

Appendix A: Descriptive statistics, correlations, and additional estimation results

Table S1: Descriptive statistics

Variable	Mean	Std. Dev.	Min	Max
Physical health	0.6449	0.4803	0	1
Mental health	0.6522	0.4780	0	1
1 = binge	0.7029	0.4586	0	1
1 = smoker	0.1087	0.3124	0	1
1 = higher stress	0.6957	0.4618	0	1
1 = better sleep	0.7246	0.4483	0	1
1 = better nutrition	0.4783	0.5013	0	1
1 = more exercise	0.2609	0.4407	0	1
1 = BMI above 25	0.1884	0.3925	0	1
Risk attitude	6.8116	1.8266	1	10
Time preference	1.2826	0.7447	0	2
Cognitive ability measure	22.8986	4.9424	12	40
Big Five Openness	4.7874	1.1679	1.6667	7
Conscientiousness	4.1522	0.9891	2	7
Extraversion	4.6546	1.2351	1	7
Agreeableness	4.8261	0.9634	2.6667	6.6667
Neuroticism	4.5942	1.0684	1	7
Grit score	3.2663	0.4298	1.9167	4.4167
Income measure	3.4130	0.9338	1	5
1 = female	0.5725	0.4965	0	1
Age	19.3116	0.8696	18	24
Number of siblings	1.1667	0.6230	0	4
Happy childhood	3.9493	0.8134	2	5

Table S2: Correlation matrix

	Phys.	Mental	Binge	Smoker	Stress	Sleep	Nutr.	Exerc.	BMI	Risk	Time	Abil.	Openn	Consc.	Extra.	Agree.	Neurot	Grit	Income	Female	Age	Siblings	Childhood
Physical health	1																						
Mental health	0.3166	1																					
1 = binge	0.0478	-0.0087	1																				
1 = smoker	0.0159	-0.0383	0.0742	1																			
1= higher stress	-0.0959	-0.3177	-0.0509	0.0286	1																		
1 = better sleep	0.0511	0.2651	-0.0103	-0.2017	-0.2315	1																	
1 = better nutrition	0.0132	0.0596	0.0511	0.0851	-0.0918	0.0381	1																
1 = more exercise	0.1649	0.1220	-0.0110	0.0576	-0.0733	0.0337	0.0259	1															
1 = BMI above 25	0.0090	0.0017	-0.0517	-0.1087	0.0368	0.0481	0.0210	0.0092	1														
Risk attitude	-0.0435	-0.0923	-0.0150	-0.0790	0.2257	-0.0995	-0.1320	-0.1017	-0.0825	1													
Time preference	0.1398	0.1141	0.0553	0.0552	-0.0664	-0.1806	0.1241	-0.0483	-0.1336	0.0716	1												
Cognitive ability measure	0.1600	0.0838	-0.1068	-0.0306	-0.1863	0.0169	0.1847	0.0290	0.1191	0.1046	-0.0021	1											
Big Five Openness	0.0423	0.0061	-0.0188	0.0638	-0.0892	0.0826	0.0752	-0.0097	0.0615	0.1100	0.022	0.2664	1										
Conscientiousness	0.2016	0.3032	-0.0498	0.0563	-0.0950	0.1501	0.1269	0.2097	-0.1245	-0.0904	-0.0060	0.0783	0.1082	1									
Extraversion	0.1609	0.2813	0.1311	0.1232	-0.1558	0.1609	0.1509	0.1310	-0.0455	-0.0312	-0.0862	0.0939	0.1360	0.1695	1								
Agreeableness	0.1548	0.1319	0.0419	0.0309	-0.1800	0.1136	0.2742	0.0790	-0.0092	-0.1003	0.0894	0.0377	0.2336	0.3514	-0.0072	1							
Neuroticism	-0.1311	-0.3260	0.0799	0.0165	0.3248	-0.1842	-0.0711	-0.0422	-0.0891	0.0353	0.0412	-0.1516	-0.1899	-0.2750	-0.1297	-0.1613	1						
Grit score	0.1284	0.2351	0.0834	0.0954	-0.0821	0.0329	0.0059	-0.0001	-0.0075	-0.0968	-0.0107	-0.0476	0.1681	0.1601	0.2987	0.2136	-0.1224	1					
Income measure	-0.0287	-0.1991	0.1011	-0.0049	0.2090	-0.0925	-0.0976	-0.0154	0.0052	-0.0011	-0.0536	-0.0367	-0.1911	-0.2108	-0.2467	-0.0981	0.2107	-0.2458	1				
1 = female	-0.0597	-0.1698	0.1433	-0.2159	0.0014	-0.0409	-0.0229	-0.2872	-0.1829	0.1117	0.0330	0.0744	0.0142	-0.2134	0.2296	-0.1820	0.0650	-0.0526	0.0688	1			
Age	0.0571	-0.0008	-0.0224	0.0088	-0.0348	-0.0966	0.0575	-0.0232	-0.0877	-0.1236	0.0208	0.0516	0.0729	0.1142	0.0806	0.0739	-0.1326	0.1914	-0.1597	-0.0949	1		
Number of siblings	0.0285	0.0490	-0.0043	-0.0563	-0.2030	0.0348	0.1169	0.0000	-0.0100	-0.0299	-0.0393	0.1122	0.0658	0.0336	0.0659	0.0365	-0.0658	-0.0011	-0.1443	-0.0039	0.1729	1	
Happy childhood	0.0096	0.2171	-0.0603	0.0506	-0.1774	0.2016	0.1673	-0.0850	-0.2442	-0.0065	0.0359	-0.0612	0.0731	0.1639	0.1617	0.2774	-0.0966	0.1103	-0.0875	0.1086	-0.1632	-0.0984	1

