



NEW YORK UNIVERSITY

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To whom this may concern,

I hereby certify that Maximilian Jager has attended my course “Research in Empirical Household Finance” (Ph.D. Elective Course, FINC.B40.2309) in the fall semester 2021 at NYU Stern School of Business as an auditor. The course consists of weekly meetings of 3 hours each, where lectures alternate with student presentations. If formally enrolled as a student, Maximilian Jager would have certainly passed the class.

Best regards,

A handwritten signature in cursive script that reads "J. Stroebe".

Prof. Dr. Johannes Stroebe