

Disclosure Statement by Annamaria Lusardi

This project received research support from the Global Financial Literacy Excellence Center (GFLEC). I am a University Professor of Economics and Accountancy at the George Washington University (GW) and the Founder and Academic Director of GFLEC at GW. I am an NBER Research Associate and Director of the Financial Education Committee in Italy.

None of these parties had the right to review or influence this paper in any way prior to circulation.

I have received the following financial support, summing to at least \$10,000 over the past three years.

- Amundi World Investment Forum
- Calvin K. Kazanjian Economics Foundation
- Central Bank of Cyprus
- Charles Schwab Foundation
- Church Pension Group
- Citibanemex
- Edelman Financial Engines
- Erste Stiftung
- FINRA Investor Education Foundation
- HEC Montréal
- Helen P. Denit Charitable Trust
- Institute of Consumer Money Management
- Intuit
- MeemAin Education
- MFS Investment Management
- National Endowment for Financial Education (NEFE)
- Next Gen Personal Finance
- Singapore Management University
- TD Bank
- TIAA Institute

Signature

Date

Annamaria Lusardi

01-25-2023