

Appendix

Table A.1: Switching point (question) in Series 1 and 2, and approximations of σ (parameter for the curvature of power value function) and α (probability sensitivity parameter in Prelec's weighting function)

σ	Switching question in Series 1														
Series 2	1	2	3	4	5	6	7	8	9	10	11	12	13	14	Never
1	1.50	1.40	1.35	1.25	1.15	1.10	1.00	0.95	0.90	0.85	0.80	0.75	0.65	0.55	0.50
2	1.40	1.30	1.25	1.15	1.10	1.00	0.95	0.90	0.85	0.80	0.75	0.70	0.60	0.55	0.50
3	1.30	1.20	1.15	1.10	1.00	0.95	0.90	0.85	0.80	0.75	0.70	0.65	0.55	0.50	0.45
4	1.20	1.15	1.05	1.00	0.95	0.90	0.85	0.80	0.75	0.70	0.65	0.60	0.50	0.45	0.40
5	1.15	1.05	1.00	0.95	0.90	0.85	0.80	0.75	0.70	0.65	0.60	0.55	0.50	0.40	0.35
6	1.05	1.00	0.95	0.90	0.85	0.80	0.75	0.70	0.65	0.60	0.55	0.50	0.45	0.40	0.35
7	1.00	0.95	0.90	0.85	0.80	0.75	0.70	0.65	0.60	0.55	0.50	0.45	0.40	0.35	0.30
8	0.95	0.90	0.85	0.80	0.75	0.70	0.65	0.60	0.55	0.50	0.45	0.40	0.35	0.30	0.25
9	0.90	0.85	0.80	0.75	0.70	0.65	0.60	0.55	0.50	0.45	0.40	0.35	0.30	0.25	0.20
10	0.85	0.80	0.75	0.70	0.65	0.60	0.55	0.50	0.45	0.40	0.35	0.30	0.25	0.20	0.20
11	0.80	0.70	0.65	0.65	0.60	0.55	0.50	0.45	0.40	0.35	0.30	0.25	0.20	0.15	0.15
12	0.75	0.65	0.60	0.55	0.50	0.50	0.45	0.40	0.35	0.30	0.25	0.20	0.20	0.15	0.10
13	0.65	0.60	0.55	0.50	0.45	0.45	0.40	0.35	0.30	0.25	0.20	0.15	0.15	0.10	0.10
14	0.60	0.55	0.50	0.45	0.40	0.35	0.35	0.30	0.25	0.20	0.15	0.10	0.10	0.10	0.05
Never	0.50	0.45	0.40	0.40	0.35	0.30	0.30	0.25	0.20	0.15	0.10	0.10	0.05	0.05	0.05

α	Switching question in Series 1														
Series 2	1	2	3	4	5	6	7	8	9	10	11	12	13	14	Never
1	0.60	0.75	0.75	0.85	0.90	0.95	1.00	1.05	1.10	1.15	1.20	1.25	1.30	1.40	1.45
2	0.60	0.70	0.75	0.80	0.85	0.90	0.95	1.00	1.05	1.10	1.15	1.20	1.25	1.35	1.40
3	0.55	0.60	0.70	0.75	0.80	0.85	0.90	0.95	1.00	1.05	1.10	1.15	1.20	1.25	1.30
4	0.50	0.60	0.65	0.70	0.75	0.80	0.85	0.90	0.95	1.00	1.05	1.10	1.15	1.20	1.25
5	0.45	0.55	0.60	0.65	0.70	0.75	0.80	0.85	0.90	0.95	1.00	1.05	1.10	1.15	1.20
6	0.45	0.50	0.55	0.60	0.65	0.70	0.75	0.80	0.85	0.90	0.95	1.00	1.05	1.10	1.15
7	0.40	0.45	0.50	0.55	0.60	0.65	0.70	0.75	0.80	0.85	0.90	0.95	1.00	1.05	1.10
8	0.35	0.40	0.45	0.50	0.55	0.60	0.65	0.70	0.75	0.80	0.85	0.90	0.95	1.00	1.05
9	0.30	0.35	0.40	0.45	0.50	0.55	0.60	0.65	0.70	0.75	0.80	0.85	0.90	0.95	1.00
10	0.25	0.30	0.35	0.40	0.45	0.50	0.55	0.60	0.65	0.70	0.75	0.80	0.85	0.90	0.95
11	0.20	0.25	0.30	0.35	0.40	0.45	0.50	0.55	0.60	0.65	0.70	0.75	0.80	0.85	0.90
12	0.15	0.20	0.25	0.30	0.35	0.40	0.45	0.50	0.55	0.60	0.65	0.70	0.75	0.80	0.85
13	0.10	0.15	0.20	0.25	0.30	0.35	0.40	0.45	0.50	0.55	0.60	0.65	0.70	0.75	0.80
14	0.05	0.10	0.15	0.20	0.25	0.30	0.35	0.40	0.45	0.50	0.55	0.60	0.65	0.70	0.75
Never	0.05	0.05	0.10	0.15	0.20	0.25	0.30	0.35	0.40	0.45	0.45	0.55	0.55	0.65	0.60

Note: σ and α are approximated to the nearest .05 increments. When subjects do not switch, the approximate values at the boundaries were used.

Table A.2: Pairwise time discounting choices

	Option A	Option B
1-1	Receive 120,000 dong in 1 week	Receive 20,000 dong today
1-2	Receive 120,000 dong in 1 week	Receive 40,000 dong today
1-3	Receive 120,000 dong in 1 week	Receive 60,000 dong today
1-4	Receive 120,000 dong in 1 week	Receive 80,000 dong today
1-5	Receive 120,000 dong in 1 week	Receive 100,000 dong today
2-1	Receive 120,000 dong in 1 month	Receive 20,000 dong today
2-2	Receive 120,000 dong in 1 month	Receive 40,000 dong today
2-3	Receive 120,000 dong in 1 month	Receive 60,000 dong today
2-4	Receive 120,000 dong in 1 month	Receive 80,000 dong today
2-5	Receive 120,000 dong in 1 month	Receive 100,000 dong today
3-1	Receive 120,000 dong in 3 months	Receive 20,000 dong today
3-2	Receive 120,000 dong in 3 months	Receive 40,000 dong today
3-3	Receive 120,000 dong in 3 months	Receive 60,000 dong today
3-4	Receive 120,000 dong in 3 months	Receive 80,000 dong today
3-5	Receive 120,000 dong in 3 months	Receive 100,000 dong today
4-1	Receive 300,000 dong in 1 week	Receive 50,000 dong today
4-2	Receive 300,000 dong in 1 week	Receive 100,000 dong today
4-3	Receive 300,000 dong in 1 week	Receive 150,000 dong today
4-4	Receive 300,000 dong in 1 week	Receive 200,000 dong today
4-5	Receive 300,000 dong in 1 week	Receive 250,000 dong today
5-1	Receive 300,000 dong in 1 month	Receive 50,000 dong today
5-2	Receive 300,000 dong in 1 month	Receive 100,000 dong today
5-3	Receive 300,000 dong in 1 month	Receive 150,000 dong today
5-4	Receive 300,000 dong in 1 month	Receive 200,000 dong today
5-5	Receive 300,000 dong in 1 month	Receive 250,000 dong today
6-1	Receive 300,000 dong in 3 months	Receive 50,000 dong today
6-2	Receive 300,000 dong in 3 months	Receive 100,000 dong today
6-3	Receive 300,000 dong in 3 months	Receive 150,000 dong today
6-4	Receive 300,000 dong in 3 months	Receive 200,000 dong today
6-5	Receive 300,000 dong in 3 months	Receive 250,000 dong today
7-1	Receive 30,000 dong in 1 week	Receive 5,000 dong today
7-2	Receive 30,000 dong in 1 week	Receive 10,000 dong today
7-3	Receive 30,000 dong in 1 week	Receive 15,000 dong today
7-4	Receive 30,000 dong in 1 week	Receive 20,000 dong today
7-5	Receive 30,000 dong in 1 week	Receive 25,000 dong today
8-1	Receive 30,000 dong in 1 month	Receive 5,000 dong today
8-2	Receive 30,000 dong in 1 month	Receive 10,000 dong today
8-3	Receive 30,000 dong in 1 month	Receive 15,000 dong today
8-4	Receive 30,000 dong in 1 month	Receive 20,000 dong today
8-5	Receive 30,000 dong in 1 month	Receive 25,000 dong today

