**Office of Research Subject Protections**
4400 University Drive, MSN 4C6, Fairfax, Virginia 22030
Phone: 703-993-4121; Fax: 703-993-9590

Human Subjects Review Board (HSRB)

# New Submission Checklist

To avoid delay in the processing of HSRB applications, please ensure that the following are included in your application. Applications can not be reviewed until all of the following checklist items are submitted.

| Yes | No | NA | Item |
|---|---|---|---|
| ☒ | ☐ | ☐ | Application with **ALL** sections completed (including check boxes on first page) |
| ☒ | ☐ | ☐ | Application signed by Principal Investigator |
| ☒ | ☐ | ☐ | CITI Training completed by all researchers including research assistants |
| ☐ | ☐ | ☐ | **Proposed Consent Form** (See Template Consent and Consent Guidelines)– All instructional language removed, written at the appropriate reading level for participants |
| ☐ | ☐ | ☐ | **Proposed Assent Form** (If minors are involved) – Written at the appropriate reading level for the age group (Contact ORSP for a sample of a 6th grade Assent Form) |
| ☐ | ☐ | ☐ | **Instrumentation** – All surveys, questionnaires, standardized assessment tools, interview questions, focus group questions/prompts or other instruments of data collection |
| ☐ | ☐ | ☐ | **Recruitment Materials** – Letters to potential participants, advertisements, flyers, listserve postings, emails, brochures, SONA postings, telephone scripts, presentation scripts, etc. |
| ☐ | ☐ | ☐ | **Grant Applications** – If the research is funded, include the grant application as submitted to the funding agency (Please note that the HSRB application title must match the grant application title.) |
| ☐ | ☐ | ☐ | **Debriefing Form** – If the study proposes to use deception or incomplete information to participants |
| ☐ | ☐ | ☐ | **Cultural Contact Information** – If the study is being conducted outside the US, the HSRB must inquire about the conduct of research in that country. Submit the name and contact information of an individual who can provide that information. |

Applications can be reviewed without the following items, but if they are applicable to the study, they must be submitted before approval can be given.

| | | | |
|---|---|---|---|
| ☐ | ☐ | ☐ | Research in Mason Classrooms – Submit permission from the instructors |
| ☐ | ☐ | ☐ | Research in School Systems – Submit approval letter from the school district Human Subjects Review Board |
| ☐ | ☐ | ☐ | Research in Universities – Submit approval letter from the University Human Subjects Review Board |
| ☐ | ☐ | ☐ | Research in Hospitals – Submit approval letter and approved consent document from the hospital Human Subjects Review Board |
| ☐ | ☐ | ☐ | Research in Institutions/Organizations without Human Subject Review Boards – Submit permission letter from the institution/organization |
| ☐ | ☐ | ☐ | If George Mason is the primary recipient of funding, submit Human Subjects Review Board approval from subcontractors conducting human subjects research |
| ☐ | ☐ | ☐ | Psychology Department – Sign off by the Chair of the Department |
| ☐ | ☐ | ☐ | School of Management (SOM) – Submit SOM routing form with all approval signatures |
| ☐ | ☐ | ☐ | Other Mason Committee Oversight– If your study involves the use of blood or other human biological specimens, submit **Institutional Biosafety Committee** approval. If your study involves sources of ionizing radiation or Xray producing devices, submit **Radiation Safety Committee** approval. |

# George Mason University

**Human Subjects Review Board**
**Application for Human Subjects Research Review**

**For ORSP Use Only** GMU
Protocol No. _____ Proposal No. _____
Classified: ☐ Exempt ☐ Non Exempt ☐ Expedited
Signature _____ Date_____

Federal Regulations and George Mason University policy require that all research involving humans as subjects be reviewed and approved by the University Human Subjects Review Board (HSRB). Any person, (GMU faculty member, staff member, student, or other person) wanting to engage in human subject research at or through George Mason University must receive written approval from the HSRB before conducting research. Approval of this project by the HSRB only signifies that the procedures adequately protect the rights and welfare of the subjects and should not be taken to indicate University approval to conduct the research.

**Please complete this cover page AND provide the Protocol information requested on the back of this form. Forward this form and all supporting documents to the Office of Research Subject Protections, MS 4C6.** If you have any questions please feel free to contact ORSP at 703-993-4121.

