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**TITLE:** Not all minds that wander are lost: Neural underpinnings, dynamic control, and clinical relevance of self-generated cognition

**ABSTRACT:** Despite continual sensory stimulation by the complex environment in which we live, the human mind has the capacity to overcome external constraints in favor of a different time, place, or mental perspective. Whether commuting to work or attempting *to* work, we often find ourselves simulating past experiences, planning upcoming activities, and reflecting on the lives of other people.  Supporting its frequent occurrence, these “self-generated thoughts” are associated with a wide variety of benefits, enabling us to confront future challenges, solve problems, and navigate our social world. At the same time, the experience can be associated with significant costs, impairing learning and psychological well-being.  Understanding the factors that give rise to this variability could help individuals harness the beneficial aspects of self-generated cognition and, in doing so, lead more productive and happier lives.  In this talk, I will approach this objective by drawing on multi-disciplinary research spanning cognitive science, neuroscience, and psychopathology.  I will first showcase self-generated cognition as a complex and heterogeneous class of cognition rooted in conceptual processing whose costs and benefits depend on multiple factors.  I will then discuss a parallel line of work suggesting that different aspects of self-generated cognition are supported by different components within a large-scale brain system called the “default network.” Here I will highlight the dynamic nature of the default network, emphasizing its interaction with executive control systems when regulating aspects of self-generated cognition.  Finally, I will conclude by discussing the psychological and clinical implications of when thought content becomes polarized or network interactions become disrupted or imbalanced.