

# **A Template for Bachelor's Theses and Master's Theses**

Master's Thesis

Presented to the  
Department of Economics at the  
Rheinische Friedrich-Wilhelms-Universität Bonn

In Partial Fulfillment of the Requirements for the Degree of  
Master of Science (M.Sc.)

Supervisor: Prof. Dr. Vae-Ree Smart

Submitted in May 2022 by

Lou E. Vui-Tøn

Matriculation Number: 7654321

# Contents

<b>List of Figures</b>	<b>iv</b>
<b>List of Tables</b>	<b>v</b>
<b>1 Introduction</b>	<b>1</b>
<b>2 Methods</b>	<b>2</b>
2.1 Design of the Main Experiment	3
2.1.1 General Features	3
2.1.2 More Specific Features	3
2.1.3 Some More Details	6
2.1.4 Procedure	7
2.2 Predictions	8
2.2.1 Discounted Utility	10
2.2.2 Focus-Weighted Utility	11
2.2.3 Hypotheses	12
<b>3 Results</b>	<b>13</b>
3.1 Test of Hypothesis 1	13
3.2 Test of Hypothesis 2	14
3.3 Heterogeneity	15
3.4 Structural Estimation	17
<b>4 Discussion</b>	<b>17</b>
4.1 Some Limitations	17
4.2 Utility from Money	17
<b>5 Conclusion</b>	<b>20</b>
<b>Appendix A Put More Complicated Derivations and Proofs Here</b>	<b>21</b>
A.1 Appendix Subsection	21
A.2 Salience	22
<b>Appendix B Some Additional Figures</b>	<b>23</b>
<b>Appendix C siunitx Example Tables</b>	<b>26</b>
<b>Appendix D Math Test <b>Serif</b></b>	<b>28</b>
D.1 Overview <b>Serif</b>	28
D.2 Formulas <b>Serif</b>	29
D.3 Math Alphabets <b>Serif</b>	30

D.4 Character Sidebearings	Serif	32
D.5 Superscript Positioning	Serif	33
D.6 Subscript Positioning	Serif	34
D.7 Accent Positioning	Serif	35
D.8 Differentials	Serif	36
D.9 Slash Kerning	Serif	38
D.10 (Big) Operators	Serif	39
D.11 Radicals	Serif	39
D.12 Over- and Underbraces	Serif	39
D.13 Normal and Wide Accents	Serif	40
D.14 Long Arrows	Serif	40
D.15 Left and Right Delimiters	Serif	40
D.16 Big-g-g Delimiters	Serif	40
D.17 Binary Operators	Serif	41
D.18 Relations	Serif	41
D.19 Punctuation	Serif	41
D.20 Arrows	Serif	41
D.21 Miscellaneous Symbols	Serif	42
D.22 Variable-Sized Operators	Serif	42
D.23 Log-Like Operators	Serif	42
D.24 Delimiters	Serif	42
D.25 Large Delimiters	Serif	42
D.26 Math Mode Accents	Serif	42
D.27 Miscellaneous Constructions	Serif	43
D.28 AMS Delimiters	Serif	43
D.29 AMS Arrows	Serif	43
D.30 AMS Negated Arrows	Serif	43
D.31 AMS Greek	Serif	43
D.32 AMS Hebrew	Serif	43
D.33 AMS Miscellaneous	Serif	44
D.34 AMS Binary Operators	Serif	44
D.35 AMS Relations	Serif	45
D.36 AMS Negated Relations	Serif	46
D.37 Math “Torture” Test	Serif	46
<b>References</b>		<b>49</b>

## List of Figures

1	Budget Sets $C_{1:1}^{\text{BAL}, I}$ and $C_{1:n}^{\text{UNBAL}, I}$	4
2	Budget Sets $C_{1:1}^{\text{BAL}, II}$ and $C_{n:1}^{\text{UNBAL}, II}$	4
3	Screenshots of a $\text{BAL}_{1:1}^I$ Decision (Top) and an $\text{UNBAL}_{1:8}^I$ Decision (Bottom)	5
B.1	Earnings Sequences Included in Choice List $C_{\text{CL}}^{\text{BAL}}$	23
B.2	Earnings Sequences Included in Choice List $C_{\text{CL}}^{\text{UNBAL}, I}$	24
B.3	Earnings Sequences Included in Choice List $C_{\text{CL}}^{\text{UNBAL}, II}$	25

## List of Tables

1	An Example Table	14
2	Points Awarded in Our Typeface Competition—Basic Formatting	18
3	Points Awarded in Our Typeface Competition—More Sophisticated Formatting	18
C.1	An Example of a Regression Table (Adapted from Gerhardt, Schildberg-Hörisch, and Willrodt, 2017). Never Forget to Mention the Dependent Variable!	26
C.2	Figure Grouping via siunitx in a Table.	26
C.3	Overview of the Choice Lists Presented to Subjects (Adapted from).	27

# 1 Introduction

*“Most people can save a few dollars a day or even \$10 a day,” she said. “That’s doable. But if you say, ‘Can you save \$300 a month or a couple of thousand dollars a year?’ people will say, ‘Whoa.’”*

*Avoiding that “whoa,” which is the hesitancy that can derail planning, is what consultants like Ms. Davidson are trying to do.*  
—New York Times, March 27, 2016

## Commenting is on!

To switch it off, activate  
`\PassOptionsToPackage{final}{changes}`  
in the master file.

This template uses the [Times Roman](#) typeface for the body text and headings. Times Roman is a serif typeface and was designed in 1931 by [Stanley Morison](#). The page layout—the margins and the line spacing—is based on the design guidelines<sup>1</sup> of the examination office of the Department of Economics at the University of Bonn:

Die Bachelorarbeit darf höchstens einen Textumfang, inklusive Grafiken, Bilder, Formeln etc., von **20 [Masterarbeit: 40] einseitig bedruckten** DIN-A4-Seiten haben, **wobei Inhaltsverzeichnis, Anhang und Literaturverzeichnis nicht mitzählen.** ...

Es ist Papier im DIN-A4-Format zu benutzen. Verwenden Sie den Schrifttyp Times New Roman oder eine Schriftart der gleichen Kategorie (Serifen), die Schriftgröße 12, anderthalbfachen Zeilenabstand und Blocksatz. Die Seitenränder sollen links 3 cm sowie rechts, oben und unten 2 cm betragen.

## [Holger 1]

## [Holger 2]

Removed: “nevertheless”

This makes for an [incredibly ugly](#) layout. :-( But we follow the orders. Hello, here is some text without a meaning. This text should show what a printed text will look like at this place. If you read this text, you will get no information. Really? Is there no information? Is there a difference between this text and some nonsense like “Huardest gefburn”? Kjift – not at all! A blind text *like this* gives you information about the selected font, how the letters are written and an impression of the look. This text should contain *all letters of the alphabet* and it should be written in of the original language. There is no need for special contents, but the length of words should match the language.

## [Lou E. 1]

Replaced: “some”

## [U. R. 1]

Check whether there are more recent publications!

## [Lou E. 2]

Added text.

Let us cite [a few](#) publications: Lisi ([1995](#)), Andersen et al. ([2008](#)), Andreoni and Sprenger ([2012](#)), and Balakrishnan, Haushofer, and Jakiela ([2016](#)). With the options set for BibLaTeX in the preamble, citations in the body text are [automatically](#) sorted chronologically—irrespective of the order of the “citekeys” in your input. In the list of references, entries are sorted alphabetically by surname. Andersen et al. ([2008](#)) once more.

1. <https://www.vwlpamt.uni-bonn.de/pruefungsamt/pdfs/formulare/bachelorarbeitsmerkblatt-formalia> and <https://www.vwlpamt.uni-bonn.de/pruefungsamt/pdfs/formulare/masterarbeitsmerkblatt-formalia>.

Hello, here is some text without a meaning. This text should show what a printed text will look like at this place. If you read this text, you will get no information. Really? Is there no information? Is there a difference between this text and some nonsense like “Huardest gefburn”? Kjift – not at all! A blind text *like this* gives you information about the selected font, how the letters are written and an impression of the look. This text should contain *all letters of the alphabet* and it should be written in of the original language. There is no need for special contents, but the length of words should match the language.

This is the second paragraph. Hello, here is some text without a meaning. This text should show what a printed text will look like at this place. If you read this text, you will get no information. Really? Is there no information? Is there a difference between this text and some nonsense like “Huardest gefburn”? Kjift – not at all! A blind text *like this* gives you information about the selected font, how the letters are written and an impression of the look. This text should contain *all letters of the alphabet* and it should be written in of the original language. There is no need for special contents, but the length of words should match the language.

Some more references: See Sims (2003) and Gabaix (2014) for models of “rational inattention” or “goal-driven attention.” See Bordalo, Gennaioli, and Shleifer (2012, 2013), Kőszegi and Szeidl (2013), Taubinsky (2014), and Bushong, Rabin, and Schwartzstein (2016) for models of “stimulus-driven attention.”

Hello, here is some text without a meaning. This text should show what a printed text will look like at this place.  $\sin^2(\alpha) + \cos^2(\beta) = 1$ . If you read this text, you will get no information  $E = mc^2$ . Really? Is there no information? Is there a difference between this text and some nonsense like “Huardest gefburn”? Kjift – not at all! A blind text *like this* gives you information about the selected font, how the letters are written and an impression of the look.  $\sqrt[n]{a} \cdot \sqrt[n]{b} = \sqrt[n]{ab}$ . This text should contain *all letters of the alphabet* and it should be written in of the original language.  $\frac{\sqrt[n]{a}}{\sqrt[n]{b}} = \sqrt[n]{\frac{a}{b}}$ . There is no need for special contents, but the length of words should match the language.  $a \sqrt[n]{b} = \sqrt[n]{a^n b}$ .

In Section 2, we describe the design of our study. We present the data analysis and our results in Section 3. In Section 4, we discuss the plausibility of potential alternative explanations. Section 5 concludes.

## 2 Methods

In this section, we first present the design of the experiment (2.1) and derive behavioral predictions (2.2).

## 2.1 Design of the Main Experiment

### 2.1.1 General Features

Hello, here is some text without a meaning. This text should show what a printed text will look like at this place.  $\sin^2(\alpha) + \cos^2(\beta) = 1$ . If you read this text, you will get no information  $E = mc^2$ . Really? Is there no information? Is there a difference between this text and some nonsense like “Huardest gefburn”? Kjift – not at all! A blind text *like this* gives you information about the selected font, how the letters are written and an impression of the look.  $\sqrt[n]{a} \cdot \sqrt[n]{b} = \sqrt[n]{ab}$ . This text should contain *all letters of the alphabet* and it should be written in of the original language.  $\frac{\sqrt[n]{a}}{\sqrt[n]{b}} = \sqrt[n]{\frac{a}{b}}$ . There is no need for special contents, but the length of words should match the language.  $a \sqrt[n]{b} = \sqrt[n]{a^n b}$ .

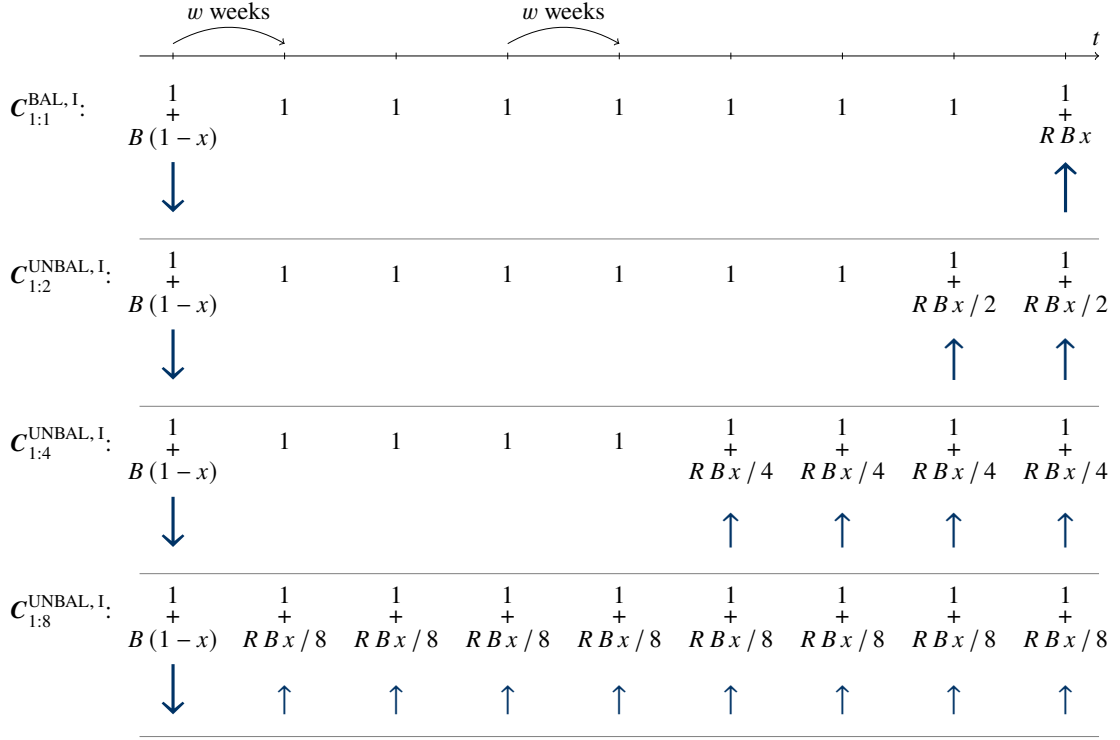
### 2.1.2 More Specific Features

Hello, here is some text without a meaning. This text should show what a printed text will look like at this place.  $\sin^2(\alpha) + \cos^2(\beta) = 1$ . If you read this text, you will get no information  $E = mc^2$ . Really? Is there no information? Is there a difference between this text and some nonsense like “Huardest gefburn”? Kjift – not at all! A blind text *like this* gives you information about the selected font, how the letters are written and an impression of the look.  $\sqrt[n]{a} \cdot \sqrt[n]{b} = \sqrt[n]{ab}$ . This text should contain *all letters of the alphabet* and it should be written in of the original language.  $\frac{\sqrt[n]{a}}{\sqrt[n]{b}} = \sqrt[n]{\frac{a}{b}}$ . There is no need for special contents, but the length of words should match the language.  $a \sqrt[n]{b} = \sqrt[n]{a^n b}$ .

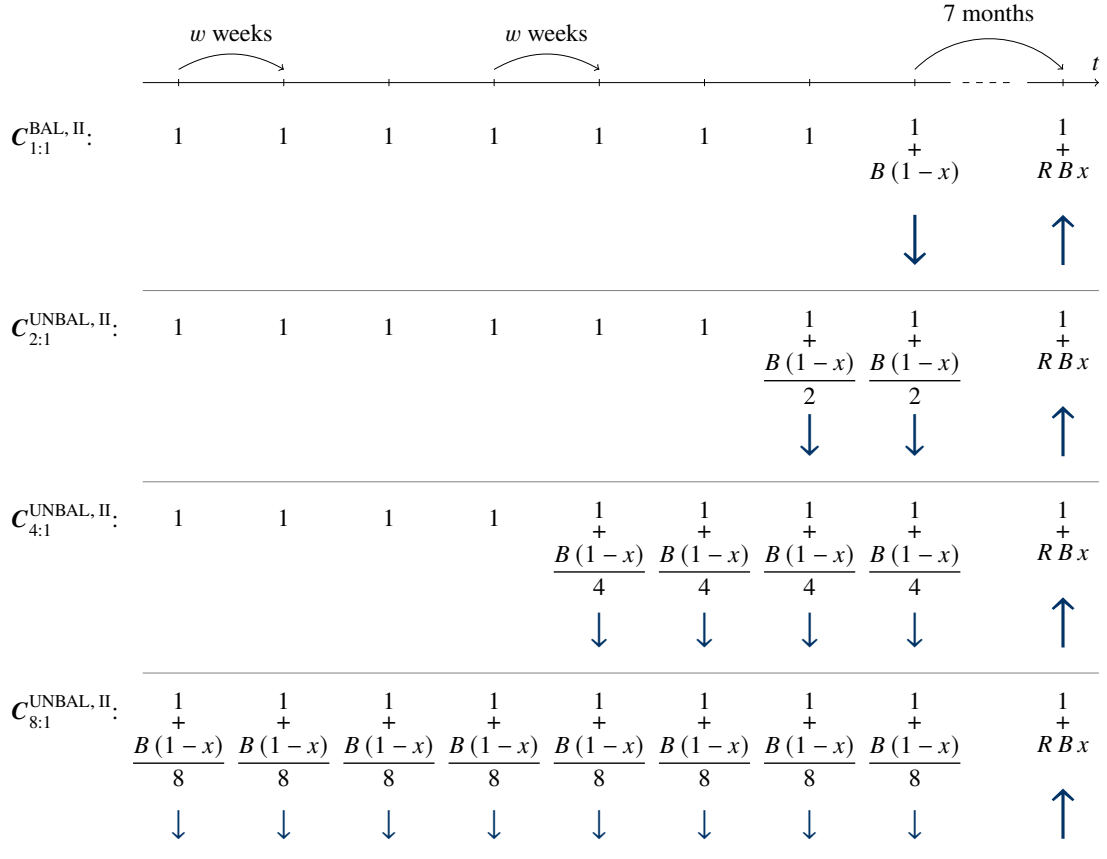
Let’s test the euro symbol: €, €1,234.56, €1,234.56. Let’s also test text superscripts:  $i^{\text{th}}$  and text subscripts:  $\text{CO}_2$  and  $\text{H}_2\text{O}$ .  $\sigma_\epsilon$ ,  $c^\alpha$ . Hello, here is some text without a meaning. This text should show what a printed text will look like at this place.  $\sin^2(\alpha) + \cos^2(\beta) = 1$ . If you read this text, you will get no information  $E = mc^2$ . Really? Is there no information? Is there a difference between this text and some nonsense like “Huardest gefburn”? Kjift – not at all! A blind text *like this* gives you information about the selected font, how the letters are written and an impression of the look.  $\sqrt[n]{a} \cdot \sqrt[n]{b} = \sqrt[n]{ab}$ . This text should contain *all letters of the alphabet* and it should be written in of the original language.  $\frac{\sqrt[n]{a}}{\sqrt[n]{b}} = \sqrt[n]{\frac{a}{b}}$ . There is no need for special contents, but the length of words should match the language.  $a \sqrt[n]{b} = \sqrt[n]{a^n b}$ . Let’s test the footnote settings.<sup>2</sup>

2. Hello, here is some text without a meaning. This text should show what a printed text will look like at this place. If you read this text, you will get no information. Really? Is there no information? Is there a difference between this text and some nonsense like “Huardest gefburn”? Kjift – not at all! A blind text *like this* gives you information about the selected font, how the letters are written and an impression of the look. This text should contain *all letters of the alphabet* and it should be written in of the original language. There is no need for special contents, but the length of words should match the language.



