

## AREAS OF EXPERTISE

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Credit and debt collection markets, credit reporting, student loans, the Consumer Financial Protection Bureau, bankruptcy and debtor-creditor law, commercial law, consumer law, access to civil justice, randomized control trials in law, and empirical analysis of the law.

## ACADEMIC APPOINTMENTS

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### **University of California, Irvine School of Law**

*Professor of Law*, 2017–present

- Director, UCI Law Student Loan Law Initiative
- Courses Taught: Contracts, Bankruptcy and Debtor-Creditor Law, Secured Transactions, The Consumer Financial Protection Bureau, Consumer Finance Law & Policy

### **University of Connecticut School of Law, Hartford, CT**

*Associate Professor of Law and Jeremy Bentham Scholar*, 2012–2018

- Courses Taught: Contracts, Bankruptcy and Debtor-Creditor Law, Secured Transactions, Consumer Law: Debt Collection, Consumer Bankruptcy Seminar, The Consumer Financial Protection Bureau: A Seminar, Modern Consumer Law

## PUBLICATIONS

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### **Articles**

- *The Debt Collection Pandemic* (with Pamela Foohey & Christopher Odinet), 11 CALIFORNIA LAW REVIEW ONLINE 222 (2020).
- *The Folly of Credit As Pandemic Relief* (with Pamela Foohey & Christopher Odinet), 68 UCLA L. REV. DISC. 126 (2020).
- *CARES Act Gimmicks: How Not To Give People Money During a Pandemic And What To Do Instead* (with Pamela Foohey & Christopher Odinet), 2020 UNIVERSITY OF ILLINOIS LAW REVIEW ONLINE 81.
- *Student Debt is a Civil Rights Issue: The Case for Debt Relief and Higher Education Reform* (with Jonathan Glater) 55 HARVARD CIVIL RIGHTS-CIVIL LIBERTIES LAW REVIEW (2020).
- *A No-Contest Discharge for Uncollectable Student Loans* (with Matthew Bruckner, Brook Gotberg & Chrystin Ondersma), 91 UNIV. OF COLORADO LAW REVIEW 183 (2019).
- *Ending Perpetual Debts*, 59 HOUSTON LAW REVIEW 609 (2018).
- *Lessons from Bankruptcy Reform in the Private Student Loan Market* (with Alexei Alexandrov), 11 HARVARD LAW & POLICY REVIEW 175 (2017).
- *Self-Help, Reimagined* (with D. James Greiner & Lois R. Lupica), 92 INDIANA LAW JOURNAL 1119 (2017).
- *Dirty Debts Sold Dirt Cheap*, 52 HARVARD JOURNAL ON LEGISLATION 41 (2015).
- *Reforming Preference Law*, 100 IOWA LAW REVIEW BULLETIN 41 (2015).
- *Improving the Lives of Individuals in Financial Distress Using a Randomized Control Trial:*

*A Research and Clinical Approach*, 20 GEORGETOWN JOURNAL ON POVERTY LAW & POLICY 449 (2013) (with D. James Greiner, Lois R. Lupica & Rebecca L. Sandefur).

- *The Distribution of Assets in Consumer Chapter 7 Bankruptcy Cases*, 83 AMERICAN BANKRUPTCY LAW JOURNAL 795 (2009) (peer reviewed).

### Book Chapters

- *Private Student Loans and Bankruptcy: Did Four-Year Undergraduates Benefit from the Increased Collectability of Student Loans?* in STUDENT LOANS AND THE DYNAMICS OF DEBT, KEVIN HOLLENBECK AND BRAD HERSHBEIN, EDS. (UPJOHN PRESS 2015) (with Xiaoling Ang).

