT EVERYTHING PEOPLE SAY WILL REMAIN CONFIDENTIAL.]

I. INTRODUCTION

1. Now, first let's spend a little time getting to know one another. Let's go around the table and introduce each of ourselves. Please tell me:
 - First name, and
 - What local area you live in,
 - Who or what you live with (ages of children, pets, plants, etc.), and
 - What you like to do most in your spare time

II. GLIMPSE OF SCHEDULE/LIFE MINDSET

1. We are going to begin our discussion this evening by learning a bit more about you. Take a moment and walk me through what a typical day is like for you.
[MODERATOR: Get a sense of the time crunch respondents feel during their days.]
 - a. How much, if at all, do you use a computer during your day?
 - b. Is this computer at home, at work, or at another location?
 - c. What do you typically use the computer for?
 - d. [IF ONLINE:] What do you typically do when you go online?

III. FINANCIAL MANAGEMENT [BRIEF]

1. Thank you for that information. Now, I am going to give you a few sentences, and I want you to tell me whether you agree or disagree with them. Each of you will get two cards: one with the word, "agree," and one with the word, "disagree." After I read a sentence, I want you to hold up the card with your answer. Then, we'll talk about them. The first one is...
 - a. "When I have a question about something, I know exactly which friend I would go to for advice."
[MODERATOR TAKE COUNT OF AGREE/DISAGREE]
 - b. Another one is, "If I had a question about finances, I'm really **not** sure where I would go for help."
[MODERATOR TAKE HAND COUNT OF AGREE/DISAGREE]
 - i. [IF AGREE:] What makes you agree with this statement?
 - ii. [IF DISAGREE:] What makes you disagree with this statement?
 - iii. [ASK OF EVERYONE:] How easy or hard is it to find help if you had a financial question? What makes it hard?

IV. PROBLEMS WITH TAXES/INVOLVEMENT WITH THE IRS

1. Thank you for those answers [COLLECT CARDS]. Now we are going to move onto something else.

What is the first thing that comes to your mind when I say, “**problems with your taxes**”?

2. What do you consider to be “problems with your taxes”? When you hear that phrase, “problems with your taxes,” what specific **problems** come to mind [MODERATOR MAKE LIST ON EASEL]?
 - a. [PROBE: Not being able to pay taxes, not filing taxes, debt collection, having wages garnished]
3. How much, if at all, do you worry about taxes? What makes you say that?
 - a. Are any of the problems we just listed something you worry about? What makes you say that?
4. Let’s say you had some of these tax problems.
 - a. What would your reaction be? [PROBE: concern vs. fear vs. apathy]
 - b. Where would you go for help? What makes you say that?
 - c. What about the IRS? Is the IRS a place you would go if you have a problem with your taxes? What makes you say that?
 - d. Do you think people **can** go to the IRS to get help with tax problems like the ones we listed?
 - e. Do you think the IRS wants to help people if they had tax problems? What makes you say that?
 - i. Do you think the IRS wants to help **you** if you had a tax problem? What makes you say that?
 - f. [MODERATOR: Go through problems listed on easel. Identify if there are some that individuals would be more/less likely to go to the IRS for help.]
 - g. How likely do you think it is that going to the IRS for help would actually help you to **solve** your problem? What makes you say that?
5. Have any of you heard about the Taxpayer Advocate Service?
 - a. [If so:] What is it? How did you come to hear about it? From what source?
 - b. [If not:] If you had to guess, what do you think it is? Whom do you think sponsors it?

V. STRATEGIC MESSAGES – CURRENT LANGUAGE

1. Now, we are going to shift gears a bit. We are going to read some statements written to about the Taxpayer Advocate Service. After we read them, I am going to ask you questions about them.

[MODERATOR DISTRIBUTE CARD C (TAS PURPOSE & MISSION, CURRENT LANGUAGE)]

Message C: As an independent organization within the IRS, the Taxpayer Advocate Service helps taxpayers resolve problems with the IRS and recommends changes that will prevent the problems from happening in the first place.

