

Supporting Information for

A randomized trial of behavioral interventions yielding sustained reductions in distracted driving

Jeffrey P. Ebert, PhD, Ruiying A. Xiong, MS, Neda Khan, MHCI, Dina Abdel-Rahman, BS, Aaron Leitner, MSHI, William C. Everett, BS, Kristen L. Gaba, BA, William J. Fisher, BA, Catherine C. McDonald, PhD, RN, FAAN, Flora K. Winston, MD, PhD, Roy M. Rosin, MBA, Kevin G. Volpp, MD, PhD, Ian J. Barnett, PhD, Douglas J. Wiebe, PhD, Scott D. Halpern, MD, PhD, M. Kit Delgado, MD, MS

Jeffrey P. Ebert

Email: Jeffrey.Ebert@Pennmedicine.upenn.edu

This PDF file includes:

Figures S1 to S5

Tables S1 to S3

Intake Survey and Interventions

Exit Survey

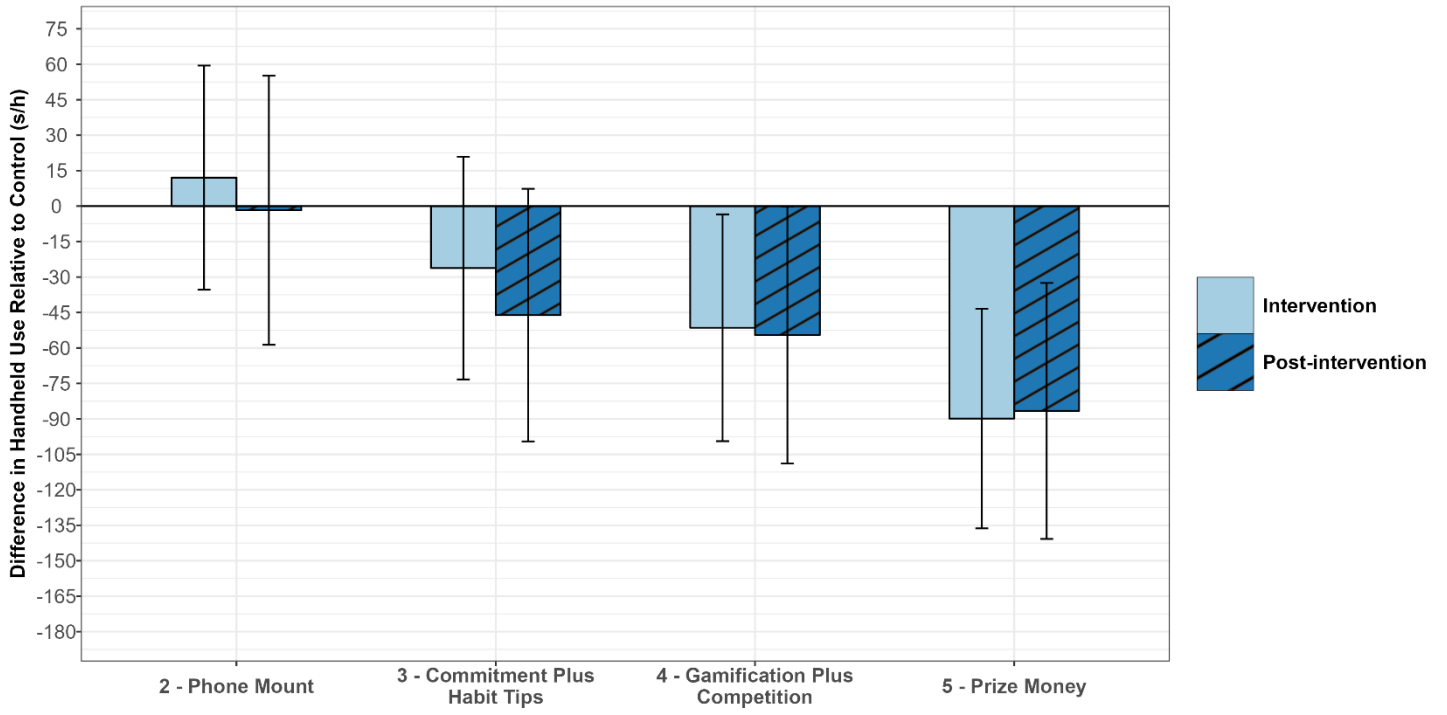


Fig. S1. Plot of differences in unadjusted mean handheld use between each of the four intervention arms and control, for both the intervention and post-intervention periods, with 95% confidence intervals. All participants with intervention period driver trips are included ($n = 1,523$).