Table S3: Results from ordered probit, simple probit, and ordinary least squares regressions

	Physical.	Mental		Binge	Smoke		Stress		Sleep		Nutrition	Exercise	BMI
	(oprobit)	(oprobit)		(probit)	(probit)		(oprobit)		(oprobit)		(OLS)	(OLS)	(OLS)
Risk att.	-0.0036	-0.0379	Risk att.	-0.0069	-0.0746	Risk att.	0.0955*	Risk att.	-0.0873*	Risk att.	-0.2797*	-7.1728	-0.2096
	(0.0522)	(0.0529)		(0.0690)	(0.0942)		(0.0556)		(0.0503)		(0.1636)	(8.4801)	(0.1459)
Time pref.	0.1871	0.2589**	Time pref.	0.1267	0.1698	Time pref.	-0.2214*	Time pref.	-0.0432	Time pref.	0.3856	-2.5434	-0.4817
	(0.1261)	(0.1273)		(0.1573)	(0.2192)		(0.1314)		(0.1203)		(0.3944)	(20.4436)	(0.3517)
Cogn. abil.	0.0234	-0.0030	Cogn. abil.	-0.0345	-0.0005	Cogn. abil.	-0.0339	Cogn. abil.	-0.0053	Cogn. abil.	0.1876***	2.4264	0.0773
	(0.0197)	(0.0198)		(0.0255)	(0.0332)		(0.0209)		(0.0190)		(0.0624)	(3.2320)	(0.0556)
Big 5 Openn.	-0.0027	-0.0545	Big 5 Openn.	-0.0145	0.1587	Big 5 Openn.	0.1025	Big 5 Openn.	0.0965	Big 5 Openn.	0.0590	1.2974	0.1289
	(0.0861)	(0.0876)		(0.1092)	(0.1579)		(0.0907)		(0.0835)		(0.2728)	(14.1376)	(0.2432)
Consc.	0.1596	0.2291**	Consc.	-0.0463	0.0244	Consc.	-0.0004	Consc.	0.1036	Consc.	0.2206	16.9865	-0.7533**
	(0.1070)	(0.1082)		(0.1357)	(0.1804)		(0.1109)		(0.1026)		(0.3349)	(17.3599)	(0.2986)
Extrav.	0.1619*	0.3582***	Extrav.	0.1871*	0.2855*	Extrav.	-0.1738*	Extrav.	0.2153***	Extrav.	0.4496*	41.1370***	0.1975
	(0.0854)	(0.0880)		(0.1106)	(0.1546)		(0.0896)		(0.0829)		(0.2684)	(13.9096)	(0.2393)
Agreeabl.	0.1151	0.0424	Agreeabl.	0.1854	-0.1179	Agreeabl.	-0.1676	Agreeabl.	0.1250	Agreeabl.	0.3401	20.7805	0.1709
	(0.1110)	(0.1122)		(0.1438)	(0.1865)		(0.1160)		(0.1071)		(0.3506)	(18.1721)	(0.3126)
Neurot.	-0.1640*	-0.3349***	Neurot.	0.0637	0.1004	Neurot.	0.3909***	Neurot.	-0.2071**	Neurot.	0.2524	6.5509	-0.3393
	(0.0932)	(0.0969)		(0.1198)	(0.1594)		(0.1007)		(0.0896)		(0.2911)	(15.0888)	(0.2596)
Grit	0.2958	0.2769	Grit	0.2394	0.2728	Grit	0.1993	Grit	-0.2275	Grit	0.0333	-7.1610	-0.0005
	(0.2385)	(0.2397)		(0.3062)	(0.4267)		(0.2488)		(0.2299)		(0.7505)	(38.9008)	(0.6692)
Income	0.0696	0.0997	Income	0.1880	0.1740	Income	0.1799	Income	-0.0240	Income	0.1966	-4.0569	-0.3576
	(0.1080)	(0.1090)		(0.1389)	(0.1898)		(0.1136)		(0.1038)		(0.3404)	(17.6456)	(0.3036)
Female	-0.1923	-0.4484**	Female	0.3756	-1.0627***	Female	0.0879	Female	-0.1561	Female	-1.1171*	-98.8351***	-1.7924***
	(0.2021)	(0.2054)		(0.2594)	(0.3597)		(0.2110)		(0.1959)		(0.6389)	(33.1172)	(0.5697)
Age	-0.0640	-0.1721	Age	-0.0473	-0.0053	Age	0.0439	Age	-0.1396	Age	0.0462	-32.7548*	-0.5877*
	(0.1121)	(0.1129)		(0.1400)	(0.2090)		(0.1179)		(0.1094)		(0.3561)	(18.4598)	(0.3176)
Siblings	-0.0583	0.0285	Siblings	0.0345	-0.1394	Siblings	-0.1659	Siblings	-0.0805	Siblings	0.0180	4.1189	-0.1492

