

LAUREN E. WILLIS

Professor of Law & Centennial Chair in Consumer Law

LMU Loyola Law School

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EDUCATION:

Juris Doctor with Distinction, **Stanford Law School**, Palo Alto, CA (June 1994)

Order of the Coif; Senior Staff (Book Review Editor), *STANFORD LAW REVIEW*; Block Civil Liberties Award (Best Stanford Law Paper on Civil Rights); Goldstein Award (Best Stanford University Paper on Children at Risk)

Bachelor of Arts with High Honors, **Wesleyan University**, Middletown, CT (June 1990)

High Honors in General Scholarship; Roura-Parella Prize, Best Interdisciplinary Senior Thesis

ACADEMIC POSITIONS:

Professor of Law, **Loyola Law School, Los Angeles** (Fall 2004-present) (tenured as of 2009)

Centennial Chair in Consumer Law (June 2023-present)

William M. Rains Fellow (2014-2023)

Associate Dean for Research (2020-2023)

Courses: Contracts; Civil Procedure; Consumer Law; Disclosure as a Regulatory Tool; Reforming the Home Mortgage Market; Introduction to American Law

Additional teaching interest areas: Antitrust; Consumer Finance; Advertising & Marketing Law; Behavioral Law & Economics; Insurance; Data Privacy; Food & Drug Law; Torts

Committees: Appointments (2020-22; 2018-19); Maynard Chair in Business Law Search (Chair 2022-23); Strategic Planning (2018-24: Co-Chair 2025-26; ex officio 2020-23; Chair 2018-19); Instructional Technology (2018-19); Tenure Review (2020-23; 2016-17; 2014-15; 2009-11); Faculty Workshops (ex officio 2020-23; 2004-10: Co-Chair 2008-10); Dean's Advisory Committee (ex officio 2020-23; 2017-18; 2009-10); Research Grants & Sabbaticals (2014-24: Chair 2023-24; ex officio 2020-23; Chair 2016-18; Chair 2014-16); Rains & Deans Fellowships (2025-26; ex officio 2020-23); Lateral Appointments (2008-09); Career Services (2006-08); Task Force on Faculty Annual Reports (2017-18); JSD Curriculum & Assessment (ex officio 2020-21); Evening Program (2022-23)

Excellence in Teaching Award 2023 (awarded by the evening student class)

Excellence in Teaching Award 2008 (awarded by the day student class)

Journalist Law School: Core Faculty (2009 & 2010); Guest Lecturer (2007, 2008 & 2015)

Fulbright Scholar, **University of Melbourne School of Law**, Australia (2025)

Visiting Professor of Law, **Cornell Law School** (Fall 2015)

Courses: Contracts

Robert Braucher Visiting Professor of Law, **Harvard Law School** (2013-14)

Courses: Civil Procedure; Consumer Contracts Reading Group; Consumer Law;
Disclosure as a Regulatory Tool

Visiting Associate Professor, **University of Pennsylvania Law School** (Spring 2008)

Courses: Consumer Law; Reforming the Home Mortgage Market

Lecturer and Fellow, **Stanford Law School** (2002-04)

Courses: Civil Procedure; Legal Research & Writing

PROFESSIONAL EXPERIENCE:

Special Advisor to the Assistant Attorney General, **U.S. Dep't of Justice, Antitrust Division**, Washington, D.C. (2024)

Trial Attorney, **U.S. Dep't of Justice, Civil Rights Division**, Washington, D.C. (1999-2002)

Associate, **Brown, Goldstein & Levy, LLP**, Baltimore, MD (1995-99)

Law Clerk, **Judge Francis D. Murnaghan, Jr., U.S. Court of Appeals for the 4th Circuit** (1994-95)

Law Clerk, **U.S. Department of Justice, Office of the Solicitor General** (Summer 1994)

PUBLICATIONS:

[*Consumer-Facing Competition Remedies: Lessons from Consumer Law for Competition Law*](#), 2023 UTAH L. REV. 887 (2023)

- Reprinted in DEFENSE LAW JOURNAL (2024)

[*Performance-Based Consumer and Investor Protection: Corporate Responsibility without Blame*](#), in CULPABLE CORPORATE MINDS (Elise Bant & Jeannie Marie Paterson, eds., Hart, 2022)

[*Alternatives to Financial Education*](#), in HANDBOOK ON FINANCIAL LITERACY (Brenda Cude & Gianni Nicolini, eds., Routledge 2021)

[*Deception by Design*](#), 34 HARVARD J. OF L. & TECH. 115 (2020)

