

## Save More Tomorrow Practical Behavioral Finance Solutions To Improve 401 K Plans

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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 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: Practical Behavioral Finance Solutions to Improve 401(k) Plans by, Shlomo Benartzi (Goodreads Author) 4.03 · Rating details · 39 ratings · 0 reviews One of the world's top experts in behavioral finance offers innovative strategies for improving 401(k) plans.

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

*Books - Shlomo Benartzi*

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In this paper, we propose such a prescriptive savings program, called Save More Tomorrow™ (hereafter, the SMarT program). The essence of the program is straightforward: people commit in advance to allocating a portion of their future salary increases toward retirement savings.

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The SMarT Plan – Save More 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 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 Benartzi and Richard 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 we can...

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

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