<table>
<thead>
<tr>
<th>Time</th>
<th>Session</th>
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</thead>
<tbody>
<tr>
<td>8:30 am - 9:00 am</td>
<td>BREAKFAST</td>
</tr>
<tr>
<td>9:00 am - 9:40 am</td>
<td>Sean Higgins, Northwestern University</td>
</tr>
</tbody>
</table>
| 9:40 am - 10:20 am | The Impact of Social Insurance on Household Debt  
Sasha Indarte, The Wharton School |
| 10:20 am - 10:40 am | BREAK                                       |
| 10:40 am - 11:20 am | Separation through Suburbanization: Black Income Sorting and Neighborhood Composition since 1970  
Evan Mast, University of Notre Dame |
| 11:20 am - 12:00 pm | Capital Investment and Labor Demand: Evidence from 21st Century Tax Policy  
Daniel Garrett, The Wharton School |
| 12:00 pm - 1:00 pm | LUNCH (420 Lounge)                            |
| 1:00 pm - 1:40 pm | To Pay or Autopay? Fintech Innovation and Credit Card Payments  
Jialan Wang, University of Illinois at Urbana-Champaign |
| 1:40 am - 2:20 pm | Access to Credit and Financial Health: Evaluating the Impact of Debt Collection  
Julia Fonseca, University of Illinois at Urbana-Champaign |
| 2:20 pm - 2:40 pm | BREAK                                       |
| 2:40 pm - 3:20 pm | The Design of Defined Contribution Plans  
Gaston Ilanes, Northwestern University |
| 3:20 pm - 4:00 pm | Financial Returns to Household Inventory Management  
Scott Baker, Northwestern University |
| 4:00 pm - 4:20 pm | BREAK                                       |
| 4:20 pm - 5:00 pm | Consumer Choice and Corporate Bankruptcy  
Samuel B. Antill, Harvard Business School |
| 6:00 pm - 10:00 pm | Dinner - Casati’s Modern Italian  
444 W Fullerton Pkwy  
Chicago, Illinois 60614 |