

main- 1.3, 2.1, 3.1 } 1 - tree
 int 1.1, 1.2, 3.2 } 2 - recipients
 ut. Resp. Char. 2.2, 2.3, 4.1, 2.4 } 3 - context of use
 4 - Resp. char

Actor - ~~Recipient~~ Actor
~~Purpose~~ - context Intervention
~~Mood state~~ Mood state

Public vs Private background → Symptomatic vs Stable

Who	Intervention	Mood State
- Bankrupt/evd.	- help plan/budget	- Stable
- Clinicians	- Share spending patterns	- mood episode
- Care partners	- restrict spending abilities	

H1: Level of comfort will be highest during symptomatic periods

Model Set #1: Vignette Characteristics

- main effects [Actors + Intervention + State]
- [State] - level of comfort ~~lowest~~ during Asymptomatic periods (H1.1)
- [Int] - level of comfort lowest w/ spending restriction intervention (H1.2)
- [Actors] - "highest for care partners. (H1.3)"
- interaction effects
 - [Actor x intervention + mood] (1.2) i.e.
 - [Actor + intervention x mood] (1.3) i.e.
 - 1. h.o.c. will be highest for "Share spending" (H1.2)
 - 2. loc will increase during mood ep for restriction. (H1.3)

Model Set #2: Interactions w/ Respondent Characteristics

- [intervention + mood + Actor x trust (care/clinicians/bank)] (H2.1) ^{Bundels, Q157}
 higher trust in respective Actor leads to higher level of comfort
- [Actor + mood + intervention x PAD] (H2.2)
 presentation of a PAD will lead to higher comfort with ~~spending restrictions~~ sharing spending patterns
- [Actor + mood + intervention x Dec. Bankruptcy] (H2.3)
 prior bankruptcy will lead to higher comfort w/ spending restrictions
- [mood + intervention + Actor x Asked for Help] (H3.3) ^{also}
 if ~~asked for help~~ ^{on impulse spending} those who have asked for help with impulse spending will be ~~most~~ ^{most} comfortable involving care partners

(^{exp} main functional goal,
 exp BNPZ,
 exp CFPB score,
 * Dec. Bankruptcy,
 Con. Bankruptcy,
 * PAD,
 * Q160 Asked for help to prevent
 impulse spending,
 exp Q128 Comfort w/ ^{exp} S.P.
 Q136 help seeking sentiment
 exp Frequency,
 * Q157 Trust (Actors),
 exp Q119 Big 5)

* Report marginal effects for significant interactions.