

# Diary of Consumer Payment Choice

Memory Aid & Instructions  
Please read before you begin!

\*\*\*Place sticker here that contains the following information:\*\*\*

## **OCTOBER X**—the night before Day 1

Log on to the Diary website to record information about cash, checking account balances, and prepaid card balances.

## **OCTOBER X, OCTOBER X, AND OCTOBER X**—Diary Days 1, 2, & 3

1. Use this diary to record all payments (purchases, bills, and other payments) and cash activity.
2. Log on to the Diary website every night, even if you do not make any payments on a given day.

## **USERNAME and PASSWORD for website**

## **WEBSITE URL ADDRESS**

### **This booklet contains...**

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*Your responses will remain anonymous and confidential and will be used for research purposes only.*

## The night before Day 1



### Complete the Survey of Consumer Payment Choice

If you have not already done so, use the link we sent you and complete the Survey *before* logging on to your Diary website.

### Count your paper cash

Do not count coins.

Count cash held by you, but not by other members of your household.

Enter zero (0) in Total Dollar Amount if you do not have any cash.

Bills	Pocket, purse, or wallet		Elsewhere (Home, car, office, etc.)	
	Number of bills	Dollar (\$) amount	Number of bills	Dollar (\$) amount
\$1 bills	_____	\$_____	_____	\$_____
\$2 bills	_____	\$_____	_____	\$_____
\$5 bills	_____	\$_____	_____	\$_____
\$10 bills	_____	\$_____	_____	\$_____
\$20 bills	_____	\$_____	_____	\$_____
\$50 bills	_____	\$_____	_____	\$_____
\$100 bills	_____	\$_____	_____	\$_____
Total dollar (\$) amount		\$_____		\$_____

## The night before Day 1

### Record your current account balances

Report the exact balance of the account as of the end of the night before Day 1—that is, before you begin your Diary.

Go online to check balances.

If you cannot go online, check your current balance the way you usually do.

Include accounts owned by you or jointly with someone else.

Account or card used most often to make payments	Balance as of		Balance
	Date	Time	
Primary Checking Account		____ <sup>am</sup> ____ <sup>pm</sup>	\$____.____
Primary General-Purpose Prepaid Card General-purpose prepaid cards are accepted anywhere you can use a credit or debit card. They have an AmEx, Discover, MasterCard, or Visa logo.		____ <sup>am</sup> ____ <sup>pm</sup>	\$____.____
Primary PayPal Account		____ <sup>am</sup> ____ <sup>pm</sup>	\$____.____

### Record information about income

Types of income: employment, retirement, self-employment, Social Security, interest and dividends, rental income, government assistance, alimony, child support, etc.

Record information about income received by you, but not by other members of your household.

	Date	Dollar amount received
Did you receive income the day before Diary Day 1? If yes, provide date and amount.	__/__/2016	\$____.____
When did you last receive income?	__/__/2016	\$____.____
When do you next expect to receive income?	__/__/2016	\$____.____

### Log on to the Diary website

## Diary Days 1, 2, & 3



### **Log on at the end of every Diary day**

- Log on to the Diary website, even if you did not make any payments during the day.
- Record all payments you pay yourself, not payments by other members of your household.

### **Record all payments, no matter how small**

- Remember to include small payments for items like coffee, snacks, tolls, cigarettes, convenience store purchases, fast food.
- Record dollars and cents, for example, \$2.33.

### **Record all payments, including bills**

- Remember to include any bills scheduled to be paid electronically on all 3 of your Diary days.
- Refer to your bank or credit card records to gather information about bills and other payments.

### **Record all deposits and withdrawals**

- When recording withdrawals, do not include paper cash and coins received back as change from a cash purchase.
- If you receive cash back from a refund or exchange, record it in the “Receiving or getting cash” box.

### **Count your cash at the end of every day**

- Record the amount of cash in your pocket, wallet, or purse at the end of every Diary day.
- On Day 3, record how much cash you have stored elsewhere, for example, in your home, office, or car.

# Bill Payments

- A bill payment is a payment for goods or services that you received in the past or that you will receive in the future.
- Record all bills you paid. Do not record bills paid by other members of your household.

## When is a bill paid?

- Automatically or electronically: paid on the day the payment is specified to be made.
- By mail: paid on the day you mail the payment.
- In person: paid on the day you hand over the payment.
- By phone: paid on the day you call to make the payment.

