

WEB APPENDIXES

Web Appendix A

Study 1 - Spending Categories

Category	Number of Coders	Percentage of Coders that Marked the Category As Discretionary	P-value from Chi-Square Test	Included in Data Set as Discretionary
Gifts	73	96%	0.000	Yes
Hobbies	73	92%	0.000	Yes
Entertainment	73	90%	0.000	Yes
Restaurants/Dining	73	90%	0.000	Yes
Electronics	73	88%	0.000	Yes
Charitable Giving	73	86%	0.000	Yes
Clothing/Shoes	73	82%	0.000	Yes
Travel	73	81%	0.000	Yes
General Merchandise	73	75%	0.000	Yes
Personal Care	73	73%	0.000	Yes
Home Improvement	73	71%	0.000	Yes
Pets/Pet Care	73	70%	0.001	Yes
Cable/Satellite Services	73	59%	0.128	No
Online Services	73	48%	0.725	No
Dues and Subscriptions	73	38%	0.047	No
Printing	73	33%	0.003	No
Home Maintenance	73	32%	0.002	No
Uncategorized	73	32%	0.002	No
Telephone Services	73	30%	0.001	No
Consulting	73	29%	0.000	No
Groceries	73	29%	0.000	No

Services	73	27%	0.000	No
Office Supplies	73	25%	0.000	No
Advertising	73	23%	0.000	No
Automotive Expenses	73	23%	0.000	No
Education	73	23%	0.000	No
Other Expenses	73	23%	0.000	No
Gasoline/Fuel	73	22%	0.000	No
Postage and Shipping	73	21%	0.000	No
Securities Trades	73	21%	0.000	No
Retirement Contributions	73	18%	0.000	No
Interest	73	15%	0.000	No
Sales	73	15%	0.000	No
Business Miscellaneous	73	14%	0.000	No
Child/Dependent Expenses	73	14%	0.000	No
Expense Reimbursement	73	12%	0.000	No
Healthcare/Medical	73	12%	0.000	No
Investment Income	73	12%	0.000	No
Office Maintenance	73	12%	0.000	No
Savings	73	11%	0.000	No
ATM/Cash Withdrawals	73	10%	0.000	No
Checks	73	10%	0.000	No
Insurance	73	10%	0.000	No
Mortgages	73	8%	0.000	No
Rent	73	8%	0.000	No
Service Charges/Fees	73	8%	0.000	No
Utilities	73	8%	0.000	No
Loans	73	7%	0.000	No
Other Income	73	5%	0.000	No

Paychecks/Salary	73	5%	0.000	No
Retirement Income	73	5%	0.000	No
Transfers	73	5%	0.000	No
Wages Paid	73	5%	0.000	No
Credit Card Payments	73	4%	0.000	No
Deposits	73	4%	0.000	No
Other Bills	73	4%	0.000	No
Taxes	73	4%	0.000	No

Web Appendix B

Study 1 - Robustness check: Measuring payment frequency as the number of distinct days in which a consumer received a deposit in a given month

	<i>Dependent variable:</i>					
	Number of Discretionary Expenditures			Log(Discretionary Spending)		
	(1)	(2)	(3)	(4)	(5)	(6)
Payment Frequency	3.151*** (0.040)	2.248*** (0.046)	2.204*** (0.046)	0.123*** (0.002)	0.035*** (0.002)	0.034*** (0.002)
Log(Income)		4.651*** (0.120)	4.642*** (0.119)		0.430*** (0.005)	0.431*** (0.005)
Month Fixed Effects	No	No	Yes	No	No	Yes
Observations	42,919	42,919	42,919	42,919	42,919	42,919

Note: + p<0.1; * p<0.05; ** p<0.01; *** p<0.001

Study 1 - Robustness check: Measuring payment frequency as the average number of days in between paychecks within a given month

	<i>Dependent variable:</i>					
	Number of Discretionary Expenditures			Log(Discretionary Spending)		
	(1)	(2)	(3)	(4)	(5)	(6)
Payment Frequency	-0.709*** (0.018)	-0.238*** (0.020)	-0.243*** (0.020)	-0.047*** (0.001)	-0.014*** (0.001)	-0.014*** (0.001)
Log(Income)		7.126*** (0.116)	7.009*** (0.115)		0.449*** (0.005)	0.448*** (0.005)
Month Fixed Effects	No	No	Yes	No	No	Yes
Observations	42,919	42,919	42,919	42,919	42,919	42,919

Note: + p<0.1; * p<0.05; ** p<0.01; *** p<0.001

Study 1 - Robustness check: Measuring payment frequency as the average number of deposits a consumer received per month for consumers who are in the dataset for three consecutive months or more.

<i>Dependent variable:</i>						
	Number of Discretionary Expenditures			Log(Discretionary Spending)		
	(1)	(2)	(3)	(4)	(5)	(6)
Payment Frequency	1.506*** (0.107)	1.316*** (0.105)	1.329*** (0.105)	0.041*** (0.004)	0.026*** (0.003)	0.026*** (0.003)
Log(Income)		3.031*** (0.272)	2.874*** (0.269)		0.247*** (0.014)	0.246*** (0.014)
Month Fixed Effects	No	No	Yes	No	No	Yes
Observations	5,649	5,649	5,649	5,649	5,649	5,649

Note: + p<0.1; * p<0.05; ** p<0.01; *** p<0.001

Study 2 List of Decisions

1. Your friend Joe hears about your work troubles and invites you out for drinks. You are feeling down and can use a friend right now. However, you know Joe likes to go to expensive bars and you expect you will have to pay \$35 for drinks. What do you do?
2. Your car won't start and you can't be late for work. A taxi will cost you \$45 but will get you there on time. The bus costs \$5 but you might be late. What do you do?
3. Joe invites you to see your favorite band play at a local concert. Tickets are \$75. What do you do?
4. Your family wants to go to the museum. The museum is free to enter but the museum has a suggested donation of \$10 a person, for a total \$30 for your family. What do you do?
5. You come home exhausted but your house is a mess. You need to clean the house. You can hire someone for \$45 or spend three hours cleaning. What do you do?
6. You are excited to try out the new Mexican restaurant in town but it will cost \$30.
7. You had a rough week. You can cook dinner at home or order some takeout for \$45 for the family. What do you do?
8. Your car needs a wash. You can take it to the car wash for \$40 or do it yourself.
9. Your co-workers are worried about the working conditions and ask you to join their union. You know it can help but are worried about how much it costs. Joining the union means paying a \$100 registration fee. What do you do?
10. Your son needs new sneakers. He wants expensive sneakers so that he won't be bullied at school. You can buy him the expensive sneakers for \$100 or buy him a cheap \$35 pair.
11. It's Joe's birthday and he is throwing a party. If you go, you know you have to bring a gift, which will probably cost \$45. What do you do?
12. It's your 10th wedding anniversary and your spouse would love a nice evening out. Dinner at a nice restaurant will cost \$200 or you can cook a nice dinner at home for \$55.
13. Your son is sad. You know that taking him out to the movies will cheer him up. Tickets cost \$25. What do you do?
14. Your back is hurting again and you don't feel like cooking. You can cook dinner at home or go to the fast food place nearby and pick up food for \$30. What do you do?

