# Diary of Consumer Payment Choice

## Memory Aid & Instructions

Place sticker here that contains the following information:

*Please use this diary to record all payments and cash activity during the following days:*
*DAY 1:* <mark>*OCTOBER X*</mark>
*DAY 2:* <mark>*OCTOBER X*</mark>
*DAY 3:* <mark>*OCTOBER X*</mark>

*Please log on to the diary website below every night during your diary period, even if you do not make any payments on a given day.*
<mark>*USERNAME and PASSWORD for website*</mark>
<mark>*WEBSITE URL ADDRESS*</mark>

# Before you start Day 1:

## Count your paper cash!

First, tell us the NUMBER OF BILLS of each denomination in your pocket, wallet or purse at the start of Day 1.

Next, tell us the TOTAL DOLLAR AMOUNT of all cash in your pocket, wallet or purse at the start of Day 1.

● *Do not include coins*
● *Enter 0 in Total Dollar Amount if you do not have any cash*

NUMBER OF:

$1 bills_____                    $20 bills_____

$2 bills_____                    $50 bills_____

$5 bills _____                   $100 bills_____

$10 bills _____

**TOTAL DOLLAR AMOUNT** = $_____.00

- Record all payments in this paper diary or using the method you prefer. Record all cash purchases and withdrawals.

- Log on to the online diary at the end of each day, even if you didn't make a payment.

- Read the examples and instructions before starting the diary.

# INTRODUCTION

Thank you for participating in the *Diary of Consumer Payment Choice*.

- **Purpose** – To track the spending habits and cash activity of consumers to improve understanding and operation of the U.S. payment system.

- **Confidentiality** – Your diary responses will remain <u>anonymous</u> and confidential and will be used for research purposes only.

- **Record keeping** – Please record <u>all</u> payments and cash activity each day, no matter how large or small the dollar value. You can choose the record-keeping method that's best for you: write in this diary, use the pocket-sized memory aid, save your receipts in the pouch we sent you, use scrap paper or your phone. Whatever method works for you is OK.

  o At the end of each day, please log on to http://www.RAND's website.org, *even if you did not make any payments on that day*.
  o There are several questions that we will ask you online. Enter any payments you made in the online diary form.

# TABLE OF CONTENTS

# EXAMPLES – DAILY PAYMENTS AND CASH ACTIVITY CODES

## Payment Method Codes

P1: Cash
P2: Check
P3: Credit card
P4: Debit card (Used PIN)
P5: Debit card (Did not use PIN)
P6: Prepaid/Gift/EBT card

P7: Bank account number payment
P8: Online banking bill payment
P9: Money order
P10: Traveler's check
P11: Text message payment
P12: Other payment method

## Location Codes

L1: Payment in person

L2: Payment not in person

## Device Codes

D1: Computer (laptop or desktop)
D2: Tablet (e.g., iPad, Kindle)
D3: Mobile phone

D4: Landline phone
D5: Mail or delivery service
D6: None of the above

## Merchant Type Codes

For a list of all Merchant Type Codes, see pages 14-15 of this booklet.

### Most common Merchant Type Codes

M1: Fast food, food service, food trucks, snack bars
M2: Grocery, pharmacy, liquor stores, convenience stores (without gas stations)
M3: Restaurants, bars
M7: Gas stations

### How to find the Merchant Type Code

Choose the method you prefer. You can:
- Write down the merchant name and wait to choose the Merchant Type online. Drop-down menus will help you choose.
- Use the list on pages 14 and 15 of this booklet to choose the code, record it in this memory aid and then report it online.

## Cash Location Codes

C1: ATM
C2: Cash back at a retail store
C3: Bank teller
C4: Family or friend

C5: Check cashing store
C6: Employer
C7: Cash refund from returning goods
C8: Other location

## Cash Source Codes

S1: Checking account
S2: Savings or other bank account
S3: Salary/wages/tips
S4: Cashing a check

S5: Credit card cash advance
S6: Prepaid card cash withdrawal
S7: Another person
S8: Other source

# EXAMPLES – DAILY PAYMENTS AND CASH ACTIVITY

**Example 1 – Cash back**: At 5pm on the third day, Anne shopped at her neighborhood grocery store. She paid $60 for her groceries with a debit card (PIN required) and got $40 cash back. Here is how Anne should record this transaction:

| Time | Amount Spent | Payment Method | Location | Device | Merchant Type | Merchant name |
|---|---|---|---|---|---|---|
| 5 pm | $ 60 | P 4 | L 1 | D 6 | M 2 | Trader Joe's |

| Time | Cash Amount | Cash Location | Cash Source | Did you pay a fee? |
|---|---|---|---|---|
| 5 pm | $ 40.00 | C 2 | S 1 | Y/N |

