John Beshears

Harvard Business School Soldiers Field, Boston, MA 02163 jbeshears@hbs.edu

EDUCATION

2009	Ph.D., Business Economics, Harvard University
2006	A.M., Business Economics, Harvard University
2004	A.B., summa cum laude, Economics, Harvard University

APPOINTMENTS

Harvard Business School

2023 – present	Albert J. Weatherhead Jr. Professor of Business Administration
2017 - 2023	Terrie F. and Bradley M. Bloom Associate Professor of Business Administration
2013 - 2017	Assistant Professor of Business Administration

Stanford Graduate School of Business

2010 – 2013 Assistant Professor of Finance

National Bureau of Economic Research

2023 - present	Research Associate
2010 - 2023	Faculty Research Fellow
2009 - 2010	Post-Doctoral Fellow

AWARDS, HONORS, AND FELLOWSHIPS

2014 – present	TIAA Institute Fellow
2017	TIAA Paul A. Samuelson Award for Outstanding Scholarly Writing on Lifelong
	Financial Security
2009	Roger Martin Award for Excellence in Business Economics, Harvard University
2009	Howard Raiffa Doctoral Student Paper Award, Harvard University
2005 - 2009	National Science Foundation Graduate Research Fellowship
2006	Research Scholar, Becker Friedman Institute, University of Chicago
2004	John H. Williams Prize, Harvard University
2004	Seymour E. and Ruth B. Harris Prize, Harvard University
2004	Thomas Temple Hoopes Prize, Harvard University
2003	Phi Beta Kappa (junior inductee), Harvard University

PUBLICATIONS

Journal Articles

- John Beshears, Ruofei Guo, David Laibson, Brigitte C. Madrian, and James J. Choi. "Automatic Enrollment with a 12% Default Contribution Rate." Forthcoming, *Journal of Pension Economics and Finance*.
- Joseph Reiff, Hengchen Dai, John Beshears, Katherine L. Milkman, and Shlomo Benartzi. "Save More Today or Tomorrow: The Role of Urgency in Precommitment Design." *Journal of Marketing Research* 60(6), 2023, pp. 1095-1113.
- Mitesh S. Patel, Katherine L. Milkman, Linnea Gandhi, Heather N. Graci, Dena Gromet, Hung Ho, Joseph S. Kay, Timothy W. Lee, Jake Rothschild, Modupe Akinola, John Beshears, Jonathan E. Bogard, Alison Buttenheim, Christopher Chabris, Gretchen B. Chapman, James J. Choi, Hengchen Dai, Craig R. Fox, Amir Goren, Matthew D. Hilchey, Jillian Hmurovic, Leslie K. John, Dean Karlan, Melanie Kim, David Laibson, Cait Lamberton, Brigitte C. Madrian, Michelle N. Meyer, Maria Modanu, Jimin Nam, Todd Rogers, Renante Rondina, Silvia Saccardo, Maheen Shermohammed, Dilip Soman, Jehan Sparks, Caleb Warren, Megan Weber, Ron Berman, Chalanda N. Evans, Seung Hyeong Lee, Christopher K. Snider, Eli Tsukayama, Christophe Van den Bulte, Kevin G. Volpp, and Angela L. Duckworth. "A Randomized Trial of Behavioral Nudges Delivered Through Text Messages to Increase Influenza Vaccination Among Patients With an Upcoming Primary Care Visit." American Journal of Health Promotion 37(3), 2023, pp. 324-332.
- John Beshears, Richard T. Mason, and Shlomo Benartzi. "How to Choose a Default." *Behavioral Science and Policy* 8(1), 2022, pp. 1-15. **Lead article.**
- John Beshears, James J. Choi, David Laibson, and Peter Maxted. "Present Bias Causes and Then Dissipates Auto-enrollment Savings Effects." *American Economic Association Papers and Proceedings* 112, 2022, pp. 136-141.
- John Beshears, James J. Choi, David Laibson, Brigitte C. Madrian, and William L. Skimmyhorn. "Borrowing to Save? The Impact of Automatic Enrollment on Debt." *Journal of Finance* 77(1), 2022, pp. 403-447.
- John Beshears, Hengchen Dai, Katherine L. Milkman, and Shlomo Benartzi. "Using Fresh Starts to Nudge Increased Retirement Savings." *Organizational Behavior and Human Decision Processes* 167, 2021, pp. 72-87.
- John Beshears, Hae Nim Lee, Katherine L. Milkman, Robert Mislavsky, and Jessica Wisdom. "Creating Exercise Habits Using Incentives: The Tradeoff between Flexibility and Routinization." *Management Science* 67(7), 2021, pp. 4139-4171.
- John Beshears, James J. Choi, David Laibson, and Brigitte C. Madrian. "Active Choice, Implicit Defaults, and the Incentive to Choose." *Organizational Behavior and Human Decision Processes* 163, 2021, pp. 6-16. **Lead article.**
- Katherine L. Milkman, Dena Gromet, Hung Ho, Joseph S. Kay, Timothy W. Lee, Pepi Pandiloski, Yeji Park, Aneesh Rai, Max Bazerman, John Beshears, Lauri Bonacorsi, Colin Camerer, Edward Chang, Gretchen Chapman, Robert Cialdini, Hengchen Dai, Lauren Eskreis-Winkler, Ayelet Fishbach, James J. Gross, Samantha Horn, Alexa Hubbard, Steven J. Jones, Dean Karlan, Tim Kautz, Erika Kirgios, Joowon Klusowski, Ariella Kristal, Rahul Ladhania, George Loewenstein, Jens Ludwig, Barbara Mellers, Sendhil Mullainathan, Silvia Saccardo, Jann Spiess, Gaurav Suri, Joachim H. Talloen, Jamie Taxer, Yaacov Trope, Lyle Ungar, Kevin G. Volpp, Ashley Whillans, Jonathan Zinman, and Angela L. Duckworth. "Megastudies Improve the Impact of Applied Behavioural Science." *Nature* 600(7889), 2021, pp. 478-483.
- Katherine L. Milkman, Mitesh S. Patel, Linnea Gandhi, Heather N. Graci, Dena M. Gromet, Hung Ho, Joseph S. Kay, Timothy W. Lee, Modupe Akinola, John Beshears, Jonathan E. Bogard, Alison

