

# The Review of Financial Studies

- 1105**      **Consumers as Financiers: Consumer Surplus, Crowdfunding, and Initial Coin Offerings**  
Jeongmin Lee and Christine A. Parlour
- 1141**      **Contractual Restrictions and Debt Traps**  
Ernest Liu and Benjamin N. Roth
- 1183**      **Persistent Blessings of Luck: Theory and an Application to Venture Capital**  
Lin William Cong and Yizhou Xiao
- 1222**      **Lest We Forget: Learn from Out-of-Sample Forecast Errors When Optimizing Portfolios**  
Pedro Barroso and Konark Saxena
- 1279**      **Efficiency of Dynamic Portfolio Choices: An Experiment**  
Jacopo Magnani, Jean Paul Rabanal, Olga A. Rud, and Yabin Wang
- 1310**      **Conditional Dynamics and the Multihorizon Risk-Return Trade-Off**  
Mikhail Chernov, Lars A. Lochstoer, and Stig R. H. Lundebj
- 1348**      **Stock Return Extrapolation, Option Prices, and Variance Risk Premium**  
Adem Atmaz
- 1394**      **Option Return Predictability**  
Xintong (Eunice) Zhan, Bing Han, Jie Cao, and Qing Tong
- 1443**      **Disagreement in the Equity Options Market and Stock Returns**  
Benjamin Golez and Ruslan Goyenko
- 1480**      **Short-term Momentum**  
Mamdouh Medhat and Maik Schmeling
- 1527**      **Fiscal Cyclicalitv and Currency Risk Premia**  
Zhengyang Jiang
- 1553**      **Inflating Away the Public Debt? An Empirical Assessment**  
Jens Hilscher, Alon Raviv, and Ricardo Reis