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Dr. Marianne Bertrand
The American Economic Review

RE: MS AER-2011-1628: The Effect of Language on Economic Behavior: Evidence from Savings Rates, Health Behaviors, and Retirement Assets

Dear Dr. Bertrand,

Please accept this disclosure statement for my resubmission of "The Effect of Language on Economic Behavior: Evidence from Savings Rates, Health Behaviors, and Retirement Assets".

(1) I receive financial support for this project only in the form of research funds and salary from my home institution, Yale SOM.

(2) I have received no funding from interested parties.

(3) I am not an officer, director, or board member of any relevant organizations.

(4) No relative or partner of mine would fall under point 3.

(5) No party has the right to review this paper except the AER and myself.

(6) I have no relevant conflict of interest, and will reveal that to the public prior to publication.

Sincerely,

Keith Chen
Yale School of Management