



HARVARD | BUSINESS | SCHOOL

April 2021

John Beshears

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EDUCATION

- 2009 Ph.D., Business Economics, Harvard University, Cambridge, MA
Dissertation: Financial Choices and the Decision-making Context
Chapters: Mental Accounting and Small Windfalls: Evidence from an Online
 Grocer
 The Effect of Providing Peer Information on Retirement Savings
 Decisions
 Organizational Form and Investment: Teaming Up or Going Solo in the
 Gulf of Mexico
Committee: Professor David Laibson (chair)
 Professor Malcolm Baker
 Professor Max Bazerman
 Professor Jeremy Stein
- 2004 A.B., *summa cum laude*, Economics, Harvard University, Cambridge, MA

TEACHING EXPERIENCE

- 2010 – 2013 Assistant Professor of Finance, Stanford Graduate School of Business, Stanford, CA

HARVARD UNIVERSITY

Appointments

- 7/1/17 – present Terrie F. and Bradley M. Bloom Associate Professor of Business Administration
7/1/13 – 6/30/17 Assistant Professor of Business Administration

Assignments

- 2020 – 2022 Motivation & Incentives (MBA), spring
2018 Applied Econometrics for Research in Management (doctoral), spring
2017 – 2018 Managing, Organizing & Motivating for Value (MBA), spring
2015 – 2016 Applied Econometrics for Research in Management (doctoral), fall
2014 – 2016 Negotiation (MBA), spring
2014 Experimental Methods for Behavioral Research (doctoral), fall

AWARDS AND HONORS

- 2017 TIAA Paul A. Samuelson Award for Outstanding Scholarly Writing on Lifelong Financial Security
- 2012 – 2013 Graduate School of Business Trust Faculty Scholar, Stanford University
- 2009 Roger Martin Award for Excellence in Business Economics, Harvard University
- 2009 Howard Raiffa Doctoral Student Paper Award, Harvard University

FELLOWSHIPS

- 2014 – present TIAA Institute Fellow, for research on savings
- 2010 – present Faculty Research Fellow, National Bureau of Economic Research, for research on savings
- 2009 – 2010 Post-Doctoral Fellow, National Bureau of Economic Research, for research on savings
- 2005 – 2009 National Science Foundation Graduate Research Fellowship, for doctoral work
- 2006 Research Scholar, Becker Friedman Institute, for visiting the University of Chicago

GRANTS

- 2019 – 2020 Social Security Administration grant, “Comparing Trends in Late-Life Income Across Data Sets” (with James J. Choi and David Laibson)
- 2018 – 2019 Social Security Administration grant, “Changes Across Birth Cohorts in Income Adequacy from Pre-Retirement to Death: Evidence from IRS Tax Data” (with James J. Choi, David Laibson, and Brigitte C. Madrian)
- 2017 – 2019 The Pershing Square Fund for Research on the Foundations of Human Behavior grant, “Creating Resilient Exercise Habits Through Incentives” (with Katherine L. Milkman)
- 2018 Social Security Administration grant, “Late-Life Income from Pre-Retirement to Death: Evidence from IRS Tax Data” (with James J. Choi, David Laibson, and Brigitte C. Madrian)
- 2017 – 2018 Social Security Administration grant, “Understanding Withdrawals from a Large Employer-Sponsored Retirement Savings Plan” (with James J. Choi, David Laibson, Brigitte C. Madrian, and Stephen P. Zeldes)
- 2009 – 2018 National Institutes of Health P30 grant, “NBER Roybal Center for Behavior Change in Health and Savings” (with James J. Choi, David Laibson, and Brigitte C. Madrian)
- 2016 – 2017 TIAA Institute grant, “Optimal Illiquidity in the Retirement Savings System” (with James J. Choi, Christopher Clayton, Christopher Harris, David Laibson, and Brigitte C. Madrian)
- 2016 – 2017 Social Security Administration grant, “Optimal Illiquidity in the Retirement Savings System, Continued” (with James J. Choi, Christopher Clayton, Christopher Harris, David Laibson, and Brigitte C. Madrian)
- 2012 – 2017 National Institutes of Health R01 grant, “Accumulation and Decumulation in Retirement Savings Plans” (with James J. Choi, David Laibson, Brigitte C. Madrian, Cade Massey, and Stephen P. Zeldes)
- 2016 Urban Institute Finance and Society grant, “Who Is Easier to Nudge?” (with James J. Choi, David Laibson, Brigitte C. Madrian, and Sean (Yixiang) Wang)
- 2015 – 2016 Social Security Administration grant, “The Total Savings Impact of Automatic Enrollment, Continued” (with James J. Choi, David Laibson, and Brigitte C. Madrian)

