



# D.I.Y. Tax

Why people choose to self-prepare their tax return and how to attract them to your professional tax service.

*A social research report by:*



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Why people choose to self-prepare their tax return and how to attract them to your professional tax service.

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This work is based on research about real people and events. The names of the individuals have been changed to protect their privacy.

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# About the Author



Reflect helps brands navigate the confusing array of strategy choices by categorizing them based on insights inspired by social research. Reflect studies people's feelings and choices to uncover hidden patterns of consumption and relate them back to their client's business. The end result is an organized database of new ideas and an easier way to make brand strategy choices.

Visit [www.reflectresearch.com](http://www.reflectresearch.com) for more detail and contact information.



David Bergstrom is the founder and chief researcher at Reflect. Before founding Reflect, David spent 10 years developing innovative products and strategies for the Procter & Gamble company. Prior to that, he studied Engineering at the University of Minnesota. David's unique mix of complex process understanding (the engineer ) and creative skills (the product designer) make him uniquely suited to this type of work. Needless to say, he loves his job.

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Background

# What is this Report?



*Social research is about spending time with people and learning about what makes them tick... and what makes them buy.*

*Did you know that a conversation about where someone shops for groceries and how their bank treats them can inspire new ideas for a tax service? It can. It has.*

Imagine an anthropologist choosing to study people who do their own taxes... it's kind of like that.

Reflect researchers spent quality time with these do-it-yourself (DIY) tax folks. We toured their home, talked about how they spend their time and money, and how they think and feel about doing the taxes. Our goal was to discover what makes them tick, why they choose to do the taxes themselves, and what might attract them to hire a professional tax service.

Through careful analysis, we organized our observations into tax related needspaces - unique groupings of human need that many people share in common.

Finally we brought together designers and tax experts to ideate innovative new ways to attract DIYers to a professional service. The end result is a multitude of strategies neatly categorized by needspace.

# Research Methodology



*Quality, not quantity. That's Reflect's philosophy. Before quantifying people's behavior, one must explore the needs that lie beneath people's seemingly irrational choices. This requires research techniques that tap into emotions without getting caught up in the parts of the brain that try to rationalize decisions.*

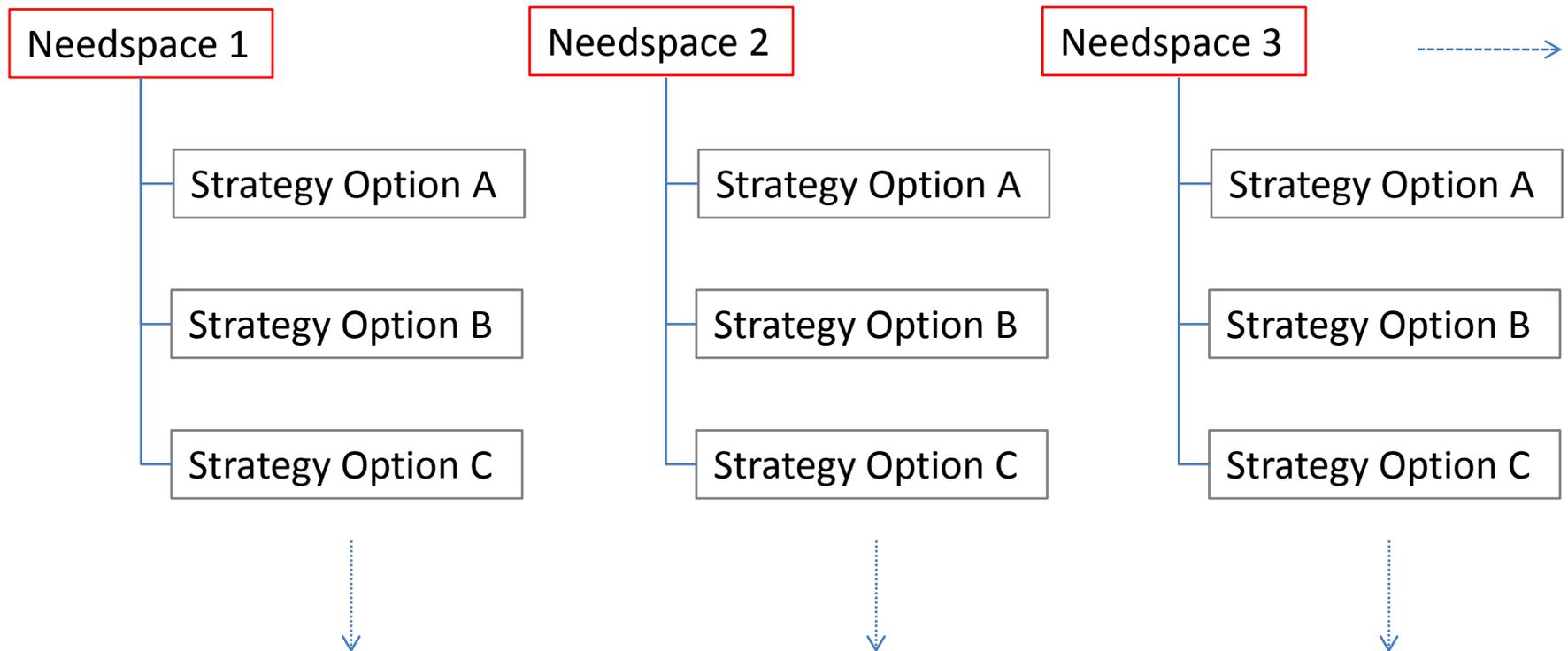
Reflect asked a dozen DIY tax preparers to collect pictures that: “*make you feel the same way you feel about the process of doing your taxes*”. Each participant told stories about how the pictures were related to their feelings about doing the taxes, as well as other things that made them feel the same way (e.g. getting a loan, buying a car, etc.).

Reflect carefully transcribed each observation, clustered their feelings into similar categories, and translated them into the language of needs (using verbs that reflect the underlying emotion). Finally, Reflect clustered shared needs into needspaces.

The end result was ten unique needspaces that can be used as stimulus to create strategies for any tax related brand. Reflect has specifically chosen to focus on strategies for the professional tax practitioner to attract DIYers to their practice.

# How the information is organized.

Reflect makes it easy to select a brand strategy by categorizing ideas into unique groupings of human need called needspaces. Within each needspace there are multiple strategies one could choose to pursue... we call these strategy options.



# How to use this report.



*Deciding which direction to take your brand is never an easy task. Reflect simplifies the process by breaking it up into four tasks.*

1. Select which needspace you want to play in. Some brands choose to innovate within needspaces that best reflect their existing brand equity while others choose to expand into new areas. The choice is up to you.
2. Within your selected needspaces, choose which strategy options you wish to pursue. Some brands chose to focus on strategies that strengthen their core competencies while others choose to work on weak spots.
3. Host an ideation session to generate specific ideas for your business that are related to the needspaces and strategies. If you're not sure how to do this, then you can hire Reflect to facilitate the ideation process (contact Reflect at: [info@reflectresearch.com](mailto:info@reflectresearch.com) )
4. Select which ideas you want to develop and move forward. This is usually the part that most companies do well... the execution.

# Friendly Disclaimer



*The authors of this report are not professional tax preparers. This lack of expertise helped us to see things through the unbiased eyes of our research subjects. Our outsider's perspective can sometimes result in recommendations that push the limits a little too far.*

Only you know what is right for your business. Reflect Research isn't promising that our ideas will work for everyone. Each situation is unique. We DO, however, promise that our ideas are true to the needs of our research subjects. That's our job... talk to people and faithfully report what they need.

We could have hired tax lawyers to sanitize this report... stripping it of radical ideas. But we didn't. We chose to write about ideas that DIYers actually want, without worrying too much about precedent.

In this regard, we share something in common with those DIYers... child-like optimism. DIYers boldly take on the complexities of the tax code while we optimistically challenge the conventions of the tax industry.

Enjoy,  
Reflect Research



Needspaces

# The Needspaces... from 10,000 feet.

Give and receive special care.



Protect my sensitive financial information.



Free myself through streamlining.



Set the stage for comfort.



Get the job done at the lowest price.



More  
Universal

More  
DIY



Protect me from risk and act on my behalf.



Balance the serious with the light hearted.



Stay in control and avoid the stress.



Find the safest value via uniformity.



Overcome by learning and growing.

## Needspace:

# Get the job done at the lowest price.



DIYers will find the best value. They are often very calculated and left-brained about selecting which products and services will get the job done for the least cost. Usually they will choose to go-it-alone and often find themselves in over their head. At least there is a feeling of pride when the job is done.

Interestingly, quite a few DIYers have tried a national chain tax service.... exactly one time. They went back to doing it themselves because the value equation didn't equate. They spent too much money for something they could have done themselves.

## Field Research:

*Sally doesn't like doing the taxes. She's not very organized and she always doubts whether or not she's doing it right. She often has to ask her dad for help, even though she's embarrassed to talk about her husband's income with him. One year she hired a national tax preparation chain because her stock sales were beyond her grasp. However, she's back to doing the taxes herself now that she no longer has stock transactions. She envisions a future when the family's finances might get more complex and she will need to seek help again.*

*Jenny considered hiring a national chain one year but was frustrated by the fact that they did not have clear pricing on their website. When she called them, the sales person wouldn't give her a straight answer about the prospective cost. Rather, he simply said that she should come in and discuss it with a preparer. Jenny felt that the sales person behaved like a used car salesman, dishonest and manipulative. Needless to say, she chose to do the taxes herself.*



## Needspace:

# Get the job done at the lowest price.

## Needs:

To wait until you're stuck before making the leap of paying for help.

To save money by doing it yourself, even if you have to ask for a little free advice to make it through the job.

To take pride in a job well done by comparing the end result with what the pros would do and seeing the value.

To save money on boring tasks and spend the savings on luxury and fun.

To enjoy the "hunt" of seeking out brands that deliver a better quality at lower cost.

## Analogous Stuff:

This is a golden age for the DIYer because so many tools exist to research and get the job done without paying for help. On top of that, cheap manufacturing overseas and discount retailing further keep the costs low.

Analogies include:

- DIY home improvement projects
- Researching online before buying (e.g. comparison shopping, professional and amateur reviews, ratings, message boards, etc.)
- Discount online investing (e.g. no load funds, discount brokers, etc.)

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## Analogous Brands:

**Wal-Mart:** The poster-child for this needspace... "Always low prices, Always".

**Vanguard:** The cheapest no-load mutual funds... by a wide margin.

**Scottrade:** Online discount brokerage that promises cheap trades.

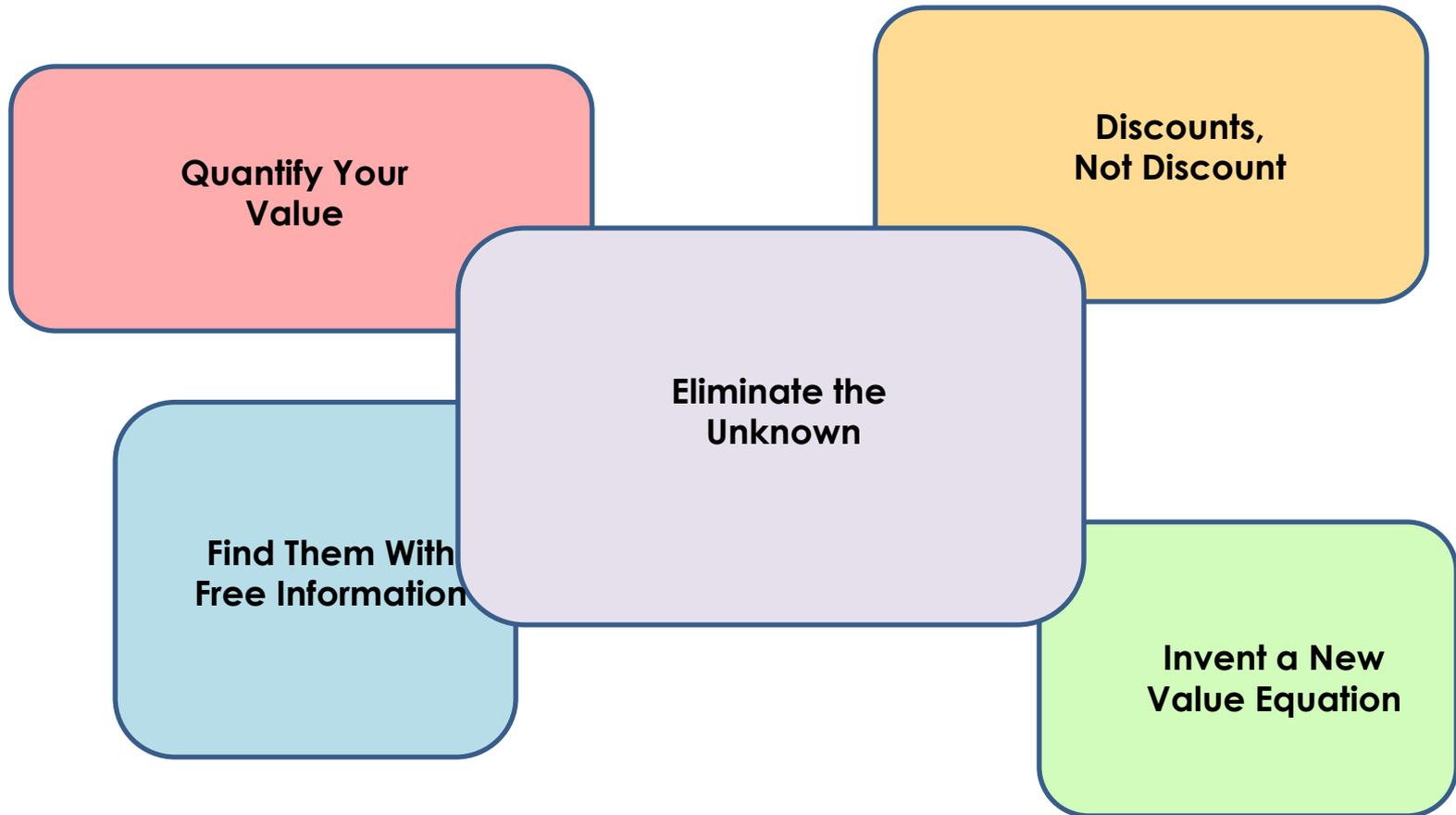
**DIY Network:** A resource for folks who choose to go-it-alone.



**Needspace:**

Get the job done at the lowest price.

**Strategy Options Map:**





## Needspace:

Get the job done at the lowest price.



