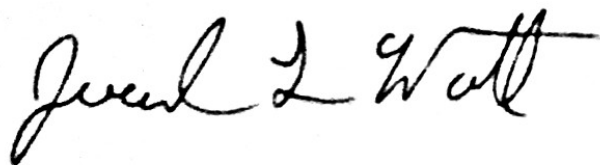


**Black-Owned Firms, Financial Constraints, and the Firm Size  
Gap**

Jared Wold Author Disclosure Statement

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A handwritten signature in black ink, reading "Jared L. Wold". The signature is written in a cursive style with a horizontal line extending from the end of the name.