OMB No. 3084-NEW
Expires: TBD

DRAFT

Fraud Susceptibility Experiment Instrument

Disclosure of Estimated Burden
The estimated average burden associated with this information collection is 90 minutes per respondent. Burden estimates include the time for reviewing instructions and completing the information collection. A Federal agency may not conduct or sponsor, and an organization (or a person) is not required to respond to a collection of information, unless it displays a currently valid OMB control number. Comments concerning the accuracy of this burden estimate and suggestions for reducing this burden should be directed to the Office of Information and Regulatory Affairs, Office of Management and Budget, Washington, D.C. 20503, and to Patrick McAlvanah, Federal Trade Commission, 600 Pennsylvania Avenue, N.W., Mail Stop NJ-4136, Washington, D.C. 20580.

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Fraud Susceptibility Experiment Instrument

[Information in italics or [brackets] and question numbers in (parentheses) are for the research team and will not be shown to subjects.]

Thank you for participating in today's experiment. You have already earned $8 for showing up. You have an opportunity to earn additional money based on your response to some of the questions.

You will be paid privately by check at the end of the experiment. Depending on your choices in this experiment, you may also receive a check that can only be cashed at a later date. All the questions that may lead to payments at a later date are clearly marked.

If you have any questions, please raise your hand and an experimenter will assist you. During the experiment you are not allowed to talk to other participants. You may not use electronic devices such as cell phones, Blackberries, or calculators.

[Ad credibility]

[A separate document describes the advertisements and the assignment of subjects to ads.]

In the first part of this experiment, you will see a series of advertisements. Please examine each ad and answer the questions that follow. Please give the answer to each question that best describes your reaction to the ad.

(Ad_i_q1) How believable do you find this ad?

unbelievable						believable
1	2	3	4	5	6	7

(Ad_i_q2) How informative do you find this ad?

uninformative						informative
1	2	3	4	5	6	7

(Ad_i_q3) How truthful do you find this ad?

not truthful						truthful
1	2	3	4	5	6	7

(Ad_i_q4) How appealing do you find this ad?

not appealing						appealing
1	2	3	4	5	6	7

(Ad_i_q5) How deceptive do you find this ad?

not deceptive						deceptive
1	2	3	4	5	6	7

[Subjects will answer questions (Ad_i_q1) through (Ad_i_q5) for each of the eight ads.]

[Optimism]

That concludes the section requesting your opinions on ads.

Please answer the following questions about yourself by indicating the extent of your agreement using the following scale:

0 = strongly disagree
1 = disagree
2 = neutral
3 = agree
4 = strongly agree

There are no right or wrong answers

(Optimism_1) In uncertain times, I usually expect the best.

(Optimism_2) It's easy for me to relax.

(Optimism_3) If something can go wrong for me, it will.

(Optimism_4) I'm always optimistic about my future.

(Optimism_5) I enjoy my friends a lot.

(Optimism_6) It's important for me to keep busy.

(Optimism_7) I hardly ever expect things to go my way.

(Optimism_8) I don't get upset too easily.

(Optimism_9) I rarely count on good things happening to me.

(Optimism_10) Overall, I expect more good things to happen to me than bad.

[Consumer Literacy]

In the next section, please choose the best answer to each of the questions.

(Literacy_1) Please choose the most accurate statement about television advertising:

a. Television advertising is not regulated because of the US Constitution's guarantee of the freedom of speech.
b. The Federal Government reviews television ads before they are aired to ensure that they are truthful.
c. The Federal Government sometimes sues companies to stop deceptive advertising after the ads have been on the air.
d. Television advertising is entirely self-regulated.
e. Do not know.

[Answer: C]

(Literacy_2) If someone steals your credit card and charges $1,000 of purchases to your account before you realize the card is missing and you report it to your credit card company, how much of the $1,000 will you be responsible for paying?

a. All of it ($1,000).
b. All of it ($1,000), unless you purchased credit card insurance, in which case you would owe zero.
c. Half of it ($500).
d. $50 or less.
e. Do not know.

[Answer: D]

(Literacy_3) You received a gift card as a present for your birthday. Before you can use the card, the store goes bankrupt and shuts down. The value of your gift card will most likely be:

a. Refunded to you.
b. Refunded to the initial purchaser of the gift card.
c. Transferred to a gift card from another store selling similar products.
d. Zero, no one will be able to use the card.
e. Do not know.