Table S1. Raw and Holm-Bonferroni adjusted p-values for the 7 planned comparisons, for both the intervention and post-intervention periods. Adjusted p-values may be directly compared to an alpha threshold of 0.05. All participants with intervention period driver trips were included ($n = 1,523$). Raw p-values were obtained from an analytic model without covariates.

Comparison	Raw P Value	Holm threshold	Adjusted P Value
<i>Intervention</i>			
5. Prize Money vs. 1. Control	0.0002	0.0071	0.001
4. Gamification Plus Competition vs. 1. Control	0.036	0.0083	0.21
5. Prize Money vs. 4. Gamification Plus Competition	0.094	0.01	0.47
3. Commitment Plus Habit Tips vs. 2. Phone Mount	0.096	0.0125	0.38
3. Commitment Plus Habit Tips vs. 1. Control	0.275	0.0167	0.83
4. Gamification Plus Competition vs. 3. Commitment Plus Habit Tips	0.277	0.025	0.55
2. Phone Mount vs. 1. Control	0.618	0.05	0.62
<i>Post-intervention</i>			
5. Prize Money vs. 1. Control	0.0018	0.0071	0.012
4. Gamification Plus Competition vs. 1. Control	0.049	0.0083	0.30
3. Commitment Plus Habit Tips vs. 1. Control	0.091	0.01	0.45
3. Commitment Plus Habit Tips vs. 2. Phone Mount	0.100	0.0125	0.40
5. Prize Money vs. 4. Gamification Plus Competition	0.215	0.0167	0.64
4. Gamification Plus Competition vs. 3. Commitment Plus Habit Tips	0.741	0.025	1.00
2. Phone Mount vs. 1. Control	0.951	0.05	0.95

Table S2. Comparison of unadjusted handheld phone use (seconds per hour of drive time) at baseline and intervention. *P*-values were obtained from paired t-tests. All participants with intervention period driver trips were included (*n* = 1,523).

		Baseline	Intervention	P
Arm 1	n	308	308	
	Handheld Use (mean (SD))	369 (303)	363 (312)	0.27
Arm 2	n	299	299	
	Handheld Use (mean (SD))	387 (278)	375 (282)	0.147
Arm 3	n	308	308	
	Handheld Use (mean (SD))	368 (271)	337 (282)	0.006
Arm 4	n	308	308	
	Handheld Use (mean (SD))	397 (300)	311 (294)	<0.001
Arm 5	n	300	300	
	Handheld Use (mean (SD))	375 (297)	273 (270)	<0.001

Table S3. Comparison of Snapshot customers who did and did not enroll in RCT. Aggregate data provided by Progressive for customers initially deemed eligible for the study who did ($n = 1,670$) and did not ($n = 22,118$) enroll. These numbers include individuals who were subsequently discovered to be ineligible (e.g., those under 18 years old). Because only aggregate data were available for those who did not enroll, it was not possible to conduct parametric tests to determine whether those who enrolled differed significantly on age, maximum discount, or baseline handheld use. However, chi-square tests were carried out on the proportion data and revealed that those who enrolled were significantly more likely to be female ($P < 0.001$), urban ($P = 0.005$), and college-educated ($P < 0.001$), but no different with respect to marital status ($P = 0.33$). *In this table, baseline handheld use was calculated by Progressive and included only trips during the month of February that were available as of March 1. In contrast, the baseline period for the primary analyses also included trips from January.

	Not Enrolled	Enrolled
Age (mean years old)	32.8	32.7
Maximum discount (mean, in USD)	62.7	61.2
Baseline handheld use (mean seconds/hour)*	444	419
Female (%)	58.7	66.4
Single (%)	73.4	74.5
Urban (%)	17.6	20.1
Suburban (%)	59.2	59.6
Rural (%)	22.6	19.9
At least some college (%)	58.5	69.3

Fig. S2. Simulated view of the phone mount with affixed sticker provided to participants in arms 2 (phone mount), 3 (commitment plus habit tips), 4 (gamification plus competition), and 5 (prize money).



