


## Disclosure Statement

Manuscript: Time to Repay or Time to Delay? The Effect of Having More Time Before a Payday Loan is Due

I declare that I have no material financial interests that relate to the research described in this paper. I did not obtain outside funding to support this research.

A handwritten signature in black ink, appearing to read 'Justin Sydnor', with a long horizontal flourish extending to the right.

Justin Sydnor, PhD