- Buttenheim, Christopher F. Chabris, Gretchen B. Chapman, James J. Choi, Hengchen Dai, Craig R. Fox, Amir Goren, Matthew D. Hilchey, Jillian Hmurovic, Leslie K. John, Dean Karlan, Melanie Kim, David Laibson, Cait Lamberton, Brigitte C. Madrian, Michelle N. Meyer, Maria Modanu, Jimin Nam, Todd Rogers, Renante Rondina, Silvia Saccardo, Maheen Shermohammed, Dilip Soman, Jehan Sparks, Caleb Warren, Megan Weber, Ron Berman, Chalanda N. Evans, Christopher K. Snider, Eli Tsukayama, Christophe Van den Bulte, Kevin G. Volpp, and Angela L. Duckworth. "A Megastudy of Text-Based Nudges Encouraging Patients to Get Vaccinated at an Upcoming Doctor's Appointment." *Proceedings of the National Academy of Sciences* 118(20), 2021, e2101165118.
- John Beshears and Harry Kosowsky. "Nudging: Progress to Date and Future Directions." *Organizational Behavior and Human Decision Processes* 161 Supplement, 2020, pp. 3-19. **Lead article.**
- John Beshears, James J. Choi, Christopher Harris, David Laibson, Brigitte C. Madrian, and Jung Sakong. "Which Early Withdrawal Penalty Attracts the Most Deposits to a Commitment Savings Account?" *Journal of Public Economics* 183, 2020, art. 104144.
- Edward Kong, John Beshears, David Laibson, Brigitte Madrian, Kevin Volpp, George Loewenstein, Jonathan Kolstad, and James J. Choi. "Do Physician Incentives Increase Patient Medication Adherence?" *Health Services Research* 55(4), 2020, pp. 503-511.
- Shlomo Benartzi, John Beshears, Katherine L. Milkman, Cass R. Sunstein, Richard H. Thaler, Maya Shankar, Will Tucker-Ray, William J. Congdon, and Steven Galing. "Should Governments Invest More in Nudging?" *Psychological Science* 28(8), 2017, pp. 1041-1055.
- John Beshears, James J. Choi, David Laibson, and Brigitte C. Madrian. "Does Front-Loading Taxation Increase Savings? Evidence from Roth 401(k) Introductions." *Journal of Public Economics* 151, 2017, pp. 84-95.
- John Beshears, James J. Choi, David Laibson, and Brigitte C. Madrian. "Does Aggregated Returns Disclosure Increase Portfolio Risk Taking?" *Review of Financial Studies* 30(6), 2017, pp. 1971-2005. Winner, 2017 TIAA Paul A. Samuelson Award for Outstanding Scholarly Writing on Lifelong Financial Security.
- Marcella Alsan, John Beshears, Wendy S. Armstrong, James J. Choi, Brigitte C. Madrian, Minh Ly T. Nguyen, Carlos Del Rio, David Laibson, and Vincent C. Marconi. "A Commitment Contract to Achieve Virologic Suppression in Poorly Adherent Patients with HIV/AIDS." *AIDS* 31(12), 2017, pp. 1765-1769.
- John Beshears, Katherine L. Milkman, and Joshua Schwartzstein. "Beyond Beta-Delta: The Emerging Economics of Personal Plans." *American Economic Review Papers and Proceedings* 106(5), 2016, pp. 430-434.
- John Beshears, James J. Choi, David Laibson, Brigitte C. Madrian, and Gwendolyn I. Reynolds. "Vaccination Rates Are Associated with Functional Proximity but Not Base Proximity of Vaccination Clinics." *Medical Care* 54(6), 2016, pp. 578-583.
- John Beshears, James J. Choi, David Laibson, Brigitte C. Madrian, and Katherine L. Milkman. "The Effect of Providing Peer Information on Retirement Savings Decisions." *Journal of Finance* 70(3), 2015, pp. 1161-1201.
- John Beshears and Francesca Gino. "Leaders as Decision Architects: Structure Your Organization's Work to Encourage Wise Choices." *Harvard Business Review* 93(5), 2015, pp. 52-62.
- John Beshears, James J. Choi, Joshua Hurwitz, David Laibson, and Brigitte C. Madrian. "Liquidity in Retirement Savings Systems: An International Comparison." *American Economic Review Papers and Proceedings* 105(5), 2015, pp. 420-425.
- John Beshears, James J. Choi, David Laibson, Brigitte C. Madrian, and Stephen P. Zeldes. "What Makes Annuitization More Appealing?" *Journal of Public Economics* 116, 2014, pp. 2-16. **Lead article.**
- John Beshears, James J. Choi, David Laibson, and Brigitte C. Madrian. "Simplification and Saving." Journal of Economic Behavior and Organization 95, 2013, pp. 130-145.

