TABLE1

VARIABLES	(1) N	(2) mean	(3) sd	(4) min	(5) max
Age	22	24.64	5.350	19	41
How often do you worry about not having enough money?	25	2.120	1.201	1	4
Likelihood of enrolling in postgraduate degree	25	40.08	32.79	0	100
Likelihood of enrolling in postgraduate degree with $1,000/month scholarship	25	46.80	31.31	5	100
gpa	25	4.400	2.466	1	10
1 if first year student, 0 if not	25	0.520	0.510	0	1

TABLE2

VARIABLES	(1) Likelihood	(2) Likelihood	(3) Likelihood
scholarship	6.720**	3.000***	10.750*
	(2.603)	(0.849)	(5.265)
Constant	40.080***	54.000***	25.000***
	(6.626)	(10.181)	(6.313)
Observations	50	26	24
R-squared	0.011	0.002	0.062
Sample	All students	1st year students	2nd year students

Robust standard errors in parentheses

*** p<0.01, ** p<0.05, * p<0.1