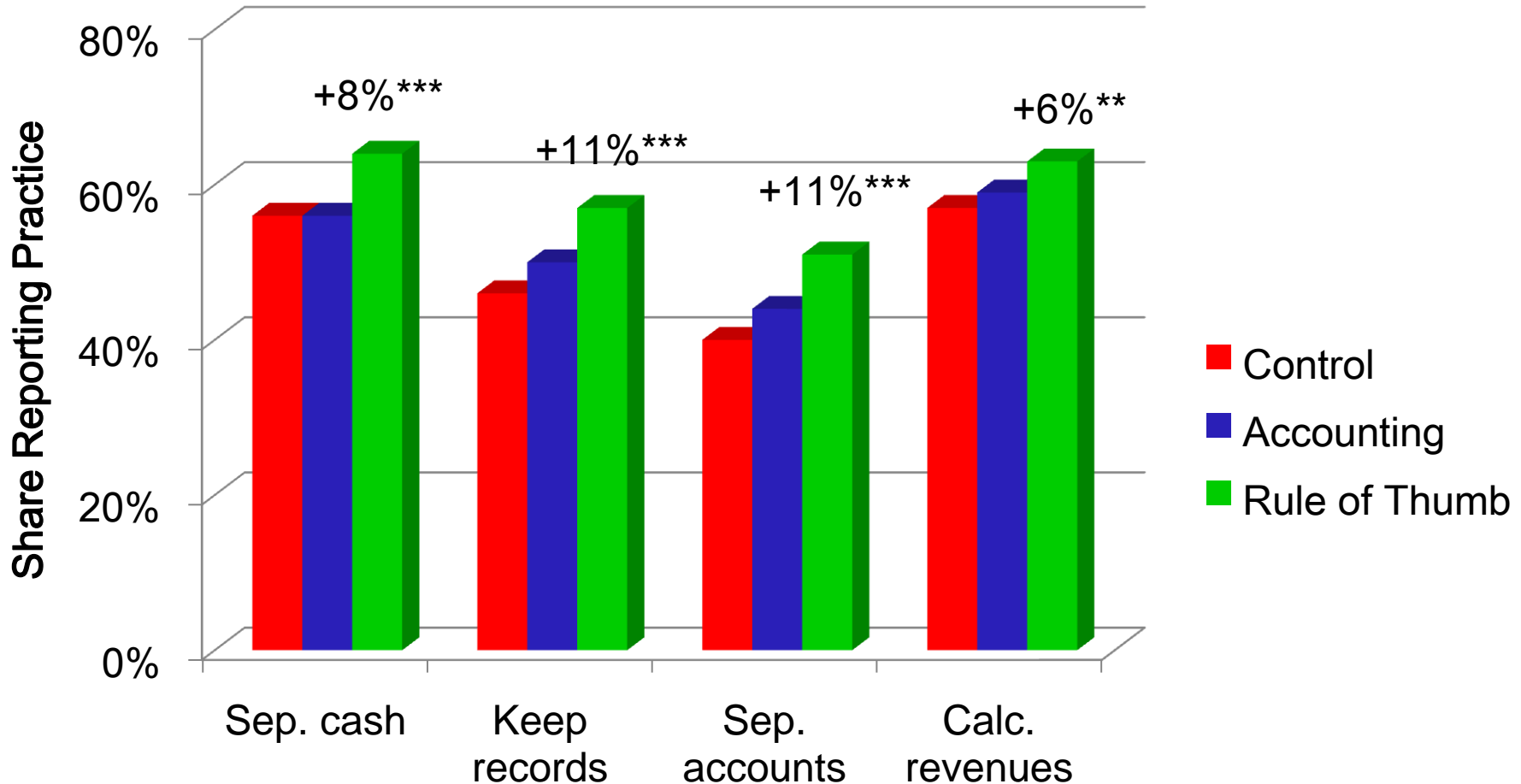


Rule of Thumb training improves financial practices



* Denotes significance at the 10%-level, ** at the 5%-level, and *** at the 1% level of effect relative to control.