

Disclosure Statement

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In the past three years I received compensation in excess of \$10,000 from the Financial Industry Regulatory Authority (FINRA) Investor Education Foundation to complete a research paper on the financial conditions of military veterans. The FINRA research is unrelated to my *AEA:PnP* manuscript and research on social security statements.

The United States Military Academy Office of Institutional Research reviewed the protocol for this research and determined that it met the requirements or exempt status. The project control number is 16-124 Skimmyhorn-Carter-Smith-Rogofsky.

The opinions expressed in this research reflect the personal views of the author and not those of the United States Military Academy, the United States Army, or the Department of Defense.