

## 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 black ink, appearing to read "Paige Skiba". The signature is fluid and cursive, with the first name "Paige" and last name "Skiba" clearly distinguishable.

Paige Skiba, PhD