[Answer: D]

(Literacy_4) If a consumer applying for a loan missed several payments on another loan three years earlier, which of the following statements best describes the impact of these missed payments on the consumer's ability to get a new loan today?

a. Lenders will know about the missed payments on the old loan and use that information in deciding whether to approve a new loan and what interest rate to charge.
b. Privacy policies for financial transactions will prevent lenders from finding out about the missed payments on the old loan.
c. Federal law prohibits lenders from considering any missed payments that occurred more than two years earlier.
d. Lenders do not care about a consumer's past experience with other lenders as long as the consumer is currently employed and earns enough money to make the new loan payments.
e. Do not know.

[Answer: A]

[Math and Confidence Questions]

[Cognitive Reflection]

Your responses to the following questions will affect your earnings. If you read the instructions and choose carefully, you have the potential to earn additional money.

We will pay you $3.00 for each question that you answer correctly.

Please answer each question by typing in a number.

(CRT_1) A bat and a ball cost $1.10 in total. The bat costs $1 more than the ball. How much does the ball cost? _____ cents

[Answer: 5 cents. Also accept .05]

(CRT_2) If it takes five machines five minutes to make five widgets, how long would it take 100 machines to make 100 widgets? _____ minutes

[Answer: 5 minutes]

(CRT_3) In a lake, there is a patch of lily pads. Every day, the patch doubles in size. If it takes 48 days for the patch to cover the entire lake, how long would it take for the patch to cover half the lake? _____ days

[Answer: 47 days]

[Confidence (cognitive reflection questions)]

We would like to know how well you think you did on the three questions you just answered. For each question, we will ask you to estimate how likely that you think it is your answer was correct. If you are absolutely certain you have the correct answer, that is a 100% chance your answer is correct. If you are absolutely certain you have the wrong answer, that is a 0% chance your answer is correct. Please feel free to use any number between 0 and 100 to indicate what you think the chance is that your answer is right.

At the end of the next section, we will use these probabilities to help you estimate the number of questions that you answered correctly. We will pay you if you correctly predict how many questions you have answered correctly.

We will now show you the last three questions again and the answers that you gave. For each, we will ask you to estimate how likely you think it is that your answer is correct.

(CConfidence_1) We asked: A bat and a ball cost $1.10 in total. The bat costs $1 more than the ball. How much does the ball cost?

Your answer was: *[Programming note: Fill-in the subject's answer from prior section]* cents

How likely is your answer to be correct? Please enter a value between 0 and 100%.

(CConfidence_2) We asked: If it takes five machines five minutes to make five widgets, how long would it take 100 machines to make 100 widgets?

Your answer was: *[Programming note: Fill-in the subject's answer from prior section]* minutes

How likely is your answer to be correct? Please enter a value between 0 and 100%.

(CConfidence_3) We asked: In a lake, there is a patch of lily pads. Every day, the patch doubles in size. If it takes 48 days for the patch to cover the entire lake, how long would it take for the patch to cover half the lake?

Your answer was: *[Programming note: Fill-in the subject's answer from prior section]* days

How likely is your answer to be correct? Please enter a value between 0 and 100%.

[Numerical literacy]

Your responses to the following questions also will affect your earnings. We will pay you $3.00 for each question that you answer correctly.

Please answer the following questions by typing in a number, unless instructed otherwise.

(Numeracy_1) Suppose that each time a gambling game is played a person has a 50% chance of winning $2 and a 50% chance of winning $10. If a large number of people play the game, what would be their average winnings per person?

[answer: $6]

(NConfidence_1) How likely is your answer to be correct? Please enter a value between 0 and 100%.

(Numeracy_2) Suppose that each time a gambling game is played a person has a 25% chance of winning $20 and a 75% chance of losing $4. If a large number of people play the game, what would be their average winnings or losses?

[answer: gain $2]

(NConfidence_2) How likely is your answer to be correct? Please enter a value between 0 and 100%.

(Numeracy_3) In a sale, a shop is selling all items at half price. Before the sale, a sofa costs $300. How much will it cost in the sale?

