

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...

	Page
Instructions for the night before your Diary begins	2
Instructions for Diary Days 1, 2, & 3	4
Memory Aid for recording payments and other activity	10

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		____ am ____ pm	\$ _____.__
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.		____ am ____ pm	\$ _____.__
Primary PayPal Account		____ am ____ pm	\$ _____.__

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.	___/___/2018	\$ _____.__
When did you last receive income?	___/___/2018	\$ _____.__
When do you next expect to receive income?	___/___/2018	\$ _____.__

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 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: PayPal
P3: Credit card	P10: Account-to-account transfer
P4: Debit card (bank or store brand)	P11: Mobile phone payment
P5: Prepaid/Gift/EBT card	P12: Other payment method (Examples: Remittances; EZPass or other electronic toll; bitcoin or other virtual currency)
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.)	

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

Financial services provider	Retail store or online retailer
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
Education provider	T9 Gas stations
T2 Schools, colleges, childcare centers	T10 Sit-down restaurants and bars
Medical care provider	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
Government	Other service business
T4 Taxes, fees, fines, licenses, utilities	T13 Rent, real estate companies
T5 Public transportation, tolls	T14 Telephone, internet, cable, streaming, movie theaters
Nonprofit/charity	T15 Utilities not paid to government
T6: Religious groups, United Way, American Cancer Society, etc.	T16 Building contractors
A person	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
1: Fast food purchase						
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"/> Y/ <input type="checkbox"/> N	D7	T11	Dunkin' Donuts
2: Using mobile phone to pay a person						
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	P11	<input checked="" type="checkbox"/> Y/ <input type="checkbox"/> N	D3	T7	Roommate
3: Paying a bill online						
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
4: Automatic bill payment						
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	D7	T15	DTE Energy
5: Two or more payment methods						
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"/> Y/ <input 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
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
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		I1				
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?	P1 Cash P2 Check P3 Credit card P4 Debit card P5 Prepaid/Gift/EBT card P6 Bank account number payment P7 Online banking bill payment P8 Money order P9 Traveler’s check P10 PayPal P11 Account-to-account transfer P12 Mobile phone payment P13 Other
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Time	Amount Spent	Payment Method	Did you pay in person?	Device	Business, organization, or person you paid	
					Type	Name
____ am	\$ _____.	P	Y/N	D	T	
____ pm	\$ _____.	P	Y/N	D	T	
____ am	\$ _____.	P	Y/N	D	T	
____ pm	\$ _____.	P	Y/N	D	T	
____ am	\$ _____.	P	Y/N	D	T	
____ pm	\$ _____.	P	Y/N	D	T	
____ am	\$ _____.	P	Y/N	D	T	
____ pm	\$ _____.	P	Y/N	D	T	
____ am	\$ _____.	P	Y/N	D	T	
____ 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?	P1 Cash P2 Check P3 Credit card P4 Debit card P5 Prepaid/Gift/EBT card P6 Bank account number payment P7 Online banking bill payment P8 Money order P9 Traveler’s check P10 PayPal P11 Account-to-account transfer P12 Mobile phone payment P13 Other
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Time	Amount Spent	Payment Method	Did you pay in person?	Device	Business, organization, or person you paid	
					Type	Name
____ am	\$ _____.	P	Y/N	D	T	
____ pm	\$ _____.	P	Y/N	D	T	
____ am	\$ _____.	P	Y/N	D	T	
____ pm	\$ _____.	P	Y/N	D	T	
____ am	\$ _____.	P	Y/N	D	T	
____ pm	\$ _____.	P	Y/N	D	T	
____ am	\$ _____.	P	Y/N	D	T	
____ pm	\$ _____.	P	Y/N	D	T	
____ am	\$ _____.	P	Y/N	D	T	
____ 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?	P1 Cash P2 Check P3 Credit card P4 Debit card P5 Prepaid/Gift/EBT card P6 Bank account number payment P7 Online banking bill payment P8 Money order P9 Traveler’s check P10 PayPal P11 Account-to-account transfer P12 Mobile phone payment P13 Other
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Time	Amount Spent	Payment Method	Did you pay in person?	Device	Business, organization, or person you paid	
					Type	Name
____ am	\$ ____.	P	Y/N	D	T	
____ pm	\$ ____.	P	Y/N	D	T	
____ am	\$ ____.	P	Y/N	D	T	
____ pm	\$ ____.	P	Y/N	D	T	
____ am	\$ ____.	P	Y/N	D	T	
____ pm	\$ ____.	P	Y/N	D	T	
____ am	\$ ____.	P	Y/N	D	T	
____ pm	\$ ____.	P	Y/N	D	T	
____ am	\$ ____.	P	Y/N	D	T	
____ 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.