



# HARVARD | BUSINESS | SCHOOL

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## 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 – 2023    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  
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, “Creating Exercise Habits Through Incentives” (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

- Joseph S. Reiff, Hengchen Dai, John Beshears, Katherine L. Milkman, and Shlomo Benartzi. "Save More Today or Tomorrow: The Role of Urgency in Pre-commitment Design." Forthcoming, *Journal of Marketing Research*.
- 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 Lambertson, 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].

## Other Publications

- John Beshears, James Choi, David Laibson, Brigitte C. Madrian, and William Skimmyhorn. “The Effect of Automatic Enrolment on Debt.” *VoxEU*, August 17, 2019, <https://voxeu.org/article/effect-automatic-enrolment-debt>.
- Shlomo Benartzi, John Beshears, Katherine L. Milkman, Cass R. Sunstein, and Richard H. Thaler. “Governments Are Trying to Nudge Us Into Better Behavior. Is It Working?” *The Washington Post*, August 11, 2017, <https://www.washingtonpost.com/news/wonk/wp/2017/08/11/governments-are-trying-to-nudge-us-into-better-behavior-is-it-working>.



- Shlomo Benartzi and John Beshears. “People Trying to Save Prefer Accounts That Are Hard to Tap.” *The Wall Street Journal*, February 12, 2017, <https://www.wsj.com/articles/people-trying-to-save-prefer-accounts-that-are-hard-to-tap-1486955281>.
- Adan Acevedo, Max H. Bazerman, John Beshears, Craig R. Fox, Eric Johnson, Daniel Kahneman, David Laibson, Brigitte C. Madrian, Katherine L. Milkman, Todd Rogers, and Elke Weber. “Brief of Scholars of Behavioral Economics as *Amici Curiae* in Support of Petitioners.” *Expressions Hair Design, et al., Petitioners, v. Eric T. Schneiderman, in his official capacity as Attorney General of the State of New York, et al., Respondents*. Case No. 15-1391 in the Supreme Court of the United States, November 18, 2016, <https://www.scotusblog.com/wp-content/uploads/2016/11/15-1391-tsac-Scholars-of-Behaviorial-Economics.pdf>.
- John Beshears, Katherine Milkman, Laura Burke, and Alison Fahey. “The Science Behind Why You Don’t Save (And What To Do About It).” *Time*, July 26, 2016, <http://time.com/money/4417515/science-saving-emergency-expenses-behavior-economics>.
- “Pension Plans Are Gone for Good.” *The Atlantic*, April 22, 2016, <http://www.theatlantic.com/notes/all/2016/04/what-factors-are-driving-american-financial-insecurity/478575/#note-478827>.
- John Beshears and Francesca Gino. “Identifying the Biases Behind Your Bad Decisions.” *Harvard Business Review Blogs*, October 31, 2014, <https://hbr.org/2014/10/identifying-the-biases-behind-your-bad-decisions>.
- John Beshears and Francesca Gino. “Experiment with Organizational Change Before Going All In.” *Harvard Business Review Blogs*, October 13, 2014, <https://hbr.org/2014/10/experiment-with-organizational-change-before-going-all-in>.
- John Beshears and Francesca Gino. “To Change Employee or Customer Behavior, Start Small.” *Harvard Business Review Blogs*, September 19, 2014, <https://hbr.org/2014/09/to-change-employee-or-customer-behavior-start-small>.

## WORKING PAPERS

- John Beshears, James J. Choi, Christopher Clayton, Christopher Harris, David Laibson, and Brigitte C. Madrian. “Optimal Illiquidity.” Working paper, 2022.
- John Beshears, Asim Ijaz Khwaja, and Isabel Harbaugh Macdonald. “Correlation Neglect and Risk Taking.” Working paper, 2022.

## PRESENTATIONS

- “Save More Today or Tomorrow: The Role of Urgency in Pre-commitment Design,” University of St. Andrews, St. Andrews, United Kingdom (May 2022)
- “The Modest Long-Run Effects of Automatic Savings Policies,” CFP Board Center for Financial Planning Academic Research Colloquium, Washington, DC (November 2021)
- “Discussion of ‘Most Young People Should Not Save for Retirement,’” Stanford Institute for Economic Policy Research Conference on Working Longer and Retirement, Stanford, CA (October 2021)
- “Discussion of ‘The Mortgage Piggy Bank: Building Wealth through Amortization,’” Federal Reserve Bank of Philadelphia Conference on New Perspectives on Consumer Behavior in Credit and Payments Markets, Philadelphia, PA (September 2021)
- “The Modest Long-Run Effects of Automatic Savings Policies,” International Pension Research Association, Sydney, Australia (September 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?” University of Pennsylvania Behavior Change for Good Initiative, 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, Canada (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)

