

March 29th, 2021

To Whom It May Concern:

The research for *Gotta Have Money to Make Money: Bargaining Behavior and Financial Need of Microentrepreneurs* was supported by funding from New York University Global Education and Vassar College.

The fieldwork for this research was conducted under IRB approval from New York University Abu Dhabi (109-2017).

I have no other relevant or material financial interests that relate to the research described in this paper.

Sincerely,

A handwritten signature in black ink, appearing to read 'Morgan Hardy', with a stylized, cursive script.

Morgan Hardy