Fig. S3. Example SMS habit tips delivered to participants in arms 3 (commitment plus habit tips), 4 (gamification plus competition), and 5 (prize money).

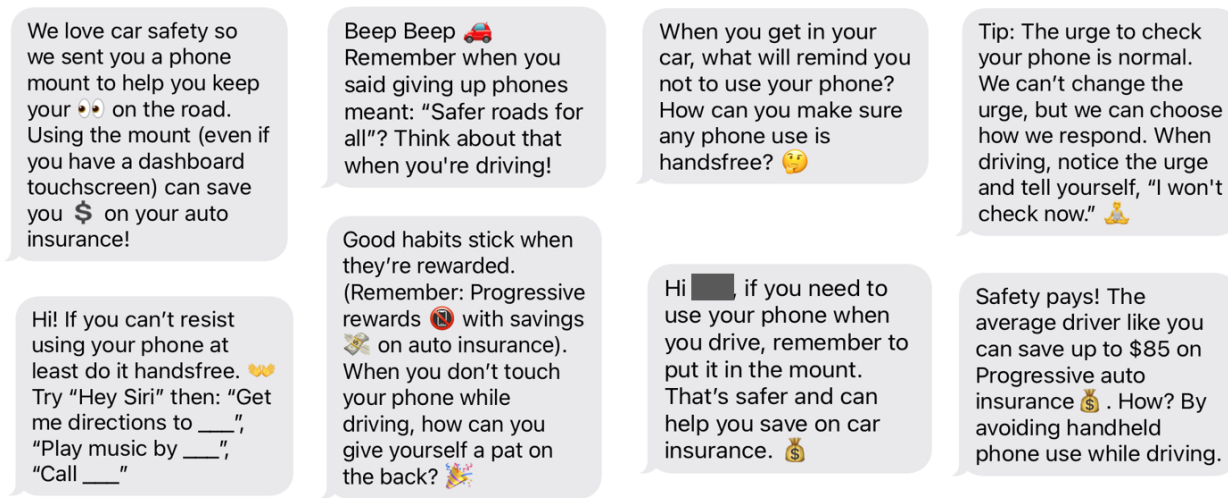


Fig. S4. Example goal gamification SMS (left) and social competition email (right) delivered to participants in arm 4 (gamification plus competition) at the beginning of the intervention period.

█ it's Penn/ Progressive. We're giving you 100 points 🏆! You're at SILVER level. Check email to see phone use and the other drivers in your group.

Your pledged goal for this week: less than 8 min 0 sec per hour when driving. Just 30 points till GOLD!

Meet your fellow drivers! 🤝



█ during the baseline period of the study you averaged 8 min 42 sec of handheld phone use per hour. We've grouped you with 9 other drivers who had similar handheld use. These are real people with made-up initials. [Take a look](#) below!

Each week you'll get a leaderboard like this, with stats just for that week. Do your best to reduce your use and you could wind up on top! 🏆 [The](#) person who uses their phone least wins.

- Name: Handheld Use
1. PC: 8 min 39 sec
 - 2. YOU: 8 min 42 sec**
 3. CW: 8 min 45 sec
 4. SG: 8 min 46 sec
 5. JR: 8 min 52 sec
 6. AS: 8 min 58 sec
 7. RT: 9 min 2 sec
 8. BP: 9 min 4 sec
 9. MH: 9 min 8 sec
 10. TM: 9 min 11 sec

Note: To keep things fair, if someone drives for less than 1 hour, they won't be included in the leaderboard for that week.

Fig. S5. Example goal gamification SMS (left) and social competition email (right) delivered to participants in arm 5 (prize money) during the intervention period.


Goooooaaaaa! 🏀 [redacted] you've netted 10 points!

Check email to see your phone use and ranking against the other drivers.

You've got momentum 📈 Your pledged goal for this week: less than 2 min 10 sec of handheld phone use per hour when driving.

Just 20 points till Platinum! Finish with PLATINUM and get a share of the \$2,000 prize 🏆

You finished in 3rd place! 🏆

 **Way to Health**

[redacted], nicely done! You used your phone only 2 min 30 sec per hour—good for 3rd place.

