

Online Appendix 1–Survey Regarding Tax Service-

Please circle one number for each of the following questions:

Was it helpful to you to have your tax forms filled in for you at work?

- 1) very helpful
- 2) somewhat helpful
- 3) not very helpful
- 4) not at all helpful

How knowledgeable of taxes was the person who assisted you?

- 1) very knowledgeable
- 2) somewhat knowledgeable
- 3) not very knowledgeable
- 4) not at all knowledgeable

If this service was offered again, I would sign up to have my taxes done again?

- 1) yes
- 2) maybe
- 3) maybe not
- 4) no

Did you pay someone to do your taxes last year?

- 1) yes
- 2) no
- 3) I do not remember.

If you did pay someone to do your taxes last year, was that person at a company or just an individual who prepares taxes?

- 1) company
- 2) individual

Please circle as many numbers as are applicable for this question:

Did you take advantage of any of these programs as a result of participating in the tax preparation service offered today?

- 1) 401 (k) plan (Saver's Credit)
- 2) Pre-paid medical plan (Flexible Spending)
- 3) Direct deposit of your pay check
- 4) Established a credit union account
- 5) Earned Income Tax Credit
- 6) The Advanced Earned Income Tax Credit (One you potentially receive during the year, rather than just as a credit after the tax year is over)
- 7) Your State's Dependent Care Credit (if applicable)
- 8) Your State's Renter's Credit

Please write any comments you may have.

Appendix 2 – Implementation Materials

Figure 1: Web-Site - Home Page



Figure 2: N2L Web-Site - About Me



Figure 3: N2L Web-Site – Calculate My Benefits

Staples Benefits Max Service

Welcome Eleanor K Brown
You are currently logged in

Home | About Me | **Calculate My Benefits** | Apply My Benefits | Schedule a Meeting

July 30, 2006

What is the Family Wellness Calculator
The Family Wellness Calculator is used to add potential benefits to a personal income monthly income calculator. It compares how your income and benefits are applied to the LIVING COSTS for your local community. There may be a BENEFIT that helps to offset each LIVING COST. If so, the BENEFIT is added back so that the final column shows your adjusted monthly income AFTER BENEFITS. The goal is to assure you're able to meet your basic LIVING COSTS and the apply for new BENEFITS that will increase the money you can apply to the LIVING COST.

Family Wellness Calculation

Start Here → Household Income **\$2,700**

Subtract Costs →

Living Costs		What's Left	Potential New Benefits		After Benefits
	Living Costs		Company Benefits	Public Benefits	
Payroll Tax	\$234	\$2,466	-	-	\$2,466
Income Tax	\$262	\$2,204	\$2	\$221	\$2,437
Housing Costs	\$616	\$1,588	-	\$48	\$1,869
Food and Clothing	\$448	\$1,140	-	-	\$1,421
Dependent Care	\$476	\$664	\$42	\$65	\$1,077
Medical Care	\$391	\$273	\$214	-	\$925
Transportation	\$375	(\$102)	-	\$118	\$668
Other Necessities	\$287	(\$389)	-	-	\$381
Total	\$3,089	(\$389)	\$258	\$452	\$381

Next Steps → Click on the green arrow to see how new benefits can be invested in your future

The Results
You may be eligible for as much as \$258 in company benefits and \$452 in public benefits or a total of \$710.

Summary Results

	Living Costs	What's Left	Company Benefits	Public Benefits	After Benefits
Totals	\$3,089	(\$389)	\$258	\$452	\$381

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Figure 4: N2L Web-Site – Calculate My Benefits

Staples Benefits Max Service

Welcome Eleanor K Brown
You are currently logged in

Home | About Me | Calculate My Benefits | **Apply My Benefits** | Schedule a Meeting

July 30, 2006

Apply My Benefits
You model how you would apply new benefits. Use the calculator below to allocate your AFTER BENEFITS income to retirement, education, investments, or to pay bills or your LIVING COSTS. Use the 'sliders' at the bottom left to distribute the your AFTER BENEFITS money among your options. You'll find even more benefits accrue as you do so. The table shows you final calculation for all benefits.

