Dalié Jiménez

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AREAS OF EXPERTISE

Debt and Credit, contracts, bankruptcy, student loans, credit reporting, the Consumer Financial Protection Bureau, commercial law, consumer law, access to civil justice, randomized control trials in law, and empirical analysis of the law.

ACADEMIC APPOINTMENTS

University of California, Irvine School of Law
Professor of Law, 2017-present

- Director, UC Student Loan Law Initiative at UCI Law (2018—present)
- Courses Taught: Contracts, Bankruptcy and Debtor-Creditor Law, Secured Transactions, The Consumer Financial Protection Bureau, Consumer Law, The Law of Debt.

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.

HONORS/DISTINCTIONS

- American College of Consumer Financial Services Lawyers, Elected Member (2024).
- Editorial Advisory Board, Law & Society Review (2020—present).
- American Law Institute, Elected Member (2019).
- Fellow of the American Bar Foundation (2019).
- American Bankruptcy Institute 40 under 40 Honoree (2018).
- Commission Member, American Bankruptcy Institute Commission on Consumer Bankruptcy (2017—2019).
- National Conference of Bankruptcy Judges / American Bankruptcy Law Journal Fellow (2013).
- Recipient, Judge John R. Brown Award for Excellence in Legal Writing (2010).

PUBLICATIONS

Articles

- *Full Discharge Ahead? An Empirical Look at the New Student Loan Discharge Process in Bankruptcy* (with Belisa Pang and Matthew Bruckner), 41 Emory Bankruptcy Developments Journal 259 (2025) [SSRN link].
- *Pay to Plead: Finding Unfairness and Abusive Practices in California Debt Collection Cases* (with Claire Johnson Raba), 44 REVIEW OF BANKING & FINANCIAL LAW 113 (2024) [SSRN link].
- *Decreasing Supply to the Assembly Line of Debt Collection Litigation*, 135 HARVARD LAW REVIEW FORUM 374 (2022) [SSRN link].
- *Steering Loan Modifications Post-Pandemic* (with Pamela Foohey & Christopher Odinet), 85 LAW

& CONTEMPORARY PROBLEMS 201 (2022) [SSRN link].

- *The Debt Collection Pandemic* (with Pamela Foohey & Christopher Odinet), 11 CALIFORNIA LAW REVIEW ONLINE 222 (2020) [SSRN link].
- *The Folly of Credit as Pandemic Relief* (with Pamela Foohey & Christopher Odinet), 68 UCLA L. REV. DISC. 126 (2020) [SSRN link].
- *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 [SSRN link].
- *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) [SSRN].
  - Featured in *Then & Now* podcast (2022).
- *A No-Contest Discharge for Uncollectable Student Loans* (with Matthew Bruckner, Brook Gotberg & Chrystin Ondersma), 91 UNIV. OF COLORADO LAW REVIEW 183 (2019) [SSRN link].
- *Ending Perpetual Debts*, 59 HOUSTON LAW REVIEW 609 (2018) [SSRN link].
- *Lessons from Bankruptcy Reform in the Private Student Loan Market* (with Alexei Alexandrov), 11 HARVARD LAW & POLICY REVIEW 175 (2017) [SSRN link].
- *Self-Help, Reimagined* (with D. James Greiner & Lois R. Lupica), 92 INDIANA LAW JOURNAL 1119 (2017) [SSRN link].
- *Dirty Debts Sold Dirt Cheap*, 52 HARVARD JOURNAL ON LEGISLATION 41 (2015) [SSRN link].
- *Reforming Preference Law*, 100 IOWA LAW REVIEW BULLETIN 41 (2015) [SSRN link].
- *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) [SSRN link].
- *The Distribution of Assets in Consumer Chapter 7 Bankruptcy Cases*, 83 AMERICAN BANKRUPTCY LAW JOURNAL 795 (2009) (peer reviewed) [SSRN link].

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).

