



## INFORMED CONSENT FORM

You are being asked to participate in a research study. This form describes the purpose, procedures, benefits, risks and precautions of the study. It also describes your right to withdraw from the study at any time. A member of the study staff is available to read through this form with you and discuss all the information, if you wish.

### Why is this study being done?

This study is being done to better understand consumers' experiences and decision-making processes regarding personal finances. Your participation in this study will help evaluate and improve financial products and services available to consumers.

### What do I need to know about this study?

Adults over the age of 18 are asked to participate in this study. Each session will last 60 minutes, and participants will work with a moderator. The sessions will be video recorded, but individuals' names will not be used in any description of findings.

Participants will be asked to discuss their experiences and decision-making processes regarding their personal finances. Other researchers may observe in another room.

### What are the potential risks of being in the study?

There are minimal risks associated with this study. Participants do not have to answer any questions that they do not want to answer.

### Does being in this study provide any benefit?

Participants in the study will receive \$75 in the form of a gift card for their participation.

### Will it cost me anything to be in this study?

There are no costs to participate in the study, other than possible transportation costs to and from the facility.

### Do I have to be in this study?

Participation is voluntary.

### Who will have access to this study and/or contact information?

Only the researchers working on this project will have access to the information provided in the study.

### Who do I contact if I have questions about the study?

If you have questions or concerns about the study, you can contact Sam Evans, Fors Marsh Group, sevans1@forsmarshgroup.com, +1 571-858-3805.

I, \_\_\_\_\_, have read this form and agree to participate in this study.  
Print Name

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Participant's Signature

Date

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Researcher's Signature

Date