



18 October 2021

Mary Farrell, MPPM and Signe-Mary McKernan, PhD
MEF Associates
1330 Braddock Pl, Suite 220
Alexandria, Virginia 22314

RE: Expedited research ethics review findings for: *Integrating Financial Capability into Employment Services (InFin)* (HML IRB Review #1013MEFA21)

Dear Mary Farrell & Signe-Mary McKernan,

Protocols for the protection of human subjects in the above study were assessed through an expedited research ethics review by HML Institutional Review Board on 15 – 18 October 2021.

This study's human subjects' protection protocols, as stated in the materials submitted, received **research ethics review approval** in accordance with the requirements of the US Code of Federal Regulations for the Protection of Human Subjects (45 CFR 46 & [45 CFR 46.110](#)). You may rely on this IRB for review and continuing ethical oversight of this study.

You and your project staff remain responsible for ensuring compliance with HML IRB's determinations. Those responsibilities include, but are not limited to: 1) ensuring prompt reporting to HML IRB of proposed changes in this study's design, subject risks, informed consent, or other human protection protocols; 2) investigators will conduct the research activity in accordance with the terms of the IRB approval until any proposed changes have been reviewed and approved by the IRB, except when necessary to mitigate hazards to subjects; 3) and to promptly report any unanticipated problems involving risks to subjects or others in the course of this study.

HML IRB is authorized by the U.S. Department of Health and Human Services, Office of Human Research Protections (IRB #1211, IORG #850), and has DHHS Federal-Wide Assurance approval (FWA #1102).

Sincerely,

A handwritten signature in black ink, appearing to read "D. Anderson".

D. Michael Anderson, Ph.D., MPH
HML IRB Chair & Human Subjects Protections Director
dma@hmlirb.com

cc: Sam Elkin, Riley Webster, Penelope A. Lantz, JD

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