Congressional Testimony, Briefs & Regulatory Comments

- Witness, US Senate Committee on Banking, Housing & Urban Affairs, Subcommittee on Financial Institutions and Consumer Protection. Hearing: "Back to School: Shedding Light on RISKS and Harm in the Private Student Lending and Servicing Market" (Sept. 17, 2024) (written testimony of Dalié Jiménez).
- DEPARTMENT of Education, Comment Letter on (Aug. 10, 2022) (letter).
- Witness, US House of Representatives Committee on Financial Services. Hearing on Examining Legislation to Protect Consumers and Small Business Owners from Abusive Debt Collection Practices. Sep. 26, 2019. 116st sess. Washington: GPO, 2019 (written testimony of Dalié Jiménez).
- Witness, US House of Representatives Committee on the Judiciary. Sub. On Antitrust, Commercial, and Administrative Law, Hearing on Oversight of Bankruptcy Law and LEGISLATIVE Proposals. Jun. 25, 2019. 116st sess. Washington: GPO, 2019 (written testimony of Dalié Jiménez).

- CONSUMER Financial Protection Bureau, Comment Letter on Proposed Debt Collection Rule, Gina M. Calabrese, Judith Fox, Dalié Jiménez, Neil L. Sobol, Jeff Sovern, Mary Spector (Sep. 19, 2016).
- Department of Education, Comment Letter on Request for Information on Evaluating Undue Hardship Claims in Adversary Actions Seeking Student Loan Discharge Bankruptcy PROCEEDINGS, Dalié Jiménez, Matthew Bruckner, Pamela Foohey, Brook Gotberg, Chrystin Ondersma (May 23, 2018).
- Brief of Amici Curiae Consumer Financial Regulation Scholars in Support of Plaintiff-Appellant Leandra English, English v. Trump, No. 18-5007 (D.C. Cir.).

Reports, Short Articles & Opinion Editorials

- REPORT, Debt *Documentation Requirements in State Court and Access to Credit*, The Debt Collection Lab (with Abhay Aneja, Claire Johnson Raba, Prasad Krishnamurthy, and Manisha Padi) (September 2024).
- REPORT, *More Paper in Texas: An Evaluation of Documentation Reforms in State Court*, The Debt Collection Lab (with Abhay Aneja, Julia Byeon, Luis Faundez, Doug A. Lewis, Claire Johnson RABA, Prasad Krishnamurthy, and Manisha Padi) (September 2024).
- REPORT, *Student Loan Borrowers and Pandemic-Era Interventions in California* (with Marshall STEINBAUM, Jonathan Glater, Chloe Fann, Axel Morales Sanchez, and Daniel A. Collier) (August 2024).
- REPORT, *More Paper in Connecticut: An Evaluation of Documentation Reforms in State Court*, THE DEBT Collection LAB (with Abhay Aneja, Julia Byeon, Jacqueline Cope, Luis Faundez, Claire Johnson Raba, Prasad Krishnamurthy, and Manisha Padi) (July 2024).
- REPORT, *More Paper in California: An Evaluation of Documentation Reforms in State Court*, THE DEBT Collection LAB (with Abhay Aneja, Julia Byeon, Jacqueline Cope, Luis Faundez, Doug A. Lewis, Claire Johnson Raba, Prasad Krishnamurthy, and Manisha Padi) (July 2024).
- REPORT, *California Debt Collection Lawsuits, Geography, Credit, and Race/Ethnicity: An Exploration*, THE DEBT COLLECTION LAB (with Claire Johnson Raba, Madeleine G. Larock, Nancy MONTALBANO, and Cindy Xu) (July 2024).
- REPORT, *Financial Hardship Among Student Loan Borrowers*, UC STUDENT LOAN LAW INITIATIVE (with Sultana Fouzia, Marshall Steinbaum, and Jonathan Glater) (Dec. 2023).
- REPORT, *Student Loans in California: A Narrative of Racial Inequality*, UC STUDENT LOAN LAW INITIATIVE (with Sultana Fouzia and Jonathan Glater) (Oct. 2023).
- REPORT, *The Student Loan Payment Pause: Assessing Financial Distress in California* (with Sultana Fouzia and Jonathan Glater) (Mar. 2023).
- OP-ED, LA TIMES, *Biden's debt cancellation will help millions, but it won't end the student loan crisis* (with Jonathan Glater) (Aug. 24, 2022).
- REPORT, *Creditor Colleges: Canceling Debts that Surged During COVID-19 for Low-Income Students* (with Charlie Eaton, Jonathan Glater, and Laura Hamilton) (Mar. 2022).
  - Forms the basis of Assembly Bill 1160, currently before CA legislature.
  - Cited in Los Angeles Times and Hechinger Report articles.
  - Also cited in Los Angeles Times Op-Ed by report co-authors.
- OP-ED, THE HILL, Regulators must get ahead of the coming wave of loan defaults (with Pamela Foohey and Chris Odinet) (Jun. 28, 2021).
- 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).
- SHORT ARTICLE, *Engaging Financially Distressed Consumers*, 26 COMMUNITIES & BANKING 23 (Summer 2015) (with D. James Greiner & Lois R. Lupica).
- SHORT ARTICLE, *ABI Chapter 11 Survey Results*, 33 AMERICAN BANKRUPTCY INSTITUTE JOURNAL 10 (July 2014).

