

Hi _____, My name is _____. When you were at Dorchester House filing your taxes this spring, you said you'd be interested in completing one short follow-up survey in exchange for a \$10 gift card. Do you have a couple minutes to talk today?

[If not, ask when would be a good time to call back.]

Great, thank you! This survey will touch on various questions, but before we begin I need to read you a short consent statement.

The survey information will be stored securely at the City of Boston's Office of Financial Empowerment, will be kept confidential, and will only be accessed by OFE employees. The information will also be used as part of ongoing research with researchers at MIT.

All survey questions are voluntary and you can stop the survey at any time. Participation will not affect your eligibility for city services. The survey should take about 4 minutes. To thank you for your participation, you will be given a \$10 gift card at the end of the survey.

Are you willing to participate in this research today?

Great, thank you again. To begin:

[survey begins on next page]

1) Have you made any of the following large purchases in 2016?

- Car or motorcycle
- Large household appliance, for example a dishwasher, refrigerator, or clothes dryer
- A major repair to your home or the place you live
- Television or computer
- Car repairs
- Wedding, funeral, or party expenses

[Repeat for each of the items purchased:]

- About when was it that you purchased _____ ?
 - i. How certain are you of this date? _____
- How much did it cost?
- How did you pay for it? (cash/check/credit...)

2) Have you faced any unexpected expensive life events, such as job loss, job change, or medical bills, in 2016?

[Repeat for each event:]

- About when did _____ happen?
 - i. How certain are you of this date? _____
- If applicable: how much did the expense cost, and how did you pay for it?

3) About what time did you receive your tax refund this year?

- How long was it after you first came to Dorchester House to *file* taxes?

4) Did you use your tax refund to put more money in a savings or checking account?

5) OK, now I have just one last question about the things we've discussed so far. [Repeat for each large purchase or life event in Questions 1 and 2:]

- Do recall if _____ was before or after you got your tax refund?
- Do you recall if that was before or after you came to Dorchester House to *file* taxes?

THANK YOU! Now my final step is just to confirm the best address where we can send your gift card

[Confirm address]