

Loan characteristics

Loan value

Subjective value (std)

Income

Income index

Self Control

Present bias

Makes budget

Experience

Pawn before

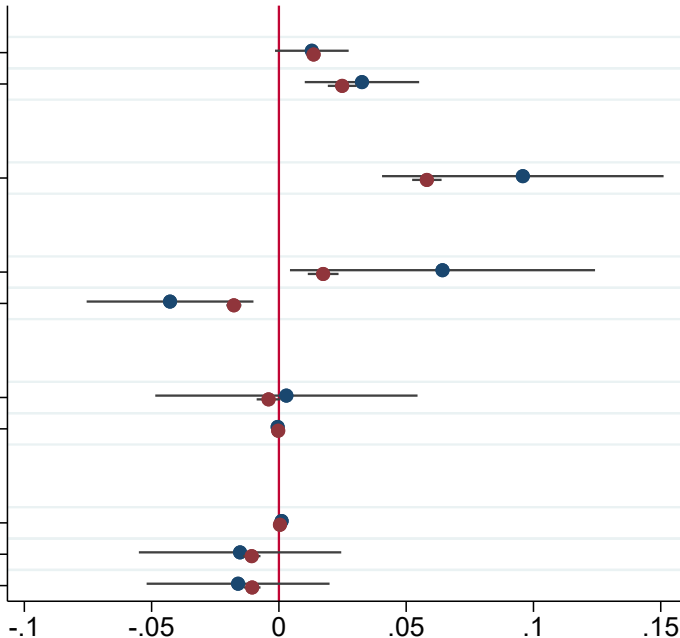
Prob recovery

Other

Age

Gender

More high school



● AIPW DR

● OLS