## Strategy Option:

### Eliminate the Unknown

*Many DIYers love to research the best deals and ultimately make their purchase decisions in a very calculated way. If you don't give them information then they won't likely hire you. Give them the facts they are looking for at every touch point in your marketing and sales efforts.*

## Design Possibilities:

**Web Presence:** Quality and price are paramount... Update your website to signal that you are on top of the latest tax information. Additionally, help prospective clients calculate EXACTLY how much they will pay.

**Layman's Price Estimator:** Don't make your fee schedule as complex as the tax code. Try to simplify it down to terms ordinary people can understand. Maybe you can ask them a few simple questions (e.g. do you own a home?, do you invest?, etc.) rather than quoting prices by the names of the tax forms.

**Testimonials:** Create a testimonial advertising campaign. Have your existing clients provide an anonymous testimonial. Post their comments on your website and quote them in other advertising materials (assuming you have their written permission, of course).



**Needspace:**

Get the job done at the lowest price.



**Strategy Option:**

**Quantify Your Value**

*Making a purchase for these folks is like solving an equation... it's a calculated and comparative decision making process. Help them make the equation a little easier to solve by laying out exactly what they're getting for their money and how it's better than the competition.*

**Design Possibilities:**

**Advice Pays for Itself:** The value of sound tax advice pays for itself, especially given that tax decisions tend to compound over time (e.g. recommending IRA contributions early in one's career). Advertise that fact. Let prospective clients know that you have specialized knowledge that can save them money.

**Time = Money:** Advertise the benefits of time saved. Ask prospective clients what their time is worth and guarantee them their money back if they do not think the time saved was worth more than your fee.

**Compare To \_\_\_\_\_:** Advertise your most relevant comparison. For instance, if you offer customized advice then compare your service to a software program (e.g. "does your tax software really listen to you?"). If you offer private tax consultation for the same price as an impersonal national chain... then talk about that.



**Needspace:**

Get the job done at the lowest price.



**Strategy Option:**

**Discounts, Not Discount**

*One-size-fits-all discount pricing is a tell-tale sign of poor quality and gimmickry to the DIYer. But that doesn't mean they don't like discounts... they are looking for "logical" discounts that give them a special deal in exchange for extra effort or loyalty.*

**Design Possibilities:**

**Referral Program:** Offer a discount for every new client your existing clients refer. Use a combination of old fashioned word-of-mouth and modern technology (e.g. hand out extra business cards and also create an email marketing campaign where clients can "refer a friend").

**Price For Life:** Combat the DIYer's desire to comparison shop each year by offering a "price for life" option... one fixed price that never changes.

**Volume Discounts:** Offer progressive discounts for organized groups that bring in increasingly greater numbers of clients. For example, offer groups such as churches 10% discounts for 10+ people, 20% for 20+ people etc.



**Needspace:**

Get the job done at the lowest price.



**Strategy Option:**

**Find them with Free Information**

*DIYers like to research. First they research how to do it themselves. Then they research how to find the best deal on the products and services they need to get the job done. Find them wherever they are researching and attract their attention with free tools to help them in their time of need.*

**Design Possibilities:**

**Tax Blog:** Become a prominent blogger about issues relevant to the DIYer. Blog about tools and techniques for doing the taxes yourself. Importantly, include a series of articles about when and how to seek professional help.

**Free Downloads & Widgets:** Offer free stuff on your website. Let people download organizers and information sheets that are specific to their situation (e.g. independent contractors, mileage calculators, etc.). Create a “how complex is your return?” widget that helps people decide whether or not they need professional help.

**Tax Information Session:** Devote one day each year to hosting an all-day tax information session. You are bound to catch a few DIYers that have tried to do the taxes themselves and are stuck. Promote the event locally and offer freebies and gifts for showing up.



## Needspace:

Get the job done at the lowest price.



## Strategy Option:

### Invent a New Value Equation

*Some DIYers refuse to hire professionals because they have been conditioned to believe that they are expensive. In these cases, you may need to do something completely different... something that doesn't look and feel too expensive.*

## Design Possibilities:

**Work From Your Car:** Ditch the expensive office and take your tax practice to the streets, visiting people wherever they are. Use the reduced overhead to offer a price-match guarantee.

**Client Owned Tax Office:** Turn heads with a totally new way to run a tax practice... operating essentially as a non-profit or co-op (for more information, visit the National Cooperative Business Association website <http://www.ncba.coop/abcoop.cfm> ).

**Double Check Service:** Offer a double-check service for free. Some people have 90% of the knowledge they need to do it themselves, but they need a little information before clicking "submit". Use this as an opportunity to advertise your full-service practice and establish that you are trustworthy and credible.

## Needspace:

# Overcome by learning and growing.



A subset of DIYers loves to really “dig in” and learn the details of important topics. By choosing to do it themselves, they learn how things work and how to control the system to their advantage. There’s also a powerful sense of pride in overcoming challenges. Interestingly, these folks also like to indulge in celebrity gossip and compare the “train wrecks” to their life.

These DIYers actually want to learn about taxes and how to do them better. They are serious about following the IRS rules because it helps them to make better financial decisions.... and it keeps them out of trouble too.

## Field Research:

*Anita* got serious about money just recently. She has made some financial mistakes in the past but now she is back in control of her checkbook. A co-worker showed her how to use money management software and now she is “on point” with her finances. This is impressive given that Anita is not a numbers person. Anita is confused by the complex tax laws but she digs in and enlists the help of TurboTax, her Stepfather, and Google to get the job done.

*Anne* is a self proclaimed type A person who “loves to be right”. She can speak passionately about her job as a financial auditor and thrives on digging in and mastering complex tasks. Not surprisingly, Anne does her own taxes and takes pride in the end result. She’s a perfectionist that is very confident that she is doing the taxes right (after triple checking the numbers). Despite her competence, she can foresee a future time when she will need professional help. When her husband makes partner in his firm the complexities of tax law will surpass even her skills.



## Needspace:

# Overcome by learning and growing.

## Needs:

To be proud of myself and take charge of my life by learning new skills.

To have role models and to be a role model to others.

To find security in doing things the right way, even if it's hard.

To stay out of trouble by following the rules and being mature.

To achieve independence and not let frivolousness get in my way.

To get where I'm going in life by being disciplined and controlling the process.

## Analogous Stuff:

Learning is an investment in the future for these folks. The diehard DIYer will opt for the long term benefit of learning how to do it, rather than mindlessly phoning-it-in. Analogies include:

- Knowing your credit score
- Managing an investment portfolio
- Becoming proficient with computers and digital technology
- Mentoring (both being mentored and being a mentor)
- Home improvement projects

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## Analogous Brands:

**Microsoft:** Microsoft's advertising consistently reinforces their brand's purpose... to inspire people's creativity and empower them.

**Genius Bar:** Who is the genius at Apple's Genius Bar? The customer is.

**Google:** The great equalizer... Google empowers people by delivering a world of free information to everyone without playing favorites.

**The Home Depot:** It's about empowerment... "You can do it. We can Help."

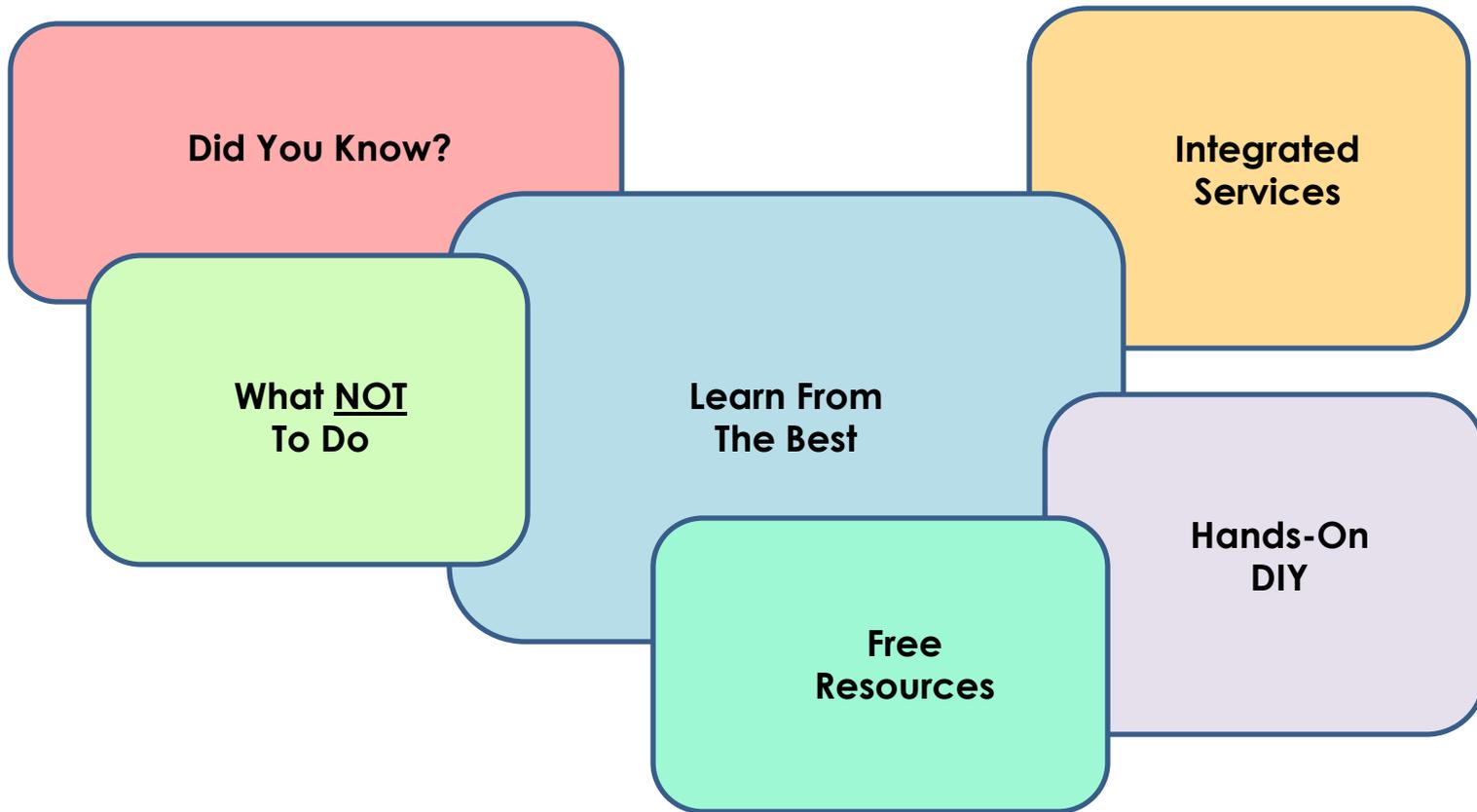
**Annualcreditreport.com:** The brand the government recommends for free credit reports.



Needspace:

Overcome by learning and growing.

Strategy Options Map:





**Needspace:**

Overcome by learning and growing.



**Strategy Option:**

**Learn From the Best**

*A subset of DIYers really loves to dig in and learn the rules in detail. For them, learning how to exploit the rules to their advantage is a very practical matter... it saves them money in the long run and keeps them out of trouble. Offer these folks an opportunity to learn the ropes from a tax master.*

## **Design Possibilities:**

**Tax Trainer:** Some DIYers need to know “why”. Fully explain the basis for your recommendations the way a personal trainer would explain why certain exercises and diets work better than others. Roll play a variety of tax scenarios with these folks, detailing the pros and cons of each approach. Praise and encourage them when they show signs of progress (e.g. being well organized).

**Private Lessons:** It’s likely that a one hour interview will not be enough for some DIYers. Offer them a complete service plan that includes extra time with you during the off season. Be prepared for them to take you up on this offer (they might be rather demanding of your time if you let them).

**Tax Empowerment Center:** Try rebranding your tax office as an “empowerment center”. These folks get a rush from playing the system to their advantage.



**Needspace:**

Overcome by learning and growing.



**Strategy Option:**  
**Did You Know?**

*These DIYers have their radar up for news and information they can take advantage of... and they are the type to actually act upon it. Impress them with your advanced tax knowledge. Listen to their complex situation and roll play provocative scenarios that get them thinking about taxes in a new way.*

**Design Possibilities:**

**Tax Secrets:** DIYers know that there is hidden opportunity in the complexity of the tax code. Study their situation in advance and be prepared to offer advanced scenario planning that goes beyond the ordinary.

**Withholding Scenarios:** Most folks like to get a big fat refund. In contrast, a few savvy DIYers realize that a refund is equivalent to giving the government an interest free loan. Offer these folks the option of changing their withholding to break even (or even owe a little) at tax time.

**Stimulate Tax Curiosity:** These are the types of folks that will read stories with a tantalizing headline. Your advertisements should make them curious to learn more. Consider exploiting your knowledge of the ever changing tax code to provoke them into scheduling an appointment (e.g. *"the laws have changed, are you ready?"*)



**Needspace:**

Overcome by learning and growing.



**Strategy Option:**  
**Integrated Services**

*People who love to learn typically don't focus on one subject. Rather, they want to see the complete picture and how the different elements come together to form a whole. Take advantage of this desire by helping your clients to see a larger picture of their financial life.*

## **Design Possibilities:**

**Tax & Spend:** Many DIYers view tax as just one component of their financial lives. Appeal to these folks by complimenting your tax preparation services with money management as well. Teach them how to use money management software. Help them to better understand investments (assuming you are licensed to do that and your clients have signed a “consent to use” form, of course).

**Referrals to Competent Professionals:** You may not be licensed to deal with all financial and legal matters, but you likely know somebody who is. Impress your clients by offering referrals to the best talent in the investment, legal, banking, and real estate professions. Never give your client's contact information to another professional. Rather, have your client initiate the contact.



**Needspace:**

Overcome by learning and growing.



**Strategy Option:**

**What NOT to Do**

*A surprising little tidbit about this subset of DIYers is that they love scandalous stories. These stories help them to realize how polished and orderly their lives really are. Spin this love of scandal into fun way to attract these folks to your practice.*

## **Design Possibilities:**

**Tax Fraud Calendar:** Many “type A” DIYers love to indulge in scandal stories because it makes them feel great about the relative lack of drama in their orderly lives. Create an entertaining calendar with the most scandalous tax fraud cases throughout history. They may chuckle when they first see it, but secretly they will feel good knowing that they are on-top of their tax situation.

**What Were They Thinking?:** Write a blog that entertains readers with humorous stories of tax court cases. Not only will your readers enjoy the humor, they will respect you for your detailed knowledge of tax minutiae.

**Fake Movie Poster Advertisement:** Poke fun at the over dramatized campy b-movie poster genre while attracting customers to your business (Introducing: *1040 Trauma*, etc.)



**Needspace:**

Overcome by learning and growing.



