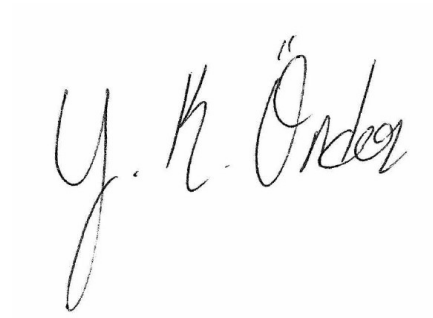


The author acknowledges financial support from the Research Foundation – Flanders (FWO) and Ghent University Starting Fund (BOF) for the paper titled “Hidden Debt”.

Date: January 11, 2022

Yasin Kürşat Önder

A handwritten signature in black ink, reading "Y. K. Önder". The signature is written in a cursive style, with the first letters of each name being capitalized and prominent. The background is a light gray rectangular box.