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Disclosure Statement

Dear Editors,

The paper “Financial Access and Labor Market Outcomes: Evidence from Credit Lotteries” was conducted without financial support from external sources. Furthermore, I have not received significant financial support within the past three years, and I hold no position as officer, director, or board member of any non-profit or profit-making institution. Finally, I declare that I have no further relevant or material financial interests that relate to the research described in this paper.

Sincerely,

A handwritten signature in black ink, appearing to read "D. Schoenherr", is placed on a light gray rectangular background.

David Schoenherr