**Strategy Option:**

**Hands-On DIY**

*Let's face it, a great number of DIYers will choose to do the taxes themselves. However, there will always be that nagging doubt about whether or not their return is perfect (remember, these folks like to be right). Meet them half way by offering services that compliment the DIYers efforts.*

## **Design Possibilities:**

**Tax Accuracy Check:** Many DIYers choose to go-it-alone because they really want to learn how things work. However, they're often unsure about whether or not they did it right. Offer a quick "check" of a DIYers tax return for free.

**Self Serve to Full Serve:** DIYers don't want to pay for full service because they are smart enough to do most of the work on their own. Create a self-service workstation in your office. If the DIYer doesn't get stuck, then the service is free. If they need a little help, you can charge by the minute for tax information.

**Try Before You Buy:** DIYers are pretty sure that they know what they're doing. However, a low risk way to dabble in professional tax services would be tempting. Offer them a try-before-you-buy arrangement where they can back-out of the interview if they feel that you are not adding value.



**Needspace:**

Overcome by learning and growing.



**Strategy Option:**  
**Free Resources**

*If you can't beat 'em, join 'em. DIYers are tenacious in their ability to muddle through tough tasks without paying a dime. The only strategy for these extreme cases is to give them what they want, free information (in the hopes that they will someday become clients).*

**Design Possibilities:**

**Free Tax Q&A Session:** January is the perfect time to host a tax Q&A session at your office. People are starting to think about what they need to do, but you (as the professional) are not yet overwhelmed with appointments. Post a big sign outside your office to promote the event and advertise online too.

**Free Content:** Offer tips, articles, and organizers on your website for free as a form of advertising. If you don't have the time to create this content, then buy it from a company that specializes in this type of stuff (e.g. [www.saukrapidstaxsolutions.com](http://www.saukrapidstaxsolutions.com) specializes in creating tax related organizers, fact sheets, and newsletters).

**Tax Blog:** Don't just blog about tax... blog about DIY tax. Become the go-to resource on the web for DIYers trying to muddle through their taxes without paying for service.

## Needspace:

# Set the stage for comfort.



People seek control and comfort when confronted with something dreadful. The home is the best place to curl up in comfort when the outside world is scary or uncertain. Little props like comfy blankets and hot tea help by adding familiarity and security.

Tax time is one of those times of stress and uncertainty and many people choose to do their taxes surrounded by the comforts of home. This behavior is reinforced by negative perceptions of tax professionals that lead to negative expectations of what it would be like to seek their counsel.

## Field Research:

***Tina** is afraid that a tax professional will be judgmental of her organization and financial decisions. On top of that, she fears that if she hires a professional, he may turn out to be a little sketchy (works in basement, smokes weed, etc.). Tina solves this little dilemma by creating an elaborate tax ritual in the home, complete with blankets, low volume TV in the background, and piles of carefully organized papers spread out on the floor.*

***Sophia** loves to make transactions from the home because it means that she doesn't have to deal with a real person. She also loves automated systems like Amazon.com that save her credit card information and make it easy to do it all from the comfort of home. Sophia does her taxes at home while multi-tasking. While using TurboTax online she watches the TV in the background, checks her email frequently, and converses with her husband. She also pours a nice cup of hot tea to make the process a little more enjoyable.*



## Needspace:

# Set the stage for comfort.

## Needs:

To avoid uncomfortable situations by taking control of the process myself.

To not let someone else possibly screw up something I can figure out myself.

To allow myself little creature comforts in times of stress.

To avoid cumbersome confrontations with other people when I have the tools I need to do it myself.

To relax in the comfort of my own home while the rest of the world is scrambling amongst the hustle and bustle.

## Analogous Stuff:

Modern technology and affluence have allowed people to do pretty much whatever they want without leaving home. People aren't trying to eliminate all human contact. Rather, they are choosing to eliminate unsafe, unnecessary, or cumbersome human interactions. Analogies include:

- Online activities that reduce the need for awkward human contact (e.g. buying insurance, getting a loan, dating, printing boarding passes, etc.)
- Exercising at home (home gyms, Wii Fit, etc.)
- Immersive home "systems" (e.g. home theatre, espresso machines, etc.)

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## Analogous Brands:

**eHarmony:** Dating is scary... online dating doubly so. eHarmony has built their brand around making the process as safe as possible.

**Progressive:** Minimizes awkward interaction with salespeople... the only time you actually see a human being is if you're in an accident.

**United Easy Check-In:** The best online check-in system... print your boarding pass at home and never have to interact with rude ticket agents.

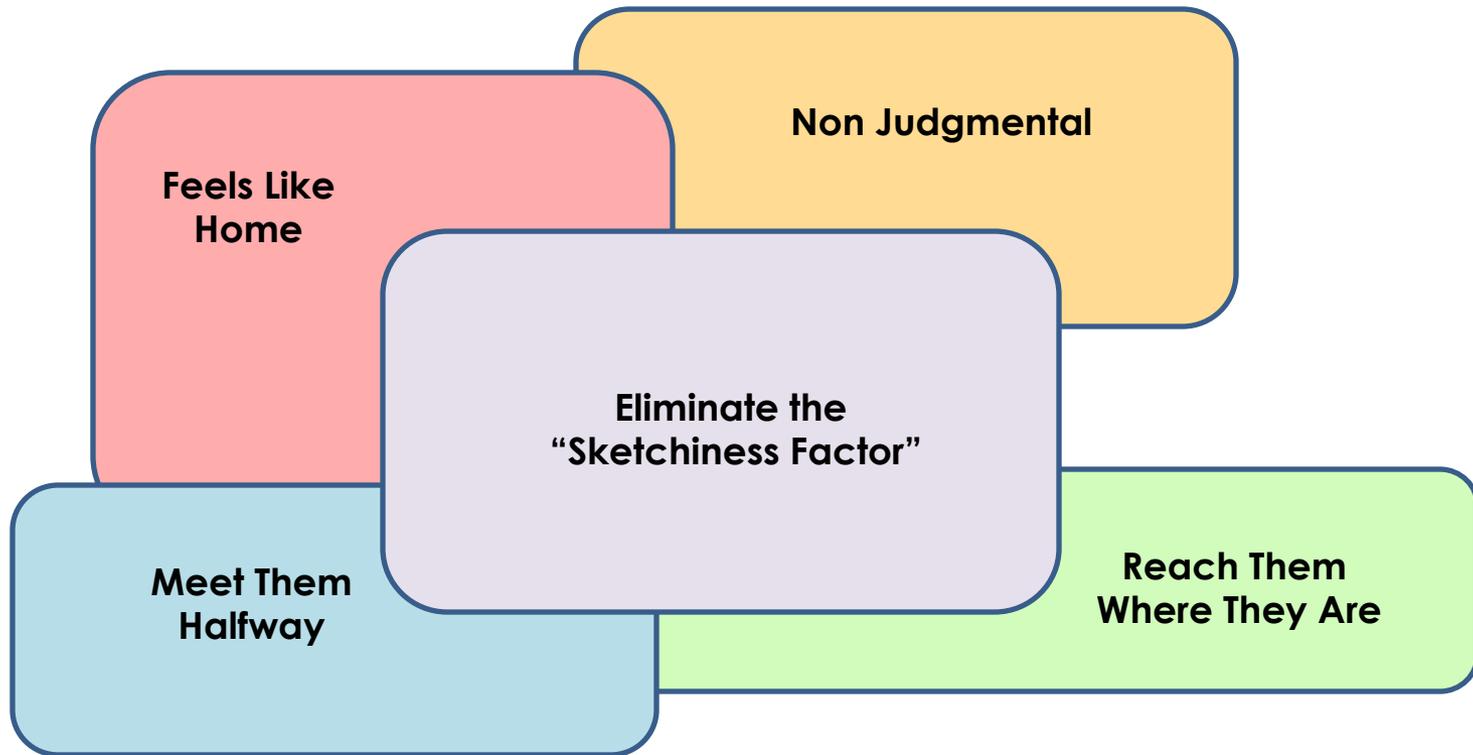
**Netflix:** Completely eliminates human interaction from the process of renting a movie... including that video store clerk you suspect is secretly judgmental of your movie picks 😊.



Needspace:

# Set the stage for comfort.

Strategy Options Map:





**Needspace:**

Set the stage for comfort.



**Strategy Option:**

**Eliminate the “Sketchiness Factor”**

*DIYers are very reluctant to relinquish their entire financial identity (SSNs etc.) to somebody they have no reason to trust. You must address the trust factor. Prove that you are a worthy steward of their financial information.*

## **Design Possibilities:**

**About Us:** It goes without saying that you need a professional website. But what should you communicate on the web? Start with an “about us” tab that details your professional experience, credentials, and accolades.

**Professional Office:** It’s not the end of the world if you are in a run down office in a sketchy part of town. You just need to spruce up the place and add some professional class. New awnings, signage, paint, carpet, and décor can take a sketchy office and make it look respectable.

**Big Ad Campaign:** When it comes to eliminating sketchiness, bigger is better. How big can you go? If your advertising budget is small, then pool together with other neighborhood businesses or your local professional organization. The larger and more official you can appear, the sooner you will shatter the sketchiness image.



**Needspace:**

# Set the stage for comfort.



**Strategy Option:**  
**Feels Like Home**

*DIYers prefer the comforts of home to the cold, cramped, and clinical feel of many offices. That's one of the ways they rationalize putting up with the inconvenience and doubt of self-serve tax. Surprise the DIYer with warm and cozy comforts in your office.*

## Design Possibilities:

**Distractions:** Minor distractions can actually be comforting. Visually pleasant artwork and knick-knacks are a great way to distract people's attention away from the anxiety of tax time.

**Spread Out:** When people do their taxes at home they like to spread their documents out on a large table (or the floor). Redesign your office to make it easy for the former DIYer to spread out. Clear off space on your desk and also have some back-up extra space available (e.g. folding TV trays).

**Sights & Smells:** It's not that difficult to make an office feel like a home. Opt for soft comfortable fabrics. Bake bread and cookies. Brew coffee. Play low volume TV in each room.

**Getting Warmer:** DIYers like to get warm and comfy when they do the taxes. Turn up the temperature slightly in your office to mimic the feeling of warmth and comfort. Offer them a blanket if they get chilled.



**Needspace:**

Set the stage for comfort.



**Strategy Option:**  
**Non Judgmental**

*DIYers fear that tax professionals will be overly judgmental... that they will criticize their organization and financial decisions. Shatter this myth by adopting the virtue of tolerance and redefining the tax profession as a caring counselor (rather than inflexible bean counter).*

**Design Possibilities:**

**Tolerance:** Tolerance is a virtue in the tax business. DIYers want to be themselves rather than assimilating into a system imposed by their tax preparer. Rethink the way to treat the DIYer. Are you making them assimilate to your system? If so, learn how to be flexible and let the client dictate how they choose to share their information.

**Praise:** Praise your clients for doing things right. Of course, limit this praise to tax related matters lest you fall into the trap of overstepping your bounds (avoid bad praise like: “*nice income, you must be good at what you do*”).

**Tax Counseling:** You may need to redefine yourself in order to attract DIYers that fear judgmental tax preparers. Consider rebranding your practice as “tax counseling”.



**Needspace:**

Set the stage for comfort.



**Strategy Option:**

**Reach Them Where They Are**

*Let's be honest, DIYers are not flocking to your office. They are out there living their lives. And come tax time, they will be on the web researching free tax information. If you want to reach them, find them where they spend their time rather than assuming they will miraculously enter your office.*

**Design Possibilities:**

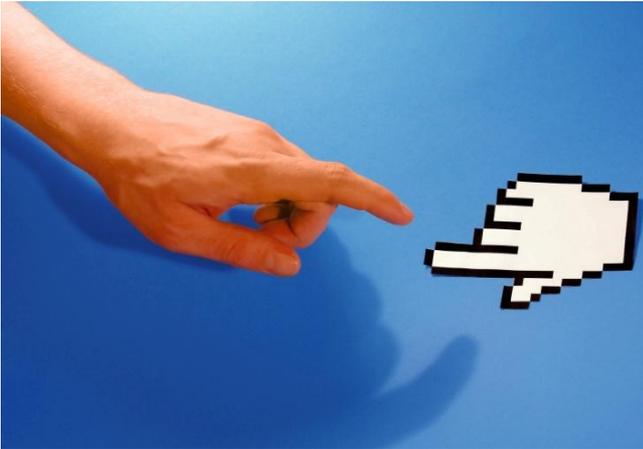
**Web Tax:** If Web MD is the definitive medical information site then what is the definitive tax site? Create it. Bring together the best and the brightest in tax and start creating content. It doesn't have to be a strictly philanthropic venture. Hire a web marketing firm to generate clicks and ad revenue.

**Open Door Policy:** Extend a few minutes of your time... for free. Place a huge sign outside your office... "*free tax information*". More often than not, the information you provide will convince someone that they are in over their head. Not surprisingly, they may seek full service help at that point.



**Needspace:**

# Set the stage for comfort.



**Strategy Option:**

## Meet Them Half Way

*DIYers aren't the type to find you. You need to find them. Broaden your services to into the places where DIYers live, work, shop, socialize, etc.*

### Design Possibilities:

**Online Tax Bids:** DIYers are reluctant to inquire about professional services out of fear that they will be too expensive. What they need is a risk free way of finding out what tax preparation costs. Why not create an online bidding process where prospective clients can get three offers from qualified tax professionals in their area.

**Online + Advice:** DIYers will want to know if everything is perfect before clicking submit. Create a system that provides online DIYers a safety net... the ability to call you with questions (some software providers already allow tax professionals to offer clients online options... see [www.1040.com](http://www.1040.com) ).

**Tax Rescue Squad:** Take your tax expertise to the streets. Rent a fleet of cars each tax season and offer a tax rescue service for DIYers that need a little information or are just fed-up.

## Needspace:

# Find the safest value via uniformity.



People are gravitating towards brands that give them dependable value via transparent pricing and uniform design. Conversely, they are steering clear of unknown or sketchy brands that aren't upfront about their pricing or could put them at risk.

Getting the taxes done is no different. People are willing to pay a little more for a dependable brand rather than using questionable one. Whether it's a tax office that's recommended by Angie's List or a trusted online system that's used by millions, the DIYer will opt for the process that delivers predictable value.

## Field Research:

*Sally loves Target. Target is dependable because it is clean and "positive". In contrast, Wal-Mart is "dumpy" and unsafe. Not surprisingly, Sally was turned off by the fact that a national tax chain opened an office inside Wal-Mart... the negativity of the store rubbed off on them. Sally continues to do the taxes herself using online software. She likes the tabbed organization and visual refund calculator features. So far, this is the safest solution.*

*Jenny went to the IRS website to figure out which brands of software were endorsed by them. She chose one of the "free" software brands on the IRS list. However, she was disappointed with the archaic user interface. Now she has switched to TurboTax. It costs a little more but it's worth it because they are "legit... not shady... everywhere... and advancing with the technology". She considered hiring a full service national chain one year but was frustrated by their lack of upfront pricing on the website.*



# Needspace: Find the safest value via uniformity.

## Needs:

To identify quality by scanning the environment and looking for outward signs of cleanliness and order.