(Continued)

	Option A	Option B
9-1	Receive 30,000 dong in 3 months	Receive 5,000 dong today
9-2	Receive 30,000 dong in 3 months	Receive 10,000 dong today
9-3	Receive 30,000 dong in 3 months	Receive 15,000 dong today
9-4	Receive 30,000 dong in 3 months	Receive 20,000 dong today
9-5	Receive 30,000 dong in 3 months	Receive 25,000 dong today
10-1	Receive 240,000 dong in 3 days	Receive 40,000 dong today
10-2	Receive 240,000 dong in 3 days	Receive 80,000 dong today
10-3	Receive 240,000 dong in 3 days	Receive 120,000 dong today
10-4	Receive 240,000 dong in 3 days	Receive 160,000 dong today
10-5	Receive 240,000 dong in 3 days	Receive 200,000 dong today
11-1	Receive 240,000 dong in 2 weeks	Receive 40,000 dong today
11-2	Receive 240,000 dong in 2 weeks	Receive 80,000 dong today
11-3	Receive 240,000 dong in 2 weeks	Receive 120,000 dong today
11-4	Receive 240,000 dong in 2 weeks	Receive 160,000 dong today
11-5	Receive 240,000 dong in 2 weeks	Receive 200,000 dong today
12-1	Receive 240,000 dong in 2 months	Receive 40,000 dong today
12-2	Receive 240,000 dong in 2 months	Receive 80,000 dong today
12-3	Receive 240,000 dong in 2 months	Receive 120,000 dong today
12-4	Receive 240,000 dong in 2 months	Receive 160,000 dong today
12-5	Receive 240,000 dong in 2 months	Receive 200,000 dong today
13-1	Receive 60,000 dong in 3 days	Receive 10,000 dong today
13-2	Receive 60,000 dong in 3 days	Receive 20,000 dong today
13-3	Receive 60,000 dong in 3 days	Receive 30,000 dong today
13-4	Receive 60,000 dong in 3 days	Receive 40,000 dong today
13-5	Receive 60,000 dong in 3 days	Receive 50,000 dong today
14-1	Receive 60,000 dong in 2 weeks	Receive 10,000 dong today
14-2	Receive 60,000 dong in 2 weeks	Receive 20,000 dong today
14-3	Receive 60,000 dong in 2 weeks	Receive 30,000 dong today
14-4	Receive 60,000 dong in 2 weeks	Receive 40,000 dong today
14-5	Receive 60,000 dong in 2 weeks	Receive 50,000 dong today
15-1	Receive 60,000 dong in 2 months	Receive 10,000 dong today
15-2	Receive 60,000 dong in 2 months	Receive 20,000 dong today
15-3	Receive 60,000 dong in 2 months	Receive 30,000 dong today
15-4	Receive 60,000 dong in 2 months	Receive 40,000 dong today
15-5	Receive 60,000 dong in 2 months	Receive 50,000 dong today

Table A.3: Correlations with present bias and discount rates (OLS) without trusted agents

	β (Present bias)		r (Discount rate)	
	(1)	(2)	(1)	(2)
μ ($\times 10^{-6}$)	8.78 *** (0.81)	8.99 *** (0.61)		
Constant (β_0, r_0)	0.680 *** (0.098)	0.681 *** (0.099)	0.022 *** (0.004)	0.023 *** (0.004)
Chinese	-0.043 (0.087)	-0.049 (0.089)	-0.193 (0.328)	0.029 (0.309)
Age	0.001 (0.002)	0.001 (0.002)	-0.014 ** (0.005)	-0.013 ** (0.005)
Gender	0.007 (0.040)	0.008 (0.040)	-0.124 (0.143)	-0.146 (0.130)
Education	-0.009 (0.005)	-0.009 (0.006)	-0.035 ** (0.017)	-0.021 (0.015)
Income	0.469 (0.669)		-4.350 ** (1.829)	
Relative Income		0.001 (0.019)		0.021 (0.065)
Mean Village Income		1.034 (2.458)		-30.132 *** (7.468)
Distance to market	0.013 (0.012)	0.013 (0.012)	-0.008 (0.036)	0.004 (0.034)
South	-0.047 (0.047)	-0.050 (0.050)	-0.187 (0.153)	0.067 (0.165)
Risk Payment	-0.751 (1.026)	-0.820 (1.113)	-8.035 ** (3.669)	-4.828 (3.665)
Observations	5190	5190		
Adjusted R ²	0.52	0.53		

Note: *** Significant at the 1% level. ** Significant at the 5% level. * Significant at the 10% level. Standard errors are in parentheses. Standard errors are adjusted for within subject correlations. The estimated coefficients of explanatory variables for r (discount rates) are multiplied by 100.

Instruction

Introductory Comments

Thank you all for taking the time to come today. Today's session will take as much as 4 hours, so if you think you will not be able to stay that long let us know now. Before we begin I want to make some general comments about what we are doing here today and explain the rules that we must follow. We will be playing some games with money. Whatever money you win in the games will be yours to keep and take home.

We will be playing 3 games. We are about to begin the first game. It is important that you listen as carefully as possible.

If you have any questions, please raise your hand and we will answer your questions in private. Please do not ask questions to your friends or talk about the game with them. This is very important. Please be sure that you obey this rule.

Game 1

This game is played by pairs of individuals. Each pair is made up of a Player 1 and a Player 2. Each of you will play this game with someone who's identified as A, B or C. Please look around the room and remember who belong to which Identification Groups, A, B or C. It will help you to make decisions when you go out of the room.

Group A has white nametags and white folders. Group B has yellow nametags and yellow folders. Group C has red nametags and red folders.

After you finish exercises, we will ask you to go out of this room. Our research assistants will be waiting for you outside of this room. You will draw a lottery which will determine whether you will be playing either Player 1 of Player 2. If you draw an odd number such as 1, 3, 5, and 7, you will play Player 1. If you draw an even number such as 2, 4, 6, and 8, you will play Player 2.

This is how the game is played.

We will give 20,000VND to Player 1 and another 20,000 VND to Player 2. Player 1 then has the chance to give a portion of their 20,000VND to Player 2. He/She could give 2,000VND, 4,000VND, 6,000VND, 8,000VND, 10,000VND, 12,000VND, or 14,000VND, or 16,000VND, or 18,000VND, or 20,000VND, or nothing. Whatever amount Player 1 decides to give to Player 2 will be tripled before it is passed on to Player

2. Player 2 then has the option of returning any amount of money they have to Player 1. Player 2 does not have to return any money if he/she does not want to.

