All presentations take place in room 400; lunch will take place in room 450.

8:30 am - 9:00 am  BREAKFAST

9:00 am - 9:40 am  The Impact of Public Pension Deficits on Households’ Investment and Economic Activity
Jinyuan Zhang, UCLA Anderson School of Management

9:40 am - 10:20 am  TBD
Motohiro Yogo, Princeton University

10:20 am - 10:40 am  BREAK

10:40 am - 11:20 am  Interest Rates and the Design of Financial Contracts
Michael Roberts, Wharton, University of Pennsylvania

11:20 am - 12:00 pm  The Environmental Cost of Easy Credit: The Housing Channel
Manuel Adelino, Fuqua School of Business, Duke University

12:00 pm - 1:00 pm  LUNCH (450 Lounge)

1:00 pm - 1:40 pm  TBD
Amir Kermani, University of California, Berkeley, Haas School of Business

1:40 am - 2:20 pm  Rapid Fire Session

Credit and the Family: The Economic Consequences of Closing the Credit Gap of US Couples
Olivia Kim, MIT Sloan School of Management

The Demand for Long-Term Mortgage Contracts and the Role of Collateral
Lu Liu, Wharton, University of Pennsylvania

Closing Costs, Refinancing, and Inefficiencies in the Mortgage Market
David Zhang, Rice University
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<th>Time</th>
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<td>2:20 pm - 2:40 pm</td>
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| 2:40 pm - 3:20 pm | **Financing Insurance**  
                  | Adriano Rampini, Fuqua School of Business, Duke University         |
| 3:20 pm - 4:00 pm | Practical Finance: An Approximate Solution to Life-Cycle Portfolio Choice  
                  | James Choi, Yale School of Management                             |
| 4:00 pm - 4:20 pm | BREAK                                                                 |
| 4:20 pm - 5:00 pm | **Women in the Financial Sector**  
                  | Margarita Tsoutsoura, Olin Business School, Washington University in St. Louis |
| 6:00 pm - 10:00 pm| Dinner at Casati’s Modern Italian  
                  | 444 W Fullerton Pkwy  
                  | Chicago, Illinois 60614                                         |