



**Michael Dinerstein**  
Assistant Professor  
Kenneth C. Griffin Department of Economics

Telephone: (773) 795-2937  
Email: [mdinerstein@uchicago.edu](mailto:mdinerstein@uchicago.edu)

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Dear Editor:

This disclosure statement is for “Human Capital Depreciation and Returns to Experience.”

I have no relevant financial or other conflicts of interest. For the survey we conducted, we submitted it to the University of Chicago IRB and it was ruled as exempt.

Sincerely,

A handwritten signature in black ink that reads "Michael Dinerstein". The signature is written in a cursive, flowing style.

Michael Dinerstein