Now, we will go over some examples. We prepared Tables 1-10 to help you understand the game.

Example 1

Please look at Table 1. Imagine that Player 1 gives 2,000VND to Player 2. We will triple this amount, so Player 2 gets 6,000 VND (3 times 2,000 equals 6,000) in addition to their initial 20,000VND. At this point, Player 1 has 18,000VND (20,000 minus 2,000) and Player 2 has 26,000VND (20,000 plus 6,000).

Now Player 2 has to decide whether they wish to give anything back to Player 1, and if so, how much.

- If Player 2 returns nothing to Player 1, then Player 1 will make 18,000 VND, and Player 2 will make 26,000 VND in this game.
- Suppose Player 2 decides to return 1,000 VND to Player 1. Then, Player 1 will make 19,000 VND (18,000 plus 1,000), and Player 2 will make 25,000 VND (26,000 minus 1,000).
- Suppose Player 2 decides to return 2,000 VND to Player 1. Then, Player 1 will make 20,000 VND, and Player 2 will make 24,000 VND.
- Suppose Player 2 decides to return 3,000 VND to Player 1. Then, Player 1 will earn 21,000 VND, and Player 2 will earn 23,000 VND.
- Suppose Player 2 decides to return 4,000 VND to Player 1. Then, both Player 1 and Player 2 will earn 22,000 VND.
- Suppose Player 2 decides to return 5,000 VND to Player 1. Then, Player 1 will earn 23,000 VND, and Player 2 will earn 21,000 VND.
- Suppose Player 2 decides to return 6,000 VND to Player 1. Then, Player 1 will earn 24,000 VND, and Player 2 will earn 20,000 VND.

Let's try another example.

Example 2

Let's look at Table 8. Imagine that Player 1 gives 16,000VND to Player 2. We will triple this amount, so Player 2 gets 48,000VND (3 times 16,000 equals 48,000) in addition to their initial 20,000VND. At this point, Player 1 has 4,000VND and Player 2 has 68,000VND.

Then Player 2 has to decide whether they wish to give anything back to Player 1, and if so, how much.

- If Player 2 returns nothing to Player 1, then Player 1 will earn 4,000VND, and Player 2 will earn 68,000 VND.
- Suppose Player 2 decides to return 8,000VND to Player 1. Player 1 will earn 12,000VND and Player 2 will earn 60,000VND.
- Suppose Player 2 decides to return 16,000VND to Player 1. Player 1 will earn 20,000VND and Player 2 will earn 52,000VND.
- Suppose Player 2 decides to return 24,000VND to Player 1. Player 1 will earn 28,000VND and Player 2 will earn 44,000VND.
- Suppose Player 2 decides to return 32,000VND to Player 1. Both Player 1 and Player 2 will earn 36,000VND.
- Suppose Player 2 decides to return 40,000VND to Player 1. Player 1 will earn 44,000VND, and Player 2 will earn 28,000VND.
- Suppose Player 2 decides to return 48,000VND to Player 1. Player 1 will earn 52,000VND, and Player 2 will earn 20,000VND.

In the real game, Player 1 could give only 2,000VND, 4,000VND, 6,000VND, 8,000VND, 10,000VND, 12,000VND, or 14,000VND, or 16,000VND, or 18,000VND, or 20,000VND, or nothing. They cannot choose any other amount. Player 2 can send back any amount of money they want or nothing. It does not have to be the same as the ones shown in Tables 1-10. Tables 1-10 are given just as references for Player 2.

Please complete the following exercises by filling the parentheses (). You may want to use Tables 1-10 to help you solve them. If you have questions or do not understand the game, please let us know. We are very happy to help you. When you finish all 4 exercises, please raise your hand.

Exercise 1.

Imagine Player 1 gives 12,000VND to Player 2.

We will triple this amount, so Player 2 gets () VND in addition to their initial 20,000VND.

At this point, Player 1 has () VND
and Player 2 has () VND.

Suppose Player 2 decides to return 6,000VND to Player 1.
Player 1 will earn () VND and Player 2 will earn () VND.

Exercise 2.

Imagine Player 1 gives 6,000VND to Player 2.
We will triple this amount, so Player 2 gets () VND in addition to their initial 20,000VND.

At this point, Player 1 has () VND
and Player 2 has () VND.

Suppose Player 2 decides to return 6,000VND to Player 1.
Player 1 will earn () VND and Player 2 will earn () VND.

Exercise 3.

Imagine Player 1 gives 18,000VND to Player 2.
We will triple this amount, so Player 2 gets () VND in addition to their initial 20,000VND.

At this point, Player 1 has () VND
and Player 2 has () VND.

Suppose Player 2 decides to return 9,000VND to Player 1.
Player 1 will earn () VND and Player 2 will earn () VND.

Exercise 4.

Imagine Player 1 gives 20,000VND to Player 2.
We will triple this amount, so Player 2 gets () VND in addition to their initial 20,000VND.

At this point, Player 1 has () VND
and Player 2 has () VND.

Suppose Player 2 decides to return 39,000VND to Player 1.
Player 1 will earn () VND and Player 2 will earn () VND.

After you complete above exercises, we will ask you to go out of the room to make decisions.

Table 1

Suppose Player 1 sends 2,000VND to Player 2.
Then, Player 2 will receive 6,000VND.

	Player 1 earns	Player 2 earns	Total
If Player 2 returns nothing,	18,000	26,000	44,000
If Player 2 returns 1,000VND,	19,000	25,000	44,000
If Player 2 returns 2,000VND,	20,000	24,000	44,000
If Player 2 returns 3,000VND,	21,000	23,000	44,000
If Player 2 returns 4,000VND,	22,000	22,000	44,000
If Player 2 returns 5,000VND,	23,000	21,000	44,000
If Player 2 returns 6,000VND,	24,000	20,000	44,000

Table 2

Suppose Player 1 sends 4,000VND to Player 2.
Then, Player 2 will receive 12,000VND.

	Player 1 earns	Player 2 earns	Total
If Player 2 returns nothing,	16,000	32,000	48,000
If Player 2 returns 2,000VND,	18,000	30,000	48,000
If Player 2 returns 4,000VND,	20,000	28,000	48,000
If Player 2 returns 6,000VND,	22,000	26,000	48,000
If Player 2 returns 8,000VND,	24,000	24,000	48,000
If Player 2 returns 10,000VND,	26,000	22,000	48,000
If Player 2 returns 12,000VND,	28,000	20,000	48,000

Table 3

Suppose Player 1 sends 6,000VND to Player 2.
Then, Player 2 will receive 18,000VND.

	Player 1 earns	Player 2 earns	Total
If Player 2 returns nothing,	14,000	38,000	52,000
If Player 2 returns 3,000VND,	17,000	35,000	52,000
If Player 2 returns 6,000VND,	20,000	32,000	52,000
If Player 2 returns 9,000VND,	23,000	29,000	52,000
If Player 2 returns 12,000VND,	26,000	26,000	52,000
If Player 2 returns 15,000VND,	29,000	23,000	52,000
If Player 2 returns 18,000VND,	32,000	20,000	52,000

Table 4

Suppose Player 1 sends 8,000VND to Player 2.
Then, Player 2 will receive 24,000VND.

