**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 related to receiving financial education. It is expected that 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 may have successfully completed a consumer economics and/or personal finance course.  
  
We are asking you to complete an online questionnaire of which there are two sections. It is estimated that each section will take about 30 minutes to complete for a total of one hour. 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. While all research poses some degree of risk (physical, psychological, social, legal or other), the only foreseeable risk of participation in this study is some degree of anxiety related to one's financial circumstances. You may choose to answer all, some, or none of the questions, with no explanation necessary. You may refuse to participate and/or end participation at any time. A summary of findings will be provided to you if request, upon completion of the study.

Only your unique identification number will be associated with your stored responses. 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.

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 an 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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