



**WashU Olin
Business School**

Household Finance Conference May 17, 2019 | Bauer Hall 550

- 9:00-10:00** *Breakfast*
- 10:00-10:50** **James Choi** (Yale)
Potential vs. Realized Savings Under Automatic Enrollment
- 11:00-11:50** **Michaela Pagel** (Columbia)
The Consumption Effects of the Disposition to Sell Winners and Hold on to Losers
- 11:50-1:00** *Lunch*
- 1:00-1:50** **Gautam Rao** (Harvard)
The Endowment Effect and Collateralized Loans
- 2:00-2:50** **Alberto Rossi** (Maryland)
Crowdsourcing Financial Information to Change Spending Behavior
- 2:50-3:10** *Break*
- 3:10-4:00** **Christopher Palmer** (MIT)
Monthly Payment Targeting and the Demand for Maturity
- 4:10-5:00** **Neale Mahoney** (Chicago)
The Geography of Financial Distress: Delinquency and Default in America