- "The Performance of Corporate Alliances: Evidence from Oil and Gas Drilling in the Gulf of Mexico." *Journal of Financial Economics* 110(2), 2013, pp. 324-346.
- John Beshears, James J. Choi, Andreas Fuster, David Laibson, and Brigitte C. Madrian. "What Goes Up Must Come Down? Experimental Evidence on Intuitive Forecasting." *American Economic Review Papers and Proceedings* 103(3), 2013, pp. 570-574.
- Katherine L. Milkman, John Beshears, James J. Choi, David Laibson, and Brigitte C. Madrian. "Planning Prompts as a Means of Increasing Preventive Screening Rates." *Preventive Medicine* 56(1), 2013, pp. 92-93.
- George Loewenstein, Joelle Y. Friedman, Barbara McGill, Sarah Ahmad, Suzanne Linck, Stacey Sinkula, John Beshears, James J. Choi, Jonathan Kolstad, David Laibson, Brigitte C. Madrian, John A. List, and Kevin G. Volpp. "Consumers' Misunderstanding of Health Insurance." *Journal of Health Economics* 32(5), 2013, pp. 850-862.
- John Beshears, James J. Choi, David Laibson, Brigitte C. Madrian, and Gwendolyn Reynolds. "Testimonials Do Not Convert Patients from Brand to Generic Medication." *American Journal of Managed Care* 19(9), 2013, pp. e314-e316.
- Hengchen Dai, Katherine L. Milkman, John Beshears, James J. Choi, David Laibson, and Brigitte C. Madrian. "Planning Prompts as a Means of Increasing Rates of Immunization and Preventive Screening." *Public Policy and Aging Report* 22(4), 2012, pp. 16-19.
- Katherine L. Milkman, John Beshears, James J. Choi, David Laibson, and Brigitte C. Madrian. "Using Implementation Intentions Prompts to Enhance Influenza Vaccination Rates." *Proceedings of the National Academy of Sciences* 108(26), 2011, pp. 10415-10420.
- John Beshears, James J. Choi, David Laibson, and Brigitte C. Madrian. "Behavioral Economics Perspectives on Public Sector Pension Plans." *Journal of Pension Economics and Finance* 10(2), 2011, pp. 315-336.
- John Beshears and Katherine L. Milkman. "Do Sell-Side Stock Analysts Exhibit Escalation of Commitment?" *Journal of Economic Behavior and Organization* 77(3), 2011, pp. 304-317.
- Katherine L. Milkman and John Beshears. "Mental Accounting and Small Windfalls: Evidence from an Online Grocer." *Journal of Economic Behavior and Organization* 71(2), 2009, pp. 384-394.
- Jolie M. Martin, John Beshears, Katherine L. Milkman, Max H. Bazerman, and Lisa A. Sutherland. "Modeling Expert Opinions on Food Healthfulness: A Nutrition Metric." *Journal of the American Dietetic Association* 109(6), 2009, pp. 1088-1091.
- John Beshears, James J. Choi, David Laibson, and Brigitte C. Madrian. "How Are Preferences Revealed?" *Journal of Public Economics* 92(8-9), 2008, pp. 1787-1794.
- John Beshears, James J. Choi, David Laibson, and Brigitte C. Madrian. "Retirement Saving: Helping Employees Help Themselves." *Milken Institute Review* 8(3), 2006, pp. 30-39.
- John Beshears, James J. Choi, David Laibson, and Brigitte C. Madrian. "Early Decisions: A Regulatory Framework." *Swedish Economic Policy Review* 12(2), 2005, pp. 41-60.

