Disclosure Statement
Suresh de Mel
"Deposit collecting: Unbundling the Role of Frequency, Salience and Habit Formation in Generating Savings"
(co-authored with Craig McIntosh and Chris Woodruff),

1) The sources of funding are shown in the opening note to the paper.
2) In the past three years, I have received grants from 3ie, the International Growth Centre, The Templeton Foundation, the Consortium on Financial Systems and Poverty at the University of Chicago, Innovations for Poverty Action and the World Bank. Any of these may be construed as having an interest in this research.
3) I have served as Research Consultant to Kandy Consulting Group (Pvt) Ltd in the implementation of this project.
4) Neither my wife nor child have any interests to disclose.
5) No other party had the right to review the manuscript

Disclosure Statement
Craig McIntosh
"Deposit collecting: Unbundling the Role of Frequency, Salience and Habit Formation in Generating Savings"
(co-authored with Suresh de Mel and Chris Woodruff),

6) The sources of funding are shown in the opening note to the paper.
7) In the past three years, I have received grants from 3ie, the International Growth Centre, the Consortium on Financial Systems and Poverty at the University of Chicago, BASIS/USAID, the Social Development Secretariat of the Mexican Government, the Inter-American Development Bank, and the Agricultural Technology Adoption Initiative. Any of these may be construed as having an interest in this research.
8) I have served as a board member for the Agricultural Technology Adoption Initiative and the BASIS CRSP of USAID.
9) Neither my wife nor child have any interests to disclose.
10) No other party had the right to review the manuscript.

Disclosure Statement
Christopher Woodruff
"Deposit collecting: Unbundling the Role of Frequency, Salience and Habit Formation in Generating Savings"
(co-authored with Suresh de Mel and Craig McIntosh),

11) The sources of funding are shown in the opening note to the paper.
12) I serve on the Board of Directors of the Consortium for Financial Services and Poverty, for which I receive an annual honorarium. In the past three years, I have received grants from 3ie, the International Growth Centre, DIV/ USAID, the Economic and Social Research Council of the UK, the Centre for Competitive Advantage and the Global Economy (CAGE, University of Warwick), the World Bank, the SME Initiative of IPA and the GLM-LIC program administered by IZA. I receive compensation in the form of course release and research funding for coordination the PEDL program for CEPR.
13) I serve on the Board of Directors of the Consortium for Financial Services and Poverty, which provided funding for the project.
14) Neither my wife nor children have any interests to disclose.
15) No other party had the right to review the manuscript.