[*The Faulty Foundation of the Draft Restatement of Consumer Contracts*](#), 36 YALE J. REG. 447 (2019) (with Adam J. Levitin, Nancy S. Kim, Peter Linzer, Patricia A. McCoy, Juliet M. Moringiello, & Elizabeth A. Renuart)

- Reviewed by Martha Ertman, [*Properly Restating the Law of Consumer Contracting*](#), JOTWELL (May 2019)

[*Customer Confusion Audits: Lessons from the Use of Consumer Confusion Evidence in the United States*](#), Report Prepared for the Australian Securities and Investments Commission (June 2018) (with Manoj Hastak & Jennifer King)

[*Finance-Informed Citizens, Citizen-Informed Finance: An Essay Occasioned by the International Handbook of Financial Literacy*](#), 16:4 J. SOCIAL SCIENCE EDUC. 16 (Winter 2017)

- Translated and republished in German as [*Finanzinformierte Bürger innen, bürgerbestimmtes Finanzsystem*](#):

[*Ein Essay aus Anlass des International Handbook of Financial Literacy*](#), 17:1 J. SOCIAL SCIENCE EDUC. 77 (SPRING 2018)

[*Spokeo Misspeaks*](#), 50 LOYOLA L.A. L. REV. 233 (2017)

[*Performance-Based Remedies: Ordering Firms to Eradicate Their Own Fraud*](#), 80 LAW & CONTEMPORARY PROBLEMS 7 (2017) (lead article)

[*The Consumer Financial Protection Bureau and the Quest for Consumer Comprehension*](#), 3 RUSSELL SAGE FOUNDATION J. OF THE SOCIAL SCIENCES 74 (2017) (peer-reviewed)

- Excerpted in MICHAEL S. BARR, HOWELL JACKSON & MARGARET TAHYAR, FINANCIAL REGULATION AND POLICY (Foundation Press, 2016)

[*Performance-Based Consumer Law*](#), 82 U. CHICAGO L. REV. 1309 (2015)

- Received Best Paper Award, 2015 Privacy Law Scholars Conference
- Reviewed by James Grimmelmann, [*An Offer You Can't Understand*](#), JOTWELL (May 2015)

[*Why Not Privacy by Default?*](#), 29 BERKELEY TECH. L. J. 61 (2014)

[*When Nudges Fail: Slippery Defaults*](#), 80 U. CHICAGO L. REV. 1155 (2013)

- Translated and republished in Korean as [넛지의 양날 \(원제\)](#), with a new Foreword to the Korean edition (Korean Investor Protection Association, 2014)
- Reviewed by Paul Ohm, [*The Care and Feeding of Sticky Defaults in Information Privacy Law*](#), JOTWELL (May 2013)

[*Financial Education: Lessons Not Learned & Lessons Learned*](#), in LIFE-CYCLE INVESTING: FINANCIAL EDUCATION AND CONSUMER PROTECTION 125 (Zvi Bodie et al., eds. 2012)

[*The Financial Education Fallacy*](#), 101 AMERICAN ECON. REV. (PAPERS & PROC.) 429 (2011)

- Republished in INTERNATIONAL LIBRARY OF CRITICAL WRITINGS IN ECONOMICS: HOUSEHOLD FINANCE (Michael Haliassos, ed. 2014)
- Translated in Traditional Chinese as [金融教育之謬論](#) (2011)
- Translated in Simplified Chinese as [金融教育之謬论](#) (2011)

Foreword to Sergio Sorgi & Gaetano Megale, [GUIDA ALL'EDUCAZIONE FINANZIARIA: ISTRUZIONI PER UN CORRETTO USO DELLA FINANZA PERSONALE](#) (PERSONAL FINANCIAL EDUCATION: INSTRUCTIONS FOR WELL-BEING) (IlSole24Ore Press, Milan, Italy, July 2010)

[*Introduction: Why Didn't the Courts Stop the Mortgage Crisis?*](#), 43 LOYOLA L.A. L. REV. 1195 (2010)

[*Will the Mortgage Market "Correct"? How Households and Communities Would Fare If Risk Were Priced Well*](#), 41 CONNECTICUT L. REV. 1177 (2009)

[*Evidence and Ideology in Assessing the Effectiveness of Financial Literacy Education*](#), 46 SAN DIEGO L. REV. 415 (2009)

- Translated and republished in Korean as [금융교육의 효과: 증거 있나? 없나?](#), with a new Foreword to the Korean edition (Korean Investor Protection Association, 2012)