	Player 1 earns	Player 2 earns	Total
If Player 2 returns nothing,	12,000	44,000	56,000
If Player 2 returns 4,000VND,	16,000	40,000	56,000
If Player 2 returns 8,000VND,	20,000	36,000	56,000
If Player 2 returns 12,000VND,	24,000	32,000	56,000
If Player 2 returns 16,000VND,	28,000	28,000	56,000
If Player 2 returns 20,000VND,	32,000	24,000	56,000
If Player 2 returns 24,000VND,	36,000	20,000	56,000

Table 5

Suppose Player 1 sends 10,000VND to Player 2.
Then, Player 2 will receive 30,000VND.

	Player 1 earns	Player 2 earns	Total
If Player 2 returns nothing,	10,000	50,000	60,000
If Player 2 returns 5,000VND,	15,000	45,000	60,000
If Player 2 returns 10,000VND,	20,000	40,000	60,000
If Player 2 returns 15,000VND,	25,000	35,000	60,000
If Player 2 returns 20,000VND,	30,000	30,000	60,000
If Player 2 returns 25,000VND,	35,000	25,000	60,000
If Player 2 returns 30,000VND,	40,000	20,000	60,000

Table 6

Suppose Player 1 sends 12,000VND to Player 2.
Then, Player 2 will receive 36,000VND.

	Player 1 earns	Player 2 earns	Total
If Player 2 returns nothing,	8,000	56,000	64,000
If Player 2 returns 6,000VND,	14,000	50,000	64,000
If Player 2 returns 12,000VND,	20,000	44,000	64,000
If Player 2 returns 18,000VND,	26,000	38,000	64,000
If Player 2 returns 24,000VND,	32,000	32,000	64,000
If Player 2 returns 32,000VND,	38,000	26,000	64,000
If Player 2 returns 36,000VND,	44,000	20,000	64,000

Table 7

Suppose Player 1 sends 14,000VND to Player 2.
Then, Player 2 will receive 42,000VND.

	Player 1 earns	Player 2 earns	Total
If Player 2 returns nothing,	6,000	62,000	68,000
If Player 2 returns 7,000VND,	13,000	55,000	68,000
If Player 2 returns 14,000VND,	20,000	48,000	68,000
If Player 2 returns 21,000VND,	27,000	41,000	68,000
If Player 2 returns 28,000VND,	34,000	34,000	68,000
If Player 2 returns 35,000VND,	41,000	27,000	68,000
If Player 2 returns 42,000VND,	48,000	20,000	68,000

Table 8

Suppose Player 1 sends 16,000VND to Player 2.
Then, Player 2 will receive 48,000VND.

	Player 1 earns	Player 2 earns	Total
If Player 2 returns nothing,	4,000	68,000	72,000
If Player 2 returns 8,000VND,	12,000	60,000	72,000
If Player 2 returns 16,000VND,	20,000	52,000	72,000
If Player 2 returns 24,000VND,	28,000	44,000	72,000
If Player 2 returns 32,000VND,	36,000	36,000	72,000
If Player 2 returns 40,000VND,	44,000	28,000	72,000
If Player 2 returns 48,000VND,	52,000	20,000	72,000

Table 9

Suppose Player 1 sends 18,000VND to Player 2.
Then, Player 2 will receive 54,000VND.

	Player 1 earns	Player 2 earns	Total
If Player 2 returns nothing,	2,000	74,000	76,000
If Player 2 returns 9,000VND,	11,000	65,000	76,000
If Player 2 returns 18,000VND,	20,000	56,000	76,000
If Player 2 returns 27,000VND,	29,000	47,000	76,000
If Player 2 returns 36,000VND,	38,000	38,000	76,000
If Player 2 returns 45,000VND,	47,000	29,000	76,000
If Player 2 returns 54,000VND,	56,000	20,000	76,000

Table 10

Suppose Player 1 sends 20,000VND to Player 2.
Then, Player 2 will receive 60,000VND.

	Player 1 earns	Player 2 earns	Total
If Player 2 returns nothing,	0	80,000	80,000
If Player 2 returns 10,000VND,	10,000	70,000	80,000
If Player 2 returns 20,000VND,	20,000	60,000	80,000
If Player 2 returns 30,000VND,	30,000	50,000	80,000
If Player 2 returns 40,000VND,	40,000	40,000	80,000
If Player 2 returns 50,000VND,	50,000	30,000	80,000
If Player 2 returns 60,000VND,	60,000	20,000	80,000

Instruction to Player 1

You are Player 1. You are given 20,000VND. I would like you to decide how much money you want to send to Player 2. You can send Player 2 nothing, 2,000VND, 4,000VND, 6,000VND, 8,000VND, 10,000VND, 12,000VND, 14,000VND, 16,000VND, 18,000VND, or 20,000VND.

Please write down how much money you want to send to Player 2 if his/her ID is A, B, or C, respectively. After we collect the record sheets from all participants, we will randomly match you with someone who was assigned a role of Player 2. At this time we don't know who is receiving your money or what their ID is. So, please write down the amounts you want to send to Player 2, depending on their ID (A, B or C). Also, please write down how much money you think Player 2 will return to you.

After you complete the record sheet, please give it back to me. Please do not go back to the room until all participants finish playing the game. We will call you back to the room when we are ready for the next game. While you are waiting, please fill in the questionnaire.

Please do not discuss the game with your friends while you are waiting.

Record Sheet - Game 1 (Player 1)-

Please fill in the following parentheses ().

A.

I want to send () VND to Player 2 if his/her ID is **A**.

The money will be tripled, so Player 2 will get ()VND in addition to his/her initial 20,000VND.

I think Player 2 will return ()VND to me.

B.

I want to send () VND to Player 2 if his/her ID is **B**.

The money will be tripled, so Player 2 will get ()VND in addition to his/her initial 20,000VND.

I think Player 2 will return ()VND to me.

C.

I want to send () VND to Player 2 if his/her ID is **C**.

The money will be tripled, so Player 2 will get ()VND in addition to his/her initial 20,000VND.

I think Player 2 will return ()VND to me.

You can choose either the same amount of money or different amounts of money for each case (for each ID).

Your decisions will remain confidential.

Instruction to Player 2

You are Player 2. You are given 20,000VND. In addition to 20,000VND, you will receive some money from Player 1. you must decide how much money you want to send back to Player 1. You may want to refer to Tables 1-10 to make your decisions. However, you can send back any amount of money you want. It does not have to be the same as the ones in the Tables 1-10. Or you may send nothing.

Please write down how much money you want to return to Player 1 depending on the amount he/she sends to you. After we collect the record sheets from all participants, we will randomly match you with someone who was assigned a role of Player 1. At this time we don't know who is sending you money, or how much he/she is sending you. So, please write down the amounts you want to return to Player 1, contingent on how much he/she sends to you.

After you complete the record sheet, please give it back to me. Please do not go back to the room until all participants finish playing the game. We will call you back to the room when we are ready for the next game. While you are waiting, please fill in the questionnaire.

Please do not discuss the game with your friends while you are waiting.

Record Sheet - Game 1 (Player 2)-

If Player 1 sends me 2,000 VND, I will return ()VND.

If Player 1 sends me 4,000 VND, I will return ()VND.

If Player 1 sends me 6,000 VND, I will return ()VND.

If Player 1 sends me 8,000 VND, I will return ()VND.

If Player 1 sends me 10,000 VND, I will return ()VND.

If Player 1 sends me 12,000 VND, I will return ()VND.

If Player 1 sends me 14,000 VND, I will return ()VND.

If Player 1 sends me 16,000 VND, I will return ()VND.

If Player 1 sends me 18,000 VND, I will return ()VND.