[answer: $150]

(NConfidence_3) How likely is your answer to be correct? Please enter a value between 0 and 100%.

(Numeracy_4) If the chance of getting a disease is 10 per cent, how many people out of 1,000 would be expected to get the disease?

[answer: 100]

(NConfidence_4) How likely is your answer to be correct? Please enter a value between 0 and 100%.

(Numeracy_5) A second hand car dealer is selling a car for $6,000. This is two-thirds of what it cost new. How much did the car cost new?

[answer: $9,000]

(NConfidence_5) How likely is your answer to be correct? Please enter a value between 0 and 100%.

(Numeracy_6) If 5 people all have the winning numbers in the lottery and the prize is $2 million, how much will each of them get?

[answer: $400,000]

(NConfidence_6) How likely is your answer to be correct? Please enter a value between 0 and 100%.

(Numeracy_7) Let's say you have $200 in a savings account. The account earns ten per cent interest per year. The account compounds interest once a year. How much will you have in the account at the end of two years?

[answer: $242]

(NConfidence_7) How likely is your answer to be correct? Please enter a value between 0 and 100%.

(Wason) You see an advertisement that claims if you take the drug Sanatron, you will not get colds. However, Sanatron is made by a drug company you have never heard of, and when you Google the product, you find that there are complaints that it does not work.

You want to determine whether the claim is false.

You know the following information about four of your friends:

I. Ann takes Sanatron.

II. Betty does not take Sanatron.

III. Carla does not catch colds.

IV. Debbie catches colds.

To help you determine whether the claim is false, you can ask your friends for additional information.

You can obtain the following additional pieces of information from your friends. Check the boxes next to all of the piece(s) of information that would help you determine whether the claim is false. Do not click on pieces of information that would not help you determine whether the claim is false.

❒ A. Whether Ann catches colds.

❒ B. Whether Betty catches colds.

❒ C. Whether Carla takes Sanatron.

❒ D. Whether Debbie takes Sanatron.

❒ E. None of these would help determine whether the claim is false.

[answer: exactly A and D must be checked]

(WConfidence) How likely is your answer to be correct? Please enter a value between 0 and 100%.

[Overconfidence]

Please answer the following questions that ask you to estimate how many questions you answered correctly.

(TotalConf) Your answers indicated that you think you are most likely to have gotten *[Programming note: Display Y, the average of the subject's responses to the (NConfidence_), (CConfidence_), and (WConfidence) questions here.]*% of 11 questions right, or *[Programming note: display X=(Y/100)*11 rounded to the nearest integer here]* questions total, but we will let you adjust this estimate if you would like.

We will pay you $2 if you correctly predict the number of questions you got right.

Do you think you got:

a. *[Programming note: display X here]* questions right.
b. Some other number of questions right. How many questions do you think you got right? ___

(RelativeConf) How do you think you did on these 11 questions compared to the other participants in this experimental session? We will pay you $2 if your prediction is correct. Do you think that your score was in the:

a. top third of scores from this session?
b. middle third of scores from this session?
c. bottom third of scores from this session?

[Risk and loss aversion]

This section presents 5 tables, each with 9-12 rows. In each row, you must choose either Option A or Option B. In every choice, Option A will be a definite outcome in which you will receive or lose a fixed amount of money. In Option B, there will be two possible outcomes, with the actual outcome determined by the flip of an electronic coin. There are no right or wrong answers. Simply choose whichever option that you would prefer.

After you complete all 5 tables, we will randomly select one row from each table to count for real money, and you will receive or lose the amount of money for the option you chose in those rows. If you chose the definite Option A, then you will receive or lose the specified amount. If you chose Option B, we will (electronically) flip a coin to determine the outcome. If you earn money, the money will be added to your earnings. If you lose money, the money will be deducted from your earnings

Table 1

For each row of this table, you must choose one of the following options:

Option A: You will **receive** a fixed amount of money, ranging between **$1 and $12**, depending on the row.

Option B: There will be a 50% chance you will **receive $20** and a 50% chance you will **receive nothing ($0)**.

