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 Vihriäliä, Aalto University
Presentation

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

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
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

Presentation

Discussant: Michelle White, University of California San Diego
Presentation

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

Presentation

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

Presentation

Discussant: Jialan Wang, University of Illinois
Presentation

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

Presentation

*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

Presentation

Discussant: Ben Keys, University of Pennsylvania
Presentation

Moderator: Ryan Goodstein, Federal Deposit Insurance Corporation

*(all times EDT)*