

ATTACHMENT A: Participant Screener for Taxpayer Calls Focus Groups

Recruiting Goals

- Sixty-four interviews will be conducted in person in 4 cities.
 - Recruit total of 24 participants (3 participants per timeslot) for each city. Sixteen interviews will be conducted during eight timeslots.
 - Recruit a mix for questions 4-8.

Recruiting criteria

- Taxpayer who filed Form 1040 or 1040A in Tax Year 2011
- Taxpayer who received a RAC in tax year 2011
- At least 18 years old
- Recruit for one hour.

Participant Screener for Reducing Non-Required Calls

INTRODUCTION

Hello, my name is _____ and I am calling on behalf of [insert Contractor name]. We are conducting a paid study to gather feedback and opinions on Refund Anticipation Checks (RACs).

The study will consist of an interview session on <date> in <city>. The session will last about 1 hour, and we are offering both day and evening sessions for your convenience. If you are eligible and decide to participate, you will receive a stipend of \$75. The interview will be strictly for research, and all of your comments will be held private to the extent covered by law. Would you be interested in participating?

() Yes – Continue

() No – Terminate: Thank you for your time. Have a good [*day/evening*].

[If YES above] I'd now like to ask a few questions to see if you meet the criteria that the focus group is looking for.

Screening Questions

1. Are you 18 years or older?

Yes – Continue

No – Terminate: Thank you for your time. Have a good [day/evening].

2. Did you or your spouse file a form 1040 or 1040A when you filed your taxes in 2012 for income earned in 2011?

Yes – Continue

No – Terminate: Thank you for your time. Have a good [day/evening].

3. In 2011, did you elect to receive a Refund Anticipation Check (RAC)?

Yes – Continue

No – Terminate: Thank you for your time. Have a good [day/evening].

4. Are you married?

Yes

No

5. What is the total annual income of your household? (Read list)

Less than \$15,000Continue

\$15,000 but less than \$25,000.....Continue

\$25,000 but less than \$50,000.....Continue

\$50,000 or more.....Continue

6. Did you self-prepare your tax return in 2011?

Yes – Continue

No – Terminate: Thank you for your time. Have a good [day/evening].

7. What was your filing status in 2011?

Single– Continue

Married, filing jointly– Continue

Married, filing separate– Terminate: Thank you for your time. Have a good [*day/evening*].

Other – Terminate: Thank you for your time. Have a good [*day/evening*].

8. Gender? (Note to recruiter: Do not ask. Fill in using Name on record and their voice tone during the call. If not clear, leave blank)

Female

Male

INVITATION

Thank you for answering our questions. Based on your responses, you qualify for the interview. We would like to invite you to take part in this study. The interview will be held on <date/time> at <location>. You will receive \$75 at the end of the interview for participating.

8. Are you free at that time and willing to participate?

Yes – Continue

No – Terminate: Thank you for your time. Have a good [day/evening].

I'm glad that you will be able to join us! At this point I need to collect some contact information from you.

(Note: This information is required only as a part of this study. Your information is kept strictly private to the extent allowed by law. Your phone number is required only for a reminder call that will be made prior to the start of the research study).

- First name:
- Last name:
- Email:
- Daytime phone:
- Evening phone:
- Mailing Address:
- City:
- State:
- Zip Code:

Thank you. We are only inviting a few people, so if for some reason you are unable to participate, it is very important that you notify us as soon as possible so we can find someone else to take your place. Please call or email [*insert contact and phone, email*] if this should happen. We look forward to having you participate on [*insert appropriate date*].

We are required by law to report to you the OMB (Office of Management and Budget) Control Number for this public information request. That number is 1545-1349. In addition, if you have any comments about the time estimate associated with this study or suggestions on making this process simpler, you may write to the IRS. Would you like the address?

[If yes]

Internal Revenue Service, Tax Products Coordinating Committee, SE:W:CAR:MP:T:T:SP, 1111 Constitution Ave. NW, Washington, DC 20224.

Thank you for your time. We will be in touch again the day before the session.

TERMINATE TEXT

Thank you very much for your time, and thank you for answering our questions. Unfortunately, based on the requirements, we are not able to extend you an invitation. Perhaps we can include you in a future research session. Have a good [*day/evening*].

ATTACHMENT B: Informed Consent Form**CONSENT FORM**

The Internal Revenue Service (IRS) is conducting interviews to gather feedback and opinions on taxpayer experiences with Refund Anticipation Checks (RACs).

You have been invited to participate in a 60 minute discussion with a representative of the IRS. The IRS will be using these findings to improve its communications with taxpayers. Before you agree to join in this discussion, please review and consider the conditions listed below:

- Participation in this discussion is completely voluntary.
- Any questions you have about this study will be answered before the discussion begins.
- The discussion will be audio taped.
- The information you give will be anonymous and your name will not be associated with your answers.
- Your name will not be used in any reports about this group and no quotes will be attributed to you.
- You may choose not to answer questions that you do not want to answer.
- You may choose to leave the discussion at any time for any reason.
- You will receive a \$75 honorarium as appreciation for your participation in this study.
- Should you have any questions regarding this study, you may contact *[insert name, title]* at *[IRS/Contractor]*, at *[phone number]*.

Your signature below indicates that you understand the conditions stated above and agree to participate in this interview. You will be given a copy of this consent to keep for your records.

Signature: _____ Date: _____

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 1545-1349. **The time estimated for your participation is 1 hour.** 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.

Attachment C: Moderators Guide**RAC Decision-Making Process****Interview Guide****Moderator Introduction**

Hello. My name is _____ and I'm a researcher with the Internal Revenue Service. Thank you for coming today to help us learn about your experience with RACs. We appreciate you taking the time to participate in this discussion.

Decision to Receive a RAC for TY 2011

1. Please tell me about your experience choosing to receive a Refund Anticipation Check, or RAC, for your most recent tax return.
2. How did you first hear about RACs?
3. Where else did you get information about RACs?
4. What were your primary reasons for choosing to receive a RAC?
 - a. OPTIONAL PROBE: What was it about the RAC that made you choose it?
 - b. OPTIONAL PROBE: What was it about the alternatives that made you choose a RAC?
5. Was there anything that made you consider not getting a RAC?
 - a. If yes, what made you ultimately decide to get a RAC?

Reflections Post-RAC

6. Did your experience with the RAC meet your expectations?
 - a. FOLLOW-UP PROBE: How or how not?
7. Would you choose to receive a RAC in the future?

a. FOLLOW-UP PROBE: Why or why not?

8. Would you recommend getting a RAC to a friend or family member?

a. FOLLOW-UP PROBE: Why or why not?

Closing

9. Do you have any additional information about your experience with RACs that you would like to share?

That concludes our interview questions today.

I want to thank you for coming in today and talking with us. Your participation is very much appreciated.

We are required by law to report to you the OMB control number for this public information request. That number is 1545-1349.

Also, if you have any comments regarding the time estimates associated with this study or suggestions on making this process simpler, I can give you an address to write to. Would you like that address?

IF YES, give them the following address:

Internal Revenue Service

Tax Products Coordinating Committee

SE:W:CAR:MP:T:T:SP

1111 Constitution Ave. NW IR-6526, Washington, DC 20224