Web Appendix D

Study 3A Prompt - Daily Pay Condition

It's Monday, Feb 3. You worked a full day today. You earned \$140 today.

Assuming that this circle “○” represents how **IMPACTFUL** it would be for you to earn \$1, draw a circle to represent how **IMPACTFUL** earning \$140 today would be to you? Smaller circles represent smaller impact and larger circles represent larger impact. You can draw your circle as small or as large as you need to. Additional paper is available should you need it.

It's Tuesday, Feb 4. You worked a full day today. You earned \$140 today.

Assuming that this circle “○” represents how **IMPACTFUL** it would be for you to earn \$1, draw a circle to represent how **IMPACTFUL** earning \$140 today would be to you? Smaller circles represent smaller impact and larger circles represent larger impact. You can draw your circle as small or as large as you need to. Additional paper is available should you need it.

It's Wednesday, Feb 5. You worked a full day today. You earned \$140 today.

Assuming that this circle “○” represents how **IMPACTFUL** it would be for you to earn \$1, draw a circle to represent how **IMPACTFUL** earning \$140 today would be to you? Smaller circles represent smaller impact and larger circles represent larger impact. You can draw your circle as small or as large as you need to. Additional paper is available should you need it.

It's Thursday, Feb 6. You worked a full day today. You earned \$140 today.

Assuming that this circle “○” represents how **IMPACTFUL** it would be for you to earn \$1, draw a circle to represent how **IMPACTFUL** earning \$140 today would be to you? Smaller circles represent smaller impact and larger circles represent larger impact. You can draw your circle as small or as large as you need to. Additional paper is available should you need it.

It's Friday, Feb. 7. You worked a full day today. You earned \$140 today.

Assuming that this circle “○” represents how **IMPACTFUL** it would be for you to earn \$1, draw a circle to represent how **IMPACTFUL** earning \$140 today would be to you? Smaller circles represent smaller impact and larger circles represent larger impact. You can draw your circle as small or as large as you need to. Additional paper is available should you need it.

Study 3A Prompt - Weekly Pay Condition

It's Monday, Feb 3. You worked a full day today.

It's Tuesday, Feb 4. You worked a full day today.

It's Wednesday, Feb 5. You worked a full day today.

It's Thursday, Feb 6. You worked a full day today.

It's Friday, Feb. 7. You worked a full day today. You earned \$700 this week.

Assuming that this circle “○” represents how **IMPACTFUL** it would be for you to earn \$1, draw a circle to represent how **IMPACTFUL** earning \$700 this week would be to you? Smaller circles represent smaller impact and larger circles represent larger impact. You can draw your circle as small or as large as you need to. Additional paper is available should you need it.

Study 3B Prompt - Daily Pay Condition

It's Monday, Feb 3. You worked a full day today. You earned \$140 today.

Assuming that the duration of this sound ► (click to play) represents the **FINANCIAL IMPACT** earning \$1 would make for you, how much of a **FINANCIAL IMPACT** would the **\$140 you earned today** make for you?

Click on the text box below and hold down the space bar on your keyboard for the duration you best think represents the financial impact of earning \$140 today. You may hold the space bar for as short or as long of a time as needed to represent this financial impact.

Once you are done, please move on to the next page.

It's Tuesday, Feb 4. You worked a full day today. You earned \$140 today.

Assuming that the duration of this sound ► (click to play) represents the **FINANCIAL IMPACT** earning \$1 would make for you, how much of a **FINANCIAL IMPACT** would the **\$140 you earned today** make for you?

Click on the text box below and hold down the space bar on your keyboard for the duration you best think represents the financial impact of earning \$140 today. You may hold the space bar for as short or as long of a time as needed to represent this financial impact.

Once you are done, please move on to the next page.

It's Wednesday, Feb 5. You worked a full day today. You earned \$140 today.

Assuming that the duration of this sound ► (click to play) represents the **FINANCIAL IMPACT** earning \$1 would make for you, how much of a **FINANCIAL IMPACT** would the **\$140 you earned today** make for you?

Click on the text box below and hold down the space bar on your keyboard for the duration you best think represents the financial impact of earning \$140 today. You may hold the space bar for as short or as long of a time as needed to represent this financial impact.

Once you are done, please move on to the next page.

It's Thursday, Feb 6. You worked a full day today. You earned \$140 today.

Assuming that the duration of this sound ► (click to play) represents the **FINANCIAL IMPACT** earning \$1 would make for you, how much of a **FINANCIAL IMPACT** would the **\$140 you earned today** make for you?

Click on the text box below and hold down the space bar on your keyboard for the duration you best think represents the financial impact of earning \$140 today. You may hold the space bar for as short or as long of a time as needed to represent this financial impact.

Once you are done, please move on to the next page.

It's Friday, Feb. 7. You worked a full day today. You earned \$140 today.

Assuming that the duration of this sound ► (click to play) represents the **FINANCIAL IMPACT** earning \$1 would make for you, how much of a **FINANCIAL IMPACT** would the **\$140 you earned today** make for you?

Click on the text box below and hold down the space bar on your keyboard for the duration you best think represents the financial impact of earning \$140 today. You may hold the space bar for as short or as long of a time as needed to represent this financial impact.

Once you are done, please move on to the next page.

Study 3B Prompt - Weekly Pay Condition

It's Monday, Feb 3. You worked a full day today.

It's Tuesday, Feb 4. You worked a full day today.

It's Wednesday, Feb 5. You worked a full day today.

It's Thursday, Feb 6. You worked a full day today.

It's Friday, Feb. 7. You worked a full day today. You earned \$700 this week.