- a. What do you think about what we just read? What is your reaction?
 - b. After reading this statement, what words or phrases would you use to describe the Taxpayer Advocate Service?
 - c. What was the statement trying to tell you?
 - d. What do you think the phrase “helps taxpayers resolve problems with the IRS” means?
 - i. What kind of problems do you think it is referring to?
 - e. What do you think the phrase, “an independent organization within the IRS” means?
 - i. [PROBE for clarity, believability]
2. Now I am going to give you two additional cards, each with a different statement written on it.
[MODERATOR, DISTRIBUTE CARDS S & E (TAS PURPOSE & MISSION, SIMPLER LANGUAGE & ELEVATED LANGUAGE)]

Let’s take a moment and read all three cards. **Keep in mind that all three cards are trying to say the same thing.** [MODERATER READ ALOUD]

Message S: The Taxpayer Advocate Service is your voice at the IRS. Their job is to help you solve your tax problems. And because they are part of the IRS, TAS knows it better than anyone.

Message E: The Taxpayer Advocate Service believes it is everyone’s right to receive expert help when they are having trouble solving tax problems on their own.

- a. [MODERATOR GO AROUND TABLE:] Which one of the three statements did you think was the easiest to understand? Which one was the hardest?
- b. Which one of the three statements do you think is written for people like you? What makes you say that?

- c. Which one statement makes you most want to go to the Taxpayer Advocate Service if you had problems with your taxes? What makes you say that?
- d. Which one statement does the best job of giving you the sense that the Taxpayer Advocate Service is an organization you can trust? What makes you say that?
- e. Were any of the statements confusing to you? What, specifically, did you find confusing?

[NOTE TO MODERATOR: For questions b, c, and d, please probe for the specific words/phrases within the messages that foster respondent answers.]

VI. STRATEGIC MESSAGES – RIGHT TIMES TO APPROACH TAS

1. Here's another statement, again with more information about the Taxpayer Advocate Service.

[MODERATOR COLLECT CARDS FROM LAST EXERCISE, DISTRIBUTE CARD U (TAS TIME TO APPROACH, CURRENT LANGUAGE)]

Message U: You may be eligible for Taxpayer Advocate Service assistance if:

- you are experiencing economic harm or significant cost due to a tax problem,
- you have experienced a delay of more than 30 days to resolve your tax issue, or
- you have not received a response by the date that was promised by the IRS

- a. What do you think about what we just read? What is your reaction?
- b. What was the statement trying to tell you?
- c. What do you think the phrase, “economic harm or significant cost due to a tax problem” means?
 - i. What kind of problems do you think it is referring to?
- d. What do you think the phrase, “a delay of 30 days to resolve your tax issue” means?
- e. What do you think the phrase, “you have not received a response by the date that was promised by the IRS” means?

2. Now I am going to give you two additional cards, each with a different statement written on it.

[MODERATOR DISTRIBUTE CARDS I & L (TAS TIME TO APPROACH, SIMPLER LANGUAGE & ELEVATED LANGUAGE)]

Let's take a moment and read all three cards. **Keep in mind that all three cards are trying to say the same thing.** [MODERATOR READ ALOUD]

Message I: You should come to TAS for help if problems with the IRS are preventing you from paying for food, transportation, or housing. You should also come to them if the IRS did not get back to you about a tax problem you are trying to solve when they said they would.

Message L: The Taxpayer Advocate Service believes everyone should be treated equally and fairly when it comes to paying taxes. If you cannot pay the taxes you owe, or if you're not getting your problems solved at the IRS, come to us for help.

- a. [MODERATOR GO AROUND TABLE:] Which one of the three statements did you think was the easiest to understand? Which one was the hardest?
- b. Which one of the three statements do you think is written for people like you? What makes you say that?
- c. Which one statement makes you most want to go to the Taxpayer Advocate Service if you had problems with your taxes? What makes you say that?
- d. Which one statement does the best job of giving you the sense that the Taxpayer Advocate Service is an organization you can trust? What makes you say that?
- e. Were any of the statements confusing to you? What, specifically, did you find confusing?

[NOTE TO MODERATOR: For questions b, c, and d, please probe for the specific words/phrases within the messages that foster respondent answers.]

VII. STRATEGIC MESSAGES – WHAT TO EXPECT (IF TIME)

1. Here's another statement, again with more information about the Taxpayer Advocate Service.

[MODERATOR, COLLECT CARDS FROM LAST EXERCISE, DISTRIBUTE CARD R (TAS WHAT TO EXPECT, CURRENT LANGUAGE)]

Message R: By asking the Taxpayer Advocate Service for help, you will receive personalized service from a knowledgeable advocate who will:

- listen to your problem,
- help you understand what needs to be done to resolve it
- stay with you every step of the way until your problem is resolved

- a. What do you think about what we just read? What is your reaction?
- b. What was the statement trying to tell you?

