

THE UNIVERSITY OF NEW SOUTH WALES

PARTICIPANT INFORMATION STATEMENT

Financial decision-making: Spending and saving behaviour

Participant Selection and Purpose of Study

You are invited to participate in a study of financial decision-making. We hope to learn how people make financial decisions in uncertain situations. You were selected as a possible participant in this study because of your involvement in Psychology 1B this semester.

Description of Study and Risks

If you decide to participate, you will complete a computer-based task which will take approximately 30 minutes.

No risks are reasonably expected as a result of your participation in this study.

We cannot and do not guarantee or promise that you will receive any benefits from this study. However, by being involved you may learn more about financial decision-making.

Confidentiality and Disclosure of Information

Any information that is obtained in connection with this study and that can be identified with you will remain confidential and will be disclosed only with your permission or except as required by law. If you give us your permission by signing this document, we plan to discuss/publish the results in academic settings such as professional conferences or peer-reviewed journals. In any publication, information will be provided in such a way that you cannot be identified.

Recompense to participants

As a participant of the Psychology 1 research pool, you will receive course credit for your time spent here (0.5 credit for the 30-minute duration). In addition, you may win a monetary amount depending on your performance in the computer-based task. The highest expected monetary return for participating in this experiment is \$9.

Your consent

Your decision whether or not to participate will not prejudice your future relations with The University of New South Wales. If you decide to participate, you are free to withdraw your consent and to discontinue participation at any time without prejudice.

Inquiries

If you have any questions or concerns following your participation, Nathan Wang-Ly (nathan.wang-ly@student.unsw.edu.au) and his supervisor, Professor Ben Newell (ben.newell@unsw.edu.au) will be happy to address them. Complaints may be directed to UNSW's [Research Ethics & Compliance Support](#), phone 9385-4235/ 9385-4958, email. humanethics@unsw.edu.au.

Please keep this information sheet and one copy of the Participant Consent Form. The investigator will keep the other signed copy. Both copies should be signed by you and the investigator.

PARTICIPANT CONSENT FORM

Financial Decision Making: Spending and Saving Behaviour

You are making a decision whether or not to participate. Your signature indicates that, having read the information provided on the participant information sheet, you have decided to participate.

.....
Signature of Research Participant

.....
Signature of Parent or Guardian (when relevant)

.....
(Please PRINT name)

.....
(Please PRINT name)

.....
Date

.....
Signature(s) of Investigator(s)

.....
Please PRINT Name

REVOCATION OF CONSENT

Financial Decision Making: Spending and Saving Behaviour

I hereby **WITHDRAW** my consent to participate in the research proposal described above and direct that any data collected from me be destroyed.

I understand that such withdrawal **WILL NOT** jeopardise any treatment or my relationship with The University of New South Wales.

.....
Signature

.....
Date

.....
Please PRINT Name

The section for Revocation of Consent should be forwarded to Professor Ben Newell, School of Psychology, UNSW, Sydney NSW 2062 (email: ben.newell@unsw.edu.au, phone: 9385 1606).