Assuming that the duration of this sound ► (click to play) represents the **FINANCIAL IMPACT** earning \$1 would make for you, how much of a **FINANCIAL IMPACT** would the **\$700 you earned this week** make for you?

Click on the text box below and hold down the space bar on your keyboard for the duration you best think represents the financial impact of earning \$700 this week. You may hold the space bar for as short or as long of a time as needed to represent this financial impact.

Once you are done, please move on to the next page.

Study 3C List of Discretionary Expenses

Monday Expense: Your friend Alex invited you out to drinks after work. You spent \$35.

Tuesday Expense: You went shopping and bought a new pair of jeans. You spent \$60.

Wednesday Expense: You had dinner at a restaurant. You spent \$25.

Thursday Expense: Your favorite band is in town. You got tickets for you and a friend to see them play at your local theater. You spent \$175.

Friday Expense: You went to the movies and got drinks and a popcorn. You spent \$30.

Study 3C Prompt - If participants noted a checking account increase on the previous question

Assume that the duration of this sound ► (click to play) represents **the size of the financial impact of your checking account balance increasing by \$1.**

Click on the text box below and hold down the space bar on your keyboard for the duration you think best represents **the size of the financial impact of today's checking account balance INCREASE.**

You may hold the space bar for as short or as long of a time as needed **to represent the size of the financial impact of today's checking account balance INCREASE.**

Longer holds represent a larger **INCREASE**, shorter holds represent a smaller **INCREASE**.

Study 3C Prompt - If participants noted a checking account decrease on the previous question

Assume that the duration of this sound ► (click to play) represents **the size of the financial impact of your checking account balance increasing by \$1.**

Click on the text box below and hold down the space bar on your keyboard for the duration you think best represents **the size of the financial impact of today's checking account balance DECREASE.**

You may hold the space bar for as short or as long of a time as needed **to represent the size of the financial impact of today's checking account balance DECREASE.**

Longer holds represent a larger **DECREASE**, shorter holds represent a smaller **DECREASE**.

SUPPLEMENTAL STUDY: PAYMENT FREQUENCY AND EXPENSE THINKING

This study was designed to consider two alternative possibilities for why payment frequency could impact consumers' subjective feelings of wealth and their discretionary spending. First, it is possible that daily pay could reduce the number of expenditures people consider having to pay for with their income. For instance, those paid daily could be less apt to consider rent or other less frequent expenditures. A decrease in the number of expenditures considered could increase subjective wealth perceptions. Second, payment frequency could change the types of expenditures consumers' conjure. It is possible that daily pay is put into a different mental account than weekly pay, such that daily pay is more likely to be perceived as "fun money." If so, daily pay may lead to more thoughts of discretionary expenditures (or even more "daily" expenditures like eating out or entertainment). These possibilities are tested in the current study.

Method

One hundred US Prolific Academic participants completed this study in exchange for a small monetary compensation. Participants were assigned to either a daily pay (\$140 per weekday) or weekly pay (\$700 a week) condition. Then participants were asked to answer the following question: "How would you spend your money? Please list all of the expenses that come to mind. Please separate each item with a comma (",")." Participants were then asked to re-read their listed expenses and report to what extent did they think about daily expenses (e.g., eating out, taxis, etc.), weekly expenses (e.g., groceries, gas, etc.), monthly expenses (rent, utility bills, etc.), discretionary expenses (e.g., eating out, shopping, etc.), and non-discretionary expenses (e.g., rent, bills, etc.). Participants reported their answers on seven-point Likert Scales

(1=Not at all, 7=Very much). Next, participants were again asked to re-read their listed expenses. They then reported how many separate expenses they listed, and of those, how many were daily expenses, weekly expenses, monthly expenses, discretionary expenses, and non-discretionary expenses. Finally, participants shared their demographic information.

Results

Number of Expenses. Participants across both payment frequency conditions listed the same number of expenses ($M_{\text{daily}} = 6.56$, $SD = 3.04$ vs. $M_{\text{weekly}} = 6.92$, $SD = 2.69$), $t(98) = .62$, $p = .535$. Thus, in contrast to the proposed alternative explanation, payment frequency did not impact expense elaboration.

Further, in contrast to the mental accounting explanation, participants in the daily condition listed less discretionary expenses than those in the weekly condition ($M_{\text{daily}} = 1.46$, $SD = 1.54$ vs. $M_{\text{weekly}} = 2.52$, $SD = 3.45$), $t(98) = 2.01$, $p = .047$. Participants across conditions listed the same number of daily, weekly, monthly, and non-discretionary expenses (all $ts < 1.16$, $ps > .247$).

Expense Thinking. In further contrast to the mental accounting explanation, participants in the daily pay condition reported thinking about daily expenses ($M_{\text{daily}} = 3.81$, $SD = 2.22$ vs. $M_{\text{weekly}} = 4.75$, $SD = 1.94$, $t(98) = 2.25$, $p = .027$) and discretionary expenses ($M_{\text{daily}} = 3.81$, $SD = 2.14$ vs. $M_{\text{weekly}} = 4.60$, $SD = 1.84$, $t(98) = 1.99$, $p = .049$) to a lesser degree than participants in the weekly condition. However, participants across conditions reported thinking about weekly, monthly, and non-discretionary expenses to the same extent (all $ts < 1.16$, $ps > .249$).

The results of this study do not support either of the proposed alternative explanations. First, payment frequency does not seem to impact overall expense elaboration as participants in

both daily and weekly conditions listed the same number of expenses. Further, daily pay does not seem to lead to increased discretionary spending or daily spending elaboration. In fact, it was those in the weekly condition that listed more discretionary expenditures.

Study 4 List of Decisions

1. Your friend Alex hears about your work troubles and invites you out for drinks. You are feeling down and can use a friend right now. However, you know Alex likes to go to expensive bars and you expect you will have to pay \$35 for drinks. What do you do?
2. Your car won't start and you can't be late for work. A taxi will cost you \$65 but will get you there on time. The bus costs \$5 but you might be late and get in trouble with your boss. What do you do?
3. Alex invites you to see your favorite band play at a local concert. Tickets are \$75. What do you do?
4. Your family wants to go to the museum. The museum is free to enter but the museum has a suggested donation of \$10 a person, for a total \$30 for your family. What do you do?
5. You and your family are excited to try out the new Mexican restaurant in town but it will cost \$50. What do you do?
6. Your car needs a wash. You can take it to the car wash for \$15 or do it yourself.
7. You had a rough couple of days. You can cook dinner at home or order some takeout for \$45 for the family. What do you do?
8. Your son needs new sneakers. He wants expensive sneakers so that he won't be teased at school. You can buy him the expensive sneakers for \$100 or buy him a cheap \$35 pair. What do you do?
9. It's Alex's birthday and you are excited to go to the birthday party! Alex is a good friend and always gets you a birthday gift. You can get Alex a birthday card for \$5 or a birthday gift for \$45. What do you do?