If Player 1 sends me 20,000 VND, I will return ()VND.

Your decisions will remain confidential.

Game 2

In this game, your earnings will depend partly on your decisions and partly on chance. There are 3 series of questions. Series 1 consists of 14 questions. Series 2 consists of 14 questions, and Series 3 consists of 7 questions. So, there are 35 questions in total. In each question, we will offer you two plans: Plan A and Plan B. We would like you to choose either Plan A or Plan B for each question. After you complete the record sheet, we put 35 balls in a bingo cage and draw one numbered ball to select 1 question out of 35 questions. We will play the selected question for real money. For example, if the number 21 ball is drawn, we will play Question 21 for real money. Once the question is determined, we will put 10 balls in the cage and play the selected question.

Let's practice with Series 1.

Example

This example is the same as Series 1 (Questions 1-14). Please look at the record sheet.

There are two Plans, A and B for each question. There are 10 balls numbered ①, ②, ③, ④, ⑤, ⑥, ⑦, ⑧, ⑨, and ⑩ in a bingo cage. You should choose either A or B for each question.

Let's look at Question 1.

	Plan A	Plan B
1	40,000VND if ①②③ 10,000 VND if ④⑤⑥⑦⑧⑨⑩	68,000VND if ① 5,000 VND if ②③④⑤⑥⑦⑧⑨⑩

We will draw one numbered ball out of the cage.

If Number 1 ball comes out, those who chose Plan A will receive 40,000 VND and those who chose Plan B will receive 68,000 VND.

If Number 3 ball comes out, those who chose Plan A will receive 40,000 VND and those who chose Plan B will receive 5,000 VND.

If Number 6 ball comes out, those who chose Plan A will receive 10,000 VND and those who chose Plan B will receive 5,000 VND.

You should choose either A or B for each question from Question 1 to Question 14.

Suppose you choose Plan A from Question 1 to Question 5, and Plan B from Question 6 to Question 14. Then, you should fill in the **record sheet** as follows:

	Plan A	Plan B
1	40,000VND if ①②③ 10,000 VND if ④⑤⑥⑦⑧⑨⑩	68,000VND if ① 5,000 VND if ②③④⑤⑥⑦⑧⑨⑩
2	40,000VND if ①②③ 10,000 VND if ④⑤⑥⑦⑧⑨⑩	75,000VND if ① 5,000 VND if ②③④⑤⑥⑦⑧⑨⑩
3	40,000VND if ①②③ 10,000 VND if ④⑤⑥⑦⑧⑨⑩	83,000VND if ① 5,000 VND if ②③④⑤⑥⑦⑧⑨⑩
4	40,000VND if ①②③ 10,000 VND if ④⑤⑥⑦⑧⑨⑩	93,000VND if ① 5,000 VND if ②③④⑤⑥⑦⑧⑨⑩
5	40,000VND if ①②③ 10,000 VND if ④⑤⑥⑦⑧⑨⑩	106,500VND if ① 5,000 VND if ②③④⑤⑥⑦⑧⑨⑩
6	40,000VND if ①②③ 10,000 VND if ④⑤⑥⑦⑧⑨⑩	125,000VND if ① 5,000 VND if ②③④⑤⑥⑦⑧⑨⑩
7	40,000VND if ①②③ 10,000 VND if ④⑤⑥⑦⑧⑨⑩	150,000VND if ① 5,000 VND if ②③④⑤⑥⑦⑧⑨⑩
8	40,000VND if ①②③ 10,000 VND if ④⑤⑥⑦⑧⑨⑩	185,000VND if ① 5,000 VND if ②③④⑤⑥⑦⑧⑨⑩
9	40,000VND if ①②③ 10,000 VND if ④⑤⑥⑦⑧⑨⑩	220,000VND if ① 5,000 VND if ②③④⑤⑥⑦⑧⑨⑩
10	40,000VND if ①②③ 10,000 VND if ④⑤⑥⑦⑧⑨⑩	300,000VND if ① 5,000 VND if ②③④⑤⑥⑦⑧⑨⑩
11	40,000VND if ①②③ 10,000 VND if ④⑤⑥⑦⑧⑨⑩	400,000VND if ① 5,000 VND if ②③④⑤⑥⑦⑧⑨⑩
12	40,000VND if ①②③ 10,000 VND if ④⑤⑥⑦⑧⑨⑩	600,000VND if ① 5,000 VND if ②③④⑤⑥⑦⑧⑨⑩
13	40,000VND if ①②③ 10,000 VND if ④⑤⑥⑦⑧⑨⑩	1,000,000VND if ① 5,000 VND if ②③④⑤⑥⑦⑧⑨⑩
14	40,000VND if ①②③ 10,000 VND if ④⑤⑥⑦⑧⑨⑩	1,700,000VND if ① 5,000 VND if ②③④⑤⑥⑦⑧⑨⑩

Answer

I choose Plan A for Questions 1 -

I choose Plan B for Questions -14

If you choose Plan A for all 14 questions, please fill in the record sheet as follows:

	Plan A	Plan B
1	40,000VND if ①②③ 10,000 VND if ④⑤⑥⑦⑧⑨⑩	68,000VND if ① 5,000 VND if ②③④⑤⑥⑦⑧⑨⑩
2	40,000VND if ①②③ 10,000 VND if ④⑤⑥⑦⑧⑨⑩	75,000VND if ① 5,000 VND if ②③④⑤⑥⑦⑧⑨⑩
3	40,000VND if ①②③ 10,000 VND if ④⑤⑥⑦⑧⑨⑩	83,000VND if ① 5,000 VND if ②③④⑤⑥⑦⑧⑨⑩
4	40,000VND if ①②③ 10,000 VND if ④⑤⑥⑦⑧⑨⑩	93,000VND if ① 5,000 VND if ②③④⑤⑥⑦⑧⑨⑩
5	40,000VND if ①②③ 10,000 VND if ④⑤⑥⑦⑧⑨⑩	106,500VND if ① 5,000 VND if ②③④⑤⑥⑦⑧⑨⑩
6	40,000VND if ①②③ 10,000 VND if ④⑤⑥⑦⑧⑨⑩	125,000VND if ① 5,000 VND if ②③④⑤⑥⑦⑧⑨⑩
7	40,000VND if ①②③ 10,000 VND if ④⑤⑥⑦⑧⑨⑩	150,000VND if ① 5,000 VND if ②③④⑤⑥⑦⑧⑨⑩
8	40,000VND if ①②③ 10,000 VND if ④⑤⑥⑦⑧⑨⑩	185,000VND if ① 5,000 VND if ②③④⑤⑥⑦⑧⑨⑩
9	40,000VND if ①②③ 10,000 VND if ④⑤⑥⑦⑧⑨⑩	220,000VND if ① 5,000 VND if ②③④⑤⑥⑦⑧⑨⑩
10	40,000VND if ①②③ 10,000 VND if ④⑤⑥⑦⑧⑨⑩	300,000VND if ① 5,000 VND if ②③④⑤⑥⑦⑧⑨⑩
11	40,000VND if ①②③ 10,000 VND if ④⑤⑥⑦⑧⑨⑩	400,000VND if ① 5,000 VND if ②③④⑤⑥⑦⑧⑨⑩
12	40,000VND if ①②③ 10,000 VND if ④⑤⑥⑦⑧⑨⑩	600,000VND if ① 5,000 VND if ②③④⑤⑥⑦⑧⑨⑩
13	40,000VND if ①②③ 10,000 VND if ④⑤⑥⑦⑧⑨⑩	1,000,000VND if ① 5,000 VND if ②③④⑤⑥⑦⑧⑨⑩
14	40,000VND if ①②③ 10,000 VND if ④⑤⑥⑦⑧⑨⑩	1,700,000VND if ① 5,000 VND if ②③④⑤⑥⑦⑧⑨⑩