Book Chapters

- John Beshears, James J. Choi, J. Mark Iwry, David C. John, David Laibson, and Brigitte C. Madrian. "Building Emergency Savings Through Employer-Sponsored Rainy-Day Savings Accounts." In Robert A. Moffitt, editor, *Tax Policy and the Economy*, Volume 34, Chicago: University of Chicago Press, 2020, pp. 43-90.
- John Beshears, James J. Choi, David Laibson, and Brigitte C. Madrian. "Behavioral Household Finance." In B. Douglas Bernheim, Stefano DellaVigna, and David Laibson, editors, *Handbook of Behavioral Economics Foundations and Applications 1*, Amsterdam: Elsevier, 2018, pp. 177-276.

- John Beshears, James J. Choi, David Laibson, and Brigitte C. Madrian. "Who Uses the Roth 401(k), and How Do They Use It?" In David A. Wise, editor, *Discoveries in the Economics of Aging*, Chicago: University of Chicago Press, 2014, pp. 411-440.
- John Beshears, James J. Choi, David Laibson, and Brigitte C. Madrian. "The Availability and Utilization of 401(k) Loans." In David A. Wise, editor, *Investigations in the Economics of Aging*, Chicago: University of Chicago Press, 2012, pp. 145-172.
- John Beshears, James J. Choi, David Laibson, and Brigitte C. Madrian. "How Does Simplified Disclosure Affect Individuals' Mutual Fund Choices?" In David A. Wise, editor, *Explorations in the Economics of Aging*, Chicago: University of Chicago Press, 2011, pp. 75-96.
- John Beshears, James J. Choi, David Laibson, Brigitte C. Madrian, and Brian Weller. "Public Policy and Saving for Retirement: The 'Autosave' Features of the Pension Protection Act of 2006." In John J. Siegfried, editor, *Better Living Through Economics*, Cambridge: Harvard University Press, 2010, pp. 274-290.
- John Beshears, James J. Choi, David Laibson, and Brigitte C. Madrian. "The Impact of Employer Matching on Savings Plan Participation under Automatic Enrollment." In David A. Wise, editor, *Research Findings in the Economics of Aging*, Chicago: University of Chicago Press, 2010, pp. 311-327.
- John Beshears, James J. Choi, David Laibson, and Brigitte C. Madrian. "The Importance of Default Options for Retirement Saving Outcomes: Evidence from the United States." In Stephen J. Kay and Tapen Sinha, editors, *Lessons from Pension Reform in the Americas*, Oxford: Oxford University Press, 2008, pp. 59-87. Reprinted in Jeffrey Brown, Jeffrey Liebman, and David A. Wise, editors, *Social Security Policy in a Changing Environment*, Chicago: University of Chicago Press, 2009, pp. 167-195.