Is a 1st place finish and \$5 in your future?! Remember: less handheld use means more 💰 saved on auto insurance.

Name:	Handheld Use	Total Winnings
1. DB:	1 min 32 sec	\$5
2. CW:	2 min 03 sec	\$10
3. YOU:	2 min 30 sec	
4. PC:	2 min 36 sec	
5. JR:	2 min 50 sec	
6. AS:	3 min 12 sec	
7. RT:	3 min 52 sec	
8. BP:	4 min 05 sec	
9. MH:	4 min 23 sec	
10. TM:	4 min 33 sec	

Intake Survey and Interventions

Part I: Instructions (Everyone)—1 item

[IQ1—Descriptive]

Survey

This 10-minute survey will allow us to tailor your experience and help the research team develop ways to make our roads safer in the future. **Your individual information will not be shared with Progressive and will not affect your insurance rating.**

Within 1-2 weeks of completing this survey, you will be sent a \$10 Amazon gift code to the email address you just provided. You need to finish the survey to get the \$10.

First we have a few background questions...

Part II: Profile (Everyone)—19 items, all with questions, 2 with follow-up questions

[PQ1—Multiple Choice]

What kind of phone do you use with Snapshot Mobile?

Apple iPhone
Android Smartphone

[PQ2—Multiple Choice]

Do you currently have a phone mount in your car?

Yes
No

[PQ2b—Multiple Choice. If Yes to Above]

How often have you placed your phone in the mount while driving in the past two weeks?

Never
Once or twice
More than once or twice, but not most trips
Most trips

[PQ3—Multiple Choice]

Does your car let you connect your phone to a dashboard touchscreen and control phone apps and functions (e.g., Apple CarPlay, Android Auto, Ford Sync, GM MyLink, Toyota Entune)?

Yes
No

[PQ4—Multiple Choice]

In the last two weeks, how often have you let a passenger (including a child) use your phone while you were driving?

Never
1 to 2 days
3 days or more

[PQ5—Multiple Choice]

In the last two weeks, how often have you ridden as a passenger in a car (including a rideshare or taxi) and used your phone?

Never
1 to 2 days

3 days or more

[PQ6—Multiple Choice]

Do you currently use Do Not Disturb While Driving or a similar phone setting that silences and hides notifications while driving?

Yes

No

I do not know

[PQ6b—Multiple Choice. If Yes to Above]

Is Do Not Disturb set to come on automatically when you start driving, or do you manually turn it on when you want to?

It comes on automatically

I turn it on manually

[PQ7—Multiple Choice]

In the last two weeks, how often did you engage in **handheld** phone use while driving (e.g., to change music, set navigation, check notifications, texts, and emails, or make phone calls **while the phone was in your hands**)?

Never

Once or twice

More than once or twice, but not most trips

Most trips

[PQ8—Multiple Choice]

How willing would you be to give up **handheld** phone use while driving?

Not willing to give up

Somewhat willing to give up

Willing to give up

[PQ9—Multiple Choice]

I engage in **handheld** phone use while driving:

More than others

About the same as others

Less than others

[PQ10—Multiple Choice]

I tend to brake hard:

- More than others
- About the same as others
- Less than others

[PQ11—Multiple Choice]

How often do you find yourself checking your phone while driving and not realize you are doing it?

- Never
- Rarely
- Sometimes
- Very often
- Always

[PQ12—Multiple Choice]

How hard is it to stop yourself from checking an incoming text message, email, or notification while driving?

- Not at all
- Slightly
- Moderately
- Very
- Extremely

[PQ13—Multiple Choice]

What's the highest level of education you have completed?

- Less than a high school diploma
- High school degree or equivalent (e.g. GED)
- Some college, no degree
- College degree
- Some graduate-level courses, no degree
- Post-graduate degree

[PQ14—Multiple Choice]

What is your annual household income?

- Under \$20,000
- \$20,000 - \$29,999
- \$30,000 - \$39,999
- \$40,000 - \$49,999
- \$50,000 - \$59,999
- \$60,000 - \$74,999
- \$75,000 - \$99,999
- \$100,000 - \$124,999

\$125,000 - \$149,999
Over \$150,000

[PQ15—Multiple Choice]

Are you Hispanic or Latinx?

