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<th><strong>Title</strong></th>
<th>The easy-money effect: credit card spending and hard-work reminders</th>
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Figure 1: The Conceptual Framework of the Easy Money Effect

- Payment Cue:
  - Credit Cards Cue
  - Cash Cue
  - Control

- Sensitivity to Pain of Payment
  - Spendthrifts
  - Tightwads

- Easy Money Effect
  - Thoughts About Easy Money
  - Perceived Value of Money

- Spending

- Hard-work Reminder:
  - Presence
  - Absence

H1, H2, H3, H4, H5
Figure 2: Predicted Mean IAT D-score Across Card vs. Control Condition at Selected Levels of Sensitivity to Pain of Payment
Figure 3: Side-by-Side Plot for the Regression Lines of Total Spending on Individual’s Sensitivity to Pain of Payment as a Function of Payment Cue and Hard-Work Reminder Manipulation (N=309)
Figure 4: Predicted Mean Total Spending Across the Six Conditions at Selected Level of Individual’s Sensitivity to Pain of Payment (N=309)