## Types of bills

### Household or utility payments

- Rent
- Mortgage
- Home equity loan
- Home Equity Line of Credit (HELOC) (do not include any payment made as part of your mortgage payment)
- Yard maintenance (Landscaping, tree service, or snow removal, etc.)
- Housing maintenance (Maid, cleaning, laundry service, plumber, handyman, etc.)
- Electricity
- Water/sewer
- Natural gas, propane, heating fuel, other energy
- Homeowner's association or condo fees
- Trash collection

### Phone, cable, or internet payments

- Telephone (landline and mobile)
- Cable
- Internet

### Credit card or loan payments

- Credit card bill
- Car, truck, motorcycle, boat, or other vehicle loan payments
- Student loan
- Other types of loans

### Insurance payments

- Health insurance
- Vehicle insurance
- Homeowner's or renter's insurance
- Life insurance
- Umbrella insurance

### Miscellaneous

- Tuition, daycare, babysitting
- Medical or dental payments not covered by insurance
- Parking (buying a weekly, monthly, or annual pass)
- Public transportation (buying a weekly or monthly pass for bus, subway, ferry, etc.)
- Memberships or subscriptions (Gym, Netflix, social or professional club dues, magazines, etc.)
- Religious contributions
- Alimony/child support

### Tax payments (not including payroll deductions from income)

- Federal taxes
- State taxes
- Local taxes
- Property taxes
- Car/vehicle taxes

# Payment Codes

## Payment method

P0: Multiple payment methods	P7: Online banking bill payment (You initiate a payment at your bank's online banking website.)
P1: Cash	P8: Money order
P2: Check	P9: Traveler's check
P3: Credit card	P10: PayPal
P4: Debit card (bank or store brand)	P11: Account-to-account transfer
P5: Prepaid/Gift/EBT card	P12: Mobile phone payment
P6: Bank account number payment (You give your bank routing number and account number to a third party to authorize a deduction from your account.)	P13: Other payment method (Examples: Remittances; EZPass or other electronic toll; bitcoin or other virtual currency)

## Device you used (if any)

D1: Computer	D5: Mail or delivery service
D2: Tablet	D6: Other
D3: Mobile phone	D7: No device
D4: Landline phone	

## Type of business, organization, or person you paid

<b>Financial services provider</b>	<b>Retail store or online retailer</b>
T1 Mortgage companies, credit card companies, banks, insurance companies, stock brokers, IRA funds, mutual funds, credit unions, sending remittances	T8 Grocery stores, convenience stores without gas stations, pharmacies
<b>Education provider</b>	T9 Gas stations
T2 Schools, colleges, childcare centers	T10 Sit-down restaurants and bars
<b>Medical care provider</b>	T11 Fast food restaurants, coffee shops, cafeterias, food trucks
T3 Hospital, doctor, dentist, nursing homes, etc.	T12 General merchandise stores, department stores, online shopping, other kinds of stores and websites
<b>Government</b>	<b>Other service business</b>
T4 Taxes, fees, fines, licenses, utilities	T13 Rent, real estate companies
T5 Public transportation, tolls	T14 Telephone, internet, cable, streaming, movie theaters
<b>Nonprofit/charity</b>	T15 Utilities not paid to government
T6: Religious groups, United Way, American Cancer Society, etc.	T16 Building contractors
<b>A person</b>	T17 Hotels, motels, RV parks, campsites
T7 Friends, family, co-workers, a person you pay for goods or services	T18 Taxis, airplanes, delivery
	T19 Hair dressers, repairs, parking lots, laundry, dry cleaning, pet care
	T20 Lawyers, accountants, architects, veterinarians, photographers, other professionals
	T21 Arts, entertainment, recreation (sports, concerts, gyms, casinos, etc.)

## Income Codes

### How income is received

I1: Direct deposit to Primary Checking Account	I4: Paper check
I2: Direct deposit to some other checking or savings account	I5: Cash
I3: Direct deposit to more than one account	I6: Payroll card
	I7: Primary General-purpose reloadable prepaid card
	I8: Other prepaid card
	I9: Other

## Deposit Codes

### Source of deposit

SD1: Cash	SD4: Direct deposit
SD2: Check	SD5: Transfer from an account I do not own
SD3: Transfer from an account I own	

### Location of cash deposit

L1: ATM	L3: Other
L2: Bank teller	

### Account deposited into

A1: Primary checking account	A4: Other prepaid card
A2: Other checking or savings account	A5: Primary PayPal account
A3: Primary general-purpose prepaid card ("reloading")	A6: Other