**Example 2 – Paying online**: Mike goes online to pay for his child's school lunches. He uses PayPal at 8pm on the second day. Mike's PayPal account is backed up by his credit card, so he should record this payment on that day:

| Time | Amount Spent | Payment Method | Location | Device | Merchant Type | Merchant name |
|---|---|---|---|---|---|---|
| 8 pm | $ 50 | P 3 | L 2 | D 1 | M 1 | Mynutrikids.com |

**Example 3 – Two payment methods**: At 6pm on the second day, Nancy ate at her favorite restaurant and paid for the $40.95 dinner with her debit card (she signed and did not use a PIN). But she decided to pay the $8 tip with cash. Here is how Nancy should record this payment on that day:

| Time | Amount Spent | Payment Method | Location | Device | Merchant Type | Merchant name |
|---|---|---|---|---|---|---|
| 6 pm | $ 40.95 | P 5 | L 1 | D 6 | M 3 | Chili's Grill & Bar |
| 6 pm | $ 8 | P 1 | L 1 | D 6 | M 3 | Chili's Grill & Bar |

# DAY 1 – DAILY PAYMENTS AND CASH ACTIVITY CODES

## Payment Method Codes

P1: Cash
P2: Check
P3: Credit card
P4: Debit card (Used PIN)
P5: Debit card (Did not use PIN)
P6: Prepaid/Gift/EBT card

P7: Bank account number payment
P8: Online banking bill payment
P9: Money order
P10: Traveler's check
P11: Text message payment
P12: Other payment method

## Location Codes

L1: Payment in person
L2: Payment not in person

## Device Codes

D1: Computer (laptop or desktop)
D2: Tablet (e.g., iPad, Kindle)
D3: Mobile phone

D4: Landline phone
D5: Mail or delivery service
D6: None of the above

## Merchant Type Codes

For a list of all Merchant Type Codes, see pages 14-15 of this booklet.

### Most common Merchant Type Codes

M1: Fast food, food service, food trucks, snack bars
M2: Grocery, pharmacy, liquor stores, convenience stores (without gas stations)
M3: Restaurants, bars
M7: Gas stations

### How to find the Merchant Type Code

Choose the method you prefer. You can:

- Write down the merchant name and wait to choose the Merchant Type online. Drop-down menus will help you choose.
- Use the list on pages 14 and 15 of this booklet to choose the code, record it in this memory aid and then report it online.

## Cash Location Codes

C1: ATM
C2: Cash back at a retail store
C3: Bank teller
C4: Family or friend

C5: Check cashing store
C6: Employer
C7: Cash refund from returning goods
C8: Other location

## Cash Source Codes

S1: Checking account
S2: Savings or other bank account
S3: Salary/wages/tips
S4: Cashing a check

S5: Credit card cash advance
S6: Prepaid card cash withdrawal
S7: Another person
S8: Other source

## DAY 1 – DAILY PAYMENTS AND CASH ACTIVITY

- It's OK if you don't make any purchases today. Just tell us when you go online tonight. We're interested in all types of payment behavior, even 0 purchases.
- We will ask you about any bills and cash deposits online.
- Please write today's date in the space provided

_____/_____/_____

| Please circle the Payment Method codes to tell us what you carried out of the house today. | P1  P2  P3  P4/P5  P6  P9  P10 | I did not leave the house today. ☐ |
|---|---|---|

| Time | Amount Spent | Payment Method | Location | Device | Merchant Type | Merchant Name |
|---|---|---|---|---|---|---|
| ____ am pm | $_____.__ | P | L | D | M | |
| ____ am pm | $_____.__ | P | L | D | M | |
| ____ am pm | $_____.__ | P | L | D | M | |
| ____ am pm | $_____.__ | P | L | D | M | |
| ____ am pm | $_____.__ | P | L | D | M | |
| ____ am pm | $_____.__ | P | L | D | M | |
| ____ am pm | $_____.__ | P | L | D | M | |
| ____ am pm | $_____.__ | P | L | D | M | |
| ____ am pm | $_____.__ | P | L | D | M | |
| ____ am pm | $_____.__ | P | L | D | M | |

## Receiving or getting cash:

| Time | Cash Amount | Cash Location | Cash Source | Did you pay a fee? |
|---|---|---|---|---|
| ____ am pm | $_____.__ | C | S | Y/N |
| ____ am pm | $_____.__ | C | S | Y/N |
| ____ am pm | $_____.__ | C | S | Y/N |

