

Appendix C: Interview Protocol

Introduction:

Hi, my name is _____, Thank you for taking the time to participate in this study interview. The purpose of this interview is to understand money investments habits and goals, especially I would like to understand how you save for future medical expenses. The interview will take about 30 minutes. Please feel comfortable expressing what your thoughts and feelings are. There are no right or wrong or desirable or undesirable answers. If there are any questions you do not wish to answer, or you wish to stop the interview at any time, that's completely okay.

I would like to get your consent to audio record the interview so that I can capture all details. I also would like to assure you that your personal information will not be shared, and your answers will remain confidential without any reference to you.

Do you have any questions or concerns before we get started?

(If they are fine not being anonymous): Could you tell us your name, age, gender identity, and occupation? (part-time, full-time)

Are you currently saving for your retirement?

- Yes: What type of retirement savings accounts do you have?
- No: when you are planning to start saving for retirement?

When are you planning to retire?

How you manage your investments

How much do you save in average yearly?

Have you thought about saving in multiple accounts?

Do you use the service of financial consultant?

Are you aware of the money needed for health care in retirement?

Are you aware of the Health Savings Account (HSA)?

What is your knowledge experience with health savings accounts (HSAs)?

What do you know about HAS?

Do you have HSA?

Trusted source to learn about retirements savings?

What types of information would be helpful?

Outro

That's all the questions I have for you. Thank you so much for your time. Do you have any questions for me? Any concerns you have with this interview and how it will be used? Anything you wish to be anonymized?