AFFILIATIONS

- Co-Principal Investigator, Debt Collection Lab at Princeton University (2022—present).
- Affiliated Expert (2019—present) & Faculty Advisory Board Member (2025—present), California Policy Lab.
- Collaborator, Access to Justice Lab at Harvard Law School (2016—present).
- Affiliated Faculty, Harvard Law School Center on the Legal Profession (2013-2019).

ORIGINAL EMPIRICAL PROJECTS (SELECTED)

- **Debt Collection Lab (ongoing):** https://debtcollectionlab.org/. Project tracking debt collection cases across the country and engaging in original debt collection research. Co-Principal Investigator with Fred Wherry, Jeff Himpele, Claire Johnson-Raba, and others.
- **Evaluation of Debt Reforms Project (ongoing)**: Evaluating changes in state court documentation requirements on state court debt collection lawsuits and credit availability. With Prasad Krishnamurthy, Abhay Aneja, Manisha Padi, and Claire Johnson Raba.
- **Financial Distress Research Project (data analysis stage)**: 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 Jim Greiner and Lois Lupica. Study involves between approximately 1,200 participants. We have raised over $1.5 million in direct and indirect costs to fund the project.
- **Effects of the Pandemic on Student Loan Borrowers in California (completed)**: Study using credit panel data to estimate the effect of pandemic-era policy changes on student loan borrowers in California. Co-Principal Investigator with Marshall Steinbaum and Jonathan Glater.
- **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

Over $2 million in grants awarded to support projects where I was a co-Principal Investigator on the grant.

$407,512 for direct costs and overhead for debt collection research:

- The Pew Charitable Trusts ($150,000) (2023) (evaluation of debt reforms research).
- The Pew Charitable Trusts ($257,512) (2021) (California research).

$209,000 for direct costs and overhead for student debt research:

- California Collaborative for Pandemic Recovery and Readiness Research (CPR3) (2023 ($200,000).
- Student Borrower Protection Center (2019) ($75,000 and $15,000).

$1,461,594 for direct costs and overhead for the Financial Distress Research Project:

- 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)

- "More Paper, Less Problems? Evaluating Debt Reforms in Connecticut State Courts," 2025 Conference on Empirical Legal Studies (CELS) at Georgetown Law School (Washington, DC, Oct. 25, 2025).
- "Financial Distress Research Project: Preliminary Findings," Law & Society (Chicago, IL, May 23, 2025).
- "Do Documents Protect Defendants? Evaluating the Effects of California's Fair Debt Buying Practices Act," American Law & Economics Association (New York, NY, May 16, 2025).
- "Unsatisfied Judgments," State Courts Conference at University of Pennsylvania (Philadelphia, PA, April 3, 2025).
- "Relief for the Few, Risk for the Many" at Brooklyn Law Symposium, *Debt in the Real World* (New York, NY, March 27, 2025).
- "Unsatisfied Judgments," Access to Justice Roundtable at Vanderbilt Law School (Nashville, TN, Mar. 20, 2025).
- "Debt Documentation Laws and Access to Credit," Consumer Law Scholars Conference (Boston, MA, March 6, 2025).
- "Debt Documentation Laws in Connecticut," Berkeley Civil Procedure Scholarship Workshop (Berkeley, CA, Nov. 20, 2024).

