ABSTRACT: We conducted a field experiment with four universities to measure the impact of interventions designed to leverage present bias and “the fresh start effect” to increase employee savings. We randomized the mailings sent to 8,683 low-saving and non-saving employees encouraging increased retirement plan contributions. These mailings allowed employees to increase savings by completing a simple form. Control group recipients were encouraged to increase savings immediately. Employees in a “standard delay” group could choose whether to increase savings immediately or at a time delay (e.g., in three months). Employees in a third, “meaningful delay” group received mailings identical to those in the second group, except their time delay option corresponded to increasing savings after a future “fresh start date” (e.g., after their next birthday, after New Year’s). Relative to employees offered a standard delay option, those invited to delay savings plan enrollment until after a “fresh start date” saved more. However, employees given a choice between an immediate savings increase and a delayed increase were no more likely to increase savings in response to the mailing, and, in fact, exhibited lower savings rates over our eight-month follow-up period than employees in the control group. A laboratory study provides suggestive evidence that the reduced savings rates we detected in the standard delay group may have been the result of an unintentional recommendation conveyed by offering a delayed enrollment option. Participants believed that the mailing offering a delayed savings option suggested that saving for retirement was not urgent. These findings highlight that inferred recommendations are important to consider when designing communications and that the widespread success of the Save More Tomorrow program relies on the subtle interaction of design elements instead of the merely additive effect of several distinct psychological features.