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The Investment Decisions of Young Adults Under Relaxed Borrowing Constraints

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Highlights

We study college students who receive large personal loans regardless of credit.

We examine how their investment links to cognitive ability, personality, and more.

CRT score, SAT score, and GPA are associated with more investment.

Some personality traits, captured by the MBTI, predict riskier choices.

Our findings are consistent across students from all income levels.

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