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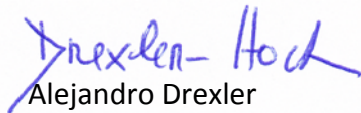
Dear Editorial Board:

I am writing in regards to our paper AEJApp-2013-0101 "Keeping it Simple: Financial Literacy and Rules of Thumb.", joint with Greg Fischer and Antoinette Schoar.

I want to let you know that my family and I have not received any financial support or in-kind support from any interested party, and none of us has held any paid or unpaid positions as officer, director, or board member of relevant non-profit organizations or profit-making entities.

I also want to inform you that no other parties had the right to review this paper prior to its circulation.

Sincerely


Alejandro Drexler