- 2015 Marketing Science Institute grant, “Creating Exercise Habits Through Incentives” (with Katherine L. Milkman and Robert Mislavsky)
- 2015 Google research grant (with Katherine L. Milkman)
- 2014 – 2015 TIAA-CREF Institute grant, “The Total Savings Impact of Automatic Enrollment” (with James J. Choi, David Laibson, and Brigitte C. Madrian)
- 2014 – 2015 Smith Richardson Foundation grant, “The Total Savings Impact of Automatic Enrollment” (with James J. Choi, David Laibson, and Brigitte C. Madrian)
- 2014 – 2015 Social Security Administration grant, “The Total Savings Impact of Automatic Enrollment” (with James J. Choi, David Laibson, and Brigitte C. Madrian)
- 2013 – 2014 Social Security Administration grant, “Save More Later and Particularly After Your Next Birthday: The Effect of Procrastination on Retirement Saving” (with Shlomo Benartzi, Hengchen Dai, and Katherine L. Milkman)
- 2013 – 2014 Social Security Administration grant, “Optimal Illiquidity in the Retirement Savings System” (with James J. Choi, Christopher Harris, David Laibson, and Brigitte C. Madrian)
- 2013 – 2014 TIAA-CREF Institute grant, “Save More Later and Particularly After Your Next Birthday: The Effect of Procrastination on Retirement Saving” (with Shlomo Benartzi, Hengchen Dai, and Katherine L. Milkman)
- 2011 – 2013 Humana Inc. grant, “Behavioral Economics and Health Academic Consortium” (with James J. Choi, Uri Gneezy, Jonathan Kolstad, David Laibson, John A. List, George Loewenstein, Brigitte C. Madrian, and Kevin G. Volpp)
- 2012 Retirement Made Simpler (a coalition formed by FINRA, AARP, and the Brookings Institution) grant (with James J. Choi, David Laibson, and Brigitte C. Madrian)
- 2011 – 2012 TIAA-CREF Institute grant, “Annuitization and Retirement Security” (with James J. Choi, David Laibson, Brigitte C. Madrian, and Stephen P. Zeldes)
- 2011 – 2012 Social Security Administration grant, “Is the Market Providing the Wrong Kinds of Annuities?” (with James J. Choi, David Laibson, Brigitte C. Madrian, and Stephen P. Zeldes)
- 2011 – 2012 Social Security Administration grant, “The Heuristic Savings Hypothesis: Evidence from Roth Accounts in Defined Contribution Plans” (with James J. Choi, David Laibson, and Brigitte C. Madrian)
- 2010 – 2011 Social Security Administration grant, “Commitment Savings” (with James J. Choi, David Laibson, and Brigitte C. Madrian)
- 2010 – 2011 Social Security Administration grant, “Low Income Households and 401(k) Auto-Enrollment” (with James J. Choi, David Laibson, and Brigitte C. Madrian)
- 2010 – 2011 Social Security Administration grant, “Retirement Payout Options and Resistance to Annuities” (with James J. Choi, David Laibson, and Brigitte C. Madrian)
- 2010 – 2011 Russell Sage Foundation grant, “Commitment Accounts and Self Control” (with James J. Choi, David Laibson, Brigitte C. Madrian, and Jung Sakong)
- 2007 – 2011 National Institutes of Health R01 grant, “Determinants of Saving in 401(k) Plans – Continuation” (with James J. Choi, David Laibson, and Brigitte C. Madrian)
- 2007 – 2011 FINRA Investor Education Foundation grant (with James J. Choi, David Laibson, and Brigitte C. Madrian)
- 2009 – 2010 Social Security Administration grant, “The Limits of Default Effects” (with James J. Choi, David Laibson, and Brigitte C. Madrian)
- 2009 – 2010 Social Security Administration grant, “Learning from Your Peers: New Ways to Encourage Savings” (with James J. Choi, David Laibson, and Brigitte C. Madrian)

