

American Economic Journals Disclosure Statement

(Please include one for every author of the paper.)

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February 27, 2019

Author Name:

Douglas Evanoff

Manuscript Title:

"Financial Education versus Costly Counseling: How to Dissuade Borrowers from Choosing Risky Mortgages?"

Disclosure Statement:

I have nothing to disclose.

A handwritten signature in black ink that reads "Douglas D. Evanoff". The signature is written in a cursive style with a large, stylized 'D' at the beginning and a long, sweeping tail at the end.