## Cash Withdrawal Codes

### Location of cash withdrawal

C1: ATM	C6: Employer
C2: Cash back at a retail store	C7: Cash refund from returning goods
C3: Bank teller	C8: Payday lender
C4: Family or friend	C9: Other location
C5: Check cashing store	

### Source of cash withdrawal

SW1: Primary checking account	SW6: Primary GPR prepaid card cash withdrawal
SW2: Other checking or savings account	SW7: Other prepaid card cash withdrawal
SW3: Salary/wages/tips	SW8: Another person
SW4: Cashing a check	SW9: Other source
SW5: Credit card cash advance	

## Examples: Daily Payments

1. Fast food purchase
2. Using mobile phone to pay a person
3. Paying a bill online
4. Automatic bill payment
5. Two or more payment methods

Time	Amount Spent	Payment Method	Did you pay in person?	Device	Business, organization, or person you paid	
					Type	Name
<b>1: Fast food purchase</b>						
At 7:30 a.m., Ethan picks up coffee on the way to work. He pays cash.						
7:30 am	\$ 2.49	P1	<input checked="" type="checkbox"/> /N	D7	T11	Dunkin' Donuts
<b>2: Using mobile phone to pay a person</b>						
While with his roommate in their apartment, Jackson uses his phone to send his roommate his share of the rent. (He does not need to record his roommate's name.)						
9 am	\$450.00	P12	<input checked="" type="checkbox"/> /N	D3	T7	Roommate
<b>3: Paying a bill online</b>						
Mike goes online to pay his credit card bill. At 12:15 pm, he uses his computer and authorizes a payment using his bank account number.						
12:15 pm	\$ 50.34	P6	Y/ <input checked="" type="checkbox"/>	D1	T1	Chase Visa
<b>4: Automatic bill payment</b>						
Emma checks her credit card and sees that her electric bill paid automatically. (She doesn't specify a time, which is OK for automatic bills.)						
	\$ 112.45	P3	Y/ <input checked="" type="checkbox"/>	D7	T15	DTE Energy
<b>5: Two or more payment methods</b>						
At 6pm, Isabella ate at her favorite restaurant and paid for the \$40.95 dinner with her debit card. She paid the \$8 tip with cash. (When she goes online, Isabella will be able to describe the two payment methods.)						
6 pm	\$ 48.95	P0	<input checked="" type="checkbox"/> /N	D7	T10	Olive Garden

# Examples: Income, Deposits, Withdrawals, Cash

1. Cash back at retail store
2. Cash withdrawal from general purpose prepaid card using ATM
3. Direct deposit of salary or wages to primary checking account
4. Transfer from your savings account to secondary checking account

## 1: Cash back at retail store

At 7am, Linda shopped at her neighborhood grocery store. She paid \$60.92 for her groceries with a debit card and got \$40 cash back. (She records both the grocery purchase and “receiving or getting cash.”)

Time	Amount Spent	Payment Method	Did you pay in person?	Device	Business, organization, or person you paid	
					Type	Name
7 am	\$ 60.92	P 4	<input checked="" type="checkbox"/> Y <input type="checkbox"/> N	D 7	T 8	Kroger

Time	Cash Amount	Cash Location	Cash Source	Did you pay a fee?
7 am	\$ 40.00	C 2	SW 1	Y <input checked="" type="checkbox"/> <input type="checkbox"/> N

## 2: Cash withdrawal

At 10 am, Ryan stopped at an ATM and withdrew \$20.00 cash using his general-purpose prepaid card.

10 am	\$ 20.00	C 1	SW 6	<input checked="" type="checkbox"/> Y <input type="checkbox"/> N
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## 3: Direct deposit or salary

It’s payday, and Jennifer’s salary was automatically deposited into her primary checking account.

Amount of income	How income was received
\$888.75	I 1

## 4: Transfer from savings to checking

Jose transfers \$100 from his savings account to his primary checking account.

Amount of deposit	Source of deposit	If cash deposit, location	Account deposited into
\$100.00	SD3	L	A1

# Day 1: Daily Payments

Please go online to complete the survey, even if you did not make any payments on Day 1.

