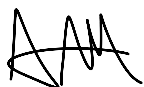


08.17.2020

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.

Merve Akbas

A handwritten signature in black ink, appearing to be 'Merve Akbas', with stylized, overlapping letters.

