Achieving a Financially Secure Retirement:
A Retirement Community Case Study

Francis Henry Dong

Dissertation submitted to the faculty of the Virginia Polytechnic Institute and State University in partial fulfillment of the requirements for the degree of

Doctor of Philosophy
In
Human Development

Linda E. Morris, Chair
Gabriella Belli
Marcie Boucouvalas
Clare D. Klunk

March 19, 2014
Falls Church, Virginia

Key Words: Adult Learning, Finance, Financial Literacy, Retirement, Retirement Planning

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MEMORANDUM

DATE: December 17, 2013

TO: Linda E Morris, Francis Henry Dong

FROM: Virginia Tech Institutional Review Board (FWA00000572, expires April 25, 2018)

PROTOCOL TITLE: Achieving a Financially Secure Retirement: A Retirement Community Case Study

IRB NUMBER: 13-845

Effective December 16, 2013, the Virginia Tech Institution Review Board (IRB) Chair, David M Moore, approved the Amendment request for the above-mentioned research protocol.

This approval provides permission to begin the human subject activities outlined in the IRB-approved protocol and supporting documents.

Plans to deviate from the approved protocol and/or supporting documents must be submitted to the IRB as an amendment request and approved by the IRB prior to the implementation of any changes, regardless of how minor, except where necessary to eliminate apparent immediate hazards to the subjects. Report within 5 business days to the IRB any injuries or other unanticipated or adverse events involving risks or harms to human research subjects or others.

All investigators (listed above) are required to comply with the researcher requirements outlined at:

http://www.irb.vt.edu/pages/responsibilities.htm

(Please review responsibilities before the commencement of your research.)

PROTOCOL INFORMATION:

Approved As: Expedited, under 45 CFR 46.110 category(ies) 6, 7
Protocol Approval Date: November 13, 2013
Protocol Expiration Date: November 12, 2014
Continuing Review Due Date*: October 29, 2014

*Date a Continuing Review application is due to the IRB office if human subject activities covered under this protocol, including data analysis, are to continue beyond the Protocol Expiration Date.

FEDERALLY FUNDED RESEARCH REQUIREMENTS:

Per federal regulations, 45 CFR 46.103(f), the IRB is required to compare all federally funded grant proposals/work statements to the IRB protocol(s) which cover the human research activities included in the proposal / work statement before funds are released. Note that this requirement does not apply to Exempt and Interim IRB protocols, or grants for which VT is not the primary awardee.

The table on the following page indicates whether grant proposals are related to this IRB protocol, and which of the listed proposals, if any, have been compared to this IRB protocol, if required.
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DATE: November 14, 2013

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PROTOCOL TITLE: Achieving a Financially Secure Retirement: A Retirement Community Case Study

IRB NUMBER: 13-845

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