	(0.1518)	(0.1506)		(0.1995)	(0.2913)		(0.1592)		(0.1463)		(0.4796)	(24.8605)	(0.4277)
Happy childhood	-0.0333	0.2746**	Happy childhood	-0.2315	0.1702	Happy childhood	-0.1836	Happy childhood	0.1802	Happy childhood	0.5855	-32.7440	-0.6111*
	(0.1240)	(0.1254)		(0.1576)	(0.2265)		(0.1301)		(0.1200)		(0.3918)	(20.3095)	(0.3494)
/cut1	-0.3652	-2.0064				/cut1	-1.0713	/cut1	-5.0511**				
	(2.5764)	(2.5799)					(2.7140)		(2.5625)				
/cut2	1.1999	-0.7102				/cut2	0.8913	/cut2	-4.6955*				
	(2.5746)	(2.5778)					(2.6913)		(2.5327)				
/cut3	2.2048	0.1648				/cut3	2.3352	/cut3	-3.6604				
	(2.5810)	(2.5759)					(2.6993)		(2.5021)				
/cut4	3.2962	1.2257				/cut4	4.3370	/cut4	-2.9119				
	(2.5834)	(2.5785)					(2.7289)		(2.4960)				
								/cut5	-2.2666				
									(2.4930)				
								/cut6	-1.3637				
									(2.4915)				
								/cut7	-0.6524				
									(2.4912)				
								/cut8	-0.4285				
									(2.4926)				
			Constant	-0.3931	-4.5341			/cut9	0.5469	Constant	-5.7921	615.3156	40.8426***
				(3.2837)	(4.9715)				(2.5348)		(8.1385)	(421.8402)	(7.2570)
n	138	138	n	138	138	n	138	n	138	n	138	138	138
										R-squared	0.1831	0.1854	0.1980