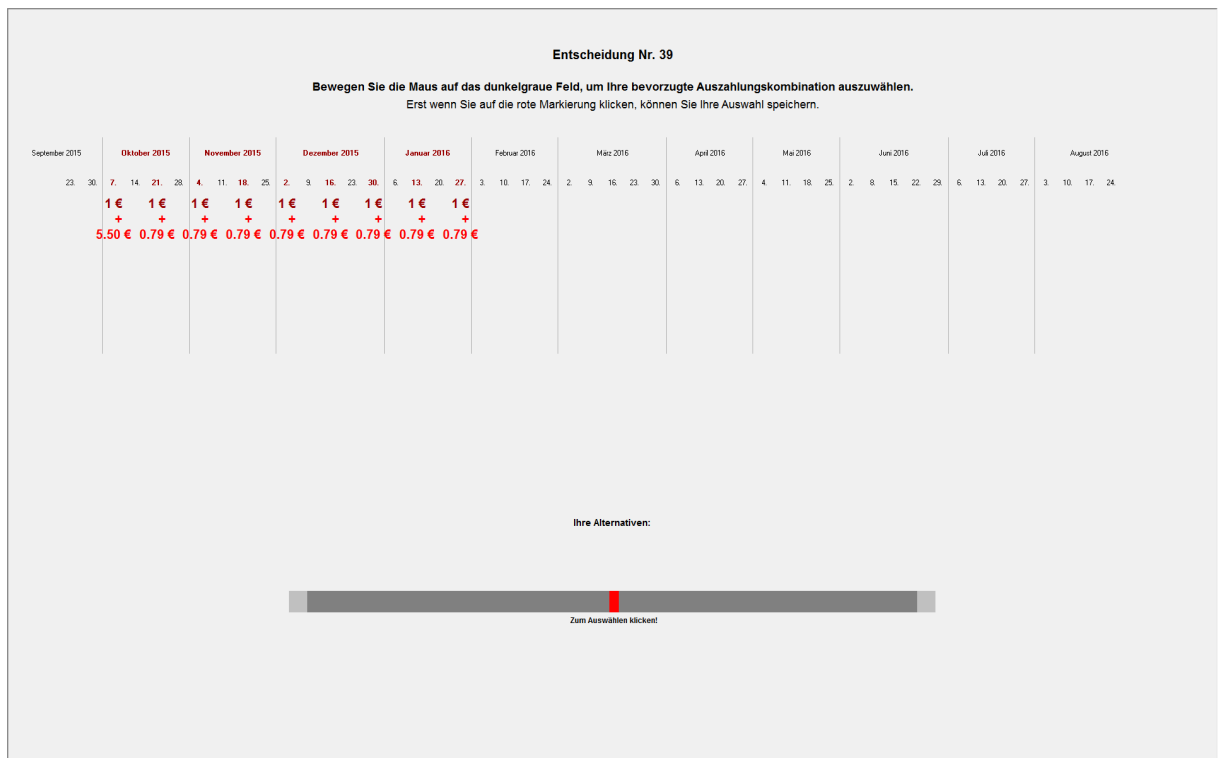
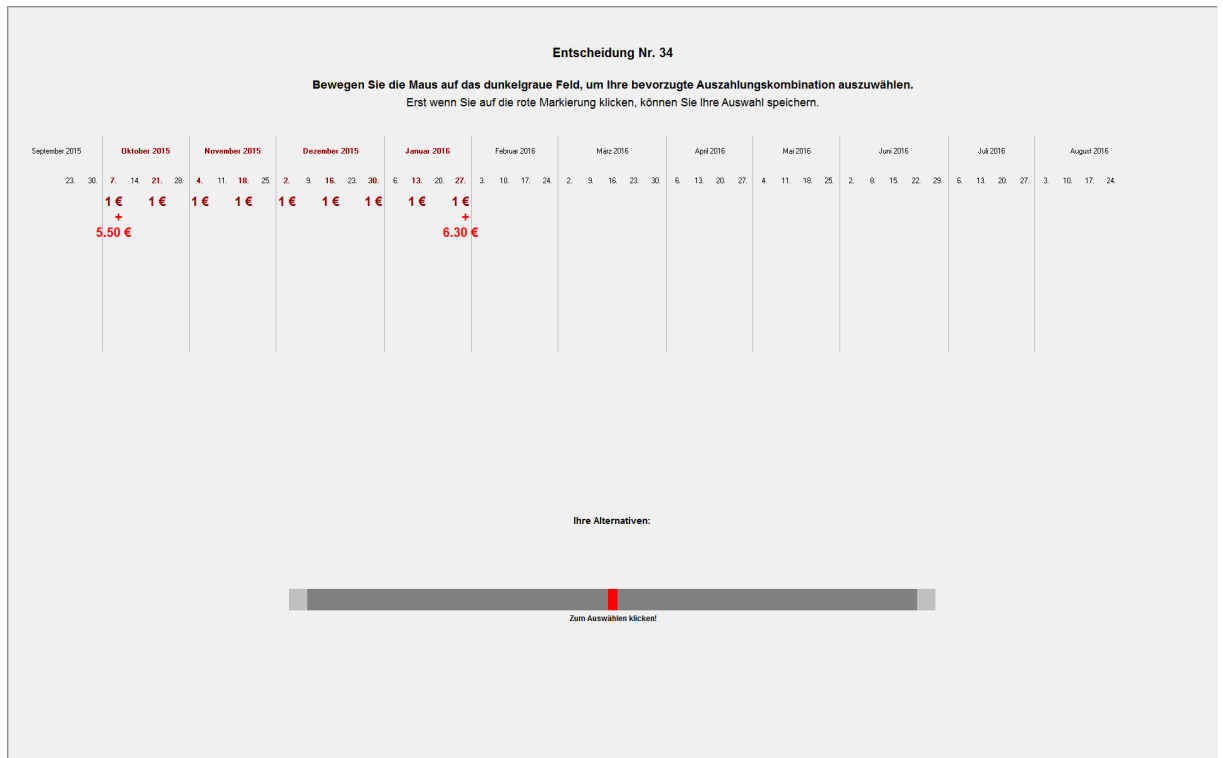


**Figure 1.** Budget Sets  $C_{1:1}^{BAL,I}$  and  $C_{1:n}^{UNBAL,I}$



**Figure 2.** Budget Sets  $C_{1:1}^{BAL,II}$  and  $C_{n:1}^{UNBAL,II}$

*Notes:* For the values of  $B$ ,  $R$ , and  $w$  that we used, see [Section 2.1.4](#). The savings rate  $x$  is individuals' choice variable: they choose some  $x \in X = \{0, 1/100, 2/100, \dots, 1\}$  in each trial. The arrows indicate whether and in which direction payments at the respective payment dates change if  $x$  is increased.  $\sigma_\epsilon, c^\alpha$ . This figure was taken from Dertwinkel-Kalt et al. (2017).



**Figure 3.** Screenshots of a  $BAL_{1;1}^I$  Decision (Top) and an  $UNBAL_{1;8}^I$  Decision (Bottom)

*Note:* This figure was taken from Dertwinkel-Kalt et al. (2017).

Figure 3 shows an exemplary decision screen with  $B = €11$  and  $r \approx 15\%$  for both  $BAL_{1;1}^I$  (upper panel) and  $UNBAL_{1;8}^I$  (lower panel). Through a slider, subjects choose their preferred

$x \in X$ .<sup>3</sup> The slider position in Figure 3 indicates  $x = 0.5$ , i.e., the earliest payment is reduced by €5.50. Since  $r \approx 15\%$  in this example, this slider position amounts to €6.30 that are paid at later payment dates. While these €6.30 are paid in a single bank transfer on the latest payment date in  $BAL_{1;1}^I$ , the amount is dispersed in equal parts over the last 8 payment dates in  $UNBAL_{1;8}^I$ —i.e., 8 consecutive payments of €0.79.<sup>4</sup>

### 2.1.3 Some More Details

Hello, here is some text without a meaning. This text should show what a printed text will look like at this place.  $\sin^2(\alpha) + \cos^2(\beta) = 1$ . If you read this text, you will get no information  $E = mc^2$ . Really? Is there no information? Is there a difference between this text and some nonsense like “Huardest gefburn”? Kjift – not at all! A blind text *like this* gives you information about the selected font, how the letters are written and an impression of the look.  $\sqrt[n]{a} \cdot \sqrt[n]{b} = \sqrt[n]{ab}$ . This text should contain *all letters of the alphabet* and it should be written in of the original language.  $\frac{\sqrt[n]{a}}{\sqrt[n]{b}} = \sqrt[n]{\frac{a}{b}}$ . There is no need for special contents, but the length of words should match the language.  $a \sqrt[n]{b} = \sqrt[n]{a^n b}$ .

Here’s a bulleted list:

- Hello, here is some text without a meaning. This text should show what a printed text will look like at this place.  $\sin^2(\alpha) + \cos^2(\beta) = 1$ . If you read this text, you will get no information  $E = mc^2$ . Really? Is there no information? Is there a difference between this text and some nonsense like “Huardest gefburn”? Kjift – not at all! A blind text *like this* gives you information about the selected font, how the letters are written and an impression of the look.  $\sqrt[n]{a} \cdot \sqrt[n]{b} = \sqrt[n]{ab}$ . This text should contain *all letters of the alphabet* and it should be written in of the original language.  $\frac{\sqrt[n]{a}}{\sqrt[n]{b}} = \sqrt[n]{\frac{a}{b}}$ . There is no need for special contents, but the length of words should match the language.  $a \sqrt[n]{b} = \sqrt[n]{a^n b}$ .
- Hello, here is some text without a meaning.  $d\Omega = \sin \vartheta d\vartheta d\varphi$ . This text should show what a printed text will look like at this place. If you read this text, you will get no information. Really? Is there no information? Is there a difference between this text and some nonsense like “Huardest gefburn”? Kjift – not at all! A blind text *like this* gives you information about the selected font, how the letters are written and an impression of the look.  $\sin^2(\alpha) + \cos^2(\beta) = 1$ . This text should contain *all letters of the alphabet* and it should

3. The slider had no initial position—it appeared only after subjects first positioned the mouse cursor over the slider bar. This was done to avoid default effects.

4. We always rounded the second decimal place up so that the sum of the payments included in a dispersed payoff was always at least as great as the respective concentrated payoff.

be written in of the original language  $E = mc^2$ . There is no need for special contents, but the length of words should match the language.  $\sqrt[n]{a} \cdot \sqrt[n]{b} = \sqrt[n]{ab}$ .

- Hello, here is some text without a meaning.  $\frac{\sqrt[n]{a}}{\sqrt[n]{b}} = \sqrt[n]{\frac{a}{b}}$ . This text should show what a printed text will look like at this place.  $a\sqrt[n]{b} = \sqrt[n]{a^n b}$ . If you read this text, you will get no information.  $d\Omega = \sin \vartheta d\vartheta d\varphi$ . Really? Is there no information? Is there a difference between this text and some nonsense like “Huardest gefburn”? Kjift – not at all! A blind text *like this* gives you information about the selected font, how the letters are written and an impression of the look. This text should contain *all letters of the alphabet* and it should be written in of the original language. There is no need for special contents, but the length of words should match the language.  $\sin^2(\alpha) + \cos^2(\beta) = 1$ .

#### 2.1.4 Procedure

Describe the sequence of events in your study. You could do this with the help of an enumerated list:

- (1) Hello, here is some text without a meaning. This text should show what a printed text will look like at this place.  $\sin^2(\alpha) + \cos^2(\beta) = 1$ . If you read this text, you will get no information  $E = mc^2$ . Really? Is there no information? Is there a difference between this text and some nonsense like “Huardest gefburn”? Kjift – not at all! A blind text *like this* gives you information about the selected font, how the letters are written and an impression of the look.  $\sqrt[n]{a} \cdot \sqrt[n]{b} = \sqrt[n]{ab}$ . This text should contain *all letters of the alphabet* and it should be written in of the original language.  $\frac{\sqrt[n]{a}}{\sqrt[n]{b}} = \sqrt[n]{\frac{a}{b}}$ . There is no need for special contents, but the length of words should match the language.  $a\sqrt[n]{b} = \sqrt[n]{a^n b}$ .
- (2) Hello, here is some text without a meaning.  $d\Omega = \sin \vartheta d\vartheta d\varphi$ . This text should show what a printed text will look like at this place. If you read this text, you will get no information. Really? Is there no information? Is there a difference between this text and some nonsense like “Huardest gefburn”? Kjift – not at all! A blind text *like this* gives you information about the selected font, how the letters are written and an impression of the look.  $\sin^2(\alpha) + \cos^2(\beta) = 1$ . This text should contain *all letters of the alphabet* and it should be written in of the original language  $E = mc^2$ . There is no need for special contents, but the length of words should match the language.  $\sqrt[n]{a} \cdot \sqrt[n]{b} = \sqrt[n]{ab}$ .
- (3) Hello, here is some text without a meaning.  $\frac{\sqrt[n]{a}}{\sqrt[n]{b}} = \sqrt[n]{\frac{a}{b}}$ . This text should show what a printed text will look like at this place.  $a\sqrt[n]{b} = \sqrt[n]{a^n b}$ . If you read this text, you will get no information.  $d\Omega = \sin \vartheta d\vartheta d\varphi$ . Really? Is there no information? Is there a difference between this text and some nonsense like “Huardest gefburn”? Kjift – not at all! A blind

text *like this* gives you information about the selected font, how the letters are written and an impression of the look. This text should contain *all letters of the alphabet* and it should be written in of the original language. There is no need for special contents, but the length of words should match the language.  $\sin^2(\alpha) + \cos^2(\beta) = 1$ .

## 2.2 Predictions

Hello, here is some text without a meaning. This text should show what a printed text will look like at this place.  $\sin^2(\alpha) + \cos^2(\beta) = 1$ . If you read this text, you will get no information  $E = mc^2$ . Really? Is there no information? Is there a difference between this text and some nonsense like “Huardest gefburn”? Kjift – not at all! A blind text *like this* gives you information about the selected font, how the letters are written and an impression of the look.  $\sqrt[n]{a} \cdot \sqrt[n]{b} = \sqrt[n]{ab}$ . This text should contain *all letters of the alphabet* and it should be written in of the original language.  $\frac{\sqrt[n]{a}}{\sqrt[n]{b}} = \sqrt[n]{\frac{a}{b}}$ . There is no need for special contents, but the length of words should match the language.  $a \sqrt[n]{b} = \sqrt[n]{a^n b}$ .

Let’s include a really, really long footnote to check how it is split across two pages. Let’s include a really, really long footnote to check how it is split across two pages. Let’s include a really, really long footnote to check how it is split across two pages.<sup>5</sup> Let’s include a really,

5. Hello, here is some text without a meaning. This text should show what a printed text will look like at this place. If you read this text, you will get no information. Really? Is there no information? Is there a difference between this text and some nonsense like “Huardest gefburn”? Kjift – not at all! A blind text *like this* gives you information about the selected font, how the letters are written and an impression of the look. This text should contain *all letters of the alphabet* and it should be written in of the original language. There is no need for special contents, but the length of words should match the language. Hello, here is some text without a meaning. This text should show what a printed text will look like at this place. If you read this text, you will get no information. Really? Is there no information? Is there a difference between this text and some nonsense like “Huardest gefburn”? Kjift – not at all! A blind text *like this* gives you information about the selected font, how the letters are written and an impression of the look. This text should contain *all letters of the alphabet* and it should be written in of the original language. There is no need for special contents, but the length of words should match the language. Hello, here is some text without a meaning. This text should show what a printed text will look like at this place. If you read this text, you will get no information. Really? Is there no information? Is there a difference between this text and some nonsense like “Huardest gefburn”? Kjift – not at all! A blind text *like this* gives you information about the selected font, how the letters are written and an impression of the look. This text should contain *all letters of the alphabet* and it should be written in of the original language. There is no need for special contents, but the length of words should match the language. Hello, here is some text without a meaning. This text should show what a printed text will look like at this place. If you read this text, you will get no information. Really? Is there no information? Is there a difference between this text and some nonsense like “Huardest gefburn”? Kjift – not at all! A blind text *like this* gives you information about the selected font, how the

really long footnote to check how it is split across two pages. Let's include a really, really long footnote to check how it is split across two pages. Let's include a really, really long footnote to check how it is split across two pages. Let's include a really, really long footnote to check how it is split across two pages. Let's include a really, really long footnote to check how it is split across two pages. Let's include a really, really long footnote to check how it is split across two pages. Let's include a really, really long footnote to check how it is split across two pages. Let's include a really, really long footnote to check how it is split across two pages. Let's include a really, really long footnote to check how it is split across two pages. Let's include a really, really long footnote to check how it is split across two pages.

By discounted utility we understand any intertemporal utility function that (1) is time-separable and that (2) values a payment farther in the future at most as much as an equal-sized payment closer in the future. Importantly, the predictions derived below hold for all three frequently used types of discounting—exponential, hyperbolic, and quasi-hyperbolic.

In the following, we assume that individuals base their decisions on utility derived from receiving monetary payments  $c_t$  at various dates  $t$ . This is an assumption that is frequently made in experiments on intertemporal decision making. One way to justify this assumption is that individuals anticipate to consume the payments they receive within a short period around date  $t$ . Given that the maximum payment was below €20 and that any two payment dates were separated by at least two weeks, this assumption seems reasonable (see the arguments in favor of this view in Halevy, 2014). Kőszegi and Szeidl (2013) themselves make the same assumption of “money in the utility function”: “in some applications we also assume that monetary transactions induce direct utility consequences, so that for instance an agent making a payment experiences an immediate utility loss. The idea that people experience monetary transactions as immediate utility is both intuitively compelling and supported in the literature: ... some evidence on individuals’ attitudes toward money, such as narrow bracketing (...) and laboratory evidence on hyperbolic discounting (...), is difficult to explain without it.” Last but

---

letters are written and an impression of the look. This text should contain *all letters of the alphabet* and it should be written in of the original language. There is no need for special contents, but the length of words should match the language. Hello, here is some text without a meaning. This text should show what a printed text will look like at this place. If you read this text, you will get no information. Really? Is there no information? Is there a difference between this text and some nonsense like “Huardest gefburn”? Kjift – not at all! A blind text *like this* gives you information about the selected font, how the letters are written and an impression of the look. This text should contain *all letters of the alphabet* and it should be written in of the original language. There is no need for special contents, but the length of words should match the language. Hello, here is some text without a meaning. This text should show what a printed text will look like at this place. If you read this text, you will get no information. Really? Is there no information? Is there a difference between this text and some nonsense like “Huardest gefburn”? Kjift – not at all! A blind text *like this* gives you information about the selected font, how the letters are written and an impression of the look. This text should contain *all letters of the alphabet* and it should be written in of the original language. There is no need for special contents, but the length of words should match the language.

not least, the papers by McClure et al. (2004) and McClure et al. (2007) demonstrate that brain activation, as measured by functional magnetic resonance imaging, is similar for primary and monetary rewards. Additionally, we make the standard assumption that utility from money is increasing in its argument but not convex:  $u'(c_t) \geq 0$  and  $u''(c_t) \leq 0$ .

### 2.2.1 Discounted Utility

Individuals make their allocation decisions by comparing the aggregated consumption utility of each earnings sequence  $\mathbf{c} \in \mathbf{C}$ . Discounted utility assumes that the utility of each period enters overall utility additively. That is, utility derived from the payment to be received at future date  $t$  can be expressed as  $u_t(c_t) := D(t) u(c_t)$ . Here,  $D(t)$  denotes the individual's discount function for conversion of future utility into present utility. The discount function satisfies  $0 \leq D(t)$  and  $D'(t) \leq 0$ , such that a payment further in the future is valued at most as much as an equal-sized payment closer in the future.<sup>6</sup>

The utility of earnings sequence  $\mathbf{c}$  with payments  $c_t$  in periods  $t = 1, \dots, T$  is

$$U(\mathbf{c}) = \sum_{t=1}^T u_t(c_t) = \sum_{t=1}^T D(t) u(c_t). \quad (1)$$

Individuals choose how much to allocate to the different periods by maximizing their utility over all possible earnings sequences available within a given budget set  $\mathbf{C}$ , see equation (1). We use the superscript <sup>DU</sup> to indicate decisions based on discounted utility.

**A Subparagraph.** And after the second paragraph follows the third paragraph. Hello, here is some text without a meaning. This text should show what a printed text will look like at this place.  $\sin^2(\alpha) + \cos^2(\beta) = 1$ . If you read this text, you will get no information  $E = mc^2$ . Really? Is there no information? Is there a difference between this text and some nonsense like “Huardest gefburn”? Kjift – not at all! A blind text *like this* gives you information about the selected font, how the letters are written and an impression of the look.  $\sqrt[n]{a} \cdot \sqrt[n]{b} = \sqrt[n]{ab}$ . This text should contain *all letters of the alphabet* and it should be written in of the original language.  $\frac{\sqrt[n]{a}}{\sqrt[n]{b}} = \sqrt[n]{\frac{a}{b}}$ . There is no need for special contents, but the length of words should match the language.  $a \sqrt[n]{b} = \sqrt[n]{a^n b}$ .

After this fourth paragraph, we start a new paragraph sequence. Hello, here is some text without a meaning. This text should show what a printed text will look like at this place.  $\sin^2(\alpha) + \cos^2(\beta) = 1$ . If you read this text, you will get no information  $E = mc^2$ . Really? Is

6. Normalization such that  $D(t) \leq 1$  is not necessary in our case. Provided that  $t$  is a metric time measure, where  $t = 0$  stands for the present, examples are  $D(t) := \delta^t$  with some  $\delta > 0$  for exponential discounting and  $D(t) := (1 + \alpha t)^{-\gamma/\alpha}$  with some  $\alpha, \gamma > 0$  for generalized hyperbolic discounting.

there no information? Is there a difference between this text and some nonsense like “Huardest gefburn”? Kjift – not at all! A blind text *like this* gives you information about the selected font, how the letters are written and an impression of the look.  $\sqrt[n]{a} \cdot \sqrt[n]{b} = \sqrt[n]{ab}$ . This text should contain *all letters of the alphabet* and it should be written in of the original language.  $\frac{\sqrt[n]{a}}{\sqrt[n]{b}} = \sqrt[n]{\frac{a}{b}}$ . There is no need for special contents, but the length of words should match the language.  $a \sqrt[n]{b} = \sqrt[n]{a^n b}$ .

**Another Subparagraph.** Hello, here is some text without a meaning. This text should show what a printed text will look like at this place.  $\sin^2(\alpha) + \cos^2(\beta) = 1$ . If you read this text, you will get no information  $E = mc^2$ . Really? Is there no information? Is there a difference between this text and some nonsense like “Huardest gefburn”? Kjift – not at all! A blind text *like this* gives you information about the selected font, how the letters are written and an impression of the look.  $\sqrt[n]{a} \cdot \sqrt[n]{b} = \sqrt[n]{ab}$ . This text should contain *all letters of the alphabet* and it should be written in of the original language.  $\frac{\sqrt[n]{a}}{\sqrt[n]{b}} = \sqrt[n]{\frac{a}{b}}$ . There is no need for special contents, but the length of words should match the language.  $a \sqrt[n]{b} = \sqrt[n]{a^n b}$ .

### 2.2.2 Focus-Weighted Utility

In this section, we extend the model of discounted utility through “focus weights,” as proposed by Kőszegi and Szeidl (2013). Period- $t$  weights  $g_t$  scale period- $t$  consumption utility  $u_t$ . Individuals are assumed to maximize focus-weighted utility, which is defined as follows:

$$\tilde{U}(\mathbf{c}, \mathbf{C}) := \sum_{t=1}^T g_t(\mathbf{C}) u_t(c_t). \quad (2)$$

In contrast to discounted utility  $U(\mathbf{c})$ , focus-weighted utility  $\tilde{U}(\mathbf{c}, \mathbf{C})$  has two arguments: the earnings sequence  $\mathbf{c}$  and the choice set  $\mathbf{C}$ . The latter dependence is due to the weights  $g_t$ . These are given by a strictly increasing weighting function  $g$  that takes as its argument the difference between the maximum and the minimum attainable utility in period  $t$  over all possible earnings sequences in set  $\mathbf{C}$ :

$$g_t(\mathbf{C}) := g[\Delta_t(\mathbf{C})] \quad \text{with} \quad \Delta_t(\mathbf{C}) := \max_{c \in \mathbf{C}} u_t(c_t) - \min_{c \in \mathbf{C}} u_t(c_t). \quad (3)$$

If the underlying consumption utility function is characterized by discounted utility, then  $u_t(c_t) := D(t) u(c_t)$ . That is, focused thinkers put more weight on period  $t$  than on period  $t'$  if the discounted-utility distance between the best and worst alternative is larger for period  $t$  than for period  $t'$ .