[*Against Financial Literacy Education*](#), 94 IOWA L. REV. 197 (2008)

- Translated and republished in Korean as [금융교육에 대한 새로운 시각](#), with a new Foreword to the Korean edition (Korean Investor Protection Association, 2010)
- Republished by the Committee for the Fiduciary Standard (2010)
- Republished by the Coalition for Debtor Education (2009)

[*Decisionmaking and the Limits of Disclosure: The Problem of Predatory Lending*](#), 65

MARYLAND L. REV. 707 (2006) (lead article)

- Selected for presentation at American Law & Economics Association Annual Meeting (Apr. 2005)
- Excerpted in JOHN A. SPANOGLE ET AL., CONSUMER LAW: CASES AND MATERIALS, THIRD EDITION (Thomson/West, 2007)
- Excerpted in JOHN R. NOFSINGER, THE PSYCHOLOGY OF INVESTING (Routledge, 2012)

WORKS IN PROGRESS:

The Jurisprudence of Website Design

REGULATING FOR RESULTS

Performance-Based Investor Protection

The Perils of Personalization

PRESENTATIONS:

DECEPTION & RELATED

Deception by Design: [Allen Hope Southey Memorial Lecture 2023](#), University of Melbourne (Nov. 2023); Experimental and Behavioural Economics Seminar, School of Economics, University of Queensland (Jun. 2023); [Bringing Dark Patterns to Light](#), a Federal Trade Commission Workshop (Apr. 2021); Association of American Law Schools Annual Meeting, Section on Commercial and Consumer Law (Jan. 2020); 17th Biennial International Consumer Law Conference, University of Indiana (Jun. 2019)

Demonstrating Digital Deception: Conference on Consumer Protection in the Age of Uncertainty, Ford School of Public Policy, University of Michigan (Mar. 2019)

PERFORMANCE-BASED REGULATION & RELATED

Achieving Good Outcomes for Consumers in the Energy Sector: Essential Services Commission of Victoria, AU (Mar. 2025)

Australia's Super-Moment: Australian Treasury: Retirement, Advice & Investment Division, Canberra, AU (Nov. 2023)

Results-Based Competition Remedies: US Department of Justice, Antitrust Division (Jul. 2024); The New Roaring Twenties: The Progressive Agenda for Antitrust and Consumer Protection Law, University of Utah (Oct. 2022); OECD Roundtable on Integrating Consumer Behaviour Insights in Competition Enforcement, Paris, France (Jun. 2022)

Performance-Based Consumer & Investor Protection: Corporate Responsibility without Blame: University of Western Australia Law School, Perth, AU (Dec. 2021)

Performance-Based Consumer Law: Policy Innovation & Projects Division, Department of the Prime Minister & Cabinet of Australia, Canberra, AU (Nov. 2023); Financial Consumer Agency of Canada, Ottawa, Canada (Apr. 2021); G20/OECD/FinCoNet International Seminar on Performance-Based Regulation & Financial Consumer Protection, Paris, France (Mar. 2021); UK Competition Network Conference on Consumer Remedies, London, UK (Oct. 2018) (Keynote); Seminar in Private Law, Yale Law School (Mar. 2017); Faculty Workshop, Cornell Law School (Sep. 2015); Faculty Colloquium, Temple Law School (Sept. 2015); Privacy Law Scholars Workshop, University of California-Berkeley Law School (Jun. 2015); Faculty Workshop, University of Virginia Law School (Mar. 2015); Faculty Workshop, Harvard Law School (Apr. 2014); Faculty Workshop, University of Connecticut School of Law (Mar. 2014); Faculty Workshop, Vanderbilt University Law School (Mar. 2014); Faculty Colloquium, Northeastern University Law School (Feb. 2014); National Consumer Law Center, Boston (Jan. 2014); Faculty Colloquium, University of Tulsa College of Law (Oct. 2013)

Regulating for Results: Beyond Disclosure: UK Competition & Markets Authority, Distinguished Speaker series, London, UK (Oct. 2018); Australian Securities & Investments Commission Conference on Regulating for Results, Sydney, AU (July 2017) (Keynote); Australian Regulatory Community of Practice Meeting, Sydney, AU (Jul. 2017)

Implementing Performance-Based Consumer Law: Confusion Audits: Roundtable on Transformational Financial Reform, Vanderbilt Law School (Jun. 2018)

Performance-Based Privacy Protection: International Association of Privacy Professionals Global Privacy Summit, Washington, DC (Apr. 2016); Association of American Law Schools Annual Meeting, Section on Defamation and Privacy Law (Jan. 2017)