Yes
No
I prefer not to disclose

[PQ16—Select all that apply]

What is your race? (Select one or more responses)

White or Caucasian
Black or African American
American Indian or Alaska Native
Asian or Asian American
Native Hawaiian or other Pacific Islander
Other (please specify)
I prefer not to disclose

[PQ17—Multiple Choice]

How many years have you had your driver's license?

0 to 4
5 to 9
10 to 14
15 or more

[PQ18—Multiple Choice]

How many tickets for a traffic violation (like speeding or going through a red light) have you received in the last 5 years? Remember, this information is confidential and will not affect your insurance rating.

0
1
2
3 or more

[PQ19—Multiple Choice]

How many car accidents have you been involved in as a driver in the last 5 years (whether your fault or not)? Remember, this information is confidential and will not affect your insurance rating.

0
1

2

3 or more

Part III: Driver's Ed (Everyone)—3 items

[EQ1—descriptive]

Thank you! Now we'd like to give you some info about distracted driving...

Handheld phone use makes driving less safe

Briefly looking at your phone in your hand while driving is dangerous. The longer the glance, the higher the risk:

- 1 second: risk of a crash **doubles!**
- 2 seconds: risk of a crash goes up **4x!**
- 3 seconds: risk of a crash goes up **6x!**
- 4 seconds: risk of a crash goes up **7x!**
- 5 seconds: risk of a crash goes up **9x!**

Sending or reading a text takes your eyes off the road for an average of 5 seconds. At 55 mph, that's like driving the length of an entire **football field with your eyes closed!**

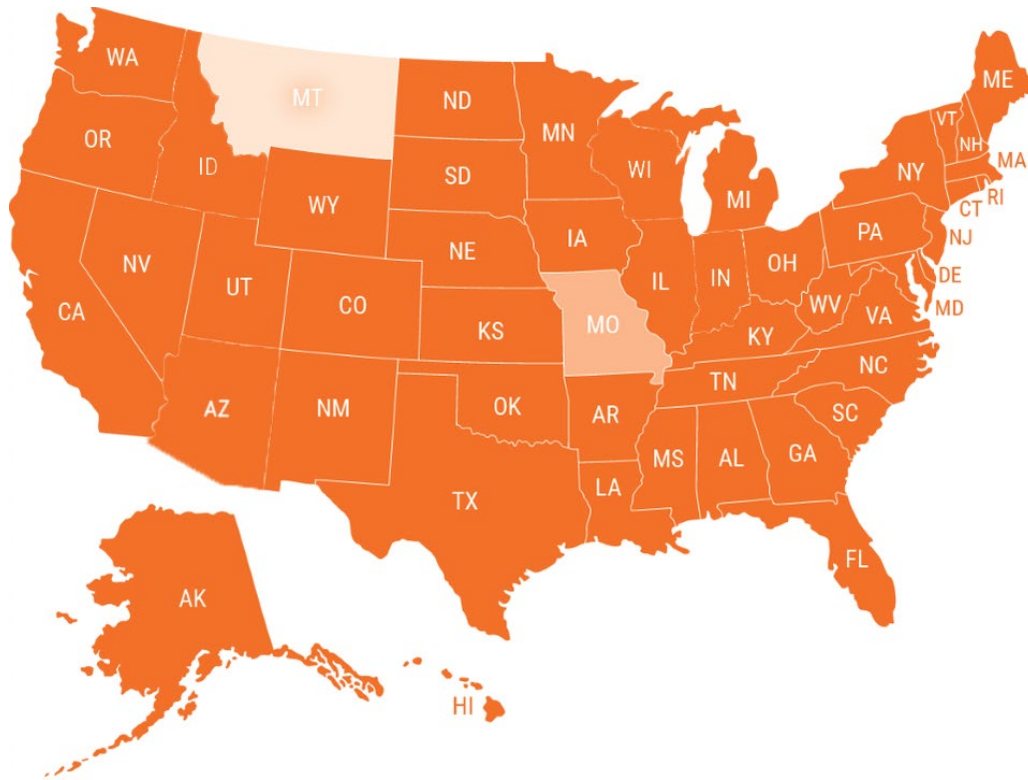
1,000 people in the US are injured **every day** because of distracted driving.

Snapshot drivers who avoid handheld phone use have **fewer crash claims**.