**A Subparagraph.** Hello, here is some text without a meaning. This text should show what a printed text will look like at this place.  $\sin^2(\alpha) + \cos^2(\beta) = 1$ . If you read this text, you will get no information  $E = mc^2$ . Really? Is there no information? Is there a difference between this text and some nonsense like “Huardest gefburn”? Kjift – not at all! A blind text *like this* gives you information about the selected font, how the letters are written and an impression of the look.  $\sqrt[n]{a} \cdot \sqrt[n]{b} = \sqrt[n]{ab}$ . This text should contain *all letters of the alphabet* and it should be written in of the original language.  $\frac{\sqrt[n]{a}}{\sqrt[n]{b}} = \sqrt[n]{\frac{a}{b}}$ . There is no need for special contents, but the length of words should match the language.  $a \sqrt[n]{b} = \sqrt[n]{a^n b}$ .

**Yet Another Subparagraph.** Hello, here is some text without a meaning. This text should show what a printed text will look like at this place.  $\sin^2(\alpha) + \cos^2(\beta) = 1$ . If you read this text, you will get no information  $E = mc^2$ . Really? Is there no information? Is there a difference between this text and some nonsense like “Huardest gefburn”? Kjift – not at all! A blind text *like this* gives you information about the selected font, how the letters are written and an impression of the look.  $\sqrt[n]{a} \cdot \sqrt[n]{b} = \sqrt[n]{ab}$ . This text should contain *all letters of the alphabet* and it should be written in of the original language.  $\frac{\sqrt[n]{a}}{\sqrt[n]{b}} = \sqrt[n]{\frac{a}{b}}$ . There is no need for special contents, but the length of words should match the language.  $a \sqrt[n]{b} = \sqrt[n]{a^n b}$ .

### 2.2.3 Hypotheses

Hello, here is some text without a meaning. This text should show what a printed text will look like at this place.  $\sin^2(\alpha) + \cos^2(\beta) = 1$ . If you read this text, you will get no information  $E = mc^2$ . Really? Is there no information? Is there a difference between this text and some nonsense like “Huardest gefburn”? Kjift – not at all! A blind text *like this* gives you information about the selected font, how the letters are written and an impression of the look.  $\sqrt[n]{a} \cdot \sqrt[n]{b} = \sqrt[n]{ab}$ . This text should contain *all letters of the alphabet* and it should be written in of the original language.  $\frac{\sqrt[n]{a}}{\sqrt[n]{b}} = \sqrt[n]{\frac{a}{b}}$ . There is no need for special contents, but the length of words should match the language.  $a \sqrt[n]{b} = \sqrt[n]{a^n b}$ . This gives rise to our first hypothesis:

**Hypothesis 1.** *This environment can be used to clearly state your hypothesis and set them apart from the body text.*

Hello, here is some text without a meaning. This text should show what a printed text will look like at this place.  $\sin^2(\alpha) + \cos^2(\beta) = 1$ . If you read this text, you will get no information  $E = mc^2$ . Really? Is there no information? Is there a difference between this text and some nonsense like “Huardest gefburn”? Kjift – not at all! A blind text *like this* gives you information about the selected font, how the letters are written and an impression of the look.  $\sqrt[n]{a} \cdot \sqrt[n]{b} = \sqrt[n]{ab}$ . This text should contain *all letters of the alphabet* and it should be written in of the original

language.  $\frac{\sqrt[n]{a}}{\sqrt[n]{b}} = \sqrt[n]{\frac{a}{b}}$ . There is no need for special contents, but the length of words should match the language.  $a\sqrt[n]{b} = \sqrt[n]{a^n b}$ . Based on this, we can state our second hypothesis:

**Hypothesis 2.** *This environment can be used to clearly state your hypothesis and set them apart from the body text.*

Hello, here is some text without a meaning. This text should show what a printed text will look like at this place.  $\sin^2(\alpha) + \cos^2(\beta) = 1$ . If you read this text, you will get no information  $E = mc^2$ . Really? Is there no information? Is there a difference between this text and some nonsense like “Huardest gefburn”? Kjift – not at all! A blind text *like this* gives you information about the selected font, how the letters are written and an impression of the look.  $\sqrt[n]{a} \cdot \sqrt[n]{b} = \sqrt[n]{ab}$ . This text should contain *all letters of the alphabet* and it should be written in of the original language.  $\frac{\sqrt[n]{a}}{\sqrt[n]{b}} = \sqrt[n]{\frac{a}{b}}$ . There is no need for special contents, but the length of words should match the language.  $a\sqrt[n]{b} = \sqrt[n]{a^n b}$ .

### 3 Results

Hello, here is some text without a meaning. This text should show what a printed text will look like at this place.  $\sin^2(\alpha) + \cos^2(\beta) = 1$ . If you read this text, you will get no information  $E = mc^2$ . Really? Is there no information? Is there a difference between this text and some nonsense like “Huardest gefburn”? Kjift – not at all! A blind text *like this* gives you information about the selected font, how the letters are written and an impression of the look.  $\sqrt[n]{a} \cdot \sqrt[n]{b} = \sqrt[n]{ab}$ . This text should contain *all letters of the alphabet* and it should be written in of the original language.  $\frac{\sqrt[n]{a}}{\sqrt[n]{b}} = \sqrt[n]{\frac{a}{b}}$ . There is no need for special contents, but the length of words should match the language.  $a\sqrt[n]{b} = \sqrt[n]{a^n b}$ . With this, we can test our hypotheses.

#### 3.1 Test of Hypothesis 1

Our first result supports [Hypothesis 1](#). Hello, here is some text without a meaning. This text should show what a printed text will look like at this place.  $\sin^2(\alpha) + \cos^2(\beta) = 1$ . If you read this text, you will get no information  $E = mc^2$ . Really? Is there no information? Is there a difference between this text and some nonsense like “Huardest gefburn”? Kjift – not at all! A blind text *like this* gives you information about the selected font, how the letters are written and an impression of the look.  $\sqrt[n]{a} \cdot \sqrt[n]{b} = \sqrt[n]{ab}$ . This text should contain *all letters of the alphabet* and it should be written in of the original language.  $\frac{\sqrt[n]{a}}{\sqrt[n]{b}} = \sqrt[n]{\frac{a}{b}}$ . There is no need for special contents, but the length of words should match the language.  $a\sqrt[n]{b} = \sqrt[n]{a^n b}$ . The analysis we conducted to obtain

**Table 1.** An Example Table

Dependent variable	$\hat{d}$
Estimate	0.123*** (0.011)
Observations	750
Subjects	250

Notes: Standard errors in parentheses, clustered on the subject level. \*  $p < 0.10$ , \*\*  $p < 0.05$ , \*\*\*  $p < 0.01$ .

**Result 1** is described in detail in [Table 1](#). Let's reference a section, a subsection, and a figure from the appendices: [Appendix C](#), [Section A.2](#), [Figure B.1](#).

**Result 1.** *Hello, here is some text without a meaning. This text should show what a printed text will look like at this place.  $\sin^2(\alpha) + \cos^2(\beta) = 1$ . If you read this text, you will get no information  $E = mc^2$ . Really? Is there no information? Is there a difference between this text and some nonsense like “Huardest gefburn”? Kjift – not at all! A blind text like this gives you information about the selected font, how the letters are written and an impression of the look.  $\sqrt[n]{a} \cdot \sqrt[n]{b} = \sqrt[n]{ab}$ . This text should contain all letters of the alphabet and it should be written in of the original language.  $\frac{\sqrt[n]{a}}{\sqrt[n]{b}} = \sqrt[n]{\frac{a}{b}}$ . There is no need for special contents, but the length of words should match the language.  $a \sqrt[n]{b} = \sqrt[n]{a^n b}$ .*

Hello, here is some text without a meaning. This text should show what a printed text will look like at this place.  $\sin^2(\alpha) + \cos^2(\beta) = 1$ . If you read this text, you will get no information  $E = mc^2$ . Really? Is there no information? Is there a difference between this text and some nonsense like “Huardest gefburn”? Kjift – not at all! A blind text *like this* gives you information about the selected font, how the letters are written and an impression of the look.  $\sqrt[n]{a} \cdot \sqrt[n]{b} = \sqrt[n]{ab}$ . This text should contain *all letters of the alphabet* and it should be written in of the original language.  $\frac{\sqrt[n]{a}}{\sqrt[n]{b}} = \sqrt[n]{\frac{a}{b}}$ . There is no need for special contents, but the length of words should match the language.  $a \sqrt[n]{b} = \sqrt[n]{a^n b}$ .

### 3.2 Test of Hypothesis 2

Hello, here is some text without a meaning. This text should show what a printed text will look like at this place.  $\sin^2(\alpha) + \cos^2(\beta) = 1$ . If you read this text, you will get no information  $E = mc^2$ . Really? Is there no information? Is there a difference between this text and some nonsense like “Huardest gefburn”? Kjift – not at all! A blind text *like this* gives you information about the selected font, how the letters are written and an impression of the look.  $\sqrt[n]{a} \cdot \sqrt[n]{b} = \sqrt[n]{ab}$ . This text should contain *all letters of the alphabet* and it should be written in of the original

language.  $\frac{\sqrt[n]{a}}{\sqrt[n]{b}} = \sqrt[n]{\frac{a}{b}}$ . There is no need for special contents, but the length of words should match the language.  $a \sqrt[n]{b} = \sqrt[n]{a^n b}$ . We thereby test [Hypothesis 2](#).

**Result 2.** *Hello, here is some text without a meaning. This text should show what a printed text will look like at this place.  $\sin^2(\alpha) + \cos^2(\beta) = 1$ . If you read this text, you will get no information  $E = mc^2$ . Really? Is there no information? Is there a difference between this text and some nonsense like “Huardest gefburn”? Kjift – not at all! A blind text like this gives you information about the selected font, how the letters are written and an impression of the look.  $\sqrt[n]{a} \cdot \sqrt[n]{b} = \sqrt[n]{ab}$ . This text should contain all letters of the alphabet and it should be written in of the original language.  $\frac{\sqrt[n]{a}}{\sqrt[n]{b}} = \sqrt[n]{\frac{a}{b}}$ . There is no need for special contents, but the length of words should match the language.  $a \sqrt[n]{b} = \sqrt[n]{a^n b}$ .*

Our second result provides evidence in support of [Hypothesis 2](#). Hello, here is some text without a meaning. This text should show what a printed text will look like at this place. If you read this text, you will get no information. Really? Is there no information? Is there a difference between this text and some nonsense like “Huardest gefburn”? Kjift – not at all! A blind text *like this* gives you information about the selected font, how the letters are written and an impression of the look. This text should contain *all letters of the alphabet* and it should be written in of the original language. There is no need for special contents, but the length of words should match the language.

### 3.3 Heterogeneity

Hello, here is some text without a meaning. This text should show what a printed text will look like at this place.  $\sin^2(\alpha) + \cos^2(\beta) = 1$ . If you read this text, you will get no information  $E = mc^2$ . Really? Is there no information? Is there a difference between this text and some nonsense like “Huardest gefburn”? Kjift – not at all! A blind text *like this* gives you information about the selected font, how the letters are written and an impression of the look.  $\sqrt[n]{a} \cdot \sqrt[n]{b} = \sqrt[n]{ab}$ . This text should contain *all letters of the alphabet* and it should be written in of the original language.  $\frac{\sqrt[n]{a}}{\sqrt[n]{b}} = \sqrt[n]{\frac{a}{b}}$ . There is no need for special contents, but the length of words should match the language.  $a \sqrt[n]{b} = \sqrt[n]{a^n b}$ .

$$\bar{x} = \frac{1}{n} \sum_{i=1}^{i=n} x_i = \frac{x_1 + x_2 + \dots + x_n}{n}$$

Hello, here is some text without a meaning. This text should show what a printed text will look like at this place.  $\sin^2(\alpha) + \cos^2(\beta) = 1$ . If you read this text, you will get no information  $E = mc^2$ . Really? Is there no information? Is there a difference between this text and some nonsense like “Huardest gefburn”? Kjift – not at all! A blind text *like this* gives you information

about the selected font, how the letters are written and an impression of the look.  $\sqrt[n]{a} \cdot \sqrt[n]{b} = \sqrt[n]{ab}$ . This text should contain *all letters of the alphabet* and it should be written in of the original language.  $\frac{\sqrt[n]{a}}{\sqrt[n]{b}} = \sqrt[n]{\frac{a}{b}}$ . There is no need for special contents, but the length of words should match the language.  $a \sqrt[n]{b} = \sqrt[n]{a^n b}$ .

$$\int_0^\infty e^{-\alpha x^2} dx = \frac{1}{2} \sqrt{\int_{-\infty}^\infty e^{-\alpha x^2} dx \int_{-\infty}^\infty e^{-\alpha y^2} dy} = \frac{1}{2} \sqrt{\frac{\pi}{\alpha}}$$

Hello, here is some text without a meaning. This text should show what a printed text will look like at this place.  $\sin^2(\alpha) + \cos^2(\beta) = 1$ . If you read this text, you will get no information  $E = mc^2$ . Really? Is there no information? Is there a difference between this text and some nonsense like “Huardest gefburn”? Kjift – not at all! A blind text *like this* gives you information about the selected font, how the letters are written and an impression of the look.  $\sqrt[n]{a} \cdot \sqrt[n]{b} = \sqrt[n]{ab}$ . This text should contain *all letters of the alphabet* and it should be written in of the original language.  $\frac{\sqrt[n]{a}}{\sqrt[n]{b}} = \sqrt[n]{\frac{a}{b}}$ . There is no need for special contents, but the length of words should match the language.  $a \sqrt[n]{b} = \sqrt[n]{a^n b}$ .

$$\sum_{k=0}^{\infty} a_0 q^k = \lim_{n \rightarrow \infty} \sum_{k=0}^n a_0 q^k = \lim_{n \rightarrow \infty} a_0 \frac{1 - q^{n+1}}{1 - q} = \frac{a_0}{1 - q}$$

Hello, here is some text without a meaning. This text should show what a printed text will look like at this place.  $\sin^2(\alpha) + \cos^2(\beta) = 1$ . If you read this text, you will get no information  $E = mc^2$ . Really? Is there no information? Is there a difference between this text and some nonsense like “Huardest gefburn”? Kjift – not at all! A blind text *like this* gives you information about the selected font, how the letters are written and an impression of the look.  $\sqrt[n]{a} \cdot \sqrt[n]{b} = \sqrt[n]{ab}$ . This text should contain *all letters of the alphabet* and it should be written in of the original language.  $\frac{\sqrt[n]{a}}{\sqrt[n]{b}} = \sqrt[n]{\frac{a}{b}}$ . There is no need for special contents, but the length of words should match the language.  $a \sqrt[n]{b} = \sqrt[n]{a^n b}$ .

$$x_{1,2} = \frac{-b \pm \sqrt{b^2 - 4ac}}{2a} = \frac{-p \pm \sqrt{p^2 - 4q}}{2}$$

Hello, here is some text without a meaning. This text should show what a printed text will look like at this place.  $\sin^2(\alpha) + \cos^2(\beta) = 1$ . If you read this text, you will get no information  $E = mc^2$ . Really? Is there no information? Is there a difference between this text and some nonsense like “Huardest gefburn”? Kjift – not at all! A blind text *like this* gives you information about the selected font, how the letters are written and an impression of the look.  $\sqrt[n]{a} \cdot \sqrt[n]{b} = \sqrt[n]{ab}$ . This text should contain *all letters of the alphabet* and it should be written in of the original

language.  $\frac{\sqrt[n]{a}}{\sqrt[n]{b}} = \sqrt[n]{\frac{a}{b}}$ . There is no need for special contents, but the length of words should match the language.  $a \sqrt[n]{b} = \sqrt[n]{a^n b}$ .

$$\frac{\partial^2 \Phi}{\partial x^2} + \frac{\partial^2 \Phi}{\partial y^2} + \frac{\partial^2 \Phi}{\partial z^2} = \frac{1}{c^2} \frac{\partial^2 \Phi}{\partial t^2}$$

Hello, here is some text without a meaning. This text should show what a printed text will look like at this place.  $\sin^2(\alpha) + \cos^2(\beta) = 1$ . If you read this text, you will get no information  $E = mc^2$ . Really? Is there no information? Is there a difference between this text and some nonsense like “Huardest gefburn”? Kjift – not at all! A blind text *like this* gives you information about the selected font, how the letters are written and an impression of the look.  $\sqrt[n]{a} \cdot \sqrt[n]{b} = \sqrt[n]{ab}$ . This text should contain *all letters of the alphabet* and it should be written in of the original language.  $\frac{\sqrt[n]{a}}{\sqrt[n]{b}} = \sqrt[n]{\frac{a}{b}}$ . There is no need for special contents, but the length of words should match the language.  $a \sqrt[n]{b} = \sqrt[n]{a^n b}$ .

### 3.4 Structural Estimation

Inspect the variance–covariance matrix  $\Sigma$ :

$$\Sigma := \text{Cov}(X) = \begin{bmatrix} \text{Var}(X_1) & \cdots & \text{Cov}(X_1, X_n) \\ \vdots & \ddots & \vdots \\ \text{Cov}(X_n, X_1) & \cdots & \text{Var}(X_n) \end{bmatrix}.$$

## 4 Discussion

### 4.1 Some Limitations

Let’s reference some tables: [Table 2](#) and [Table 3](#). Hello, here is some text without a meaning. This text should show what a printed text will look like at this place. If you read this text, you will get no information. Really? Is there no information? Is there a difference between this text and some nonsense like “Huardest gefburn”? Kjift – not at all! A blind text *like this* gives you information about the selected font, how the letters are written and an impression of the look. This text should contain *all letters of the alphabet* and it should be written in of the original language. There is no need for special contents, but the length of words should match the language.

### 4.2 Utility from Money

In deriving our predictions ([Section 2.2](#)), we assume that subjects base their decisions on utility derived from receiving monetary payments  $c_t$  at various dates  $t$ . We also make the standard assumption that utility from money is increasing in its argument but not convex, i.e.,  $u'(c_t) \geq 0$

**Table 2.** Points Awarded in Our Typeface Competition—Basic Formatting

	Utopia	Computer Modern	Charter	Times Roman	Palatino
Yoël	1	1	2	0	1
Çelik	2	0	2	1	0
Anità	1	2	1	2	0
Uğur	1	2	0	1	0
Hâkan	1	0	2	0	1
Allison	2	0	1	2	1
Pía	1	0	2	1	0
David	1	0	2	1	1
Sum	10	5	12	8	4

and  $u''(c_t) \leq 0$ . Both assumptions are frequently made in studies on intertemporal decision making.

One way to justify the assumption of utility being based on money—rather than consumption—is that individuals anticipate to consume the payments that they receive at date  $t$  within a short period around  $t$ . Given that the maximum payment was below €20 and that any two payment dates were separated by at least two weeks, this seems reasonable (see the arguments in favor of this view in Halevy, 2014).

A second justification is consistency within the discipline: Halevy (2014) points out that “in the domain of risk and uncertainty ... preferences are often defined over payments.” In line

**Table 3.** Points Awarded in Our Typeface Competition—More Sophisticated Formatting

	Utopia <sup>a</sup>	Computer Modern <sup>b</sup>	Charter <sup>c</sup>	Times Roman <sup>d</sup>	Palatino <sup>e</sup>
Yoël	1	1	2	0	1
Çelik	2	0	2	1	0
Anità	1	2	1	2	0
Uğur	1	2	0	1	0
Hâkan	1	0	2	0	1
Allison	2	0	1	2	1
Pía	1	0	2	1	0
David	1	0	2	1	1
Sum	10	5	12	8	4

<sup>a</sup> `\usepackage{fourier}`

<sup>b</sup> The L<sup>A</sup>T<sub>E</sub>X standard serif font.

<sup>c</sup> `\usepackage[charter]{mathdesign}`

<sup>d</sup> `\usepackage{newtxtext, newtxmath}`

<sup>e</sup> `\usepackage[sc]{mathpazo}`

with this, Kőszegi and Szeidl (2013, p. 62) make the same assumption of “money in the utility function”:

in some applications we also assume that monetary transactions induce *direct* utility consequences, so that for instance an agent making a payment experiences an immediate utility loss. The idea that people experience monetary transactions as immediate utility is both intuitively compelling and supported in the literature: ... some evidence on individuals’ attitudes toward money, such as narrow bracketing (...) and laboratory evidence on hyperbolic discounting (...), is difficult to explain without it.

Last but not least, the papers by McClure et al. (2004) and McClure et al. (2007) demonstrate that brain activation, as measured by functional magnetic resonance imaging, is similar for primary and monetary rewards.

Let us now discuss the second assumption: that utility from money is nonconvex. We find that subjects allocate more money to the concentrated payoffs in the unbalanced than in the associated balanced budget sets—which we call concentration bias. One might argue that this relative preference for concentrated payoffs can be explained by the per-period utility function over money being convex.

Obtaining evidence on the shape of utility over money is nontrivial because it requires that at least two monetary amounts be compared with each other without the one clearly dominating the other. Thus, estimates of the curvature of the utility function over money can be obtained in two ways: the monetary amounts must be paid in different states of the world, i.e., comprise a lottery, or they have to be paid at different points in time.<sup>7</sup> Both methods entail particular theoretical assumptions.