		Option A:			**Option B:**	
		Definitely Receive			**50 % Chance of Receiving**	**50 % Chance of Receiving**
(risk_A_1)	❒	**$1**		❒	$0	$20
(risk_A_2)	❒	**$2**		❒	$0	$20
(risk_A_3)	❒	**$3**		❒	$0	$20
(risk_A_4)	❒	**$4**		❒	$0	$20
(risk_A_5)	❒	**$5**		❒	$0	$20
(risk_A_6)	❒	**$6**		❒	$0	$20
(risk_A_7)	❒	**$7**		❒	$0	$20
(risk_A_8)	❒	**$8**		❒	$0	$20
(risk_A_9)	❒	**$9**		❒	$0	$20
(risk_A_10)	❒	**$10**		❒	$0	$20
(risk_A_11)	❒	**$11**		❒	$0	$20
(risk_A_12)	❒	**$12**		❒	$0	$20

Table 2

For each row of this table, you must choose one of the following options:

Option A: You will **receive $2.**

Option B: There will be a 50% chance you will **receive $12** and a 50% chance you will **lose** an amount **between $0 and $11** depending on the row.

		Option A:			**Option B:**	
		Definitely Receive			**50 % Chance of Receiving**	**50 % Chance of Losing**
(risk_B_0)	❒	$2		❒	$12	**$0**
(risk_B_1)	❒	$2		❒	$12	**-$1**
(risk_B_2)	❒	$2		❒	$12	**-$2**
(risk_B_3)	❒	$2		❒	$12	**-$3**
(risk_B_4)	❒	$2		❒	$12	**-$4**
(risk_B_5)	❒	$2		❒	$12	**-$5**
(risk_B_6)	❒	$2		❒	$12	**-$6**
(risk_B_7)	❒	$2		❒	$12	**-$7**
(risk_B_8)	❒	$2		❒	$12	**-$8**
(risk_B_9)	❒	$2		❒	$12	**-$9**
(risk_B_10)	❒	$2		❒	$12	**-$10**
(risk_B_11)	❒	$2		❒	$12	**-$11**

Table 3

For each row of this table, you must choose one of the following options:

Option A: You will **lose** a fixed amount of money, ranging **between $7 and $15**, depending on the row.

Option B: There will be a 50% chance you will **lose $6** and a 50% chance you will **lose $15**.

		Option A:			**Option B:**	
		Definitely Lose			**50 % Chance of Losing**	**50 % Chance of Losing**
(risk_C_7)	❒	**-$7**		❒	-$6	-$15
(risk_C_8)	❒	**-$8**		❒	-$6	-$15
(risk_C_9)	❒	**-$9**		❒	-$6	-$15
(risk_C_10)	❒	**-$10**		❒	-$6	-$15
(risk_C_11)	❒	**-$11**		❒	-$6	-$15
(risk_C_12)	❒	**-$12**		❒	-$6	-$15
(risk_C_13)	❒	**-$13**		❒	-$6	-$15
(risk_C_14)	❒	**-$14**		❒	-$6	-$15
(risk_C_15)	❒	**-$15**		❒	-$6	-$15

Table 4

For each row of this table, you must choose one of the following options:

Option A: You will **lose $3.**

Option B: There will be a 50% chance you will **receive $2** and a 50% chance you will **lose** an amount **between $7 and $16** depending on the row.

		Option A:			**Option B:**	
		Definitely Lose			**50 % Chance of Receiving**	**50 % Chance of Losing**
(risk_D_7)	❒	-$3		❒	$2	**-$7**
(risk_D_8)	❒	-$3		❒	$2	**-$8**
(risk_D_9)	❒	-$3		❒	$2	**-$9**
(risk_D_10)	❒	-$3		❒	$2	**-$10**
(risk_D_11)	❒	-$3		❒	$2	**-$11**
(risk_D_12)	❒	-$3		❒	$2	**-$12**
(risk_D_13)	❒	-$3		❒	$2	**-$13**
(risk_D_14)	❒	-$3		❒	$2	**-$14**
(risk_D_15)	❒	-$3		❒	$2	**-$15**
(risk_D_16)	❒	-$3		❒	$2	**-$16**

Table 5

For each row of this table, you must choose one of the following options:

Option A: You will **lose $6.**

Option B: There will be a 50% chance you will **lose $3** and a 50% chance you will **lose** an amount **between $7 and $16** depending on the row.