Apply Benefits
Click and hold the blue section of the slider below to set the dollar amount for each category
[Show Me How](#)

Summary Results

	Living Costs	What's Left	Company Benefits	Public Benefits	After Benefits
Totals	\$3,089	(\$389)	\$258	\$452	\$381

New Benefit Allocation

	Living Costs	What's Left	Company Benefits	Public Benefits	After Benefits
Living Expenses	\$0	\$381	-	-	\$381
Regular Savings	\$219	\$162	-	-	\$162
Retirement Savings	\$162	\$0	\$162	-	\$162
Education	\$0	\$0	-	-	\$0
Loan Payments	\$0	\$0	-	-	\$0
Other (investments)	\$0	\$0	-	-	\$0
Grand Total	\$381	\$0	\$420	\$452	\$543

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Figure 5: N2L Web-Site – Schedule a Meeting

Staples Benefits Max Service

My Account | Welcome Eleanor K Brown | You are currently logged in | [logout](#)

Home | About Me | Calculate My Benefits | Apply My Benefits | **Schedule a Meeting** | July 30, 2006

March 2007

S	M	T	W	T	F	S
26	27	28	29	30	31	1
2	3	4	5	6	7	8
9	10	11	12	13	14	15
16	17	18	19	20	21	22
23	24	25	26	27	28	29
30	1	2	3	4	5	6

There are only 315 free tax appointments remaining. Guarantee yours by requesting an appointment, or printing out a coupon to take into the H&R Block office listed below.

Request Appointment Print My Coupon

Date: First Name:

Best Time: Last Name:

Phone #: Associate ID:

There are just 315 free tax and benefits appointments remaining. You can reserve yours by requesting an appointment or printing a personalized coupon by filling in the boxes above. Or call the office number listed below.

Once your reserved appointment is complete, you'll meet with your H&R Block Tax Professional at the location listed below.

Your designated H&R Block office is located at:

1234 Main Street
Cincinnati, OH
808-123-4455

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Show Me

[How do I do my own analysis](#)

[How do I schedule a meeting with a professional](#)

More Information

[Frequently Asked Questions \(FAQs\)](#)

[Overview of the Staples Benefits Consulting Service](#)

[The Staples and H&R Block Relationship](#)

[Company Benefits Explanation](#)

[Public Benefits Explanation](#)

Appendix 3: Developing the Website

- Nets to Ladders developed a website for Staples (see “Figure 1: N2L Web-Site - Home Page” in the Appendix 1 – Implementation Materials). It provided a self-service tool that allowed Associates to model different benefits and to see how each benefit would fit in to their own financial situation both short range and long range. Associates could do their own analysis and clearly see the value a benefit could add to their monthly living expenses. If Associates preferred they could also simply skip the benefits evaluation and go directly to the scheduling a meeting section of the site.
- If the Associate was interested in doing their own self-analysis of the benefits available they would go to the “About Me” tab (see “Figure 2: N2L Web-Site – About Me” in the Appendix 1– Implementation Materials) and fill-in information about their household and their current benefits. The information was completely confidential and deleted at the end of the session.
- Next they would be directed through a five step process of calculating their benefits (see “Figure 3: N2L Web-Site – Calculate My Benefits” in the Appendix 1 – Implementation Materials). First household income, then their estimated living costs (which could be adjusted), then the potential benefits and adjusted monthly dollars available after living expenses and the value of the benefits, then a summary of the results showing the company and public benefits available and the impact they would have on the monthly budget.
- Finally they went to a screen (see “Figure 4: N2L Web-Site – Calculate My Benefits” in the Appendix 1 – Implementation Materials) which allows them to model how they could apply any dollars remaining after paying their monthly living costs, additional living costs, savings, retirement, education, loan payments or other investments. It even showed that more benefits may accrue as they made changes and it showed the final calculation for all benefits.
- The last tab showed a screen where a meeting could be scheduled to have their taxes prepared (see “Figure 5: N2L Web-Site – Schedule a Meeting” in the Appendix 1 – Implementation Materials). It showed how many free tax preparation appointments were remaining. The associate filled in the date, best time and phone number for the appointment. Then after filling in their name and ID they printed a coupon to present at the meeting. At the bottom it showed where the designated H&R Block office was along with the phone number.

