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Title: Bankruptcy rates among NFL Players with Short-Lived Income Spikes

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

The paper uses publicly-available data from human subjects. However, these data are exempt from Institutional Review Board approval under the following exemption (“observation of public behavior”) (45 CFR 46.101(b)(2))

Research involving the use of educational tests (cognitive, diagnostic, aptitude, achievement), survey procedures, interview procedures or observation of public behavior.

A handwritten signature in black ink, appearing to read "Joshua J. Kim". The signature is written in a cursive style with a long, sweeping underline.