

Well Being 181

NC001 Remembers the emails

Do you remember the emails we sent over the last few weeks about a savings study?

- 1 Yes
- 2 No
- 3 Not Sure

NC002 Read the consent form

Did you read the consent form below for the savings study? **** CONSENT FORM **** Savings Study Informed Consent Please read this consent agreement carefully before deciding whether to participate in this research experiment. Purpose of the research: The purpose of this research is to examine individual decision-making and preferences over savings. What you will do in this research: You will receive money to divide between different types of accounts. Then, over the course of the next few months, you will have the opportunity to withdraw the money from these accounts. You will receive weekly emails informing you of the current balances in your accounts. You can not add any of your own money to these accounts, but you can choose to withdraw the money to use as you wish. If money remains in your accounts you will receive the balance at the end of September 2011. Time required: During today's initial session, you will divide the money you receive between the different accounts. This will probably take no more than 10 minutes; however, you may spend as much time as you want. In the future, you can request withdrawals from your accounts. Requesting a withdrawal will take a few minutes using the ALP website. Your participation may last until September 1, 2011, depending on when you decide to withdraw your money. Risks: There are no anticipated risks associated with participating in this study. Non-monetary Benefits: At the end of the study you can send an email message to the ALP (webhelpand.org) and we will send you a copy of any manuscripts or summaries of the research. Compensation: You will receive at least \$90 from the experiment, although the exact amount will depend on the choices that you make and could be more. We will send you checks within three business days of your withdrawal requests. Confidentiality: As always, all of the information you provide will be kept strictly confidential. We will not link your responses with your name. The results will be put into summary reports and individual responses will not be identified. Participation and ending your involvement with the experiment: Your participation in this study is completely voluntary, and you may end your participation at any time. Contact: If you have any questions about this study before you begin or at any time during the study, please feel free to contact us at webhelpand.org or 866.591.2909 and mention you are asking about the "Savings" study. Whom to contact about your rights in this research, for questions, concerns, suggestions, or complaints that are not being addressed by the researcher, or research-related harm: Human Subjects Committee at RAND, 1776 Main Street, Santa Monica, CA 90407, 310.393.0411 ext. 6369. Agreement: I feel that the nature and purpose of this research has been sufficiently explained and I agree to participate in this study. I understand that I am free to end my participation at any time.

- 1 Yes
- 2 No
- 3 Not Sure

NC003 Knowledge of compensation

Did you understand you would get at least \$90 for participating in this study?

- 1 Yes
- 2 No
- 3 Not Sure

NC004 Knowledge money withdrawal capability

Did you understand that you could withdraw real money at any time?

- 1 Yes
- 2 No
- 3 Not Sure

NC005 Why not participating

Why did you choose not to participate in the savings study? Please choose all that apply.

- 1 [fill for NC005]
- 2 [fill for NC005]
- 3 [fill for NC005]
- 4 [fill for NC005]
- 5 [fill for NC005]
- 6 [fill for NC005]
- 7 [fill for NC005]
- 8 [fill for NC005]
- 9 [fill for NC005]
- 10 Other reason

LOOP FROM 1 TO 9 DO

```
|
| IF permutation counter IN Why not participating AND for NC005 permutation = 4 THEN
||
|| NC006 What was difficult to understand
|| Please look at the consent form below again. What was difficult to understand? ** CONSENT FORM
|| ** Savings Study Informed Consent Please read this consent agreement carefully before deciding
|| whether to participate in this research experiment. Purpose of the research: The purpose of
|| this research is to examine individual decision-making and preferences over savings. What you
|| will do in this research: You will receive money to divide between different types of accounts.
|| Then, over the course of the next few months, you will have the opportunity to withdraw the money
|| from these accounts. You will receive weekly emails informing you of the current balances in your
|| accounts. You can not add any of your own money to these accounts, but you can choose to withdraw
|| the money to use as you wish. If money remains in your accounts you will receive the balance at the
|| end of September 2011. Time required: During today's initial session, you will divide the money
|| you receive between the different accounts. This will probably take no more than 10 minutes;
|| however, you may spend as much time as you want. In the future, you can request withdrawals from
|| your accounts. Requesting a withdrawal will take a few minutes using the ALP website. Your
|| participation may last until September 1, 2011, depending on when you decide to withdraw your
|| money. Risks: There are no anticipated risks associated with participating in this study.
|| Non-monetary Benefits: At the end of the study you can send an email message to the ALP
|| (webhelpand.org) and we will send you a copy of any manuscripts or summaries of the research.
|| Compensation: You will receive at least $90 from the experiment, although the exact amount will
|| depend on the choices that you make and could be more. We will send you checks within three
|| business days of your withdrawal requests. Confidentiality: As always, all of the information
|| you provide will be kept strictly confidential. We will not link your responses with your name. The
|| results will be put into summary reports and individual responses will not be identified.
|| Participation and ending your involvement with the experiment: Your participation in this study is
|| completely voluntary, and you may end your participation at any time. Contact: If you have
|| any questions about this study before you begin or at any time during the study, please feel free
|| to contact us at webhelpand.org or 866.591.2909 and mention you are asking about the
|| "Savings" study. Whom to contact about your rights in this research, for questions, concerns,
|| suggestions, or complaints that are not being addressed by the researcher, or research-related
|| harm: Human Subjects Committee at RAND, 1776 Main Street, Santa Monica, CA 90407, 310.393.0411
|| est. 6369. Agreement: I feel that the nature and purpose of this research has been sufficiently
|| explained and I agree to participate in this study. I understand that I am free to end my
|| participation at any time.
|| Open
||
```

```
| ENDIF
|
| IF permutation counter IN Why not participating AND for NC005 permutation = 5 THEN
||
|| NC008 Difference of privacy about this survey
|| As with all ALP surveys, we will not use names to report any findings from this study. We will
|| combine your information with the information of all other people who are taking the same survey.
|| None of those names will be used. All of the information you provide to us will be kept strictly
|| confidential. Why do you think this study was different than other ALP studies?
|| Open
||
| ENDIF
|
ENDDO
```

```
IF Other reason IN Why not participating THEN
|
| NC007 Other Reason
| What other reason?
| Open
|
ENDIF
```