To stay safe by avoiding inconsistent brands that could lead to problems.

To spend money wisely by sticking with brands that have a reputation for consistent value.

To simplify life by choosing proven solutions that millions of others use.

To control costs by favoring brands that deliver a balance between quality and price.

## Analogous Stuff:

Finding safety in uniformity is about delivering a predictable experience and avoiding the potential for disappointment. Analogies include:

- Auto repair from a national chain
- Good food fast (as opposed to fast food, which is bad food fast)
- Japanese cars
- Stores within stores (e.g. you trust Target Clinic because you trust Target)

---

## Analogous Brands:

**Target:** The poster-child for safety in uniformity... it's so uniformly safe that people even trust Target for routine medical care.

**Toyota:** Now the world's largest car company, Toyota has found a way to brand reliability.

**Fidelity:** Fidelity goes beyond low cost online services by providing friendly branch offices close to home (usually in safe suburban neighborhoods).

**McDonalds:** McDonalds invented uniformity in fast food. The quality and experience are identical each visit (the same now applies to Chipotle).

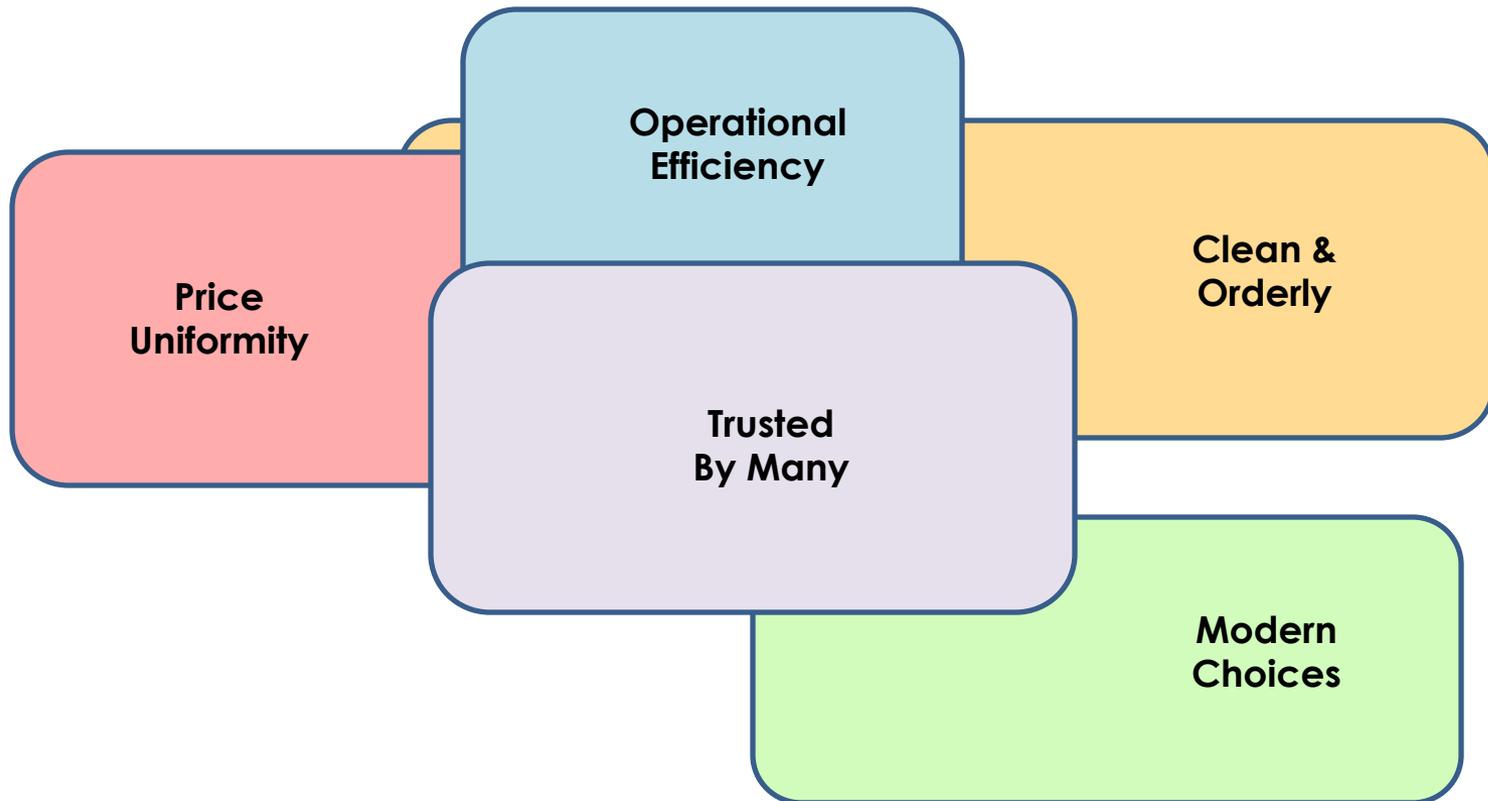
**IKEA:** Mass produced low cost furniture in a globally identical shopping environment... need we say more.



**Needspace:**

Find the safest value via uniformity.

**Strategy Options Map:**





## Needspace:

Find the safest value via uniformity.



## Strategy Option: Trusted by Many

*Many DIYers want to make the safest decisions concerning their financial matters. As such, they are not going to trust a fly-by-night tax operation. Instill confidence in your practice by proving that a great many others have trusted you and have positive things to say.*

## Design Possibilities:

**Professional Associations:** Many DIYers refuse to trust a small non-chain tax office. Make it clear that you are part of something much BIGGER. Get active in your local and national professional association to build a reputation for your class of professionals. Develop a brand identity and creative campaign. Then lobby your association for advertising money to bring the message to the masses.

**Exploit Testimonials:** Word of mouth and testimonials make a huge difference in getting DIYers over the trust barrier. If you have positive reviews then post them anonymously on your website and in your office. Also offer your clients a comment card (but never force them to comment or use their comments without their written permission, of course).

**Years of Service:** Make it clear that you are a fixture in the community and you're not going anywhere.



**Needspace:**

Find the safest value via uniformity.



**Strategy Option:**  
**Price Uniformity**

*DIYers need to know how much something is going to cost before they waste their time inquiring further. Unfortunately, many DIYers expect professional tax preparation services to be prohibitively expensive. Shatter this myth by prominently publishing your pricing policy.*

## Design Possibilities:

**100% Egalitarian Pricing:** DIYers strongly avoid businesses with mysterious pricing. Make sure you post your pricing policy online. Furthermore, make sure you charge everyone by the EXACT same standards.

**Ballpark Estimates:** Many DIYers are completely ignorant of what tax professionals charge and they surmise that the fee would be astronomically outside their budget. Change this by creating a ballpark fee estimator that can be understood at a glance (approximately 2-4 seconds). Perhaps use a visual price scale and pictures of people at different life stages along that scale to quickly symbolize what the “typical” types of folks pay.



## Needspace:

Find the safest value via uniformity.



## Strategy Option: Operational Efficiency

*Many DIYers don't want to waste money or time on inefficient products or services. They see value in efficiency. Adopt the philosophy of continuous efficiency improvement in your tax office.*

## Design Possibilities:

**Workflow Analysis:** Many DIYers want the services they hire to run like well oiled machines. Hire an industrial designer to spend a few days analyzing your office design and workflow. Then implement his/her recommendations with the goal of reducing disorder, human error, and wait times.

**Standard Operating Procedures:** In addition to focusing on the outward signs of efficiency, spend some time looking inward at your procedures and protocols. Make small improvements each and tax season and they will add up to a noticeable improvement in efficiency over time.

**Linear Process Transparency:** Help DIYers to visualize the flow of your office. At a minimum, tell them all the steps in the process. Consider taking it to the next level by dramatically changing your process to signal a new order (analogous to fast food vs. sit-down restaurants).



**Needspace:**

Find the safest value via uniformity.



**Strategy Option:**  
**Clean & Orderly**

*Many DIYers gravitate toward clean, modern, and orderly brands. Dirty and messy environments signal danger. Don't let something as simple as cleanliness get in the way of attracting these folks.*

**Design Possibilities:**

**Cleaning 101:** The basics matter the most. Vacuum and dust daily. Shovel & salt the walk immediately after it snows. Pick up clutter.

**File Protocol:** There's nothing worse than the sight of piles of client files everywhere. It not only signals disorder, it is a security risk. Move the cluttered back office operations into a secure location away from the view of clients.

**Clean Lines:** Hire an interior designer to give your office clean, sleek, and modern lines. This subtle but powerful change will help signal that your office is devoted to a new modern order.



## Needspace:

Find the safest value via uniformity.



## Strategy Option: Modern Choices

*Technology is raising the bar of what DIYers expect to accomplish. Not surprisingly, many DIYers see traditional full-service financial professionals as archaic. It may be time to radically change the way you do business in order to attract the next generation.*

## Design Possibilities:

**Online/Offline:** The new expectation is for offline businesses to have best-in-class online experiences. Start out by allowing your clients to schedule appointments online and opt to receive a text message on the day of their appointment (with a confirmation of the appointment and estimated wait time).

**DIY Made Easy:** DIYers expect technology to rescue them from the complexity of taxes... but it hasn't yet. They still have countless unanswered questions. Fill in the gaps by designing a new DIY help service with some professional "hand-holding" built into it. Perhaps you create an online tax chat center where DIYers can have unlimited chat with a tax expert for \$5 per chat session.

**Beta Testers:** Not sure about implementing a radical new modern process? Beta test it with a few of your clients that opt for the new service. Work out the bugs and then roll it out to the masses.

Needspace:

# Free myself through streamlining.



New technology has made task simplification an expectation. People are accomplishing more by learning new ways of making formerly tedious tasks simple. However, despite the technological advances, modern life continues to be complicated and some tasks are just as hard as they were before.

Modern methods have not been able to erase the bureaucratic complexity of the tax system. People are surprised that we still use paper forms and that online tax preparation is still only a half-way solution. On top of that, that laws change every year while the technology improves only enough to keep up.

## Field Research:

*Paul is a strong learner but he chooses to focus his energy on learning productive skills that will improve his position in life. He loves Google because you can learn anything your want if you are smart enough to know where to look. Conversely, Paul HATES complex tasks that are forced upon him, like having to do the taxes. His approach to tax is to do the least amount of work that it takes to prevent an audit. Turbo Tax is pretty good at helping him achieve that goal... but it still takes him five days to do something he thinks should only have to take one day.*

*Sally doesn't like details. She doesn't like to read entire articles in the paper or look at magazine advertisements that have too much text. She manages her life to avoid complexity by not letting events turn into a big production. Sally forces herself to do the taxes even though it's one of the worst tasks of the year. It takes her about three weeks to complete the job and she sacrifices her lunch breaks at work to file her return because that is the only place where she has a secure internet connection.*



Needspace:

# Free myself through streamlining.

## Needs:

To get the job done without having to read an instruction manual.

To avoid being overwhelmed by complex tasks by doing just enough to get the job done and nothing more.

To accomplish more in less time by selecting tools that automate processes.

To realize the benefits of technology without having to deal with the technical aspects.

To save time without putting myself at risk by trusting only in systems that are from a trustworthy source.

## Analogous Stuff:

The information age has transformed our expectations. We choose to put up with a little information overload in exchange for being able to do many tasks ourselves. But people also balance this by selecting brands that deliver great customer service as well. Analogies include:

- Online anything (shopping, paying the bills, researching, etc.)
- Service plans (especially auto maintenance service plans)
- Quick start guides (who reads the manual?)
- Succinct articles (just give me the gist)

---

## Analogous Brands:

**USA Today:** USA Today's succinct articles and at-a-glance charts make it easy to quickly digest the news of the day.

**Amazon.com:** The most streamlined online shopping experience. You can find just about anything and check-out in seconds.

**Dell:** No compromises... Dell delivers a completely customized product with fast delivery and solid customer service.

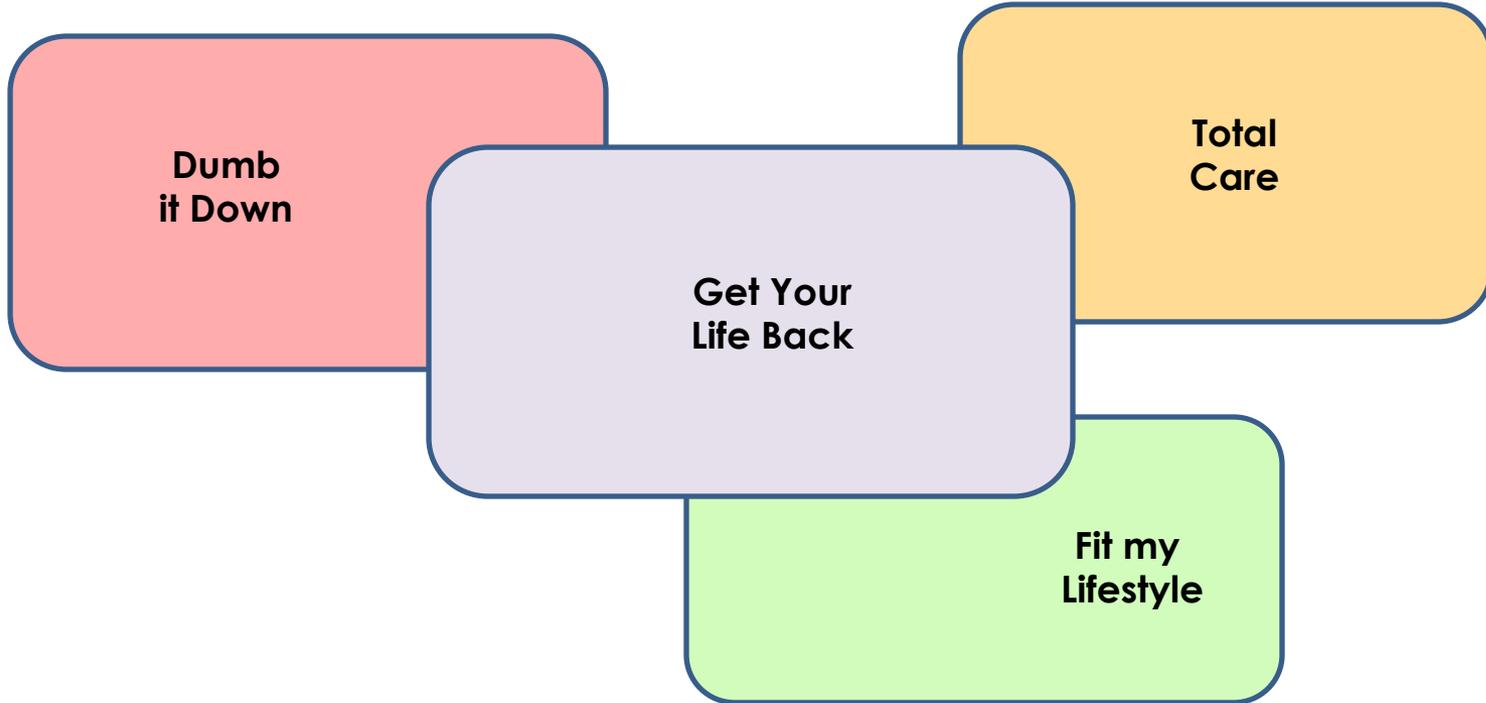
**Apple:** Everything that Apple makes is compatible. Just plug it in and it works.



