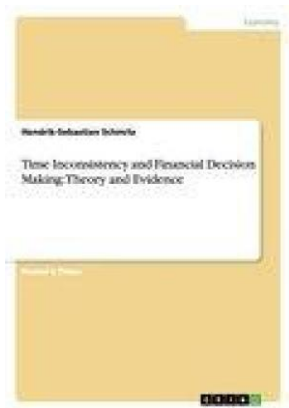


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## TIME INCONSISTENCY AND FINANCIAL DECISION MAKING: THEORY AND EVIDENCE



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