		Option A:			**Option B:**	
		Definitely Lose			**50 % Chance of Losing**	**50 % Chance of Losing**
(risk_E_7)	❒	-$6		❒	-$3	**-$7**
(risk_E_8)	❒	-$6		❒	-$3	**-$8**
(risk_E_9)	❒	-$6		❒	-$3	**-$9**
(risk_E_10)	❒	-$6		❒	-$3	**-$10**
(risk_E_11)	❒	-$6		❒	-$3	**-$11**
(risk_E_12)	❒	-$6		❒	-$3	**-$12**
(risk_E_13)	❒	-$6		❒	-$3	**-$13**
(risk_E_14)	❒	-$6		❒	-$3	**-$14**
(risk_E_15)	❒	-$6		❒	-$3	**-$15**
(risk_E_16)	❒	-$6		❒	-$3	**-$16**

[Time preference and time preference consistency]

This section presents 3 tables each with 8 rows. In each row, you can choose to receive either a smaller amount of money sooner or a larger amount of money later. Please indicate for each row whether you would prefer the smaller, sooner amount or the larger, later amount. There are no right or wrong answers. Simply choose whichever option that you prefer.

This portion of the experiment involves the possibility of earning real money. We will randomly select 1 out of 30 participants. For each of these participants, we will then randomly select one row from one of the three tables. Each of the chosen participants will receive the amount of money indicated in their choice in that row.

If we select you and your choice involves receiving money today, we will add this amount to the check you receive at the end of the experiment. If we select you and your choice involves receiving money in the future, you will receive a check which cannot be cashed until after the appropriate amount of time has passed. Thus, you would receive two checks: one check for the earnings on the other sections of this experiment which can be cashed immediately, and one check which cannot be cashed until the appropriate date.

Table 1

For each row of this table, you must choose either Option A or Option B.

		Option A: Sooner Amount		Option B: Later Amount
(Time_A_1)	❒	$ 77.50 today	❒	$ 80.00 in 2 months
(Time_A_2)	❒	$ 75.00 today	❒	$ 80.00 in 2 months
(Time_A_3)	❒	$ 72.50 today	❒	$ 80.00 in 2 months
(Time_A_4)	❒	$ 70.00 today	❒	$ 80.00 in 2 months
(Time_A_5)	❒	$ 65.00 today	❒	$ 80.00 in 2 months
(Time_A_6)	❒	$ 60.00 today	❒	$ 80.00 in 2 months
(Time_A_7)	❒	$ 50.00 today	❒	$ 80.00 in 2 months
(Time_A_8)	❒	$ 40.00 today	❒	$ 80.00 in 2 months

Table 2

For each row of this table, you must choose either Option A or Option B.

		Option A: Sooner Amount		Option B: Later Amount
(Time_B_1)	❒	$ 77.50 today	❒	$ 80.00 in 4 months
(Time_B_2)	❒	$ 75.00 today	❒	$ 80.00 in 4 months
(Time_B_3)	❒	$ 72.50 today	❒	$ 80.00 in 4 months
(Time_B_4)	❒	$ 70.00 today	❒	$ 80.00 in 4 months
(Time_B_5)	❒	$ 65.00 today	❒	$ 80.00 in 4 months
(Time_B_6)	❒	$ 60.00 today	❒	$ 80.00 in 4 months
(Time_B_7)	❒	$ 50.00 today	❒	$ 80.00 in 4 months
(Time_B_8)	❒	$ 40.00 today	❒	$ 80.00 in 4 months

Table 3

For each row of this table, you must choose either Option A or Option B.

		Option A: Sooner Amount		Option B: Later Amount
(Time_C_1)	❒	$ 77.50 in 2 months	❒	$ 80.00 in 4 months
(Time_C_2)	❒	$ 75.00 in 2 months	❒	$ 80.00 in 4 months
(Time_C_3)	❒	$ 72.50 in 2 months	❒	$ 80.00 in 4 months
(Time_C_4)	❒	$ 70.00 in 2 months	❒	$ 80.00 in 4 months
(Time_C_5)	❒	$ 65.00 in 2 months	❒	$ 80.00 in 4 months
(Time_C_6)	❒	$ 60.00 in 2 months	❒	$ 80.00 in 4 months
(Time_C_7)	❒	$ 50.00 in 2 months	❒	$ 80.00 in 4 months
(Time_C_8)	❒	$ 40.00 in 2 months	❒	$ 80.00 in 4 months

[Skepticism]

This section asks for your opinions. Please indicate whether you "strongly agree," "agree," "neither agree nor disagree," "disagree," or "strongly disagree" with each of the following statements. There are no right or wrong answers. This section does not affect your earnings.