Performance-Based Consumer Law Remedies: California Department of Justice, Consumer Protection Division (Mar. 2024); Law & Society Association Annual Meeting (Jun. 2016); Symposium on Consumer Credit in America, Duke Law School (Oct. 2016)

Performance-Based Protection of Retail Investors: Financial Regulation & Consumer Choice Conference, Vanderbilt Law & Business Program (Oct. 2015); International Organization of Securities Commissions Annual Global Seminar, Madrid, Spain (Oct. 2015)

Enhanced Government Regulation: The Path to Consumer Protection or an Obstacle to Innovation? Fisher Memorial Panel, American Bar Association Business Law Section Spring Meeting (Apr. 2015)

The Consumer Financial Protection Bureau and the Quest for Consumer Comprehension: Conference on Financial Reform, University of Michigan (Oct. 2014)

PERSONALIZATION & RELATED

The Perils of Personalization: AI, Technology, and Society Seminar, University of California-Irvine (Oct. 2023); Biennial Teaching Consumer Law Conference, University of New Mexico (May 2022)

DESIGN & DISTRIBUTION OBLIGATIONS & RELATED

Consumer Financial Product Design & Distribution Obligations: Australian Securities & Investments Commission, Sydney, AU (Nov. 2022) (Keynote)

Implementing a New Regulatory Scheme in a Pandemic: Australian Securities & Investments Commission, Melbourne, AU (Apr. 2020)

NUDGES, DEBIASING & RELATED

When and Why Nudges Fail in the Field, Behavioural Economics Team of the Australian Government, Canberra, AU (Nov. 2023); Australian Department of Finance and Department of the Prime Minister & Cabinet of Australia (Policy Innovation & Projects Division), Canberra, AU (Nov. 2023)

Why Not Privacy By Default? Privacy Law Scholars Conference, University of California-Berkeley Law School (Jun. 2013)

Slippery Defaults and Consumer Insurance Regulation: Association of American Law Schools Annual Meeting, Section on Insurance Regulation (Jan. 2013)

When Nudges Fail: Slippery Defaults: Faculty Workshop, Loyola Law School Los Angeles (Aug. 2012); Workshop on Financial Decision-Making, Cognition, and Regulation, University of Colorado Law School (Jul. 2012)

Doubts about Defaults: Syracuse University College of Law Faculty Colloquium (Oct. 2011); 13th Biennial International Consumer Law Conference, Brunel University, London (Jun. 2011); Law & Society Association Annual Meeting (Jun. 2011)

Inside the Mind of the Consumer: Biases and Debiasing: Biennial Teaching Consumer Law Conference, University of Houston (May 2008)

FINANCIAL LITERACY EDUCATION & RELATED

Alternatives to Financial Literacy Education: Financial Access Initiative Webinar, NYU-Wagner School of Public Policy (Apr. 2022); Business Leadership Hub, Loyola University Chicago Quinlan School of Business (Apr. 2022)

Finance-Informed Citizens, Citizen-Informed Finance: Financial Education: Quality at the Service of Well-Being, Catholic University of Milan, Italy (Oct. 2018); Newseum Institute Discussion on the State of Financial Literacy Education Today, Washington, DC (Jan. 2018)

Credit Counseling and Financial Management Course Requirements in Bankruptcy: Association of American Law Schools Annual Meeting, Section on Creditors' and Debtors' Rights (Jan. 2018)

Against Financial Literacy Education: International Organization of Securities Commissions Annual Global Seminar, Madrid, Spain (Oct. 2015); ASEAN Financial Literacy Conference, Bandar Seri Begawan, Brunei Darussalam (Sep. 2013); Chicago Quantitative Alliance Annual Meeting (Sep. 2011); Korea Securities Law Association, Seoul, Korea (Jun. 2010); Korea Investors Protection Foundation, Seoul, Korea (Jun. 2010); International Forum on Financial Planning, Milan, Italy (Nov. 2009); 6th Annual Policy Summit, Federal Reserve Bank of Cleveland (Jun. 2008); Corporate Finance Seminar, Temple Law School (Apr. 2008); Law & Economics Colloquium, New York University Law School (Apr. 2008); Faculty Workshop, University of Pennsylvania Law School (Mar. 2008); Association of American Law Schools Annual Meeting, Section on Financial Institutions and Consumer Financial Services (Jan. 2008); 7th International Consumer Financial Services Conference,