***, **, and * denote significance levels of 1%, 5%, and 10%, respectively.

Table S4: Probit, all estimated marginal effects

	Gen health	Gen mental health	Smoke	Binge	Stress	Sleep	Nutrition	Exercise	BMI
Risk attitude	-0.014	-0.037	-0.020	-0.004	0.093***	-0.040	-0.064*	-0.035	-0.034
(+1 SD)	(0.733)	(0.335)	(0.393)	(0.920)	(0.001)	(0.320)	(0.090)	(0.299)	(0.229)
Time preference	0.071**	0.082***	0.021	0.029	-0.047	-0.084**	0.062	-0.003	-0.041*
(+1 SD)	(0.041)	(0.007)	(0.465)	(0.405)	(0.175)	(0.046)	(0.100)	(0.929)	(0.094)
Cogn. abil. measure	0.072*	0.028	0.000	-0.056	-0.075**	0.000	0.095**	0.014	0.044
(+1 SD)	(0.054)	(0.421)	(0.988)	(0.183)	(0.046)	(0.994)	(0.017)	(0.707)	(0.220)
Big 5 Openness	-0.028	-0.054	0.032	-0.005	0.023	0.024	-0.025	-0.006	0.026
(+1 SD)	(0.518)	(0.165)	(0.351)	(0.895)	(0.505)	(0.522)	(0.552)	(0.865)	(0.470)
Conscientiousness	0.056	0.068*	0.004	-0.015	0.043	0.021	-0.014	0.079*	-0.058**
(+1 SD)	(0.177)	(0.050)	(0.894)	(0.735)	(0.207)	(0.576)	(0.756)	(0.079)	(0.022)
Extraversion	0.073*	0.101***	0.065	0.068*	-0.036	0.051	0.084**	0.109**	0.014
(+1 SD)	(0.064)	(0.001)	(0.102)	(0.061)	(0.351)	(0.142)	(0.047)	(0.012)	(0.689)
Agreeableness	0.042	-0.039	-0.017	0.054	-0.049	0.030	0.131***	0.011	0.031
(+1 SD)	(0.325)	(0.337)	(0.501)	(0.167)	(0.234)	(0.435)	(0.003)	(0.774)	(0.437)
Neuroticism	-0.028	-0.137***	0.018	0.021	0.097***	-0.064	0.015	0.014	-0.034
(+1 SD)	(0.504)	(0.000)	(0.548)	(0.587)	(0.000)	(0.130)	(0.728)	(0.719)	(0.233)
Grit score	0.034	0.071*	0.019	0.032	0.004	-0.026	-0.062	-0.036	0.005
(+1 SD)	(0.410)	(0.031)	(0.544)	(0.417)	(0.907)	(0.523)	(0.134)	(0.296)	(0.883)
Income	0.043	0.003	0.030	0.056	0.057	-0.015	-0.028	0.023	0.008
(+1)	(0.312)	(0.932)	(0.395)	(0.144)	(0.103)	(0.726)	(0.552)	(0.592)	(0.820)
female	-0.053	-0.176**	-0.091***	0.106*	0.022	-0.037	-0.036	-0.180***	-0.109***
(+1)	(0.551)	(0.025)	(0.000)	(0.092)	(0.759)	(0.653)	(0.668)	(0.000)	(0.002)
age	-0.005	-0.072*	-0.001	-0.015	0.036	-0.063	0.012	-0.033	-0.064**
(+1)	(0.925)	(0.094)	(0.980)	(0.738)	(0.339)	(0.163)	(0.799)	(0.383)	(0.051)
siblings	0.004	0.030	-0.020	0.011	-0.136**	0.010	0.068	-0.012	-0.022
(+1)	(0.946)	(0.565)	(0.605)	(0.862)	(0.035)	(0.858)	(0.292)	(0.826)	(0.656)
happy childhood	-0.033	0.078*	0.029	-0.077	-0.083*	0.073*	0.064	-0.057	-0.088***
(+1)	(0.541)	(0.052)	(0.485)	(0.150)	(0.080)	(0.072)	(0.208)	(0.134)	(0.001)

***, **, and * denote significance levels of 1%, 5%, and 10%, respectively.

Appendix B: Experimental procedures and instructions, health and background questionnaire

All data used in the paper were collected in a paper-and-pencil experiment. Subjects were freshmen students on a college campus in the Republic of Korea who were recruited using posters on campus and social network services. In all three experimental sessions, subjects were seated apart, welcomed to the experiment and informed about their rights regarding informed consent.

The first two tasks were the Animal Naming Task and the Symbol Correspondence Test, both taken from the Wechsler Adult Intelligence Scale. Then, subjects participated in the following experimental tasks.

Experimental instructions

Choice 1: Intertemporal choice task – instructions, choice sheets

Earning Money

To begin, you will be given a 10,000 won thank-you payment, just for participating in this study!

You will receive this thank-you payment in two equally sized payments of 5,000 won each. The two 5,000 won payments will be transferred to your bank account at two different times. These times will be determined in the way described below.