Needspace:

Free myself through streamlining.

Strategy Options Map:





**Needspace:**

# Free myself through streamlining.



**Strategy Option:**

## Get Your Life Back

*It's surprising how much time DIYers spend doing the taxes. On top of that, the taxes encroach into other areas of their life... there's paper everywhere and the looming deadline demands their attention. Advertise that your expertise is just what these folks need to get their life back at tax time.*

**Design Possibilities:**

**It's Not Just About Time:** Advertise that getting professional care is not just about time savings, it's about being able to focus your energy on the things that matter most to you. Show a picture of a cluttered dining room table full of tax forms... *"tax time taking over your life?"*.

**Quantify the Time Savings:** Create a widget on your website that estimates how long it would take people to do their own taxes (based on their answers to a few simple questions and the IRS published time guidelines). Show a graphical comparison of how much time they will save.

**Taxes in an Hour:** DIYers know how long it takes them to do the taxes, but many haven't internalized how easy it would be to get professional help... tell them. Rebrand your tax practice and specify how long it will take to complete the process (either by a name change or a tagline etc.)



**Needspace:**

Free myself through streamlining.



**Strategy Option:**

**Dumb it Down**

*It goes without saying that the tax code is too complex. DIYers boldly take on the challenge of trying to crack the tax code each year (with lots of complaining, of course). It's your job as a tax professional to distill the complexity down to something that your clients can easily understand.*

## **Design Possibilities:**

**Pictorial Tax Guide:** Dumb it down a little... DIYers see the tax code as an overcomplicated maze of bureaucracy. Write a simplified pictorial guide to understanding how to do the taxes. Give it to your clients but also post it on your website for free. Sure, some people will use it to enable them to do the taxes themselves, but it will also be great advertising when they reach the point when their situation is beyond their comprehension.

**Just What I Need & Nothing More:** Many DIYers wish that complex matters could be simplified. Create a custom organizer that gives them only the information they need to know and nothing more. Your client's will be relieved that they can focus their limited attention, thus avoiding wasted effort and confusion.

**Tax Document Stuff Sack:** Some people don't want fancy organizers, they just want to shove their tax documents in a box and hand it over to you. Let them do it. It's more work for you but it could help attract these folks to your practice.



**Needspace:**

# Free myself through streamlining.



**Strategy Option:**

**Total Care**

*Some DIYers are so busy that they barely manage to get through each day. Tax time further complicates matters because it demands attention on top of everything else going on. Save these folks from overload by saving them valuable time.*

## **Design Possibilities:**

**Service Package:** Sometimes people don't want to take on any responsibility... they're looking for a complete hand-off. Give them this option by creating a service package that covers any tax related needs that arise throughout the year (even audits... assuming you're qualified to handle audits, of course).

**Time & Money Saving Extras:** Tax isn't the only thing that can suck the energy out of people. Help your clients get in control of other aspects of their life by offering new services. Become certified to buy and sell securities. Teach people how to use money management software. Expand into travel services (not too much of a stretch given the number of people that choose to spend their refund on vacations).

**Direct Dial Hotline:** Tax questions pop up throughout the year. Offer your clients a direct line to you in the off-season.



**Needspace:**

# Free myself through streamlining.



**Strategy Option:**

## Fit My Lifestyle

*When you're too busy to breathe, driving five minutes out of your way, waiting for an appointment, and talking to a professional can be too much. Give these busy bodies what they really want... the option of spending less time with you.*

## Design Possibilities:

**Online Tax Interview:** Some people don't have time to come in for an appointment. Hire a software developer to write an online program that allows people to receive real-time tax preparation services from home.

**Expedited Service Option:** Many people procrastinate until the last minute because their lives are so hectic. Offer these folks an expedited service option that gives them priority appointments and processing.

**Streamlined Drop-Off:** A one hour appointment is too much for some busy bodies. Direct these people to your website, where you can post simplified instructions on how to execute the perfect drop-off. They can download a checklist, put their forms in an envelope, and drop the package off at your office.

**Employer Sponsored Tax Prep:** Partner with a local business to prepare their employees taxes at a special group rate. Set up shop in their place of business so the employees don't have to make a separate trip to your office.

## Needspace:

# Stay in control and avoid the stress.



You know that feeling you have when there is a looming deadline and you're in over your head? DIYers get to experience this a little more often than others because they are prone to dive into projects and try to figure it out for themselves.

It's not a stretch to say that doing the taxes is THE most stressful DIY task... it's complex... it's critical that you don't make mistakes... and you're under a deadline. The result is a deeply physical stress. Amazingly, DIYers continue to bravely take on the task armed with step-by-step online systems and the occasional beer to take the edge off.

## Field Research:

***Paul** is a smart and very accomplished learner. He can figure out how to do just about anything he sets his mind to. But doing the taxes can push him off the deep end into an angry rage. The worst example was they year that he unknowingly made the catastrophic mistake of filing an extension. Paul forgot that August was his busy season and he procrastinated the extension until August... The end result was an angry rage and a hangover the next day.*

***Tina** is an energetic, creative, and intelligent young woman that takes care of herself by running around the lake most days. Tax time, however, gets the best of Tina. She stops running, gets sick to her stomach, gets headaches, and has bags under her eyes. You see, Tina is a proud DIY tax preparer who grew up watching her mom do the taxes by herself. So Tina is willing to put up with the stress in order to experience the pride of self accomplishment at the end.*



# Needspace:

## Stay in control and avoid the stress.

### Needs:

To relax and not let complex tasks drive me insane.

To learn new skills in search of a better life but negate the downside by enlisting strong protectors.

To take on tough tasks while still keeping a safety net in case I fail.

To relax in times of stress by simplifying the process as much as possible.

To take care of myself in times of stress by not neglecting physical needs.

### Analogous Stuff:

The stress of doing the taxes by yourself is like a variety of other stressful situations... 1. It's complex, 2. It's important, 3. There are penalties for mistakes, and 4. Procrastination makes the stress worse. Analogies include:

- Work deadlines
- Investments (especially 401k Rollovers)
- Legal issues
- Medical issues

---

### Analogous Brands:

**AAA:** AAA empowers its members to go wherever their adventuresome spirit leads them, rest assured they will be taken care of if they get into trouble.

**Mayo Clinic:** Everything about the Mayo Clinic is designed to project a sense of wellness rather than illness.

**British Airways:** BA's international business class helps stressed out business travelers arrive rested and relaxed.

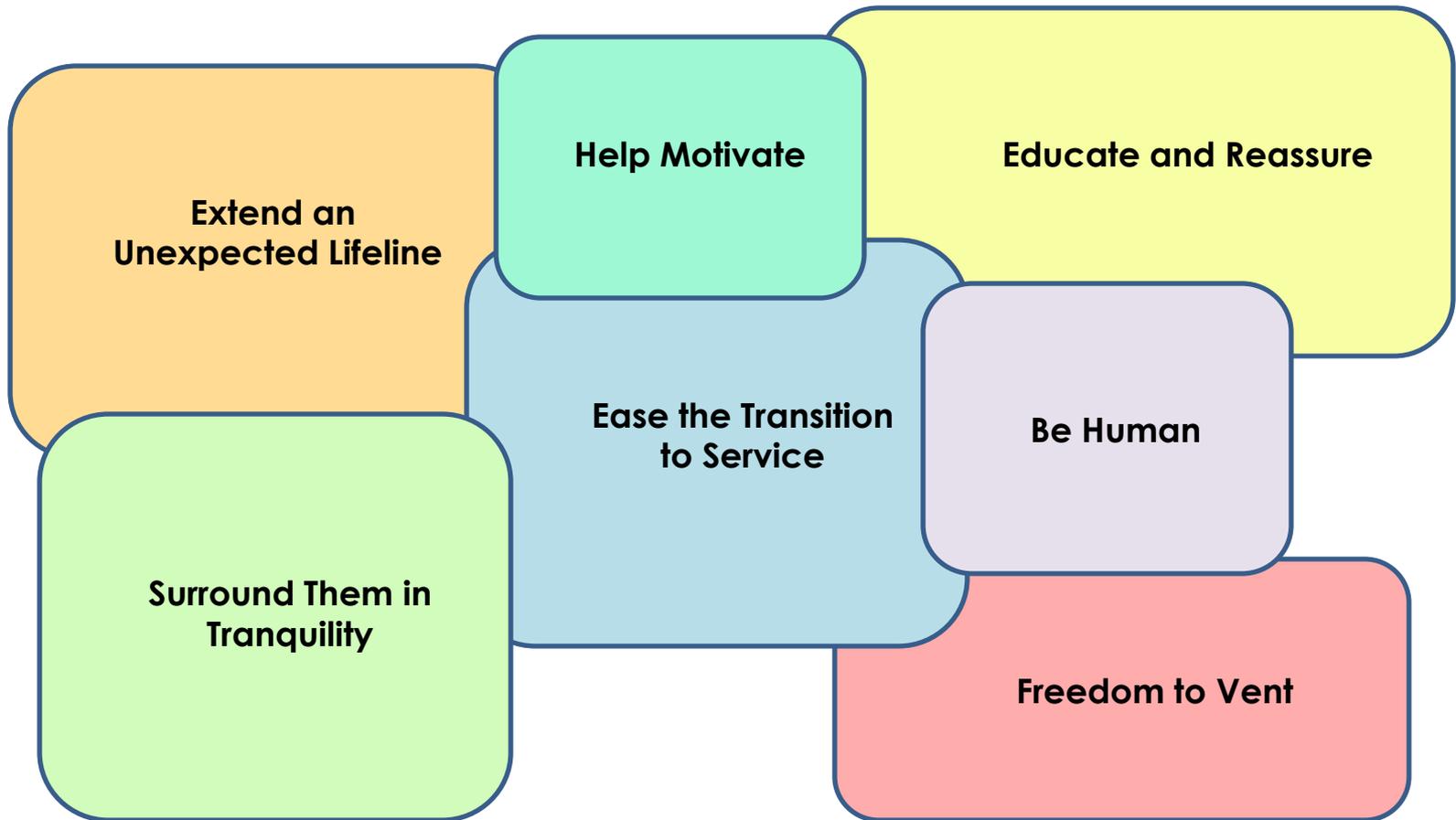
**Northwestern Mutual:** "The quiet company"... Northwestern Mutual advertises financial services that allow clients to "let your worries go".



**Needspace:**

Stay in control and avoid the stress.

**Strategy Options Map:**





**Needspace:**

Stay in control and avoid the stress.



**Strategy Option:**

**Extend an Unexpected Lifeline**

*Many DIYers will inevitably get in over their heads. Offer them a lifeline by finding them in a time of stress and letting them know that your services are there to rescue them.*

## **Design Possibilities:**

**Sidewalk Sandwich Board:** Beckon stressed out passersby into your office with a promise of stress free professional tax preparation... and a free hot chocolate.

**Advertise in Bars and Coffee Shops:** Place ads in places where people go to relax and take the edge off.

**Free Organizers:** Distribute free tax document organizing envelopes (e.g. give them to local churches to help their members keep charitable contributions organized). Your acts of charity will be rewarded when DIYers eventually decide to hire a professional.

**Emergency Extension:** Advertise that you will file an extension for free... and offer a 10% discount on top for those that choose to have you prepare their extended return.



**Needspace:**

Stay in control and avoid the stress.



**Strategy Option:**  
**Help Motivate**

*Many DIYers will procrastinate down to the last minute as a way to put off the stress. Help motivate them by offering special incentives for getting their taxes done early.*

**Design Possibilities:**

**Early Bird Discount:** Offer a 15% discount for those that schedule their appointment before Feb. 1<sup>st</sup>. This is a double bonus for the DIYer... they don't procrastinate and they get a discount on top of it.

**Where to Begin:** The toughest part of tackling a stressful task is taking the first step. Write a simple step by step guide to getting tax information together. Let people download it from your website and give it away for free at local churches, coffee shops, restaurants, and libraries.

**One Hour Eliminates Three Months of Stress:** Advertise the emotional benefits of getting the taxes finished and out of the way.



**Needspace:**

Stay in control and avoid the stress.



**Strategy Option:**  
**Educate & Reassure**

*One of the greatest sources of tax stress is doubt... “did I do it right?”.*

*Eliminate this stress by educating your clients about your reasoning behind each recommendation you make and offering assurance that it is correct.*

**Design Possibilities:**

**Accuracy Guarantee:** Create a “seal” that promises 100% accuracy or your money back. Post the seal on your website, business cards, office window, etc.

**The Tax Professor:** Rebrand yourself as a “professor” of all things tax. Publish articles related to tax and let your clients know that you are a sought after expert.

**Free Tax Fact Sheets:** Create simplified tax tips and organizers that are relevant to specific situations (e.g. sale of assets, starting a business, inheritance, 401k rollover, etc.).

**Total Care Package:** Create a special elite service package, in which the client gets unlimited access to your services throughout the year (including audits).



## Needspace:

Stay in control and avoid the stress.



## Strategy Option:

### Surround Them in Tranquility

*If your office stresses people out, what's to keep the DIYers from going back to doing the taxes themselves. On the flip-side, if your office relaxes your clients, they'll look forward to next tax season rather than dreading it.*

## Design Possibilities:

**Calming Colors:** Avoid bright and bold colors in your office design (especially colors that signal “alarm” like red). Opt for muted and tranquil colors such as pastels and warmer tones.

**Quiet Policy:** Avoid phones with loud ringers and institute a “quiet voice” policy with your co-workers.

**Conflict Resolution:** If a conflict arises, make sure that it moves to a location out of earshot of your clients. Conflict is inevitable, but you cannot tolerate a workplace that makes guests feel stressed.