Brussels, Belgium (Sep. 2007); 11th Biennial International Consumer Law Conference, Cape Town, South Africa (Apr. 2007)

Financial Education: Lessons Not Learned & Lessons Learned: Boston University School of Management & Federal Reserve Bank of Boston Conference on Financial Education & Consumer Financial Protection (May 2011)

The Financial Education Fallacy: American Economics Association Annual Meeting (Jan. 2011)

DISCLOSURE & RELATED

The Indolent Origins of Notice as Consent: Notice, Consent and Design, Redesigning Consent for Better Data Protection, World Economic Forum, San Francisco (Oct. 2019)

From Disclosure to Comprehension... and Beyond: Law & Society Association Annual Meeting (Jun. 2012)

Survey of Consumer Disclosure Law: American Law Institute Conference on Making Consumer Protection Work: Regulatory Techniques for Enforcing Consumer Protection Law (Feb. 2012)

Will the Mortgage Market "Correct"?: Connecticut Law Review Symposium (Nov. 2008); Faculty Workshop, Loyola Law School Los Angeles (Oct. 2008); 2008 Junior Scholar Workshop on Banking & Consumer Financial Services Law, University of Connecticut School of Law (May 2008); Emerging Issues in Subprime & Predatory Lending Research: Analysis & Advocacy, Seton Hall Law School (May 2008)

Home Ownership, Mortgages, and Subprime Lending: Urban & Regional Economics Roundtable, School of Design, University of Pennsylvania (Apr. 2008)

The Law of Home Mortgages: Wharton School, University of Pennsylvania (Apr. 2008)

Home Lending and the Risk of Foreclosure: Predatory Home Lending – Moving Towards Legal and Policy Solutions, co-sponsored by George Washington University School of Public Policy, the Woodstock Institute, and John Marshall Law School (Sep. 2005)

Decisionmaking and the Limits of Disclosure: The Problem of Predatory Lending: American Law and Economics Association 15th Annual Meeting (May 2005); Faculty Workshop, Loyola Law School Los Angeles (Oct. 2006)

Predatory Home Lending: A Failure of Autonomy: Responsibility and Reform: Balance in the Marketplace, co-sponsored by Chapman Law Review and the Federalist Society (Jan. 2004)

FINE PRINT & RELATED

The ALI's Restatement of Consumer Contracts: Biennial Teaching Consumer Law Conference, University of New Mexico (May 2022)

Is the Fine Print Necessary?: Law & Society Association Annual Meeting (Jun. 2018)

Understanding the Fine Print: Overcoming Challenges to the Consumer and to Regulation: Making the Fine Print Fair Symposium, Georgetown University Law Center (Apr. 2014)

Standard Form Consumer Contracts & the Average Consumer: Roundtable on Standard Form Contracts, Washington, D.C. (Jun. 2010)

CIVIL RIGHTS, FAIR HOUSING & RELATED

Civil Rights and Financial Regulation: The Impetus and the Expected Impact of Section 342 of the Dodd-Frank Act. Debate sponsored by the Stanford Black Law Students Association and the Stanford chapters of the American Constitution Society and the Federalist Society (Oct. 2011)

The Fair Housing Amendments Act Accessibility Provisions: National Fair Housing Alliance Conference (1997); John Marshall Law School Fair Housing Conference (1999)

CRISES (COVID-19 PANDEMIC; 2008 FINANCIAL CRISIS) & RELATED

COVID-19's Impact on Consumer Law. Berkeley Boosts @ Berkeley Law School (Jul. 2020) (with Deepak Gupta)

The Curious Case of Adjustable Rates: Avoiding the Next Foreclosure Crisis: Faculty Workshop, Loyola Law School Los Angeles (Jul. 2010)

Why Didn't the Courts Stop the Home Mortgage Crisis?: Loyola Law Review Developments Issue Symposium (Mar. 2010)

Regulation, Deregulation & Re-regulation of Home Mortgage Lending. NPR West Economic Reporters' Training (Jan. 2010 & Oct. 2009); Journalist Law School (Jun. 2009)

The Subprime Crisis: Federalist Society Annual Faculty Conference (Jan. 2009)

Hot Topic Panel on the Financial Crisis: Association of American Law Schools Annual Meeting (Jan. 2009)

Home Mortgages in the United States and the Subprime Lending Crisis: A Primer on U.S. Public Policy for Officials from Shenzhen, China: School of Policy, Planning, and Development, University of Southern California (Jun. 2008)

CONSUMER DEBT & RELATED

Why Debt is a Feminist Issue: Harvard Law School (Feb. 2014)