2. Now I am going to give you two additional cards, each with a different statement written on it.
[MODERATOR, DISTRIBUTE CARDS M & V (TAS WHAT TO EXPECT, SIMPLER LANGUAGE & ELEVATED LANGUAGE)]

Let's take a moment and read all three cards. **Keep in mind that all three cards are trying to say the same thing.** [MODERATOR READ ALOUD]

Message M: The Taxpayer Advocate Service will present your side of the story to the IRS and make sure you are treated fairly. And, it's free.

Message V: The Taxpayer Advocate Service is your voice at the IRS. That means it's our job to help solve your IRS problems. We won't stop until the problem is solved, and our service is free.

- a. [MODERATOR GO AROUND TABLE:] Which one of the three statements did you think was the easiest to understand? Which one was the hardest?
- b. Which one of the three statements do you think is written for people like you? What makes you say that?
- c. Which one statement makes you most want to go to the Taxpayer Advocate Service if you had problems with your taxes? What makes you say that?
- d. Which one statement does the best job of giving you the sense that the Taxpayer Advocate Service is an organization you can trust? What makes you say that?
- e. Were any of the statements confusing to you? What, specifically, did you find confusing?

[NOTE TO MODERATOR: For questions b, c, and d, please probe for the specific words/phrases within the messages that foster respondent answers.]

VIII. MESSENGERS

1. We have just read many statements about the Taxpayer Advocate Service. Let's say that the Taxpayer Advocate Service wanted to tell people like you about the services they offer. From what people or sources do you think you would be most likely to trust information about the Taxpayer Advocate Service?
 - a. On the easel, I have listed a number of different people/places who could give you information about the Taxpayer Advocate Service. They are also written on Handout 1. Circle the **three** that you would trust the most to get information about the Taxpayer Advocate Service.

A friend/family member before	Someone who has used the Taxpayer Advocate Service
Your church	A tax professional
Local TV news	National TV news
Your local newspaper	A national newspaper
A government official	The head of the Taxpayer Advocate Service
The Internet	

- i. Why did you select the ones that you did? [MODERATOR, QUESTION CONTRADICTIONS STEMMING FROM PREVIOUS ANSWERS]
- ii. [IF INTERNET:] When you say “the Internet,” what Web sites do you have in mind?
- iii. [IF FAMILY/FRIENDS MENTIONED:] You mentioned that you would trust family/friends if they provided information about the Taxpayer Advocate Service.
 1. Would you feel comfortable talking to family/friends about tax problems you may have?
 2. What kind of help do you think family members/friends would provide?
- b. Would you trust information from the Taxpayer Advocate Service if you received it from a brochure? Where should the brochure be placed so that you could receive it?

IX. REACTIONS TO TODAY’S ECONOMIC TIMES

1. One last question, and then we’ll move on. There have been a number of stories in the media recently that suggest that these are “tough economic times.”
 - a. Would you agree or disagree with that statement?
 - b. From your perspective, are these tough economic times? What makes you say that?
2. Now, I want to shift gears a bit. When you think about what has been going on in your life recently, what are you most hopeful or optimistic about? In other words, what are the things you like most about what is going on recently?

3. Now, let's look at the other side of the coin. What are some concerns or stresses that you have been dealing with recently?

X. FALSE CLOSE

1. Tonight we discussed a number of things regarding dealing with tax problems. While I step out of the room for a moment to see if I need to cover any additional information, please answer the question on Handout 2. [DISTRIBUTE HANDOUT 2] The question on this handout reads, "What is the one thing you would tell a friend if you were going to recommend that they go to the Taxpayer Advocate Service for help with their tax problems?"

Thank you very much for your participation! Have a great evening!