2006 – 2007 Social Security Administration grant, “Do Employer Contributions to 401(k) Plans Crowd Out Discretionary Employee Contributions?” (with James J. Choi, David Laibson, and Brigitte C. Madrian)

PUBLICATIONS

Journal Articles

- 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*, forthcoming.
- 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*, forthcoming.
- 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.
- 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.**
- 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.
- 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.
- 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.
- 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, 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.**
- 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, 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 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, 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.
- 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, 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.
- 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 and Teaching Notes

- Ashley Whillans and John Beshears, “Social Salary Setting at Spiber,” Harvard Business School case 920-050 (2020) [16].
- 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) [8].
- 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) [18].
- John Beshears, Alpna Thapar, and Boris Tsimerinov, “Magrabi: Fulfilling the Vision for the Future,” Harvard Business School case 920-009 (2019, revised 2020) [16].
- “Stoy Foods: Role Information for Petja Stoyanovic,” Harvard Business School exercise 918-047 (2018) [7].
- “Stoy Foods: Role Information for Milan Stoyanovic,” Harvard Business School exercise 918-046 (2018) [8].
- “Stoy Foods: Role Information for Katrina Stoyanovic,” Harvard Business School exercise 918-045 (2018) [8].

- “Stoy Foods: Role Information for Danijela Stoyanovic,” Harvard Business School exercise 918-044 (2018) [8].
- 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].
- Joshua Schwartzstein and John Beshears, “GiveDirectly,” Harvard Business School teaching note 918-040 (2018) [16].
- John Beshears, Joshua Schwartzstein, Tiffany Y. Chang, and Brian J. Hall, “GiveDirectly,” Harvard Business School case 918-036 (2018) [10].
- 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].
- 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) [16].
- 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),” Harvard Business School case 918-014 (2017) [7].
- 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) [17].
- 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) [11].
- 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) [8].
- “Evide Health and Workplace Influenza Vaccinations,” Harvard Business School teaching note 916-049 (2016) [15].
- “Evide Health and Workplace Influenza Vaccinations,” Harvard Business School case 916-044 (2016) [3].
- John Beshears and Francesca Gino, “T-Mobile in 2013: The Un-Carrier,” Harvard Business School teaching note 916-048 (2016, revised 2020) [15].
- John Beshears, Francesca Gino, Jonathan Lee, and Sean (Yixiang) Wang, “T-Mobile in 2013: The Un-Carrier,” Harvard Business School case 916-043 (2016) [10].
- “Express Scripts: Promoting Prescription Drug Home Delivery (A) and (B),” Harvard Business School teaching note 916-047 (2016) [20].
- John Beshears, Patrick Rooney, and Jenny Sanford, “Express Scripts: Promoting Prescription Drug Home Delivery (B),” Harvard Business School case 916-040 (2016) [2].
- John Beshears, Patrick Rooney, and Jenny Sanford, “Express Scripts: Promoting Prescription Drug Home Delivery (A),” Harvard Business School case 916-026 (2016) [4].

