

American Economic Journals Disclosure Statement
(Please include one for every author of the paper.)

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

Disclosure Statement: I declare that I have no relevant or material interests that relate to the research described in this paper. No party had the right to review the content of the paper prior to its circulation. The data vendor and the Federal Reserve reviewed the tables for compliance with confidentiality restrictions on proprietary and supervisory data, respectively.

A handwritten signature in cursive script that reads "Gene Amromin".