

December 31, 2016

To whom it may concern:

I declare that I have no relevant or material financial interests that relate to the research described in the paper "Some Lasting Effects of Undergraduate Economics on Retirement Planning."

The data is from Baccalaureate and Beyond Longitudinal Study (B&B) restricted-use dataset, <http://nces.ed.gov/surveys/b&b/>, produced by the National Center for Educational Statistics. The data cannot be disclosed under the terms of the agreement signed with the NCES. The paper is given to the NCES ahead of publication to ensure that confidential information is not disclosed.

This paper is from a project that was submitted to the UNL IRB board, project 15779, and was classified as not research, so no IRB approval was needed.

Sincerely,



William Walstad
Professor