Payments for (date):    \_\_\_/\_\_\_/\_\_\_

What payment methods did you carry or have available to make payments on Diary Day 1?	<b>P1 Cash   P2 Check   P3 Credit card   P4 Debit card   P5 Prepaid/Gift/EBT card</b> <b>P6 Bank account number payment   P7 Online banking bill payment</b> <b>P8 Money order   P9 Traveler’s check   P10 PayPal</b> <b>P11 Account-to-account transfer   P12 Mobile phone payment</b> <b>P13 Other</b>
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Time	Amount Spent	Payment Method	Did you pay in person?	Device	Business, organization, or person you paid	
					Type	Name
___ am ___ pm	\$ _____.__	P	Y/N	D	T	
___ am ___ pm	\$ _____.__	P	Y/N	D	T	
___ am ___ pm	\$ _____.__	P	Y/N	D	T	
___ am ___ pm	\$ _____.__	P	Y/N	D	T	
___ am ___ pm	\$ _____.__	P	Y/N	D	T	
___ am ___ pm	\$ _____.__	P	Y/N	D	T	
___ am ___ pm	\$ _____.__	P	Y/N	D	T	
___ am ___ pm	\$ _____.__	P	Y/N	D	T	
___ am ___ pm	\$ _____.__	P	Y/N	D	T	

## Reminders

- Record all payments, no matter how small or large
- Record all payments, including bills
- Record all deposits and withdrawals
- Count your cash at the end of every day

# Day 1: Income, Deposits, Withdrawals, Cash

Please go online to complete the survey, even if you did not have any activity on Day 1.

Activity for (date): \_\_\_\_/\_\_\_\_/\_\_\_\_

## Did you receive income on Day 1? If yes...

Amount of income	How income was received
\$ _____.__	I
\$ _____.__	I

## Deposits, Day 1

Amount of deposit	Source of deposit	If cash deposit, location	Account deposited into
\$ _____.__	SD	L	A
\$ _____.__	SD	L	A
\$ _____.__	SD	L	A

## Cash withdrawals, Day 1

Time	Cash amount	Location of cash withdrawal	Source of cash withdrawal	Did you pay a fee?
____ am ____ pm	\$ _____.__	C	SW	Y/N
____ am ____ pm	\$ _____.__	C	SW	Y/N
____ am ____ pm	\$ _____.__	C	SW	Y/N

## Cash amount, end of Day 1 (pocket, purse, or wallet)

How many bills of each type?

Bills	Pocket, purse, or wallet		Bills	Pocket, purse, or wallet	
	Number	\$ amount		Number	\$ amount
\$1 bills	_____	\$ _____	\$20 bills	_____	\$ _____
\$2 bills	_____	\$ _____	\$50 bills	_____	\$ _____
\$5 bills	_____	\$ _____	\$100 bills	_____	\$ _____
\$10 bills	_____	\$ _____	Total \$		\$ _____

## Day 2: Daily Payments

Please go online to complete the survey, even if you did not make any payments on Day 2.

Payments for (date):    \_\_\_/\_\_\_/\_\_\_

What payment methods did you carry or have available to make payments on Diary Day 1?	<b>P1 Cash   P2 Check   P3 Credit card   P4 Debit card   P5 Prepaid/Gift/EBT card</b> <b>P6 Bank account number payment   P7 Online banking bill payment</b> <b>P8 Money order   P9 Traveler’s check   P10 PayPal</b> <b>P11 Account-to-account transfer   P12 Mobile phone payment</b> <b>P13 Other</b>
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Time	Amount Spent	Payment Method	Did you pay in person?	Device	Business, organization, or person you paid	
					Type	Name
___ am ___ pm	\$ _____.__	P	Y/N	D	T	
___ am ___ pm	\$ _____.__	P	Y/N	D	T	
___ am ___ pm	\$ _____.__	P	Y/N	D	T	
___ am ___ pm	\$ _____.__	P	Y/N	D	T	
___ am ___ pm	\$ _____.__	P	Y/N	D	T	
___ am ___ pm	\$ _____.__	P	Y/N	D	T	
___ am ___ pm	\$ _____.__	P	Y/N	D	T	
___ am ___ pm	\$ _____.__	P	Y/N	D	T	
___ am ___ pm	\$ _____.__	P	Y/N	D	T	

### Reminders

- Record all payments, no matter how small or large
- Record all payments, including bills
- Record all deposits and withdrawals
- Count your cash at the end of every day

## Day 2: Income, Deposits, Withdrawals, Cash

Please go online to complete the survey, even if you did not have any activity on Day 2.

