**American Economic Journals Disclosure Statement**

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

Date: June 6, 2019

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Manuscript Title: Take Two! SAT Retaking and College Enrollment Gaps

Disclosure Statement:

The author declares that he was previously employed by the College Board and serves as a collaborator and compensated consultant with the College Board. This study was not considered Human Subjects Research by the Harvard IRB because it used only de-identified student data.