**Experimental\_Protocol**

Participants sat in front of a computer screen. The first screen provided instructions on how to complete the questionnaire. Participants in the debt contemplation condition completed 18 questions on the cons of avoiding and pros of not avoiding debt-related information. We modified these questions from those originally used by Howell and Shepperd (2013) who asked participants to contemplate their risk of diabetes. For example, we modified the question “Learning that I am at high risk for diabetes would upset me” [italics added here for emphasis] to “Learning that I am at high risk for debt would upset me” [italics added here for emphasis]. Participants then showed their degree of agreement with each statement on a 7-point Likert scale ranging from 1 (strongly disagree) to 7 (strongly agree). After this, participants completed a debt-risk calculator in which their responses would be used “to calculate your chances of having debt problems in the next 5 years.” Participants completed 12 questions on topics such as gender, severity of debt and declarations of bankruptcy. They were then told their responses were used to calculate their future risk of debt, and that they had the choice to view this risk if they wished. We chose this this task and dependent measure for two reasons. Firstly, it ensured a degree of consistency as we modified a task (i.e., “diabetes risk calculator” to “debt-risk calculator”) and dependent measure (i.e., “choice to view risk of diabetes” to “choice to view risk of debt”) that had been successfully employed by Howell and Shepperd (2013). Secondly, the evidence suggests that between 75 and 83% of people will avoid dealing with the debt(s) (see Hatcher, 1994; Money Advice Service, 2013). Thus, we used a financial stimulus which was analogous to what people tend to avoid in the “real world.” In other words, this task mimicked a threatening debt-related situation, which allowed us to quantify the effect of contemplation on avoidance (or not) of debt-related information. Participants in the control condition were not exposed to any intervention prior to the dependent variable.