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# Introduction/Consent Form

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| Welcome to this survey!  Please click "Next" to read the consent form. |

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| Top of Form   |  | | --- | |  |  |  | | --- | |  |  |  |  |  |  |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | | **Welcome to a set of studies conducted by the Virtual Lab at Columbia's Center for Decision Sciences!**  We will be presenting you with several different questionnaires developed by researchers at Columbia and elsewhere. While each of these studies may have different goals, they all share an interest in understanding how people think about and make decisions.  This is a "by invitation only" survey.  Only continue with this survey if you received an email invitation from the Center for Decision Sciences.  If you did not receive an email invitation, please do not complete this survey.  Only those people who were directly invited via email and complete this specific survey will be paid.  Further, if it is clear to us that a participant did not partake in this research in good faith (e.g., did not respond thoughtfully and sincerely or failed to carefully read instructions) we reserve the right not to compensate him/her.  (As a note, this is rarely a problem; more than 90% of our participants are conscientious and provide us with useful data.)  Before beginning the survey, you are asked to read the information below, which will give you all of the information you will need to help you decide whether or not to continue your participation.  You may contact us with questions about the purpose of the research, possible risks and benefits, your rights as a participant, or anything that is not clear.  When all of your questions have been answered, you may enter your name in the box provided below to indicate that you consent to participate.   |  |  |  |  | | --- | --- | --- | --- | | |  | | --- | | **STUDY DESCRIPTION**  **We are asking you to take part in a research study sponsored by the Center for Decision Sciences under the direction of Professor Elke Weber and Professor Eric Johnson. This study is only open to individuals who are 18 years of age or older. If you do not meet this requirement, you may not participate in this study.  If you have any questions about this research, you may contact Margaret Lee at**[**decision\_sciences@columbia.edu**](mailto:decision_sciences@columbia.edu)**. If, at any time, you have questions about your rights as a research participant, you may contact the IRB Administrator at the Institutional Review Board, Columbia University, Morningside IRB, telephone (212) 851-7040, e-mail**[**askirb@columbia.edu**](mailto:askirb@columbia.edu)**. An institutional review board is a committee organized to protect the rights and welfare of participants involved in research. This experiment is run under the protocol number AAAB1301.   STUDY OVERVIEW  The purpose of this study is to investigate how people make decisions. The survey will consist of a series of questionnaires, cognitive tasks, and hypothetical decision-making scenarios. Among the things you will be asked to do are: 1) rate a series of items for how applicable they are to you; 2) state a preference or make a choice between two alternatives in a hypothetical situation; and 3) respond to simple stimuli (e.g., words and pictures) presented on the computer screen. We will also ask you a few personal questions about yourself. The survey will take about 20 minutes to complete.   RISKS  There are no foreseeable risks or discomforts to you in filling out the questionnaire or completing the tasks. The only known risk to you of your involvement in this study is the inconvenience of giving up roughly 20 minutes of your time. Although we may ask you to provide some information that could potentially be construed as personally sensitive, all safeguards will be taken to maintain the confidentiality of your data, as described in the "Confidentiality" section below.   BENEFITS  There are no direct benefits that will come to you for participating in this survey. However, there are indirect benefits arising from the potential of the survey to provide valuable information about the psychological processes underlying many important yet everyday decision-making behaviors. Your participation in this survey will, therefore, be of scientific value by contributing to our understanding of the causes of people's preferences and choices.   COMPENSATION  Participants will receive $4 for their participation in this research. This money will be paid 2-3 weeks from completion of the survey or, if you wish not to continue with the survey, upon withdrawal from the study. Please notify the experimenter if you wish to formally withdraw.   CONFIDENTIALITY  To ensure confidentiality, data will be analyzed and stored with code numbers, never any information that could be used to identify participants. Data will be kept on secure servers and password-protected computers. The data will be stored after the termination of the current research for a period no shorter than 6 years, and at no time will any identifying information about the participants be stored along with the data.   VOLUNTARY PARTICIPATION  Participation in this study is completely voluntary and non-coercive with no negative consequences for refusal to participate. You may choose to leave the study at any point if you experience discomfort or find that there are any parts of this study that you do not wish to complete. Furthermore, you may refuse to participate or withdraw from the study at any time without penalty or loss of benefits to which you are otherwise entitled. Finally, you may refuse to complete any of the questionnaires or refuse to partake in any of the tasks without penalty or negative consequences.** | |  | |  | |  |  | | --- | |  | | |  | | --- | | **\*PARTICIPANT'S STATEMENT  This research and my rights as a participant have now been explained to me. By clicking below, I give my consent to be a participant in this research. Also, by clicking below, I certify that I am qualified to participate in this research.  Please type your name in the empty box below and click the "Next" button if you agree to participate in this research and wish to continue.** | |  | |  | |  |  | | --- | |  | |   Bottom of Form | |