10. It's your 10th wedding anniversary and your spouse would love a nice evening out.
Dinner at a nice restaurant will cost \$200 or you can cook a nice dinner at home for \$55.
What do you do?
11. You had brought your lunch today, but your friends at work are going out for lunch and ask you to join them. If you go, you'll spend \$15 but you know you'll have a good time.
Do you stay back and eat the lunch you packed or go out to lunch with them?
12. Your son is sad. You know that taking him out to the movies will cheer him up. Tickets cost \$30. Popcorn and soda will cost an additional \$10. What do you do?
13. You've been on your feet all day and just want to rest. You can either sit and watch some TV or prepare tomorrow's lunch. If you don't prepare lunch, you'll have to buy lunch for \$10 tomorrow. What do you do?
14. After a long day all you want to do is go home and put your feet up. However, you need gas. You can fill up your car at the gas station near your house for \$40 or drive an extra 15 minutes and fill up at the cheap gas station for \$30. What do you do?
15. Your back is hurting again and you don't feel like cooking. You can cook dinner at home or go to the fast food place nearby and pick up food for \$30. What do you do?

Study 5 List of Decisions

Your friend Alex hears about your work troubles and invites you out for drinks. You are feeling down and can use a friend right now. However, you know Alex likes to go to expensive bars and you expect you will have to pay \$35 for drinks. What do you do?

1. Your car won't start and you can't be late for work. A taxi will cost you \$65 but will get you there on time. The bus costs \$5 but you might be late and get in trouble with your boss. What do you do?
2. Alex invites you to see your favorite band play at a local concert. Tickets are \$75. What do you do?
3. Your family wants to go to the museum. The museum is free to enter but the museum has a suggested donation of \$10 a person, for a total \$30 for your family. What do you do?
4. You and your family are excited to try out the new Mexican restaurant in town but it will cost \$50. What do you do?
5. Your co-workers are worried about the working conditions and ask you to join their union. You know it can help but are worried about it. Joining the union means paying a \$100 registration fee. What do you do?
6. Your car needs a wash. You can take it to the car wash for \$15 or do it yourself. What do you do?
7. You had a rough couple of days. You can cook dinner at home or order some takeout for \$45 for the family. What do you do?
8. Your son needs new sneakers. He wants expensive sneakers so that he won't be teased at school. You can buy him the expensive sneakers for \$100 or buy him a cheap \$35 pair. What do you do?
9. It's Alex's birthday and you are excited to go to the birthday party! Alex is a good friend and always gets you a birthday gift. You can get Alex a birthday card for \$5 or a birthday gift for \$45. What do you do?
10. You had brought your lunch today, but your friends at work are going out for lunch and ask you to join them. If you go, you'll spend \$20 but you know you'll have a good time. Do you stay back and eat the lunch you packed or go out to lunch with them?
11. After a long day all you want to do is go home and put your feet up. However, you need gas. You can fill up your car at the gas station near your house for \$40 or drive an extra 15 minutes and fill up at the cheap gas station for \$30. What do you do?
12. Your son is sad. You know that taking him out to the movies will cheer him up. Tickets cost \$30. What do you do?
13. You've been on your feet all day and just want to rest. You can either sit and watch some TV or prepare tomorrow's lunch. If you don't prepare lunch, you'll have to buy lunch for \$10 tomorrow. What do you do?

14. It's your 10th wedding anniversary and your spouse would love a nice evening out. Dinner at a nice restaurant will cost \$200 or you can cook a nice dinner at home for \$55. What do you do?
15. Your back is hurting again and you don't feel like cooking. You can cook dinner at home or go to the fast food place nearby and pick up food for \$30. What do you do?
16. Your family wants to go to the game. You can watch the game at home or get tickets for the family for \$150 (\$50 each). What do you do?
17. You realize you need to get new jeans. You can get a cheap pair at Walmart for \$25 or get your favorite brand at Macys for \$65. What do you do?
18. A few of your friends invite you out for drinks. Knowing the crowd, you know you are going to spend at least \$40. What do you do?

Study 5 Individual Differences Analyses

Short-Run Propensity to Plan. As expected, our payment frequency conditions did not impact participants' short-run propensity to plan for money (6 items, Lynch et al. 2010) ($\beta = .08$, $t(402) = .59$, $p = .555$). Surprisingly, participants' short-run propensity to plan for money did not predict their spending behavior ($r = -.04$, $p = .461$). There was no significant interaction between our payment frequency conditions and participants' short run propensity to plan ($\beta = .16$, $t(400) = .81$, $p = .414$).

Long-Run Propensity to Plan. As expected, our payment frequency conditions did not impact participants' long-run propensity to plan for money (6 items, Lynch et al. 2010) ($\beta = .13$, $t(402) = .89$, $p = .371$). Participants' long-run propensity to plan for money did marginally predict their spending behavior ($r = -.09$, $p = .052$). There was no significant interaction between our payment frequency conditions and participants' long-run propensity to plan ($\beta = -.03$, $t(400) = .19$, $p = .850$).

Self-Control. As expected, our payment frequency conditions did not impact participants' self-control measures (13 items, Tangney et al. 2004) ($\beta = .09$, $t(402) = .09$, $p = .923$). Participants' self-control measures did predict their spending behavior ($r = -.20$, $p < .001$). There was no significant interaction between our payment frequency conditions and participants' self control measures ($\beta = .02$, $t(400) = .66$, $p = .504$).

Tightwad-Spendthrift. As expected, our payment frequency conditions did not impact participants' tightwad-spendthrift measures (4 items, Scott et al., 2008) ($\beta = -.08$, $t(402) = .18$, $p = .859$). Participants' tightwad-spendthrift measures did predict their spending behavior ($r =$

.17, $p < .001$). There was no significant interaction between our payment frequency conditions and participants' tightwad-spendthrift measures ($\beta = -.02$, $t(400) = .35$, $p = .727$).

