Informed Consent form: Survey (**English version)**

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| **SURVEY**  **(*Informed Consent)***  **1. The study** | | | | |
| **Title** | | **Financial Capability among University Students** | | |
| **Researcher** | | **Irni Rahmayani Johan** | | |
| **Supervisors** | | 1. **Professor Karen Rowlingson** | | |
|  | | 1. **DR. Lindsey Appleyard** | | |
| 2. **Signatures of consent** | | | | |
| 1. | I confirm that I have read and understand the information about the project of ‘Financial capability among university students in Indonesia’ as provided in the Information Sheet. | | 🞏 |
| 2. | I have had the opportunity to ask questions if necessary about the project and my participation. | | 🞏 |
| 3. | I understand that my participation is voluntary | | 🞏 |
| 4. | I understand that I am free to withdraw within one week of my participation, without giving any reason. and that I will not be penalised for withdrawing. | | 🞏 |
| 5. | The procedures regarding confidentiality have been clearly explained (e.g. use of names, pseudonyms, anonymisation of data, etc.) to me). | | 🞏 |
| 6. | The use of the data in research, publications, sharing and archiving has been explained to me. | | 🞏 |
| 7. | I agree for my anonymised personal data to be kept for 10 years. | | 🞏 |
| 8. | Based upon the above, I agree to take part in this study | | 🞏 |

Source\*: <https://intranet.birmingham.ac.uk/finance/documents/public/GuidanceandConsentForm.pdf>

<http://www.ncl.ac.uk/res/research/ethics_governance/ethics/toolkit/consent/consent_form_example.doc> *\*with some modification*

I agree to take part in the above project

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|  |  |  |  |  |
| Name of participant |  | Date |  | Signature |
| Name of person taking consent |  | Date |  | Signature |

Participant Information Sheet: Survey (English version)

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| **SURVEY**  **Participant Information Sheet**  The Study | |
| Title | **Financial capability among university students** |
| Researcher | **Irni Rahmayani Johan** |
| Lead Supervisor | **Professor Karen Rowlingson** |
| Co-Supervisor | **DR. Lindsey Appleyard** |
| You are asked to participate in this study conducted in partial fulfilment of the requirements in PhD in Social Policy for Irni Rahmayani Johan. In order to help you to decide, this information sheet outlines why the research is being done and what it will involve. Please read the following sections carefully and feel free to ask for clarifications or questions.  **1. Who is conducting and funding the research?** | |
| The research will be solely conducted by Irni Rahmayani Johan. She was born and raised in Bogor, West Java, Indonesia. Irni is a staff at Bogor Agricultural University (IPB), Indonesia, and at the moment she is continuing her doctoral study at Department of Institute of Applied Social Studies, School of Social Policy, University of Birmingham, the United Kingdom.  In collecting the quantitative data (the survey), this study is funded by (1) Indonesia Endowment Fund for Education (LPDP), Ministry of Finance, Indonesia; (2) Centre on Household Assets and Savings Management (CHASM), University of Birmingham. | |
| **2. What is the research about?** | |
| The purpose of this study is to examine financial capability among university students in Indonesia. According to HM Treasury (2007, p. 19), financial capability is:  *‘People’s knowledge and skills to understand their own financial circumstances, along with the motivation to take action. Financially capable consumers plan ahead, find and use information, know when to seek advice and can understand and act on this advice, leading to greater participation in the financial services market’*  Financial capability is increasingly important, but there is little agreement about what kind of issues should be covered and how or when it is best to do this. The study will also explore students’ specific needs to determine which topics should be taught so they can improve their understanding and become more financially capable.  The research involves focus groups and survey. Six focus group has been conducted in 2014, and the results from has been used to check the instruments for quantitative data collection. While, the aim of the survey is to measure financial capability among university students, that is financial knowledge, attitudes and behaviour students toward personal finance. | |
| **3. Who are the participants** | |
| Participants of the study is undergraduate students of Bogor Agricultural University (IPB), Indonesia. | |
| **4. What will happen if I take part and what is involved?** | |
| If you agree to take part in the study, please complete the attached questionnaire. The questionnaire will take time approximately 20-45 minutes to fill in. A book bag will be rewarded as a gift for each respondent of the survey.  Your participation is voluntary; you are free to withdraw your participation from this study within one week after participation– please contact me at the above email address. If you do not want to continue while you are in the fill in process, you can simply quit at any point you wish. You also may choose to skip any questions that you do not wish to answer. The number of questions you answer will not affect your reward/gift. | |
| **5. What are the risks involved?** | |
| It is estimated that there is no potential risk in this study.  If you feel uncomfortable with a question, you can skip that question or withdraw from the study altogether. If you decide to quit at any time before you have finished the questionnaire, your answers will NOT be used. | |
| **6. What can I benefit from the study?** | |
| You may not directly benefit from participating in this research. However, the expected outcomes of this study will help to identify what topics should be taught in financial education for young group, especially university students. This study will contribute new knowledge in the area of personal finance and financial education, that is a picture of financial capability of university students in Indonesia and a recommendation for financial education of university students, especially in Indonesia | |
| **7. Confidentiality and Anonymity** | |
| Your responses will be kept completely confidential. We will ask you to include your name, student ID and an e-mail address when you complete the survey so that we can connect your survey answers to the data we collect. Your identity will remain anonymous and information about you will be properly coded. You will be assigned a participant number, and only the participant number will appear with your survey responses. Only the researcher (and authorised personnel involved in the study) that will see your individual survey responses. | |
| **8.Data Protection and archiving** | |
| All data arising from questionnaire are treated as confidential. The personal data will only be accessible to the researcher and authorised personnel involved in the study; and will be kept in a locked cabinet. All files stored in the personal laptop, where data will be analysed, will be password and encryption protected. All data that gained in this study will only be used for research purposes and relevant further research. | |
| **9. Research dissemination** | |
| A major written output of the study is PhD thesis. The study may also be presented in academic conferences and be published in academic journals. | |
| **10. Who has reviewed the study?** | |
| The study has clearance from the Ethics Committee at the University of Birmingham. | |

For further information and other concerns, please contact:

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You can also contact the Academic Supervisor of the study as below:

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Thank you for reading this information sheet and for considering taking part in the study