



Gatton College of
Business and Economics
John Maze Stewart Department of Finance & Quantitative Methods

Kristine Watson Hankins
William E. Seale Endowed Professor

July 28, 2025

RE: Disclosure statement for “Consumer Credit and the Incidence of Tariffs: Evidence from the Auto Industry” (AER-2023-0432)

To whom it may concern,

I have nothing to disclose.

Sincerely,

Kristine Watson Hankins