Andersen et al. (2008) advocate the former approach and argue that when estimating time preference parameters, one should control for the curvature of the utility function through a measure of the curvature that is based on observed choices under risk. Their study and numerous other studies on risk attitudes consistently reveal that the vast majority of subjects is risk-averse even over small stakes. Hence, for the vast majority of subjects, utility over money is concave according to this methodology (ruling out probability weighting). Others, most notably Andreoni and Sprenger (2012), have argued that the degree of curvature measured via risky choices probably overstates the degree of curvature effective in intertemporal choices, but they

7. As a matter of fact, the latter was the motivation behind Samuelson (1937): “Under the following four assumptions, it is believed possible to arrive theoretically at a precise measure of the marginal utility of *money income* ...” (p. 155; emphasis in the original).



also find that utility is concave (albeit close to linear). Given this unambiguous evidence from previous studies, it is implausible that our subjects exhibit convex utility over money.

## 5 Conclusion

Cite some more papers (Yaari, 1965; Warner and Pleeter, 2001; Davidoff, Brown, and Diamond, 2005; Benartzi, Previtro, and Thaler, 2011). Let's cite a book: Luce (1959). Let's cite a contribution to a collected volume: Harrison and Rutström (2008) and a collection (an edited volume) itself: Kagel and Roth (2016). Now let's cite presentations at conferences: Vosgerau et al. (2008) and Beute and Kort (2012). Attema et al. (2016) propose a method for “measuring discounting without measuring utility”<sup>8</sup>.

Hello, here is some text without a meaning. This text should show what a printed text will look like at this place. If you read this text, you will get no information. Really? Is there no information? Is there a difference between this text and some nonsense like “Huardest gefburn”? Kjift – not at all! A blind text *like this* gives you information about the selected font, how the letters are written and an impression of the look. This text should contain *all letters of the alphabet* and it should be written in of the original language. There is no need for special contents, but the length of words should match the language.

8. The basic idea of their method is intriguingly simple: Imagine an individual who is indifferent between, say, Option A: \$10 today and Option B: \$10 in one year plus \$10 in two years. With a constant annual discount factor  $\delta$ , this indifference translates to  $u(\$10) = \delta u(\$10) + \delta^2 u(\$10)$ , so that  $u(\$10)$  cancels out, and  $\delta$  can be readily calculated as the solution to  $1 = \delta + \delta^2$ .

# Appendix A Put More Complicated Derivations and Proofs Here

## Subsection A.1 Appendix Subsection

Hello, here is some text without a meaning. This text should show what a printed text will look like at this place.  $\sin^2(\alpha) + \cos^2(\beta) = 1$ . If you read this text, you will get no information  $E = mc^2$ . Really? Is there no information? Is there a difference between this text and some nonsense like “Huardest gefburn”? Kjift – not at all! A blind text *like this* gives you information about the selected font, how the letters are written and an impression of the look.  $\sqrt[n]{a} \cdot \sqrt[n]{b} = \sqrt[n]{ab}$ . This text should contain *all letters of the alphabet* and it should be written in of the original language.  $\frac{\sqrt[n]{a}}{\sqrt[n]{b}} = \sqrt[n]{\frac{a}{b}}$ . There is no need for special contents, but the length of words should match the language.  $a\sqrt[n]{b} = \sqrt[n]{a^n b}$ .

- (1) First itemtext
  - a. First itemtext
    - i. First itemtext
    - ii. Second itemtext
    - iii. Last itemtext
    - iv. First itemtext
  - b. Second itemtext
  - c. Last itemtext
  - d. First itemtext

(2) Second itemtext

(3) Last itemtext

(4) First itemtext

The typeset math below follows the ISO recommendations that only variables be set in italic. Note the use of upright shapes for “d,” “e,” and “ $\pi$ .” (These are entered as `\mathup{d}`, `\mathup{e}`, and `\mathup{\pi}`, respectively.)

**Theorem 1 (Simplest form of the *Central Limit Theorem*).** *Let  $X_1, X_2, \dots, X_n$  be a sequence of i.i.d. random variables with mean 0 and variance 1 on a probability space  $(\Omega, \mathcal{F}, \mathbb{P})$ . Then*

$$\mathbb{P}\left(\frac{X_1 + \dots + X_n}{\sqrt{n}} \leq y\right) \rightarrow \mathfrak{N}(y) := \int_{-\infty}^y \frac{e^{-v^2/2}}{\sqrt{2\pi}} dv \quad \text{as } n \rightarrow \infty,$$

or, equivalently, letting  $S_n := \sum_1^n X_k$ ,

$$\mathbb{E}f(S_n/\sqrt{n}) \rightarrow \int_{-\infty}^{\infty} f(v) \frac{e^{-v^2/2}}{\sqrt{2\pi}} dv \quad \text{as } n \rightarrow \infty, \text{ for every } f \in \text{bC}(\mathbb{R}).$$

## Subsection A.2 Saliency

Saliency theory (Bordalo, Gennaioli, and Shleifer, 2012, 2013) represents a behavioral model according to which the most distinctive features of the available alternatives receive a particularly large share of attention and are therefore over-weighted. More precisely, a particular attribute out of all attributes of an alternative becomes the more salient, the more it differs from that attribute's average level over all available alternatives.

Formally, alternatives are assumed to be uniquely characterized by the values they take in  $T \geq 1$  attributes (or, “dimensions”). Utility is assumed to be additively separable in attributes, and saliency attaches a decision weight to each attribute of each good which indicates how salient the respective attribute is for that good. Suppose an agent chooses one alternative from some finite choice set  $C$ . Let  $t$  index the  $T$  different attributes, and let  $k$  index the  $K$  available alternatives. Let  $u_t(\cdot)$  denote the function which assigns utility to values in dimension  $t$ . Denote by  $a_t^k$  the level of attribute  $t$  of good  $k$  and define  $u_t^k := u_t(a_t^k)$  as the utility that dimension  $t$  of good  $k$  yields. Let  $\bar{u}_t$  be the average utility level, across all  $K$  goods, of dimension  $t$ . The saliency of each dimension of good  $k$  is determined by a symmetric and continuous saliency function  $\sigma(\cdot, \cdot)$  that satisfies the following two properties:

- (1) *Ordering*. Let  $\mu := \text{sgn}(u_t^k - \bar{u}_t)$ . Then for any  $\epsilon, \epsilon' \geq 0$  with  $\epsilon + \epsilon' > 0$ , it holds that

$$\sigma(u_t^k + \mu\epsilon, \bar{u}_t - \mu\epsilon') > \sigma(u_t^k, \bar{u}_t). \quad (\text{A.1})$$

- (2) *Diminishing sensitivity*. For any  $u_t^k, \bar{u}_t \geq 0$  and all  $\epsilon > 0$ , it holds that

$$\sigma(u_t^k + \epsilon, \bar{u}_t + \epsilon) < \sigma(u_t^k, \bar{u}_t). \quad (\text{A.2})$$

Following the smooth saliency characterization proposed in Bordalo, Gennaioli, and Shleifer (2012, p. 1255), each dimension  $t$  of good  $k$  receives weight  $\Delta^{-\sigma(u_t^k, \bar{u}_t)}$ , where  $\Delta \in (0, 1]$  is a constant that captures an agent's susceptibility to saliency.  $\Delta = 1$  gives rise to a rational decision maker, and the smaller  $\Delta$ , the stronger is the saliency bias. We call an agent with  $\Delta < 1$  a salient thinker.

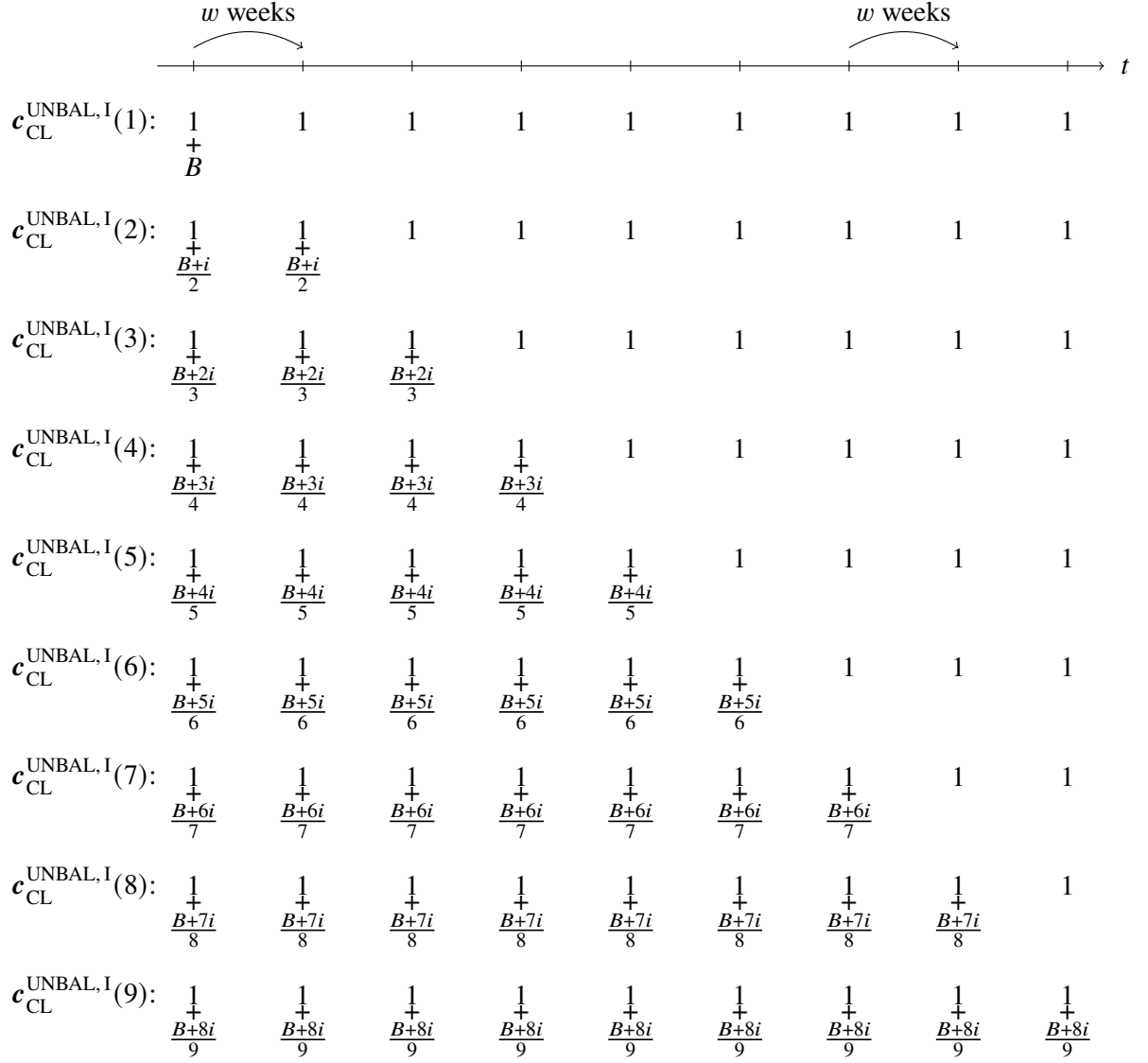
A reference with a large number of authors is Henrich et al. (2005).

## Section B Some Additional Figures



**Figure B.1.** Earnings Sequences Included in Choice List  $C_{CL}^{BAL}$

Notes: For the values of  $B$ ,  $i$ , and  $w$  that we used see [Section 2](#). Figure taken from Dertwinkel-Kalt et al. (2017).



**Figure B.2.** Earnings Sequences Included in Choice List  $C_{CL}^{UNBAL, I}$

*Notes:* For the values of  $B$ ,  $i$ , and  $w$  that we used see [Section 2](#). Figure taken from Dertwinkel-Kalt et al. (2017).



**Figure B.3.** Earnings Sequences Included in Choice List  $C_{CL}^{UNBAL, II}$

Notes: For the values of  $B$ ,  $i$ , and  $w$  that we used see [Section 2](#). Figure taken from Dertwinkel-Kalt et al. (2017).

## Section C siunitx Example Tables

**Table C.1.** An Example of a Regression Table (Adapted from Gerhardt, Schildberg-Hörisch, and Willrodt, 2017). Never Forget to Mention the Dependent Variable!

	(1)	(2)	(3)	(4)	(5)
Treatment	−0.390 (+0.352)	−0.228 (−0.205)	−0.729* [+0.377]	−0.449* [−0.245]	−0.453** {+0.204}
Female	0.948*** (0.354)	0.061 (0.233)	0.188 (0.372)	0.305 (0.226)	0.385* (0.222)
Female × Treatment	0.169 (0.514)	0.251 (0.325)	0.892* (0.533)	0.454 (0.341)	0.439 (0.307)
Final high school grade	−0.101 (0.198)	0.013 (0.144)	0.076 (0.224)	0.117 (0.146)	0.039 (0.133)
Trait self-control	−0.016 (0.016)	0.002 (0.010)	−0.016 (0.015)	−0.000 (0.010)	−0.007 (0.009)
Constant	2.357*** (0.239)	1.512*** (0.144)	−0.322 (0.265)	2.158*** (0.161)	1.437*** (0.152)
Observations	303	289	295	304	1191
$R^2$	0.057	0.008	0.039	0.043	0.024
Treatment × (1 + Female)	−0.221	0.023	0.163	0.004	−0.014
$p_F$ [Treatment × (1 + Female) = 0]	0.327	0.008	0.192	0.000	0.003

Notes: Dependent variable:  $m_{\sim}$ . Robust standard errors (cluster-corrected for column 5) in parentheses. \*\*\*  $p < 0.01$ , \*\*  $p < 0.05$ , \*  $p < 0.1$ . Missing observations ( $N < 308$ ) due to exclusion of trials in which subjects behaved irrationally (i.e., chose a dominated option). The regressors Final high school grade and Trait self-control are mean-centered.

**Table C.2.** Figure Grouping via siunitx in a Table.

(1)	(2)	(3)
−0.100* (2.871)	−0.10001* (2.87123)	−123456.444*** [+50000.123]

**Table C.3.** Overview of the Choice Lists Presented to Subjects (Adapted from Gerhardt, Schildberg-Hörisch, and Willrodt, 2017).

	Alternative <b>A</b>				Alternative <b>B</b>			
	$c_{A,1}$	$p_{A,1}$	$c_{A,2}$	$p_{A,2}$	$c_{B,1}$	$p_{B,1}$	$c_{B,2}$	$p_{B,2}$
<i>Choice List I: risky/risky</i> ( $x = €22.00$ , $r = €7.50$ , $k = €11.50$ ; 25 rows)								
Top row	€ 3.00	50%	€22.00	50%	€ 3.00	50%	€ 7.00	50%
Center row	€ 3.00	50%	€22.00	50%	€ 9.00	50%	€13.00	50%
Row with $m = 0$	€ 3.00	50%	€22.00	50%	€10.50	50%	€14.50	50%
Bottom row	€ 3.00	50%	€22.00	50%	€15.00	50%	€19.00	50%
<i>Choice List II: safe/risky</i> ( $x = €16.00$ , $r = €5.00$ , $k = €5.00$ ; 19 rows)								
Top row	€11.00	100%			€11.00	50%	€21.00	50%
Center row	€11.00	100%			€ 6.50	50%	€16.50	50%
Row with $m = 0$	€11.00	100%			€ 6.00	50%	€16.00	50%
Bottom row	€11.00	100%			€ 2.00	50%	€12.00	50%
<i>Choice List III: “long shot”</i> ( $x = €14.00$ , $r = -€36.00$ , $k = €7.00$ ; 21 rows)								
Top row	€ 7.00	90%	€50.00	10%	€ 7.00	90%	€10.00	10%
Row with $m = 0$	€ 7.00	90%	€50.00	10%	€11.00	90%	€14.00	10%
Center row	€ 7.00	90%	€50.00	10%	€12.00	90%	€15.00	10%
Bottom row	€ 7.00	90%	€50.00	10%	€17.00	90%	€20.00	10%
<i>Choice List IV: delayed payoffs</i> ( $x = €18.00$ , $r = €6.00$ , $k = €8.50$ , paid in one week; 20 rows)								
Top row	€ 9.50	50%	€12.00	50%	€ 9.50	50%	€24.00	50%
Above-center row	€ 9.50	50%	€12.00	50%	€ 5.00	50%	€19.50	50%
Below-center row	€ 9.50	50%	€12.00	50%	€ 4.50	50%	€19.00	50%
Row with $m = 0$	€ 9.50	50%	€12.00	50%	€ 3.50	50%	€18.00	50%
Bottom row	€ 9.50	50%	€12.00	50%	€ 0.00	50%	€14.50	50%



Section D Math Test **Serif**

## Subsection D.1 Overview **Serif**

Default:  $a\alpha\alpha b\beta G\Gamma\Gamma\epsilon\epsilon\theta\vartheta P\Pi\Sigma\sigma; \sigma_\epsilon, c^\alpha$

$$\mathrm{mathnormal:}~a\alpha\alpha b\beta G\Gamma\Gamma\epsilon\varepsilon\theta\vartheta P\Pi\Sigma\sigma$$
 $\mathrm{a}\alpha\mathfrak{b}\beta\mathrm{G}\Gamma\epsilon\varepsilon\theta\vartheta\mathrm{P}\Pi\Sigma\sigma$ 
$$\text{mathup: a}\alpha\alpha\text{b}\beta\text{G}\Gamma\epsilon\varepsilon\theta\vartheta\text{P}\Pi\Sigma\sigma$$
 $\text{mathit: } a\alpha\alpha b\beta G\Gamma\epsilon\varepsilon\theta\vartheta P\Pi\Sigma\sigma$ 

**mathbf:** *a* *α* *b* *β* *G* *Γ* *ε* *ε* *θ* *ϑ* *P* *Π* *Σ* *σ*

 $\mathrm{mathbf{fit}}: a\alpha b\beta G\Gamma\epsilon\vartheta P\Pi\Sigma\sigma$ 

**mathbfup: aαbβGΓεεθϑPΠΣσ**

**Default:**  $a\alpha\alpha b\beta G\Gamma\epsilon\epsilon\theta\vartheta P\Pi\Sigma\sigma; \sigma_\epsilon, c^\alpha$

**mathnormal:**  $a\alpha\alpha b\beta G\Gamma\epsilon\epsilon\theta\vartheta P\Pi\Sigma\sigma$

 $\mathrm{a}\alpha\mathfrak{a}\mathfrak{b}\beta\mathsf{G}\Gamma\epsilon\varepsilon\theta\vartheta\mathsf{P}\Pi\Sigma\sigma$ 

**mathup: aααbβΓΓεεθϑΠΣσ**

 $\text{mathit: } a\alpha\alpha b\beta G\Gamma\epsilon\epsilon\theta\vartheta P\Pi\Sigma\sigma$  $\mathbf{a}\alpha\mathbf{b}\beta G\Gamma\epsilon\vartheta P\Pi\Sigma\sigma$  $\mathbf{fit}: a\alpha\alpha b\beta G\Gamma\epsilon\epsilon\theta\vartheta P\Pi\Sigma\sigma$  $\mathbf{up: a\alpha ab\beta G\Gamma \epsilon \varepsilon \theta \vartheta P\Pi\Sigma\sigma}$ 

Default:  $a\alpha\alpha b\beta G\Gamma\Gamma\epsilon\epsilon\theta\vartheta P\Pi\Sigma\sigma; \sigma_{\epsilon}, c^{\alpha}$

mathnormal:  $a\alpha\alpha b\beta G\Gamma\Gamma\epsilon\epsilon\theta\vartheta P\Pi\Sigma\sigma$

 $\mathrm{a}\alpha\alpha\mathrm{b}\beta\mathrm{G}\Gamma\epsilon\epsilon\theta\vartheta\mathrm{P}\Pi\Sigma\sigma$  $\text{mathup: a}\alpha\alpha\text{b}\beta\text{G}\Gamma\epsilon\epsilon\theta\vartheta\text{P}\Pi\Sigma\sigma$ 
$$\text{mathit: } a\alpha\alpha b\beta G\Gamma\Gamma\epsilon\epsilon\theta\vartheta P\Pi\Sigma\sigma$$
$$\mathbf{a}\alpha\alpha b\beta G\Gamma\epsilon\epsilon\theta\vartheta P\Pi\Sigma\sigma$$
 $\mathrm{mathbf{fit}}: a\alpha\alpha b\beta G\Gamma\Gamma\epsilon\epsilon\theta\vartheta P\Pi\Sigma\sigma$ 

mathbfup: **aααbβGΓεεθϑPΠΣσ**

**Default:**  $a\alpha\alpha b\beta G\Gamma\epsilon\epsilon\theta\vartheta P\Pi\Sigma\sigma; \sigma_\epsilon, c^\alpha$

**mathnormal:**  $a\alpha\alpha b\beta G\Gamma\Gamma\epsilon\epsilon\theta\vartheta P\Pi\Sigma\sigma$

 $\mathrm{a}\alpha\alpha\mathrm{b}\beta\mathrm{G}\Gamma\epsilon\epsilon\theta\vartheta\mathrm{P}\Pi\Sigma\sigma$  $\text{mathup: a}\alpha\alpha\text{b}\beta\text{G}\Gamma\text{E}\epsilon\theta\vartheta\text{P}\Pi\Sigma\sigma$  $\mathbf{mathit:} \alpha\alpha b\beta G\Gamma\epsilon\epsilon\theta\vartheta P\Pi\Sigma\sigma$ 
$$\mathbf{a}\alpha\mathbf{a}b\beta G\Gamma\Gamma\epsilon\epsilon\theta\vartheta P\Pi\Sigma\sigma$$