Cases, Teaching Notes, and Module Notes

- "Behavioral Economics and Choice Architecture," Harvard Business School module note 922-029 (2022) [31].
- John Beshears and Ashley Whillans, "A Behavioral Science Perspective on Motivation and Incentives," Harvard Business School module note 922-033 (2022) [37].
- Ashley Whillans and John Beshears, "Social Salary Setting at Spiber," Harvard Business School case 920-050 (2020) [16].
 - Ashley Whillans and John Beshears, "Social Salary Setting at Spiber," Harvard Business School teaching note 921-014 (2020, revised 2022) [18].
- Christine Exley, John Beshears, Manuela Collis, and Davis Heniford, "Negotiating for Equal Pay: The U.S. Women's National Soccer Team (A)," Harvard Business School case 920-029 (2019, revised 2021) [28].
 - Christine Exley, John Beshears, Manuela Collis, and Davis Heniford, "Negotiating for Equal Pay: The U.S. Women's National Soccer Team (B)," Harvard Business School case 920-030 (2019, revised 2021) [3].
 - John Beshears and Christine Exley, "Negotiating for Equal Pay: The U.S. Women's National Soccer Team (A) and (B)," Harvard Business School teaching note 922-032 (2022) [18].
- John Beshears, Alpana Thapar, and Boris Tsimerinov, "Magrabi: Fulfilling the Vision for the Future," Harvard Business School case 920-009 (2019, revised 2020) [19].
 - "Magrabi: Fulfilling the Vision for the Future," Harvard Business School teaching note 922-034 (2022) [17].
- "Stoy Foods: Role Information for Danijela Stoyanovic," Harvard Business School exercise 918-044 (2018) [8].
 - "Stoy Foods: Role Information for Katrina Stoyanovic," Harvard Business School exercise 918-045 (2018) [8].

- "Stoy Foods: Role Information for Milan Stoyanovic," Harvard Business School exercise 918-046 (2018) [8].
- "Stoy Foods: Role Information for Petja Stoyanovic," Harvard Business School exercise 918-047 (2018) [7].
- "Stoy Foods," Harvard Business School teaching note 922-035 (2022) [13].
- Alison Wood Brooks, Francesca Gino, Julia J. Lee, Bradley R. Staats, Andrew Wasynczuk, and John Beshears, "Advika Consulting Services: Challenges and Opportunities in Managing Human Capital," Harvard Business School teaching note 918-038 (2018) [13].
- John Beshears, Joshua Schwartzstein, Tiffany Y. Chang, and Brian J. Hall, "GiveDirectly," Harvard Business School case 918-036 (2018) [10].
 - John Beshears and Joshua Schwartzstein, "GiveDirectly," Harvard Business School teaching note 918-040 (2018, revised 2022) [15].
- John Beshears, Michael Luca, Alister Martin, and Simin Gharib Lee, "Nudging Hand Hygiene Compliance at the Brigham and Women's Hospital," Harvard Business School case 918-035 (2018) [7].
- Christine L. Exley, John Beshears, and Alison Wood Brooks, "La Ceiba: Navigating Microfinance and Relationships in Honduras (A)," Harvard Business School case 918-014 (2017) [7].
 - Christine L. Exley, John Beshears, and Alison Wood Brooks, "La Ceiba: Navigating Microfinance and Relationships in Honduras (B)," Harvard Business School case 918-015 (2017) [3].
 - Christine L. Exley, John Beshears, and Alison Wood Brooks, "La Ceiba: Navigating Microfinance and Relationships in Honduras (A) and (B)," Harvard Business School teaching note 918-016 (2017, revised 2022) [16].
- John Beshears, Iris Bohnet, and Jenny Sanford, "Increasing Gender Diversity in the Boardroom: The United Kingdom in 2011 (A)," Harvard Business School case 918-006 (2017, revised 2019) [8].
 - John Beshears, Iris Bohnet, and Jenny Sanford, "Increasing Gender Diversity in the Boardroom: The United Kingdom in 2011 (B)," Harvard Business School case 918-007 (2017, revised 2019) [11].
 - John Beshears, Iris Bohnet, and Siri Chilazi, "Increasing Gender Diversity in the Boardroom: The United Kingdom in 2011 (A) and (B)," Harvard Business School teaching note 920-006 (2019, revised 2022) [20].
- "Evive Health and Workplace Influenza Vaccinations," Harvard Business School case 916-044 (2016) [3].
 - "Evive Health and Workplace Influenza Vaccinations," Harvard Business School teaching note 916-049 (2016, revised 2022) [20].
- John Beshears, Francesca Gino, Jonathan Lee, and Sean (Yixiang) Wang, "T-Mobile in 2013: The Un-Carrier," Harvard Business School case 916-043 (2016, revised 2020) [11].
 - John Beshears and Francesca Gino, "T-Mobile in 2013: The Un-Carrier," Harvard Business School teaching note 916-048 (2016, revised 2021) [21].
- John Beshears, Patrick Rooney, and Jenny Sanford, "Express Scripts: Promoting Prescription Drug Home Delivery (A)," Harvard Business School case 916-026 (2016) [4].
 - John Beshears, Patrick Rooney, and Jenny Sanford, "Express Scripts: Promoting Prescription Drug Home Delivery (B)," Harvard Business School case 916-040 (2016, revised 2022) [2].
 - "Express Scripts: Promoting Prescription Drug Home Delivery (A) and (B)," Harvard Business School teaching note 916-047 (2016, revised 2022) [23].