WORKING PAPERS

- John Beshears, Hengchen Dai, Katherine L. Milkman, and Shlomo Benartzi. “Using Fresh Starts to Nudge Increased Retirement Savings.” Working paper, 2021. Revise and resubmit, *Organizational Behavior and Human Decision Processes*.
- Joseph S. Reiff, Hengchen Dai, John Beshears, Katherine L. Milkman, and Shlomo Benartzi. “Save More Today or Tomorrow: The Role of Urgency and Present Bias in Nudging Pre-commitment.” Working paper, 2020. Revise and resubmit, *Journal of Marketing Research*.
- John Beshears, James J. Choi, Christopher Clayton, Christopher Harris, David Laibson, and Brigitte C. Madrian. “Optimal Illiquidity.” Working paper, 2020.

PRESENTATIONS

- “Discussion of ‘How Do Consumers Finance Increased Retirement Savings?’” AEA Annual Meeting, Boston, MA (January 2022)
- “Discussion of ‘TBD,’” Stanford Institute for Economic Policy Research Conference on Working Longer and Retirement, Stanford, CA (October 2021)
- “Nudging: Progress to Date and Future Directions,” University of Pennsylvania Center for Social Norms and Behavioral Dynamics, Philadelphia, PA (June 2021)
- “Borrowing to Save? The Impact of Automatic Enrollment on Debt,” Columbia Business School, New York, NY (April 2021)
- “Consumption Responses to Mortgage Payments: Evidence and Implications,” University of Pennsylvania Behavior Change for Good Initiative, Philadelphia, PA (April 2021)
- “Potential vs. Realized Savings Under Automatic Enrollment,” Carnegie Mellon University, Pittsburgh, PA (January 2020)
- “Borrowing to Save? The Impact of Automatic Enrollment on Debt,” University of Michigan, Ann Arbor, MI (December 2019)
- “Choice Architecture and Enduring Behavior Change,” University of Pennsylvania Conference on Creating Habit Formation for Behaviors, Philadelphia, PA (November 2019)
- “Potential vs. Realized Savings Under Automatic Enrollment,” NBER Aging Summer Institute, Cambridge, MA (July 2019)
- “Should Governments Invest More in Nudging?” Behavior Change for Good Conference, Philadelphia, PA (June 2019)
- “Potential vs. Realized Savings Under Automatic Enrollment,” Cornell University Household and Behavioral Finance Symposium, Ithaca, NY (May 2019)
- “Potential vs. Realized Savings Under Automatic Enrollment,” Dartmouth College, Hanover, NH (April 2019)
- “Should Governments Invest More in Nudging?” Society for Judgment and Decision Making, New Orleans, LA (November 2018)
- “Borrowing to Save? The Impact of Automatic Enrollment on Debt,” University of Southern California Center for Economic and Social Research, Los Angeles, CA (October 2018)
- “Borrowing to Save? The Impact of Automatic Enrollment on Debt,” Stanford Institute for Theoretical Economics, Stanford, CA (August 2018)
- “Borrowing to Save? The Impact of Automatic Enrollment on Debt,” NBER Law and Economics Summer Institute, Cambridge, MA (July 2018)
- “Optimal Illiquidity,” TIAA Institute Fellows Symposium on Behavioral Finance and Saving, Washington, DC (June 2018)
- “Behavioral Finance in the FinTech Sector: Promises and Pitfalls” (keynote), University of Edinburgh Business School Social Finance and Financial Technology Conference, Edinburgh, United Kingdom (May 2018)
- “Borrowing to Save? The Impact of Automatic Enrollment on Debt,” NBER Public Economics Meeting, Cambridge, MA (April 2018)
- “Borrowing to Save? The Impact of Automatic Enrollment on Debt,” NBER Aging Meeting, Cambridge, MA (March 2018)
- “Borrowing to Save? The Impact of Automatic Enrollment on Debt,” AEA Annual Meeting, Philadelphia, PA (January 2018)
- “Discussion of ‘Mental Budgeting vs. Relative Thinking,’” AEA Annual Meeting, Philadelphia, PA (January 2018)
- “Borrowing to Save? The Impact of Automatic Enrollment on Debt,” NBER Household Finance Summer Institute, Cambridge, MA (July 2017)