### Opinion Editorials, Trade Journals & Other

- OP-ED, THE CONVERSATION, *Bankruptcy courts ill-prepared for tsunami of people going broke from coronavirus shutdown* (with Paige Skiba, Pamela Foohey, Sara Greene, and Michelle McKinnon) (May 13, 2020).
- OP-ED, *Financing the Pandemic: Saddling People with Debt versus Helping Them with Money*, DUKE FINREG BLOG (May 12, 2020).
- OP-ED, *Time is Running Out to Protect Americans' Relief Payments from Debt Collectors*, HARVARD LAW REVIEW BLOG (with Pamela Foohey and Christopher Odinet) (Apr. 7, 2020).
- OP-ED, *AB 376 can help respond to the student debt crisis*, DAILY JOURNAL (with Jonathan Glater) (Mar. 3, 2020).
- *Engaging Financially Distressed Consumers*, 26 COMMUNITIES & BANKING 23 (Summer 2015) (with D. James Greiner & Lois R. Lupica).
- *ABI Chapter 11 Survey Results*, 33 AMERICAN BANKRUPTCY INSTITUTE JOURNAL 10 (July 2014).

### HONORS/DISTINCTIONS

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- Editorial Advisory Board, Law & Society Review (2020—present).
- Affiliated Faculty, California Policy Lab (2019—present).
- American Law Institute, Elected Member (2019—present).
- Fellow of the American Bar Foundation (2019—present).
- American Bankruptcy Institute 40 under 40 Honoree (2018).
- Commission Member, American Bankruptcy Institute Commission on Consumer Bankruptcy (2017—2019).
- Affiliated Faculty, Access to Justice Lab at Harvard Law School (2016—present).
- Affiliated Faculty, Harvard Law School Center on the Legal Profession (2013—present).
- National Conference of Bankruptcy Judges / American Bankruptcy Law Journal Fellow (2013).
- Recipient, Judge John R. Brown Award for Excellence in Legal Writing (2010).

### ORIGINAL EMPIRICAL PROJECTS

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- **Financial Distress Research Project (ongoing):** Randomized control trial of individuals who have been sued on at least one credit card collection case to evaluate effectiveness of (1) an offer of a lawyer, (2) an offer of an incentive to undergo financial counseling of the type

required in bankruptcy (pre-discharge counseling), and (3) a combination of (1) and (2) on the individual's financial health (e.g., credit scores and credit reports) and other outcomes. Co-Principal Investigator with D. James Greiner (Harvard Law School) and Lois R. Lupica (Maine Law School). Study will involve between approximately 1,200 participants. We have raised over \$1.4 million in direct and indirect costs to fund project.

- **The Problem of Default, Part 2 (ongoing):** This randomized control study tests the effectiveness of low-cost mailings to decrease default rates in debt collection cases. The mailings incorporate learnings from psychology, public health, adult education, and other literatures and attempt to address what psychological barriers to responding to the lawsuit. Co-PI with D. James Greiner (Harvard Law School), Andrea Matthews (Consumer Financial Protection Bureau), and Roseanna Sommers (Yale University).
- **Studying Consumers Who Have Non-Exempt Assets in Bankruptcy (completed):** Examined over 2,500 randomly sampled bankruptcy cases to find the number of consumer Chapter 7 bankruptcy cases that had non-exempt assets. Coded subsample of asset cases for over 40 variables.

## GRANTS AWARDED

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Grants awarded to support the Student Loan Law Initiative:

- Student Borrower Protection Center (\$75,000).

Grants awarded to support the Financial Distress Research Project. Total awards: \$1,461,594 for direct costs and overhead:

- UConn Research in Excellence Program Grant (2017) (\$25,000).
- Laura and John Arnold Foundation (2016) (\$567,896).
- Abdul Latif Jameel Poverty Action Lab (J-PAL) (2016) (\$75,000).
- American Bankruptcy Institute Foundation (2015) (\$249,500).
- Sears Fund (administered by the National Association of Attorneys General) (2015) (\$25,000).
- National Science Foundation Law & Social Sciences Collaborative Grant (2014) (\$430,511 in total project funding).
- National Conference of Bankruptcy Judges Endowment for Education (2014) (\$26,395).
- American Bankruptcy Institute Foundation (2013) (\$14,400).
- Edmond J. Safra Center for Ethics (2013) (\$47,892).

