



2:40 pm **Break**

3:00 pm **Session IV: Developing Disclosures for Real Consumers to Help Prevent Deception, Delinquency, and Foreclosure – Where Should Policymakers Go From Here?**

This final panel will discuss how consumer information policies could be developed to help prevent deception and delinquencies in the mortgage market. The panel will include experts on information mortgage policy proposals, disclosure design, consumer behavior, and mortgage finance needs of consumers. Panelists will consider what information people need most, when they need the information, and the role of consumer research in designing and testing information that consumers will understand.

Session Participants:

Jeanne Hogarth, *Federal Reserve Board of Governors*
Vanessa Perry, *George Washington University*
Susan Kleimann, *Kleimann Communication Group*
Annamaria Lusardi, *Dartmouth College*
Sumit Agarwal, *Federal Reserve Bank of Chicago*
Susan Woodward, *Sand Hill Econometrics*

Jesse Leary, *Federal Trade Commission* (Chair and Discussion Leader)

4:30 pm **Closing Remarks**

Janis Pappalardo, *Federal Trade Commission*