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

Untangling the Credit Card Debt Puzzle
Erkki Vihriälä, Aalto University

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

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
Moderator: Jeffrey Weinstein, Federal Deposit Insurance Corporation

12:15 – 1:00pm  Lunch

1:00 – 2:00pm  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

2:00 – 2:15pm Break

2:15 – 3:15pm 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

3:15 – 3:30pm Break

3:30 – 4:30pm 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

(all times EDT)