Answer

I choose Plan A for Questions 1 -

~~I choose Plan B for Questions -14~~

If you choose Plan B for all 14 questions, please fill in the record sheet as follows:

	Plan A	Plan B
1	40,000VND if ①②③ 10,000 VND if ④⑤⑥⑦⑧⑨⑩	68,000VND if ① 5,000 VND if ②③④⑤⑥⑦⑧⑨⑩
2	40,000VND if ①②③ 10,000 VND if ④⑤⑥⑦⑧⑨⑩	75,000VND if ① 5,000 VND if ②③④⑤⑥⑦⑧⑨⑩
3	40,000VND if ①②③ 10,000 VND if ④⑤⑥⑦⑧⑨⑩	82,000VND if ① 5,000 VND if ②③④⑤⑥⑦⑧⑨⑩
4	40,000VND if ①②③ 10,000 VND if ④⑤⑥⑦⑧⑨⑩	92,000VND if ① 5,000 VND if ②③④⑤⑥⑦⑧⑨⑩
5	40,000VND if ①②③ 10,000 VND if ④⑤⑥⑦⑧⑨⑩	106,500VND if ① 5,000 VND if ②③④⑤⑥⑦⑧⑨⑩
6	40,000VND if ①②③ 10,000 VND if ④⑤⑥⑦⑧⑨⑩	125,000VND if ① 5,000 VND if ②③④⑤⑥⑦⑧⑨⑩
7	40,000VND if ①②③ 10,000 VND if ④⑤⑥⑦⑧⑨⑩	150,000VND if ① 5,000 VND if ②③④⑤⑥⑦⑧⑨⑩
8	40,000VND if ①②③ 10,000 VND if ④⑤⑥⑦⑧⑨⑩	185,000VND if ① 5,000 VND if ②③④⑤⑥⑦⑧⑨⑩
9	40,000VND if ①②③ 10,000 VND if ④⑤⑥⑦⑧⑨⑩	220,000VND if ① 5,000 VND if ②③④⑤⑥⑦⑧⑨⑩
10	40,000VND if ①②③ 10,000 VND if ④⑤⑥⑦⑧⑨⑩	300,000VND if ① 5,000 VND if ②③④⑤⑥⑦⑧⑨⑩
11	40,000VND if ①②③ 10,000 VND if ④⑤⑥⑦⑧⑨⑩	400,000VND if ① 5,000 VND if ②③④⑤⑥⑦⑧⑨⑩
12	40,000VND if ①②③ 10,000 VND if ④⑤⑥⑦⑧⑨⑩	600,000VND if ① 5,000 VND if ②③④⑤⑥⑦⑧⑨⑩
13	40,000VND if ①②③ 10,000 VND if ④⑤⑥⑦⑧⑨⑩	1,000,000VND if ① 5,000 VND if ②③④⑤⑥⑦⑧⑨⑩
14	40,000VND if ①②③ 10,000 VND if ④⑤⑥⑦⑧⑨⑩	1,700,000VND if ① 5,000 VND if ②③④⑤⑥⑦⑧⑨⑩

Answer

~~I choose Plan A for Questions 1 -~~

1

-14

Now, let's look at Series 3. In Series 3, you may lose some money.

Example

This example is the same as Question 29 in Series 3. Please refer to the record sheet.

There are two Plans, A and B. There are 10 balls numbered ①, ②, ③, ④, ⑤, ⑥, ⑦, ⑧, ⑨, and ⑩ in a bingo cage. You should choose either A or B.

	Plan A	Plan B
29	Receive 25,000VND if ①②③④⑤ Lose 4,000 VND if ⑥⑦⑧⑨⑩	Receive 30,000VND if ①②③④⑤ Lose 21,000 VND if ⑥⑦⑧⑨⑩

If Number 1, 2, 3, 4 or 5 ball comes out, those who chose Plan A will receive 25,000 VND and those who chose Plan B will receive 30,000 VND.

If Number 6, 7, 8, 9 or 10 ball comes out, those who chose Plan A will lose 4,000 VND and those who chose Plan B will lose 21,000 VND.

We will subtract money from your earnings from Game 1.

Record Sheet - Game 2 -

Series 1

	Plan A	Plan B
1	40,000VND if ①②③ 10,000 VND if ④⑤⑥⑦⑧⑨⑩	68,000VND if ① 5,000 VND if ②③④⑤⑥⑦⑧⑨⑩
2	40,000VND if ①②③ 10,000 VND if ④⑤⑥⑦⑧⑨⑩	75,000VND if ① 5,000 VND if ②③④⑤⑥⑦⑧⑨⑩
3	40,000VND if ①②③ 10,000 VND if ④⑤⑥⑦⑧⑨⑩	83,000VND if ① 5,000 VND if ②③④⑤⑥⑦⑧⑨⑩
4	40,000VND if ①②③ 10,000 VND if ④⑤⑥⑦⑧⑨⑩	93,000VND if ① 5,000 VND if ②③④⑤⑥⑦⑧⑨⑩
5	40,000VND if ①②③ 10,000 VND if ④⑤⑥⑦⑧⑨⑩	106,500VND if ① 5,000 VND if ②③④⑤⑥⑦⑧⑨⑩
6	40,000VND if ①②③ 10,000 VND if ④⑤⑥⑦⑧⑨⑩	125,000VND if ① 5,000 VND if ②③④⑤⑥⑦⑧⑨⑩
7	40,000VND if ①②③ 10,000 VND if ④⑤⑥⑦⑧⑨⑩	150,000VND if ① 5,000 VND if ②③④⑤⑥⑦⑧⑨⑩
8	40,000VND if ①②③ 10,000 VND if ④⑤⑥⑦⑧⑨⑩	185,000VND if ① 5,000 VND if ②③④⑤⑥⑦⑧⑨⑩
9	40,000VND if ①②③ 10,000 VND if ④⑤⑥⑦⑧⑨⑩	220,000VND if ① 5,000 VND if ②③④⑤⑥⑦⑧⑨⑩
10	40,000VND if ①②③ 10,000 VND if ④⑤⑥⑦⑧⑨⑩	300,000VND if ① 5,000 VND if ②③④⑤⑥⑦⑧⑨⑩
11	40,000VND if ①②③ 10,000 VND if ④⑤⑥⑦⑧⑨⑩	400,000VND if ① 5,000 VND if ②③④⑤⑥⑦⑧⑨⑩
12	40,000VND if ①②③ 10,000 VND if ④⑤⑥⑦⑧⑨⑩	600,000VND if ① 5,000 VND if ②③④⑤⑥⑦⑧⑨⑩
13	40,000VND if ①②③ 10,000 VND if ④⑤⑥⑦⑧⑨⑩	1,000,000VND if ① 5,000 VND if ②③④⑤⑥⑦⑧⑨⑩
14	40,000VND if ①②③ 10,000 VND if ④⑤⑥⑦⑧⑨⑩	1,700,000VND if ① 5,000 VND if ②③④⑤⑥⑦⑧⑨⑩