[EQ2—descriptive]

Texting is against the law

Because it's so dangerous, nearly every state has banned texting while driving. Many states ban other kinds of handheld phone use, too.



Studies show that these bans save lives. Montana, the lone state without any kind of ban, has one of the highest rates of distracted driving deaths.

[EQ3—descriptive]

How does Snapshot measure handheld phone use and how can you reduce it?

It's not just texting. Snapshot detects handheld phone use any time the phone screen is unlocked and moving around in your hand. This will capture phone use from handheld calls, texting, typing, and swiping.

Using handsfree options and placing your phone in a phone mount can help reduce handheld phone use, keep you and others safer, and help you get a bigger Snapshot discount.

Part IV: Commitment (Arms 3, 4, and 5)—4 items, all with questions

[CQ1—open-ended; 64 character max]

Thanks! We have a few more questions for you...

Most people want to cut back

Over 90% of surveyed Snapshot customers are interested in reducing phone use while driving.

In your view, briefly, **what would be the benefit of everyone reducing their handheld phone use?** (We will text you your response during the study.)

[CQ2—multiple choice, with piped-in embedded data calculated earlier in Qualtrics; default Yes response]

Set a goal to reduce your own phone use

In the past month or so, you averaged {#} min {#} sec of handheld use per hour.

The safest drivers use their phone less than 1 min per hour. They also get the biggest discount on their Progressive car insurance.

We can help you train to use your phone less and less each week—until you’re one of the safest!

All you need to do is reduce your hourly handheld use by about **{#} seconds** each week, until you get down to 1 minute. (Handsfree use is A-OK.)

{First_name}, will you commit to this goal?

Yes!

No

[For those who say “Yes!”]

That’s awesome! [IF Arm == 4 or Arm == 5] When the study is in full swing, we’ll send you goals each week.

[For those who say “No”]

We understand—change is hard! [IF Arm == 4 or Arm == 5] When the study is in full swing, we’ll send you goals each week and you can choose to try for them.

[CQ3—multiple text-entry parts; 50 character max for each]

The key to reaching your goals? Planning for obstacles!

As you try to reduce your handheld phone use while driving, what obstacles might get in the way? What can you do to overcome them?

Below is a list of common obstacles and plans for each. **Pick the 3 you think will be most helpful for you. We'll text reminders later.**

You can also customize! Select 1, 2, or 3 of the "Other" options to make your own plans for personal obstacles.

If I know I'll need GPS, then I will enter where I'm going ahead of time.

If I know I'll want music for the drive, then I will put a playlist on before I leave.

If important people try to call me, then I will take their calls handsfree.

If I have an urge to check my phone, then I will tell myself it's not worth a crash.

If I need to use my phone mid-trip, then I will find a place to pull over.

If I get a bunch of texts, then I will use Siri/Bixby to read and reply handsfree.

Other plan #1 (please specify below)

Other plan #2 (please specify below)

Other plan #3 (please specify below)

[For each other selected]

Other plan #{}

Write down your own plan in the form "*If [obstacle that prompts you to use your phone], then [your plan to avoid handheld phone use].*"

Part V: Tips (Arms 3, 4, and 5)—3 items, 1 with a question

[TQ1—multiple choice]

Great, thank you! Finally, we'd like to set you up with a few pointers...

We will text you some tips on weekdays to help you cut back on handheld phone use while driving. We want to send these at **a time that's good for you and when you usually won't be driving**. What time would you like?

[Time of day dropdown]

[TQ2a—If yes to has phone mount—descriptive]

In the meantime, here are a couple tips for cutting back on handheld use.

Tip #1: If you need your phone, use your mount

It's safest not to use our phone at all when driving. But sometimes we need to—to make an important call, help us find the best route to our destination, or give our commute a fitting soundtrack.

The good news is we can do all of these things handsfree, while keeping our eyes on the road!

If you'll be needing your phone for the drive, remember to put your phone in its mount. Instead of handling the phone, you can use its voice-activated assistant (“Hey Siri,” “OK Google,” “Hi Bixby”) to call or text, get directions, or play music.

PS, We know you have a mount, but we're sending you another one for free in the mail. Please use whichever you prefer and give the other to someone in need.

[TQ2b—If no to has phone mount—descriptive]

In the meantime, here are a couple tips for cutting back on handheld use.