[INCLUDE ADDITIONAL QUESTIONS IF TIME ALLOWS]

The Paperwork Reduction Act requires that the IRS display an OMB control number on all public information requests along with the address where you can send comments regarding the study. The OMB number for this study is 1545-XXXX. If you have any comments regarding this study, please write to:

**IRS, Tax Products Coordinating Committee,
SE:W:CAR:MP:T:T:SP, 1111 Constitution
Avenue, NW,
Washington, DC 20224**

Appendix E – Moderator Guide – Low-Income / Middle to High Income Families

**TAS Underserved Formative Messaging
Triad Discussion Guide (Low-Income/Middle-to-High Income Families)
September 2009
Baltimore, MD & Los Angeles, CA**

WELCOME AND GROUND RULES

Welcome everyone. My name is _____. I am an independent marketing researcher. Thank you for coming for this discussion. Before we begin, I'd like to explain a few things about how the discussion will work.

1. First of all, I want everyone to know there are **no wrong answers**. (We want to know your opinions and those opinions might differ. This is fine. We want to know what each of you thinks about the topics we will be discussing.)
2. You have probably noticed the microphones in the room. They are here because we are **audio taping and videotaping** the discussion. Afterwards, I have to write a report. I want to give you my full attention and not have to take a lot of notes. Also, because we are taping, it is important that you try to **speak one at a time**. I may occasionally interrupt you when two or more people are talking at once in order to be sure everyone gets a chance to talk and that responses are accurately recorded.
3. Behind me is a one-way mirror. Some of the people working on this project are observing this discussion so that they can hear your opinions directly from you. However, your identity and anything you personally say here will remain confidential. Your names, addresses, and phone numbers will not be given to anyone, and no one will contact you after this group is over. When I write my report, I will not refer to anyone by name.
4. Please turn off your **beepers & cell phones**. The group will last only 90 minutes. Should you need to go to the restroom during the discussion, please feel free to leave, but we'd appreciate it if you would go one at a time.
5. Feel free to say what is on your mind. If you have something negative to say, it is all right. Remember, there are no right or wrong answers. We just want to hear your opinions.
6. [NOTE TO MODERATOR: EMPHASIZE THE CONCEPT THAT EVERYTHING PEOPLE SAY WILL REMAIN CONFIDENTIAL.]

I. INTRODUCTION

1. Now, first let's spend a little time getting to know one another. Let's go around the table and introduce each of ourselves. Please tell me:

- First name, and
- What local area you live in,
- Who or what you live with (ages of children, pets, plants, etc.), and
- What you like to do most in your spare time

II. GLIMPSE OF SCHEDULE/LIFE MINDSET

1. We are going to begin our discussion this evening by learning a bit more about you. Take a moment and walk me through what a typical day is like for you. [MODERATOR: Get a sense of the time crunch respondents feel during their days.]

- a. How much, if at all, do you use a computer during your day?
- b. Is this computer at home, at work, or at another location?
- c. What do you typically use the computer for?
- d. [IF ONLINE:] What do you typically do when you go online?

III. FINANCIAL MANAGEMENT [BRIEF]

1. Thank you for that information. Now, I am going to give you a few sentences, and I want you to tell me whether you agree or disagree with them. Each of you will get two cards: one with the word, "agree," and one with the word, "disagree." After I read a sentence, I want you to hold up the card with your answer. Then, we'll talk about them. The first one is...

- a. "When I have a question about something, I know exactly which friend I would go to for advice."

[MODERATOR TAKE COUNT OF AGREE/DISAGREE]

- b. "When I have a question about my relationship with my family members, I know exactly which friend I would go to for advice."

[MODERATOR TAKE COUNT OF AGREE/DISAGREE]

- c. Another one is, "If I had a question about finances, I'm really **not** sure where I would go for help."

[MODERATOR TAKE HAND COUNT OF AGREE/DISAGREE]

- i. [IF AGREE:] What makes you agree with this statement?
- ii. [IF DISAGREE:] What makes you disagree with this statement?
- iii. [ASK OF EVERYONE:] How easy or hard is it to find help if you had a financial question? What makes it hard?

IV. PROBLEMS WITH TAXES/INVOLVEMENT WITH THE IRS

1 Thank you for those answers [COLLECT CARDS]. Now we are going to move onto something else.

What is the first thing that comes to your mind when I say, “**problems with your taxes**”?

