

Consumer Impulsiveness

Default Section

CONSENT FORM

Project Title: An Investigation of Financial Education Outcomes

Internal Review Board Approval Number: Currently Not Assigned

Please print this page for your records.

You are being invited to participate voluntarily in the above-titled research project. Findings from this study will help us better understand the outcomes from receiving financial education. This is the most comprehensive study to date on financial well-being, and it is expected the findings may influence policy decisions with regard to financial education offerings in public high schools, universities, military installations and non-profit education initiatives. You have been asked to participate in this project because you are a former student at Texas State University (formerly Southwest Texas State University) and while attending, you successfully completed a consumer economics and/or personal finance course.

We are asking you to complete an online questionnaire of which there are four surveys. It is estimated that the first survey will take about 30 minutes; the remaining three surveys will take from 5 to 10 minutes. Only your unique identification number will be associated with your stored response. A master list of participants and assigned unique identification numbers will be stored separate from any data collected. The master list will be used only to determine who has received a solicitation for participation and who has not responded to that initial solicitation. The master list will be shared with no other individual, department or organization for any purpose whatsoever.

The only benefit of participating in this study is perhaps a sense of making a contribution to an educational institution (your alma mater). The only cost of participation is time on your part. Participation in this study poses no known risks to you. There are no predictable ill effects (physical, psychological, social, legal or other) associated with completing the questionnaire. You may choose to answer all, some, or none of the questions, with no explanation necessary. A summary of findings will be provided to you if requested, upon completion of the study.

You can obtain further information from either of the investigators listed below. If you have questions concerning your rights as a research subject, please contact one or both of the IRB chairs, Dr. Jon Lasser, (512) 245-3413 – lasser@txstate.edu or Ms. Becky Northcut, Compliance Specialist at (512) 245-2102.

The information you send will be kept confidential. Only the Principal Investigator and Co-Principal Investigator and assigned research assistant will have access to your information. At the end of the project, all identifying information will be destroyed

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* I have read and understand the provided consent form.

☒ Yes

* Enter your unique identification number.

Consumer Impulsiveness

Read each of the following adjectives carefully and indicate how well they would describe you. Numbers near 1 indicate that the adjective would usually describe you; numbers near 4 indicate that it would sometimes describe you, and numbers near 7 indicate it would seldom describe you.

| | 1 Usually | 2 | 3 | 4 Sometime | 5 | 6 | 7 Seldom |
|-----------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|
| Impulsive | <input type="text" value="1.0"/> | <input type="text" value="1.0"/> | <input type="text" value="1.0"/> | <input type="text" value="1.0"/> | <input type="text" value="1.0"/> | <input type="text" value="1.0"/> | <input type="text" value="1.0"/> |
| Careless | <input type="text" value="1.0"/> | <input type="text" value="1.0"/> | <input type="text" value="1.0"/> | <input type="text" value="1.0"/> | <input type="text" value="1.0"/> | <input type="text" value="1.0"/> | <input type="text" value="1.0"/> |
| Self-controlled | <input type="text" value="1.0"/> | <input type="text" value="1.0"/> | <input type="text" value="1.0"/> | <input type="text" value="1.0"/> | <input type="text" value="1.0"/> | <input type="text" value="1.0"/> | <input type="text" value="1.0"/> |
| Extravagant | <input type="text" value="1.0"/> | <input type="text" value="1.0"/> | <input type="text" value="1.0"/> | <input type="text" value="1.0"/> | <input type="text" value="1.0"/> | <input type="text" value="1.0"/> | <input type="text" value="1.0"/> |
| Farsighted | <input type="text" value="1.0"/> | <input type="text" value="1.0"/> | <input type="text" value="1.0"/> | <input type="text" value="1.0"/> | <input type="text" value="1.0"/> | <input type="text" value="1.0"/> | <input type="text" value="1.0"/> |
| Responsible | <input type="text" value="1.0"/> | <input type="text" value="1.0"/> | <input type="text" value="1.0"/> | <input type="text" value="1.0"/> | <input type="text" value="1.0"/> | <input type="text" value="1.0"/> | <input type="text" value="1.0"/> |
| Restrained | <input type="text" value="1.0"/> | <input type="text" value="1.0"/> | <input type="text" value="1.0"/> | <input type="text" value="1.0"/> | <input type="text" value="1.0"/> | <input type="text" value="1.0"/> | <input type="text" value="1.0"/> |
| Easily tempted | <input type="text" value="1.0"/> | <input type="text" value="1.0"/> | <input type="text" value="1.0"/> | <input type="text" value="1.0"/> | <input type="text" value="1.0"/> | <input type="text" value="1.0"/> | <input type="text" value="1.0"/> |
| Rational | <input type="text" value="1.0"/> | <input type="text" value="1.0"/> | <input type="text" value="1.0"/> | <input type="text" value="1.0"/> | <input type="text" value="1.0"/> | <input type="text" value="1.0"/> | <input type="text" value="1.0"/> |
| Methodical | <input type="text" value="1.0"/> | <input type="text" value="1.0"/> | <input type="text" value="1.0"/> | <input type="text" value="1.0"/> | <input type="text" value="1.0"/> | <input type="text" value="1.0"/> | <input type="text" value="1.0"/> |
| Enjoy spending | <input type="text" value="1.0"/> | <input type="text" value="1.0"/> | <input type="text" value="1.0"/> | <input type="text" value="1.0"/> | <input type="text" value="1.0"/> | <input type="text" value="1.0"/> | <input type="text" value="1.0"/> |
| A planner | <input type="text" value="1.0"/> | <input type="text" value="1.0"/> | <input type="text" value="1.0"/> | <input type="text" value="1.0"/> | <input type="text" value="1.0"/> | <input type="text" value="1.0"/> | <input type="text" value="1.0"/> |