**Mood Lighting:** Ditch the old fluorescent lighting and illuminate your office with calming soft light.

**Aroma Therapy:** Splurge on fancy soaps in the bathroom. Also purchase an air purifier if your office has any offensive odors that you can't seem to get rid of.



## Needspace:

Stay in control and avoid the stress.



## Strategy Option:

### Be Human

*The stressed out DIYer doesn't want to be alarmed by an "all business" environment that takes itself too seriously. Show your personality. That includes the personality of your employees and the collective "office personality".*

## Design Possibilities:

**Fun Magazines:** Eliminate the serious business magazines from the lobby. Replace them with travel, cooking, art, celebrity gossip, and hobby mags.

**Expressive Artwork:** Art tells a very human story. It lets the client know that the people who work here have feelings just like them.

**Expressive Business Attire:** Strike a balance between professional and expressive attire.

**Open House:** Invite the neighborhood to a party at your tax office. Serve drinks and snacks. Mingle with the neighbors. Don't talk about business too much or it will seem inauthentic.

**Establish Rapport:** Don't get down to business right away. Talk about your family and hobbies. Also make sure to listen when your clients are talking about themselves.



## Needspace:

Stay in control and avoid the stress.



## Strategy Option: Freedom to Vent

*It's inevitable, a few stressed out DIYers will blow a gasket. Let them. Sometimes the best way to get through a stressful situation is to blow off some steam and then return to the task at hand.*

## Design Possibilities:

**Take a Break:** Don't force people to power through the most stressful part of the process. Let them take a break if they need to blow off some steam.

**Smokers Welcome:** Let the stressed out person smoke if they wish (assuming you're the type of person that doesn't mind them lighting up inside your office and it's legal to smoke indoors where you do business).

**Tactile Toys:** People are more relaxed when they have something to hold in their hand. Place a few "grip-able" objects within arms reach. They don't have to be childish or unprofessional, but make it obvious that they are intended to be grabbed by the client (e.g. a collection of stress relief squeeze toys).



**Needspace:**

Stay in control and avoid the stress.



**Strategy Option:**

**Ease The Transition to Service**

*Remember, DIYers are reluctant to pay for full service professional help regardless of how stressed they may become. Offer a half-way solution that is inexpensive, gradually stepping them up to full service options over time.*

**Design Possibilities:**

**Check Their Work:** Offer to review their previous tax return(s) for free. This brings the DIYer one step closer to trusting you (remember, many DIYers are reluctant to trust tax professionals with their sensitive information)

**Tax Halfway House:** Partner with your local professional organization to staff a tax “halfway house” that offers free tax information and referrals to qualified local tax professionals.

**The Go-To Tax Website:** Create free tax related content to download from your website. Use search engine marketing tools to ensure your website gets hits for “free + tax + information” and other relevant searches. Advertise “free tax tips” on top ranking tax related websites.

## Needspace:

# Protect my sensitive financial information.



People are on edge about the security of their personal information. They avoid awkward situations where they have to reveal their employment status, income, or financial dealings to another human being. Online systems remove the human awkwardness, but still leave lingering doubts about the security of the transactions.

The taxes are a bit of a catch 22 when it comes to security. Either you can reveal your entire financial life to a questionable professional or send it out over a supposedly secure online network. DIYers usually choose the latter and take extra precautions to prevent accidental breach.

## Field Research:

*Anne hates awkward situations where she has to reveal her family's substantial net worth to people "too close to us in demographics". Consequently, she loves online relationships with quasi-human entities such as Charles Schwab. She knows that Schwab has an office she could go to, but she hasn't been there and doesn't see any reason to. When it comes to taxes, she knows she will need help when her husband makes partner in his firm. She has a close friend who is a tax accountant but she doesn't intend to use her services and imagines an online tax relationship as a preferred option.*

*Sally is concerned about the security of the wireless internet in her home. To get the taxes done, she fills out the hard copy tax forms at home and then uses her lunch breaks at work to enter the numbers bit by bit into TurboTax (over the course of about a three week period). She likes that she can save the information and give her father the password so he can double check her work before she clicks "submit".*



## Needspace:

# Protect my sensitive financial information.

## Needs:

To prevent awkward or embarrassing situations by keeping my financial information to myself.

To prevent a breach of my personal information by taking control of the entire process and not letting human error create unnecessary risk.

To promote family harmony by seizing complete control of the finances and not bothering other family members with uncomfortable troubles.

To protect my wealth by placing trust in carefully selected organizations that adhere to privacy standards.

## Analogous Stuff:

Keeping your taxes private is like a variety of things that people want to keep private. It isn't just about money. It's also about avoiding potentially embarrassing or incriminating situations. Analogies include:

- Buying anything online
- Investing online
- Consulting a lawyer
- Going to the doctor

---

## Analogous Brands:

**Pay Pal:** Third party buyer protection for online purchases. Pay Pal allows people to buy without exposing their credit card information to questionable online sellers (like the mysterious people who sell on eBay).

**Charles Schwab:** Discount investment services with one huge advantage... "*Talk to Chuck*". Even though you never actually talk to Chuck, you are reassured that Chuck stands behind it's service.

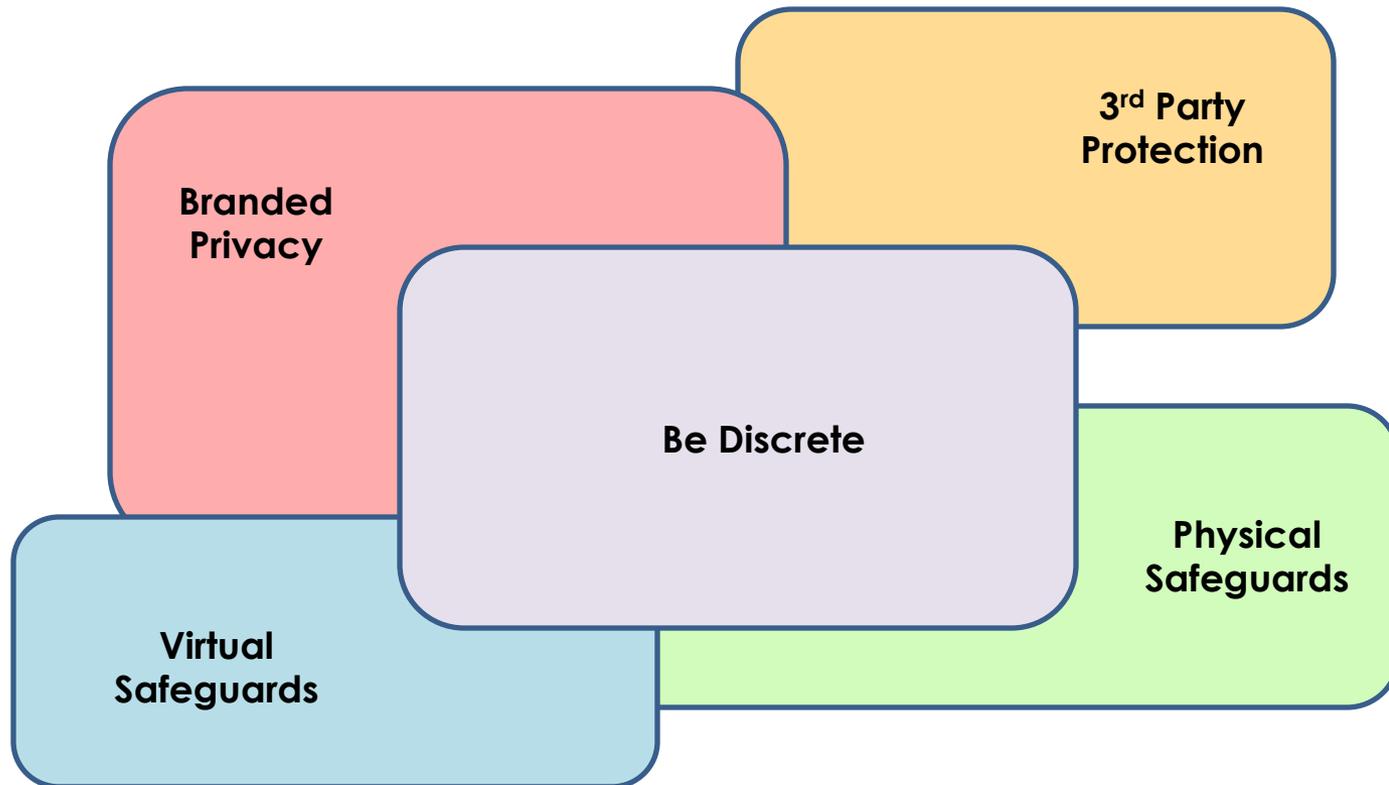
**Better Business Bureau:** The BBB's Online Reliability Program is the gold standard in third party online retailer accreditation.



**Needspace:**

Protect my sensitive financial information.

**Strategy Options Map:**





## Needspace:

Protect my sensitive financial information.



## Strategy Option:

### **Be Discrete**

*DIYers are very sensitive about financial privacy. In addition to identity theft, they are concerned about acquaintances discovering potentially embarrassing details of their financial life. Reassure people that you are a “lock box” with any information they give you.*

## Design Possibilities:

**The Don'ts:** One well meaning but awkward comment is enough to scare away DIYers. Be prepared by creating categories of topics NOT to discuss. Avoid congratulatory comments about income or capital gains (e.g. “you made a killing”). Also avoid conversations about other clients.

**Code of Ethics:** Document your code of ethics on one page and personally give it to your clients. Let them know that you are serious about privacy and other ethical matters.

**Need to Know:** DIYers really hate when a business asks for more information than they need to complete the transaction (e.g. when a retailer wants to know one's full address). Take a very close look at the information you are asking your clients to provide... and ELIMINATE 100% of the extraneous facts you don't need to know.



## Needspace:

Protect my sensitive financial information.



## Strategy Option: Branded Privacy

*The default assumption of many DIYers is that tax practitioners are not totally trustworthy. You can't afford to have that reputation. If you don't tell them that you are superbly ethical, they will continue to think you are a little sketchy.*

## Design Possibilities:

**Posted Privacy Promise:** You already have a privacy policy. But do you have a privacy “promise” written in layman’s terms? Write one. Post it on your website and in your office to send the signal that you are very serious about privacy.

**Transparency:** Your back office operations may be a little chaotic, but that doesn’t mean that the people that work there don’t adhere to impeccable ethical standards. Have every employee at your office sign the privacy promise and post it in your office and on your website.

**Private Tax Management:** Remember, DIYers struggle to trust their entire financial life with another individual. Find a way to remake your image in their minds. Rebrand your service as “private tax management” and borrow a page from the private wealth management advertising playbook.



## Needspace:

Protect my sensitive financial information.



## Strategy Option: 3<sup>rd</sup> Party Protection

*DIYers are a relatively skeptical bunch. They are not going to take your word for it concerning your worthiness as a professional. Take full advantage of trusted and powerful third parties to turn people's opinion around.*

## Design Possibilities:

**Better Business Bureau:** Every little bit of recognition helps with the skeptical DIYer. Work to get your business listed with the BBB and other third party consumer advocates.

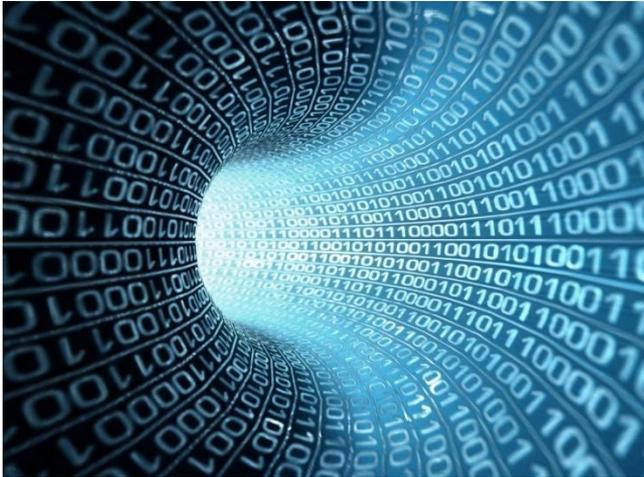
**Brand Your Profession:** Assuming that you have some degree of professional membership... then brand it. Find a compelling way to talk about the standards that your professional organization holds you to and how that translates into protection for the client.

**Go to the Top:** Official governing bodies are the holy grail of proof within this needspace. How high can you go? Are you an EA that was tested and certified by the IRS? Then talk about that in your advertising. If not, then talk about your most impressive degree of certification.



## Needspace:

Protect my sensitive financial information.



## Strategy Option:

### Virtual Safeguards

*DIYers love digital technology as much as anyone else, but they are very savvy about who to trust when they are providing sensitive information. Bring your office up to date with best-in-class virtual information safeguards.*

## Design Possibilities:

**Controlled Authorization:** DIYers are savvy about information security. Create a protocol to ensure that their information doesn't accidentally get sent to a scammer (for more information, reference the IRS Rev. Proc.).

**Data Storage:** Are your servers and hard drives secure? Hire an IT professional to create data storage systems that are at best in class. It may cost a little more but it is worth it for the peace of mind that it will instill.

**Paperless:** Maybe it's time you made the leap to the 21<sup>st</sup> century. Many DIYers will respect the fact that their financial information is not sitting in a file cabinet down the hall (e.g. "what if a thief breaks in?").



## Needspace:

Protect my sensitive financial information.



## Strategy Option: Physical Safeguards

*DIYers keep their money in a bank. Why would they keep their identity in a flimsy tax office without tangible safeguards. Upgrade the security protocols and systems in your office to give them piece of mind.*

## Design Possibilities:

**Sensory Proofing:** DIYers don't want someone else hearing their interview or seeing their files. Redesign your office to minimize sound transfer and eliminate line-of-sight to sensitive information. If you don't have the money to soundproof the entire office then pipe in some white noise.

**Close the Door:** Always close the door if there are others in your office area. Give the client the option of leaving the door open but never assume that that's what they want.

**Get a Security System:** DIYers will feel good when they see the security system sign outside your office.

**Relocate to a Bank:** If you currently do business in a flimsy structure that couldn't keep out a petty thief, then consider a step up in security... to a former bank building that still has its vault in tact. It's a little over the top, but it's the type of thing that makes people take notice and creates buzz for your practice.

## Needspace:

# Balance the serious with the light hearted.



People can't be serious all the time. They need to find a balance between serious tasks and fun activities that recharge their batteries and remind them of why they work in the first place.

Tax time is serious and stressful but that doesn't mean that it can't have a light side too. In fact, people must find a light side or they would go a little crazy. Many people finally relax when the refund check is deposited... the hard part is out of the way and now it is time to reward themselves.

