Editor  
AER Papers and Proceedings

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Dear Editor,

Find below my disclosures for the paper “Improving Financial Inclusion Through Digital Savings and Credit”, submitted to AER Papers and Proceedings.

**Sources of financial support for the article submitted:**

None

**Grants or financial support received from “interested” organizations in the past three years:**

None relevant to this paper

**Positions as officer, director or board member:**

None

**Review prior to circulation:**

No party had the right to review the paper prior to its circulation

Please do not hesitate to contact me should you require any further information.

Sincerely,

Prashant Bharadwaj UCSD