## End of Day 1 cash amount:

| Total amount of cash in your pocket, wallet, or purse: | $_____.00 |
|---|---|

# DAY 2 – DAILY PAYMENTS AND CASH ACTIVITY CODES

## Payment Method Codes

| | |
|---|---|
| P1: Cash | P7: Bank account number payment |
| P2: Check | P8: Online banking bill payment |
| P3: Credit card | P9: Money order |
| P4: Debit card (Used PIN) | P10: Traveler's check |
| P5: Debit card (Did not use PIN) | P11: Text message payment |
| P6: Prepaid/Gift/EBT card | P12: Other payment method |

## Location Codes

| | |
|---|---|
| L1: Payment in person | L2:Payment not in person |

## Device Codes

| | |
|---|---|
| D1: Computer (laptop or desktop) | D4: Landline phone |
| D2: Tablet (e.g., iPad, Kindle) | D5: Mail or delivery service |
| D3: Mobile phone | D6: None of the above |

## Merchant Type Codes

For a list of all Merchant Type Codes, see pages 14-15 of this booklet.

### Most common Merchant Type Codes

M1: Fast food, food service, food trucks, snack bars
M2: Grocery, pharmacy, liquor stores, convenience stores (without gas stations)
M3: Restaurants, bars
M7: Gas stations

### How to find the Merchant Type Code

Choose the method you prefer. You can:
- Write down the merchant name and wait to choose the Merchant Type online. Drop-down menus will help you choose.
- Use the list on pages 14 and 15 of this booklet to choose the code, record it in this memory aid and then report it online.

## Cash Location Codes

| | |
|---|---|
| C1: ATM | C5: Check cashing store |
| C2: Cash back at a retail store | C6: Employer |
| C3: Bank teller | C7: Cash refund from returning goods |
| C4: Family or friend | C8: Other location |

## Cash Source Codes

| | |
|---|---|
| S1: Checking account | S5: Credit card cash advance |
| S2: Savings or other bank account | S6: Prepaid card cash withdrawal |
| S3: Salary/wages/tips | S7: Another person |
| S4: Cashing a check | S8: Other source |

# DAY 2 – DAILY PAYMENTS AND CASH ACTIVITY

- It's OK if you don't make any purchases today. Just tell us when you go online tonight. We're interested in all types of payment behavior, even 0 purchases.
- We will ask you about any bills and cash deposits online.
- Please write today's date in the space provided

_____/_____/_____

| Please circle the Payment Method codes to tell us what you carried out of the house today. | P1  P2  P3  P4/P5  P6  P9  P10 | I did not leave the house today. ☐ |
|---|---|---|

| Time | Amount Spent | Payment Method | Location | Device | Merchant Type | Merchant Name |
|---|---|---|---|---|---|---|
| am ____ pm | $_____.___ | P | L | D | M | |
| am ____ pm | $_____.___ | P | L | D | M | |
| am ____ pm | $_____.___ | P | L | D | M | |
| am ____ pm | $_____.___ | P | L | D | M | |
| am ____ pm | $_____.___ | P | L | D | M | |
| am ____ pm | $_____.___ | P | L | D | M | |
| am ____ pm | $_____.___ | P | L | D | M | |
| am ____ pm | $_____.___ | P | L | D | M | |
| am ____ pm | $_____.___ | P | L | D | M | |
| am ____ pm | $_____.___ | P | L | D | M | |

## Receiving or getting cash:

| Time | Cash Amount | Cash Location | Cash Source | Did you pay a fee? |
|---|---|---|---|---|
| am ____ pm | $_____.___ | C | S | Y/N |
| am ____ pm | $_____.___ | C | S | Y/N |
| am ____ pm | $_____.___ | C | S | Y/N |

## End of Day 2 cash amount:

| Total amount of cash in your pocket, wallet, or purse: | $_____.00 |
|---|---|

# DAY 3 – DAILY PURCHASES AND CASH ACTIVITY CODES

## Payment Method Codes

P1: Cash
P2: Check
P3: Credit card
P4: Debit card (Used PIN)
P5: Debit card (Did not use PIN)
P6: Prepaid/Gift/EBT card

P7: Bank account number payment
P8: Online banking bill payment
P9: Money order
P10: Traveler's check
P11: Text message payment
P12: Other payment method

## Location Codes

L1: Payment in person
L2: Payment not in person

## Device Codes

D1: Computer (laptop or desktop)
D2: Tablet (e.g., iPad, Kindle)
D3: Mobile phone

D4: Landline phone
D5: Mail or delivery service
D6: None of the above

## Merchant Type Codes

For a list of all Merchant Type Codes, see pages 14-15 of this booklet.