**mathbf{fit:}**  $a\alpha\alpha b\beta G\Gamma\Gamma\epsilon\epsilon\theta\theta P\Pi\Sigma\sigma$

**mathbf{fup:}**  $a\alpha\alpha b\beta G\Gamma\Gamma\epsilon\epsilon\theta\theta P\Pi\Sigma\sigma$

## Subsection D.2 Formulas **Serif**

$\alpha, \beta, \gamma, \delta, \epsilon, \varepsilon, \zeta, \eta, \theta, \vartheta, \iota, \kappa, \lambda, \mu, \nu, \xi, o, \pi, \varpi, \rho, \varrho, \sigma, \varsigma, \tau, \upsilon, \phi, \varphi, \chi, \psi, \omega, F, A, B, \Gamma, \Delta, E, Z, H, \Theta, I, K, \Lambda, M, N, \Xi, O, \Pi, P, \Sigma, T, \Upsilon, \Phi, X, \Psi, \Omega, F,$

$\alpha, \beta, \gamma, \delta, \epsilon, \varepsilon, \zeta, \eta, \theta, \vartheta, \iota, \kappa, \lambda, \mu, \nu, \xi, o, \pi, \varpi, \rho, \varrho, \sigma, \varsigma, \tau, \upsilon, \phi, \varphi, \chi, \psi, \omega, F, A, B, \Gamma, \Delta, E, Z, H, \Theta, I, K, \Lambda, M, N, \Xi, O, \Pi, P, \Sigma, T, \Upsilon, \Phi, X, \Psi, \Omega, F,$

$\alpha, \beta, \gamma, \delta, \epsilon, \varepsilon, \zeta, \eta, \theta, \vartheta, \iota, \kappa, \lambda, \mu, \nu, \xi, o, \pi, \varpi, \rho, \varrho, \sigma, \varsigma, \tau, \upsilon, \phi, \varphi, \chi, \psi, \omega, F, A, B, \Gamma, \Delta, E, Z, H, \Theta, I, K, \Lambda, M, N, \Xi, O, \Pi, P, \Sigma, T, \Upsilon, \Phi, X, \Psi, \Omega, F,$

$\alpha, \beta, \gamma, \delta, \epsilon, \varepsilon, \zeta, \eta, \theta, \vartheta, \iota, \kappa, \lambda, \mu, \nu, \xi, o, \pi, \varpi, \rho, \varrho, \sigma, \varsigma, \tau, \upsilon, \phi, \varphi, \chi, \psi, \omega, F, A, B, \Gamma, \Delta, E, Z, H, \Theta, I, K, \Lambda, M, N, \Xi, O, \Pi, P, \Sigma, T, \Upsilon, \Phi, X, \Psi, \Omega, F,$

$\alpha a > 0, \beta b + (3 \times 27), \Gamma G = 7 < 8, \lambda$

$\alpha a > 0, \beta b + (3 \times 27), \Gamma G = 7 < 8, \lambda$

$$\lim_{v \rightarrow \infty} v(v) = \max_{s \in S} \{s \pm 3\gamma + y - 1\} = 4 \times 7$$

$$\hat{\beta} = (X'X)^{-1}X'y$$

$$\lim_{N \rightarrow \infty} \sum_{i=0}^N x^i = \min_{x \in \mathbb{R}} S(x)$$

$$\int_{-\infty}^{\infty} x f(x) \, dx = \left(\frac{27}{2}\right)$$

$\alpha a > 0, \beta b + (3 \times 27), \Gamma G = 7 < 8, \lambda$

$$\lim_{v \rightarrow \infty} v(v) = \max_{s \in S} \{s \pm 3\gamma + y - 1\} = 4 \times 7$$

$$\hat{\beta} = (X'X)^{-1}X'y$$

$$\lim_{N \rightarrow \infty} \sum_{i=0}^N x^i = \min_{x \in \mathbb{R}} S(x)$$

$$\int_{-\infty}^{\infty} x f(x) \, dx = \left(\frac{27}{2}\right)$$

$\alpha a > 0, \beta b + (3 \times 27), \Gamma G = 7 < 8, \lambda$

$$\lim_{v \rightarrow \infty} v(v) = \max_{s \in S} \{s \pm 3\gamma + y - 1\} = 4 \times 7$$

$$\hat{\beta} = (X'X)^{-1}X'y$$

$$\lim_{N \rightarrow \infty} \sum_{i=0}^N x^i = \min_{x \in \mathbb{R}} S(x)$$

$$\int_{-\infty}^{\infty} x f(x) \, dx = \left(\frac{27}{2}\right)$$

$$\alpha a > 0, \beta b + (3 \times 27), \Gamma G = 7 < 8, \lambda$$

$$\lim_{\nu \rightarrow \infty} v(\nu) = \max_{s \in \mathcal{S}} \{s \pm 3\gamma + y - 1\} = 4 \times 7$$

$$\hat{\beta} = (X'X)^{-1}X'y$$

$$\lim_{N \rightarrow \infty} \sum_{i=0}^N x^i = \min_{x \in \mathbb{R}} S(x)$$

$$\int_{-\infty}^{\infty} x f(x) \, dx = \left(\frac{27}{2}\right)$$

### Subsection D.3 Math Alphabets **Serif**

Default

0, 1, 2, 3, 4, 5, 6, 7, 8, 9,

A, B, C, D, E, F, G, H, I, J, K, L, M, N, O, P, Q, R, S, T, U, V, W, X, Y, Z,

a, b, c, d, e, f, g, h, i, j, k, l, m, n, o, p, q, r, s, t, u, v, w, x, y, z,

A, B, Γ, Δ, E, Z, H, Θ, I, K, Λ, M, N, Ξ, O, Π, P, Σ, T, Υ, Φ, X, Ψ, Ω,

α, β, γ, δ, ε, ζ, η, θ, ι, κ, λ, μ, ν, ξ, ο, π, ρ, σ, τ, υ, φ, χ, ψ, ω, ε, ϑ, Ϙ, ϙ, Ϛ, ϛ, Ϝ,

Math Normal (`\mathnormal`)

0, 1, 2, 3, 4, 5, 6, 7, 8, 9,

A, B, C, D, E, F, G, H, I, J, K, L, M, N, O, P, Q, R, S, T, U, V, W, X, Y, Z,

a, b, c, d, e, f, g, h, i, j, k, l, m, n, o, p, q, r, s, t, u, v, w, x, y, z,

A, B, Γ, Δ, E, Z, H, Θ, I, K, Λ, M, N, Ξ, O, Π, P, Σ, T, Υ, Φ, X, Ψ, Ω,

α, β, γ, δ, ε, ζ, η, θ, ι, κ, λ, μ, ν, ξ, ο, π, ρ, σ, τ, υ, φ, χ, ψ, ω, ε, ϑ, Ϙ, ϙ, Ϛ, ϛ, Ϝ,

Math Italic (`\mathit`)

*0, 1, 2, 3, 4, 5, 6, 7, 8, 9,*

*A, B, C, D, E, F, G, H, I, J, K, L, M, N, O, P, Q, R, S, T, U, V, W, X, Y, Z,*

*a, b, c, d, e, f, g, h, i, j, k, l, m, n, o, p, q, r, s, t, u, v, w, x, y, z,*

*A, B, Γ, Δ, E, Z, H, Θ, I, K, Λ, M, N, Ξ, O, Π, P, Σ, T, Υ, Φ, X, Ψ, Ω,*

*α, β, γ, δ, ε, ζ, η, θ, ι, κ, λ, μ, ν, ξ, ο, π, ρ, σ, τ, υ, φ, χ, ψ, ω, ε, ϑ, Ϙ, ϙ, Ϛ, ϛ, Ϝ,*

# Math Roman ( $\mathrm$ )

0, 1, 2, 3, 4, 5, 6, 7, 8, 9,

A, B, C, D, E, F, G, H, I, J, K, L, M, N, O, P, Q, R, S, T, U, V, W, X, Y, Z,

a, b, c, d, e, f, g, h, i, j, k, l, m, n, o, p, q, r, s, t, u, v, w, x, y, z,

A, B, Γ, Δ, E, Z, H, Θ, I, K, Λ, M, N, Ξ, O, Π, P, Σ, T, Υ, Φ, X, Ψ, Ω,

$\alpha, \beta, \gamma, \delta, \epsilon, \zeta, \eta, \theta, \iota, \kappa, \lambda, \mu, \nu, \xi, \omicron, \pi, \rho, \sigma, \tau, \upsilon, \phi, \chi, \psi, \omega, \varepsilon, \vartheta, \varpi, \varrho, \varsigma, \varphi,$

# Math Bold ( $\mathbf$ )

**0, 1, 2, 3, 4, 5, 6, 7, 8, 9,**

**A, B, C, D, E, F, G, H, I, J, K, L, M, N, O, P, Q, R, S, T, U, V, W, X, Y, Z,**

**a, b, c, d, e, f, g, h, i, j, k, l, m, n, o, p, q, r, s, t, u, v, w, x, y, z,**

**A, B, Γ, Δ, E, Z, H, Θ, I, K, Λ, M, N, Ξ, O, Π, P, Σ, T, Υ, Φ, X, Ψ, Ω,**

**$\alpha, \beta, \gamma, \delta, \epsilon, \zeta, \eta, \theta, \iota, \kappa, \lambda, \mu, \nu, \xi, \omicron, \pi, \rho, \sigma, \tau, \upsilon, \phi, \chi, \psi, \omega, \varepsilon, \vartheta, \varpi, \varrho, \varsigma, \varphi,$**

# Caligraphic ( $\mathcal$ )

*A, B, C, D, E, F, G, H, I, J, K, L, M, N, O, P, Q, R, S, T, U, V, W, X, Y, Z,*

# Script ( $\mathscr$ )

*A, B, C, D, E, F, G, H, I, J, K, L, M, N, O, P, Q, R, S, T, U, V, W, X, Y, Z,*

# Fraktur ( $\mathfrak$ )

**A, B, C, D, E, F, G, H, I, J, K, L, M, N, O, P, Q, R, S, T, U, V, W, X, Y, Z,**

**a, b, c, d, e, f, g, h, i, j, k, l, m, n, o, p, q, r, s, t, u, v, w, x, y, z,**

# Blackboard Bold ( $\mathbb$ )

**A, B, C, D, E, F, G, H, I, J, K, L, M, N, O, P, Q, R, S, T, U, V, W, X, Y, Z,**

## Subsection D.4 Character Sidebearings **Serif**

Default

|A| + |B| + |C| + |D| + |E| + |F| + |G| + |H| + |I| + |J| + |K| + |L| + |M| +  
|N| + |O| + |P| + |Q| + |R| + |S| + |T| + |U| + |V| + |W| + |X| + |Y| + |Z| +  
|a| + |b| + |c| + |d| + |e| + |f| + |g| + |h| + |i| + |j| + |k| + |l| + |m| +  
|n| + |o| + |p| + |q| + |r| + |s| + |t| + |u| + |v| + |w| + |x| + |y| + |z| +  
|A| + |B| + |Γ| + |Δ| + |E| + |Z| + |H| + |Θ| + |I| + |K| + |Λ| + |M| +  
|N| + |Ξ| + |O| + |Π| + |P| + |Σ| + |T| + |Υ| + |Φ| + |X| + |Ψ| + |Ω| +  
|α| + |β| + |γ| + |δ| + |ε| + |ζ| + |η| + |θ| + |ι| + |κ| + |λ| + |μ| +  
|ν| + |ξ| + |ο| + |π| + |ρ| + |σ| + |τ| + |υ| + |φ| + |χ| + |ψ| + |ω| +  
|ε| + |ϑ| + |Ϙ| + |ϙ| + |ς| + |φ| +

Math Roman (\mathrm)

|A| + |B| + |C| + |D| + |E| + |F| + |G| + |H| + |I| + |J| + |K| + |L| + |M| +  
|N| + |O| + |P| + |Q| + |R| + |S| + |T| + |U| + |V| + |W| + |X| + |Y| + |Z| +  
|a| + |b| + |c| + |d| + |e| + |f| + |g| + |h| + |i| + |j| + |k| + |l| + |m| +  
|n| + |o| + |p| + |q| + |r| + |s| + |t| + |u| + |v| + |w| + |x| + |y| + |z| +  
|A| + |B| + |Γ| + |Δ| + |E| + |Z| + |H| + |Θ| + |I| + |K| + |Λ| + |M| +  
|N| + |Ξ| + |O| + |Π| + |P| + |Σ| + |T| + |Υ| + |Φ| + |X| + |Ψ| + |Ω| +

Math Bold (\mathbf)

|A| + |B| + |C| + |D| + |E| + |F| + |G| + |H| + |I| + |J| + |K| + |L| + |M| +  
|N| + |O| + |P| + |Q| + |R| + |S| + |T| + |U| + |V| + |W| + |X| + |Y| + |Z| +  
|a| + |b| + |c| + |d| + |e| + |f| + |g| + |h| + |i| + |j| + |k| + |l| + |m| +  
|n| + |o| + |p| + |q| + |r| + |s| + |t| + |u| + |v| + |w| + |x| + |y| + |z| +  
|A| + |B| + |Γ| + |Δ| + |E| + |Z| + |H| + |Θ| + |I| + |K| + |Λ| + |M| +  
|N| + |Ξ| + |O| + |Π| + |P| + |Σ| + |T| + |Υ| + |Φ| + |X| + |Ψ| + |Ω| +

Math Calligraphic (\mathcal)

|A| + |B| + |C| + |D| + |E| + |F| + |G| + |H| + |I| + |J| + |K| + |L| + |M| +  
|N| + |O| + |P| + |Q| + |R| + |S| + |T| + |U| + |V| + |W| + |X| + |Y| + |Z| +

## Subsection D.5 Superscript Positioning **Serif**

Default

$$\begin{aligned} &A^2 + B^2 + C^2 + D^2 + E^2 + F^2 + G^2 + H^2 + I^2 + J^2 + K^2 + L^2 + M^2 + \\ &N^2 + O^2 + P^2 + Q^2 + R^2 + S^2 + T^2 + U^2 + V^2 + W^2 + X^2 + Y^2 + Z^2 + \\ &a^2 + b^2 + c^2 + d^2 + e^2 + f^2 + g^2 + h^2 + i^2 + j^2 + k^2 + l^2 + m^2 + \\ &n^2 + o^2 + p^2 + q^2 + r^2 + s^2 + t^2 + u^2 + v^2 + w^2 + x^2 + y^2 + z^2 + \\ &A^2 + B^2 + \Gamma^2 + \Delta^2 + E^2 + Z^2 + H^2 + \Theta^2 + I^2 + K^2 + \Lambda^2 + M^2 + \\ &N^2 + \Xi^2 + O^2 + \Pi^2 + P^2 + \Sigma^2 + T^2 + \Upsilon^2 + \Phi^2 + X^2 + \Psi^2 + \Omega^2 + \\ &\alpha^2 + \beta^2 + \gamma^2 + \delta^2 + \epsilon^2 + \zeta^2 + \eta^2 + \theta^2 + \iota^2 + \kappa^2 + \lambda^2 + \mu^2 + \\ &\nu^2 + \xi^2 + o^2 + \pi^2 + \rho^2 + \sigma^2 + \tau^2 + \upsilon^2 + \phi^2 + \chi^2 + \psi^2 + \omega^2 + \\ &\varepsilon^2 + \vartheta^2 + \varpi^2 + \varrho^2 + \varsigma^2 + \varphi^2 + \end{aligned}$$

Math Roman (`\mathrm`)

$$\begin{aligned} &A^2 + B^2 + C^2 + D^2 + E^2 + F^2 + G^2 + H^2 + I^2 + J^2 + K^2 + L^2 + M^2 + \\ &N^2 + O^2 + P^2 + Q^2 + R^2 + S^2 + T^2 + U^2 + V^2 + W^2 + X^2 + Y^2 + Z^2 + \\ &a^2 + b^2 + c^2 + d^2 + e^2 + f^2 + g^2 + h^2 + i^2 + j^2 + k^2 + l^2 + m^2 + \\ &n^2 + o^2 + p^2 + q^2 + r^2 + s^2 + t^2 + u^2 + v^2 + w^2 + x^2 + y^2 + z^2 + \\ &A^2 + B^2 + \Gamma^2 + \Delta^2 + E^2 + Z^2 + H^2 + \Theta^2 + I^2 + K^2 + \Lambda^2 + M^2 + \\ &N^2 + \Xi^2 + O^2 + \Pi^2 + P^2 + \Sigma^2 + T^2 + \Upsilon^2 + \Phi^2 + X^2 + \Psi^2 + \Omega^2 + \end{aligned}$$

Math Bold (`\mathbf`)

$$\begin{aligned} &\mathbf{A}^2 + \mathbf{B}^2 + \mathbf{C}^2 + \mathbf{D}^2 + \mathbf{E}^2 + \mathbf{F}^2 + \mathbf{G}^2 + \mathbf{H}^2 + \mathbf{I}^2 + \mathbf{J}^2 + \mathbf{K}^2 + \mathbf{L}^2 + \mathbf{M}^2 + \\ &\mathbf{N}^2 + \mathbf{O}^2 + \mathbf{P}^2 + \mathbf{Q}^2 + \mathbf{R}^2 + \mathbf{S}^2 + \mathbf{T}^2 + \mathbf{U}^2 + \mathbf{V}^2 + \mathbf{W}^2 + \mathbf{X}^2 + \mathbf{Y}^2 + \mathbf{Z}^2 + \\ &\mathbf{a}^2 + \mathbf{b}^2 + \mathbf{c}^2 + \mathbf{d}^2 + \mathbf{e}^2 + \mathbf{f}^2 + \mathbf{g}^2 + \mathbf{h}^2 + \mathbf{i}^2 + \mathbf{j}^2 + \mathbf{k}^2 + \mathbf{l}^2 + \mathbf{m}^2 + \\ &\mathbf{n}^2 + \mathbf{o}^2 + \mathbf{p}^2 + \mathbf{q}^2 + \mathbf{r}^2 + \mathbf{s}^2 + \mathbf{t}^2 + \mathbf{u}^2 + \mathbf{v}^2 + \mathbf{w}^2 + \mathbf{x}^2 + \mathbf{y}^2 + \mathbf{z}^2 + \\ &\mathbf{A}^2 + \mathbf{B}^2 + \mathbf{\Gamma}^2 + \mathbf{\Delta}^2 + \mathbf{E}^2 + \mathbf{Z}^2 + \mathbf{H}^2 + \mathbf{\Theta}^2 + \mathbf{I}^2 + \mathbf{K}^2 + \mathbf{\Lambda}^2 + \mathbf{M}^2 + \\ &\mathbf{N}^2 + \mathbf{\Xi}^2 + \mathbf{O}^2 + \mathbf{\Pi}^2 + \mathbf{P}^2 + \mathbf{\Sigma}^2 + \mathbf{T}^2 + \mathbf{\Upsilon}^2 + \mathbf{\Phi}^2 + \mathbf{X}^2 + \mathbf{\Psi}^2 + \mathbf{\Omega}^2 + \end{aligned}$$

Math Calligraphic (`\mathcal`)

$$\begin{aligned} &\mathcal{A}^2 + \mathcal{B}^2 + \mathcal{C}^2 + \mathcal{D}^2 + \mathcal{E}^2 + \mathcal{F}^2 + \mathcal{G}^2 + \mathcal{H}^2 + \mathcal{I}^2 + \mathcal{J}^2 + \mathcal{K}^2 + \mathcal{L}^2 + \mathcal{M}^2 + \\ &\mathcal{N}^2 + \mathcal{O}^2 + \mathcal{P}^2 + \mathcal{Q}^2 + \mathcal{R}^2 + \mathcal{S}^2 + \mathcal{T}^2 + \mathcal{U}^2 + \mathcal{V}^2 + \mathcal{W}^2 + \mathcal{X}^2 + \mathcal{Y}^2 + \mathcal{Z}^2 + \end{aligned}$$

## Subsection D.6 Subscript Positioning **Serif**

Default

$$\begin{aligned} &A_i + B_i + C_i + D_i + E_i + F_i + G_i + H_i + I_i + J_i + K_i + L_i + M_i + \\ &N_i + O_i + P_i + Q_i + R_i + S_i + T_i + U_i + V_i + W_i + X_i + Y_i + Z_i + \\ &a_i + b_i + c_i + d_i + e_i + f_i + g_i + h_i + i_i + j_i + k_i + l_i + m_i + \\ &n_i + o_i + p_i + q_i + r_i + s_i + t_i + u_i + v_i + w_i + x_i + y_i + z_i + \\ &A_i + B_i + \Gamma_i + \Delta_i + E_i + Z_i + H_i + \Theta_i + I_i + K_i + \Lambda_i + M_i + \\ &N_i + \Xi_i + O_i + \Pi_i + P_i + \Sigma_i + T_i + \Upsilon_i + \Phi_i + X_i + \Psi_i + \Omega_i + \\ &\alpha_i + \beta_i + \gamma_i + \delta_i + \epsilon_i + \zeta_i + \eta_i + \theta_i + \iota_i + \kappa_i + \lambda_i + \mu_i + \\ &\nu_i + \xi_i + o_i + \pi_i + \rho_i + \sigma_i + \tau_i + \upsilon_i + \phi_i + \chi_i + \psi_i + \omega_i + \\ &\varepsilon_i + \vartheta_i + \varpi_i + \varrho_i + \varsigma_i + \varphi_i + \end{aligned}$$