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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| |  |  |  |  | | --- | --- | --- | --- | | |  | | --- | | **\*Please type your PayPal e-mail address below. This will enable us to deposit your compensation into your PayPal account.  Note that we batch process these payments, so it may be 2-3 weeks before you receive these funds.  Remember, to receive the payment, you must only do the study once, be part of the list of people who have been invited by an email, and answer all questions carefully.** | |  | |  | |  |  | | --- | |  | | |  | | --- | | **You are now about to go on to the survey. It should take a total of about 20 minutes. Please read all off the materials carefully. When you are ready, click "Submit" to begin.** | |  | |  | |  |  | | --- | |  | |

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# Attention Screener/Reader

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| Thoughts and Motivation |

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| |  |  |  |  | | --- | --- | --- | --- | | |  | | --- | | **This page is a test, to confirm that you are reading the instructions carefully. For the three questions which follow this paragraph, please give the following answer to each question: reader. Please just ignore the text of the questions, and type the word reader as your answer for all three items. Thank you for reading carefully.** | |  | |  | |  |  | | --- | |  | | |  | | --- | | **1. On average, how many times a day do you think about getting something you want? Please give your best estimate:** | |  | |  | |  |  | | --- | |  |  |  |  |  |  | | --- | --- | --- | --- | | |  | | --- | | **2. On average, how many times a day do you think about avoiding something unpleasant? Please give your best estimate:** | |  | |  | |  |  | | --- | |  | | |  | | --- | | **3. On average, how many times a day do you think about things you need to do? Please give your best estimate:** | |  | |  | |  |  | | --- | |  | |

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# 3. Practice Listing ThoughtsTop of Form

### Practice Listing Thoughts

In the next part of this survey, we want to understand how you make decisions. To help us do this, we will be asking you at several points in the survey to type out your thoughts as you make various choices.

To make this easy for you, we will be dividing each thought-listing task into a series of screens. To enter your thoughts, all you have to do on each screen is start typing, then hit the enter key when you are done. It's that simple. Again, to tell us what you are thinking, just start typing and then hit the enter key when you are done.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Practice Listing Thoughts To help you practice listing your thoughts, please try typing the names of the numbers "one" through "five" right now. Start on this screen by typing the name of the number "one" in the box below. Then, hit "Enter" and type the name of the number "two" in the box on the next screen. Keep doing this **until you get to the name of the number "five"**. Don't worry too much about spelling.  Now, please enter the name of the **first number** in the box below and, as soon as you are done, hit the "**Enter**" key to submit your entry.   |  |  | | --- | --- | | Thought 1: |  | | (Maximum of 200 characters per thought.) | |   Bottom of Form |

Bottom of Form

# 4. Scenarios

## Delayed Gains

### A Gift Certificate

Imagine that you have been selected by the experimenters to receive a prize today. The prize is a $50 Amazon gift certificate that will be emailed to you today.

However, you now find out that you also have the option of receiving a larger gift certificate (the original $50 plus a varying amount) that will be emailed to you in 3 months. How large would the amount you would receive in 3 months have to be for you to switch from the $50 gift certificate received today to the gift certificate that you receive in 3 months?

The gift certificate you are scheduled to receive today is for $50. The gift certificate amount that you would receive 3 months from today ranges from $40 to $90 (in $5 increments). For each of these amounts, we will ask you below whether you would prefer to receive the $50 gift certificate today or the specified amount 3 months from today.

## Accelerated Gains

### Your thoughts

Imagine that you have been selected by the experimenters to receive a prize 3 months from today. The prize is a $75 Amazon gift certificate that will be emailed to you in 3 months. However, you now find out that you also have the option of receiving a smaller gift certificate (the original $75 minus a varying amount) that will be emailed to you today. How large would the amount you would receive today have to be for you to switch from the $75 gift certificate received in 3 months to the gift certificate that you receive today?