In this study, you will make 4 choices over how to allocate money between two points in time. One time is “earlier” and one is “later.” Both the earlier and later times will vary across choice tasks. This means you could be receiving payments as early as today, and as late as in six months from now. At the end of today’s study, we will randomly select one of the 4 choice tasks as the decision-that-counts, by rolling a die. We will use the decision-that-counts to determine your actual earnings. Note, since all choice tasks are equally likely to be chosen, you should make each decision as if it will be the decision-that-counts. When calculating your earnings from the decision-that-counts, we will add to your earnings the two 5,000 won thank you payments. Thus, you will always get paid 5,000 won at the chosen earlier time, and 5,000 won at the chosen later time, plus additional earnings from the decision-that-counts.

All payments you receive will be sent to the bank account that is registered with the university. That includes payments that you receive today as well as payments you may receive at later dates. You will receive a reminder on later payments by Kakao Talk on the day of the later payment. On the scheduled day of payment, the money will be sent to this bank account.

On your table is a business card for Professor Bessey (the principal investigator) with her contact information. Please keep this in a safe place. If one of your payments is not received, you should immediately contact Professor Bessey, and we will hand-deliver payment to you.

Protection of your Identity

In order to receive payment, we will need to collect the following pieces of information from you: a copy of your ID card, your bank account number and a signed statement regarding use of your personal information.

This information will only be seen by Professor Bessey and her research assistants. After all payments have been sent, this information will be destroyed. Your identity will not be a part of subsequent data analysis.

You have been assigned a participant number. This will be linked to your personal information in order to complete payment. After all payments have been made, only the participant number will remain in the data set.

In the following four tasks, you will be making choices between three options. There are no right or wrong choices in these tasks.

We will first have a look at an example before you make the choices that will determine your payments.

In this example task, you can choose between three options: Option A, Option B, and Option C. Please have a look at the following table that summarizes the payments for the three options. You can only choose one option.

In this example, your payments will be made today and in 1 month from now.

Example

TIME OF PAYMENT	TODAY	IN 1 MONTH	YOUR CHOICE
OPTION A	25,000 won	5,500 won	<input type="checkbox"/>
OPTION B	15,000 won	16,500 won	<input type="checkbox"/>
OPTION C	5,000 won	27,500 won	<input type="checkbox"/>

In this example, when will you receive payments? Please write your answer below.

Now let's make sure you know what your options are. If you choose Option A, how much money will you receive today? And how much will you receive in one month? Please write your answer below.

Please make your choice among the three options now by ticking the box in the column to the right. You can only choose one option.

According to your choice, how much money will you receive today, and how much will you receive in one month? Please write your answer below.

After we have finished this practice task, we will now start making the choices that will determine your payments. Please remember again that only one of the following four tasks will be the decision-that-counts for your payment, but the task will be picked randomly at the end of today's experiment. Again, since all tasks are equally likely to be chosen, you should make each decision as if it will be the decision-that-counts.

Task 1

In the first task, you can choose between three options, Option A, B, and C. Please have a look at the following table that summarizes the payments for the three options. You can only choose one option.

In this task, your payments will be made today and in 1 month from now.

TIME OF PAYMENT	TODAY	IN 1 MONTH	YOUR CHOICE
OPTION A	7,500 won	2,750 won	<input type="checkbox"/>
OPTION B	5,000 won	5,500 won	<input type="checkbox"/>
OPTION C	2,500 won	8,250 won	<input type="checkbox"/>

Please make your choice among the three options now by ticking the box in the column to the right. You can only choose one option. Please remember that one of the four tasks will be chosen randomly for your payment as the decision-that-counts, so think carefully about your choice.

Task 2

In the second task, you can choose between three options, Option A, B, and C. Please have a look at the following table that summarizes the payments for the three options. You can only choose one option.

In this task, your payments will be made in 1 month and in 2 months from now.

TIME OF PAYMENT	IN 1 MONTH	IN 2 MONTHS	YOUR CHOICE
OPTION A	7,500 won	2,750 won	<input type="checkbox"/>
OPTION B	5,000 won	5,500 won	<input type="checkbox"/>
OPTION C	2,500 won	8,250 won	<input type="checkbox"/>

Please make your choice among the three options now by ticking the box in the column to the right. You can only choose one option. Please remember that one of the four tasks will be chosen randomly for your payment as the decision-that-counts, so think carefully about your choice.