Activity for (date): \_\_\_\_/\_\_\_\_/\_\_\_\_

### Did you receive income on Day 2? If yes...

Amount of income	How income was received
\$ _____.__	I
\$ _____.__	I

### Deposits, Day 2

Amount of deposit	Source of deposit	If cash deposit, location	Account deposited into
\$ _____.__	SD	L	A
\$ _____.__	SD	L	A
\$ _____.__	SD	L	A

### Cash withdrawals, Day 2

Time	Cash amount	Location of cash withdrawal	Source of cash withdrawal	Did you pay a fee?
____ am ____ pm	\$ _____.__	C	SW	Y/N
____ am ____ pm	\$ _____.__	C	SW	Y/N
____ am ____ pm	\$ _____.__	C	SW	Y/N

### Cash amount, end of Day 2 (pocket, purse, or wallet)

How many bills of each type?

Bills	Pocket, purse, or wallet		Bills	Pocket, purse, or wallet	
	Number	\$ amount		Number	\$ amount
\$1 bills	_____	\$ _____	\$20 bills	_____	\$ _____
\$2 bills	_____	\$ _____	\$50 bills	_____	\$ _____
\$5 bills	_____	\$ _____	\$100 bills	_____	\$ _____
\$10 bills	_____	\$ _____	Total \$		\$ _____

## Day 3: Daily Payments

Please go online to complete the survey, even if you did not make any payments on Day 3.

Payments for (date):    \_\_\_/\_\_\_/\_\_\_

What payment methods did you carry or have available to make payments on Diary Day 1?	<b>P1 Cash   P2 Check   P3 Credit card   P4 Debit card   P5 Prepaid/Gift/EBT card</b> <b>P6 Bank account number payment   P7 Online banking bill payment</b> <b>P8 Money order   P9 Traveler’s check   P10 PayPal</b> <b>P11 Account-to-account transfer   P12 Mobile phone payment</b> <b>P13 Other</b>
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Time	Amount Spent	Payment Method	Did you pay in person?	Device	Business, organization, or person you paid	
					Type	Name
___ am ___ pm	\$ _____.__	P	Y/N	D	T	
___ am ___ pm	\$ _____.__	P	Y/N	D	T	
___ am ___ pm	\$ _____.__	P	Y/N	D	T	
___ am ___ pm	\$ _____.__	P	Y/N	D	T	
___ am ___ pm	\$ _____.__	P	Y/N	D	T	
___ am ___ pm	\$ _____.__	P	Y/N	D	T	
___ am ___ pm	\$ _____.__	P	Y/N	D	T	
___ am ___ pm	\$ _____.__	P	Y/N	D	T	
___ am ___ pm	\$ _____.__	P	Y/N	D	T	

### Reminders

- Record all payments, no matter how small or large
- Record all payments, including bills
- Record all deposits and withdrawals
- Count your cash at the end of every day

## Day 3: Income, Deposits, Withdrawals, Cash

Please go online to complete the survey, even if you did not have any activity on Day 3.

Activity for (date): \_\_\_\_/\_\_\_\_/\_\_\_\_

### Did you receive income on Day 3? If yes...

Amount of income	How income was received
\$ _____.__	<b>I</b>
\$ _____.__	<b>I</b>

### Deposits, Day 3

Amount of deposit	Source of deposit	If cash deposit, location	Account deposited into
\$ _____.__	SD	L	A
\$ _____.__	SD	L	A
\$ _____.__	SD	L	A

### Cash withdrawals, Day 3

Time	Cash amount	Location of cash withdrawal	Source of cash withdrawal	Did you pay a fee?
____ am ____ pm	\$ _____.__	C	SW	Y/N
____ am ____ pm	\$ _____.__	C	SW	Y/N
____ am ____ pm	\$ _____.__	C	SW	Y/N

### Cash amount, end of Day 3 (pocket, purse, or wallet)

How many bills of each type?

Bills	Pocket, purse, or wallet		Bills	Pocket, purse, or wallet	
	Number	\$ amount		Number	\$ amount
\$1 bills	_____	\$ _____	\$20 bills	_____	\$ _____
\$2 bills	_____	\$ _____	\$50 bills	_____	\$ _____
\$5 bills	_____	\$ _____	\$100 bills	_____	\$ _____
\$10 bills	_____	\$ _____	Total \$		\$ _____

# Thank You

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

Purpose: Improve understanding and operation of the U.S. payment system by tracking the spending habits and cash activity of consumers

**Your diary responses will remain anonymous and confidential and will be used for research purposes only.**