Tip #1: If you need your phone, use the mount we're sending you

It's safest not to use our phone at all when driving. But sometimes we need to—to make an important call, help us find the best route to our destination, or give our commute a fitting soundtrack.

The good news is we can do all of these things handsfree, while keeping our eyes on the road!

The key is to use a phone mount. We're sending you one for free!

If you'll be needing your phone for the drive, remember to put your phone in its mount. Instead of handling the phone, you can use its voice-activated assistant (“Hey Siri,” “OK Google,” “Hi Bixby”) to call or text, get directions, or play music.

[TQ3a—If yes to DND and automatic—descriptive]

Tip #2: Do Not Disturb While Driving

It sounds like you're already using this phone feature to limit the number of incoming distractions. That's great! Keep it set to turn on automatically when you drive.

[TQ3b—If yes to DND and automatic—descriptive]

Tip #2: Do Not Disturb While Driving

It sounds like you're already using this phone feature to limit the number of incoming distractions. That's great! We recommend setting Do Not Disturb While Driving to automatic. Don't worry—if the person calls you back within 3 minutes or texts "Urgent," they will still get through to you.

To do this, go to Settings>Do Not Disturb>Do Not Disturb While Driving. Then, choose "Automatically." If your car has Bluetooth or CarPlay, you can choose "When Connected to Car Bluetooth" or "Activate With CarPlay" instead.

We recommend you do this now—just remember to come back here to finish up the survey! (1 page left)

Done!

Remind me later

[TQ3c—If no or "do not know" to DND—multiple choice]

Tip #2: Do Not Disturb While Driving

This phone feature is a great way to limit the number of incoming distractions!

[iPhone user]

We recommend turning on Do Not Disturb While Driving, and setting it to automatic. Don't worry—if the person calls you back within 3 minutes or texts "Urgent," they will still get through to you.

To do this, go to Settings>Do Not Disturb>Do Not Disturb While Driving. Then, choose "Automatically." If your car has Bluetooth or CarPlay, you can choose "When Connected to Car Bluetooth" or "Activate With CarPlay" instead.

We recommend you do this now—just remember to come back here to finish up the survey! (1 page left)

[Android user]

We recommend setting Do Not Disturb While Driving (or whatever it is called on your phone) to come on automatically when you drive (or when your phone connects to your car's Bluetooth or dashboard touchscreen).

We recommend you do this now—just remember to come back here to finish up the survey! (1 page left)

Each Android phone is different. If you don't know how to turn on the Do Not Disturb While Driving feature on your phone, select "Remind me later" and we'll send you instructions later.

[iPhone and Android]

Done!

Remind me later

Part VI: End of the Survey (Everyone)—1 item

Thank you for completing this survey! Two things to know before you go:

- You can expect a gift card code in your email within 1-2 weeks. It will come from an @pennmedicine.upenn.edu email address.
- You will also get an email in the next 1-2 weeks welcoming you to the study and giving you more specific information about what to expect.

In the meantime, please try to reduce your phone use while driving. 🚗 📵 😊

Exit Survey

[Q1—Open-ended]

Safe Driving Study Exit Survey

Thank you for taking the time to complete this survey as the main part of the Safe Driving Study comes to an end. You should be able to complete this survey in less than 10 minutes.

The information collected from you will help the research team develop ways to make our roads safer in the future. Within 1 week of completing this survey, you will be emailed a \$10 Amazon gift code. Please confirm your email address below so you can receive this payment.

If you have any questions, please contact the research manager at the University of Pennsylvania at:
{manager's email}

Your email address for \$10 gift code:

[Q2—Multiple Choice]

Do you have a phone mount in your car?

Yes

No

[Q2b—Multiple Choice. If Yes to Above]

How often have you placed your phone in the mount while driving in the past two weeks?

Never

Once or twice

More than once or twice, but not most trips

Most trips

[Q3—Multiple Choice]

In the last two weeks, how often have you let a passenger (including a child) use your phone while you were driving?

Never

1 to 2 days

3 days or more

[Q4—Multiple Choice]

In the last two weeks, how often have you ridden as a passenger in a car (including a rideshare or taxi) and used your phone?

Never

1 to 2 days

3 days or more

[Q5—Multiple Choice]

Do you currently use Do Not Disturb While Driving or a similar phone setting that silences and hides notifications while driving?