The gift certificate you are scheduled to receive in 3 months is for $75. The gift certificate amount that you would receive today ranges from $35 to $85 (in $5 increments). For each of these amounts, we will ask you below whether you would prefer to receive the $75 gift certificate 3 months from today or the specified amount today.

## Delayed Loss

### Your thoughts

Imagine that you have been ticketed for a serious parking violation in the town or city in which you live. You are required and have agreed to pay a $50 fine today. However, you now find out that you also have the option of paying a larger fine in 3 months (the original $50 fine plus a varying amount). How small would the amount you would have to pay in 3 months be for you to switch from the $50 fine you would pay today to the fine you would pay 3 months from today?

The fine you are scheduled to pay today is $50. The fine amount you have to pay 3 months from today ranges from $40 to $90 (in $5 increments). For each of these amounts, we will ask you below whether you would prefer to pay the $50 fine today or the specified amount in 3 months.

## Accelerated Loss

### Your thoughts

Imagine that you have been ticketed for a serious parking violation in the town or city in which you live. You are required and have agreed to pay a $75 fine 3 months from today. However, you now find out that you also have the option of paying a smaller fine today (the original $75 fine minus a varying amount). How small would the amount you would have to pay today be for you to switch from the $75 fine you would pay in 3 months to the fine you would pay today?

The fine you are scheduled to pay 3 months from today is $75. The fine amount you would have to pay today ranges from $35 to $85 (in $5 increments). For each of these amounts, we will ask you below whether you would prefer to pay the $75 3 months from today or the specified amount today

# 5. Thought Listing

## Delayed Gain Natural Order

Bottom of Form

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Your Thoughts About The Smaller Gift Certificate Now Before you indicate your preference for these choices, we would like you to first think about all of the reasons you might want **the smaller gift certificate now**.  This includes thoughts about:   * why it would be **good to have the smaller gift certificate now.** * why it would be **bad to have a larger gift certificate later.**   Please list any thoughts that would **favor receiving the smaller gift certificate today**. Please enter your thoughts one at a time.  Please type your **first complete thought** in the box below and, as soon as you are done, hit the "**Enter**" key to submit your thought.   |  |  | | --- | --- | | Thought 1: |  | | (Maximum of 200 characters per thought.) | |   Bottom of Form |

Top of Form

Thank you!

Now that you have listed all of the reasons you might want the smaller gift certificate now, we would like you to think about all of the reasons you might want **a larger gift certificate later**.

Bottom of Form

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Your Thoughts About A Larger Gift Certificate Later Please think about all of the reasons you might want **a larger gift certificate later**.  This includes thoughts about:   * why it would be **good to have a larger gift certificate later.** * why it would be **bad to have the smaller gift certificate now.**   Please list any thoughts that would **favor receiving alarger gift certificate later**. Please enter your thoughts one at a time.  Please type your **first complete thought** in the box below and, as soon as you are done, hit the "**Enter**" key to submit your thought.   |  |  | | --- | --- | | Thought 1: |  | | (Maximum of 200 characters per thought.) | |   Bottom of Form |

## Delayed Gain Unatural Order

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| --- | --- | --- | --- | --- |
| Top of Form  Your Thoughts About A Larger Gift Certificate Later  Before you indicate your preference for these choices, we would like you to first think about all of the reasons you might want **a larger gift certificate later**.  This includes thoughts about:   * why it would be **good to have a larger gift certificate later.** * why it would be **bad to have the smaller gift certificate now.**   Please list any thoughts that would **favor receiving a larger gift certificate later**. Please enter your thoughts one at a time.  Please type your **first complete thought** in the box below and, as soon as you are done, hit the "**Enter**" key to submit your thought.   |  |  | | --- | --- | | Thought 1: |  | | (Maximum of 200 characters per thought.) | |   Bottom of Form |

Top of Form

Thank you!

Now that you have listed all of the reasons you might want a larger gift certificate later, we would like you to think about all of the reasons you might want **the smaller gift certificate now**.