New Legislation Governing Consumer Default on Home Mortgage & Credit Card Debt. Board of Judges Annual Retreat, Bankruptcy Court of the Central District of California (Mar. 2009)

Untold Stories: Mortgages, Credit Cards & Payday Lending: Journalist Law School (Jun. 2008)

INVITED COMMENTATOR:

on Nick Chater & George Loewenstein, *The i-Frame and the s-Frame: How Focusing on Individual-Level Solutions Has Led Behavioral Public Policy Astray*, Tax Policy Colloquium, Loyola Law School (Oct. 2023)

on Manisha Padi, *Contractual Inequality*, Association of American Law Schools Annual Meeting (Jan. 2020)

on Todd H. Baker & Corey Stone, *Making Outcomes Matter: An Immodest Proposal for a New Consumer Financial Regulatory Paradigm*, Consumer Law Scholars Conference, University of California-Berkeley (Mar. 2020)

on Meirav Furth-Matzkin & Roseanna Sommers, *Consumer Psychology and the Problem of Fine Print Fraud*, Inaugural Consumer Law Scholars Conference, University of California-Berkeley (Feb. 2019)

on Jake Brooks & Adam Levitin, *The Curious Case of Student Debt*, Tax Policy Colloquium, Loyola Law School (Oct. 2018)

on Gordon Hull, *Big Data: The Dispossession of Preference*, Privacy Law Scholars Conference (Jun. 2017)

on Benjamin Keys & Jialan Wang, *The Evolution of Credit Card Contracts: Risk-Based or Bias-Based?*, and Daniel Egan, Sam Swift & Abigail Sussman, *Tax Aversion in the Wild*, Boulder Summer Conference on Consumer Financial Decision Making (Jun. 2015)

on Alan Schwartz, *Regulating for Rationality*, Who Knows?: Law in an Information Society, A Festschrift in Honor of Richard Craswell, Stanford Law School (Feb. 2015)

on Ariel Porat & Lior Jacob Strahilevitz, *Personalizing Default Rules and Disclosure with Big Data*, Privacy Law Scholars Conference (Jun. 2013)

on Shlomo Benartzi, Daniel G. Goldstein, Hal E. Hershfield, John W. Payne & Richard H. Thaler, *The Illusion of Wealth*, Boulder Summer Conference on Consumer Financial Decision Making (Jun. 2012)

on Victoria Groom & Ryan Calo, *User Experience as a Form of Privacy Notice: An Experimental Study*, Privacy Law Scholars Conference (Jun. 2011)

on Mark McCarthy, *New Directions in Privacy: Disclosure, Unfairness and Externalities*, Privacy Law Scholars Conference (Jun. 2010)

on Alessandro Acquisti, Leslie K. John & George Loewenstein, *The Best of Strangers: Behavioral Economics, Malleable Privacy Valuations, and Context-dependent Willingness to Divulge Personal Information*, Privacy Law Scholars Conference (Jun. 2009)

on papers presented at “Financial Education and Market Participation: The Effectiveness of Financial Education in Shaping Preferences, Behaviors and Outcomes,” Federal Reserve System Community Affairs Research Conference (Apr. 2009)

on Julian Jamison & Jon Wegener, *Multiple Selves in Intertemporal Choice*, Neuroeconomics, Innovation, and Law Conference, Southern California Innovation Project, University of Southern California (May 2008)

REVIEWER: U.S. NATIONAL SCIENCE FOUNDATION; ISRAEL SCIENCE FOUNDATION; DUTCH RESEARCH COUNCIL; SWISS NATIONAL SCIENCE FOUNDATION; PRINCETON UNIVERSITY PRESS; CAMBRIDGE UNIVERSITY PRESS; ROUTLEDGE BOOKS; WOLTERS KLUWER LAW & BUSINESS; JOURNAL OF CONSUMER AFFAIRS; LAW & SOCIAL INQUIRY; HOUSING POLICY DEBATE; REGULATION & GOVERNANCE; JOURNAL OF POLICY ANALYSIS & MANAGEMENT; JOURNAL OF PENSION ECONOMICS; JOURNAL OF SOCIAL SCIENCE RESEARCH; ECONOMY & SOCIETY; JOURNAL OF FINANCIAL SERVICES MARKETING; STANFORD LAW REVIEW; CALIFORNIA LAW REVIEW; JOURNAL OF LAW, TECHNOLOGY & POLICY; JOURNAL OF EUROPEAN CONSUMER AND MARKET LAW; FULBRIGHT FOUNDATION; THE PEW CHARITABLE TRUSTS; U.K. COMPETITION & MARKETS AUTHORITY