“Borrowing to Save? The Impact of Automatic Enrollment on Debt,” Consumer Financial Protection Bureau, Washington, DC (March 2017)

“Borrowing to Save? The Impact of Automatic Enrollment on Debt,” University of Pennsylvania Wharton School, Philadelphia, PA (March 2017)

“Discussion of ‘A Tough Act to Follow: Contrast Effects in Financial Markets,’” AFA Annual Meeting, Chicago, IL (January 2017)

“Discussion of ‘Social Comparisons, Status and Driving Behavior,’” AEA Annual Meeting, Chicago, IL (January 2017)

“Borrowing to Save? The Impact of Automatic Enrollment on Debt,” University of Nebraska Lincoln, Lincoln, NE (December 2016)

“Borrowing to Save? The Impact of Automatic Enrollment on Debt,” Defined Contribution Institutional Investment Association (DCIIA) Academic Forum, New York, NY (November 2016)

“Borrowing to Save? The Impact of Automatic Enrollment on Debt,” Cornell University, Ithaca, NY (November 2016)

“Discussion of ‘Do Credit Card Companies Screen for Behavioral Biases?’” NBER Corporate Finance Meeting, Cambridge, MA (November 2016)

“Optimal Illiquidity,” NBER Public Economics Meeting, Cambridge, MA (November 2016)

“Discussion of ‘Leaving Big Money on the Table: Arbitrage Opportunities in Delaying Social Security,’” Stanford Institute for Economic Policy Research Conference on Working Longer and Retirement, Stanford, CA (October 2016)

“Leaders as Decision Architects: Using Behavioral Science to Foster High Performance in Organizations,” Life Insurance Management Research Association (LIMRA) Meeting, Boston, MA (September 2016)

“Discussion of ‘Teachers Teaching Teachers: The Role of Networks on Financial Decisions,’” Brigham Young University Red Rock Finance Conference, Springdale, UT (September 2016)

“Behavioral Household Finance,” Stanford Institute for Theoretical Economics, Stanford, CA (August 2016)

“Who Is Easier to Nudge?” Boulder Summer Conference on Consumer Financial Decision Making, Boulder, CO (May 2016)

“Who Is Easier to Nudge?” World Bank, Washington, DC (May 2016)

“Who Is Easier to Nudge?” Tenth Triennial Invitational Choice Symposium, Lake Louise, AB, Canada (May 2016)

“Who Is Easier to Nudge?” CEPR Network First European Workshop on Household Finance, London, United Kingdom (May 2016)

“Who Is Easier to Nudge?” NBER Conference on the Economics of Aging, Carefree, AZ (April 2016)

“Retirement Plan Communication Strategies: New Insights from Behavioral Finance” (keynote), *Pensions & Investments* East Coast Defined Contribution Conference, Miami, FL (March 2016)

“Understanding Financial Decisions: The Power of Research,” CFP Board Center for Financial Planning Design Summit, Washington, DC (January 2016)

“The Explicit and Implicit Messages Embedded in Choice Architecture Designs: Evidence from a Field Experiment on Retirement Savings,” AEA Annual Meeting, San Francisco, CA (January 2016)

“Beyond Beta-Delta: The Emerging Economics of Personal Plans,” AEA Annual Meeting, San Francisco, CA (January 2016)

“Discussion of ‘A Natural Experiment in Portfolio Management,’” AFA Annual Meeting, San Francisco, CA (January 2016)

“Discussion of ‘Experience Effects in Consumption,’” Federal Reserve Bank of Cleveland Conference on Household Economics and Decision Making, Cleveland, OH (September 2015)