Project Title: A Study of Collaboration in Virtual Environments: Learning Personal Finance on Stagecoach Island

| Required Data | Principal Investigator (Must be Faculty) | Co-Investigator/Student Researcher* |
|---|---|---|
| **Name** | Joseph Maxwell | Ellen M. Nosal |
| **Department** | CEHD | |
| **Mail Stop** | | |
| **Phone** | 555-1234 | 905-9584 |
| **E-mail** | ksantas@gmu.edu | enosal@gmu.edu |

**Type of Project** ☐ Faculty/Staff Research ☐ Doctoral Dissertation ☐ Masters Thesis
☐ Student Project (**Specify** Grad or Under Grad) ☐ Other {Specify}

I certify that the information provided for this project is correct and that no other procedures will be used in this protocol. I agree to conduct this research as described in the attached supporting documents. I will request and receive approval from the HSRB for changes prior to implementing these changes. I will comply with the HSRB policy for the conduct of ethical research. I will be responsible for ensuring that the work of my co-investigator(s)/student researcher(s) complies with this protocol.

_____ _____
Principal Investigator Signature Date

*Student researchers should provide a mailing address rather than campus address.
Additional researchers should be listed on a separate page.

VULNERABLE POPULATION:
- ☐ Fetuses/Abortuses/Embryos
- ☐ Pregnant women
- ☐ Prisoners
- ☐ Minors
- ☐ Mentally disabled
- ☐ Emotionally disabled
- ☐ Physically disabled
- ☐ Undergrad student pool (Psyc/SOM)
- ☐ Other:

PERSON IDENTIFIABLE DATA:
- ☐ Audio taping
- ☐ Video taping
- ☐ Data collected via email
- ☐ Data collected via internet
- ☐ Confidential electronic records
- ☐ Coded data linked to individuals
- ☐ Human biological materials – BioSafety Project #

RESEARCH DESIGN:
- ☐ Questions on harm to self or others
- ☐ Questions on illegal behavior
- ☐ Deception
- ☐ Human/computer interaction
- ☐ Collection and/or analysis of secondary data

**FUNDING**: ☐ Yes ☐ No
Source
OSP Proposal # _____
(If yes, please attach a copy of the grant application)

## ABSTRACT

1. Describe the aims and specific purposes of the research project and the proposed involvement of human participants.

Students, by using a virtual environment, are given sums of money to being forging a presence in a virtual environment to learn personal finance. This simulation offers the user real experiences in purchasing large ticket items, understand banking services and the concept of interest, and identify terminology associated with finances. The purpose of this study is to look at collaboration in virtual environments for learning personal finance.

2. Describe the characteristics of the intended sample (number of participants, age, sex, ethnic background, health status, etc).

Seventy-six students in grades nine through twelve are registered in a personal finance or economics course. 42 girls and 34 boys participated and with ages ranges from 14 to 18 years. The student makeup consisted of 83% white, an 15% Black and 2%Hispanic. The majority of the students comes from upper middle class to affluent backgrounds, with 2 students who would claim lower middle class status. All subjects are from single-family homes

3. Identify the criteria for inclusion or exclusion. Explain the rationale for the involvement of special classes of participants (children, prisoners, pregnant women, or any other vulnerable population.

Criteria for inclusion in the report are a student currently enrolled in a high school personal finance class.

4. Describe your relationship to the participants if any.

I am a math teacher in the department and the instructor of the personal finance course. I will direct another classroom teacher to server as facilitator and none of the material covered will be counted for a grade, in any marking period. The students I would interview would be former students and not in a position to be

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## PROTOCOL – Involving Human Participation

1. If there are direct benefits to the participants, describe the direct benefits and also describe the general knowledge that the study is likely to yield. If there are no direct benefits to the participants, state that there are no direct benefits to the participants and describe the general knowledge that the study is likely to yield.

There are no direct benefits to the participants.

2. Describe how participants will be identified and recruited. Note that all recruitment materials (including ads, flyers, letters to participants, emails, telephone/presentation scripts, SONA postings) for participants must be submitted for review for both exempt and non-exempt projects.