PROFESSIONAL SERVICE:

Sustained Service:

- Co-founder & Organizing Committee Member, Consumer Law Scholars Conference, University of California-Berkeley (2016-present)
- Member, American Law Institute (2014-present)
- Adviser, American Law Institute's *Restatement of the Law Third, Consumer Contracts* (2012-22)
- Adviser, Online Choice Architecture Programme, U.K. Competition & Markets Authority (2021-23)
- Adviser, Financial Consumer Agency of Canada (2021-23)
- Adviser, Australian Securities and Investments Commission (national consumer finance regulator) (2017-18; 2020)
- Advisory Board, The Walter Cronkite Project (FoolProof Consumer Education) (2015-present)
- Member, Executive Committee, Commercial & Consumer Law Section, Association of American Law Schools (2020-22)
- Research Advisory Council Member, Center for Responsible Lending (2009-15)
- Advisory Task Force Member, Fair Contracts Project, Citizen Works (2010-12)
- Faculty Advisory Committee, Civil Justice Project (2005-10)

Brief Service:

- Consulted expert, "Harnessing Data and Digital Technology," Australian Government Productivity Commission (Jun. 2025)
- Roundtable participant, "Regulatory Monitoring and Enforcement in the Information Economy," Georgetown Law School (May 2024 & May 2023)
- Consulted expert, "Financial Institutions' Use of Artificial Intelligence, including Machine Learning," Consumer Financial Protection Bureau (Jan. 2022 & Sep. 2022)
- Consulted expert, "Online Browser Competition & Online Choice Architecture," Mozilla Foundation (Sep. 2022)
- Consulted expert, "FCA proposals for a new Consumer Duty," Financial Conduct Authority, UK (Apr. 2022)
- Consulted expert, "Dark Patterns and Consumer Harm," Competition & Consumer Authority, Denmark (Apr. 2020)
- Consulted expert, "Designing Defaults," Competition & Markets Authority, UK (Jan. 2020)
- Consulted expert, "Implementing Performance-Based Consumer Law," Financial Conduct Authority, UK (Oct. 2018)
- Consulted expert, International Organization of Securities Commissions, Report on Application of Behavioural Insights to Retail Investor Protection (Dec. 2018)

- Working Group member, Prepaid Debit Card Disclosures, Consumer Financial Protection Bureau Disclosure Research Workshop (Jul.-Sep. 2018)
- Consulted expert, Consumer Shield Act (Model Act), Consumer Education Foundation (Jul. 2017)
- Consulted expert, “Implementing Customer Confusion Audits,” Behavioural Insights Team, UK (2017-18)
- Consulted expert, “Behaviorally-Informed Framework for Understanding Consumer Privacy,” Ministry of Government and Consumer Services, Ontario, Canada (Jun. 2015)
- Consulted expert, “Project to Improve Online Consumer Agreements,” Consumers Council of Canada (Apr. 2015)
- Roundtable participant, “Financial Literacy: Strengthening Partnerships during Challenging Times,” U.S. Government Accountability Office, Washington, DC (Oct. 2011)
- Convening participant, “Supporting Sustainable Homeownership Decisions,” Homeownership Preservation Foundation & NYU Furman Center for Real Estate and Urban Planning, New York, NY (Sep. 2011)
- Consulted expert, “Analysis of Financial Literacy Program Effectiveness and Certification,” U.S. Government Accountability Office (Oct. 2010)
- Roundtable participant, “Implications of a Quarter Century of Research in Personal Finance,” National Endowment for Financial Education (Aug. 2010)
- Consulted expert, Working Group on Financial Literacy, Ministry of Education, Ontario, Canada (Apr. 2009)
- Roundtable participant, “Financial Innovations Lab for Affordable Housing,” Milken Institute (Feb. 2009)
- Roundtable participant, “National Symposium on Financial Education Research,” United States Department of the Treasury (Oct. 2008)
- Policy Briefing for Federal Reserve Board Governors Kroszner and Mishkin on Reform of Home Mortgage Regulation (Apr. 2008)

OP-EDS, PODCASTS & BLOGGING:

