

# 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**  
(When you go online, we will ask about each method separately.)

**P1: Cash**

**P2: Check**

**P3: Credit card**

**P4: Debit card**

**P5: Prepaid/Gift/EBT card**

**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.)

**P7: Online banking bill payment**  
(You initiate a payment at your bank's online banking website.)

**P8: Money order**

**P9: Traveler's check**

**P10: PayPal**

**P11: Account-to-account transfer**

**P12: Mobile phone payment**

**P13: Other payment method**  
(Examples: Remittances; EZPass or other electronic toll; bitcoin or other virtual currency)

## Device you used (if any)

**D1: Computer**  
(Laptop or desktop computer)

**D2: Tablet**  
(Examples: iPad or Kindle)

**D3: Mobile phone**  
(Includes text message payments, apps, mobile web browsing, voice call on mobile phone)

**D4: Landline phone**  
(Voice call on a landline phone)

**D5: Mail**  
(Examples: USPS, FedEx, UPS)

**D6: No device**

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

**T1: Financial services provider**  
(Examples: banks, credit card companies, insurance companies, mortgage companies, mutual funds, brokerages)

**T2: Education provider**  
(Examples: schools, colleges, childcare)

**T3: Medical care provider**  
(Examples: hospital, doctor, dentist, physical therapy)

**T4: Government**  
(Examples: federal/state/local taxes, fees, fines, licenses, utilities)

**T5: Nonprofit/charity**  
(Examples: religious groups, United Way, American Cancer Society)

**T6: A person**  
(Examples: friends, family, co-workers, other people)

**T7: Retail store or online retailer**

- Gas stations
- Coffee shops
- Convenience stores
- Fast food stores
- Restaurants and bars
- Grocery stores/supermarkets
- Pharmacies (Example: Walgreens)
- Large retailer (Example: Walmart)
- Home improvement
- Online retailer (Examples: Amazon.com, Ebay.com)
- Liquor store
- Pet store/pet grooming
- Other store or online retailer

**T8: Other service business**

Utilities, repair services, communications, entertainment, casinos, hairdresser, dry cleaning, etc.

## Income Codes

### How income is received

I1: Direct deposit to Checking Account #1	I5: Paper check
I2: Direct Deposit to checking account #2	I6: Payroll card
I3: Direct deposit to another checking or savings account	I7: General-purpose reloadable prepaid card #1
I4: Cash	I8: Another 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	

### For cash deposits, location of cash deposit

L1: ATM	L3: Other
L2: Bank teller	

### Account deposited into

A1: Checking account #1	A3: General-purpose prepaid card #1 (“reloading”)
A2: Checking account #2	A4: Other account

## 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: Checking account	SW5: Credit card cash advance
SW2: Savings or other bank account	SW6: Prepaid card cash withdrawal
SW3: Salary/wages/tips	SW7: Another person
SW4: Cashing a check	SW8: Other source

## 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 type="checkbox"/> Y/ <input checked="" type="checkbox"/> N	D6	T7	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 type="checkbox"/> Y/ <input checked="" type="checkbox"/> N	D3	T6	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"/> N	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"/> N	D6	T8	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 type="checkbox"/> Y/ <input checked="" type="checkbox"/> N	D6	T7	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 6	T 7	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"/> N

### 2: Cash withdrawal

At 10 am, Ryan stopped at an out-of-network 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 (Checking Account #1).

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 secondary checking account (Checking Account #2).

Amount of deposit	Source of deposit	If cash deposit, location	Account deposited into
\$100.00	SD3	L	A2

# 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</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>	<b>P7</b>	<b>P8</b>	<b>P8</b>
	<b>P10</b>	<b>P11</b>	<b>P12</b>	<b>P13</b>					

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 2?	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>	<b>P7</b>	<b>P8</b>	<b>P8</b>
	<b>P9</b>	<b>P10</b>	<b>P11</b>	<b>P12</b>	<b>P13</b>				

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 3?	<b>P1</b>	<b>P2</b>	<b>P3</b>	<b>P4</b>	<b>P5</b>	<b>P6</b>	<b>P7</b>	<b>P8</b>	<b>P8</b>
	<b>P9</b>	<b>P10</b>	<b>P11</b>	<b>P12</b>	<b>P13</b>				

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
\$ _____.__	I
\$ _____.__	I

### 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.**