

	Treatment -			Predictors of	Predictors of	p-value for
	Control	Difference	Number	Take Up in	Take Up in	test of
	mean	(OLS)	of Obs	Control	Treatment	(4)=(5)
	(1)	(2)	(3)	(4)	(5)	(6)
Baseline Value of Psychometric and Cognitive Variables						
Digit Span Recall	2.76	-0.06	981	-0.03	0.00	0.08
	{1.8}	(0.12)		(0.01)	(0.01)	
Raven's Matrices Score	1.72	-0.02	981	0.01	0.01	0.86
	{1.5}	(0.10)		(0.01)	(0.01)	
Hypothetical % allocated to risky investment	0.71	0.04	973	0.03	0.02	0.80
	{0.3}	(0.03)		(0.07)	(0.01)	
Financial Literacy Score	6.02	0.17	981	0.01	0.01	0.55
	{3.3}	(0.21)		(0.01)	(0.01)	
I tend to act first and worry about the consequences later	2.11	-0.01	972	0.01	-0.01	0.66
	{1.0}	(0.07)		(0.02)	(0.02)	
I can think of several solutions to any problem	1.76	-0.09	972	0.00	0.01	0.57
	{0.7}	(0.04)		(0.03)	(0.03)	
I prefer to have a flexible schedule - I don't like being tied down	1.98	0.01	970	-0.01	0.00	0.58
	{0.9}	(0.06)		(0.03)	(0.02)	
When I make a decision I usually go with my first, gut feeling.	2.03	-0.02	971	0.02	-0.01	0.77
	{1.0}	(0.07)		(0.02)	(0.02)	
I would work seven days a week if I could	1.67	0.06	972	-0.05	-0.01	0.80
	{0.7}	(0.05)		(0.03)	(0.02)	
I spend a lot of time planning for my future	2.09	0.02	972	0.01	0.01	0.76
	{1.0}	(0.07)		(0.02)	(0.02)	
I always get things done ahead of time	1.70	-0.04	972	-0.03	0.00	0.42
	{0.7}	(0.04)		(0.04)	(0.03)	
p-value for Joint Test of 50 psychometric & above questions		0.535	1004			

Notes: Column 1 reports the control group mean with standard deviations in braces. Column 2 reports the coefficient on a treatment indicator from a regression of each row on a treatment indicator and strata fixed effects. Columns 4 & 5 report coefficients from a single full interacted regression of a binary for take-up of the loan on each variable listed in the rows interacted with an indicator for control (coefficients in column 4) and an indicator for treatmnet (coefficients in column 5). Column 6 reports the p-value for testing the coefficients from column 4 to its relevant counterpart in column 5. Standard errors in parentheses.