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Dear Editorial Board,

I declare that I have no relevant or material financial interests that relate to the research described in the paper "How Do Individuals Repay Their Debt? The Balance-Matching Heuristic." The data used in the paper were provided to John Gathergood and Neil Stewart under a license agreement by Argus. Argus did not place any restrictions on the type of research we could undertake and did not review the article at any point in the research process.

Best Regards,



Dr John Gathergood
Associate Professor in Economics