- "Do Documents Protect Debtors? Evaluating the Effects of California's Fair Debt Buying Practices Act", Conference on Empirical Legal Studies (CELS) (Atlanta, GA, Nov. 8-9, 2024)
- "Hardship Among Student Loan Borrowers"
  - AALS Annual Meeting (Virtual, Jan. 2024).
  - Department of Education's Negotiated Rulemaking (Virtual, Dec. 13, 2023).
- "Pay to Plead: Finding Unfairness and Abusive Practices in California Debt Collection Cases."
  - Consumer Law Scholars Conference (Berkeley, CA, Feb. 2024).
  - Law & Society Association Annual Conference (San Juan, PR, Jun. 1, 2023).
  - University of Houston Law School Faculty Workshop (virtual, Apr. 3, 2023).
- "Class, Credit, Race & Bankruptcy," 2022 Tenth Circuit Bench & Bar Conference (Colorado Springs, CO, Sept. 9, 2022).
- "Making Administrative Data Smarter," Victoria Law Foundation Access to Justice Conference (Virtual, Mar. 29, 2022).
- "Access to Consumer Bankruptcy, the Consumer Bankruptcy Reform Act, and the Role of Lawyers," 19th Annual Joseph Bernfeld Distinguished Speakers Program of the Los Angeles Bankruptcy Forum (Virtual, Feb. 9, 2022).
- "How Academia Can Influence Lawmaking," AALS Section on Debtor Creditor Law (Virtual, Jan. 6, 2022).
- "Proposed Consumer Bankruptcy Reform Act," 40th Annual Jay Westbrook Bankruptcy Conference (Houston, TX, Nov. 19, 2021).
- "Delivering on Debt Relief, Part 2," Student Borrower Protection Center (Virtual, Dec. 16, 2021).
- "Steering Loan Modifications Post-Pandemic" in "Contracts in Crisis" Duke's Law & Contemporary Problems Symposium (Virtual, Jul. 20, 2021).
- "Post-Pandemic Debt Workouts"
  - Oklahoma University (Virtual, Apr. 14, 2021).
  - Drexel University (Virtual, Mar. 3, 2021).
- Debate: Forgive Student Debt, Intelligence2 Debates (Virtual, Mar. 2021).
- George Washington's series on Visions of Change: A Series on Racial Justice in American Law— Eviction, Debt, and the Crisis in Civil Justice (Virtual, Nov. 4, 2020).
- #ScholarStrike Teach-In on Racial Justice and the Law, Race Matters (Virtual, Sept. 14, 2020).
- COVID-19 Bankruptcy Working Group Conference (Virtual, Aug. 27, 2020).
- "The Student Debt Crisis," Bankruptcy Central District of California Judge's Conference (Feb. 14, 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 (Washington, DC, Nov. 30-Dec. 1, 2017).
- 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, Apr. 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, Jun. 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, Jun. 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)

- University of California systemwide: Member, University Committee on Faculty Welfare (UCFW) Task Force on Investment and Retirement (TFIR) (2023-present); UC Education Financing Model Steering Committee, Faculty Representative (2022-present).
- University of California, Irvine: Member, Clerkship Committee (2023-present), Member, UCI Committee on Committees (2021-24); Appointments (2022-23 & 2018-19), Promotion & Tenure Committee (alternate member for 2022-23, Chair 2020-21, Member 2019-20) (elected); UCI: Faculty Advisory Council (2019-20) (elected); Teaching Evaluations Committee (Chair 2019-20).
- UConn: Admissions Committee (2017-18); 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 (SELECTED)

- Consumer Law Scholars Conference Organizing Committee Member (2024, 2026)
- Reviewer, Journal of Law & Political Economy (2025).
- Presenter on the proposed Consumer Bankruptcy Reform Act, National Bankruptcy Conference (Virtual, Aug. 2021).
- Commission Member, ABI Commission on Consumer Bankruptcy (2017—2019).
- Blogger, Credit Slips, 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)

