

Instructions for the “Transition to Marriage” Study [Joint]

Thank you for your willingness to participate in our study examining how couples transition from being engaged to being married. We will now share specific instructions for you and your partner to follow.

These are important — you may want to print this document for future reference.

For the duration of this study (two years), we ask that you open (and then use) only joint savings and/or joint checking accounts.

Within one month (by Month, Date, Year), we ask that you open a joint savings account or a joint checking account (or both).

Within three months (by Month, Date, Year), we ask that you send us documentation verifying that you have opened at least one new joint account. This may be a bank statement that has your name and your partner's name on it. We will protect your privacy and destroy all study-related documents at the end of the study, but you may use a black marker to cross out any potentially sensitive information. As long as we can see both names on a checking or savings account statement, any other information may be concealed (please see examples on the following pages).

Alternatively, if you are not comfortable sending a bank statement, you may obtain a letter from your bank. The letter may be typed or hand-written, as long as it is (1) on bank letterhead, (2) indicates that you and your partner have opened a new joint account, and (3) is signed by someone who works at the bank. You may scan either document and email it to [Author] ([study email redacted]), the Principal Investigator. Alternatively, you may mail a hard copy of either document to:

[mailing address redacted]

If we do not receive your paperwork by the deadline (Month, Date, Year), we will need to send you reminders. Your participation in the study cannot continue until we receive the necessary paperwork.

If you currently use separate savings or checking accounts, you do not need to close them. However, once you open your joint account(s), we ask that you do not use any separate accounts for the duration of the study.

We hope and expect that you will do your best to follow these instructions. Our study can only produce meaningful insights if everyone follows the instructions. However, if at any point in the study you feel that you cannot or are not following the instructions, please let us know ([study email redacted]). And of course, if you have any questions about these instructions, please let us know.

Here are two examples of a joint bank account where both names are visible.

**Note that this first example blacked out only the account number.



FIRST BANK OF WIKI

1425 JAMES ST, PO BOX 4000
VICTORIA BC V8X 3X4 1-800-555-5555

CHECKING ACCOUNT STATEMENT

Page : 1 of 1

JOHN AND MARY JONES

1643 DUNDAS ST W APT 27
TORONTO ON M6K 1V2

Statement period

2003-10-09 to 2003-11-08

Account No.

Date	Description	Ref.	Withdrawals	Deposits	Balance
2003-10-08	Previous balance				0.55
2003-10-14	Payroll Deposit - HOTEL			694.81	695.36
2003-10-14	Web Bill Payment - MASTERCARD	9685	200.00		495.36
2003-10-16	ATM Withdrawal - INTERAC	3990	21.25		474.11
2003-10-16	Fees - Interac		1.50		472.61
2003-10-20	Interac Purchase - ELECTRONICS	1975	2.99		469.62
2003-10-21	Web Bill Payment - AMEX	3314	300.00		169.62
2003-10-22	ATM Withdrawal - FIRST BANK	0064	100.00		69.62
2003-10-23	Interac Purchase - SUPERMARKET	1559	29.08		40.54
2003-10-24	Interac Refund - ELECTRONICS	1975		2.99	43.53
2003-10-27	Telephone Bill Payment - VISA	2475	6.77		36.76
2003-10-28	Payroll Deposit - HOTEL			694.81	731.57
2003-10-30	Web Funds Transfer - From SAVINGS	2620		50.00	781.57
2003-11-03	Pre-Auth. Payment - INSURANCE		33.55		748.02
2003-11-03	Cheque No. - 409		100.00		648.02
2003-11-06	Mortgage Payment		710.49		-62.47
2003-11-07	Fees - Overdraft		5.00		-67.47
2003-11-08	Fees - Monthly		5.00		-72.47
*** Totals ***			1,515.63	1,442.61	

Here's another example, but this couple chose to conceal additional information they felt was potentially sensitive (for example, their home address and specific numbers).

Although blacking out more information gives us less data, this would still be acceptable.

Saving Bank

CHECKING ACCOUNT

JOHN MARVEN OR
PATTY MARVEN

Page: 1
Statement Date: 9/25/12
Account Number: [REDACTED]

All Transactions by Date

Date	Description	Amount	Balance
08/26	Balance Forward		
09/14	Deposit		
09/24	Interest Paid		

Account Summary

Previous Statement Date: 08/25/12

Beginning	Interest	Service	Ending
Balance	+ Deposits	+ Paid - Withdrawals - Charge	= Balance

Statement from 08/26/12 Thru 09/25/12

Average Stmt Balance

*Annual Percentage Yield Earned

Interest Earned

*Annual Percentage Yield Earned

***** Summary of Deposit Accounts *****

AP	ACCOUNT	BALANCE	INT-RATE%	YTD-INT	YTD-PENALTY	MATURITY
CK	[REDACTED]	[REDACTED]	[REDACTED]	[REDACTED]		