

Informed Consent
Parents Focus Groups – Money As You Grow

Title of Research: Focus Groups – Money As You Grow **Investigator:** Information Experts

Before participating in this research study, please read this explanation of the study:

Explanation of Procedures: You will be attending a focus group session as part of a financial literacy research study to assess resources available to parents for helping their children improve their future financial well-being. The Dodd-Frank Act authorizes the CFPB's Office of Financial Education (OFE) to "conduct research related to consumer financial education and counseling." Id. §1013(d) (3)(B). You will be asked to voice your opinion and to complete a short questionnaire. You may be recorded (audio/video) while completing this study. Approximately 70 people will participate in this national study. In accordance with the Paperwork Reduction Act of 1995, this study has been approved by the Federal government's Office of Management and Budget (OMB) under control number 3170-0024.

Expected Duration: 1-2 hours

Risks and Discomforts: None.

Benefits: \$75 for completing the focus group sessions and surveys. Your effective contribution to this research is expected to earn the \$75 benefit.

Privacy: All information gathered from the study will remain private. Your identity as a participant will not be disclosed to any government agency or CFPB or to any unauthorized persons; only the researchers at Information Experts will have access to any identifying information. Any references to your identity will be removed or disguised prior to the preparation of the research reports and publications.

Withdrawal or Termination from the Study:

Participation in this study is voluntary. You may leave at any time. If you leave before completing the survey and discussion, however, you will not be eligible for payment of the benefit.

Questions: Participants who have any questions or concerns about this research project may contact Mr. Baker Maktabi, Information Experts, 11425 Isaac Newton Square, Suite F-1, Reston, VA 20190, 703-787-9100.

Agreement: Your signature below indicates that you agree to participate in this study and that you have received a copy of this consent form. By signing this form, you are surrendering any rights to bring any claim against Information Experts in any administrative proceeding or in any court related to your participation in this survey.

Signature of Participant

Printed name of Participant

____/____/____
Date