[General ad skepticism]

(Skep_1) We can depend on getting the truth in most advertising.

(Skep_2) Advertising's aim is to inform the consumer.

(Skep_3) I believe advertising is informative.

(Skep_4) Advertising is generally truthful.

(Skep_5) Advertising is a reliable source of information about the quality and performance of products.

(Skep_6) Advertising is truth well told.

(Skep_7) In general, advertising presents a true picture of the product being advertised.

(Skep_8) I feel I've been accurately informed after viewing most advertisements.

(Skep_9) Most advertising provides consumers with essential information.

[Situation-specific ad skepticism]

[Note: the subject instructions and response categories from the previous set of questions will also apply here.]

(SituationSk_1) Limited time offers and other promotions that emphasize the need to act quickly are usually outstanding values.

(SituationSk_2) Advertisements about product characteristics that consumers can verify before purchase – like a shirt's satin soft fabric – are more likely to be true than advertisements about product characteristics that consumers can only verify by purchasing and using the product – like a shirt's durability.

(SituationSk_3) Advertisements from unknown companies are as likely to be true as advertisements from well-known brands.

(SituationSk_4) There are many valuable products and business opportunities presented in 30-minute advertisements on late-night television.

(SituationSk_5) Favorable quotes from satisfied customers in advertisements mean the product will work for you.

(SituationSk_6) There are effective treatments for many diseases that the big drug companies do not want people to know about.

(SituationSk_7) There is no reason to think that a product endorsed by a famous athlete or movie star will outperform products that have no celebrity endorsements.

(SituationSk_8) It is easy to find effective alternative medical approaches that are safer than conventional treatments from mainstream doctors and pharmacies and just as effective.

(SituationSk_9) Scientists will soon discover safe treatments that let you lose 20 pounds a month without diet or exercise and keep that weight off after you end treatment.

[Attitude on risk taking]

(GeneralRisk) Please answer this question using the 0 to 10 scale provided.

How willing are you to take risks in general?

Not at all willing to take risks										Fully willing to take risks
0	1	2	3	4	5	6	7	8	9	10

[Demographics and background]

[Programming notes: This section, unlike prior sections, displays a "next question" button that allows the user to skip questions. Some questions also employ skip patterns that make the next question asked dependent on the subject's response. If the skip logic specifies "Continue," proceed to the next question.]

Please respond to the following questions. If you prefer not to respond to any of these questions, just click the next question button.

(Demog_1) Are you enrolled in the university?

a. Yes *[Continue]*
b. No *[Skip to* (Demog_3)*]*

(Demog_2) Are you:

a. An undergraduate student *[Skip to (Demog_4)]*
b. A graduate student *[Skip to (Demog_6)]*
c. A non-degree student *[Continue]*

(Demog_3) What is the highest level of education that you have completed?

a. Less than high school
b. High school degree or GED
c. Technical / trade school
d. Some college
e. Associate's degree
f. Bachelor's degree
g. Graduate or professional degree

[Skip to (Demog_8)]

(Demog_4) What year are you in school?

a. Freshman
b. Sophomore
c. Junior
d. Senior

(Demog_5) Did you complete a college degree or trade school before you enrolled in your current program?

a. Yes *[Continue]*
b. No *[Skip to* (Demog_7)*]*

(Demog_6) What is the most advanced degree you finished before enrolling in this program?

a. Technical / trade school
b. Associate's degree
c. Bachelor's degree
d Graduate or professional degree

(Demog_7) What is your major? If you have more than one major, select all that apply.

(Demog_8) Are you currently employed?

a. Yes *[Continue]*
b. No *[Skip to (Demog_11)]*

(Demog_9) Do you have a paid job working for George Mason University?

a. Yes
b. No

(Demog_10) How many hours a week do you work for your employer(s)?