Task 3

In the third task, you can choose between three options, Option A, B, and C. Please have a look at the following table that summarizes the payments for the three

options. You can only choose one option.

In this task, your payments will be made in 1 month and in 2 months from now.

TIME OF PAYMENT	IN 1 MONTH	IN 2 MONTHS	YOUR CHOICE
OPTION A	7,500 won	3,000 won	<input type="checkbox"/>
OPTION B	5,000 won	6,000 won	<input type="checkbox"/>
OPTION C	2,500 won	9,000 won	<input type="checkbox"/>

Please make your choice among the three options now by ticking the box in the column to the right. You can only choose one option. Please remember that one of the four tasks will be chosen randomly for your payment as the decision-that-counts, so think carefully about your choice.

Task 4

In the fourth task, you can choose between three options, Option A, B, and C. Please have a look at the following table that summarizes the payments for the three options. You can only choose one option.

In this task, your payments will be made in 1 month and in 6 months from now.

TIME OF PAYMENT	IN 1 MONTH	IN 2 MONTHS	YOUR CHOICE
OPTION A	7,500 won	3,000 won	<input type="checkbox"/>
OPTION B	5,000 won	6,000 won	<input type="checkbox"/>
OPTION C	2,500 won	9,000 won	<input type="checkbox"/>

Please make your choice among the three options now by ticking the box in the column to the right. You can only choose one option. Please remember that one of the four tasks will be chosen randomly for your payment as the decision-that-counts, so think carefully about your choice.

Choice 2: Lottery choice task – instructions, choice sheet

You will now participate in an experiment on decision-making.

Your decision sheet shows ten Decisions listed. Each Decision is a choice between "Option A" and "Option B." You will make ten choices and record these in the final column. However, only one of them will be used in the end to determine your earnings. Before you start making your ten choices, please let me explain how the choices you made will determine your earnings for this part of the experiment.

Here is a ten-sided die that will be used to determine payoffs; the faces are numbered from 1 to 10 (the "0" face of the die will serve as 10).

After you have made all of your choices, we will throw this die twice. With the first throw of the die, we will select one of the ten Decisions to be used. With the second throw of the die, we will determine what your payoff is for the Option you chose, A or B, for the particular Decision selected.

Even though you will make ten Decisions, only one of these will end up affecting your earnings, but you will not know in advance which Decision will be used.

Obviously, each Decision has an equal chance of being used to determine your payment in the end.

Now, please look at Decision 1 at the top of your decision sheet. Option A pays 2000 Won if we roll 1, and it pays 1600 Won if we roll 2-10. Option B pays 3850 Won if we roll 1, and it pays 100 Won if we roll 2-10. The other Decisions are similar, except that as you move down the table, the chances of the higher payoff for

each option increase. In fact, for Decision 10 in the bottom row, the die will not be needed since each option pays the highest payoff for sure, so your choice here is between 2000 Won or 3850 Won.

To summarize, you will make ten choices: for each Decision you will have to choose between Option A and Option B. You may choose A for some Decisions and B for others, and you may change your choices and make them in any order. At the end of the experiment, you will come to our desk and we will throw the ten-sided die to select which of the ten Decisions will be used. Then we will throw the die again to determine your money earnings for the Option you chose for that Decision. Earnings (in Won) for this choice will be added to your show-up fee, and you will be paid all earnings via bank transfer.

So now please look at the empty boxes on the right side of the record sheet. You will have to choose between A or B in each of these boxes, and at the end of the experiment, a die throw will determine which one is going to count for your payment. We will look at the Decision that you made for the choice that counts, and circle it, before throwing the die again to determine your earnings for this choice. Then you will write your earnings in the blank at the bottom of the page.

Are there any questions?

Now you may begin making your choices. Please don't talk with anyone while we are doing this; raise your hand if you have a question.