Yes

No

I do not know

[Q5b—Multiple Choice. If Yes to Above]

Is Do Not Disturb set to come on automatically when you start driving, or do you manually turn it on when you want to?

It comes on automatically
I turn it on manually

[Q6—Multiple Choice]

In the last two weeks, how often did you engage in **handheld** phone use while driving (e.g., change music, set navigation, check notifications, texts, and emails, or make phone calls **while the phone was in your hands**)?

Never
Once or twice
More than once or twice, but not most trips
Most trips

[Q7—Multiple Choice]

I engage in **handheld** phone use while driving:

More than others
About the same as others
Less than others

[Q8—Multiple Choice]

I tend to brake hard:

More than others
About the same as others
Less than others

[Q9—Multiple Choice]

How often do you find yourself checking your phone while driving and not realize you are doing it?

Never
Rarely
Sometimes
Very often
Always

[Q10—Multiple Choice]

Do you find it hard to stop yourself from checking an incoming text message, email, or notification while driving?

Not at all

Slightly

Moderately

Very

Extremely

[Q11—Select all]

Which of the following, if any, caused you to reduce your **handheld** phone use while driving during this study? (Select all that apply. You don't need to select any.)

[Arm 1 options]

- Possible discount on auto insurance
- Knowing I was in a “safe driving” study
- Learning about the dangers of distracted driving

[Arm 2 options]

- Possible discount on auto insurance
- Knowing I was in a “safe driving” study
- Learning about the dangers of distracted driving
- Phone mount I got in the mail
- Sticker reminding me to use mount

[Arm 3 options]

- Possible discount on auto insurance
- Knowing I was in a “safe driving” study
- Learning about the dangers of distracted driving
- Phone mount I got in the mail
- Sticker reminding me to use mount
- Being asked to commit to reduce use
- Planning for obstacles
- Getting texts with tips for how to reduce use

[Arm 4 options]

- Possible discount on auto insurance
- Knowing I was in a “safe driving” study
- Learning about the dangers of distracted driving
- Phone mount I got in the mail
- Sticker reminding me to use mount
- Being asked to commit to reduce use
- Planning for obstacles
- Getting texts with tips for how to reduce use
- Getting texts with weekly phone use goals
- Wanting to earn points and advance levels
- Getting emails with weekly leaderboard
- Wanting to finish ahead of other drivers in my group

[Arm 5 options]

- Possible discount on auto insurance
- Knowing I was in a “safe driving” study
- Learning about the dangers of distracted driving
- Phone mount I got in the mail
- Sticker reminding me to use mount
- Being asked to commit to reduce use

[Q16—Select all]

Did the app have any technical issues? (Please check all that apply):

No

Registered passenger trips as driver trips

Registered driver trips as passenger trips

Phone use or driving measurements were inaccurate

Other (please specify)

[Q17—Multiple choice]

If an insurance company sent weekly push notification feedback on your driving behaviors, what would you do?

I would allow it

I would opt out

Not sure

[Q18—Multiple choice]

If an insurance company sent weekly incentives based on your driving behaviors, what would you do?

I would allow it

I would opt out

Not sure

[Q19—Open-ended]

Please tell us what you liked about participating in this study.

[Q20—Open-ended]

Please tell us what you didn't like about participating in this study and how we should improve the experience in the future.

[Q21—Open-ended]

Please give us your suggestions for how we could best encourage drivers to be safer on the roads with apps like Snapshot mobile.

[Q22—Multiple choice]

Would you be interested in being contacted for future research studies or a brief interview about the current study?

Yes

No

[Q23-27—Multiple choice. Participants will complete a 5-item adjusting delay discounting task (Koffarnus & Bickel, 2014), to measure how present-oriented they are. Below is a sample sequence of 5 questions, with a hypothetical participant's responses in bold.]

We're almost done! The final few questions ask you to make decision. Don't think too long about each answer.

Which would you rather have?

\$1000 in 3 weeks

\$500 now

Which would you rather have?

\$1000 in 2 years

\$500 now

Which would you rather have?

\$1000 in 4 months

\$500 now

Which would you rather have?

\$1000 in 8 months

\$500 now

Which would you rather have?

\$1000 in 6 months

\$500 now