Answer

I choose Plan A for Questions 1 -

I choose Plan B for Questions

Series 2

	Plan A	Plan B
15	40,000VND if ①②③④⑤⑥⑦⑧⑨ 30,000 VND if ⑩	54,000VND if ①②③④⑤⑥⑦ 5,000 VND if ⑧⑨⑩
16	40,000VND if ①②③④⑤⑥⑦⑧⑨ 30,000 VND if ⑩	56,000VND if ①②③④⑤⑥⑦ 5,000 VND if ⑧⑨⑩
17	40,000VND if ①②③④⑤⑥⑦⑧⑨ 30,000 VND if ⑩	58,000VND if ①②③④⑤⑥⑦ 5,000 VND if ⑧⑨⑩
18	40,000VND if ①②③④⑤⑥⑦⑧⑨ 30,000 VND if ⑩	60,000VND if ①②③④⑤⑥⑦ 5,000 VND if ⑧⑨⑩
19	40,000VND if ①②③④⑤⑥⑦⑧⑨ 30,000 VND if ⑩	62,000VND if ①②③④⑤⑥⑦ 5,000 VND if ⑧⑨⑩
20	40,000VND if ①②③④⑤⑥⑦⑧⑨ 30,000 VND if ⑩	65,000VND if ①②③④⑤⑥⑦ 5,000 VND if ⑧⑨⑩
21	40,000VND if ①②③④⑤⑥⑦⑧⑨ 30,000 VND if ⑩	68,000VND if ①②③④⑤⑥⑦ 5,000 VND if ⑧⑨⑩
22	40,000VND if ①②③④⑤⑥⑦⑧⑨ 30,000 VND if ⑩	72,000VND if ①②③④⑤⑥⑦ 5,000 VND if ⑧⑨⑩
23	40,000VND if ①②③④⑤⑥⑦⑧⑨ 30,000 VND if ⑩	77,000VND if ①②③④⑤⑥⑦ 5,000 VND if ⑧⑨⑩
24	40,000VND if ①②③④⑤⑥⑦⑧⑨ 30,000 VND if ⑩	83,000VND if ①②③④⑤⑥⑦ 5,000 VND if ⑧⑨⑩
25	40,000VND if ①②③④⑤⑥⑦⑧⑨ 30,000 VND if ⑩	90,000VND if ①②③④⑤⑥⑦ 5,000 VND if ⑧⑨⑩
26	40,000VND if ①②③④⑤⑥⑦⑧⑨ 30,000 VND if ⑩	100,000VND if ①②③④⑤⑥⑦ 5,000 VND if ⑧⑨⑩
27	40,000VND if ①②③④⑤⑥⑦⑧⑨ 30,000 VND if ⑩	110,000VND if ①②③④⑤⑥⑦ 5,000 VND if ⑧⑨⑩
28	40,000VND if ①②③④⑤⑥⑦⑧⑨ 30,000 VND if ⑩	130,000VND if ①②③④⑤⑥⑦ 5,000 VND if ⑧⑨⑩

Answer

I choose Plan A for Questions 15 -

I choose Plan B for Questions

-28

Series 3

	Plan A	Plan B
29	Receive 25,000VND if ①②③④⑤ Lose 4,000 VND if ⑥⑦⑧⑨⑩	Receive 30,000VND if ①②③④⑤ Lose 21,000 VND if ⑥⑦⑧⑨⑩
30	Receive 4,000VND if ①②③④⑤ Lose 4,000 VND if ⑥⑦⑧⑨⑩	Receive 30,000VND if ①②③④⑤ Lose 21,000 VND if ⑥⑦⑧⑨⑩
31	Receive 1,000VND if ①②③④⑤ Lose 4,000 VND if ⑥⑦⑧⑨⑩	Receive 30,000VND if ①②③④⑤ Lose 21,000 VND if ⑥⑦⑧⑨⑩
32	Receive 1,000VND if ①②③④⑤ Lose 4,000 VND if ⑥⑦⑧⑨⑩	Receive 30,000VND if ①②③④⑤ Lose 16,000 VND if ⑥⑦⑧⑨⑩
33	Receive 1,000VND if ①②③④⑤ Lose 8,000 VND if ⑥⑦⑧⑨⑩	Receive 30,000VND if ①②③④⑤ Lose 16,000 VND if ⑥⑦⑧⑨⑩
34	Receive 1,000VND if ①②③④⑤ Lose 8,000 VND if ⑥⑦⑧⑨⑩	Receive 30,000VND if ①②③④⑤ Lose 14,000 VND if ⑥⑦⑧⑨⑩
35	Receive 1,000VND if ①②③④⑤ Lose 8,000 VND if ⑥⑦⑧⑨⑩	Receive 30,000VND if ①②③④⑤ Lose 11,000 VND if ⑥⑦⑧⑨⑩

Answer

I choose Plan A for Questions 29 -

I choose Plan B for Questions

-35

Game 3

In this game, you will receive money either today or sometime in the future, depending on the choices you make. There are 75 questions. In each question, we will offer you two plans: Plan A and Plan B. We would like you to choose either Plan A or Plan B for each question.

Example

This example is the same as Question 1. Please refer to the record sheet.

There are 2 plans, A and B, offered to you.

If you choose Plan A, you will receive 20,000 VND today.

If you choose Plan B, you will receive 120,000 VND in 1 week.

Questions 1-5 are one series. If you choose Plan A for Question 1 to Question 3, and Plan B for Question 4 and 5, please answer as follows:

	Plan A	Plan B
1	A: receive 120,000 VND in 1 week	B: receive 20,000 VND today
2	A: receive 120,000 VND in 1 week	B: receive 40,000 VND today
3	A: receive 120,000 VND in 1 week	B: receive 60,000 VND today
4	A: receive 120,000 VND in 1 week	B: receive 80,000 VND today
5	A: receive 120,000 VND in 1 week	B: receive 100,000 VND today

I choose A for 1 -

I choose B for -5

If you choose Plan A for all 5 questions, please answer as follows:

	Plan A	Plan B
1	A: receive 120,000 VND in 1 week	B: receive 20,000 VND today
2	A: receive 120,000 VND in 1 week	B: receive 40,000 VND today
3	A: receive 120,000 VND in 1 week	B: receive 60,000 VND today
4	A: receive 120,000 VND in 1 week	B: receive 80,000 VND today
5	A: receive 120,000 VND in 1 week	B: receive 100,000 VND today

I choose A for 1 -

~~I choose B for~~

If you choose Plan B for all 5 questions, please answer as follows:

	Plan A	Plan B
1	B: receive 120,000 VND in 1 week	A: receive 20,000 VND today
2	B: receive 120,000 VND in 1 week	A: receive 40,000 VND today
3	B: receive 120,000 VND in 1 week	A: receive 60,000 VND today
4	B: receive 120,000 VND in 1 week	A: receive 80,000 VND today
5	B: receive 120,000 VND in 1 week	A: receive 100,000 VND today

~~I choose A for 1 -~~

I choose B for -5

Please choose either Plan A or Plan B for each of the 75 questions. You will be paid based on one of your choices.

We will put 75 balls in a bingo cage and draw one ball to determine which question will be played for real money. For example, if the number 21 ball is drawn, we will do Question 21 for real money. Suppose Question 21 is selected, and you choose Plan A in Question 21, you will be paid 50,000 VND today. If you chose Plan B in Question 21, you will receive 300,000 VND in 1 month.