Math Roman (\mathrm)

$$\begin{aligned} &A_i + B_i + C_i + D_i + E_i + F_i + G_i + H_i + I_i + J_i + K_i + L_i + M_i + \\ &N_i + O_i + P_i + Q_i + R_i + S_i + T_i + U_i + V_i + W_i + X_i + Y_i + Z_i + \\ &a_i + b_i + c_i + d_i + e_i + f_i + g_i + h_i + i_i + j_i + k_i + l_i + m_i + \\ &n_i + o_i + p_i + q_i + r_i + s_i + t_i + u_i + v_i + w_i + x_i + y_i + z_i + \\ &A_i + B_i + \Gamma_i + \Delta_i + E_i + Z_i + H_i + \Theta_i + I_i + K_i + \Lambda_i + M_i + \\ &N_i + \Xi_i + O_i + \Pi_i + P_i + \Sigma_i + T_i + \Upsilon_i + \Phi_i + X_i + \Psi_i + \Omega_i + \end{aligned}$$

Math Bold (\mathbf)

$$\begin{aligned} &\mathbf{A_i} + \mathbf{B_i} + \mathbf{C_i} + \mathbf{D_i} + \mathbf{E_i} + \mathbf{F_i} + \mathbf{G_i} + \mathbf{H_i} + \mathbf{I_i} + \mathbf{J_i} + \mathbf{K_i} + \mathbf{L_i} + \mathbf{M_i} + \\ &\mathbf{N_i} + \mathbf{O_i} + \mathbf{P_i} + \mathbf{Q_i} + \mathbf{R_i} + \mathbf{S_i} + \mathbf{T_i} + \mathbf{U_i} + \mathbf{V_i} + \mathbf{W_i} + \mathbf{X_i} + \mathbf{Y_i} + \mathbf{Z_i} + \\ &\mathbf{a_i} + \mathbf{b_i} + \mathbf{c_i} + \mathbf{d_i} + \mathbf{e_i} + \mathbf{f_i} + \mathbf{g_i} + \mathbf{h_i} + \mathbf{i_i} + \mathbf{j_i} + \mathbf{k_i} + \mathbf{l_i} + \mathbf{m_i} + \\ &\mathbf{n_i} + \mathbf{o_i} + \mathbf{p_i} + \mathbf{q_i} + \mathbf{r_i} + \mathbf{s_i} + \mathbf{t_i} + \mathbf{u_i} + \mathbf{v_i} + \mathbf{w_i} + \mathbf{x_i} + \mathbf{y_i} + \mathbf{z_i} + \\ &\mathbf{A_i} + \mathbf{B_i} + \mathbf{\Gamma_i} + \mathbf{\Delta_i} + \mathbf{E_i} + \mathbf{Z_i} + \mathbf{H_i} + \mathbf{\Theta_i} + \mathbf{I_i} + \mathbf{K_i} + \mathbf{\Lambda_i} + \mathbf{M_i} + \\ &\mathbf{N_i} + \mathbf{\Xi_i} + \mathbf{O_i} + \mathbf{\Pi_i} + \mathbf{P_i} + \mathbf{\Sigma_i} + \mathbf{T_i} + \mathbf{\Upsilon_i} + \mathbf{\Phi_i} + \mathbf{X_i} + \mathbf{\Psi_i} + \mathbf{\Omega_i} + \end{aligned}$$

Math Calligraphic (\mathcal)

$$\begin{aligned} &\mathcal{A}_i + \mathcal{B}_i + \mathcal{C}_i + \mathcal{D}_i + \mathcal{E}_i + \mathcal{F}_i + \mathcal{G}_i + \mathcal{H}_i + \mathcal{I}_i + \mathcal{J}_i + \mathcal{K}_i + \mathcal{L}_i + \mathcal{M}_i + \\ &\mathcal{N}_i + \mathcal{O}_i + \mathcal{P}_i + \mathcal{Q}_i + \mathcal{R}_i + \mathcal{S}_i + \mathcal{T}_i + \mathcal{U}_i + \mathcal{V}_i + \mathcal{W}_i + \mathcal{X}_i + \mathcal{Y}_i + \mathcal{Z}_i + \end{aligned}$$

## Subsection D.7 Accent Positioning **Serif**

Default

$\hat{O} + \hat{I} + \hat{2} + \hat{3} + \hat{4} + \hat{5} + \hat{6} + \hat{7} + \hat{8} + \hat{9} +$   
 $\hat{A} + \hat{B} + \hat{C} + \hat{D} + \hat{E} + \hat{F} + \hat{G} + \hat{H} + \hat{I} + \hat{J} + \hat{K} + \hat{L} + \hat{M} +$   
 $\hat{N} + \hat{O} + \hat{P} + \hat{Q} + \hat{R} + \hat{S} + \hat{T} + \hat{U} + \hat{V} + \hat{W} + \hat{X} + \hat{Y} + \hat{Z} +$   
 $\hat{a} + \hat{b} + \hat{c} + \hat{d} + \hat{e} + \hat{f} + \hat{g} + \hat{h} + \hat{i} + \hat{j} + \hat{k} + \hat{l} + \hat{m} +$   
 $\hat{n} + \hat{o} + \hat{p} + \hat{q} + \hat{r} + \hat{s} + \hat{t} + \hat{u} + \hat{v} + \hat{w} + \hat{x} + \hat{y} + \hat{z} +$   
 $\hat{A} + \hat{B} + \hat{I} + \hat{\Delta} + \hat{E} + \hat{Z} + \hat{H} + \hat{\Theta} + \hat{I} + \hat{K} + \hat{\Lambda} + \hat{M} +$   
 $\hat{N} + \hat{\Xi} + \hat{O} + \hat{\Pi} + \hat{P} + \hat{\Sigma} + \hat{T} + \hat{\Upsilon} + \hat{\Phi} + \hat{X} + \hat{\Psi} + \hat{\Omega} +$   
 $\hat{\alpha} + \hat{\beta} + \hat{\gamma} + \hat{\delta} + \hat{\epsilon} + \hat{\zeta} + \hat{\eta} + \hat{\theta} + \hat{\iota} + \hat{\kappa} + \hat{\lambda} + \hat{\mu} +$   
 $\hat{\nu} + \hat{\xi} + \hat{o} + \hat{\pi} + \hat{\rho} + \hat{\sigma} + \hat{\tau} + \hat{v} + \hat{\phi} + \hat{\chi} + \hat{\psi} + \hat{\omega} +$   
 $\hat{\varepsilon} + \hat{\vartheta} + \hat{\varpi} + \hat{\varrho} + \hat{\varsigma} + \hat{\varphi} +$

Math Italic (`\mathit`)

$\hat{O} + \hat{I} + \hat{2} + \hat{3} + \hat{4} + \hat{5} + \hat{6} + \hat{7} + \hat{8} + \hat{9} +$   
 $\hat{A} + \hat{B} + \hat{C} + \hat{D} + \hat{E} + \hat{F} + \hat{G} + \hat{H} + \hat{I} + \hat{J} + \hat{K} + \hat{L} + \hat{M} +$   
 $\hat{N} + \hat{O} + \hat{P} + \hat{Q} + \hat{R} + \hat{S} + \hat{T} + \hat{U} + \hat{V} + \hat{W} + \hat{X} + \hat{Y} + \hat{Z} +$   
 $\hat{a} + \hat{b} + \hat{c} + \hat{d} + \hat{e} + \hat{f} + \hat{g} + \hat{h} + \hat{i} + \hat{j} + \hat{k} + \hat{l} + \hat{m} + \hat{\ell} + \hat{\phi} + \hat{i} + \hat{j} + \hat{i}$   
 $\hat{n} + \hat{o} + \hat{p} + \hat{q} + \hat{r} + \hat{s} + \hat{t} + \hat{u} + \hat{v} + \hat{w} + \hat{x} + \hat{y} + \hat{z} +$   
 $\hat{A} + \hat{B} + \hat{I} + \hat{\Delta} + \hat{E} + \hat{Z} + \hat{H} + \hat{\Theta} + \hat{I} + \hat{K} + \hat{\Lambda} + \hat{M} +$   
 $\hat{N} + \hat{\Xi} + \hat{O} + \hat{\Pi} + \hat{P} + \hat{\Sigma} + \hat{T} + \hat{\Upsilon} + \hat{\Phi} + \hat{X} + \hat{\Psi} + \hat{\Omega} +$   
 $\hat{\alpha} + \hat{\beta} + \hat{\gamma} + \hat{\delta} + \hat{\epsilon} + \hat{\zeta} + \hat{\eta} + \hat{\theta} + \hat{\iota} + \hat{\kappa} + \hat{\lambda} + \hat{\mu} +$   
 $\hat{\nu} + \hat{\xi} + \hat{o} + \hat{\pi} + \hat{\rho} + \hat{\sigma} + \hat{\tau} + \hat{v} + \hat{\phi} + \hat{\chi} + \hat{\psi} + \hat{\omega} +$   
 $\hat{\varepsilon} + \hat{\vartheta} + \hat{\varpi} + \hat{\varrho} + \hat{\varsigma} + \hat{\varphi} +$

Math Roman (`\mathrm`)



$\hat{O} + \hat{I} + \hat{2} + \hat{3} + \hat{4} + \hat{5} + \hat{6} + \hat{7} + \hat{8} + \hat{9} +$   
 $\hat{A} + \hat{B} + \hat{C} + \hat{D} + \hat{E} + \hat{F} + \hat{G} + \hat{H} + \hat{I} + \hat{J} + \hat{K} + \hat{L} + \hat{M} +$   
 $\hat{N} + \hat{O} + \hat{P} + \hat{Q} + \hat{R} + \hat{S} + \hat{T} + \hat{U} + \hat{V} + \hat{W} + \hat{X} + \hat{Y} + \hat{Z} +$   
 $\hat{a} + \hat{b} + \hat{c} + \hat{d} + \hat{e} + \hat{f} + \hat{g} + \hat{h} + \hat{i} + \hat{j} + \hat{k} + \hat{l} + \hat{m} +$   
 $\hat{n} + \hat{o} + \hat{p} + \hat{q} + \hat{r} + \hat{s} + \hat{t} + \hat{u} + \hat{v} + \hat{w} + \hat{x} + \hat{y} + \hat{z} +$   
 $\hat{A} + \hat{B} + \hat{\Gamma} + \hat{\Delta} + \hat{E} + \hat{Z} + \hat{H} + \hat{\Theta} + \hat{I} + \hat{K} + \hat{\Lambda} + \hat{M} +$   
 $\hat{N} + \hat{\Xi} + \hat{O} + \hat{\Pi} + \hat{P} + \hat{\Sigma} + \hat{T} + \hat{Y} + \hat{\Phi} + \hat{X} + \hat{\Psi} + \hat{\Omega} +$

Math Bold (`\mathbf`)

$\hat{\mathbf{O}} + \hat{\mathbf{I}} + \hat{\mathbf{2}} + \hat{\mathbf{3}} + \hat{\mathbf{4}} + \hat{\mathbf{5}} + \hat{\mathbf{6}} + \hat{\mathbf{7}} + \hat{\mathbf{8}} + \hat{\mathbf{9}} +$   
 $\hat{\mathbf{A}} + \hat{\mathbf{B}} + \hat{\mathbf{C}} + \hat{\mathbf{D}} + \hat{\mathbf{E}} + \hat{\mathbf{F}} + \hat{\mathbf{G}} + \hat{\mathbf{H}} + \hat{\mathbf{I}} + \hat{\mathbf{J}} + \hat{\mathbf{K}} + \hat{\mathbf{L}} + \hat{\mathbf{M}} +$   
 $\hat{\mathbf{N}} + \hat{\mathbf{O}} + \hat{\mathbf{P}} + \hat{\mathbf{Q}} + \hat{\mathbf{R}} + \hat{\mathbf{S}} + \hat{\mathbf{T}} + \hat{\mathbf{U}} + \hat{\mathbf{V}} + \hat{\mathbf{W}} + \hat{\mathbf{X}} + \hat{\mathbf{Y}} + \hat{\mathbf{Z}} +$   
 $\hat{\mathbf{a}} + \hat{\mathbf{b}} + \hat{\mathbf{c}} + \hat{\mathbf{d}} + \hat{\mathbf{e}} + \hat{\mathbf{f}} + \hat{\mathbf{g}} + \hat{\mathbf{h}} + \hat{\mathbf{i}} + \hat{\mathbf{j}} + \hat{\mathbf{k}} + \hat{\mathbf{l}} + \hat{\mathbf{m}} +$   
 $\hat{\mathbf{n}} + \hat{\mathbf{o}} + \hat{\mathbf{p}} + \hat{\mathbf{q}} + \hat{\mathbf{r}} + \hat{\mathbf{s}} + \hat{\mathbf{t}} + \hat{\mathbf{u}} + \hat{\mathbf{v}} + \hat{\mathbf{w}} + \hat{\mathbf{x}} + \hat{\mathbf{y}} + \hat{\mathbf{z}} +$   
 $\hat{\mathbf{A}} + \hat{\mathbf{B}} + \hat{\mathbf{\Gamma}} + \hat{\mathbf{\Delta}} + \hat{\mathbf{E}} + \hat{\mathbf{Z}} + \hat{\mathbf{H}} + \hat{\mathbf{\Theta}} + \hat{\mathbf{I}} + \hat{\mathbf{K}} + \hat{\mathbf{\Lambda}} + \hat{\mathbf{M}} +$   
 $\hat{\mathbf{N}} + \hat{\mathbf{\Xi}} + \hat{\mathbf{O}} + \hat{\mathbf{\Pi}} + \hat{\mathbf{P}} + \hat{\mathbf{\Sigma}} + \hat{\mathbf{T}} + \hat{\mathbf{Y}} + \hat{\mathbf{\Phi}} + \hat{\mathbf{X}} + \hat{\mathbf{\Psi}} + \hat{\mathbf{\Omega}} +$

Math Calligraphic (`\mathcal`)

$\hat{\mathcal{A}} + \hat{\mathcal{B}} + \hat{\mathcal{C}} + \hat{\mathcal{D}} + \hat{\mathcal{E}} + \hat{\mathcal{F}} + \hat{\mathcal{G}} + \hat{\mathcal{H}} + \hat{\mathcal{I}} + \hat{\mathcal{J}} + \hat{\mathcal{K}} + \hat{\mathcal{L}} + \hat{\mathcal{M}} +$   
 $\hat{\mathcal{N}} + \hat{\mathcal{O}} + \hat{\mathcal{P}} + \hat{\mathcal{Q}} + \hat{\mathcal{R}} + \hat{\mathcal{S}} + \hat{\mathcal{T}} + \hat{\mathcal{U}} + \hat{\mathcal{V}} + \hat{\mathcal{W}} + \hat{\mathcal{X}} + \hat{\mathcal{Y}} + \hat{\mathcal{Z}} +$

## Subsection D.8 Differentials **Serif**

$$\begin{aligned}
& dA + dB + dC + dD + dE + dF + dG + dH + dI + dJ + dK + dL + dM + \\
& dN + dO + dP + dQ + dR + dS + dT + dU + dV + dW + dX + dY + dZ + \\
& da + db + dc + dd + de + df + dg + dh + di + dj + dk + dl + dm + \\
& dn + do + dp + dq + dr + ds + dt + du + dv + dw + dx + dy + dz + \\
& dA + dB + d\Gamma + d\Delta + dE + dZ + dH + d\Theta + dI + dK + d\Lambda + dM + \\
& dN + d\Xi + dO + d\Pi + dP + d\Sigma + dT + d\Upsilon + d\Phi + dX + d\Psi + d\Omega + \\
& d\alpha + d\beta + d\gamma + d\delta + d\epsilon + d\zeta + d\eta + d\theta + d\iota + d\kappa + d\lambda + d\mu + \\
& d\nu + d\xi + d\omicron + d\pi + d\rho + d\sigma + d\tau + d\nu + d\phi + d\chi + d\psi + d\omega + \\
& d\varepsilon + d\vartheta + d\varpi + d\varrho + d\varsigma + d\varphi + \\
& dA + dB + d\Gamma + d\Delta + dE + dZ + dH + d\Theta + dI + dK + d\Lambda + dM + \\
& dN + d\Xi + dO + d\Pi + dP + d\Sigma + dT + d\Upsilon + d\Phi + dX + d\Psi + d\Omega +
\end{aligned}$$

$$\begin{aligned}
& dA + dB + dC + dD + dE + dF + dG + dH + dI + dJ + dK + dL + dM + \\
& dN + dO + dP + dQ + dR + dS + dT + dU + dV + dW + dX + dY + dZ + \\
& da + db + dc + dd + de + df + dg + dh + di + dj + dk + dl + dm + \\
& dn + do + dp + dq + dr + ds + dt + du + dv + dw + dx + dy + dz + \\
& dA + dB + d\Gamma + d\Delta + dE + dZ + dH + d\Theta + dI + dK + d\Lambda + dM + \\
& dN + d\Xi + dO + d\Pi + dP + d\Sigma + dT + d\Upsilon + d\Phi + dX + d\Psi + d\Omega + \\
& d\alpha + d\beta + d\gamma + d\delta + d\epsilon + d\zeta + d\eta + d\theta + d\iota + d\kappa + d\lambda + d\mu + \\
& d\nu + d\xi + d\omicron + d\pi + d\rho + d\sigma + d\tau + d\nu + d\phi + d\chi + d\psi + d\omega + \\
& d\varepsilon + d\vartheta + d\varpi + d\varrho + d\varsigma + d\varphi + \\
& dA + dB + d\Gamma + d\Delta + dE + dZ + dH + d\Theta + dI + dK + d\Lambda + dM + \\
& dN + d\Xi + dO + d\Pi + dP + d\Sigma + dT + d\Upsilon + d\Phi + dX + d\Psi + d\Omega +
\end{aligned}$$

$\partial A + \partial B + \partial C + \partial D + \partial E + \partial F + \partial G + \partial H + \partial I + \partial J + \partial K + \partial L + \partial M +$   
 $\partial N + \partial O + \partial P + \partial Q + \partial R + \partial S + \partial T + \partial U + \partial V + \partial W + \partial X + \partial Y + \partial Z +$   
 $\partial a + \partial b + \partial c + \partial d + \partial e + \partial f + \partial g + \partial h + \partial i + \partial j + \partial k + \partial l + \partial m +$   
 $\partial n + \partial o + \partial p + \partial q + \partial r + \partial s + \partial t + \partial u + \partial v + \partial w + \partial x + \partial y + \partial z +$   
 $\partial A + \partial B + \partial \Gamma + \partial \Delta + \partial E + \partial Z + \partial H + \partial \Theta + \partial I + \partial K + \partial \Lambda + \partial M +$   
 $\partial N + \partial \Xi + \partial O + \partial \Pi + \partial P + \partial \Sigma + \partial T + \partial \Upsilon + \partial \Phi + \partial X + \partial \Psi + \partial \Omega +$   
 $\partial \alpha + \partial \beta + \partial \gamma + \partial \delta + \partial \epsilon + \partial \zeta + \partial \eta + \partial \theta + \partial \iota + \partial \kappa + \partial \lambda + \partial \mu +$   
 $\partial \nu + \partial \xi + \partial \omicron + \partial \pi + \partial \rho + \partial \sigma + \partial \tau + \partial \upsilon + \partial \phi + \partial \chi + \partial \psi + \partial \omega +$   
 $\partial \varepsilon + \partial \vartheta + \partial \varpi + \partial \varrho + \partial \varsigma + \partial \varphi +$   
 $\partial A + \partial B + \partial \Gamma + \partial \Delta + \partial E + \partial Z + \partial H + \partial \Theta + \partial I + \partial K + \partial \Lambda + \partial M +$   
 $\partial N + \partial \Xi + \partial O + \partial \Pi + \partial P + \partial \Sigma + \partial T + \partial \Upsilon + \partial \Phi + \partial X + \partial \Psi + \partial \Omega +$

## Subsection D.9 Slash Kerning **Serif**

$1/A + 1/B + 1/C + 1/D + 1/E + 1/F + 1/G + 1/H + 1/I + 1/J + 1/K + 1/L + 1/M +$   
 $1/N + 1/O + 1/P + 1/Q + 1/R + 1/S + 1/T + 1/U + 1/V + 1/W + 1/X + 1/Y + 1/Z +$   
 $1/a + 1/b + 1/c + 1/d + 1/e + 1/f + 1/g + 1/h + 1/i + 1/j + 1/k + 1/l + 1/m +$   
 $1/n + 1/o + 1/p + 1/q + 1/r + 1/s + 1/t + 1/u + 1/v + 1/w + 1/x + 1/y + 1/z +$   
 $1/A + 1/B + 1/\Gamma + 1/\Delta + 1/E + 1/Z + 1/H + 1/\Theta + 1/I + 1/K + 1/\Lambda + 1/M +$   
 $1/N + 1/\Xi + 1/O + 1/\Pi + 1/P + 1/\Sigma + 1/T + 1/\Upsilon + 1/\Phi + 1/X + 1/\Psi + 1/\Omega +$   
 $1/\alpha + 1/\beta + 1/\gamma + 1/\delta + 1/\epsilon + 1/\zeta + 1/\eta + 1/\theta + 1/\iota + 1/\kappa + 1/\lambda + 1/\mu +$   
 $1/\nu + 1/\xi + 1/\omicron + 1/\pi + 1/\rho + 1/\sigma + 1/\tau + 1/\upsilon + 1/\phi + 1/\chi + 1/\psi + 1/\omega +$   
 $1/\varepsilon + 1/\vartheta + 1/\varpi + 1/\varrho + 1/\varsigma + 1/\varphi +$

