

**WITH DRAWING:
EXPLORING PERSONAL VISUAL STIMULI AND SPENDING**

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ABSTRACT

Financial planners advise consumers to start saving early for retirement. This research examines if young adults' spending levels can be influenced by aged visuals they create of themselves. Participants tracked their expenses for three weeks, then viewed a self-photo that they (a) drew on to depict themselves at 65 years old, or (b) simply viewed without aging instructions. Subsequent spending revealed gender differences across the conditions. The approach used by males and females to the aging task, related applications, and future research are discussed.

Keywords: aged visuals, retirement, spending, gender