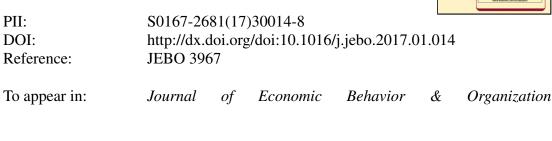
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Highlights

- * We replicate a prepayment effect in a riskless decision experiment.
- * We relate decisions to participants' math self-confidence.
- * Math-confident participants show the largest effect.
- * The effect is sensitive to the explanation of task mechanics.

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