

# CTC Messaging

## Top Performing Messages

### TEXT V1: PRE-JULY

What opportunities could you create for your child with a couple hundred extra dollars each month?

Monthly payments up to \$300 per child may be headed your way through the Child Tax Credit. Most parents are eligible and may receive payments automatically. Ensure you are ready and set up by taking advantage of the help and additional resources at the link below.

Click here: <link>

### TEXT V2: POST-JULY

What opportunities could you create for your child with a couple hundred extra dollars each month?

Most parents are eligible, and you may have already begun receiving payments of up to \$300 per child automatically through the Child Tax Credit. Ensure you are ready to make the most of this new opportunity for your child – take advantage of the information and help at the link below.

Click here: <link>

### SOCIAL COPY V1: PRE-JULY

What opportunities could you create for your child with hundreds of extra dollars each month?

Monthly payments up to \$300 per child may be headed your way. This is a direct tax credit payment you can count on each month, helping you get closer to your family's financial goals and creating a strong financial future.

Most parents qualify for this expanded Child Tax Credit and will receive it automatically. This is an unprecedented chance to create new opportunities for your child. We're here to help. Click below to ensure you are set up to receive payments.

Click here: <link>

### SOCIAL COPY V2: POST-JULY

What opportunities could you create for your child with hundreds of extra dollars each month?

Most parents are eligible, and you may have already begun receiving payments of up to \$300 per child automatically through the Child Tax Credit. This is a direct payment you can count on each month, helping you get closer to your family's financial goals and creating a strong financial future.

This is an unprecedented chance to create new opportunities for your child. We're here to help. Click below to ensure you are set up to receive payments.

Click here: <link>

## Context & Approach

Commonwealth conducted a survey in partnership with SaverLife and interviews in partnership with Neighborhood Trust Financial Partners to identify the clearest messages to engage tax filers on the CTC.

This messaging was created to support LMI household-focused partners in efforts to share information about the expanded CTC. Its goal is to ensure individuals and families have access to all needed information to help them receive the CTC, and consider how the extra funds helps them achieve financial goals for their children and families. These funds will be arriving to most households with children for the next six months, and help is available to *all* households with children to ensure they can access the payments.

As part of message development, we tested (via survey and in-depth interviews) a variety of 'message frames' to determine the optimal messaging tone and content. Testing consisted of interviews and a survey sent out to respondents. Messages emphasizing agency, empowerment, aspirations, and motivations were tested – with the results soundly ratifying the 'Values & Aspirations' frame. This message frame sets a vision for how the CTC funds may be used to help children achieve, and secure a stronger financial future for families.

Feedback on other frames was less positive and indicated some language was off-putting and didn't focus respondents on the opportunities for creating a strong future for their children – which is the core of the 'Values & Aspirations' messaging (see below).

Key messages for what tested well:

- Expanded CTC payments can allow you to fund your child's future
- This money does not need to be repaid
- This is a special opportunity for children and families
- This can open new opportunities toward a stronger financial future that may have not been possible before

In terms of a call-to-action (CTA), we recommend pointing to one or more destinations, depending on the needs of the individual:

Neighborhood Trust discusses scenario-based steps families can take to use the CTC to get ahead: <https://medium.com/the-road-to-financial-empowerment/personal-finance-coach-how-to-make-the-most-of-your-advance-child-tax-credit-to-help-your-family-416ddf3df16c>

SaverLife emphasizes changes in the CTC and how they may impact a family's finances and taxes: <https://www.saverlife.org/money-101/big-changes-with-the-child-tax-credit-including-an-advance-payment>

The White House provides comprehensive information on the changes, what to expect, and frequently asked questions: <https://www.whitehouse.gov/child-tax-credit/>