**PARTICIPANT INFORMATION SHEET**

**[RESEARCH PROJECT TITLE]**

You are being invited to take part in a research project. Before you decide whether or not to take part, it is important for you to understand why the research is being undertaken and what it will involve. Please take time to read the following information carefully and discuss it with others, if you wish.

Thank you for reading this.

1. **What is the purpose of this research project?**

The project aims to develop an easy-to-use financial management tool that helps people better understand and manage their money. The app will extract and process personal spending data from different sources—mainly bank statements—and turn it into clear, helpful visuals. It also looks at how well current image-to-text technology works with financial documents. The goal is to help users track their spending habits, stick to budgets, and improve their overall financial awareness.

1. **Why have I been invited to take part?**

You have been invited because you may have experience managing your personal finances.

1. **Do I have to take part?**

No, your participation in this research project is entirely voluntary and it is up to you to decide whether or not to take part. If you decide to take part, we will ask you to sign a consent form. If you decide not to take part, you do not have to explain your reasons and it will not affect your legal rights.

You are free to withdraw your consent to participate in the research project at any time, without giving a reason, even after signing the consent form.

1. **What will taking part involve?**

If you choose to take part, you will be asked to interact with a prototype of the personal finance management app online. After trying out the app, you’ll complete a short online survey about your experience, which will take around 5 minutes.

Your total involvement will be no more than 15 minutes. You will only need to participate once, and all activities can be done at your convenience.

There will be no audio, video, or photographs recorded during this study. Your responses will remain anonymous and will only be used to help improve the app’s design and features.

1. **Will I be paid for taking part?**

No.

1. **What are the possible benefits of taking part?**

There will be no direct advantages or benefits to you from taking part, but your feedback will help evaluate and improve the usability and effectiveness of a personal finance management app prototype.

1. **What are the possible risks of taking part?**

There are no risks.

1. **Will my taking part in this research project be kept confidential?**

All information collected from (or about) you during the research project will be kept confidential and any personal information you provide will be managed in accordance with data protection legislation. Please see ‘What will happen to my Personal Data?’ (below) for further information.

1. **What will happen to my Personal Data?**

No personal data will be collected.

1. **What happens to the data at the end of the research project?**

The data collected as part of this study will be used only for the purposes of [CM3203](https://pats.cs.cf.ac.uk/wiki/doku.php?id=cm3203) – One Semester Individual Project and will not be shared. Any data will be deleted at the end of the academic year.

1. **What will happen to the results of the research project?**

The results will be published as part of the coursework.

1. **What if there is a problem?**

If you wish to complain, or have grounds for concerns about any aspect of the manner in which you have been approached or treated during the course of this research, please contact Dr Jing Wu: wuj11@cardiff.ac.uk. If your complaint is not managed to your satisfaction, please contact the School of Computer Science and Informatics Research Ethics Committee: [comsc-ethics@cardiff.ac.uk](mailto:comsc-ethics@cardiff.ac.uk)

1. **Who is organising and funding this research project?**

This research is part of [CM3203](https://pats.cs.cf.ac.uk/wiki/doku.php?id=cm3203) – One Semester Individual Project, which is part of BSc Computer Science at Cardiff University and is not funded.

1. **Who has reviewed this research project?**

This research project has been reviewed and approved by [Frank C Langbein](https://langbein.org/): [LangbeinFC@cardiff.ac.uk](mailto:LangbeinFC@cardiff.ac.uk) who is a Module Leader for [CM3203](https://pats.cs.cf.ac.uk/wiki/doku.php?id=cm3203) – One Semester Individual Project.

1. **Further information and contact details**

Should you have any questions relating to this research project, you may contact us during normal working hours:

Pui Chi Angie Wong

WongPC@cardiff.ac.uk

Abacws  
Senghennydd Road  
Cardiff, CF24 4AG

**Thank you for considering to take part in this research project. If you decide to participate, you will be given a copy of the Participant Information Sheet and a signed consent form to keep for your records.**