

## Loan characteristics

Loan value

Subjective value (std)

## Income

Income index

## Self Control

Present bias

Makes budget

## Experience

Pawn before

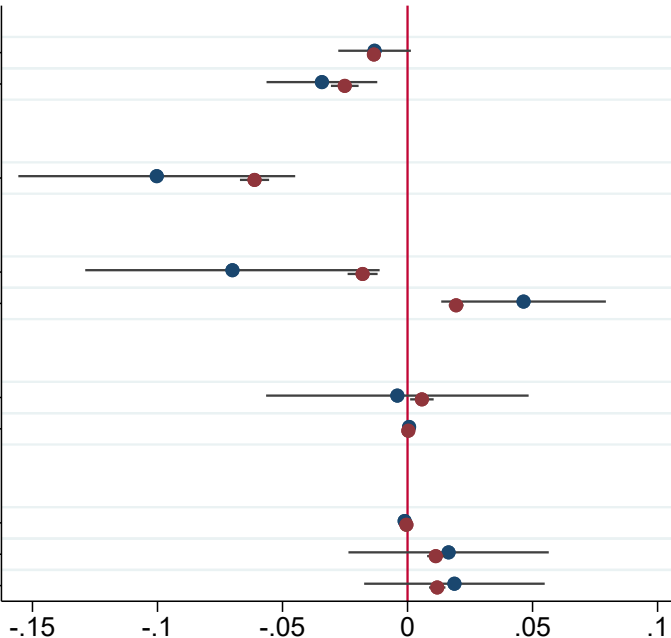
Prob recovery

## Other

Age

Gender

More high school



● AIPW DR

● OLS