



United States Department of Agriculture

February 04, 2010

Noelle E. Cockett
Agricultural Experiment Station
Logan, 84322-4810

Dear Director Cockett:

Proposed addition to Appendix E to MRP Project NC-1172 The Complex Nature of Saving: Psychological and Economic Factors covering research at Utah – Utah State University has been approved.

Name of Scientist: Lown, Jean M (jean.lown@usu.edu)
Station: Utah – Utah State University
Department: Family, Consumer, & Human Development
Objects: 3, 4
Resource Commitments: SY(0.10) PY(0) TY(0)
Program(s):
FTE: 0

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

APPROVED:

A handwritten signature in black ink, reading "Barbara A. Hewitt". The signature is written in a cursive, flowing style.

Accountability and Reporting Leader

for Administrator, NIFA

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