Bottom of Form

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Your Thoughts About The Smaller Gift Certificate Now Please think about all of the reasons you might want **the smaller gift certificate now**.  This includes thoughts about:   * why it would be **good to have the smaller gift certificate now.** * why it would be **bad to have a larger gift certificate later.**   Please list any thoughts that would **favor receiving the smaller gift certificate now**. Please enter your thoughts one at a time.  Please type your **first complete thought** in the box below and, as soon as you are done, hit the "**Enter**" key to submit your thought.   |  |  | | --- | --- | | Thought 1: |  | | (Maximum of 200 characters per thought.) | |   Bottom of Form |

## Accelerated Gain Natural OrderTop of Form

Bottom of Form

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Top of Form  Your Thoughts About The Larger Gift Certificate Later  Before you indicate your preference for these choices, we would like you to first think about all of the reasons you might want **the larger gift certificate later**.  This includes thoughts about:   * why it would be **good to have the larger gift certificate later.** * why it would be **bad to have a smaller gift certificate now.**   Please list any thoughts that would **favor receiving the larger gift certificate later**. Please enter your thoughts one at a time.  Please type your **first complete thought** in the box below and, as soon as you are done, hit the "**Enter**" key to submit your thought.   |  |  | | --- | --- | | Thought 1: |  | | (Maximum of 200 characters per thought.) | |   Bottom of Form |

Top of Form

Thank you!

Now that you have listed all of the reasons you might want the larger gift certificate later, we would like you to think about all of the reasons you might want **a smaller gift certificate now**.

Bottom of Form

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Top of Form  Your Thoughts About A Smaller Gift Certificate Now  Please think about all of the reasons you might want **a smaller gift certificate now**.  This includes thoughts about:   * why it would be **good to have a smaller gift certificate now.** * why it would be **bad to have the larger gift certificate later.**   Please list any thoughts that would **favor receiving a smaller gift certificate now**. Please enter your thoughts one at a time.  Please type your **first complete thought** in the box below and, as soon as you are done, hit the "**Enter**" key to submit your thought.   |  |  | | --- | --- | | Thought 1: |  | | (Maximum of 200 characters per thought.) | |   Bottom of Form |

## Accelerated Gain Unnatural Order

Top of Form

Bottom of Form

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Your Thoughts About A Smaller Gift Certificate Now Before you indicate your preference for these choices, we would like you to first think about all of the reasons you might want **a smaller gift certificate now**.  This includes thoughts about:   * why it would be **good to have a smaller gift certificate now.** * why it would be **bad to have the larger gift certificate later.**   Please list any thoughts that would **favor receiving a smaller gift certificate today**. Please enter your thoughts one at a time.  Please type your **first complete thought** in the box below and, as soon as you are done, hit the "**Enter**" key to submit your thought.   |  |  | | --- | --- | | Thought 1: |  | | (Maximum of 200 characters per thought.) | |   Bottom of Form |

Top of Form

Thank you!

Now that you have listed all of the reasons you might want a smaller gift certificate now, we would like you to think about all of the reasons you might want **the larger gift certificate later**.

Bottom of Form

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Your Thoughts About The Larger Gift Certificate Later Please think about all of the reasons you might want **the larger gift certificate later**.  This includes thoughts about:   * why it would be **good to have the larger gift certificate later.** * why it would be **bad to have a smaller gift certificate now.**   Please list any thoughts that would **favor receiving the larger gift certificate later**. Please enter your thoughts one at a time.  Please type your **first complete thought** in the box below and, as soon as you are done, hit the "**Enter**" key to submit your thought.   |  |  | | --- | --- | | Thought 1: |  | | (Maximum of 200 characters per thought.) | |   Bottom of Form |

## Delayed Loss Natural Order

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Your Thoughts About The Smaller Fine Now Before you indicate your preference for these choices, we would like you to first think about all of the reasons you might want to pay **the smaller fine now**.  This includes thoughts about:   * why it would be **good to pay the smaller fine now.** * why it would be **bad to pay a larger fine later.**   Please list any thoughts that would **favor paying the smaller fine today**. Please enter your thoughts one at a time.  Please type your **first complete thought** in the box below and, as soon as you are done, hit the "**Enter**" key to submit your thought.   |  |  | | --- | --- | | Thought 1: |  | | (Maximum of 200 characters per thought.) | |   Bottom of Form |

Thank you!