- *CPFB Head Misguided in Reliance on Consumer Education*, THE HILL (Sep. 9, 2019)
- *Is Time Up for Mandated Disclosure?*, INSIGHT (U.K.) (Mar. 14, 2019)
- *Should College Students Be Required to Take a Personal-Finance Course?*, WALL STREET JOURNAL (Mar. 20, 2017)
- *The Consumer Financial Protection Bureau and the Quest for Consumer Comprehension*, COLUMBIA LAW SCHOOL’S BLUE SKY BLOG (Aug. 10, 2015)
- *Mistaking the Symptom for the Disease*, REG BLOG Symposium on Ben-Shahar & Schenider’s MORE THAN YOU WANTED TO KNOW: THE FAILURE OF MANDATED DISCLOSURE (Jun. 23, 2015)

- *What Your Bank Owes You: Clarity*, LOS ANGELES TIMES (Jan. 14, 2015) (with Theresa Amato)
- *More than You Wanted to Know: The Good, The Bad, and The Ugly*, CONTRACTSPROF BLOG Symposium on Ben-Shahar & Schenider's MORE THAN YOU WANTED TO KNOW: THE FAILURE OF MANDATED DISCLOSURE (Sep. 18, 2014)
- *Secret 'Added Sugars' Threaten Your Health: Will Disclosure Help?*, COGNOSCENTI (May 6, 2014) (with Marina D. Cassio)
- CREDIT SLIPS Blog (2013)
- *Examining The Effectiveness Of Current Financial Education Programs*, AMERICAN BANKRUPTCY INSTITUTE (Mar. 21, 2013)
- *A Price Tag Like Any Other*, HUFFINGTON POST (Feb. 22, 2012)
- *What Do Hand-Washing and Financial Illiteracy Have in Common?*, FREAKONOMICS RADIO (Jan. 19, 2012)
- *Question of the Week: Is Teaching Personal Finance Education in Schools a Waste of Time?*, GUARDIAN SUNDAY OBSERVER (U.K.) (Mar. 29, 2009)
- *Americans Should Recommit to Service – Starting with Jury Duty*, DAILY JOURNAL (Jun. 3, 2009)
- *Will Obama's Economic Engineering Encourage a Return to Old Habits?*, DAILY JOURNAL (Mar. 18, 2009)
- *Bailout Should Also Help Renters*, SAN FRANCISCO CHRONICLE (Feb. 23, 2009) (with Nicole Gon Ochi)
- *Financial Literacy Education: Creating the Illusion of Regulation*, THE REGULATOR (Nov. 2008)
- *Federal Reserve Failures Highlight Need for a New System*, DAILY JOURNAL (Oct. 29, 2008)
- *Eminent Domain, Post-Bailout*, DAILY JOURNAL (Oct. 8, 2008)
- *A House Divided*, DAILY JOURNAL (Jul. 23, 2008)
- *Sorting Through the Mortgage Muddle*, CHICAGO TRIBUNE (Aug. 26, 2007)
- *The Price Is Not Right*, DAILY JOURNAL (May 16, 2007)
- *Borrowers May Lose Key State Law Protections*, DAILY JOURNAL (Nov. 30, 2006)
- *The Fleecing of Black Borrowers*, WASHINGTON POST (Oct. 8, 2006)
- *The IRS' Biggest Tax Cheat: Itself*, LOS ANGELES TIMES (Aug. 30, 2006)
- *Rewarding Votes with Cash Bankrupts Democracy*, SAN FRANCISCO CHRONICLE (Jul. 26, 2006)

POLICY SUBMISSIONS & AMICUS BRIEFS:

- [Comments to the Federal Financial Institution Regulators on Financial Institutions' Use of Artificial Intelligence, including Machine Learning](#) (Jun. 2021)
- [Comments to the Department of Housing & Urban Development in the Matter of: HUD's Implementation of the Fair Housing Act's Disparate Impact Standard](#) (Oct. 2019) (with Olatunde Johnson, Mark Niles & Rigel Oliveri)
- [Comments to the Federal Communications Commission in the Matter of: Protecting the Privacy of Customers of Broadband and Other Telecommunications Services](#) (Jun. 2016)
- [Information Privacy Law Scholars' Brief, *Spokeo, Inc. v. Robins*](#) (US, No 13-1339) (co-author) (Sep. 2015)
- Comments to the Consumer Financial Protection Bureau Regarding Effective Financial Education (Oct. 2012)
- Comments to the Task Force on Financial Consumer Protection of the Organization for Economic Co-Operation and Development Regarding the G20 High-Level Principles on Financial Consumer Protection (Aug. 2011)
- Comments to the Federal Reserve Board Regarding Proposed Changes to Regulation Z: The Importance of a Timely Firm Mortgage Offer (Apr. 2008)
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