## SCHOLARLY PRESENTATIONS (SELECTED)

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- #ScholarStrike Teach-In on Racial Justice and the Law, Race Matters (Sept. 14, 2020).
- COVID-19 Bankruptcy Working Group Conference (Aug. 27, 2020).
- “Student Debt is a Civil Rights Issue”
  - Harvard Law School (Cambridge, MA, Mar. 2, 2020).
  - Household Finance Collaborative Research Network, Law & Society Association Annual Meeting (Washington, DC, June 2, 2019).
- “The Student Debt Crisis: Lives on Hold,” Symposium of the Attorney General of Oregon (Portland, OR, May 9, 2019).

- “Thinking Like a Non-Lawyer,” University of Indiana Maurer School of Law (Bloomington, IN, April 4, 2019).
- Loyola Consumer Law Symposium on the Consumer Financial Protection Bureau (Chicago, IL, Mar. 22, 2019).
- “Reigning in the Student Debt Crisis,” UCI Law (Mar. 12, 2019, Irvine, CA).
- American Bar Association Business Bankruptcy Committee, Pro Bono Attorneys Taking On Student Loan Dischargeability Issues (San Antonio, TX, Oct. 28, 2018).
- “Debt Buyers and Debt Collection,” Consumer Federation of America Financial Services Conference 2017 (Nov. 30-Dec. 1, 2017, Washington, DC).
- American Bankruptcy Law Journal – American Bar Association Symposium, Giving Colleges a Fresh Start (Las Vegas, NV, Oct. 11, 2017).
- “How the Poor Still Pay More: A Re-Examination of Urban Poverty in the Twenty-First Century,” Fordham Urban Law Journal (New York, NY, April 7, 2017).
- “Protecting Consumers in a New Era,” Rutgers Law School (Newark, NJ, March 31, 2017).
- Association of American Law Schools (AALS) Conf. (San Francisco, CA, Jan. 5-7, 2017).
  - “Higher Education, Finance, and Student Debt,” Section on Socio-Economics.
  - “New Directions in Access to Justice Research – Measuring Outcomes.”
- Presented at multiple conferences: “Ending Perpetual Debts”
  - University of North Carolina School of Law Faculty Workshop (Chapel Hill, NC, Nov. 10, 2016).
  - Law & Society Annual Meeting (NOLA, May 31, 2016).
  - Discussed at “The Ethics of Bankruptcy” faculty colloquia at Georgetown University (Wash., DC, April 1, 2016).
  - Faculty workshop presentation at the University of Illinois Law School (Urbana-Champaign, IL, Oct. 15, 2015).
- “Buying Claims in Consumer Cases,” National Conference of Bankruptcy Judges 89th Annual Conference (Miami, FL, Sept. 29, 2015).
- Association of Professors of Political Economy and the Law Conference on Higher Education Finance (Buffalo, NY, June 2015).
- “Automatic Bankruptcy,” Law & Society Association Annual Conference, presenter (Seattle, WA, May 2015).
- “Undue Hardship: An Analysis of Student Loan Debt Discharge in Bankruptcy,” Emory Bankruptcy Developments Journal Symposium (Atlanta, GA, Feb. 26, 2015).
- Association of American Law Schools Annual Conference (Wash., DC, Jan. 2-5, 2015).
  - “Emerging Scholars in Commercial and Consumer Law,” Section on Commercial & Related Consumer Law
  - “The Next Generation of Bankruptcy Reform,” Section on Creditors’ & Debtors’ Rights.
  - “Extreme Empirical Methods” panel, Section on Law & Social Sciences.
- “Lay Deployment of Professional Legal Knowledge,” American Bankruptcy Institute / Brooklyn Law School Junior Bankruptcy Scholars Conf. (New York, NY, Nov. 20-21, 2014).
- Law & Society Association Annual Conference, presenter, session chair, and discussant in panels relating to Household Debt & Insolvency and Access to Justice (Minneapolis, MN, May 29-June 1, 2014).
- “Effect of BAPCPA on Community College v. For-Profit College Loans,” Suffolk Student

Loans Conference, invited from Call for Papers (Boston, MA, April 11-12, 2014).