Financial Literacy. As expected, our payment frequency conditions did not impact participants' financial literacy measures (3 items, Lusardi and Mitchell 2011) ($\beta = -.08$, $t(402) = .82$, $p = .416$). Participants' financial literacy did predict their spending behavior ($r = -.10$, $p = .037$). There was no significant interaction between our payment frequency conditions and participants' financial literacy ($\beta = .37$, $t(400) = 1.43$, $p = .152$).

Study 6 - Spending Categories

Category	Number of Coders	Percentage of Coders that Marked the Category As Discretionary	P-value from Chi-Square Test	Included in Data Set as Discretionary
Coffee Shop	27	100%	0.000	Yes
Sporting Goods	30	100%	0.000	Yes
Gift and Novelty	28	100%	0.000	Yes
Jewelry and Watches	26	100%	0.000	Yes
Juice Bar	26	100%	0.000	Yes
Chinese	27	100%	0.000	Yes
Spas	30	100%	0.000	Yes
Golf	28	100%	0.000	Yes
Dance and Music	24	100%	0.000	Yes
Seafood	30	100%	0.000	Yes
Sports Clubs	30	100%	0.000	Yes
Donuts	24	100%	0.000	Yes
Dessert	24	100%	0.000	Yes
Cruises	27	100%	0.000	Yes
Sports and Recreation Camps	30	100%	0.000	Yes
Costumes	27	100%	0.000	Yes
Sports Bar	30	100%	0.000	Yes
Social Clubs	30	100%	0.000	Yes
Gardens	28	100%	0.000	Yes
Karaoke	26	100%	0.000	Yes
Casinos and Gaming	27	100%	0.000	Yes
Caribbean	27	100%	0.000	Yes
In Car Entertainment	25	100%	0.000	Yes

Skating	30	100%	0.000	Yes
Cigarettes	27	100%	0.000	Yes
Dance Schools	24	100%	0.000	Yes
Gifts	28	100%	0.000	Yes
Cuban	27	100%	0.000	Yes
Swimming	30	100%	0.000	Yes
Cupcake Shop	27	100%	0.000	Yes
Circuses and Carnivals	27	100%	0.000	Yes
Football	28	100%	0.000	Yes
Coffee shop	27	100%	0.000	Yes
Lottery	26	100%	0.000	Yes
Steakhouses	30	97%	0.000	Yes
Sushi	30	97%	0.000	Yes
Scuba Diving	30	97%	0.000	Yes
Snack	30	97%	0.000	Yes
Starbucks	30	97%	0.000	Yes
Beauty Products	29	97%	0.000	Yes
Bar	29	97%	0.000	Yes
Burgers	29	97%	0.000	Yes
Beer, Wine and Spirits	29	97%	0.000	Yes
Boat	29	97%	0.000	Yes
Bakery	29	97%	0.000	Yes
Breakfast Spot	29	97%	0.000	Yes
Burrito	29	97%	0.000	Yes
Barbecue	29	97%	0.000	Yes
Bowling	29	97%	0.000	Yes
Breweries	29	97%	0.000	Yes
Bagel Shop	29	97%	0.000	Yes
Boutique	29	97%	0.000	Yes

Beaches	29	97%	0.000	Yes
Brazilian	29	97%	0.000	Yes
Basketball	29	97%	0.000	Yes
Baseball	29	97%	0.000	Yes
Billiards and Pool	29	97%	0.000	Yes
Beer/Wine and Spirits	29	97%	0.000	Yes
Bed and Breakfasts	29	97%	0.000	Yes
Beauty	29	97%	0.000	Yes
Restaurants	28	96%	0.000	Yes
Fast Food	28	96%	0.000	Yes
Recreation	28	96%	0.000	Yes
Florists	28	96%	0.000	Yes
Pawn Shops	28	96%	0.000	Yes
Resorts	28	96%	0.000	Yes
Road Food	28	96%	0.000	Yes
Restaurants/Food	28	96%	0.000	Yes
Restaurant	28	96%	0.000	Yes
Convenience Stores	27	96%	0.000	Yes
Tobacco	27	96%	0.000	Yes
Cafe	27	96%	0.000	Yes
Thai	27	96%	0.000	Yes
Tattooing	27	96%	0.000	Yes
Cajun	27	96%	0.000	Yes
Adult Entertainment	27	96%	0.000	Yes
Coffee	27	96%	0.000	Yes
Turkish	27	96%	0.000	Yes
Cosmetics	27	96%	0.000	Yes
Music, Video and DVD	26	96%	0.000	Yes
Pizza	26	96%	0.000	Yes

Movie Theatres	26	96%	0.000	Yes
Mexican	26	96%	0.000	Yes
Men's Store	26	96%	0.000	Yes
Manicures and Pedicures	26	96%	0.000	Yes
Photos and Frames	26	96%	0.000	Yes
Music and Show Venues	26	96%	0.000	Yes
Night Clubs	26	96%	0.000	Yes
Museums	26	96%	0.000	Yes
Nightlife	26	96%	0.000	Yes
Lingerie Store	26	96%	0.000	Yes
Yoga and Pilates	26	96%	0.000	Yes
Netflix	26	96%	0.000	Yes
Music/Video and DVD	26	96%	0.000	Yes
Ice Cream	25	96%	0.000	Yes
Hair Removal	25	96%	0.000	Yes
Hobby and Collectibles	25	96%	0.000	Yes
Internet Cafes	25	96%	0.000	Yes
Hockey	25	96%	0.000	Yes
Diners	24	96%	0.000	Yes
Delis	24	96%	0.000	Yes
Entertainment	24	96%	0.000	Yes
Stadiums and Arenas	30	93%	0.000	Yes
Sports Venues	30	93%	0.000	Yes
Furniture and Home Decor	28	93%	0.000	Yes
Food Truck	28	93%	0.000	Yes
French	28	93%	0.000	Yes
Fish and Chips	28	93%	0.000	Yes
German	28	93%	0.000	Yes
Personal	28	93%	0.000	Yes