Now that you have listed all of the reasons you might want to pay the smaller fine now, we would like you to think about all of the reasons you might want to pay **a larger fine later**.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Top of Form  Your Thoughts About A Larger Fine Later  Please think about all of the reasons you might want to pay **a larger fine later**.  This includes thoughts about:   * why it would be **good to pay a larger fine later.** * why it would be **bad to pay the smaller fine now.**   Please list any thoughts that would **favor receiving a larger fine later**. Please enter your thoughts one at a time.  Please type your **first complete thought** in the box below and, as soon as you are done, hit the "**Enter**" key to submit your thought.   |  |  | | --- | --- | | Thought 1: |  | | (Maximum of 200 characters per thought.) | |   Bottom of Form |

Top of Form

Bottom of Form

## Delayed Loss Unnatural Order

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Top of Form  Your Thoughts About A Larger Fine Later  Before you indicate your preference for these choices, we would like you to first think about all of the reasons you might want to pay **a larger fine later**.  This includes thoughts about:   * why it would be **good to pay a larger fine later.** * why it would be **bad to pay the smaller fine now.**   Please list any thoughts that would **favor paying a larger fine later**. Please enter your thoughts one at a time.  Please type your **first complete thought** in the box below and, as soon as you are done, hit the "**Enter**" key to submit your thought.   |  |  | | --- | --- | | Thought 1: |  | | (Maximum of 200 characters per thought.) | |   Bottom of Form |

Thank you!

Now that you have listed all of the reasons you might want to pay a larger fine later, we would like you to think about all of the reasons you might want to pay **the smaller fine now**.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Top of Form  Your Thoughts About The Smaller Fine Now  Please think about all of the reasons you might want to pay **the smaller fine now**.  This includes thoughts about:   * why it would be **good to pay the smaller fine now.** * why it would be **bad to pay a larger fine later.**   Please list any thoughts that would **favor paying the smaller fine now**. Please enter your thoughts one at a time.  Please type your **first complete thought** in the box below and, as soon as you are done, hit the "**Enter**" key to submit your thought.   |  |  | | --- | --- | | Thought 1: |  | | (Maximum of 200 characters per thought.) | |   Bottom of Form |

Top of Form

Bottom of Form

## Accelerated Loss Natural Order

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Top of Form  Your Thoughts About The Larger Fine Later  Before you indicate your preference for these choices, we would like you to first think about all of the reasons you might want to pay **the larger fine later**.  This includes thoughts about:   * why it would be **good to pay the larger fine later.** * why it would be **bad to pay a smaller fine now.**   Please list any thoughts that would **favor paying the larger fine later**. Please enter your thoughts one at a time.  Please type your **first complete thought** in the box below and, as soon as you are done, hit the "**Enter**" key to submit your thought.   |  |  | | --- | --- | | Thought 1: |  | | (Maximum of 200 characters per thought.) | |   Bottom of Form |

Thank you!

Now that you have listed all of the reasons you might want to pay the larger fine later, we would like you to think about all of the reasons you might want to pay **a smaller fine now**.

### Your Thoughts About A Smaller Fine Now

Please think about all of the reasons you might want to pay **a smaller fine now**.  
  
This includes thoughts about:

* why it would be **good to pay a smaller fine now.**
* why it would be **bad to pay the larger fine later.**

Please list any thoughts that would **favor payng a smaller fine now**. Please enter your thoughts one at a time.

Please type your **first complete thought** in the box below and, as soon as you are done, hit the "**Enter**" key to submit your thought.

Bottom of Form

## Accelerated Loss Unnatural Order

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Your Thoughts About A Smaller Fine Now Before you indicate your preference for these choices, we would like you to first think about all of the reasons you might want to pay **a smaller fine now**.  This includes thoughts about:   * why it would be **good to pay a smaller fine now.** * why it would be **bad to pay the larger fine later.**   Please list any thoughts that would **favor paying a smaller fine today**. Please enter your thoughts one at a time.  Please type your **first complete thought** in the box below and, as soon as you are done, hit the "**Enter**" key to submit your thought.   |  |  | | --- | --- | | Thought 1: |  | | (Maximum of 200 characters per thought.) | |   Bottom of Form |

Thank you!

Now that you have listed all of the reasons you might want to pay a smaller fine now, we would like you to think about all of the reasons you might want to pay **the larger fine later**.