2. What do you consider to be “problems with your taxes”? When you hear that phrase, “problems with your taxes,” what specific **problems** come to mind [MODERATOR MAKE LIST ON EASEL]?
 - a. [PROBE: Not being able to pay taxes, not filing taxes, debt collection, having wages garnished]
3. How much, if at all, do you worry about taxes? What makes you say that?
 - a. Are any of the problems we just listed something you worry about? What makes you say that?
 - b. Where do problems about taxes rank in comparison to other problems/stresses that you have to deal with? Are they more important, less important, about as important? What makes you say that?
4. Let’s say you had some of these tax problems.
 - a. What would your reaction be? [PROBE: concern vs. fear vs. apathy]
 - b. Where would you go for help? What makes you say that?
 - c. What about the IRS? Is the IRS a place you would go if you have a problem with your taxes? What makes you say that?
 - d. Do you think people **can** go to the IRS to get help with tax problems like the ones we listed?
 - e. Do you think the IRS wants to help people if they had tax problems? What makes you say that?
 - i. Do you think the IRS wants to help **you** if you had a tax problem? What makes you say that?
 - f. [MODERATOR: Go through problems listed on easel. Identify if there are some that individuals would be more/less likely to go to the IRS for help.]
 - g. How likely do you think it is that going to the IRS for help would actually help you to **solve** your problem? What makes you say that?
5. Have any of you heard about the Taxpayer Advocate Service?
 - a. [If so:] What is it? How did you come to hear about it? From what source?
 - b. [If not:] If you had to guess, what do you think it is? Whom do you think sponsors it?

V. STRATEGIC MESSAGES – CURRENT LANGUAGE

1. Now, we are going to shift gears a bit. We are going to read some statements written to about the Taxpayer Advocate Service. After we read them, I am going to ask you questions about them.

[MODERATOR DISTRIBUTE CARD C (TAS PURPOSE & MISSION, CURRENT LANGUAGE)]

Message C: As an independent organization within the IRS, the Taxpayer Advocate Service helps taxpayers resolve problems with the IRS and recommends changes that will prevent the problems from happening in the first place.

- a. What do you think about what we just read? What is your reaction?
- b. After reading this statement, what words or phrases would you use to describe the Taxpayer Advocate Service?
- c. What was the statement trying to tell you?
- d. What do you think the phrase “helps taxpayers resolve problems with the IRS” means?
 - i. What kind of problems do you think it is referring to?
- e. What do you think the phrase, “an independent organization within the IRS” means?
 - i. [PROBE for clarity, believability]

2. Now I am going to give you two additional cards, each with a different statement written on it.

[MODERATOR, DISTRIBUTE CARDS S & E (TAS PURPOSE & MISSION, SIMPLER LANGUAGE & ELEVATED LANGUAGE)]

Let’s take a moment and read all three cards. **Keep in mind that all three cards are trying to say the same thing.** [MODERATOR READ ALOUD]

Message S: The Taxpayer Advocate Service is your voice at the IRS. Their job is to help you solve your tax problems. And because they are part of the IRS, TAS knows it better than anyone.

Message E: The Taxpayer Advocate Service believes it is everyone’s right to receive expert help when they are having trouble solving tax problems on their own.

- a. [MODERATOR GO AROUND TABLE:] Which one of the three statements did you think was the easiest to understand? Which one was the hardest?
- b. Which one of the three statements do you think is written for people like you? What makes you say that?

- c. Which one statement makes you most want to go to the Taxpayer Advocate Service if you had problems with your taxes? What makes you say that?
- d. Which one statement does the best job of giving you the sense that the Taxpayer Advocate Service is an organization you can trust? What makes you say that?
- e. Were any of the statements confusing to you? What, specifically, did you find confusing?

[NOTE TO MODERATOR: For questions b, c, and d, please probe for the specific words/phrases within the messages that foster respondent answers.]

VI. STRATEGIC MESSAGES – RIGHT TIMES TO APPROACH TAS

1. Here's another statement, again with more information about the Taxpayer Advocate Service.

[MODERATOR COLLECT CARDS FROM LAST EXERCISE, DISTRIBUTE CARD U (TAS TIME TO APPROACH, CURRENT LANGUAGE)]

Message U: You may be eligible for Taxpayer Advocate Service assistance if:

- you are experiencing economic harm or significant cost due to a tax problem,
- you have experienced a delay of more than 30 days to resolve your tax issue, or
- you have not received a response by the date that was promised by the IRS

- a. What do you think about what we just read? What is your reaction?
- b. What was the statement trying to tell you?
- c. What do you think the phrase, “economic harm or significant cost due to a tax problem” means?
 - i. What kind of problems do you think it is referring to?
- d. What do you think the phrase, “a delay of 30 days to resolve your tax issue” means?
- e. What do you think the phrase, “you have not received a response by the date that was promised by the IRS” means?

