9:30 – 10:00am  Opening Remarks
Jelena McWilliams, Chairman, Federal Deposit Insurance Corporation

10:00 – 11:00am  Panel 1: New Evidence on Co-Holding Puzzles

*The Co-Holding Puzzle: New Evidence from Transaction-Level Data*

John Gathergood, University of Nottingham
Arna Olafsson, Copenhagen Business School

**Presentation**

Untangling the Credit Card Debt Puzzle
Erkki Vihriälä, Aalto University

**Presentation**

*Discussant:* Hwan-sik Choi, Binghamton University
*Moderator:* Mark Kutzbach, Federal Deposit Insurance Corporation

11:00 – 11:15am  Break

11:15am – 12:15pm  Panel 2: Behavioral Household Finance

*How do Behavioral Approaches to Increase Savings Compare? Evidence from Multiple Interventions in the U.S. Army*

William L. Skimmyhorn, College of William & Mary
Richard W. Patterson, United States Military Academy at West Point

**Presentation**

*Using AI and Behavioral Finance to Cope with Limited Attention and Reduce Overdraft Fees*

Orly Sade and Daniel Ben-David, Hebrew University of Jerusalem
Ido Mintz, Intuit

*Discussant:* Jeremy Burke, University of Southern California

**Presentation**

*Moderator:* Jeffrey Weinstein, Federal Deposit Insurance Corporation

12:15 – 1:00pm  Lunch
Panel 3: Consumer Credit Under Distress

_The Equilibrium Effect of Information in Consumer Credit Markets: Public Records and Credit Redistribution_
Scott Fulford and Éva Nagypál, Consumer Financial Protection Bureau

_Running Up the Tab: Personal Bankruptcy, Moral Hazard, and Shadow Debt_
Bronson Argyle, Benjamin Iverson, and Taylor Nadauld, Brigham Young University
Christopher Palmer, Massachusetts Institute of Technology

_Discussant:_ Michelle White, University of California San Diego

_Moderator:_ Jeff Traczynski, Federal Deposit Insurance Corporation

Panel 4: Consumption and Credit

_Wealth, Race, and Consumption Smoothing of Typical Income Shocks_
Peter Ganong, Damon Jones, and Pascal Noel, University of Chicago
Diana Farrell, Fiona Greig, and Chris Wheat, JPMorgan Chase Institute

_Consumption, Credit, and the Missing Young_
María José Luengo-Prado and Daniel Cooper, Federal Reserve Bank of Boston
Olga Gorbachev, University of Delaware

_Discussant:_ Jialan Wang, University of Illinois

_Moderator:_ Nick Frazier, Federal Deposit Insurance Corporation

Panel 5: Financial Decision-Making in Mortgage Markets

_Mortgage Amortization and Wealth Accumulation_
Asaf Bernstein, University of Colorado at Boulder
Peter Koudijs, Stanford University

_Financial Media as a Money Doctor: Evidence from Refinancing Decisions_
Denis Sosyura, Arizona State University
Lin Hu, Kun Li, and Phong Ngo, Australian National University

_Discussant:_ Ben Keys, University of Pennsylvania

_Moderator:_ Ryan Goodstein, Federal Deposit Insurance Corporation