“Liquidity in Retirement Savings Systems,” MIT Center for Finance and Policy Conference on Financial Products and Policies for an Aging Population, Cambridge, MA (September 2015)

- “Who Is Easier to Nudge?” University of Colorado Boulder Leeds School of Business, Boulder, CO (September 2015)
- “Liquidity in Retirement Savings Systems: An International Comparison,” NBER Aging Summer Institute, Cambridge, MA (July 2015)
- “The Explicit and Implicit Messages Embedded in Choice Architecture Designs: Evidence from a Field Experiment on Retirement Savings,” TIAA-CREF Institute Conference on Innovations in Retirement Policy and Practice, Washington, DC (May 2015)
- “The Explicit and Implicit Messages Embedded in Choice Architecture Designs: Evidence from a Field Experiment on Retirement Savings,” Innovations for Poverty Action Conference on Advancing Financial Inclusion, New Haven, CT (May 2015)
- “Does Front-Loading Taxation Increase Savings? Evidence from Roth 401(k) Introductions,” Boston College Center for Retirement Research, Chestnut Hill, MA (April 2015)
- “Discussion of ‘Heterogeneity in Target-Date Funds: Optimal Risk Taking or Risk Matching,’” University of Pennsylvania Wharton School Conference on Financial Decisions and Asset Markets, Philadelphia, PA (March 2015)
- “Does Aggregated Returns Disclosure Increase Portfolio Risk-Taking?” AEA Annual Meeting, Boston, MA (January 2015)
- “Discussion of ‘Decision-Making under the Gambler’s Fallacy: Evidence from Asylum Judges, Loan Officers, and Baseball Umpires,’” Miami Behavioral Finance Conference, Miami, FL (December 2014)
- “Discussion of ‘Procrastination, Present-Biased Preferences, and Financial Behaviors,’” Financial Research Association Annual Meeting, Las Vegas, NV (December 2014)
- “Does Front-Loading Taxation Increase Savings? Evidence from Roth 401(k) Introductions,” University of Western Ontario Ivey Business School, London, ON (December 2014)
- “Self Control and Commitment: Can Decreasing the Liquidity of a Savings Account Increase Deposits?” University College London Behavioral Industrial Organization and Consumer Protection Conference, London, United Kingdom (October 2014)
- “Does Aggregated Returns Disclosure Increase Portfolio Risk-Taking?” NBER Household Finance Summer Institute, Cambridge, MA (July 2014)
- “Discussion of ‘Household Portfolio Choice and Retirement,’” Harvard Business School Household Behavior in Risky Asset Markets Conference, Boston, MA (March 2014)
- “Discussion of ‘Understanding Mechanisms Underlying Peer Effects: Evidence from a Field Experiment on Financial Decisions,’” AEA Annual Meeting, Philadelphia, PA (January 2014)
- “Discussion of ‘Active vs. Passive Decisions and Crowd-out in Retirement Savings Accounts: Evidence from Denmark,’” AEA Annual Meeting, Philadelphia, PA (January 2014)
- “The Effect of Providing Peer Information on Retirement Savings Decisions,” NYU Stern School of Business, New York, NY (December 2013)
- “The Effect of Providing Peer Information on Retirement Savings Decisions,” Case Western Reserve University, Cleveland, OH (November 2013)
- “Discussion of ‘Savings Monitors,’” NBER Corporate Finance Meeting, Stanford, CA (November 2013)
- “The Effect of Providing Peer Information on Retirement Savings Decisions,” Brigham Young University, Provo, UT (October 2013)
- “Discussion of ‘Long-Run Price Elasticities of Demand for Credit: Evidence from a Countrywide Field Experiment in Mexico,’” NBER Household Finance Summer Institute, Cambridge, MA (July 2013)
- “Discussion of ‘Contracting between Firms: Empirical Evidence,’” WFA Annual Meeting, Lake Tahoe, NV (June 2013)
- “The Effect of Providing Peer Information on Retirement Savings Decisions,” AEA Annual Meeting, San Diego, CA (January 2013)