Race Tracks	28	93%	0.000	Yes
Flea Markets	28	93%	0.000	Yes
Rock Climbing	28	93%	0.000	Yes
Churches	27	93%	0.000	Yes
Toys	27	93%	0.000	Yes
Arcades and Amusement Parks	27	93%	0.000	Yes
Tanning Salons	27	93%	0.000	Yes
Aquarium	27	93%	0.000	Yes
Campgrounds and RV Parks	27	93%	0.000	Yes
Cycling	27	93%	0.000	Yes
Photography	26	92%	0.000	Yes
Newsstands	26	92%	0.000	Yes
Piercing	26	92%	0.000	Yes
Mediterranean	26	92%	0.000	Yes
Middle Eastern	26	92%	0.000	Yes
Zoo	26	92%	0.000	Yes
Premier Membership	26	92%	0.000	Yes
Gastropub	28	89%	0.000	Yes
Falafel	28	89%	0.000	Yes
Religious	28	89%	0.000	Yes
Greek	28	89%	0.000	Yes
Filipino	28	89%	0.000	Yes
Parks	28	89%	0.000	Yes
Gym	28	89%	0.000	Yes
Computers and Electronics	27	89%	0.000	Yes
Arts and Entertainment	27	89%	0.000	Yes
Charities and Non-Profits	27	89%	0.000	Yes
Arts and Crafts	27	89%	0.000	Yes
Cards and Stationery	27	89%	0.000	Yes

Auctions	27	89%	0.000	Yes
Charitable Donation	27	89%	0.000	Yes
Theatrical Productions	27	89%	0.000	Yes
Video Games	26	88%	0.000	Yes
Musical Instruments	26	88%	0.000	Yes
Wine Bar	26	88%	0.000	Yes
Indian	25	88%	0.000	Yes
Historic Sites	25	88%	0.000	Yes
Department Stores	24	88%	0.000	Yes
Events and Event Planning	24	88%	0.000	Yes
Shoe Store	30	87%	0.000	Yes
Bookstores	29	86%	0.000	Yes
Bicycles	29	86%	0.000	Yes
Gyms and Fitness Centers	28	86%	0.000	Yes
Travel Agents and Tour Operators	27	85%	0.000	Yes
Cameras	27	85%	0.000	Yes
Asian	27	85%	0.000	Yes
Art Dealers and Galleries	27	85%	0.000	Yes
Antiques	27	85%	0.000	Yes
Women's Store	26	85%	0.000	Yes
Kids' Store	26	85%	0.000	Yes
Wedding and Bridal	26	85%	0.000	Yes
Massage Clinics and Therapists	26	85%	0.000	Yes
Winery	26	85%	0.000	Yes
Playgrounds	26	85%	0.000	Yes
Vending Machine	26	85%	0.000	Yes
Hair Salons and Barbers	25	84%	0.001	Yes
Italian	25	84%	0.001	Yes
Health Food	25	84%	0.001	Yes

Subscription	30	83%	0.000	Yes
Shopping Centers and Malls	30	83%	0.000	Yes
Shopping	30	83%	0.000	Yes
Pets	28	82%	0.001	Yes
Pet	28	82%	0.001	Yes
Painting	28	82%	0.001	Yes
Personal Ordering	28	82%	0.001	Yes
Personal grooming	28	82%	0.001	Yes
Car Wash and Detail	27	81%	0.001	Yes
Catering	27	81%	0.001	Yes
Accessories Store	27	81%	0.001	Yes
Afghan	27	81%	0.001	Yes
African	27	81%	0.001	Yes
Korean	26	81%	0.002	Yes
Latin American	26	81%	0.002	Yes
Shops	30	80%	0.001	Yes
Interior Design	25	80%	0.003	Yes
Swiss	30	80%	0.001	Yes
Haircut	25	80%	0.003	Yes
Personal Care	28	79%	0.002	Yes
Farmers Markets	28	79%	0.002	Yes
Furnishings	28	79%	0.002	Yes
Clothing and Accessories	27	78%	0.004	Yes
Computers	27	78%	0.004	Yes
Tailors	27	78%	0.004	Yes
Apparel and Fabric Products	27	78%	0.004	Yes
Japanese	26	77%	0.006	Yes
Lawn and Garden	26	77%	0.006	Yes
Luggage	26	77%	0.006	Yes

Specialty	30	77%	0.003	Yes
Spanish	30	77%	0.003	Yes
Digital Purchase	24	75%	0.014	Yes
Discount Stores	24	75%	0.014	Yes
Excess Activity	24	75%	0.014	Yes
RVs and Motor Homes	28	75%	0.008	Yes
Ethiopian	24	75%	0.014	Yes
American	27	74%	0.012	Yes
Vintage and Thrift	26	73%	0.019	Yes
Vegan and Vegetarian	26	73%	0.019	Yes
Psychics and Astrologers	26	73%	0.019	Yes
Lighting Fixtures	26	73%	0.019	Yes
Home Improvement	25	72%	0.028	Yes
Hostels	25	72%	0.028	Yes
Housewares	25	72%	0.028	Yes
Home Improvements	25	72%	0.028	Yes
Ride Share	28	71%	0.023	Yes
Outdoors	28	71%	0.023	Yes
Eastern European	24	71%	0.041	Yes
Subscription Fees	30	70%	0.028	Yes
Lunch	26	69%	0.050	Yes
LUNCH/ DINNER	26	69%	0.050	Yes
Non Business Expense	26	69%	0.050	Yes
Books/Materials	29	69%	0.041	Yes
Hotels and Motels	25	68%	0.072	No
FLAG!	28	68%	0.059	No
Charter Buses	27	67%	0.083	No
Travel	27	67%	0.083	No
Car Wash / Cleaning	27	67%	0.083	No

Collections	27	67%	0.083	No
Clothes & Shoes	27	67%	0.083	No
Landscaping and Gardeners	26	65%	0.117	No
Landmarks	26	65%	0.117	No
Membership	26	65%	0.117	No
Outlet	28	64%	0.131	No
Smart Bed Payment	30	63%	0.144	No
Cable	27	63%	0.178	No
Taxi	27	63%	0.178	No
Community	27	63%	0.178	No
Clothes	27	63%	0.178	No
Clothing	27	63%	0.178	No
Electronics (Phone, Laptop, etc.)	24	63%	0.221	No
Libraries	26	62%	0.239	No
Lakes	26	62%	0.239	No
Fronted Instacart Batch	28	61%	0.257	No
Supermarkets and Groceries	30	60%	0.273	No
Car and Truck Rentals	27	59%	0.336	No
Cleaning	27	59%	0.336	No
Chiropractors	27	59%	0.336	No
Animal Shelter	27	59%	0.336	No
Alternative Medicine	27	59%	0.336	No
Warehouses and Wholesale Stores	26	58%	0.433	No
Laundry and Garment Services	26	58%	0.433	No
Laundry and Garmet Services	26	58%	0.433	No
Software	30	57%	0.465	No
Lodging	26	54%	0.695	No
Food and Beverage Store	28	54%	0.705	No
Rivers	28	54%	0.705	No