Appendix 4 – Communications Materials

Staples poster and tent cards:

Now there's a **Tax Break** just for you.

Free & Easy Tax Prep is a valuable new program just for Staples hourly Associates:

- Get free H&R Block tax preparation (\$150 value during January, March and April) courtesy of Staples.
- Maximize your refund (and next year's) with valuable tax advice and planning.
- Understand how your Staples benefits can help you build your savings.
- Stay tuned for more information!

E-Mail – Confirmation of Appointment

-----Original Message-----

From: staples-appointment@mybenpage.com [mailto:staples-appointment@mybenpage.com]

Sent: Monday, January 29, 2007 8:14 AM

To: staplesappointment@hrblock.com

Cc: sallyassociate@staples.com

Subject: Office #07722 – STAPLES request for Tax Interview Appointment

This e-mail was generated by the iBEN program, which was accessed by Staples Associates as they registered for the H&R Block and Staples pilot program for Tax Season 2007.

The client was contacted by phone, based on the information below, and an appointment scheduled with the 'H&R Block Specialist' in the H&R Block office selected.

First Name: Sally

Last Name: Associate

Email Address: sallytrahan@staples.com

Phone Number: 8606348063

Date of Requested Appointment: 2/26/2007

Best Time: Afternoon

Requested Office: 90 Providence Street, Putnum, CT 06260

Please do not reply to this e-mail. If you have questions about your tax return or in general, please contact H&R Block at 1.800.HRBLOCK or www.hrblock.com.

H&R Block Office Leader: if you have any questions, please e-mail obdbeninfo@hrblock.com.

Staples and H&R Block
have a special offer for eligible hourly paid Staples Associates at select locations!

As part of the "Free and Easy Tax Prep" agreement between Staples and H&R Block, Staples Associates in select locations that logged on to the iBEN website and scheduled an appointment with an H&R Block Benefits Specialist to have their 2006 federal tax return prepared may have been eligible for FREE tax preparation for their 2006 individual federal and state personal income tax return.

If you received this letter from the iBEN assistance website, you may have be eligible for FREE tax preparation at a participating H&R Block office. The letter said: "You must be one of the first 500 Staples Associates to sign up through the Staples iBEN assistance website by 4/17/07 and meet the other eligibility requirements set forth below. If you qualify, bring this letter with your tax documents to a participating H&R Block office to complete your 2006 tax return. A list of participating H&R Block offices has been provided.

To help H&R Block prepare your return, please bring a copy of your last year's income tax return. This will help your H&R Block Tax Professional conduct a complete tax interview and allow them to help you maximize your refund."

Qualifications for the FREE tax preparation offer:

You must have received this letter from the Staples iBEN assistance website.

You must be one of the first 500 Staples hourly Associates to sign up through the Staples iBEN assistance website by 4/17/07.

You must be a Staples associate as indicated on your W-2.

You must be a Staples hourly associate employed at one of the participating Staples locations.

You must complete a 2006 federal personal income tax return with H&R Block.

You must present this letter (with coupon) to your H&R Block Tax professional at the beginning of your tax preparation interview.

Coupon:

**H&R Block and Staples
are offering FREE tax preparation to eligible Staples hourly Associates**

Free Tax Preparation

For Staples full-time or part-time hourly Associates who complete a 2006 individual tax return. Discount is for tax preparation only. Does not apply to other products or services available from H&R Block.

This discount is for:

Name: Sally Associate **ID#: 1007007**

Address: 340 Killingly Ave

City, State, Zip: Putnam, CT 06260

Requested H&R Block Office: 90 Providence Street, Putnam, CT 06260

www.hrblock.com

1-800-HRBLOCK

Valid at participating offices only. Void if sold, purchased or transferred, and where prohibited. Coupon must be presented at the beginning of the tax office interview and may not be combined with any other offer or discount. Expires 4/17/2007. Valid only for tax prep fees for a 2006 individual personal tax return.

Original Required, Copies not accepted