- Presented at multiple conferences: “Private Student Loans and BAPCPA: Did Consumers Benefit from Increased Collectability of Student Loans?” (with Xiaoling Ang).
  - Conference on Empirical Legal Studies (Philadelphia, PA, Oct. 25-26, 2013).
  - W.E. Upjohn Institute, Spencer Foundation, and Ford School Conference on Student Loans (Ann Arbor, MI, Oct. 24-25, 2013).
  - Midwest Law & Economics Conference (Champaign, IL, Oct. 10-11, 2013).
- Presented at multiple conferences: “Dirty Debts Sold Dirt Cheap” (formerly titled “Evidence of Illegality in Consumer Debt Purchasing Contracts”)
  - Law & Society Annual Conference (Boston, MA, May 30, 2013).
  - UConn Law Junior Scholars Conference (Hartford, CT, June 14, 2013).
- “Success of Finance Companies in Bankruptcy,” LoPucki UCLA Bankruptcy Success Modeling Conference, invited presentation of empirical research-in-progress on commercial bankruptcy success (Los Angeles, CA, Feb. 15, 2013).
- “Learning to Use the Randomized Control Trial Method, by Example: An RCT Testing What Works for Individuals in Financial Distress and an Investigation into the Debt Collection System,” Association of American Law Schools (AALS) Joint Session panel on the Debt Crisis, Poverty Law & Clinical Legal Education sections, invited presenter selected from the Call for Papers (New Orleans, LA, Jan. 5, 2013).
- “Improving the Lives of Individuals in Financial Distress: A Randomized Control Trial To Determine What Works, And an Investigation into the Debt Collection Industry.”
  - Federal Trade Commission Division of Financial Practices (Wash., DC, Oct. 4, 2012).
  - Consumer Financial Protection Bureau (Wash., DC, Oct. 4, 2012).
  - Access to Civil Justice Conference, poster presentation (Chicago, IL, Dec. 7, 2012).

#### SERVICE TO INSTITUTION (SELECTED)

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- UCI: Chair, Promotion & Tenure Committee (2020-21) (elected); UCI: Faculty Advisory Council (2019-20) (elected); Promotion & Tenure Committee (2019-20) (elected); Chair, Teaching Evaluations Committee (2019-20); Appointments Committee (2018-19); Student Loan Law Initiative Director (2018-present).
- UConn: Admissions Committee (2017-18); Ad Hoc Committee on Faculty Recognition (2015-17); Educational Policy and Petitions Committee (2016-18); Public Interest Law Symposium Advisor (2014-15); Clerkships Committee (2013-14); Pro Bono Committee (2012-13).

#### SERVICE TO ACADEMY / PUBLIC (SELECTED)

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- Law & Society Review, Reviewer (2019).
- Commission Member, ABI Commission on Consumer Bankruptcy (2017—2019).
- Blogger, Credit Slips, [www.creditslips.org](http://www.creditslips.org) (Jan. 2014—present).
- Co-Chair, Law & Society Association’s section on Household Finance (2014—present).
- Invited Attendee, Workshop on Access to Justice and Data (Washington, DC, June 2019).
- Chair (2018-19), Vice-Chair (2017-18), Member of Executive Committee (2013-17, 2019-20), Section on Commercial and Related Consumer Law, American Association of Law Schools.

- Chair-Elect (2018-19), Secretary/Treasurer (2013-16), Executive Committee Member (2016-18), Section on Law & Social Sciences, American Association of Law Schools.
- Workshop on Federal Court Data funded by the National Science Foundation, closed session, invited participant (Philadelphia, IL, Oct. 8-9, 2015).
- Access to Civil Justice: Re-Envisioning and Reinvigorating Research Workshop funded by National Science Foundation Law & Social Sciences Program, closed session, invited participant (Chicago, IL, Dec. 7-8, 2012).

