

Loan characteristics

Loan value
Subjective value (std)

Income

Income index

Self Control

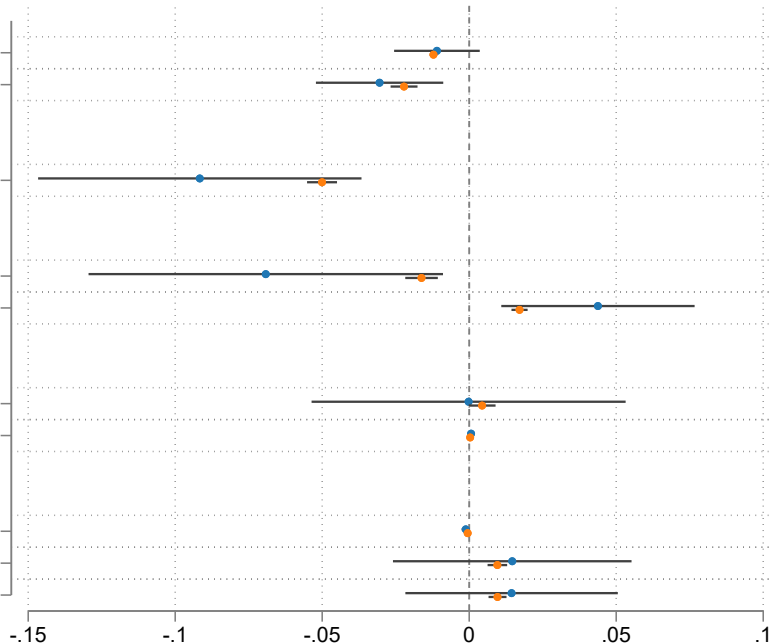
Present bias
Makes budget

Experience

Pawn before
Prob recovery

Other

Age
Gender
More high school



• AIPW DR • OLS