

**Researchers**

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## Recording Now Available: Jonathan Zinman presents on IPA's Borrow Less Tomorrow (BoLT) program in webinar

On January 17, 2012, more than 360 people joined this discussion of the Borrow Less Tomorrow (BoLT) Program, a behavioral approach to helping low- and middle-income individuals and families pay down expensive debt. Using principles of behavioral economics, the BoLT Program helps consumers devise a repayment schedule and incorporates the use of peer support and reminders so that consumers both successfully pay down their debt and improve their credit scores. Developed by Innovations for Poverty Action (IPA), the BoLT Program has been implemented through several organizations including Encore Capital Group. Presenters discussed the implementation and results of the program.

Presenters included:

- **Jonathan Zinman**, Associate Professor of Economics, Dartmouth College and Academic Director, U.S. Household Finance Initiative, IPA
- **Christopher Trepel**, Senior Vice President, Corporate Affairs and Chief Scientific Officer, Encore Capital Group
- **Brian Enneking**, Vice President, Consumer Marketing, Encore Capital Group

This webinar was moderated by **Genevieve Melford**, Director of Research, CFED. Presentations were followed by a Q&A session.

For the full recording of this webinar, go

to: [http://cfed.org/knowledge\\_center/events/innovations\\_in\\_paying\\_down\\_debt\\_lessons\\_from\\_borrow\\_less\\_tomorrow\\_bolt/index.html](http://cfed.org/knowledge_center/events/innovations_in_paying_down_debt_lessons_from_borrow_less_tomorrow_bolt/index.html)

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