### SERVICE TO GOVERNMENT (SELECTED)

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- Testimony Before the House Financial Services Committee, Sept. 26, 2019 (hearing on “Examining Legislation to Protect Consumers and Small Business Owners from Abusive Debt Collection Practices”).
- Testimony Before the House Judiciary Committee, Subcommittee on Antitrust, Commercial and Administrative Law, June 19, 2019 (hearing on “Oversight of Bankruptcy Law and Legislative Proposals”).
- Comment Letter to Department of Education regarding the treatment of student loans in bankruptcy (May 22, 2018) (co-lead author).
- Member, Steering Committee to Respond to Consumer Financial Protection Bureau Requests for Information (2018).
  - The responses submitted by scholars and regulators as a result of this committee are available on a website set up by Patricia McCoy (Boston College Law School): <https://lawdigitalcommons.bc.edu/cfpb-comments/>.
- Amicus Brief of Scholars Consumer Finance Regulation in support of Plaintiff, *English v. Trump*, United States Court of Appeals for the District of Columbia, (2018) (co-author; represented by Law Offices of Courtney Weiner).
- Invited to participate in invitation-only “Convening on Student Loan Data Conference” at the Federal Reserve Bank of New York (New York, Mar. 4, 2015).
- Invited to private roundtable discussion on student loans with Deputy Secretary of the Treasury Sarah Raskin (Wash., DC, June 3, 2014).
- Comment Letter to Consumer Financial Protection Bureau’s Advanced Notice of Proposed Rulemaking in Debt Collection (with Patricia McCoy) (Feb. 28, 2014).
- Consumer Financial Protection Bureau Hearing on Debt Collection, invited panelist (Portland, ME, July 10, 2013).
- Consumer Financial Protection Bureau / Federal Trade Commission “Life of a Debt” closed session, invited participant (Wash., DC, June 7, 2013).

### SERVICE TO LEGAL PROFESSION AND PROFESSIONAL COMMUNITIES (SELECTED)

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- #ScholarStrike Teach-in: Race Matters (Sept. 9, 2020).
- Discussant, Berkeley Consumer Law Conference (Berkeley, CA, March 5, 2020).
- Student Loan Law Initiative Symposium (Feb. 21, 2020).
- Discussant, Access to Justice Conference at UCI (Feb. 7, 2020).
- Presentation to Bankruptcy Southern District Court Judges (Dec. 2019).
- “Race and Student Loans in Consumer Bankruptcy,” ABI Winter Leadership Meeting (Dec. 6, 2019).
- Lumina Student Debt Event (Dec. 2, 2019).
- CCFL Consumer Finance (Nov. 2019).

- Organizer, Student Loan Law Initiative Colloquium (Oct. 4, 2019).
- Podcast: “Members of ABI’s Commission on Consumer Bankruptcy Discuss Student Loan Recommendations - Ep. 231,” American Bankruptcy Institute (Jun. 19, 2019).
- Education Committee Member, National Conference of Bankruptcy Judges (2017-18).
- Advisor, UpSolve (non-profit startup that helps low-income individuals file bankruptcy for free) (2016—present), [www.upsolve.org](http://www.upsolve.org)
- Invited panelist at:
  - “Debt Collection,” Annual Conference on Consumer Finance Law (Ft. Worth, TX, Nov. 7, 2019).
  - “Eliminating Debt and Combating Poverty” at American Bar Association’s Midyear Meeting (Houston, TX, Feb. 6, 2015).
  - “Consumer Debt Buying and UDAAP: Point/Counter-point” at Debt Buyer’s Association Annual Meeting (Las Vegas, NV, Feb. 4, 2015).
  - “Assisting Consumers in Debt Collection Cases,” American Bar Association / National Legal Aid & Defender Equal Justice Conference (Portland, OR, May 1-3, 2014).
  - “Debt Buying: The Players, The Profits, and The Predators,” Louisiana State Bar Association, Consumer-Mortgage Law: The Players, Procedures, Practices, and Pitfalls seminar (New Orleans, LA, Nov. 15, 2013).
  - “The Evolving Debt Collection State and Federal Legal and Regulatory Landscape: Emerging Change,” Financial Services Collections & Credit Risk Conference (Chicago, IL, Oct. 21-23, 2013).

