

Re: AER submission, "The Economic Consequences of Bankruptcy Reform"

To whom it may concern:

I provide specific answers to the five specific numbered questions contained in the American Economic Association disclosure document (<https://www.aeaweb.org/journals/policies/disclosure-policy>).

1. I received no non-salary support for the research in this paper.
2. From 2014-2016, I was employed at the Consumer Financial Protection Bureau, which oversees a number of policies that are relevant to the paper. Besides salary support, I received access to the data as an employee of the CFPB.
3. I am not an officer, director, or board member in a profit or non-profit organization that has a relevant relationship to the contents of the article referenced above.
4. None of my close relatives have received any financial support for my work on the paper referenced above. None of my close relatives have received any financial support in the past three years from a party that would have a financial, ideological, or political stake in the paper referenced above. None of my close relatives are an officer, director, or board member in a profit or non-profit organization that has a relevant relationship to the contents of the article referenced above.
5. The provider of the data used in the paper (the Consumer Finance Protection Bureau) reviewed the paper prior to circulation for the purposes of maintaining consumer confidentiality and compliance with contractual obligations from the data vendor.

Sincerely,

A handwritten signature in blue ink, appearing to be 'Jialan Wang', with a stylized, cursive script.

Jialan Wang  
Assistant Professor of Finance  
University of Illinois at Urbana-Champaign