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**TO WHOM IT MAY CONCERN**

For the article titled "The Role of Regret in Prize-Linked Savings: Experimental Evidence from Kenya" (authors: Justin Abraham, Merve Akbas, Dan Ariely, and Channing Jang), submitted to AEJ:Applied, I declare that I have no relevant or material financial interests that relate to the research described in this paper.

Sincerely,

A handwritten signature in black ink, appearing to be "C. Jang", written over a light blue grid background.

**Channing Jang, PhD  
Chief Executive Officer**