



United States Department of Agriculture

July 14, 2010

Ching Yuan Hu  
Agricultural Experiment Station  
3050 Maile Way  
Honolulu, Hawaii 96822

Dear Director Hu:

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

Name of Scientist: Cheang, Michael (cheang@hawaii.edu)  
Station: Hawaii – University of Hawaii  
Department:  
Objects:1,2  
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".

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](mailto:bhewitt@NIFA.usda.gov)