## Field Research:

*Debby tends to think about money a little too much. She's always thinking about the future and planning money matters. However, despite her financial worrying, she is a free spirit and she loves to take off on her Harley and tour the country. When it comes to tax time, Debby keeps a positive attitude even when she is at risk of owing money. If she does get a refund she will take a trip to someplace warm and celebrate with friends.*

*Anita is serious about securing her financial future. She didn't always used to be this way though. She really turned her financial life around a few year ago and now she is "on point". Anita does her taxes on Sunday, which is her day to take care of important chores that don't get done during the busy week. However, despite her seriousness, she doesn't skip a Vikings game in order do the taxes. When her refund comes, she sets aside about \$200 for something frivolous and saves the rest.*



## Needspace:

Balance the serious with the light hearted.

### Needs:

To seek pleasure in life and not always focus on work.

To get my work done first but never fall into the trap of denying myself pleasure.

To not let my drive and ambition blind me from the pleasure that can be found in life.

To expect great things and brush off minor setbacks.

To achieve my goals and have time and energy left over for play.

### Analogous Stuff:

Wherever you find seriousness, you will also find things designed to help people relax, celebrate, and not take things so seriously. Analogies include:

- Vacation retreats
- Morning news & radio shows
- Hobby & travel magazines placed in stressful environments (such as medical clinics)

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### Analogous Brands:

**The TODAY Show:** Negative news stories are everywhere. The Today Show reports the serious news of the day balanced by fun stories designed to get the day started on a positive note.

**TGI Friday's:** Branded as a temporary retreat from ordinary hum-drum life.

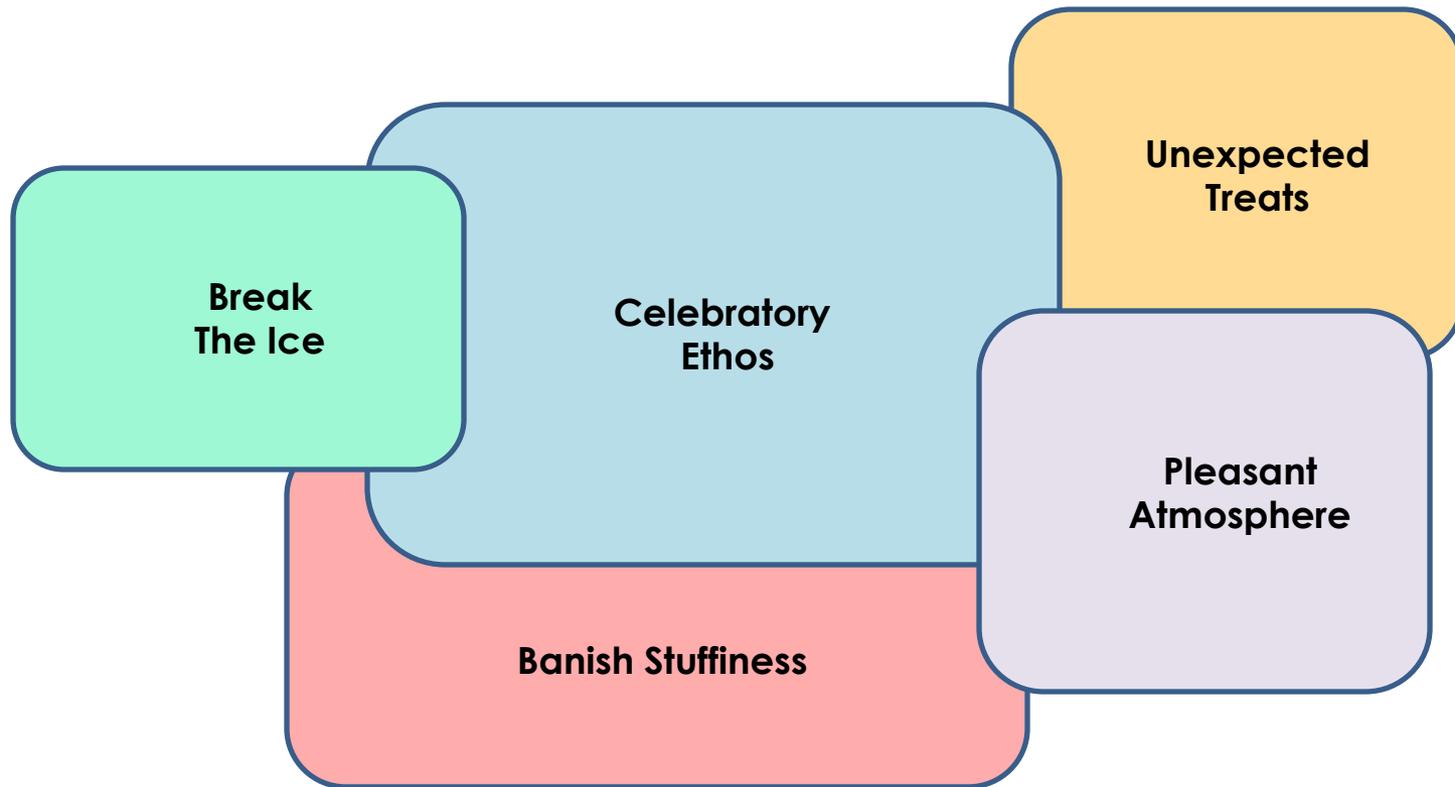
**Howard Stern:** Howard Stern's irreverence helps people laugh through their stressful morning commute.



**Needspace:**

Balance the serious with the light hearted.

**Strategy Options Map:**





## Needspace:

Balance the serious with the light hearted.



## Strategy Option:

### Pleasant Atmosphere

*As a tax professional, it's not enough to have a light hearted personality. You also need a physical space that puts people at ease. A little décor and home spun comforts go a long way. And while you're at it, declare a moratorium on overly serious signage and media in the office.*

## Design Possibilities:

**Fun Media:** Magazines and music are fine, as long as you make sure they don't exacerbate the negative feelings associated with tax time. Stack the shelves with escapist mags and create an uplifting playlist for your lobby.

**Homey Comforts:** You don't want your tax office to feel like it was designed by the IRS. Bake fresh cookies, buy comfortable chairs, and fill the office with pleasant artwork.

**Sensory Calm:** Hire an interior designer to create a feeling of calm in your office. Replace fluorescent lighting with soft light. Eliminate alarming ringtones. Soften the color scheme. Surround the client with plush fabrics. Fill the air with subtle aromatherapy.

**Kill the Wi-Fi:** The information age can be a source of stress (email, stock quotes, 24/7 news, etc.). Make your office an oasis from the hustle and bustle of the outside world.



## Needspace:

Balance the serious with the light hearted.



## Strategy Option: Banish Stuffiness

*Tax time is serious enough. Tax professionals don't need to make the situation worse by being overly stuffy and all-business. Create a fun office personality while still reinforcing your top-notch credentials and ethical standards.*

## Design Possibilities:

**Professional Hipness:** Strike a balance between casual and professional in your attire. Avoid over-the-top professional dress in favor of casual dress that shows your sense of style.

**Fun Distractions:** Let your clients play a little. Try giving them art supplies to doodle with and little toys to keep their hands busy (maybe an Uncle Sam coloring book... or punching bag 😊).

**Unexpected Silliness:** Break up tense moments with a little silliness. Bang a gong. Sing a song. Tell a funny anecdote. Hold a smiley face sign over your face... just something to lighten the mood a little.



## Needspace:

Balance the serious with the light hearted.



## Strategy Option:

### Break the Ice

*There's nothing worse than the awkward "interview" where it's painfully obvious that people are not connecting. Transform your tax interview into a "conversation" that makes people feel like they are catching up with an old friend.*

## Design Possibilities:

**Display Your Passions:** People sometimes need a little "seed" to strike up the conversation. Make sure that you have plenty of mementos in your office that provide your clients with an opportunity to ask personal questions.

**The Gift of Gab:** If you struggle with establishing rapport, practice at home with a friend or spouse. Consider taking a class on inter-personal communication skills.

**Listen... Really:** Listen to your clients. If they share something fun about themselves then don't let the opportunity to bond pass... toss in a simple "what was that like?" before asking for more tax info.

**Keep a Fun File:** Make a few simple notes about the fun side of each client. When they return the next year, ask them for an update on their passions before getting down to business (e.g. "how was that trip to Aruba?").



## Needspace:

Balance the serious with the light hearted.



## Strategy Option:

### Unexpected Treats

*Treats can transform a stressful event into something you really look forward to. You already give your clients first class accuracy. Now give them the unexpected pleasure of a first class luxury experience.*

## Design Possibilities:

**Care Package:** Care packages are a joy to give and receive. Fill your client's care package with little treats like fine chocolates, aromatherapy products, and gourmet snacks.

**Mini Bar:** Raiding the mini-bar is a treat that many are reluctant to indulge in. Stock an office mini-bar with gourmet treats and non-alcoholic drinks (sparkling water, Italian soda, etc.).

**First Class:** Before getting down to business, offer your clients a hot towel and a sparkling non-alcoholic beverage in a champagne flute.

**Grand Finale:** The client's last memory of your office should be overwhelmingly positive... don't make it the bill. Give them a little treat as they walk out the door. Maybe a gift certificate for a free latte at the coffee shop down the street.



## Needspace:

Balance the serious with the light hearted.



## Strategy Option: Celebratory Ethos

*Tax time is not all gloom and doom. There is a powerful feeling of accomplishment when the taxes are done and you can move on with life. Remind your clients about this from the moment they enter your office.*

## Design Possibilities:

**Vacation Office Motif:** A surprising number of people choose to spend their refunds on vacations. Get them thinking of fun and sun while they are waiting in your lobby and transfer that theme to your office as well.

**Toast Completion:** Pour your clients a non-alcoholic sparkling drink when their taxes are done.

**I'm Finished!:** People get a sticker for voting. Why not give your clients a button or pin that celebrates being done with their tax return. In addition to reminding your clients of a load off their back, it could generate buzz for your practice.

**Positive Text Message:** Send your clients a congratulatory text message on positive tax event days... when their refund check is deposited in their account, on tax freedom day, etc.

Needspace:

# Give and receive special care.



Consumption is about more than just business. People also want to feel good about where they spend their money. They want to give back to their community and also receive special care from the people they choose to do business with.

Financial services are especially linked to the need for care because money permeates all aspects of life whether we like it or not. People demand honest caring financial advocates and feel good about giving them their business. But caring professionals are increasingly hard to find and word of mouth is about the only recommendation that matters.

## Field Research:

*Sophia buys with her heart as well as her wallet. She will go out of her way to buy from businesses that share her values, such as local farming and animal welfare. She also loves special personal care and service, like when her veterinarian calls to see how her dogs are doing. However, Sophia chooses to do most tasks by herself because that kind of help is hard to find. She went to a national tax chain one year and the level of service was a joke. They didn't do anything special that she couldn't have done... so she left the interview and did the taxes herself.*

*Candice shops at Lund's because they employ people with disabilities and they treat her with "dignity". She pays extra to go to the Mayo Clinic because of their commitment to "healing". She buys AAA's Gold Elite service because they treat the "little guy" with respect. Although she can't afford it, she would love to have her taxes done by a CPA just like the one her father went to. He would take care of everything and also provide "sound financial advice" for the year ahead.*



Needspace:

# Give and receive special care.

## Needs:

To find the most caring people to help me by evaluating how well they care for others.

To feel good about where my money is going by supporting the greater good with daily purchases.

To splurge on things I believe in while saving money on things that are not as important.

To connect with people on a human level, even if they are not part of my circle of friends.

To belong to a group of people cooperating toward a shared goal.

## Analogous Stuff:

Giving and receiving care is about feeling good about how you choose to spend your money. People know that they will be cared for if they seek out worthy professionals that care for others. Analogies include:

- Buying from locally active merchants (e.g. a business that sponsors a youth athletic team).
- Social networking (choosing businesses that share something about themselves).
- Participatory giving (e.g. raising money by running in a charity race)

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## Analogous Brands:

**Newman's Own:** Before it was popular to give back, Newman's Own paved the way by giving all profits to charity.

**One Warm Coat:** A national non-profit brand that helps individuals and businesses organize coat drives to meet local needs. Anyone can host a coat drive and One Warm Coat helps make it a success.

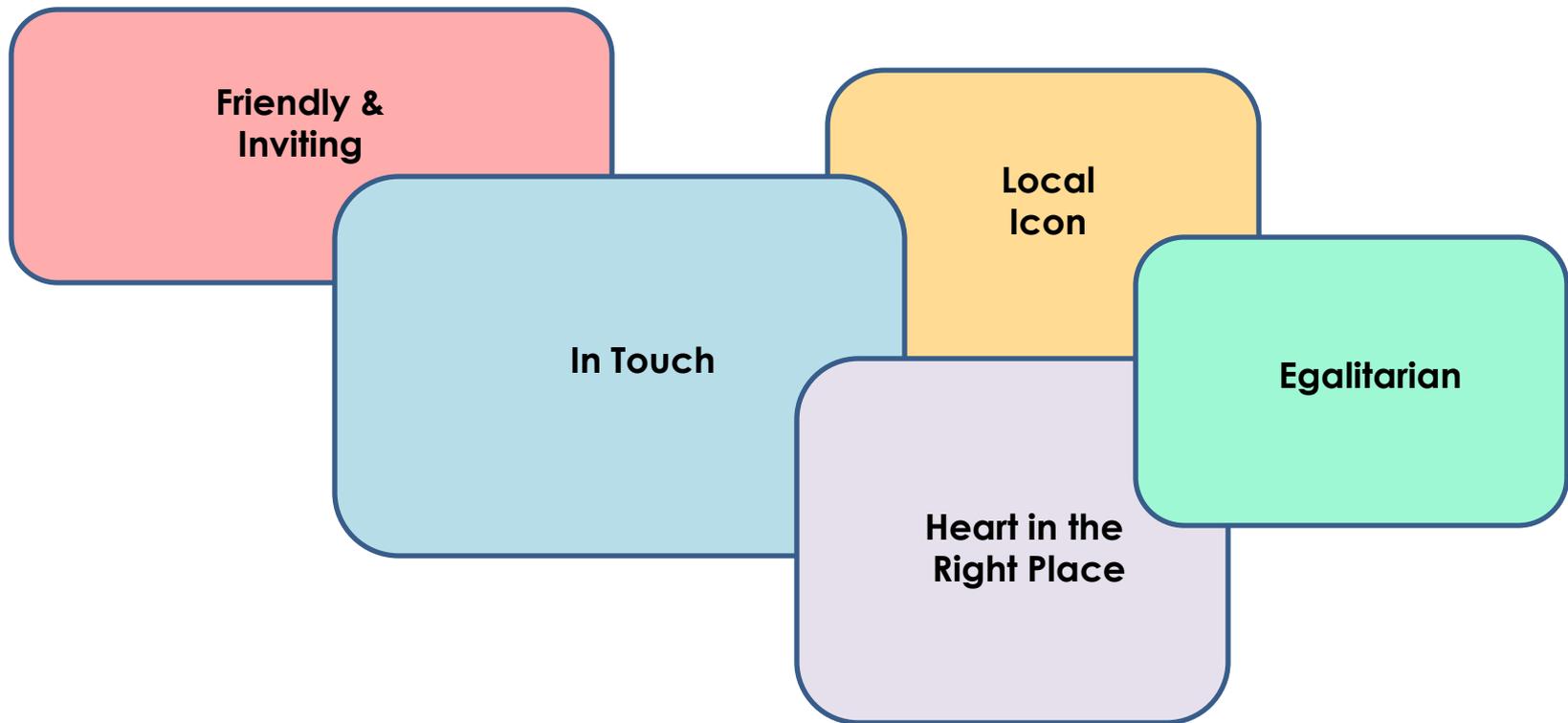
**Ten Thousand Villages:** A national chain of fair trade craft retailers that improves the lives of artisans and their communities.



