

The document **1_PrivateSavings_ProjectDescription_v3.doc** details the finalized experimental design, presents a theoretical framework where heterogeneity in discount factors drives strategic behavior, and declares an intent to study how treatment effects vary with discount factor heterogeneity.

This document was last modified on August 14, 2009. The baseline dataset was completed on November 23, 2009. The final administrative account use data was received on April 29, 2010.

Earlier (and less polished!) pre-analysis documents are also available upon request from the author.