### Most common Merchant Type Codes

M1: Fast food, food service, food trucks, snack bars
M2: Grocery, pharmacy, liquor stores, convenience stores (without gas stations)
M3: Restaurants, bars
M7: Gas stations

### How to find the Merchant Type Code

Choose the method you prefer. You can:
- Write down the merchant name and wait to choose the Merchant Type online. Drop-down menus will help you choose.
- Use the list on pages 14 and 15 of this booklet to choose the code, record it in this memory aid and then report it online.

## Cash Location Codes

C1: ATM
C2: Cash back at a retail store
C3: Bank teller
C4: Family or friend

C5: Check cashing store
C6: Employer
C7: Cash refund from returning goods
C8: Other location

## Cash Source Codes

S1: Checking account
S2: Savings or other bank account
S3: Salary/wages/tips
S4: Cashing a check

S5: Credit card cash advance
S6: Prepaid card cash withdrawal
S7: Another person
S8: Other source

# DAY 3 – DAILY PAYMENTS AND CASH ACTIVITY

- It's OK if you don't make any purchases today. Just tell us when you go online tonight. We're interested in all types of payment behavior, even 0 purchases.
- We will ask you about any bills and cash deposits online.
- Please write today's date in the space provided

_____/_____/_____

| Please circle the Payment Method codes to tell us what you carried out of the house today. | P1  P2  P3  P4/P5  P6  P9  P10 | I did not leave the house today.  ☐ |
|---|---|---|

| Time | Amount Spent | Payment Method | Location | Device | Merchant Type | Merchant Name |
|---|---|---|---|---|---|---|
| ____ am/pm | $_____.___ | P | L | D | M | |
| ____ am/pm | $_____.___ | P | L | D | M | |
| ____ am/pm | $_____.___ | P | L | D | M | |
| ____ am/pm | $_____.___ | P | L | D | M | |
| ____ am/pm | $_____.___ | P | L | D | M | |
| ____ am/pm | $_____.___ | P | L | D | M | |
| ____ am/pm | $_____.___ | P | L | D | M | |
| ____ am/pm | $_____.___ | P | L | D | M | |
| ____ am/pm | $_____.___ | P | L | D | M | |
| ____ am/pm | $_____.___ | P | L | D | M | |

## Receiving or getting cash:

| Time | Cash Amount | Cash Location | Cash Source | Did you pay a fee? |
|---|---|---|---|---|
| ____ am/pm | $_____.___ | C | S | Y/N |
| ____ am/pm | $_____.___ | C | S | Y/N |
| ____ am/pm | $_____.___ | C | S | Y/N |

## End of Day 3 cash amount:

| Total amount of cash in your pocket, wallet, or purse: | $_____.00 |
|---|---|

# INSTRUCTIONS

Record <u>all</u> payments and cash activity, no matter how large or small.

**Payments**
- Record any exchange of money or credit to purchase goods and services, make donations, pay a bill, pay other people, etc.
- Use the codes on the left-hand pages to record the following information about the purchase:
  - *Time of purchase (including am or pm)*
  - *Amount you spent*
  - *Payment method* – cash, check, debit or credit card, etc.
  - *Location* – in person or not in person
  - *Device* – if you used a computer, a tablet, a mobile phone, a landline phone, mail or delivery service
  - *Merchant type* – record in this booklet or wait to use drop-down menus online
  - *Merchant name* – to help you remember all payments.

**Cash activity**
- Receive or withdraw – Record the amount received and use the Cash Source codes to tell us where you got the cash. *Do not include change received* from a cash purchase.

- Cash back – Record the cash back part of the transaction in Cash Activity (see the Example #1 on page 5 of this booklet).

- Deposits – Your cash deposits will be entered online.

- Refunds and exchanges – If you receive cash back from a refund, record it in the "Receiving or getting cash" box.

**Bills**
- We will ask you about bills. Record any bill payments. Bills include:
  - Car loan payment
  - Credit card bills
  - Electric, natural gas, water
  - Home equity loan payment
  - Home heating oil, propane
  - Insurance
  - Internet/Phone
  - Mortgage
  - Medical bills
  - Rent
  - Student loan payment
  - Tuition
  - Other bills

- When entering your bills online, remember to report automatic bills that paid during that Diary day.

- Record payments due at the time of the purchase or service, such as medical appointments, auto repairs, etc.

- It's OK to refer to you bank statements or online bank account to gather information about bills.