#### INTERVIEW, MEDIA APPEARANCES, AND OP-EDS (SELECTED)

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- WALL STREET JOURNAL PRO BANKRUPTCY, *Appeals Court Weakens Bankruptcy Protections for Private Student Loans* (Sept. 1, 2020).
- CNN MONEY, *Getting Rid of Student Debt in Bankruptcy is Tough. A New Company Wants to Change That* (Feb. 20, 2020).
- MARKETWATCH, *Consumer watchdog tweets ‘negligent or worse’ advice to student-loan borrowers, advocates say* (May 30, 2019).
- MARKETWATCH, *Bankrupt student loan borrowers could finally get a break* (Apr. 15, 2019).
- MARKETWATCH, *SoFi settles with FTC over claims it inflated the average amounts borrowers would save by refinancing* (Oct. 30, 2019).
- STAMFORD ADVOCATE, *Synchrony closes on 10-figure deal with PayPal* (Jul. 3, 2018).
- THINKPROGRESS, *How debt collectors profit off of unconstitutional threats* (Feb. 21, 2018).
- BANKRATE.COM, *Can the CFPB Remain Relevant?* (Feb. 6, 2018).
- STAMFORD ADVOCATE, *Synchrony-PayPal partnership points to digital payments’ rise* (Dec. 3, 2017).
- MARKETWATCH, *Trump administration confirms it wants to shield student-loan companies from state laws* (Mar. 9, 2018). STAMFORD ADVOCATE, *Synchrony Faces ‘New Normal’ of Larger Losses* (Jun. 6, 2017).
- MARKETWATCH, *Can this Blob Help People Fight Debt Collectors?* (May 21, 2017). LAW360, *Justices Stem the Tide of Suits Against Stale Debt Collectors* (May 16, 2017).
- INSIDEARM, *Project Launches to Test New Kind of Self-Help for Consumers Who Are Sued for Debt Collection* (May 15, 2017).

- STAMFORD ADVOCATE, *New Study Set to Assess Debt in Connecticut* (May 11, 2017).
- MARKETWATCH, *This Class Action Lawsuit May Offer Hope for Student Loan Borrowers in Bankruptcy* (Apr. 8, 2017).
- BLOOMBERG LAW RADIO SHOW, *CFPB Structure and the Ninth Circuit En Banc Decision* (Feb. 17, 2017).
- LAW360, *Justices to Resolve Clash Over Stale Debt in Bankruptcy* (Oct. 13, 2016).
- BLOOMBERG LAW RADIO SHOW, *CFPB Structure Unconstitutional* (Oct. 12, 2016).
- WALL STREET JOURNAL, *Supreme Court Agrees to Hear Debt Collection Case* (Oct. 12, 2016).
- NPR MARKETPLACE TECH, *Facebook's Decision to Harvest Data from Whatsapp Users* (Sept. 28, 2016).
- NBC CONNECTICUT NEWS, *Bankruptcy for Hartford Considered Final Option* (Aug. 29, 2016).
- NPR MARKETPLACE TECH, *Comcast Lawsuit* (Aug. 9, 2016).
- BLOOMBERG LAW RADIO SHOW, *Spokeo Supreme Court Case* (Nov. 5, 2015).
- BLOOMBERG BNA, *Debt-Buyers Face Many Land Mines, Panelists Say* (Sep. 30, 2015).
- WALL STREET JOURNAL, *Federal Lawmakers Propose Credit Reporting Changes* (Jul. 27, 2015).
- BLOOMBERG BNA BANKING DAILY BULLETIN, *Citibank to Pay \$770 Million on Card Claims As \$35M CFPB Penalty Called Largest So Far* (June 2015).
- NBC CONNECTICUT TROUBLESHOOTERS, *Old Debt Can Take a Chunk Out of Your Paycheck* (May 14, 2015).
- WALL STREET JOURNAL, *Major Banks to Delete Records for Some Borrowers Who Filed For Bankruptcy* (May 13, 2015).
- INSIDEARM, *Consumer Advocate Wants to End Debt Sales with Warranty Disclaimers* (March 6, 2015).
- FORBES, *CFPB's Loan Report Attacks Lenders Rather Than Empowering Students* (Oct. 21, 2014).
- THE MOTLEY FOOL, *We All Lose Under Current Student Loan Bankruptcy Rules* (Sep. 28, 2014).
- BLOOMBERG LAW RADIO SHOW, *CFPB Focused on Debt Collection Law Firms* (Aug. 14, 2014).
- BLOOMBERG NEWS, *Firm Suing 270 Debtors Daily Accused of High Speed Errors* (Aug. 8, 2014).
- DAILY HAMPSHIRE GAZETTE, *Debtor's Jail? South Hadley Man Describes Day He Was Jailed in Dispute Over \$508* (Jul. 18, 2014).
- BOSTON GLOBE, *Law, Empathy at Issue in Jailing of Debtor* (Jul. 2, 2014).
- AMERICAN BANKER, *Complaint Data Key to CFPB Scrutiny of Debt Collectors* (Jul. 10, 2013).