[If the answer is less than 20 hours, continue. If the answer is 20 or more hours, skip to (Demog_12)]

(Demog_11) Have you ever worked an average of 20 or more hours a week for a full year?

a. Yes *[Continue]*
b. No *[Skip to (Demog_13)]*

(Demog_12) How many years have you worked an average of at least 20 hours a week year round?

(Demog_13) Do you have a credit card?

a. Yes *[Continue]*
b. No *[Skip to (Demog_15)]*

(Demog_14) Do you pay your credit card bill yourself or does someone else, such as a spouse or other family member, pay it?

a. I pay it myself
b. Someone else pays it

(Demog_15) What is your age?

a. 18-19

b. 20-21
c. 22-25
d. 26-30
e. 30-35
f. 36-45
g. 45-60
h. 60+

(Demog_16) Have you taken the SAT?

a. Yes *[Continue]*
b. No *[Skip to* (Demog_22)*]*

(Demog_17) Did you take the SAT before or after the 2005 changes?

a. Before (maximum score was 1600, the test included analogies) *[Skip to (Demog_18)]*
b. After (maximum score was 2400, the test included an essay) *[Skip to (Demog_19)]*
c. Both before and after *[Skip to (Demog_20)]*

(Demog_18) What was your total SAT score?

a. 400-790
b. 800-890
c. 900-990
d. 1000-1090
e. 1100-1190
f. 1200-1290
g. 1300-1390
h. 1400-1490
i. 1500-1600
j. Can't remember

[Skip to (Demog_21).]

(Demog_19) What was your total SAT score?

a. 600 - 1190
b. 1200 – 1340
c. 1350 – 1490
d. 1500 – 1640
e. 1650 – 1790
f. 1800 – 1940
g. 1950 – 2090
h. 2100 – 2240

i. 2250 – 2400
j. Can't remember

[Skip to (Demog_21).]

(Demog_20) What was your total SAT score on the **new SAT**?

a. 600 - 1190
b. 1200 – 1340
c. 1350 – 1490
d. 1500 – 1640
e. 1650 – 1790
f. 1800 – 1940
g. 1950 – 2090
h. 2100 – 2240
i. 2250 – 2400
j. Can't remember

(Demog_21) What was your SAT math score?

a. 200-290
b. 300-390
c. 400-490
d. 500-590
e. 600-690
f. 700-800
g. Can't remember

(Demog_22) Have you taken the ACT?

a. Yes *[Continue]*
b. No *[Skip to (Demog_24)]*

(Demog_23) What was your ACT score?

a. 11-15
b. 16-18
c. 22-24
d. 25-27
e. 28-30
f. 31-33
g. 34-36
h. Can't remember

(Demog_24) Are you Hispanic or Latino?

a. Yes
b. No

(Demog_25) Which of these categories best describes your race? You may choose more than one race if applicable. Click the "next" button when you are done choosing answers.

- ❒ a. American Indian or Alaska native
- ❒ b. Asian
- ❒ c. Black or African American
- ❒ d. Native Hawaiian or other Pacific Islander
- ❒ e. White

(Demog_26) Are you:

a. Male
b. Female

[Procrastination and self-control behavior]

(SelfControl_1) Are you currently taking classes at the University?
a. Yes *[Continue]*
b. No *[Skip to (SelfControl_4)]*

Please indicate whether you "strongly agree," "agree," "neither agree nor disagree," "disagree," or "strongly disagree" with the following statements:

(SelfControl_2) I postpone doing work for my classes until the last minute.

(SelfControl_3) I often promise myself I will do some of my course work, then put it off anyway.

(SelfControl_4) If I have four assignments that will take 2.5 to 3 hours each and are all due on Monday, I will finish least a couple of them by Saturday night.

[(SelfControl_4) also offers a "Not Applicable" option.]

(SelfControl_5) I spend more money than I should, considering my income and savings.

(SelfControl_6) I pay every bill on time.

[(SelfControl_6) offers another option: "Not applicable: I am rarely the person responsible for paying bills"]

[Concluding instructions]

> This concludes the experiment. Please wait quietly where you are until we call you by name to the payment desk.