**Project Title: An Investigation of Financial Education Outcomes**

**Internal Review Board Approval Number:** (XXXXXXXX)

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**Texas State University @ San Marcos**

Dear Texas State University (formally Southwest Texas State University) Alumni:

Drs. Judy L. Allen and Kim Davis, Department of Family and Consumer Sciences, are investigating the outcomes of financial education received by Texas State University (formally Southwest Texas State University) students. This is the most comprehensive study to date. The findings are expected to influence policy decisions with regard to financial education offerings in public high schools, universities, military instillations and non-profit education initiatives across the country.

You have been selected for this study because you were a student at Texas State University from Fall 1983 through Spring 2009. The questionnaire will require about 45 minutes of your time. Be assured that your commitment of time is a valuable contribution to your alma mater.

Your participation is strictly voluntary and you may terminate participation at any time. By taking the time to thoughtfully complete the questionnaire, you are making a valuable contribution to Texas State University and Drs. Allen's and Davis' research agendas.

**You may access the consent form and questionnaire by going to XXXXXXXXXXXXXX.**

**Your unique identification number is XXX.**

If you choose to participate, please complete the on-line questionnaire no later than XX/XX/XXXX.

Questions or concerns about participation in the study may be directed to the Principal Investigator, Dr. Kim Davis, 512-245-8489, [kd20@txstate.edu](mailto:kd20@txstate.edu) or Co-Principal Investigator, Dr. Judy Allen, 512-245-2409, [ja01@txstate.edu](mailto:ja01@txstate.edu). 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](mailto:lasser@txstate.edu) or Ms. Becky Northcut, Compliance Specialist at (512) 245-2102.