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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 the Journal of Economic Behavior & Organization, 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 "JA", written over a light blue horizontal line.

Justin Abraham