	Option A	Option B	Your choice
Decision 1	2000 W [1] 1600 W [2, 3, 4, 5, 6, 7, 8, 9, 10]	3850 W [1] 100 W [2, 3, 4, 5, 6, 7, 8, 9, 10]	Option A <input type="checkbox"/> Option B <input type="checkbox"/>
Decision 2	2000 W [1, 2] 1600 W [3, 4, 5, 6, 7, 8, 9, 10]	3850 W [1, 2] 100 W [3, 4, 5, 6, 7, 8, 9, 10]	Option A <input type="checkbox"/> Option B <input type="checkbox"/>
Decision 3	2000 W [1, 2, 3] 1600 W [4, 5, 6, 7, 8, 9, 10]	3850 W [1, 2, 3] 100 W [4, 5, 6, 7, 8, 9, 10]	Option A <input type="checkbox"/> Option B <input type="checkbox"/>
Decision 4	2000 W [1, 2, 3, 4] 1600 W [5, 6, 7, 8, 9, 10]	3850 W [1, 2, 3, 4] 100 W [5, 6, 7, 8, 9, 10]	Option A <input type="checkbox"/> Option B <input type="checkbox"/>
Decision 5	2000 W [1, 2, 3, 4, 5] 1600 W [6, 7, 8, 9, 10]	3850 W [1, 2, 3, 4, 5] 100 W [6, 7, 8, 9, 10]	Option A <input type="checkbox"/> Option B <input type="checkbox"/>
Decision 6	2000 W [1, 2, 3, 4, 5, 6] 1600 W [7, 8, 9, 10]	3850 W [1, 2, 3, 4, 5, 6] 100 W [7, 8, 9, 10]	Option A <input type="checkbox"/> Option B <input type="checkbox"/>
Decision 7	2000 W [1, 2, 3, 4, 5, 6, 7] 1600 W [8, 9, 10]	3850 W [1, 2, 3, 4, 5, 6, 7] 100 W [8, 9, 10]	Option A <input type="checkbox"/> Option B <input type="checkbox"/>
Decision 8	2000 W [1, 2, 3, 4, 5, 6, 7, 8] 1600 W [9, 10]	3850 W [1, 2, 3, 4, 5, 6, 7, 8] 100 W [9, 10]	Option A <input type="checkbox"/> Option B <input type="checkbox"/>
Decision 9	2000 W [1, 2, 3, 4, 5, 6, 7, 8, 9] 1600 W [10]	3850 W [1, 2, 3, 4, 5, 6, 7, 8, 9] 100 W [10]	Option A <input type="checkbox"/> Option B <input type="checkbox"/>
Decision 10	2000 W [1, 2, 3, 4, 5, 6, 7, 8, 9, 10] 1600 W [-]	3850 W [1, 2, 3, 4, 5, 6, 7, 8, 9, 10] 100 W [-]	Option A <input type="checkbox"/> Option B <input type="checkbox"/>

In the next part of the experiment, subjects took the Grit scale and a Big Five short scale. Lastly, subjects answered the following questionnaire on health behaviors and outcomes.

Questionnaire on health behaviors and outcomes

In general, would you say your health is...?

- 1: Excellent
- 2: Very good
- 3: Good
- 4: Fair
- 5: Poor

In general, would you say your mental health is...?

- 1: Excellent
- 2: Very good
- 3: Good
- 4: Fair
- 5: Poor

Stress

Thinking about the amount of stress in your life, would you say that most of your days are...?

- 1: Not at all stressful
- 2: Not very stressful
- 3: A bit stressful
- 4: Quite a bit stressful
- 5: Extremely stressful

Height/Weight

How tall are you without shoes on?

How much do you weigh without clothes on?

Sleep

How long do you usually spend sleeping each night?

- Under 2 hours
- 2 hours to less than 3 hours
- 3 hours to less than 4 hours
- 4 hours to less than 5 hours
- 5 hours to less than 6 hours
- 6 hours to less than 7 hours
- 7 hours to less than 8 hours
- 8 hours to less than 9 hours
- 9 hours to less than 10 hours
- 10 hours to less than 11 hours
- 11 hours to less than 12 hours
- 12 hours or more

How often do you have trouble going to sleep or staying asleep?

- 1: Never
- 2: Rarely
- 3: Sometimes
- 4: Most of the time
- 5: All of the time

How often do you find your sleep refreshing?

- 1: Never
- 2: Rarely
- 3: Sometimes
- 4: Most of the time
- 5: All of the time

How often do you find it difficult to stay awake when you want to?

- 1: Never
- 2: Rarely
- 3: Sometimes
- 4: Most of the time
- 5: All of the time

Smoking/nicotine consumption

At the present time, do you smoke cigarettes (including e-cigarettes) every day, occasionally or not at all?

