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Solutions To

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Shlomo Benartzi:

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Tomorrow How to Be
More DISCIPLINED -
6 Ways to Master Self
Control

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~~TEDxUCSD The~~

~~paradox of choice |~~

~~Barry Schwartz~~

~~Shlomo Benartzi |~~

~~Leading Authority on~~

~~Behavioural Finance~~

~~COMPLEX PTSD |~~

~~FROM SURVIVING~~

~~TO THRIVING~~ *Home*

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provides that help by

focusing on the

behavioral challenges

that led to this crisis

inertia, limited self-

control, loss aversion,

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and myopia--and transforms them into behavioral solutions. These solutions, or tools, are based on cutting edge behavioral finance research and they can dramatically improve outcomes by, for example, helping employees:

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*Practical Behavioral
Finance Solutions ...*

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Finance Solutions to

Improve 401(k) Plans

by. Shlomo Benartzi

(Goodreads Author)

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strategies for
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provides that help by
focusing on the
behavioral challenges
that led to this crisis
inertia, limited self-
control, loss aversion,

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and myopia—and transforms them into behavioral solutions. These solutions, or tools, are based on cutting edge behavioral finance research and they can dramatically improve outcomes by, for example, helping employees:

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*Practical Behavioral
Finance Solutions ...*

Save More Tomorrow provides that help by focusing on the behavioral challenges that led to this crisis—inertia, limited self-control, loss aversion, and myopia—and transforms them into behavioral solutions.

These solutions, or

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tools, are based on cutting edge behavioral finance research, and they have been shown to dramatically improve outcomes.

Books - Shlomo Benartzi

Save More Tomorrow provides that help by focusing on the behavioral challenges

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that led to this crisis
inertia, limited self-
control, loss aversion,
and myopia—and
transforms them into
behavioral solutions.
These solutions, or
tools, are based on
cutting edge
behavioral finance
research and they can
dramatically improve
outcomes by, for
example, helping

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Tomorrow

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Save More Tomorrow:

Practical Behavioral

Finance Solutions ...

In this paper, we propose such a prescriptive savings program, called Save More Tomorrow™ (hereafter, the SMarT program). The essence of the program is

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straightforward:
people commit in
advance to allocating
a portion of their
future salary
increases toward
retirement savings.

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*TomorrowTM: Using
Behavioral Economics
to ...*

Save More Tomorrow
provides that help by

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Focusing on the behavioral challenges that led to this crisis— inertia, limited self-control, loss aversion, and myopia—and transforms them into behavioral solutions. These solutions, or tools, are based on cutting edge behavioral finance research and they can dramatically improve

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outcomes by, for
example, helping
employees:

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provides that help by

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behavioral challenges

that led to this crisis

inertia, limited self-

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control, loss aversion, and myopia--and transforms them into behavioral solutions.

These solutions, or tools, are based on cutting edge behavioral finance research and they can dramatically improve outcomes by, for example, helping employees:

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*Save More Tomorrow:
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Finance Solutions ...*

Save More Tomorrow provides that help by focusing on the behavioral challenges that led to this crisis: inertia, limited self-control, loss aversion, and myopia—and transforms them into behavioral solutions.

These solutions, or

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tools, are based on cutting edge behavioral finance research and they can dramatically improve outcomes by, for example, helping employees:

Plans

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The SMarT Plan –
Save More Tomorrow.

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Tomorrow, or SMarT, is a pension program created by Thaler and Benartzi, designed to circumvent the above mentioned obstacles, thereby empowering people to save more. The program has varied in implementations, but has four main

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features: 1) Because of hyperbolic discounting, people will find it more attractive to save later than now.

Financial nudge: The classic example of Save More Tomorrow
The Save More Tomorrow, SMarT Plan, by Sholomo Benarzi and Richard

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Thaler, 2004,
proposed a way to
deal with the
problems of
retirement savings.
No matter what we
do, we are all in
organizations
pursuing changes in
people's behavior.
This is the decision
process in order to
save for retirement.
Analyzing the process

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Tomorrow

Practical

Save more tomorrow / Behavioral Economics

Benartzi is the author

of three books. His

first book was *Save*

More Tomorrow —it

focused on improving

retirement outcomes

by using behavioral

insights. His second

book, *Thinking*

Smarter, outlined a

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new approach to
reflecting on major life
decisions and setting
life goals.

Finance

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Misbehaving: The
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Behavioral Science
and Public Policy

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for Tourism

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Policy Nudge

Becoming a

Behavioral Science

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Money for Life

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