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Your Thoughts About The Larger Fine Later Please think about all of the reasons you might want to pay **the larger fine later**.  This includes thoughts about:   * why it would be **good to pay the larger fine later.** * why it would be **bad to pay a smaller fine now.**   Please list any thoughts that would **favor paying the larger fine later**. Please enter your thoughts one at a time.  Please type your **first complete thought** in the box below and, as soon as you are done, hit the "**Enter**" key to submit your thought.   |  |  | | --- | --- | | Thought 1: |  | | (Maximum of 200 characters per thought.) | |   Bottom of Form |

# 6. Choice Titration

## Delayed Gain

Now that you have thought about the decision, we need to know what you decided. Recall that the gift certificate that you are scheduled to receive today is for $50. The gift certificate that you would receive 3 months from today ranges from $40 to $90 (in $5 increments). For each of these amounts, we will ask you whether you would prefer to receive the $50 gift certificate today or the specified amount 3 months from today.  
  
For each set of two options listed in the table below, tell us which option you prefer. For instance, if you prefer a $50 gift certificate today more than a $40 gift certificate 3 months from today, you would click on the box in the left column in the first row. On the other hand, if you prefer a $40 gift certificate 3 months from today more than a $50 gift certificate, you would click on the box in the right column in the first row. Please indicate your preference for every row in the table.

Top of Form

|  |  |
| --- | --- |
| Gift certificate today | Gift certificate 3 months from today |
| $50 gift certificate today | $40 gift certificate 3 months from today |
| $50 gift certificate today | $45 gift certificate 3 months from today |
| $50 gift certificate today | $50 gift certificate 3 months from today |
| $50 gift certificate today | $55 gift certificate 3 months from today |
| $50 gift certificate today | $60 gift certificate 3 months from today |
| $50 gift certificate today | $65 gift certificate 3 months from today |
| $50 gift certificate today | $70 gift certificate 3 months from today |
| $50 gift certificate today | $75 gift certificate 3 months from today |
| $50 gift certificate today | $80 gift certificate 3 months from today |
| $50 gift certificate today | $85 gift certificate 3 months from today |
| $50 gift certificate today | $90 gift certificate 3 months from today |
|  | |

Bottom of Form

## Accelerated Gain

Now that you have thought about the decision, we need to know what you decided. Recall that the gift certificate that you are scheduled to receive in 3 months is for $75. The gift certificate that you would receive today ranges from $35 to $85 (in $5 increments). For each of these amounts, we will ask you below whether you would prefer to receive the $75 gift certificate 3 months from today or the specified amount today.  
  
For each set of two options listed in the table below, tell us which option you prefer. For instance, if you prefer a $75 gift certificate 3 months from today more than a $35 gift certificate today, you would click on the box in the left column in the first row. On the other hand, if you prefer a $35 gift certificate today more than a $75 gift certificate 3 months from today, you would click on the box in the right column in the first row. Please indicate your preference for every row in the table.

Top of Form

|  |  |
| --- | --- |
| Gift certificate 3 months from today | Gift certificate today |
| $75 gift certificate 3 months from today | $35 gift certificate today |
| $75 gift certificate 3 months from today | $40 gift certificate today |
| $75 gift certificate 3 months from today | $45 gift certificate today |
| $75 gift certificate 3 months from today | $50 gift certificate today |
| $75 gift certificate 3 months from today | $55 gift certificate today |
| $75 gift certificate 3 months from today | $60 gift certificate today |
| $75 gift certificate 3 months from today | $65 gift certificate today |
| $75 gift certificate 3 months from today | $70 gift certificate today |
| $75 gift certificate 3 months from today | $75 gift certificate today |
| $75 gift certificate 3 months from today | $80 gift certificate today |
| $75 gift certificate 3 months from today | $85 gift certificate today |
|  | |

Bottom of Form

## Delayed Loss

Now that you have thought about the decision, we need to know what you decided. Recall that the fine you are scheduled to pay today is $50. The fine that you would have to pay 3 months from today ranges from $40 to $90 (in $5 increments). For each of these amounts, we will ask you whether you would prefer to pay the $50 fine today or the specified amount 3 months from today.  
  
For each set of two options listed in the table below, tell us which option you prefer. For instance, if you prefer to pay a $50 fine today more than a $90 fine 3 months from today, you would click on the box in the left column in the first row. On the other hand, if you prefer to pay a $90 fine 3 months from today more than a $50 fine today, you would click on the box in the right column in the first row. Please indicate your preference for every row in the table.