**End-of-day cash amount – VERY IMPORTANT**
- Record the amount of cash in your pocket, wallet, or purse at the end of each Diary day.

## DEFINITIONS

### Payment Methods

| Payment Methods | Code | Description |
| --- | --- | --- |
| **Debit card (used PIN)** | P4 | A payment made using the Personal Identification Number (PIN) feature of your debit card.  You must enter your PIN to complete the transaction. |
| **Debit card (did not use PIN** | P5 | A payment made using a debit card where no PIN is required.  Sometimes no additional information is required, other times your signature is required. |
| **Prepaid/Gift/EBT card** | P6 | A card that can be used for payments and purchases up to the amount of money stored on the card. EBT cards are given to people who receive government benefits. |
| **Bank account number payment** | P7 | A payment made by giving your bank routing number and account number to a third party to authorize a deduction from your checking or saving account. |
| **Online banking bill payment** | P8 | An electronic payment made directly from your bank account to a biller or service provider. This payment is initiated at your bank's online banking website. |
| **More definitions** | | Definitions for all other payment methods are online. |

## Device

| Device | Code | Description |
|---|---|---|
| **Computer** | D1 | You used a laptop or desktop computer. |
| **Tablet** | D2 | You used device like an iPad or Kindle. |
| **Mobile phone** | D3 | You used a mobile phone. Includes text message payments, apps, and mobile web browsing. |
| **Landline phone** | D4 | You made a voice call on a landline phone. |
| **Mail** | D5 | You used USPS, FedEx, UPS or other delivery |
| **None of the above** | D6 | None of the above. |

## Merchant Type

| Merchant type | Code | Description |
|---|---|---|
| **Food and Personal Care Supplies** | M1 | Fast food, food service, food trucks, snack bars |
| | M2 | Grocery, pharmacy, liquor stores, convenience stores (without gas stations) |
| | M3 | Restaurants, bars |
| A**uto and Vehicle Related** | M4 | Auto maintenance and repair |
| | M5 | Auto rental and leasing |
| | M6 | Auto vehicle and parts dealers |
| | M7 | Gas stations |
| | M8 | Parking lots and garages |
| | M9 | Tolls |
| **General Merchandise** | M10 | Clothing and accessories stores |
| | M11 | Department and discount stores and websites, wholesale clubs and websites |
| | M12 | Online shopping (Amazon.com, etc.) |
| | M13 | Other stores (book, florist, hobby, music, office supply, pet, sporting goods) |
| | M14 | Vending machines |
| **Entertainment and Transportation** | M15 | Entertainment, recreation, arts, museums |
| | M16 | Hotels, motels, RV parks, camps |
| | M17 | Movie theaters |
| | M18 | Phone/internet (wired/wireless/satellite), online and print news, online games |
| | M19 | Transportation (includes public transportation) |

| Merchant type | Code | Description |
|---|---|---|
| **Housing Related** | M20 | Building contractors (electrical/plumbing/ HVAC, tile, painting, etc.) |
| | M21 | Building services |
| | M22 | Electric, natural gas, water and sewage |
| | M23 | Furniture & home goods stores, appliance & electronics stores, hardware & garden stores |
| | M24 | Heating oil dealers, propane dealers |
| | M25 | Rent, real estate agents and brokers |
| | M26 | Mortgage |
| | M27 | Trash collection |
| **Medical, Education, Personal Services** | M28 | Child care, elder care, youth and family services, emergency and other relief services |
| | M29 | Doctors, dentists, other health professionals |
| | M30 | Education |
| | M31 | Hospitals, residential care |
| | M32 | Personal care, dry cleaning, pet grooming and sitting, photo processing, death care |
| | M33 | Veterinarians |
| **Financial, Professional, Miscellaneous Services** | M34 | Employment services, travel agents, security services, office administrative services |
| | M35 | Financial services, insurance |
| | M36 | Legal, accounting, architectural, and other professional services |
| | M37 | Mail, delivery, storage |
| | M38 | Rental centers |
| | M39 | Repair/maintenance of electronics and personal and household goods |
| **Government and Nonprofit** | M40 | Charitable, religious, professional, civic (not government) organizations |
| | M41 | Taxes, fees, fines and other payments to governments |
| **Gifts and Transfers to People** | M42 | Friends and family |
| | M43 | People who provide goods and services |
| | M44 | Other people |
| **I don't know** | | When you go online, drop-down menus and online help will help you choose the category. Please choose the category when you are online. |

Thank you for completing the *Diary of Consumer Payment Choice*.

Your diary responses will remain <u>anonymous</u> and confidential, and will be used for research purposes only.