

Disclosure Statement

Manuscript: Time to Repay or Time to Delay? The Effect of Having More Time Before a Payday Loan is Due

I declare that I have no material financial interests that relate to the research described in this paper. I did not obtain outside funding to support this research.

A handwritten signature in dark ink, reading "Susan Carter". The script is cursive and fluid, with the first name "Susan" and last name "Carter" clearly distinguishable.

Susan Carter, PhD