$A/2 + B/2 + C/2 + D/2 + E/2 + F/2 + G/2 + H/2 + I/2 + J/2 + K/2 + L/2 + M/2 +$   
 $N/2 + O/2 + P/2 + Q/2 + R/2 + S/2 + T/2 + U/2 + V/2 + W/2 + X/2 + Y/2 + Z/2 +$   
 $a/2 + b/2 + c/2 + d/2 + e/2 + f/2 + g/2 + h/2 + i/2 + j/2 + k/2 + l/2 + m/2 +$   
 $n/2 + o/2 + p/2 + q/2 + r/2 + s/2 + t/2 + u/2 + v/2 + w/2 + x/2 + y/2 + z/2 +$   
 $A/2 + B/2 + \Gamma/2 + \Delta/2 + E/2 + Z/2 + H/2 + \Theta/2 + I/2 + K/2 + \Lambda/2 + M/2 +$   
 $N/2 + \Xi/2 + O/2 + \Pi/2 + P/2 + \Sigma/2 + T/2 + \Upsilon/2 + \Phi/2 + X/2 + \Psi/2 + \Omega/2 +$   
 $\alpha/2 + \beta/2 + \gamma/2 + \delta/2 + \epsilon/2 + \zeta/2 + \eta/2 + \theta/2 + \iota/2 + \kappa/2 + \lambda/2 + \mu/2 +$   
 $\nu/2 + \xi/2 + o/2 + \pi/2 + \rho/2 + \sigma/2 + \tau/2 + \upsilon/2 + \phi/2 + \chi/2 + \psi/2 + \omega/2 +$   
 $\varepsilon/2 + \vartheta/2 + \varpi/2 + \varrho/2 + \varsigma/2 + \varphi/2 +$

### Subsection D.10 (Big) Operators **Serif**

$$\begin{array}{cccccccc}
 \sum_{i=1}^n x^n & \prod_{i=1}^n x^n & \coprod_{i=1}^n x^n & \int_{i=1}^n x^n & \oint_{i=1}^n x^n & & & \\
 \otimes_{i=1}^n x^n & \oplus_{i=1}^n x^n & \odot_{i=1}^n x^n & \wedge_{i=1}^n x^n & \vee_{i=1}^n x^n & \uplus_{i=1}^n x^n & \cup_{i=1}^n x^n & \cap_{i=1}^n x^n \quad \sqcup_{i=1}^n x^n
 \end{array}$$

$$\sum_{i=1}^n x^n \quad \prod_{i=1}^n x^n \quad \coprod_{i=1}^n x^n \quad \int_{i=1}^n x^n \quad \oint_{i=1}^n x^n$$

$$\bigotimes_{i=1}^n x^n \quad \bigoplus_{i=1}^n x^n \quad \bigodot_{i=1}^n x^n \quad \bigwedge_{i=1}^n x^n \quad \bigvee_{i=1}^n x^n \quad \biguplus_{i=1}^n x^n \quad \bigcup_{i=1}^n x^n \quad \bigcap_{i=1}^n x^n \quad \bigsqcup_{i=1}^n x^n$$

### Subsection D.11 Radicals **Serif**

$$\sqrt{x+y} \quad \sqrt{x^2+y^2} \quad \sqrt{x_i^2+y_j^2} \quad \sqrt{\left(\frac{\cos x}{2}\right)} \quad \sqrt{\left(\frac{\sin x}{2}\right)}$$

$$\sqrt{\sqrt{\sqrt{\sqrt{\sqrt{\sqrt{\sqrt{x+y}}}}}}}$$

### Subsection D.12 Over- and Underbraces **Serif**

$$\overbrace{x} \quad \overbrace{x+y} \quad \overbrace{x^2+y^2} \quad \overbrace{x_i^2+y_j^2} \quad \underbrace{x} \quad \underbrace{x+y} \quad \underbrace{x_i+y_j} \quad \underbrace{x_i^2+y_j^2}$$



## Subsection D.17 Binary Operators **Serif**

$x \pm y$	<code>\pm</code>	$x \cap y$	<code>\cap</code>	$x \diamond y$	<code>\diamond</code>	$x \oplus y$	<code>\oplus</code>
$x \mp y$	<code>\mp</code>	$x \cup y$	<code>\cup</code>	$x \triangle y$	<code>\bigtriangleup</code>	$x \ominus y$	<code>\ominus</code>
$x \times y$	<code>\times</code>	$x \uplus y$	<code>\uplus</code>	$x \nabla y$	<code>\bigtriangledown</code>	$x \otimes y$	<code>\otimes</code>
$x \div y$	<code>\div</code>	$x \sqcap y$	<code>\sqcap</code>	$x \triangleleft y$	<code>\triangleleft</code>	$x \oslash y$	<code>\oslash</code>
$x * y$	<code>\ast</code>	$x \sqcup y$	<code>\sqcup</code>	$x \triangleright y$	<code>\triangleright</code>	$x \odot y$	<code>\odot</code>
$x \star y$	<code>\star</code>	$x \vee y$	<code>\vee</code>	$x \lhd y$	<code>\lhd</code>	$x \bigcirc y$	<code>\bigcirc</code>
$x \circ y$	<code>\circ</code>	$x \wedge y$	<code>\wedge</code>	$x \rhd y$	<code>\rhd</code>	$x \dagger y$	<code>\dagger</code>
$x \bullet y$	<code>\bullet</code>	$x \setminus y$	<code>\setminus</code>	$x \unlhd y$	<code>\unlhd</code>	$x \ddagger y$	<code>\ddagger</code>
$x \cdot y$	<code>\cdot</code>	$x \wr y$	<code>\wr</code>	$x \unrhd y$	<code>\unrhd</code>	$x \S y$	<code>\S</code>
$x + y$	<code>+</code>	$x - y$	<code>-</code>	$x \amalg y$	<code>\amalg</code>	$x \P y$	<code>\P</code>

## Subsection D.18 Relations **Serif**

$x \leq y$	<code>\leq</code>	$x \geq y$	<code>\geq</code>	$x \equiv y$	<code>\equiv</code>	$x \models y$	<code>\models</code>
$x < y$	<code>&lt;</code>	$x > y$	<code>&gt;</code>	$x \sim y$	<code>\sim</code>	$x \perp y$	<code>\perp</code>
$x \leq y$	<code>\preceq</code>	$x \geq y$	<code>\succeq</code>	$x \simeq y$	<code>\simeq</code>	$x \mid y$	<code>\mid</code>
$x \ll y$	<code>\ll</code>	$x \gg y$	<code>\gg</code>	$x \asymp y$	<code>\asymp</code>	$x \parallel y$	<code>\parallel</code>
$x \subset y$	<code>\subset</code>	$x \supset y$	<code>\supset</code>	$x \approx y$	<code>\approx</code>	$x \bowtie y$	<code>\bowtie</code>
$x \subseteq y$	<code>\subseteq</code>	$x \supseteq y$	<code>\supseteq</code>	$x \cong y$	<code>\cong</code>	$x \Join y$	<code>\Join</code>
$x \sqsubset y$	<code>\sqsubset</code>	$x \sqsupset y$	<code>\sqsupset</code>	$x \neq y$	<code>\neq</code>	$x \smile y$	<code>\smile</code>
$x \sqsubseteq y$	<code>\sqsubseteq</code>	$x \sqsupseteq y$	<code>\sqsupseteq</code>	$x \doteq y$	<code>\doteq</code>	$x \frown y$	<code>\frown</code>
$x \in y$	<code>\in</code>	$x \ni y$	<code>\ni</code>	$x \propto y$	<code>\propto</code>	$x = y$	<code>=</code>
$x \vdash y$	<code>\vdash</code>	$x \dashv y$	<code>\dashv</code>	$x < y$	<code>&lt;</code>	$x > y$	<code>&gt;</code>
$x : y$	<code>:</code>						

## Subsection D.19 Punctuation **Serif**

$x, y$	<code>,</code>	$x; y$	<code>;</code>	$x : y$	<code>\colon</code>	$x \cdot y$	<code>\ldotp</code>	$x \cdot y$	<code>\cdot</code>
--------	----------------	--------	----------------	---------	---------------------	-------------	---------------------	-------------	--------------------

## Subsection D.20 Arrows **Serif**

$x \leftarrow y$	<code>\leftarrow</code>	$x \longleftarrow y$	<code>\longleftarrow</code>	$x \uparrow y$	<code>\uparrow</code>
$x \Leftarrow y$	<code>\Leftarrow</code>	$x \Longleftarrow y$	<code>\Longleftarrow</code>	$x \Uparrow y$	<code>\Uparrow</code>
$x \rightarrow y$	<code>\rightarrow</code>	$x \longrightarrow y$	<code>\longrightarrow</code>	$x \downarrow y$	<code>\downarrow</code>
$x \Rightarrow y$	<code>\Rightarrow</code>	$x \Longrightarrow y$	<code>\Longrightarrow</code>	$x \Downarrow y$	<code>\Downarrow</code>
$x \leftrightarrow y$	<code>\leftrightarrow</code>	$x \longleftrightarrow y$	<code>\longleftrightarrow</code>	$x \Updownarrow y$	<code>\Updownarrow</code>
$x \Leftrightarrow y$	<code>\Leftrightarrow</code>	$x \Longleftrightarrow y$	<code>\Longleftrightarrow</code>	$x \nearrow y$	<code>\nearrow</code>
$x \mapsto y$	<code>\mapsto</code>	$x \longmapsto y$	<code>\longmapsto</code>	$x \searrow y$	<code>\searrow</code>
$x \hookrightarrow y$	<code>\hookrightarrow</code>	$x \hookleftarrow y$	<code>\hookleftarrow</code>	$x \swarrow y$	<code>\swarrow</code>
$x \leftharpoonup y$	<code>\leftharpoonup</code>	$x \rightharpoonup y$	<code>\rightharpoonup</code>	$x \nwarrow y$	<code>\nwarrow</code>
$x \leftharpoonupdown y$	<code>\leftharpoonupdown</code>	$x \rightharpoonupdown y$	<code>\rightharpoonupdown</code>		
$x \rightleftharpoons y$	<code>\rightleftharpoons</code>	$x \leadsto y$	<code>\leadsto</code>		

## Subsection D.21 Miscellaneous Symbols **Serif**

$x\dots y$	<code>\ldots</code>	$x\cdots y$	<code>\cdots</code>	$x\dot{\cdot}y$	<code>\vdots</code>	$x\ddots y$	<code>\ddots</code>
$x\aleph y$	<code>\aleph</code>	$x\prime y$	<code>\prime</code>	$x\forall y$	<code>\forall</code>	$x\infty y$	<code>\infty</code>
$x\hbar y$	<code>\hbar</code>	$x\emptyset y$	<code>\emptyset</code>	$x\exists y$	<code>\exists</code>	$x\Box y$	<code>\Box</code>
$x\imath y$	<code>\imath</code>	$x\nabla y$	<code>\nabla</code>	$x\neg y$	<code>\neg</code>	$x\Diamond y$	<code>\Diamond</code>
$x\jmath y$	<code>\jmath</code>	$x\sqrt{y}$	<code>\sqrt</code>	$x\flat y$	<code>\flat</code>	$x\triangle y$	<code>\triangle</code>
$x\ell y$	<code>\ell</code>	$x\top y$	<code>\top</code>	$x\natural y$	<code>\natural</code>	$x\clubsuit y$	<code>\clubsuit</code>
$x\wp y$	<code>\wp</code>	$x\bot y$	<code>\bot</code>	$x\sharp y$	<code>\sharp</code>	$x\diamondsuit y$	<code>\diamondsuit</code>
$x\Re y$	<code>\Re</code>	$x\ y$	<code>\ </code>	$x\backslash y$	<code>\backslash</code>	$x\heartsuit y$	<code>\heartsuit</code>
$x\Im y$	<code>\Im</code>	$x\angle y$	<code>\angle</code>	$x\partial y$	<code>\partial</code>	$x\spadesuit y$	<code>\spadesuit</code>
$x\mho y$	<code>\mho</code>	$x.y$	<code>.</code>	$x y$	<code> </code>	$x!y$	<code>!</code>

## Subsection D.22 Variable-Sized Operators **Serif**

$x\sum y$	<code>\sum</code>	$x\bigcap y$	<code>\bigcap</code>	$x\bigodot y$	<code>\bigodot</code>
$x\prod y$	<code>\prod</code>	$x\bigcup y$	<code>\bigcup</code>	$x\bigotimes y$	<code>\bigotimes</code>
$x\coprod y$	<code>\coprod</code>	$x\bigsqcup y$	<code>\bigsqcup</code>	$x\bigoplus y$	<code>\bigoplus</code>
$x\int y$	<code>\int</code>	$x\bigvee y$	<code>\bigvee</code>	$x\biguplus y$	<code>\biguplus</code>
$x\oint y$	<code>\oint</code>	$x\bigwedge y$	<code>\bigwedge</code>		

## Subsection D.23 Log-Like Operators **Serif**

$x\arccos y$	$x\cos y$	$x\csc y$	$x\exp y$	$x\ker y$	$x\limsup y$	$x\min y$	$x\sinh y$
$x\arcsin y$	$x\cosh y$	$x\deg y$	$x\gcd y$	$x\lg y$	$x\ln y$	$x\Pr y$	$x\sup y$
$x\arctan y$	$x\cot y$	$x\det y$	$x\hom y$	$x\lim y$	$x\log y$	$x\sec y$	$x\tan y$
$x\arg y$	$x\coth y$	$x\dim y$	$x\inf y$	$x\liminf y$	$x\max y$	$x\sin y$	$x\tanh y$

## Subsection D.24 Delimiters **Serif**

$x(y$	<code>(</code>	$x)y$	<code>)</code>	$x\uparrow y$	<code>\uparrow</code>	$x\Uparrow y$	<code>\Uparrow</code>
$x[y$	<code>[</code>	$x]y$	<code>]</code>	$x\downarrow y$	<code>\downarrow</code>	$x\Downarrow y$	<code>\Downarrow</code>
$x\{y$	<code>\{</code>	$x\}y$	<code>\}</code>	$x\updownarrow y$	<code>\updownarrow</code>	$x\Updownarrow y$	<code>\Updownarrow</code>
$x\lfloor y$	<code>\lfloor</code>	$x\rfloor y$	<code>\rfloor</code>	$x\lceil y$	<code>\lceil</code>	$x\rceil y$	<code>\rceil</code>
$x\langle y$	<code>\langle</code>	$x\rangle y$	<code>\rangle</code>	$x/y$	<code>/</code>	$x\backslash y$	<code>\backslash</code>
$x y$	<code> </code>	$x\ y$	<code>\ </code>				

## Subsection D.25 Large Delimiters **Serif**

$\)$	<code>\rmoustache</code>	$\)$	<code>\lmoustache</code>	$\)$	<code>\rgroup</code>	$($	<code>\lgroup</code>
$\uparrow$	<code>\arrowvert</code>	$\Uparrow$	<code>\Arrowvert</code>	$\updownarrow$	<code>\bracevert</code>		

## Subsection D.26 Math Mode Accents **Serif**

$\hat{a}$	<code>\hat{a}</code>	$\acute{a}$	<code>\acute{a}</code>	$\bar{a}$	<code>\bar{a}</code>	$\dot{a}$	<code>\dot{a}</code>	$\breve{a}$	<code>\breve{a}</code>
$\check{a}$	<code>\check{a}</code>	$\grave{a}$	<code>\grave{a}</code>	$\vec{a}$	<code>\vec{a}</code>	$\ddot{a}$	<code>\ddot{a}</code>	$\tilde{a}$	<code>\tilde{a}</code>

## Subsection D.27 Miscellaneous Constructions **Serif**

$\widetilde{abc}$	<code>\widetilde{abc}</code>	$\widehat{abc}$	<code>\widehat{abc}</code>
$\overleftarrow{abc}$	<code>\overleftarrow{abc}</code>	$\overrightarrow{abc}$	<code>\overrightarrow{abc}</code>
$\overline{abc}$	<code>\overline{abc}</code>	$\underline{abc}$	<code>\underline{abc}</code>
$\overbrace{abc}$	<code>\overbrace{abc}</code>	$\underbrace{abc}$	<code>\underbrace{abc}</code>
$\sqrt{abc}$	<code>\sqrt{abc}</code>	$\sqrt[n]{abc}$	<code>\sqrt[n]{abc}</code>
$f'$	<code>f'</code>	$\frac{abc}{xyz}$	<code>\frac{abc}{xyz}</code>

## Subsection D.28 AMS Delimiters **Serif**

$x\ulcorner y$  `\ulcorner`  $x\urcorner y$  `\urcorner`  $x\llcorner y$  `\llcorner`  $x\lrcorner y$  `\lrcorner`

## Subsection D.29 AMS Arrows **Serif**

$x \dashrightarrow y$	<code>\dashrightarrow</code>	$x \dashleftarrow y$	<code>\dashleftarrow</code>
$x \leftrightsquigarrow y$	<code>\leftrightsquigarrow</code>	$x \rightleftarrows y$	<code>\rightleftarrows</code>
$x \Lleftarrow y$	<code>\Lleftarrow</code>	$x \twoheadleftarrow y$	<code>\twoheadleftarrow</code>
$x \leftarrowtail y$	<code>\leftarrowtail</code>	$x \looparrowleft y$	<code>\looparrowleft</code>
$x \leftrightharpoons y$	<code>\leftrightharpoons</code>	$x \curvearrowleft y$	<code>\curvearrowleft</code>
$x \circlearrowleft y$	<code>\circlearrowleft</code>	$x \Lsh y$	<code>\Lsh</code>
$x \Uparrow y$	<code>\Uparrow</code>	$x \upharpoonleft y$	<code>\upharpoonleft</code>
$x \Downarrow y$	<code>\Downarrow</code>	$x \multimap y$	<code>\multimap</code>
$x \leftrightsquigarrow y$	<code>\leftrightsquigarrow</code>	$x \rightrightarrows y$	<code>\rightrightarrows</code>
$x \rightleftarrows y$	<code>\rightleftarrows</code>	$x \rightrightarrows y$	<code>\rightrightarrows</code>
$x \rightleftharpoons y$	<code>\rightleftharpoons</code>	$x \twoheadrightarrow y$	<code>\twoheadrightarrow</code>
$x \rightarrowtail y$	<code>\rightarrowtail</code>	$x \looparrowright y$	<code>\looparrowright</code>
$x \rightharpoonup y$	<code>\rightharpoonup</code>	$x \curvearrowright y$	<code>\curvearrowright</code>
$x \circlearrowright y$	<code>\circlearrowright</code>	$x \Rsh y$	<code>\Rsh</code>
$x \Downarrow y$	<code>\Downarrow</code>	$x \upharpoonright y$	<code>\upharpoonright</code>
$x \downharpoonright y$	<code>\downharpoonright</code>	$x \rightsquigarrow y$	<code>\rightsquigarrow</code>

## Subsection D.30 AMS Negated Arrows **Serif**

$x \nleftarrow y$	<code>\nleftarrow</code>	$x \nrightarrow y$	<code>\nrightarrow</code>
$x \nLleftarrow y$	<code>\nLleftarrow</code>	$x \nRrightarrow y$	<code>\nRrightarrow</code>
$x \nleftrightarrow y$	<code>\nleftrightarrow</code>	$x \nLeftrightarrow y$	<code>\nLeftrightarrow</code>

## Subsection D.31 AMS Greek **Serif**

$x\digamma y$  `\digamma`  $x\varkappa y$  `\varkappa`

## Subsection D.32 AMS Hebrew **Serif**

$x\beth y$  `\beth`  $x\daleth y$  `\daleth`  $x\gimel y$  `\gimel`



### Subsection D.33 AMS Miscellaneous **Serif**

$x\hbar y$	<code>\hbar</code>	$x\hslash y$	<code>\hslash</code>
$x\triangle y$	<code>\vartriangle</code>	$x\nabla y$	<code>\triangledown</code>
$x\square y$	<code>\square</code>	$x\lozenge y$	<code>\lozenge</code>
$x\textcircled{S} y$	<code>\circledS</code>	$x\angle y$	<code>\angle</code>
$x\measuredangle y$	<code>\measuredangle</code>	$x\nexists y$	<code>\nexists</code>
$x\mho y$	<code>\mho</code>	$x\Finv y$	<code>\Finv</code>
$x\Game y$	<code>\Game</code>	$x\Bbbk y$	<code>\Bbbk</code>
$x\backprime y$	<code>\backprime</code>	$x\varnothing y$	<code>\varnothing</code>
$x\blacktriangle y$	<code>\blacktriangle</code>	$x\blacktriangledown y$	<code>\blacktriangledown</code>
$x\blacksquare y$	<code>\blacksquare</code>	$x\blacklozenge y$	<code>\blacklozenge</code>
$x\bigstar y$	<code>\bigstar</code>	$x\angle y$	<code>\sphericalangle</code>
$x\complement y$	<code>\complement</code>	$x\eth y$	<code>\eth</code>
$x/y y$	<code>\diagup</code>	$x\diagdown y$	<code>\diagdown</code>

" Not defined in `amssymb.sty`, define using the `\newsymbol` command.

