Friday, February 22, 2008

8:30 a.m. Continental breakfast at the law school

9:00 a.m. – 10:00 a.m.
Time Inconsistency in the Credit Market
Lawrence Ausubel, University of Maryland Economics Department
(co-author: Hayian Shui)
Commentator: David Musto, University of Pennsylvania Wharton School

10:00 a.m. – 11:00 a.m.
Non-Judicial Debt Collection and Informal Bankruptcy
Amanda Dawsey, University of Montana Economics Department
(co-authors: Lawrence Ausubel, Richard Hynes)
Commentator: John Potter, University of Michigan Law School

11:00 a.m. Break

11:15 a.m. – 12:15 p.m.
The Age of Reason: Financial Decisions over the Lifecycle
John Driscoll, Economist, Federal Reserve Board
(co-authors: Sumit Agarwal, Xavier Gabaix, David Laibson)
Commentator: Paul Mahoney, University of Virginia School of Law

1:30 p.m. – 2:30 p.m.
Payday Lenders: Heroes or Villains?
Adair Morse, University of Chicago Graduate School of Business Finance
Commentator: Edward Morrison, Columbia University Law School

2:30 p.m. Break

2:45 p.m. – 3:45 p.m.
Do Payday Loans Cause Bankruptcy?
Paige Skiba, Vanderbilt University Law School
(co-author: Jeremy Tobacman)
Commentator: Carola Schenone, UVa McIntire School of Commerce
Saturday, February 23, 2008

8:15 a.m. – Continental breakfast at the law school

8:45 a.m. – 9:45 a.m.

*The Law, Economics and Psychology of Subprime Mortgage Contracts*
Oren Bar-Gill, New York University Law School
Commentator: Kevin Kordana, University of Virginia School of Law

9:45 a.m. – 10:45 a.m.

*Saving Your Home in Bankruptcy*
Michele White, University of California at San Diego Economics Department
(co-author: Ning Zhu)
Commentator: Richard Hynes, University of Virginia School of Law

10:45 a.m – 11:45 p.m.

*The Inefficiency of Refinancing*
Christopher Mayer, Columbia Business School Milstein Center for Real Estate
(co-authors: Tomasz Piskorski, Alexi Tschisty)
Commentator: David C. Smith, UVa McIntire School of Commerce

11:45 p.m. Buffet lunch in the law school faculty lounge