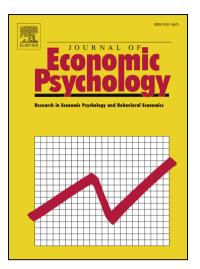
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Betty P.I. Chang, Thomas L. Webb, Yael Benn, James Reynolds

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RUNNING HEAD: MONITORING PERSONAL FINANCES

Monitoring personal finances: Evidence that goal progress and regulatory focus influence

when people check their balance

Betty P.I. Chang¹, Thomas L. Webb², Yael Benn² & James Reynolds³,

¹Université Libre de Bruxelles

²University of Sheffield

³University of Cambridge

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Direct correspondence to: Betty Chang, Social Psychology Unit, Université Libre de Bruxelles, CP 122, 50 av. F.D. Roosevelt, B-1050 Bruxelles, Belgium. Email: <u>Betty.Chang@ulb.ac.be</u>

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