WORKING PAPERS

John Beshears, James J. Choi, Christopher Clayton, Christopher Harris, David Laibson, and Brigitte C. Madrian. "Optimal Illiquidity." Working paper, 2023.

PROFESSIONAL ACTIVITIES

2023 – present	Steering committee member for Center for Health Incentives & Behavioral
2023 – present	Economics Symposium on Behavioral Science and Health
2021 – present	Member of selection committee for National Bureau of Economic Research
2021 – present	doctoral fellowship in consumer financial management
2015 – present	Member of National Bureau of Economic Research Institutional Review Board
2013 – present 2012 – present	Co-organizer for Stanford Institute for Theoretical Economics Workshop on
2012 – přesent	Psychology and Economics
2006 – present	Referee for American Economic Journal: Applied Economics, American
•	Economic Journal: Economic Policy, American Economic Journal:
	Microeconomics, American Economic Review (Excellence in Refereeing Award,
	2018), American Economic Review: Insights, Behavioral Science and Policy,
	Econometrica, Economica, Economic Inquiry, Economic Journal, Health
	Services Research, Industrial Relations, Journal of Economic Behavior and
	Organization (Certificate of Excellence in Reviewing, 2013), Journal of
	Economic Psychology, Journal of the European Economic Association, Journal
	of Finance, Journal of Financial Economics, Journal of Health Economics,
	Journal of Human Resources, Journal of Labor Economics, Journal of Marketing
	Research, Journal of Pension Economics and Finance, Journal of Political
	Economy, Journal of Political Economy Microeconomics, Journal of Public
	Economics, Management Science (Meritorious Service Award, 2013), National
	Tax Journal, Organizational Behavior and Human Decision Processes,
	Proceedings of the National Academy of Sciences of the United States of
	America, Psychological Science, Quarterly Journal of Economics, Quarterly
	Review of Economics and Finance, Review of Economics and Statistics, Review
	of Economic Studies, Review of Finance, Review of Financial Studies, Alfred P.
	Sloan Foundation
2018 - 2019	Member of selection committee for TIAA Paul A. Samuelson Award for
	Outstanding Scholarly Writing on Lifelong Financial Security
2016, 2019	Session Chair for American Finance Association Annual Meeting
2015, 2018	Program Committee for Society for Judgment and Decision Making Annual
	Meeting
2017	Organizer for Harvard Kennedy School Center for Public Leadership Behavioral
	Insights Group Doctoral Workshop
2011 - 2017	Program Committee for Western Finance Association Annual Meeting
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OUTSIDE ACTIVITIES

2011 - 2021	Advisor to and equity holder in Nutmeg Saving and Investment
2017 - 2019	Member of 401k4USA Advisory Board (unpaid position)
2015 - 2017	Member of Morningstar Behavioral Science Advisory Board (unpaid position)
2011 - 2015	Member of HelloWallet Academic Advisory Board (unpaid position)