Needspace:

Give and receive special care.

Strategy Options Map:





**Needspace:**

**Give and receive special care.**



**Strategy Option:  
In Touch**

*The information age is great, but it hasn't been without its casualties. With a seemingly infinite number of resources available to them, people feel like they are expected to fend for themselves. Surprise your clients by listening to their needs and providing just the right information to make them feel better.*

**Design Possibilities:**

**Tax Care:** Needless to say, tax professionals are not typically stereotyped as “caring”. Rather, many people expect to be interrogated by them as if they are an extension of the IRS. Change that. Rebrand your tax practice as “tax care”, borrowing a page from the advertising playbook of health care professionals.

**Listen:** When you really think about it, being listened to is relatively rare in the information age. Each individual voice is drowned out by the million other voices. Surprise your clients by truly listening to them. Your office may be one of the few places where they experience that level of care.

**Trend Watcher:** Trends matter, especially in this fast paced environment where every week brings news of shifts in the economic sands. Carefully follow these financial trends and develop unique tax products that address specific needs. Write a newsletter about foreclosure. Create a fact sheet of job hunting resources. Write about the topics that are on people's minds... then offer these resources to your clients.



**Needspace:**

**Give and receive special care.**



**Strategy Option:**  
**Friendly & Inviting**

*Sadly, many people's default assumption is that tax professionals are nerdy bean counters with negligible social skills. Show these folks the real you by reaching out to them socially. They'll soon realize that you are friendly and fun to talk to.*

**Design Possibilities:**

**Welcome:** Sometimes the difference between walking-in and walking-past is subtle. Be sure to make the entrance to your office friendly and welcoming. Try posting a sandwich board on the sidewalk promising a free cup of hot chocolate.

**Social Networking:** Before long, all businesses will need to be active on social networking sites. Start now by creating a Facebook site that says something about you and the friendly people that work in your office.

**Open House:** It's hard to break through the clutter with conventional advertising. Sometimes you need to do something that gets people talking and creates buzz. Host an open house event at your office with free food, free drinks, and free tax advice. Aggressively promote the event, starting with the immediate neighborhood.



**Needspace:**

**Give and receive special care.**



**Strategy Option:**  
**Local Icon**

*People want to do business with the pillars of their community. Local icons are more trustworthy and clients also feel better about where their money is going. Reward this spirit by establishing your practice as a hub of cooperation in the local community.*

**Design Possibilities:**

**Reach Out to the Community:** Your own neighborhood can be a powerful source of growth for your business if you are genuinely caring (as opposed to manipulative). For example, give free charitable contribution organizers to neighborhood churches... no strings attached.

**Business to Business Cooperation:** The other businesses in your neighborhood want you to refer them as much as you want them to refer you. However, it's up to you to make the first move. Start sending some business their way. Then strike up a conversation with them to see how the referrals went. Use this as an opportunity to talk about the services you provide and leave them a small stack of business cards.

**Iconic Building:** Your physical office can become a local icon as well. Move into an historic building and rehab the interior while keeping the charming exterior façade.



**Needspace:**

**Give and receive special care.**



**Strategy Option:**  
**Egalitarian**

*Some people feel a little helpless at tax time. They are barely making ends meet and on top of that the government is forcing them to tackle a confusing maze of paperwork. Change the way that you think about service to this underserved segment of the community.*

**Design Possibilities:**

**Tax Care for the Little Guy:** Some folks feel like the government is not responsive to their needs. They bail out the banks but the little guy is left to pay for it. Create an advertising campaign that sells your services as tax care for everyone, regardless of income.

**Tax Co-Op:** A member-owned co-op is by design responsive to the needs of the individual client-members. Although it may be a radical shift for your business, becoming a co-op could really turn heads and generate buzz in the community. At a minimum, clients wouldn't feel like you were profiting from their helplessness.



Needspace:

Give and receive special care.



Strategy Option:

**Heart in the Right Place**

*Giving back is starting to become an expectation for many businesses. All things being equal, most people will choose the brand that gives something back to the community. Show that you care by implementing policies of everyday care as well as hosting a few special events.*

**Design Possibilities:**

**Recycle:** Some tax offices generate reams of wasted paper. The most relevant way to show you care is to implement a recycling policy that off-sets your environmental damage. Don't be showy about it. Rather, place a green recycling bin in every room and let clients interpret it for themselves.

**Matching Donations:** Choose a charity you want to sponsor and match your clients donations. Each donor receives an colorful icon they can pin to the wall. Before long, your entire office will be covered in symbols of your good will.

**Good PR:** Don't' be ashamed of a little positive press. Create a press release to promote your latest good deeds. Consider hosting a big charity event during the off-season (when you may be less busy). Try to get the local news to cover the event.

## Needspace:

# Protect me from risk and act on my behalf.



In times of uncertainty, people seek wise counsel to protect them from risk. For these folks, seeking help is a sign of their own intelligence. They are smart enough to know when they need an advocate with specialized knowledge looking out for their best interest.

DIYers have not gotten to the point where they believe that it would be smart to hire a tax professional. In contrast, former DIYers that have graduated to professional tax preparation viewed hiring a pro as one of the wisest things they have ever chosen to spend their money on. Their preparer provided sound financial advice and stood behind their work.

## Field Research:

*Jeff is a DIYer at heart. He pretty much does everything himself, with the exception of anything pertaining to health and money. Jeff is proud of the fact that he knows when it is smart to seek help. When it comes to selecting the ideal professional, he looks for someone that has been around the block a few times. As he puts it, “I want to learn from them, I don’t want them learning from me”. Jeff’s tax professional gives him private consultation, an annual financial check-up, and advice for the year ahead. As a result, Jeff is free to focus on what really matters to him – family, the home, and work.*

*Lewis is comforted by protection from things he doesn’t understand. He always buys the extended service plans from Best Buy because he know that Geek Squad will be there to take care of any issues that arise. The same is true for tax. Lewis hires a professional because one year he made a huge mistake doing his taxes by himself. Lewis said “I felt like I was in the dark”.*



## Needspace:

Protect me from risk and act on my behalf.

### Needs:

To be secure in knowing that complex matters are in good hands.

To save my energy for the important things in life by getting help on matters that would suck the life out of me if I tried to do them myself.

To get where I really want to be in life by transferring responsibilities to the pros.

To take care of financial matters quickly and relax in confidence.

To be cared for by people who deliver above and beyond service tailored to my needs.

### Analogous Stuff:

Graduating from DIY to professional help is about reducing risk and anxiety. It is also about achieving freedom to focus your energy on other things in life. Analogies include:

- Hiring a private wealth manager
- Hiring a lawyer
- Extended service plans
- Choosing a doctor
- Hiring a personal trainer

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### Analogous Brands:

**Angies List:** Angie's List helps consumers find the best local service providers and, in-turn, creates a virtuous cycle that helps the most worthy businesses to thrive.

**Geek Squad:** Don't know the first thing about computers? No problem. Geek Squad will be your IT department and handle all the complexity for you.

**All State:** "You're in good hands"... need we say more.

**FDIC:** The most powerful form of third party protection... backed by the full faith and might of the United States Government.



**Needspace:**

Protect me from risk and act on my behalf.

**Strategy Options Map:**





## Needspace:

Protect me from risk and act on my behalf.



## Strategy Option:

### Reassure with Qualifications

*Giving the taxes over to a professional means you have to expose your entire financial life. People are not going to risk that to just anyone. The small tax office needs to be over qualified in order to reassure these folks that they are safe.*

## Design Possibilities:

**Rebrand Your Credentials:** Hire a brand identity guru to work with the local chapter of your professional association. Have them develop a logo, tagline, business cards, signage, print ads, etc.

**World Class Website:** An impressive website is now the price of entry in proving your legitimacy. Be sure to include a top notch bio of your “talent” and anonymous testimonials from satisfied customers.

**Extra-curricular Junkie:** Seize the opportunity to show your clients that you do your homework. Maybe a recent tax related court case is relevant to their situation... tell them... and print/copy the article for them too.

**Compensate for Age:** If you're young and relatively inexperienced, then plaster your business card and office with your credentials. If you're older and experienced, then prove that you're still hip to the latest tax trends by continually reeducating yourself.



## Needspace:

Protect me from risk and act on my behalf.



## Strategy Option:

### Honest & Up-Front

*To avoid exposing their entire financial life to a stranger, people often delude themselves into thinking that tax preparers are a little “sketchy”. Address this concern up-front by reassuring people that you obey the old adage “honesty is the best policy”.*

## Design Possibilities:

**The Anti Used Car Salesman:** Assume that first time clients have lingering doubts about your legitimacy. Don't jump right into business and ask for their information. Rather, spend the first five minutes talking about yourself and asking them if they have any questions before getting started.

**Policy Postings:** Post your customer service policy everywhere... on your website, in the lobby, in the office, on the back of your business card, etc.

**Up-Front Pricing, Never Discount Pricing:** Quote your price before getting down to business. Immediately notify them of any “new information” that impacts the price. Never advertise or promote one-size-fits-all discount pricing... it makes you look cheap and “cookie cutter”.



## Needspace:

Protect me from risk and act on my behalf.



## Strategy Option:

### Local Roots

*People don't want to do business with a fly-by-night tax preparer, especially when their entire financial identity is sitting in the preparer's file cabinet. Prove to your clients that you are rooted in the community and you're not going anywhere.*

## Design Possibilities:

**Neighborhood Branding:** Put up a huge “**neighborhood** tax professionals” sign in front of your office. People feel good when they support the local economy.

**Take Up The Local Cause:** Join the local neighborhood association and play a leading role in one of their top initiatives.

**Years of Service:** Ad your years of service to every client “touch point”, including your website, signage, brochures, business cards, and advertisements.

**Local Folks, National Backing:** Reassure your clients that, despite your folksy charm, your national credentials hold you accountable to the standards of a higher authority.



## Needspace:

Protect me from risk and act on my behalf.



## Strategy Option: Custom Consultation

*Cookie cutter approaches do not work for these folks. They know they are unique and they expect custom service. Listening and asking the right questions are expected of you... now what else can you do for them.*

## Design Possibilities:

**Catchy Title:** You're more than a tax preparer. Consider something more impressive such as "Private Tax Manager".

**Tax "Firm":** Don't call yourself a tax office. Call yourself a full service "Tax Firm".

**What If?:** Create an advertising campaign around the classic tax question... "*what if \_\_\_\_\_?*". Let prospective clients know that you do more than just plug numbers.

**Dual Consultancy:** Go beyond tax to offer your clients referrals to qualified local attorneys and investment professionals.

**Don't Rush... Advise:** Don't rush to get the interview done. Move at a measured pace and pause to offer them tax advice for the future whenever you spot something that could be improved.



## Needspace:

Protect me from risk and act on my behalf.



## Strategy Option: Always There

*Tax questions pop-up throughout the year... “should I lease my condo”... “can I deduct this”... “what if I start doing some freelance work on the side”. Let your clients know that you don’t skip town in the off-season and that you are there for them year-round.*

## Design Possibilities:

**Annual Tax Service Plan:** Sell your clients a special service plan that covers them for any unexpected “tax events” that may occur throughout the year, including audits.

**Special Hotline:** For pennies per call, you can buy your own toll free number that rings to your cell-phone. Incoming calls can be specially labeled via caller-ID (so you know when to answer “tax hotline”). Should you be busy when someone rings, you can record a specific greeting that only the hotline callers hear (check out [www.kall8.com](http://www.kall8.com) , they offer a full suite of toll free number services).

**Keep the Doors Open:** Stay present in the off-season. It’s fine to reduce your hours, but don’t fall off the face of the earth.



## Needspace:

Protect me from risk and act on my behalf.



## Strategy Option:

### Care Free

*Many people seek professional help because they want nothing to do with the taxes. They want to completely disengage with the process and let someone else care for them. Create special perks for these folks that makes the entire process a hands-off affair.*

## Design Possibilities:

**Drop Off PLUS:** Offer a simple drop-off process for clients... But go the extra mile by writing a short letter informing them of tax advice for the year ahead. A drop-off does not need to translate to poor service.

**Audit Insurance:** Offer an audit insurance policy of sorts. Should your clients be audited, you will represent them (assuming you are licensed to do so, of course).

**Hands Off/All Hands on Deck:** Provide people with a completely stress free drop-off service but reassure them that if anything should go wrong then you will flag the issue and be there to fight on their behalf.

# Contact Us



*Please feel free to contact Reflect Research at any time if you have questions about how to make the most of the ideas within this book.*

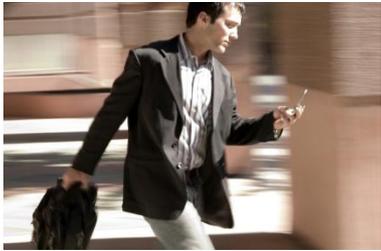
[info@reflectresearch.com](mailto:info@reflectresearch.com)

Each business has unique challenges. If one of your challenges is to attract DIYers to your tax service then this book can help.

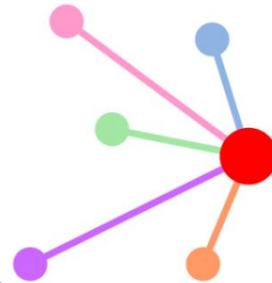
Now that you have read it, it's time to put the ideas into action. Remember the four steps:

1. Select which needspaces you want to focus on.
2. Select strategy options within each selected needspace.
3. Host an ideation session to generate specific ideas for your business (contact Reflect Research if you have questions about how to do this or wish to hire us as a facilitator for your ideation).
4. Select which ideas to develop and pursue them with passion.

Best of success to you,  
Reflect Research



*A social research report by:*



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Social research for brands.