“The Effect of Providing Peer Information on Retirement Savings Decisions,” Norwegian School of Economics, Bergen, Norway (December 2012)

“Self Control and Commitment: Can Decreasing the Liquidity of a Savings Account Increase Deposits?” UCLA Anderson School of Management, Los Angeles, CA (November 2012)

“Discussion of ‘Industry Window Dressing,’” NBER Behavioral Finance Meeting, Cambridge, MA (November 2012)

“Self Control and Commitment: Can Decreasing the Liquidity of a Savings Account Increase Deposits?” Harvard Business School, Boston, MA (October 2012)

“Discussion of ‘The Personal Side of Relationship Banking,’” NBER Corporate Finance Summer Institute, Cambridge, MA (July 2012)

“Self Control and Commitment: Can Decreasing the Liquidity of a Savings Account Increase Deposits?” Behavioral Decision Research in Management Conference, Boulder, CO (June 2012)

“Self Control and Commitment: Can Decreasing the Liquidity of a Savings Account Increase Deposits?” WFA Annual Meeting, Las Vegas, NV (June 2012)

“Self Control and Commitment: Can Decreasing the Liquidity of a Savings Account Increase Deposits?” AEA Annual Meeting, Chicago, IL (January 2012)

“Self Control and Commitment: Can Decreasing the Liquidity of a Savings Account Increase Deposits?” Utrecht University, Utrecht, The Netherlands (November 2011)

“Self Control and Commitment: Can Decreasing the Liquidity of a Savings Account Increase Deposits?” Maastricht University, Maastricht, The Netherlands (November 2011)

“Self Control and Commitment: Can Decreasing the Liquidity of a Savings Account Increase Deposits?” Stanford Institute for Theoretical Economics, Stanford, CA (September 2011)

“Self Control and Commitment: Can Decreasing the Liquidity of a Savings Account Increase Deposits?” NBER Aging Summer Institute, Cambridge, MA (July 2011)

“Discussion of ‘Do Individual Investors Trade Stocks as Gambling? Evidence from Repeated Natural Experiments,’” WFA Annual Meeting, Santa Fe, NM (June 2011)

“Self Control and Commitment: Can Decreasing the Liquidity of a Savings Account Increase Deposits?” UC Berkeley, Berkeley, CA (April 2011)

“Self Control and Commitment: Can Decreasing the Liquidity of a Savings Account Increase Deposits?” Princeton University, Princeton, NJ (April 2011)

“The Limits of Defaults,” AEA Annual Meeting, Denver, CO (January 2011)

“The Effect of Providing Peer Information on Retirement Savings Decisions,” Cornell University, Ithaca, NY (September 2010)

“The Limits of Defaults,” Social Security Administration Retirement Research Consortium Conference, Washington, DC (August 2010)

“The Limits of Defaults,” NBER Labor Studies Summer Institute, Cambridge, MA (July 2010)

“The Limits of Defaults,” NBER Aging Summer Institute, Cambridge, MA (July 2010)

“The Effect of Providing Peer Information on Retirement Savings Decisions,” Behavioral Decision Research in Management Conference, Pittsburgh, PA (June 2010)

“The Performance of Corporate Alliances: Evidence from Oil and Gas Drilling in the Gulf of Mexico,” London School of Economics, London, United Kingdom (February 2010)

“The Performance of Corporate Alliances: Evidence from Oil and Gas Drilling in the Gulf of Mexico,” Yale School of Management, New Haven, CT (February 2010)

“The Performance of Corporate Alliances: Evidence from Oil and Gas Drilling in the Gulf of Mexico,” Stanford Graduate School of Business, Stanford, CA (February 2010)