### Subsection D.34 AMS Binary Operators **Serif**

$x\dotplus y$	<code>\dotplus</code>	$x\smallsetminus y$	<code>\smallsetminus</code>
$x\cap y$	<code>\Cap</code>	$x\cup y$	<code>\Cup</code>
$x\bar{\wedge} y$	<code>\barwedge</code>	$x\veebar y$	<code>\veebar</code>
$x\overline{\wedge} y$	<code>\doublebarwedge</code>	$x\boxminus y$	<code>\boxminus</code>
$x\boxtimes y$	<code>\boxtimes</code>	$x\boxdot y$	<code>\boxdot</code>
$x\boxplus y$	<code>\boxplus</code>	$x\divideontimes y$	<code>\divideontimes</code>
$x\ltimes y$	<code>\ltimes</code>	$x\rtimes y$	<code>\rtimes</code>
$x\leftthreetimes y$	<code>\leftthreetimes</code>	$x\rightthreetimes y$	<code>\rightthreetimes</code>
$x\curlywedge y$	<code>\curlywedge</code>	$x\curlyvee y$	<code>\curlyvee</code>
$x\ominus y$	<code>\circleddash</code>	$x\circledast y$	<code>\circledast</code>
$x\odot y$	<code>\circledcirc</code>	$x\centerdot y$	<code>\centerdot</code>
$x\intercal y$	<code>\intercal</code>		

## Subsection D.35 AMS Relations **Serif**

$x \leqslant y$	<code>\leqslant</code>
$x \lesssim y$	<code>\lesssim</code>
$x \cong y$	<code>\approxeq</code>
$x \lll y$	<code>\lll</code>
$x \lesseqgtr y$	<code>\lesseqgtr</code>
$x \doteqdot y$	<code>\doteqdot</code>
$x \fallingdotseq y$	<code>\fallingdotseq</code>
$x \backsimeq y$	<code>\backsimeq</code>
$x \Subset y$	<code>\Subset</code>
$x \preccurlyeq y$	<code>\preccurlyeq</code>
$x \precapprox y$	<code>\precapprox</code>
$x \triangleleft y$	<code>\vartriangleleft</code>
$x \vDash y$	<code>\vDash</code>
$x \smallsmile y$	<code>\smallsmile</code>
$x \bumpeq y$	<code>\bumpeq</code>
$x \geqeq y$	<code>\geqeq</code>
$x \gtrsim y$	<code>\gtrsim</code>
$x \gtrapprox y$	<code>\gtrapprox</code>
$x \ggg y$	<code>\ggg</code>
$x \gtreqless y$	<code>\gtreqless</code>
$x \eqcirc y$	<code>\eqcirc</code>
$x \triangleq y$	<code>\triangleq</code>
$x \thickapprox y$	<code>\thickapprox</code>
$x \supseteq y$	<code>\Supset</code>
$x \succcurlyeq y$	<code>\succcurlyeq</code>
$x \succsim y$	<code>\succsim</code>
$x \triangleright y$	<code>\vartriangleright</code>
$x \Vdash y$	<code>\Vdash</code>
$x \parallel y$	<code>\shortparallel</code>
$x \pitchfork y$	<code>\pitchfork</code>
$x \blacktriangleleft y$	<code>\blacktriangleleft</code>
$x \ni y$	<code>\backepsilon</code>
$x \because y$	<code>\because</code>

## Subsection D.36 AMS Negated Relations **Serif**

$x \nless y$	<code>\nless</code>	$x \nleq y$	<code>\nleq</code>
$x \nleqslant y$	<code>\nleqslant</code>	$x \nleqq y$	<code>\nleqq</code>
$x \leq y$	<code>\lneq</code>	$x \lesseqgtr y$	<code>\lneqq</code>
$x \lesseqgtr y$	<code>\lvertneqq</code>	$x \lesssim y$	<code>\lnsim</code>
$x \lesssim y$	<code>\lnapprox</code>	$x \nprec y$	<code>\nprec</code>
$x \nprecceq y$	<code>\nprecceq</code>	$x \precnsim y$	<code>\precnsim</code>
$x \precnsim y$	<code>\precnapprox</code>	$x \nsim y$	<code>\nsim</code>
$x \nshortmid y$	<code>\nshortmid</code>	$x \nmid y$	<code>\nmid</code>
$x \nvDash y$	<code>\nvDash</code>	$x \nVDash y$	<code>\nVDash</code>
$x \ntriangleleft y$	<code>\ntriangleleft</code>	$x \ntrianglelefteq y$	<code>\ntrianglelefteq</code>
$x \not\subseteq y$	<code>\nsubseteq</code>	$x \subsetneq y$	<code>\subsetneq</code>
$x \subsetneq y$	<code>\varsubsetneq</code>	$x \subsetneqq y$	<code>\subsetneqq</code>
$x \subsetneqq y$	<code>\varsubsetneqq</code>	$x \ntriangleright y$	<code>\ntriangleright</code>
$x \ngeq y$	<code>\ngeq</code>	$x \ngeqslant y$	<code>\ngeqslant</code>
$x \ngeqq y$	<code>\ngeqq</code>	$x \gneq y$	<code>\gneq</code>
$x \gneq y$	<code>\gneqq</code>	$x \gvertneqq y$	<code>\gvertneqq</code>
$x \gnsim y$	<code>\gnsim</code>	$x \gnsim y$	<code>\gnsim</code>
$x \nsucc y$	<code>\nsucc</code>	$x \nsucceq y$	<code>\nsucceq</code>
$x \nsucceq y$	<code>\nsucceq</code>	$x \succnsim y$	<code>\succnsim</code>
$x \succnsim y$	<code>\succnapprox</code>	$x \ncong y$	<code>\ncong</code>
$x \nshortparallel y$	<code>\nshortparallel</code>	$x \nparallel y$	<code>\nparallel</code>
$x \nVdash y$	<code>\nVdash</code>	$x \nVDash y$	<code>\nVDash</code>
$x \ntriangleright y$	<code>\ntriangleright</code>	$x \ntrianglerighteq y$	<code>\ntrianglerighteq</code>
$x \ntrianglerighteq y$	<code>\ntrianglerighteq</code>	$x \nsupseteq y$	<code>\nsupseteq</code>
$x \supseteq y$	<code>\supseteq</code>	$x \supsetneq y$	<code>\supsetneq</code>
$x \supsetneq y$	<code>\supsetneq</code>	$x \supsetneqq y$	<code>\supsetneqq</code>

## Subsection D.37 Math “Torture” Test **Serif**

Most of the following examples are taken from *The T<sub>E</sub>Xbook* (Knuth, 1984, see <https://ctan.org/pkg/texbook>) and were adapted for L<sup>A</sup>T<sub>E</sub>X from Karl Berry’s torture test for plain T<sub>E</sub>X math fonts.

$x + y - z,$     $x + y * z,$     $z * y / z,$     $(x + y)(x - y) = x^2 - y^2,$   
 $x \times y \cdot z = [x y z],$     $x \circ y \bullet z,$     $x \cup y \cap z,$     $x \sqcup y \sqcap z,$   
 $x \vee y \wedge z,$     $x \pm y \mp z,$     $x = y / z,$     $x := y,$     $x \leq y \neq z,$     $x \sim y \simeq z$     $x \equiv y \ncong z,$     $x \subset y \subseteq z$   
 $\sin 2\theta = 2 \sin \theta \cos \theta,$     $O(n \log n \log n),$     $\Pr(X > x) = \exp(-x/\mu),$   
 $(x \in A(n) \mid x \in B(n)),$     $\bigcup_n X_n \parallel \bigcap_n Y_n$   
 In-text matrices  $\begin{pmatrix} 1 & 1 \\ 0 & 1 \end{pmatrix}$  and  $\begin{pmatrix} a & b & c \\ 1 & m & n \end{pmatrix}.$

$$a_0+\frac{1}{a_1+\frac{1}{a_2+\frac{1}{a_3+\frac{1}{a_4}}}}$$

$$\binom{p}{2}x^2y^{p-2}-\frac{1}{1-x}\frac{1}{1-x^2}=\frac{a+1}{b}\bigg/\frac{c+1}{d}.$$

$$\sqrt{1+\sqrt{1+\sqrt{1+\sqrt{1+\sqrt{1+x}}}}}$$

$$\sqrt[n]{1+\sqrt[k]{1+\sqrt[5]{1+\sqrt[4]{1+\sqrt[3]{1+x}}}}}$$

$$\left(\frac{\partial^2}{\partial x^2}+\frac{\partial^2}{\partial y^2}\right)|\varphi(x+\mathrm{i}y)|^2=0$$

$$\pi(n)=\sum_{m=2}^n\left\lfloor\left(\sum_{k=1}^{m-1}\lfloor(m/k)/\lceil m/k\rceil\rfloor\right)^{-1}\right\rfloor.$$

$$\int_0^\infty \frac{t-\mathrm{i}b}{t^2+b^2}e^{\mathrm{i}at}\,\mathrm{d}t=e^{ab}E_1(ab),\quad a,b>0.$$

$$\boldsymbol{A} \coloneqq \begin{pmatrix} x-\lambda & 1 & 0 \\ 0 & x-\lambda & 1 \\ 0 & 0 & x-\lambda \end{pmatrix}.$$

$$\begin{pmatrix} a & b & c \\ d & e & f \end{pmatrix} \begin{pmatrix} u & x \\ v & y \\ w & z \end{pmatrix}$$

$$\boldsymbol{A}=\begin{pmatrix} a_{11} & a_{12} & \ldots & a_{1n} \\ a_{21} & a_{22} & \ldots & a_{2n} \\ \vdots & \vdots & \ddots & \vdots \\ a_{m1} & a_{m2} & \ldots & a_{mn} \end{pmatrix}$$

$$\boldsymbol{M} = \begin{matrix} & \begin{matrix} C & I & C' \end{matrix} \\ \begin{matrix} C \\ C' \end{matrix} & \begin{pmatrix} 1 & 0 & 0 \\ b & 1-b & 0 \\ 0 & a & 1-a \end{pmatrix} \end{matrix}$$

$$\sum_{n=0}^\infty a_n z^n \quad \text{converges if} \quad |z| < \left(\limsup_{n\rightarrow\infty} \sqrt[n]{|a_n|}\right)^{-1}.$$

$$\frac{f(x+\Delta x)-f(x)}{\Delta x}\rightarrow f'(x)\qquad\text{as }\Delta x\rightarrow 0.$$

$$\|u_i\|=1,\qquad u_i\cdot u_j=0\quad\text{if }i\neq j.$$

$$\text{The confluent image of } \left\{ \begin{array}{l} \text{an arc} \\ \text{a circle} \\ \text{a fan} \end{array} \right\} \text{ is } \left\{ \begin{array}{l} \text{an arc} \\ \text{an arc or a circle} \\ \text{a fan or an arc} \end{array} \right\}.$$

$$\begin{aligned} T(n) \;\leq\; T(2^{\lceil \lg n \rceil}) \;\leq\; c(3^{\lceil \lg n \rceil} - 2^{\lceil \lg n \rceil}) \\ < 3c \cdot 3^{\lg n} \\ = 3c\,n^{\lg 3}. \end{aligned}$$

$$\begin{aligned}(x+y)(x-y) &= x^2-xy+yx-y^2 \\ &= x^2-y^2 \\ (x+y)^2 &= x^2+2xy+y^2.\end{aligned}$$

$$\begin{aligned} \left(\int_{-\infty}^{\infty} \mathrm{e}^{-x^2} \, \mathrm{d}x\right)^2 &= \int_{-\infty}^{\infty} \int_{-\infty}^{\infty} \mathrm{e}^{-(x^2+y^2)} \, \mathrm{d}x \, \mathrm{d}y \\ &= \int_0^{2\pi} \int_0^{\infty} \mathrm{e}^{-r^2} \, \mathrm{d}r \, \mathrm{d}\theta \\ &= \int_0^{2\pi} \left(\mathrm{e}^{-\frac{r^2}{2}} \Big|_{r=0}^{r=\infty}\right) \mathrm{d}\theta \\ &= \pi. \end{aligned}$$

$$\prod_{k\geq 0}\frac{1}{(1-q^kz)}=\sum_{n\geq 0}z^n\Big/\prod_{1\leq k\leq n}(1-q^k).$$

$$\sum_{\substack{0\leq i\leq m\\ 0\leq j\leq n}}p(i,j)\neq \sum_{i=1}^p\sum_{j=1}^q\sum_{k=1}^ra_{ij}b_{jk}c_{ki}\neq \sum_{\substack{1\leq i\leq p\\ 1\leq j\leq q\\ 1\leq k\leq r}}a_{ij}b_{jk}c_{ki}$$

$$\max_{1\leq n\leq m}\log_2 P_n\quad\text{and}\quad\lim_{x\rightarrow 0}\frac{\sin x}{x}=1$$

$$\text{Inline math: }\max_{1\leq n\leq m}\log_2 P_n\quad\text{and}\quad\lim_{x\rightarrow 0}\frac{\sin x}{x}=1$$

$$p_1(n)=\lim_{m\rightarrow\infty}\sum_{\nu=0}^\infty(1-\cos^{2m}(\nu!^n\pi/n))$$

$$\text{Inline math: } p_1(n)=\lim_{m\rightarrow\infty}\sum_{\nu=0}^\infty(1-\cos^{2m}(\nu!^n\pi/n))$$

## References

- Andersen, Steffen, Glenn W. Harrison, Morten I. Lau, and E. Elisabet Rutström. 2008. "Eliciting Risk and Time Preferences." *Econometrica* 76 (3): 583–618. <https://doi.org/10.1111/j.1468-0262.2008.00848.x>. [1, 19]
- Andreoni, James, and Charles Sprenger. 2012. "Estimating Time Preferences from Convex Budgets." *American Economic Review* 102 (7): 3333–56. <https://doi.org/10.1257/aer.102.7.3333>. [1, 19]
- Attema, Arthur E., Han Bleichrodt, Yu Gao, Zhenxing Huang, and Peter P. Wakker. 2016. "Measuring Discounting without Measuring Utility." *American Economic Review* 106 (6): 1476–94. <https://doi.org/10.1257/aer.20150208>. [20]
- Balakrishnan, Uttara, Johannes Haushofer, and Pamela Jakiela. 2016. "How Soon Is Now? Evidence of Present Bias from Convex Time Budget Experiments." IZA Discussion Paper, IZA Discussion Paper Series. <http://ftp.iza.org/dp9653.pdf>. [1]
- Benartzi, Shlomo, Alessandro Previtero, and Richard H. Thaler. 2011. "Annuitization Puzzles." *Journal of Economic Perspectives* 25 (4): 143–64. <https://doi.org/10.1257/jep.25.4.143>. [20]
- Beute, Femke, and Yvonne A. W. de Kort. 2012. "Always Look on the Bright Side of Life: Ego-Replenishing Effects of Daylight versus Artificial Light." In *Proceedings of Experiencing Light 2012: International Conference on the Effects of Light on Wellbeing*, edited by Y. A. W. de Kort, M. P. J. Aarts, F. Beute, A. Haans, W. A. IJsselsteijn, D. Lakens, K. C. H. J. Smolders, and L. van Rijswijk, 1–4. Eindhoven, The Netherlands: Eindhoven University of Technology. <http://2012.experiencinglight.nl/doc/41.pdf>. [20]
- Bordalo, Pedro, Nicola Gennaioli, and Andrei Shleifer. 2012. "Salience Theory of Choice Under Risk." *Quarterly Journal of Economics* 127 (3): 1243–85. <https://doi.org/10.1093/qje/qjs018>. [2, 22]
- Bordalo, Pedro, Nicola Gennaioli, and Andrei Shleifer. 2013. "Salience and Consumer Choice." *Journal of Political Economy* 121 (5): 803–43. <https://doi.org/10.1086/673885>. [2, 22]
- Bushong, Benjamin, Matthew Rabin, and Joshua Schwartzstein. 2016. "A Model of Relative Thinking." Working paper. Cambridge, MA, USA: Harvard University. <http://people.hbs.edu/jschwartzstein/RelativeThinking.pdf>. [2]
- Davidoff, Thomas, Jeffrey R. Brown, and Peter A. Diamond. 2005. "Annuities and Individual Welfare." *American Economic Review* 95 (5): 1573–90. <https://doi.org/10.1257/000282805775014281>. [20]
- Dertwinkel-Kalt, Markus, Holger Gerhardt, Gerhard Riener, Frederik Schwerter, and Louis Strang. 2017. "Concentration Bias in Intertemporal Choice." Working paper. Bonn, Germany, et al.: University of Bonn et al. [https://www.dropbox.com/s/dv20mcu0qkygmjz/Concentration\\_Bias\\_in\\_Intertemporal\\_Choice.pdf](https://www.dropbox.com/s/dv20mcu0qkygmjz/Concentration_Bias_in_Intertemporal_Choice.pdf). [4, 5, 23–25]
- Gabaix, Xavier. 2014. "A Sparsity-Based Model of Bounded Rationality." *Quarterly Journal of Economics* 129 (4): 1661–710. <https://doi.org/10.1093/qje/qju024>. [2]

- Gerhardt, Holger, Hannah Schildberg-Hörisch, and Jana Willrodt.** 2017. “Does self-control depletion affect risk attitudes?” *European Economic Review* 100: 463–87. <https://doi.org/10.1016/j.euroecorev.2017.09.004>. [v, 26, 27]
- Halevy, Yoram.** 2014. “Some Comments on the Use of Monetary and Primary Rewards in the Measurement of Time Preferences.” Working paper. University of British Columbia. [http://faculty.arts.ubc.ca/yhalevy/monetary\\_primary.pdf](http://faculty.arts.ubc.ca/yhalevy/monetary_primary.pdf). [9, 18]
- Harrison, Glenn W., and E. Elisabet Rutström.** 2008. “Risk Aversion in the Laboratory.” Chap. 1 in *Risk Aversion in Experiments*, edited by Glenn W. Harrison and James C. Cox, 12: 41–196. Research in Experimental Economics. Bingley, UK: Emerald Group. [https://doi.org/10.1016/S0193-2306\(08\)00003-3](https://doi.org/10.1016/S0193-2306(08)00003-3). [20]
- Henrich, Joseph, Robert Boyd, Samuel Bowles, Colin Camerer, Ernst Fehr, Herbert Gintis, Richard McElreath, et al.** 2005. “‘Economic man’ in cross-cultural perspective: Behavioral experiments in 15 small-scale societies.” *Behavioral and Brain Sciences* 28 (6): 795–815, discussion 815–55. <https://doi.org/10.1017/S0140525X05000142>. [22]
- Kagel, John H., and Alvin E. Roth, eds.** 2016. *The Handbook of Experimental Economics*. Edited by John H. Kagel and Alvin E. Roth. Vol. 2. Princeton, NJ, USA: Princeton University Press. [20]
- Knuth, Donald E.** 1984. *The TeXbook*. 483. Reading, MA, USA: Addison-Wesley. [46]
- Kőszegi, Botond, and Adam Szeidl.** 2013. “A Model of Focusing in Economic Choice.” *Quarterly Journal of Economics* 128 (1): 53–104. <https://doi.org/10.1093/qje/qjs049>. [2, 9, 11, 19]
- Lisi, A. Garrett.** 1995. “A solitary wave solution of the Maxwell–Dirac equations.” *Journal of Physics A: Mathematical and General* 28 (18): 5385–92. <https://doi.org/10.1088/0305-4470/28/18/026>. [1]
- Luce, R. Duncan.** 1959. *Individual Choice Behavior: A Theoretical Analysis*. New York, NY, USA: John Wiley & Sons. [20]
- McClure, Samuel M., Keith M. Ericson, David Laibson, George Loewenstein, and Jonathan D. Cohen.** 2007. “Time Discounting for Primary Rewards.” *Journal of Neuroscience* 27 (21): 5796–804. <https://doi.org/10.1523/jneurosci.4246-06.2007>. [10, 19]
- McClure, Samuel M., David Laibson, George Loewenstein, and Jonathan D. Cohen.** 2004. “Separate Neural Systems Value Immediate and Delayed Monetary Rewards.” *Science* 306 (5695): 503–7. <https://doi.org/10.1126/science.1100907>. [10, 19]
- Samuelson, Paul.** 1937. “A Note on Measurement of Utility.” *Review of Economic Studies* 4 (2): 155–61. <https://doi.org/10.2307/2967612>. [19]
- Sims, Christopher A.** 2003. “Implications of rational inattention.” *Journal of Monetary Economics* 50 (3): 665–90. [https://doi.org/10.1016/S0304-3932\(03\)00029-1](https://doi.org/10.1016/S0304-3932(03)00029-1). [2]
- Sullivan, Paul.** 2016. *Fresh Thinking on Saving*. *New York Times* (2016): F2. <http://nytimes.com/2016/03/27/your-money/getting-workers-to-save-more-for-retirement.html>. [1]
- Taubinsky, Dmitry.** 2014. “From Intentions to Actions: A Model and Experimental Evidence of Inattentive Choice.” Working paper. Hanover, NH, USA: Dartmouth College. <https://docs.google.com/viewer?a=v&pid=sites&srcid=ZGVmYXVsdGRvbWFpbnxkbWl0cnlwYXBlc3R3Z3R3NmIzYWw0MWIwNTc4MjkwNQ>. [2]

- Vosgerau, Joachim, Sabrina Bruyneel, Ravi Dhar, and Klaus Wertenbroch.** 2008. "Ego Depletion and Cognitive Load: Same or Different Constructs?" In *Advances in Consumer Research*, 35: 217–20. Association for Consumer Research. <http://www.acrwebsite.org/search/view-conference-proceedings.aspx?Id=13549>. [20]
- Warner, John T., and Saul Pleeter.** 2001. "The Personal Discount Rate: Evidence from Military Downsizing Programs." *American Economic Review* 91 (1): 33–53. <https://doi.org/10.1257/aer.91.1.33>. [20]
- Yaari, Menahem E.** 1965. "Uncertain Lifetime, Life Insurance, and the Theory of the Consumer." *Review of Economic Studies* 32 (2): 137–50. <https://doi.org/10.2307/2296058>. [20]



# **Selbstständigkeitserklärung**

Ich versichere hiermit, dass ich die vorstehende Masterarbeit selbstständig verfasst und keine anderen als die angegebenen Quellen und Hilfsmittel benutzt habe, dass die vorgelegte Arbeit noch an keiner anderen Hochschule zur Prüfung vorgelegt wurde und dass sie weder ganz noch in Teilen bereits veröffentlicht wurde. Wörtliche Zitate und Stellen, die anderen Werken dem Sinn nach entnommen sind, habe ich in jedem einzelnen Fall kenntlich gemacht.

22. Mai 2022

Lou E. Vui-Tøn