At the end of the experiment, we will discuss whom the money should be entrusted to until you pick up the money. It could be the commune office, the president of women's associations, or someone whom you all trust. For each of you, we will put the money in an envelope and write down your name, the amount of money you should receive, and the date you should pick it up from the person, and seal it. The entrusted person will keep all the envelopes until the pick-up date. We will sign the letter of agreement among the researchers, the entrusted person, and all of you.

Record Sheet -Game 3-

	Plan A	Plan B
1	A: receive 120,000 VND in 1 week	B: receive 20,000 VND today
2	A: receive 120,000 VND in 1 week	B: receive 40,000 VND today
3	A: receive 120,000 VND in 1 week	B: receive 60,000 VND today
4	A: receive 120,000 VND in 1 week	B: receive 80,000 VND today
5	A: receive 120,000 VND in 1 week	B: receive 100,000 VND today

I choose A for 1 -

I choose B for -5

	Plan A	Plan B
6	A: receive 120,000 VND in 1 month	B: receive 20,000 VND today
7	A: receive 120,000 VND in 1 month	B: receive 40,000 VND today
8	A: receive 120,000 VND in 1 month	B: receive 60,000 VND today
9	A: receive 120,000 VND in 1 month	B: receive 80,000 VND today
10	A: receive 120,000 VND in 1 month	B: receive 100,000 VND today

I choose A for 6 -

I choose B for -10

	Plan A	Plan B
11	A: receive 120,000 VND in 3 months	B: receive 20,000 VND today
12	A: receive 120,000 VND in 3 months	B: receive 40,000 VND today
13	A: receive 120,000 VND in 3 months	B: receive 60,000 VND today
14	A: receive 120,000 VND in 3 months	B: receive 80,000 VND today
15	A: receive 120,000 VND in 3 months	B: receive 100,000 VND today

I choose A for 11 -

I choose B for -15

	Plan A	Plan A
16	A: receive 300,000 VND in 1 week	B: receive 50,000 VND today
17	A: receive 300,000 VND in 1 week	B: receive 100,000 VND today
18	A: receive 300,000 VND in 1 week	B: receive 150,000 VND today
19	A: receive 300,000 VND in 1 week	B: receive 200,000 VND today
20	A: receive 300,000 VND in 1 week	B: receive 250,000 VND today

I choose A for 16 -

I choose B for -20

	Plan A	Plan A
21	A: receive 300,000 VND in 1 month	B: receive 50,000 VND today
22	A: receive 300,000 VND in 1 month	B: receive 100,000 VND today
23	A: receive 300,000 VND in 1 month	B: receive 150,000 VND today
24	A: receive 300,000 VND in 1 month	B: receive 200,000 VND today
25	A: receive 300,000 VND in 1 month	B: receive 250,000 VND today

I choose A for 21 -

I choose B for -25

	Plan A	Plan A
26	A: receive 300,000 VND in 3 months	B: receive 50,000 VND today
27	A: receive 300,000 VND in 3 months	B: receive 100,000 VND today
28	A: receive 300,000 VND in 3 months	B: receive 150,000 VND today
29	A: receive 300,000 VND in 3 months	B: receive 200,000 VND today
30	A: receive 300,000 VND in 3 months	B: receive 250,000 VND today

I choose A for 26 -

I choose B for -30

	Plan A	Plan A
31	A: receive 30,000 VND in 1 week	B: receive 5,000 VND today
32	A: receive 30,000 VND in 1 week	B: receive 10,000 VND today
33	A: receive 30,000 VND in 1 week	B: receive 15,000 VND today
34	A: receive 30,000 VND in 1 week	B: receive 20,000 VND today
35	A: receive 30,000 VND in 1 week	B: receive 25,000 VND today

I choose A for 31 -

I choose B for -35

	Plan A	Plan A
36	A: receive 30,000 VND in 1 month	B: receive 5,000 VND today
37	A: receive 30,000 VND in 1 month	B: receive 10,000 VND today
38	A: receive 30,000 VND in 1 month	B: receive 15,000 VND today
39	A: receive 30,000 VND in 1 month	B: receive 20,000 VND today
40	A: receive 30,000 VND in 1 month	B: receive 25,000 VND today

I choose A for 36 -

I choose B for -40

	Plan A	Plan A
41	A: receive 30,000 VND in 3 months	B: receive 5,000 VND today
42	A: receive 30,000 VND in 3 months	B: receive 10,000 VND today
43	A: receive 30,000 VND in 3 months	B: receive 15,000 VND today
44	A: receive 30,000 VND in 3 months	B: receive 20,000 VND today
45	A: receive 30,000 VND in 3 months	B: receive 25,000 VND today

I choose A for 41 -

I choose B for -45

	Plan A	Plan A
46	A: receive 240,000 VND in 3 days	B: receive 40,000 VND today
47	A: receive 240,000 VND in 3 days	B: receive 80,000 VND today
48	A: receive 240,000 VND in 3 days	B: receive 120,000 VND today
49	A: receive 240,000 VND in 3 days	B: receive 160,000 VND today
50	A: receive 240,000 VND in 3 days	B: receive 200,000 VND today

I choose A for 46 -

I choose B for -50

	Plan A	Plan A
51	A: receive 240,000 VND in 2 weeks	B: receive 40,000 VND today
52	A: receive 240,000 VND in 2 weeks	B: receive 80,000 VND today
53	A: receive 240,000 VND in 2 weeks	B: receive 120,000 VND today
54	A: receive 240,000 VND in 2 weeks	B: receive 160,000 VND today
55	A: receive 240,000 VND in 2 weeks	B: receive 200,000 VND today

I choose A for 51 -

I choose B for -55

	Plan A	Plan A
56	A: receive 240,000 VND in 2 months	B: receive 40,000 VND today
57	A: receive 240,000 VND in 2 months	B: receive 80,000 VND today
58	A: receive 240,000 VND in 2 months	B: receive 120,000 VND today
59	A: receive 240,000 VND in 2 months	B: receive 160,000 VND today
60	A: receive 240,000 VND in 2 months	B: receive 200,000 VND today

I choose A for 56 -

I choose B for -60

	Plan A	Plan A
61	A: receive 60,000 VND in 3 days	B: receive 10,000 VND today
62	A: receive 60,000 VND in 3 days	B: receive 20,000 VND today
63	A: receive 60,000 VND in 3 days	B: receive 30,000 VND today
64	A: receive 60,000 VND in 3 days	B: receive 40,000 VND today
65	A: receive 60,000 VND in 3 days	B: receive 50,000 VND today

I choose A for 61 -

I choose B for -65

	Plan A	Plan A
66	A: receive 60,000 VND in 2 weeks	B: receive 10,000 VND today
67	A: receive 60,000 VND in 2 weeks	B: receive 20,000 VND today
68	A: receive 60,000 VND in 2 weeks	B: receive 30,000 VND today
69	A: receive 60,000 VND in 2 weeks	B: receive 40,000 VND today
70	A: receive 60,000 VND in 2 weeks	B: receive 50,000 VND today

I choose A for 66 -

I choose B for -70

	Plan A	Plan A
71	A: receive 60,000 VND in 2 months	B: receive 10,000 VND today
72	A: receive 60,000 VND in 2 months	B: receive 20,000 VND today
73	A: receive 60,000 VND in 2 months	B: receive 30,000 VND today
74	A: receive 60,000 VND in 2 months	B: receive 40,000 VND today
75	A: receive 60,000 VND in 2 months	B: receive 50,000 VND today

I choose A for 71 -

I choose B for -75