“The Performance of Corporate Alliances: Evidence from Oil and Gas Drilling in the Gulf of Mexico,” Board of Governors of the Federal Reserve System, Washington, DC (February 2010)

“The Performance of Corporate Alliances: Evidence from Oil and Gas Drilling in the Gulf of Mexico,” Harvard Business School, Boston, MA (February 2010)

- “The Performance of Corporate Alliances: Evidence from Oil and Gas Drilling in the Gulf of Mexico,”
University of Pennsylvania Wharton School, Philadelphia, PA (January 2010)
- “The Performance of Corporate Alliances: Evidence from Oil and Gas Drilling in the Gulf of Mexico,”
University of Chicago Booth School of Business, Chicago, IL (January 2010)
- “The Performance of Corporate Alliances: Evidence from Oil and Gas Drilling in the Gulf of Mexico,”
RAND Corporation, Santa Monica, CA (January 2010)
- “The Performance of Corporate Alliances: Evidence from Oil and Gas Drilling in the Gulf of Mexico,”
UC Berkeley Haas School of Business, Berkeley, CA (January 2010)
- “The Performance of Corporate Alliances: Evidence from Oil and Gas Drilling in the Gulf of Mexico,”
Boston College Carroll School of Management, Chestnut Hill, MA (January 2010)
- “Mental Accounting and Small Windfalls: Evidence from an Online Grocer,” Stanford Institute for
Theoretical Economics, Stanford, CA (August 2009)
- “The Effect of Providing Peer Information on Retirement Savings Decisions,” NBER Household Saving
Summer Institute, Cambridge, MA (July 2009)
- “The Effect of Providing Peer Information on Retirement Savings Decisions,” Harvard Business School /
Federal Reserve Bank of Boston Consumer Finance Meeting, Boston, MA (April 2009)
- “How Does Simplified Disclosure Affect Individuals’ Mutual Fund Choices?” AEA Annual Meeting, San
Francisco, CA (January 2009)

PROFESSIONAL ACTIVITIES

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| 2015 – present | Member of National Bureau of Economic Research Institutional Review Board |
| 2012 – present | Co-organizer for Stanford Institute for Theoretical Economics Workshop on
Psychology and Economics |
| 2006 – present | Referee for <i>American Economic Journal: Applied Economics</i> , <i>American
Economic Journal: Economic Policy</i> , <i>American Economic Journal:
Microeconomics</i> , <i>American Economic Review</i> (Excellence in Refereeing Award,
2018), <i>American Economic Review: Insights, Behavioral Science and Policy</i> ,
<i>Econometrica</i> , <i>Economica</i> , <i>Economic Inquiry</i> , <i>Economic Journal</i> , <i>Health
Services Research</i> , <i>Industrial Relations</i> , <i>Journal of Economic Behavior and
Organization</i> (Certificate of Excellence in Reviewing, 2013), <i>Journal of
Economic Psychology</i> , <i>Journal of the European Economic Association</i> , <i>Journal
of Finance</i> , <i>Journal of Financial Economics</i> , <i>Journal of Health Economics</i> ,
<i>Journal of Human Resources</i> , <i>Journal of Labor Economics</i> , <i>Journal of Marketing
Research</i> , <i>Journal of Pension Economics and Finance</i> , <i>Journal of Political
Economy</i> , <i>Journal of Public Economics</i> , <i>Management Science</i> (Meritorious
Service Award, 2013), <i>National Tax Journal</i> , <i>Organizational Behavior and
Human Decision Processes</i> , <i>Proceedings of the National Academy of Sciences of
the United States of America</i> , <i>Psychological Science</i> , <i>Quarterly Journal of
Economics</i> , <i>Quarterly Review of Economics and Finance</i> , <i>Review of Economics
and Statistics</i> , <i>Review of Economic Studies</i> , <i>Review of Finance</i> , <i>Review of
Financial Studies</i> , 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

OUTSIDE ACTIVITIES

2011 – present 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)