## EDUCATION

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### Harvard Law School

J.D., *cum laude*, June 2009

Honors:

- American Bankruptcy Institute Award for Outstanding Bankruptcy Student
- Harvard Academic Fellowship, Summer 2008 & 2009

Activities:

- Senior Editor, *Harvard International Law Journal*
- Teaching Assistant, Contracts with Professor Elizabeth Warren
- Represented clients in bankruptcy and small claims court debt collection proceedings, Predatory Lending / Consumer Protection Clinic



## **Massachusetts Institute of Technology**

B.S. in Electrical Engineering and Computer Science, June 2001

B.S. in Political Science, June 2001

- Thesis: “High Tech Goes to Washington: A Look at High Tech Lobbying Effectiveness in 1998 and 2000” (using a qualitative case study and a statistical model, this paper analyzed the economic factors that influenced the high-tech industry to donate to Congress and the correlation between donations to Congressional members with members’ voting behavior).

## **FELLOWSHIPS & EMPLOYMENT**

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### **Consumer Financial Protection Bureau, Washington, DC**

*Policy Fellow*, Deposits, Cash, Collections & Reporting Markets Office (Research, Markets & Regulations division), May 2011 – April 2012

- Co-authored two reports to Congress and the President regarding (1) the way remittances can be used in credit scoring, and (2) the difference in credit scores obtained by consumers and those obtained by lenders when making credit decisions.
- Advised Bureau staff on debt collection and credit reporting issues including internal presentations to supervision, enforcement, regulations, and other divisions.
- Authored or co-authored internal market and legal reports on credit reporting, debt collection, and credit counseling / debt settlement markets. Presented reports to offices internally (e.g., enforcement and regulation) and also Bureau-wide.
- Expertise in credit reporting and scoring, debt buying and debt collection, debt relief, credit entry markets, student loans, unbanked populations, and fringe financial markets.

### **Ropes & Gray, L.L.P., Boston, MA**

*Associate*, Litigation Department, Nov. 2010 – May 2011

### **Honorable Judge Juan R. Torruella, U.S. Court of Appeals for the First Circuit, San Juan, PR**

*Law Clerk*, Aug. 2009 – Aug. 2010

### **Ropes & Gray, L.L.P., Boston, MA**

*Summer Associate*, Summer 2008 & 2009

### **Robins, Kaplan, Miller & Ciresi, L.L.P., Boston, MA**

*Summer Associate*, Summer 2007; *Clerk*, Sept. 2007 – Jan. 2008

### **Office of State Senator Jarrett T. Barrios, Boston, MA**

*Director of Special Projects and Budget Director*, July 2004 – Aug. 2006

- Representative bills drafted included bills requiring credit reporting agencies to allow MA consumers to freeze their credit reports; data collectors to notify consumers of a data breach; and check cashers, payday lenders, and money transfer operators to plainly disclose all fees.

## **BAR ADMISSIONS**

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Admitted to the bars of Massachusetts (active) and the U.S. Court of Appeals for the First Circuit.