

The author declares that she has no relevant or material financial interests that relate to the research described in this paper.

A handwritten signature in blue ink that reads "Lori A. Beaman". The signature is written in a cursive style with a prominent initial "L" and a decorative flourish at the end.

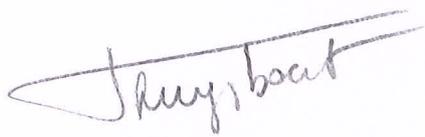
Lori Beaman

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A handwritten signature in black ink, appearing to read 'DK', with a long horizontal stroke extending to the right.

Dean Karlan

The author declares that he has no relevant or material financial interests that relate to the research described in this paper.

A handwritten signature in black ink, appearing to read 'Thuysbaert', with a long horizontal stroke extending to the left.

Bram Thuysbaert

Jan 16, 2013

"The author declares that (s)he has no relevant or material financial interests that relate to the research described in this paper."

A handwritten signature in cursive script, appearing to read "Chris".

Christopher Udry

Sept 28 2012