2. Now I am going to give you two additional cards, each with a different statement written on it.

[MODERATOR DISTRIBUTE CARDS I & L (TAS TIME TO APPROACH, SIMPLER LANGUAGE & ELEVATED LANGUAGE)]

Let's take a moment and read all three cards. **Keep in mind that all three cards are trying to say the same thing.** [MODERATOR READ ALOUD]

Message I: You should come to TAS for help if problems with the IRS are preventing you from paying for food, transportation, or housing. You should also come to them if

the IRS did not get back to you about a tax problem you are trying to solve when they said they would.

Message L: The Taxpayer Advocate Service believes everyone should be treated equally and fairly when it comes to paying taxes. If you cannot pay the taxes you owe, or if you're not getting your problems solved at the IRS, come to us for help.

- f. [MODERATOR GO AROUND TABLE:] Which one of the three statements did you think was the easiest to understand? Which one was the hardest?
- g. Which one of the three statements do you think is written for people like you? What makes you say that?
- h. Which one statement makes you most want to go to the Taxpayer Advocate Service if you had problems with your taxes? What makes you say that?
- i. Which one statement does the best job of giving you the sense that the Taxpayer Advocate Service is an organization you can trust? What makes you say that?
- j. Were any of the statements confusing to you? What, specifically, did you find confusing?

[NOTE TO MODERATOR: For questions b, c, and d, please probe for the specific words/phrases within the messages that foster respondent answers.]

VII. STRATEGIC MESSAGES – WHAT TO EXPECT (IF TIME)

1. Here's another statement, again with more information about the Taxpayer Advocate Service.

[MODERATOR, COLLECT CARDS FROM LAST EXERCISE, DISTRIBUTE CARD R (TAS WHAT TO EXPECT, CURRENT LANGUAGE)]

Message R: By asking the Taxpayer Advocate Service for help, you will receive personalized service from a knowledgeable advocate who will:

- listen to your problem,
- help you understand what needs to be done to resolve it
- stay with you every step of the way until your problem is resolved

- a. What do you think about what we just read? What is your reaction?
 - b. What was the statement trying to tell you?
4. Now I am going to give you two additional cards, each with a different statement written on it.

[MODERATOR, DISTRIBUTE CARDS M & V (TAS WHAT TO EXPECT, SIMPLER LANGUAGE & ELEVATED LANGUAGE)]

Let's take a moment and read all three cards. **Keep in mind that all three cards are trying to say the same thing.** [MODERATER READ ALOUD]

Message M: The Taxpayer Advocate Service will present your side of the story to the IRS and make sure you are treated fairly. And, it's free.

Message V: The Taxpayer Advocate Service is your voice at the IRS. That means it's our job to help solve your IRS problems. We won't stop until the problem is solved, and our service is free.

- a. [MODERATOR GO AROUND TABLE:] Which one of the three statements did you think was the easiest to understand? Which one was the hardest?
- b. Which one of the three statements do you think is written for people like you? What makes you say that?
- c. Which one statement makes you most want to go to the Taxpayer Advocate Service if you had problems with your taxes? What makes you say that?
- d. Which one statement does the best job of giving you the sense that the Taxpayer Advocate Service is an organization you can trust? What makes you say that?
- e. Were any of the statements confusing to you? What, specifically, did you find confusing?

[NOTE TO MODERATOR: For questions b, c, and d, please probe for the specific words/phrases within the messages that foster respondent answers.]

VIII. MESSENGERS

1. We have just read many statements about the Taxpayer Advocate Service. Let's say that the Taxpayer Advocate Service wanted to tell people like you about the services they offer. From what people or sources do you think you would be most likely to trust information about the Taxpayer Advocate Service?

a. On the easel, I have listed a number of different people/places who could give you information about the Taxpayer Advocate Service. They are also written on Handout 1. Circle the **three** that you would trust the most to get information about the Taxpayer Advocate Service.

A friend/family member before Someone who has used the Taxpayer Advocate Service before

Your church A tax professional

Local TV news National TV news

Your local newspaper A national newspaper

A government official The head of the Taxpayer Advocate Service

The Internet

i. Why did you select the ones that you did? [MODERATOR, QUESTION CONTRADICTIONS STEMMING FROM PREVIOUS ANSWERS]

ii. [IF INTERNET:] When you say "the Internet," what Web sites do you have in mind?

iii. [IF FAMILY/FRIENDS MENTIONED:] You mentioned that you would trust family/friends if they provided information about the Taxpayer Advocate Service.