- Presenter, Consumer Financial Protection Bureau's Student Debt Group (May 2024).
- Presenter, Consumer Financial Protection Bureau's Legal Department Meeting (Nov. 2023).
- Presenter, "How Institutional Debt Impacts Students & Colleges: The Real Costs of 'Overdue Fees,'" California College Affordability Summit (Nov. 2023).
- Presenter, California Department of Financial Protection & Innovation Examiner Training (Oct. 25, 2023).
- Expert Witness, Consumer Financial Protection Bureau, redacted case (2023-2024).
- Congressmember Karen Bass Telephone Town Hall on Student Debt (Sept. 6, 2022).
- Testimony Before the California Student Loan and Debt Service Review Workgroup of the California Student Aid Commission (CSAC) (Mar. 5, 2021).
- Drafting Committee, Consumer Bankruptcy Reform Act (Summer 2020) (introduced in the Senate by Senator Elizabeth Warren as S. 4911 in the 116th Congress).
- 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)

- Presenter, "How Better Policies in Consumer Debt Litigation and in Other Areas of Law are Essential to Access to Justice, Identifiable, and Within Reach," National Legal Aid & Defender Association (NLADA) Annual Conference (Washington, DC, Oct. 30, 2025).
- Advisor, American Law Institute Principles of the Law, High-Volume Civil Adjudication (2023-present).
- Observer, Debt Collection Default Judgments Drafting Committee of the Uniform Law Commission (2021-2023).

- Discussant, Consumer Law Conference (2020, 2021, 2022, 2023).
- Speaker, Future of Latinos Panel (Oct. 2020).
- Organizer & Speaker, #ScholarStrike Teach-in: Race Matters (Sept. 9, 2020).
- Organizer & Speaker, Student Loan Law Initiative Symposium (Feb. 21, 2020).
- Presenter, "Student Loans in Bankruptcy," Bankruptcy Central District of California Judges Annual Conference (Feb. 14, 2019).
- Discussant, Access to Justice Conference at UCI (Feb. 7, 2020).
- Speaker, "Race and Student Loans in Consumer Bankruptcy," ABI Winter Leadership Meeting (Dec. 6, 2019).
- Speaker, Lumina Student Debt Event (Dec. 2, 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) (2016-2018), 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).

MEDIA INTERVIEWS ABOUT MY ACADEMIC WORK (SELECTED, last updated 10-2024)

- USA TODAY, *Cancel student loan debt for those with income under $71K, researchers to tell Biden panel* (Dec. 8, 2023).
- THE PRACTICE, *Understanding the Law of Debt: A Conversation with a Law Professor on Debt Collection and Bankruptcy* (Sept. 2023) (part of a larger issue on Student Debt).
- INSIDE HIGHER ED, *HEROES Act at Center of Debt-Relief Legal Fight* (Jan. 9, 2023).
- THE CONVERSATION, *Student Loan Debt is Crushing Americans—4 Essential Reads* (Sept. 21, 2021).
- DAILY JOURNAL, *Student Loan Watchdog Partners with UCI to Research Student Debt Crisis* (Nov. 29, 2018).
- MARKETWATCH, *Can this Blob Help People Fight Debt Collectors?* (May 21, 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).
- BLOOMBERG BNA, *Debt-Buyers Face Many Land Mines, Panelists Say* (Sep. 30, 2015).
- INSIDEARM, *Consumer Advocate Wants to End Debt Sales with Warranty Disclaimers* (Mar. 6, 2015).

QUOTES, INTERVIEWS, AND MEDIA APPEARANCES (SELECTED, last updated 10-2024)

- ATLANTA J. CONSTITUTION, *Company pays off debts of Atlantans in 'random acts of kindness'* (Oct. 2024).
- USA TODAY, *Collection agencies can buy debt from creditors, can sue for money | Fact check* (Apr. 3, 2024).
- USA TODAY, *Relief from student loans still elusive; Bankruptcy is no easy remedy to erase debt* (Jan. 3, 2024).
- USA TODAY, *Biden promised to make student loan forgiveness in bankruptcy court easier. But has he?* (Dec. 26, 2023).
- NEW YORK TIMES, *Wall Street's Most Hated Regulator Faces a Fundamental Threat* (Oct. 1, 2023).
- BLOOMBERG LAW, *Potential Plan B for Biden Student Loan Relief Messy, Untested* (Mar. 10, 2023)
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EDUCATION

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

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 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

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