

	Entire Sample		
	Control Mean	Estimate	N
	(1)	(2)	(3)
Willingness to Give Up Present Benefit for Larger Future Benefit (1-10 Scale)	6.74 (1.72)	0.158*** (0.056) [0.005]	2,866
Likes to Make Plans for the Future (1-7 Scale)	5.43 (1.09)	0.080** (0.033) [0.014]	2,901
Plans to Pursue Further Education	0.40 (0.44)	0.061*** (0.015) [0.000]	2,879
Has a Budget	0.71 (0.46)	0.037** (0.018) [0.044]	2,593
Plans Ahead for Large, Irregular Expenses	0.55 (0.43)	0.045*** (0.017) [0.008]	2,801

¹ *** represents a p-value smaller than or equal to 0.01, ** a p-value smaller than or equal to 0.05, and * a p-value smaller than or equal to 0.10.

² Numbers in parentheses () are standard errors. Numbers in square brackets [] are p-values.