Students enrolled in the personal finance class will be asked to participate on a voluntary basis.

3. Describe your procedures for obtaining informed consent. Who will obtain consent and how will it be obtained. Describe how the researchers will ensure that subjects receive a copy of the consent document.

During a personal finance class session the researcher will address the students and give consent forms to students. Students will have a week to return signed consent forms.

4. State whether subjects will be compensated for their participation, describe the form of compensation and the procedures for distribution, and explain why compensation is necessary. State whether the subjects will receive course credit for participating in the research. **If yes**, describe the nonresearch option for course credit for the students who decide not to participate in the research. The nonresearch option for course credit must not be more difficult than participation in the research. Information regarding compensation or course credit, should be outlined in the Participation section of the consent document.

Students will not be compensated, as compensation will not be offered.

5. If minors are involved, their active assent to the research activity is required as well as active consent from their parents/guardians. This includes minors from the Psychology Department Undergraduate Subject Pool. Your procedures should be appropriate to the age of the child and his/her level of maturity and judgment. Describe your procedures for obtaining active assent from minors and active consent from parents/guardians. **Refer to the Guidelines for Informed Consent for additional requirements if minors from the Psychology Subject Pool are involved.**

Once students are informed of the study and the intentions and actions of the study the researcher will ask for assent, with a verbal confirmation a consent form will be issued.

6. Describe the research design and methods. What will be done to participants during the study? Describe all tests and procedures that will be performed. Include an estimate of the time required to complete the tests and procedures.

Students will take a pres test receive the treatment in the form of using a virtual environment and a post-test.

7. Describe how confidentiality will be maintained. If data will be collected electronically (e.g. by email or an internet web site), describe your procedures for limiting identifiers. Note that confidentiality may have to be limited if participants are asked questions on violence toward self or others or illegal behavior. Contact the Office of Research Subject Protections for assistance.

Students will be identified, by avatar name and a numeric code. This information will be kept for study purposes only in a secure location.

8. Describe in detail any potential physical, psychological, social, or legal risks to participants, why they are reasonable in relation to the anticipated benefits and what will be done to minimize the risks. Where appropriate, discuss provisions for ensuring medical or professional intervention in case participants experience adverse effects. Where appropriate, discuss provisions for monitoring data collection when participants' safety is at risk.

There are no health risks involved in this study. No adverse effects are expected.

9. If participants will be audio-or video-taped, discuss provisions for the security and final disposition of the tapes. **Refer to Guidelines for Informed Consent.**

No recording of participants will take place during this study.

10. If participants will be misinformed and/or uninformed about the true nature of the project, provide justification. Note that projects involving deception must not exceed minimal risk, cannot violate the rights and welfare of participants, must require the deception to accomplish the aims of the project, and must include a full debriefing. **Refer to Guidelines for Informed Consent.**

Participants are informed of the true nature of the study N/A

11. Submit a copy of each data collection instrument/tool (including questionnaires, surveys, standardized assessment tools, etc.) you will use and provide a brief description of its characteristics and development. Submit scripts if information and/or questions are conveyed verbally.

Vocabulary Quiz is a 20-question assessment of the basic words used in person finance, the Concepts quiz is 20 questions of relative information regarding credit and /or lending. Quizzes are given befre beginning the simulation experience and after 14 days of the simulation experience.

12. **INFORMED CONSENT:** Attach appropriate Proposed Informed Consent document(s).
**See Guidelines for Informed Consent and the Template Informed Consent Document for additional information.**

ATTATCHED

13. **APPROVAL FROM COOPERATING INSTITUTION/ORGANIZATION**:
If a cooperating institution/organization provides access to its patients/students/clients/ employees/etc. for participant recruitment or provides access to their records, Attach written evidence of the institution/organization human subjects approval of the project.

## PROTOCOL – Involving Existing Records

(For the study of existing data sets, documents, pathological specimens, or diagnostic specimens.)

1. Describe your data set.

Not Applicable Data set will not be used

2. Provide written permission from the owner of the data giving you access for research purposes at George Mason University if the data set is not publicly available.

Not Applicable

3. Describe how you will maintain confidentiality if the data set contains person identifiable data.

Not Applicable

4. Describe what variables you are extracting from the data set.

Not Applicable