- 1: Daily
- 2: Occasionally
- 3: Not at all

In the past 30 days, did you smoke any cigarettes (including e-cigarettes)?
past30dsmoker

- 1: Yes
- 2: No

During the past 30 days, did you smoke every day?

- 1: Yes
- 2: No

How soon after you wake up do you smoke your first cigarette?

- 1: Within 5 minutes
- 2: 6 - 30 minutes after waking
- 3: 31 - 60 minutes after waking
- 4: More than 60 minutes after waking

When did you start smoking cigarettes? Please indicate the age at which you started.

...Yearsmonths

Alcohol

Now, some questions about your alcohol consumption.

A 'drink' refers to:

- a bottle or small can of beer, cider or cooler with 5% alcohol content, or a small draft;
- a glass of wine with 12% alcohol content;
- a glass or cocktail containing 1 ½ oz. of a spirit with 40% alcohol content.

Have you ever had a drink in your lifetime?

- 1: Yes
- 2: No

During the year before you started college, have you had a drink of beer, wine, liquor or any other alcoholic beverage?

- 1: Yes
- 2: No

During the year before you started college, how often did you drink alcoholic beverages?

- 1: Less than once a month
- 2: Once a month
- 3: 2 to 3 times a month
- 4: Once a week
- 5: 2 to 3 times a week
- 6: 4 to 6 times a week
- 7: Every day

How often in the year before you started college have you had [5/4 for men and women, respectively] or more drinks on one occasion?

- 1: Never
- 2: Less than once a month
- 3: Once a month

- 4: 2 to 3 times a month
- 5: Once a week
- 6: More than once a week

Thinking back over the past week, did you have a drink of beer, wine, liquor or any other alcoholic beverage?

- 1: Yes
- 2: No

How often in the last week have you had [5/4] or more drinks on one occasion?

- 1: Never
- 2: Once
- 3: More than once
- 4: Every day

Physical activity

In the last 7 days, did you use active ways like walking or cycling to get to places such as [school, the bus stop, work] or to visit friends?

- 1: Yes
- 2: No

In the last 7 days, did you do sports, fitness or recreational physical activities while at school, including during physical education classes, during your breaks and any other time you spent indoors or outdoors?

- 1: Yes
- 2: No

Did any of these activities make you sweat at least a little and breathe harder?

- 1: Yes
- 2: No

In the last 7 days, did you do physical activities in your leisure time including exercising, playing an organized or non-organized sport or playing with your friends?

- 1: Yes
- 2: No

Did any of these leisure-time activities make you sweat at least a little and breathe harder?

- 1: Yes
- 2: No

In the last 7 days, did you do any other physical activities that you have not already reported] for example, while you were doing paid or unpaid work or helping your family with chores?

- 1: Yes
- 2: No

Did any of these other physical activities make you sweat at least a little and breathe harder?

- 1: Yes
- 2: No

In the last 7 days, on which days did you do these recreational activities that made you sweat at least a little and breathe harder? Please only include activities that lasted a minimum of 10 continuous minutes.

- 1: Monday: minutes
- 2: Tuesday: minutes
- 3: Wednesday: minutes
- 4: Thursday: minutes
- 5: Friday: minutes
- 6: Saturday: minutes
- 7: Sunday: minutes

Nutrition

During the last week, on how many days have you eaten breakfast?

During the last week, on how many days have you eaten lunch?

During the last week, on how many days have you eaten dinner?

During the last week, on how many days have you eaten vegetables or have you drunk vegetable juice?

During the last week, on how many days have you eaten fruit or have you drunk fruit juice?

During the last week, on how many days have you eaten meat?

During the last week, on how many days have you had milk or eaten other dairy products, such as yoghurt or cheese?

For all questions:

- never
- one day
- two days
- three days
- four days
- five days
- six days
- every day

The last part of the experiment consisted of the following background questionnaire.

Background questionnaire

Please answer the following questions about yourself.

How difficult would it be for you to raise 100,000 Won for personal consumption?

- Very difficult
- Difficult
- Neutral
- Easy
- Very easy

What is your major? _____

What is your gender? Female Male Prefer not to say

What is your year of birth? _____

Do you have siblings? If yes, how many? _____

On a scale from 1 to 5, how happy would you say your childhood was?

- Very unhappy
- Unhappy
- Neither happy nor unhappy
- Happy
- Very happy