



Cooperative State,
Research, Education, and
Extension Service

Planning and Accountability/Multistate
Research Office, STOP 2211
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September 14, 2009

Dear Director :

Proposed addition to Appendix E to MRP Project NC-1172 The Complex Nature of Saving: Psychological and Economic Factors covering research at Maryland Cooperative Extension has been approved.

Name of Scientist: Kim, Jinhee (jinkim@umd.edu)

Station: Maryland Cooperative Extension

Department: Family and Consumer Sciences

Objects:1,2,3,4

Resource Commitments: SY(0) PY(15) TY(0)

Program(s):

FTE: 1

To process your station's contribution to this multistate project, please forward completed CRIS Forms AD-416 and AD-417 and a Form CSREES-2008 to the following website: <http://cwf.uvm.edu/cris/intro.htm>

APPROVED:

for Administrator, CSREES

For all other project and program concerns, please contact us at 202-720-0747 or email bhewitt@csrees.usda.gov