1. Would you feel comfortable talking to family/friends about tax problems you may have?

2. What kind of help do you think family members/friends would provide?

b. Would you trust information from the Taxpayer Advocate Service if you received it from a brochure? Where should the brochure be placed so that you could receive it?

IX. REACTIONS TO TODAY'S ECONOMIC TIMES

1. Now, I want to shift gears a bit. When you think about what has been going on in your life recently, what are you most hopeful or optimistic about? In other words, what are the things you like most about what is going on recently?
2. Now, let's look at the other side of the coin. What are some concerns or stresses that you have been dealing with recently?
3. One last question, and then we'll move on. There have been a number of stories in the media recently that suggest that these are "tough economic times."
 - f. Would you agree or disagree with that statement?
 - g. From your perspective, are these tough economic times? What makes you say that?

X. FALSE CLOSE

1. Tonight we discussed a number of things regarding dealing with tax problems. While I step out of the room for a moment to see if I need to cover any additional information, please answer the question on Handout 2. [DISTRIBUTE HANDOUT 2] The question on this handout reads, "What is the one thing you would tell a friend if you were going to recommend that they go to the Taxpayer Advocate Service for help with their tax problems?"

Thank you very much for your participation! Have a great evening!

[INCLUDE ADDITIONAL QUESTIONS IF TIME ALLOWS]

The Paperwork Reduction Act requires that the IRS display an OMB control number on all public information requests along with the address where you can send comments regarding the study. The OMB number for this study is 1545-XXXX. If you have any comments regarding this study, please write to:

**IRS, Tax Products Coordinating Committee,
SE:W:CAR:MP:T:T:SP, 1111 Constitution
Avenue, NW,
Washington, DC 20224**

Appendix F – Demographic Sheets

Sheet 1 – Males (Note: this document is intended only for print and is not 508 compliant and therefore should not be shared.)

#	First Name	Segment	Gender	Marital Status	Age	Children in HH	Events in past 6 months
1							
2							
3							
4							
5							

I am actively looking for ways to make my life easier	I am good at managing my money	I'm happy with the way things are going in my life	I usually pay all of my bills on time

Problems paying taxes	HHI in 2008	Work Status	Hispanic/Latino?	Ethnicity	Education	Comfort with English

Sheet 2 – Females (Note: this document is intended only for print and is not 508 compliant and therefore should not be shared.)

#	First Name	Segment	Gender	Marital Status	Age	Children in HH	Events in past 6 months
1							
2							
3							
4							
5							

I am actively looking for ways to make my life easier	I am good at managing my money	I'm happy with the way things are going in my life	I usually pay all of my bills on time

Appendix G –Participant Handouts

Handout 1:

First Name: _____

Session #: _____

Handout 1

1. Circle the **three** that you would trust the most to get information about the Taxpayer Advocate Service.

A friend/family member

Someone who has used the Taxpayer Advocate Service before

Your church

A tax professional

Local TV news

National TV news

Your local newspaper

A national newspaper

A government official

The head of the Taxpayer Advocate Service

The Internet

Handout 2:

First Name: _____

Session #: _____

Handout 2

1. What is the one thing you would tell a friend if you were going to recommend that they go to the Taxpayer Advocate Service for help with their tax problems?

Appendix H

Follow-up phone call (script) for those taxpayers who have accepted the initial invitation

Hello, my name is _____ with _____. We would like to remind you of the focus group you agreed to participate in this _____ (provide date, time, and location). We would like to remind you that your participation is voluntary. The group will last approximately 90 minutes. You will be asked to sign a confidentiality agreement before you participate in the group. To show our appreciation, at the conclusion of the group, you will receive **\$75** in cash. Are you still willing to participate?

Yes.....() **SCHEDULE** No.....() **TERMINATE**

This call will be your last reminder of this appointment. However, if for some reason you are unable to attend, please call me at **(TELEPHONE NUMBER)** so that I can find a replacement for you. Thank You.

Respondent's name: _____

Address: _____

Telephone # (Home): _____ (Work) _____

Recruited by: _____

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