## SELECTED MEDIA CITATIONS

- Christie Aschwanden. “How to Stay Motivated When the Last Thing You Want to Do Is Exercise.” *The New York Times*, January 19, 2022.
- Emily Anthes. “How to Nudge People Into Getting Tested for the Coronavirus.” *The New York Times*, April 2, 2021.
- Julia Carpenter. “Your 2021 Budget: Plan Ahead, but Not Too Far Ahead.” *The Wall Street Journal*, December 29, 2020.
- Shlomo Benartzi. “People Don’t Save Enough for Emergencies, but There Are Ways to Fix That.” *The Wall Street Journal*, February 17, 2020.
- John Rekenhaller. “401(k)s Have Reached Their Expiration Date.” *Morningstar*, January 10, 2020.
- Preet Banerjee. “Would Employer-Sponsored ‘Rainy Day’ Savings Accounts Help Us Save for Retirement?” *The Globe and Mail*, January 2, 2020.
- Anne Tergesen. “401(k) or ATM? Automated Retirement Savings Prove Easy to Pluck Prematurely.” *The Wall Street Journal*, August 10, 2018.
- Miles Kimball. “Fight the Backlash Against Retirement Planning Nudge.” *Bloomberg*, June 29, 2018.
- Andrew Biggs. “Can Retirement Saving Increase Your Debt?” *Forbes*, January 9, 2018.
- Anne Tergesen. “Downside of Automatic 401(k) Savings: More Debt.” *The Wall Street Journal*, January 5, 2018.
- Shlomo Benartzi and Richard H. Thaler. “The Secret to Getting Workers to Save More for Retirement.” *The Wall Street Journal*, December 11, 2017.
- Jen A. Miller. “How to Make (and Keep) a New Year’s Resolution.” *The New York Times*, December 10, 2017.
- Anne Tergesen. “How a \$2,400 Cap on 401(k) Deductions Would Affect Your Savings.” *The Wall Street Journal*, October 29, 2017.
- Patricia Cohen. “Limit on 401(k) Savings? It’s About Paying for Tax Cuts.” *The New York Times*, October 28, 2017.
- Danny Vinik. “What Trump Gets Wrong About 401(k)s.” *Politico*, October 24, 2017.
- Michael Hiltzik. “Republicans Want to Slash Tax Deductions for Your 401(k). That’s Actually a Good Idea!” *The Los Angeles Times*, October 23, 2017.
- Jim Tankersley. “Republicans Consider Sharp Cut in 401(k) Contribution Limits.” *The New York Times*, October 20, 2017.
- Jason Zweig. “The Nobel Prize for Clever Mind Games Goes to…” *The Wall Street Journal*, October 13, 2017.
- Chris Chen. “To Roth 401(k) or not to Roth 401(k)?” *Kiplinger*, July 2017.
- Demetria Gallegos. “Roth vs. Traditional 401(k): Study Finds a Clear Winner.” *The Wall Street Journal*, June 11, 2017.
- Shlomo Benartzi. “How to Get More Pleasure Out of Retirement Spending.” *The Wall Street Journal*, September 11, 2016.

Robert Steyer. “Style and Substance Key in DC Plan Communications, Conference Attendees Told.” *Pensions & Investments*, March 10, 2016.

Mark Feffer. “Use Data-Driven Techniques to Improve HR Processes.” *HR Magazine*, Vol. 60, No. 8, October 1, 2015.

James J. Choi. “Don’t Compare Your Savings to That of Your Peers.” *The Wall Street Journal*, September 20, 2015.

Robin Goldwyn Blumenthal. “A Debate on Improving Ways to Fund Retirement.” *Barron’s*, September 12, 2015.

Jonnelle Marte. “How Your Lack of Self-Control Might Actually Boost Your Savings.” *The Washington Post*, September 1, 2015.

Gillian B. White. “An Easy Way to Get Americans to Save More Money.” *The Atlantic*, August 26, 2015.

Shankar Vedantam. “Why Peer Pressure Doesn’t Add Up to Retirement Savings.” *NPR*, July 31, 2015.

Michelle N. Meyer and Christopher Chabris. “Please, Corporations, Experiment on Us.” *The New York Times*, June 21, 2015.

David Harrison. “Early Retirement Withdrawals Could Fuel Risky Behavior, New Paper Says.” *The Wall Street Journal*, May 19, 2015.

Gillian B. White. “Can 401(k) Plans Be Improved?” *The Atlantic*, May 19, 2015.

Katherine L. Milkman and Kevin G. Volpp. “How to Keep Your Resolutions.” *The New York Times*, January 5, 2014.

Richard Eisenberg. “The Irrational Retirement Choices We Make.” *Forbes*, August 23, 2013.

Carolyn T. Geer. “Saving to Keep Up With the Joneses.” *The Wall Street Journal*, January 6, 2013.

Brian O’Connell. “Stubborn about Stocks: When Analysts Refuse to Admit They’re Wrong.” *Time*, August 18, 2011.

Emily Brandon. “After a 401(k) Match Is Cut, Do Workers Stop Saving for Retirement?” *U.S. News & World Report*, March 4, 2009.

Peter Coy. “Does Matching Matter?” *BusinessWeek*, October 1, 2007.

“The Avuncular State.” *The Economist*, April 6, 2006.

## PROFESSIONAL ACTIVITIES

2023 – present	Steering committee member for Center for Health Incentives & Behavioral Economics Symposium on Behavioral Science and Health
2021 – present	Member of selection committee for National Bureau of Economic Research doctoral fellowship in consumer financial management
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 Political Economy Microeconomics</i> , <i>Journal of Public</i>

*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

## **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)