Top of Form

|  |  |
| --- | --- |
| Fine today | Fine 3 months from today |
| $50 fine today | $90 fine in 3 months |
| $50 fine today | $85 fine in 3 months |
| $50 fine today | $80 fine in 3 months |
| $50 fine today | $75 fine in 3 months |
| $50 fine today | $70 fine in 3 months |
| $50 fine today | $65 fine in 3 months |
| $50 fine today | $60 fine in 3 months |
| $50 fine today | $55 fine in 3 months |
| $50 fine today | $50 fine in 3 months |
| $50 fine today | $45 fine in 3 months |
| $50 fine today | $40 fine in 3 months |
|  | |

Bottom of Form

## Accelerated Loss

Now that you have thought about the decision, we need to know what you decided. Recall that the fine you are scheduled to pay 3 months from today is $75. The fine amount that you would have to pay today ranges from $35 to $85 (in $5 increments). For each of these amounts, we will ask you below whether you would prefer to pay the $75 3 months from today or the specified amount today.  
  
For each set of two options listed in the table below, tell us which option you prefer. For instance, if you prefer to pay a $75 fine 3 months from today more than a $85 fine today, you would click on the box in the left column in the first row. On the other hand, if you prefer to pay a $85 fine today more than a $75 fine 3 months from today, you would click on the box in the right column in the first row. Please indicate your preference for every row in the table.

Top of Form

|  |  |
| --- | --- |
| Fine 3 months from today | Fine today |
| $75 fine 3 months from today | $85 fine today |
| $75 fine 3 months from today | $80 fine today |
| $75 fine 3 months from today | $75 fine today |
| $75 fine 3 months from today | $70 fine today |
| $75 fine 3 months from today | $65 fine today |
| $75 fine 3 months from today | $60 fine today |
| $75 fine 3 months from today | $55 fine today |
| $75 fine 3 months from today | $50 fine today |
| $75 fine 3 months from today | $45 fine today |
| $75 fine 3 months from today | $40 fine today |
| $75 fine 3 months from today | $35 fine today |
|  | |

Bottom of Form

# 7. Thought Coding

## Gain

Top of Form

Thank you. Now, before you move on, we would like to ask you some questions about each of the thoughts you listed about owning a gift certificate. We will present each thought individually and ask you to rate it on four separate dimensions:

* Whether it has to do with the present or the future
* Whether it favors having the gift certificate now or later

Here was the first thought you typed in. Please review this thought, and answer the following:Top of Form

Top of Form

This thought is:

1 - something **good** about receiving the gift certificate **now**  
2 - something **bad** about receiving the gift certificate **now**  
3 - something **good** about receiving the gift certificate **later**  
4 - something **bad** about receiving the gift certificate **later**  
5 - none of the above

This thought favors:

1 - receiving the gift certificate **now**  
2 - receiving the gift certificate **later**  
3 - neitherBottom of Form

## Loss

Top of Form

Thank you. Now, before you move on, we would like to ask you some questions about each of the thoughts you listed about paying a fine. We will present each thought individually and ask you about it.

Here is the first thought you typed in:

This thought is:

1 - something **good** about paying the fine **now**  
2 - something **bad** about paying the fine **now**  
3 - something **good** about paying the fine **later**  
4 - something **bad** about paying the fine **later**  
5 - none of the above

This thought favors:

1 - paying the fine **now**  
2 - paying the fine **later**  
3 - neither

Bottom of FormBottom of Form

Bottom of FormBottom of Form

# 8. Demographics

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| |  | | --- | | **DEMOGRAPHICS** | | |  | | --- | | Please complete the following information about yourself. | |  |  |  |  |  | | --- | --- | --- | --- | | |  | | --- | | \*Year of birth (i.e. 1985) | | *Only numbers may be entered in this field* | |  | |  |  | | --- | |  | | |  | | --- | | \*Month of birth ***Choose only one of the following*** | | Please choose..  January  February  March  April  May  June  July  August  September  October  November  December | |  | |  |  | | --- | |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | | |  | | --- | | \*Gender | | |  | | --- | | Female Male | | |  | |  |  | | --- | |  | | |  | | --- | | \*Marital Status ***Choose only one of the following*** | | Please choose..  Single  Living Together  Married  Divorced / Separated  Widowed | |  | |  |  | | --- | |  |  |  |  |  |  | | --- | --- | --- | --- | | |  | | --- | | \*Number of children | | *Only numbers may be entered in this field* | |  | |  |  | | --- | |  | | |  | | --- | | \*Number of grandchildren | | *Only numbers may be entered in this field* | |  | |  |  | | --- | |  |  |  |  |  |  | | --- | --- | --- | --- | | |  | | --- | | \*Occupation ***Choose only one of the following*** | | Please choose..  No job / Unemployed  Working in household  Student  Worker/Farmer  Civil servant/employee  Manager  Entrepreneur  Other | |  | |  |  | | --- | |  | | |  | | --- | | Annual household income ***Choose only one of the following*** | | Please choose..  less than $10,000  $10,000 - $19,999  $20,000 - $34,999  $35,000- $49,999  $50,000 - $99,999  $100,000 - $199,999  greater than $200,000 | |  | |  |  | | --- | |  |  |  |  |  |  | | --- | --- | --- | --- | | |  | | --- | | Ethnicity ***Choose only one of the following*** | | Please choose..  American Indian or Alaska Native   Asian  Black or African American  Hispanic or Latino  Native Hawaiian or Other Pacific Islander  White  Other | |  | |  |  | | --- | |  | | |  | | --- | | \*Highest education level completed or in progress ***Choose only one of the following*** | | Please choose..  No degree  High school diploma  Associate degree, occupational  Associate degree, academic  Bachelor's degree  Master's degree  Professional degree  Doctoral degree | |  | |  |  | | --- | |  |  |  |  |  |  | | --- | --- | --- | --- | | |  | | --- | | \*Highest education level of (either) parent ***Choose only one of the following*** | | Please choose..  No degree  High school diploma  Associate degree, occupational  Associate degree, academic  Bachelor's degree  Master's degree  Professional degree  Doctoral degree | |  | |  |  | | --- | |  | | |  | | --- | | \*Political affiliation ***Choose only one of the following*** | | Please choose..  Democrat  Independent  Republican  None of the Above | |  | |  |  | | --- | |  |  |  |  |  |  | | --- | --- | --- | --- | | |  | | --- | | \*Political ideology ***Choose only one of the following*** | | Please choose..  Extremely liberal  Liberal  Slightly liberal  Moderate  Slightly conservative  Conservative  Extremely conservative | |  | |  |  | | --- | |  | | |  | | --- | | \*What is your 5-digit zip code? | | *Only numbers may be entered in this field* | |  | |  |  |  |  |  | | --- | --- | --- | --- | | |  | | --- | | 9. Feedback | | |  | | --- | | Thank you for having taken part in this survey. Before you go, we'd like to ask you a few questions about the survey itself so that we can make improvements to future surveys. | | | |

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| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| |  |  |  |  |  | | --- | --- | --- | --- | --- | | |  | | --- | | \*Were there any parts of the survey that you found confusing, or hard to understand? | | |  | | --- | | Yes No | | |  | |  |  | | --- | |  | | |  | | --- | | If you answered "yes" to the previous question, please tell us which sections of the survey were confusing to you. | |  | |  | |  |  | | --- | |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | | |  | | --- | | \*Were there any parts of the survey that you found tedious or unpleasant? | | |  | | --- | | Yes No | | |  | |  |  | | --- | |  | | |  | | --- | | If you answered "yes" to the previous question, please tell us which sections of the survey you found tedious or unpleasant. | |  | |  | |  |  | | --- | |  |  |  |  |  |  | | --- | --- | --- | --- | | |  | | --- | | \*Overall, how long would you say it took you to complete this survey? Please answer in minutes. | | *Only numbers may be entered in this field* | |  | |  |  | | --- | |  | | |  | | --- | | If you have any additional thoughts about this survey that you'd like to share with us, please enter them into the box below. | |  | |  | |  |  | | --- | |  |  |  |  |  |  |  | | --- | --- | --- | --- | --- | | |  | | --- | | \*Would you like to participate in future online research projects with us? | | |  | | --- | | Yes No | | |  | |  |  | | --- | |  | | |  | | --- | | \*Would you be interested in participating in monthly online surveys? For example, each of the surveys would be like this one (similar in its duration and pay) and there would be about 1 every 4-6 weeks. | | |  | | --- | | Yes No | | |  | |  |  | | --- | |  |  |  |  |  |  | | --- | --- | --- | --- | | |  | | --- | | Please allow 2-3 weeks for your money to be transferred. If you want to contact us please send an e-mail to decision\_sciences@columbia.edu | |  | |  | |  |  | | --- | |  | |

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