Swimming Pool Maintenance and Services	30	53%	0.715	No
Home Appliances	25	52%	0.841	No
Art and Graphic Design	27	52%	0.847	No
Tree Service	27	52%	0.847	No
Betterment	29	52%	0.853	No
Livestock and Animals	26	50%	1.000	No
Mom	26	50%	1.000	No
Dinner	24	50%	1.000	No
Acorns	27	48%	0.847	No
Adult	27	48%	0.847	No
Hardware Store	25	48%	0.841	No
Hardware and Services	25	48%	0.841	No
Storage	30	47%	0.715	No
Food and Beverage	28	46%	0.705	No
Personal loan	28	46%	0.705	No
Mobile Phones	26	46%	0.695	No
Motorcycles, Mopeds and Scooters	26	46%	0.695	No
Professional Journal Subscriptions	26	46%	0.695	No
Equipment Rental	24	46%	0.683	No
Bus Stations	29	45%	0.577	No
Counseling and Therapy	27	44%	0.564	No
Terryn	27	44%	0.564	No
Tithe	27	44%	0.564	No
Carpenters	27	44%	0.564	No
Household	25	44%	0.549	No
Software Development	30	43%	0.465	No
Food and Drink	28	43%	0.450	No
Drug Store	24	42%	0.414	No
Airlines and Aviation Services	27	41%	0.336	No

Third Party	27	41%	0.336	No
Tools	27	41%	0.336	No
Supplies	30	40%	0.273	No
Pest Control	28	39%	0.257	No
Food	28	39%	0.257	No
Mobile Phone Plan	26	38%	0.239	No
Wholesale	26	38%	0.239	No
Monuments and Memorials	26	38%	0.239	No
Electrical Equipment	24	38%	0.221	No
Dermatologists	24	38%	0.221	No
Everlance	24	38%	0.221	No
Car Dealers and Leasing	27	37%	0.178	No
Colleges and Universities	27	37%	0.178	No
Airports	27	37%	0.178	No
Contractors	27	37%	0.178	No
Stock Broker	30	37%	0.144	No
Online Advertising	28	36%	0.131	No
Food expense	28	36%	0.131	No
Nutritionists	26	35%	0.117	No
Print, TV, Radio and Outdoor Advertising	26	35%	0.117	No
Stock Brokers	30	33%	0.068	No
Coinbase	27	33%	0.083	No
Emily	24	33%	0.102	No
Architects	27	33%	0.083	No
Parking	28	32%	0.059	No
Rail	28	32%	0.059	No
Groceries	28	32%	0.059	No
Grocery	28	32%	0.059	No
Business Gifts (Up to \$25)	29	31%	0.041	No

Venmo	26	31%	0.050	No
Vocational Schools	26	31%	0.050	No
Welding	26	31%	0.050	No
Web Design and Development	26	31%	0.050	No
Telecommunication Services	27	30%	0.034	No
Credit Counseling and Bankruptcy Services	27	30%	0.034	No
Construction Supplies	27	30%	0.034	No
Car Service	27	30%	0.034	No
Direct Mail and Email Marketing Services	24	29%	0.041	No
Electrical Equipment and Components	24	29%	0.041	No
Loan	26	27%	0.019	No
Marine Supplies	26	27%	0.019	No
Movers	26	27%	0.019	No
Work Food	26	27%	0.019	No
Shipping and Freight	30	27%	0.011	No
Snacks & Drinks for Clients (50%)	30	27%	0.011	No
Cash Advance	27	26%	0.012	No
Car Tickets	27	26%	0.012	No
Construction	27	26%	0.012	No
Trustee	27	26%	0.012	No
Real Estate	28	25%	0.008	No
Fuel Dealer	28	25%	0.008	No
Engineering	24	25%	0.014	No
Buildings and Structures	29	24%	0.005	No
Broker	29	24%	0.005	No
Business cards	29	24%	0.005	No
Service	30	23%	0.003	No
Square Cash	30	23%	0.003	No
Square	30	23%	0.003	No

Save As You Go	30	23%	0.003	No
Keep the Change Savings Program	26	23%	0.006	No
Postage, Packaging, and Shipping	26	23%	0.006	No
Transportation Equipment	27	22%	0.004	No
Gas Stations	28	21%	0.002	No
PayPal	28	21%	0.002	No
Financial Planning and Investments	28	21%	0.002	No
Office Supplies	28	21%	0.002	No
Organizations and Associations	28	21%	0.002	No
Other Vehicle Related Expenses	28	21%	0.002	No
Real Estate Agents	28	21%	0.002	No
Gas Station	28	21%	0.002	No
Ditto	24	21%	0.004	No
Business Meals & Entertainment	29	21%	0.002	No
Industrial Machinery and Equipment	25	20%	0.003	No
Invest	25	20%	0.003	No
Wire	26	19%	0.002	No
Veterinarians	26	19%	0.002	No
Primary and Secondary Schools	26	19%	0.002	No
Printing and Publishing	26	19%	0.002	No
Metal Products	26	19%	0.002	No
Phone	26	19%	0.002	No
Podiatrists	26	19%	0.002	No
Credit Card	27	19%	0.001	No
Car Parts and Accessories	27	19%	0.001	No
Credit	27	19%	0.001	No
Chemicals and Gasses	27	19%	0.001	No
Transportation Centers	27	19%	0.001	No
Crop Production	27	19%	0.001	No

Transportation	27	19%	0.001	No
Urologists	27	19%	0.001	No
Glasses and Optometrist	28	18%	0.001	No
Foreign Transaction	28	18%	0.001	No
Fire Stations	28	18%	0.001	No
Fuel	28	18%	0.001	No
Security and Safety	30	17%	0.000	No
Employment Agencies	24	17%	0.001	No
Internet Services	25	16%	0.001	No
Industrial Supplies	25	16%	0.001	No
Industrial Machinery and Vehicles	25	16%	0.001	No
Public Transportation Services	26	15%	0.000	No
Water	26	15%	0.000	No
Media Production	26	15%	0.000	No
Motorcycle, Moped and Scooter Repair	26	15%	0.000	No
Chase QuickPay	27	15%	0.000	No
Auto Tires	27	15%	0.000	No
Automotive	27	15%	0.000	No
Auto Oil and Lube	27	15%	0.000	No
Advertising and Marketing	27	15%	0.000	No
Advertising Agencies and Media Buyers	27	15%	0.000	No
Correctional Institutions	27	15%	0.000	No
Credit Card Debt	27	15%	0.000	No
Gasoline	28	14%	0.000	No
Petroleum	28	14%	0.000	No
Repair Services	28	14%	0.000	No
Retirement Plan Contributions	28	14%	0.000	No
Real Estate Development and Title Companies	28	14%	0.000	No
Pereonal Expense paid by Business	28	14%	0.000	No

Savings	30	13%	0.000	No
Distribution	24	13%	0.000	No
Healthcare Services	25	12%	0.000	No
Heating, Ventilating, and Air Conditioning	25	12%	0.000	No
Housing Assistance and Shelters	25	12%	0.000	No
Loans and Mortgages	26	12%	0.000	No
Property Management	26	12%	0.000	No
Legal	26	12%	0.000	No
Physical Therapy	26	12%	0.000	No
Professional Dues and Fees	26	12%	0.000	No
Legal / Professional Services	26	12%	0.000	No
Prescriptions	26	12%	0.000	No
Towing	27	11%	0.000	No
Children	27	11%	0.000	No
Uniform	27	11%	0.000	No
Pharmacies	28	11%	0.000	No
Financial	28	11%	0.000	No
Gas	28	11%	0.000	No
Real Estate Franchise Fees	28	11%	0.000	No
Garage Rent	28	11%	0.000	No
Office Expenses	28	11%	0.000	No
Orthopedic Surgeons	28	11%	0.000	No
Oil and Gas	28	11%	0.000	No
Radiologists	28	11%	0.000	No
Business Services	29	10%	0.000	No
Business and Strategy Consulting	29	10%	0.000	No
Business Travel	29	10%	0.000	No
Bank Savings	29	10%	0.000	No
Senior Citizen Services	30	10%	0.000	No

Electric	24	8%	0.000	No
Education	24	8%	0.000	No
Dentists	24	8%	0.000	No
Education and Training	24	8%	0.000	No
Infrastructure	25	8%	0.000	No
Internet Bill	25	8%	0.000	No
Interest	25	8%	0.000	No
Withdrawal	26	8%	0.000	No
Physicians	26	8%	0.000	No
Loan - Payback	26	8%	0.000	No
Public and Social Services	26	8%	0.000	No
Non-vehicle Related Insurance	26	8%	0.000	No
Plumbing	26	8%	0.000	No
Psychiatrists	26	8%	0.000	No
Loan Payment	26	8%	0.000	No
Transfer	27	7%	0.000	No
Courts	27	7%	0.000	No
Cardiologists	27	7%	0.000	No
Cash Withdrawal	27	7%	0.000	No
Rent	28	7%	0.000	No
Overdraft	28	7%	0.000	No
Optometrists	28	7%	0.000	No
Parking Fees and Tolls	28	7%	0.000	No
Pediatricians	28	7%	0.000	No
Gastroenterologists	28	7%	0.000	No
Obstetricians and Gynecologists	28	7%	0.000	No
Reimbursable Expense Paid with Personal Funds	28	7%	0.000	No
Oncologists	28	7%	0.000	No
Debit	24	4%	0.000	No

Day Care and Preschools	24	4%	0.000	No
Electricity	24	4%	0.000	No
Emergency Services	24	4%	0.000	No
Interest Charged	25	4%	0.000	No
Insufficient Funds	25	4%	0.000	No
Hospitals, Clinics and Medical Centers	25	4%	0.000	No
Home Office Deductions	25	4%	0.000	No
Investment Fees	25	4%	0.000	No
Health insurance	25	4%	0.000	No
Health Insurance	25	4%	0.000	No
Hospitals/Clinics and Medical Centers	25	4%	0.000	No
Wire Transfer	26	4%	0.000	No
Mental Health	26	4%	0.000	No
Post Offices	26	4%	0.000	No
Law Enforcement	26	4%	0.000	No
Manufacturing	26	4%	0.000	No
Neurologists	26	4%	0.000	No
Police Stations	26	4%	0.000	No
Water and Waste Management	26	4%	0.000	No
ATM	27	4%	0.000	No
Check	27	4%	0.000	No
Utilities	27	4%	0.000	No
Tolls and Fees	27	4%	0.000	No
Car Lease Payments	27	4%	0.000	No
Car Maintenance and Repairs	27	4%	0.000	No
Taxes	27	4%	0.000	No
Credit Card Payment	27	4%	0.000	No
Credit Card Payments	27	4%	0.000	No
Check Cashing	27	4%	0.000	No

Agriculture and Forestry	27	4%	0.000	No
ATMs	27	4%	0.000	No
Tax	27	4%	0.000	No
CC PAYMENT (BILL)	27	4%	0.000	No
Payment	28	4%	0.000	No
Payroll	28	4%	0.000	No
Other Business Expenses	28	4%	0.000	No
Reimbursement	28	4%	0.000	No
Refund	28	4%	0.000	No
Fraud Dispute	28	4%	0.000	No
RC Willey Payment	28	4%	0.000	No
Overdraft Fee	28	4%	0.000	No
Banking and Finance	29	3%	0.000	No
Bank Fees	29	3%	0.000	No
Benefits	29	3%	0.000	No
Bank Fee	29	3%	0.000	No
Banking Fee	29	3%	0.000	No
Sanitary and Waste Management	30	3%	0.000	No
Internal Account Transfer	25	0%	0.000	No
Insurance	25	0%	0.000	No
Billpay	29	0%	0.000	No
Government Departments and Agencies	28	0%	0.000	No
Maintenance and Repair	26	0%	0.000	No
Deposit	24	0%	0.000	No
Digit	24	0%	0.000	No
Late Payment	26	0%	0.000	No
Car Insurance	27	0%	0.000	No
Medical Supplies and Labs	26	0%	0.000	No
Accounting and Bookkeeping	27	0%	0.000	No

Interest Earned	25	0%	0.000	No
CAR PAYMENT	27	0%	0.000	No
Online Bank Transfer	28	0%	0.000	No
Car payment	27	0%	0.000	No
Medical	26	0%	0.000	No
Bank charges	29	0%	0.000	No
Inventory	25	0%	0.000	No
Medical Eye Care	26	0%	0.000	No
Medical Supplies	26	0%	0.000	No
MEDICAL	26	0%	0.000	No
Health Insurance Premium	25	0%	0.000	No