

**LAUREN E. WILLIS**

Professor of Law & Centennial Chair in Consumer Law  
LMU Loyola Law School  
919 Albany Street, Los Angeles, CA 90015  
Lauren.Willis@lls.edu

**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; Problems & Reforms in the Home Mortgage Market

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

*Committees:* Appointments (2018-19; 2020-21; 2021-22; Maynard Chair in Business Law Search (Chair, 2022-23); Strategic Planning (2018-2024; Chair, 2018-19, ex officio 2020-23); Instructional Technology (2018-19); Tenure Review (2009-11, 2014-15, 2016-17; 2020-23); Faculty Workshops (2004-10, Co-Chair, 2008-10; ex officio 2020-23); Dean's Advisory Committee (2009-10; 2017-18; ex officio 2020-23); Research Grants & Sabbaticals (2014-24; Chair, 2014-16, 2016-18, 2023-24; ex officio 2020-23); Rains & Deans Fellowships (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; Problems & Reforms in 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 4<sup>th</sup> 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)

- Reviewed by James Grimmelman, *An Offer You Can't Understand*, JOTWELL (May 2015)

[\*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

[\*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 [金融教育之謬論](#) (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:**

**PERSONALIZATION & RELATED**

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

**PERFORMANCE-BASED REGULATION & RELATED**

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

*Results-Based Competition Remedies*: The New Roaring Twenties: The Progressive Agenda for Antitrust and Consumer Protection Law, University of Utah S.J. Quinney College of Law (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 (Sept. 2015); Faculty Colloquium, Temple Law School (Sept. 2015); Privacy Law Scholars Workshop, UC Berkeley Law School (June 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 (July 2017)

***Implementing Performance-Based Consumer Law: Confusion Audits:*** Roundtable on Transformational Financial Reform, Vanderbilt Law School (June 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 (June 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 Law School (Oct. 2014)

#### **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)

#### **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 (June 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); 17<sup>th</sup> Biennial International Consumer Law Conference, University of Indiana (June 2019)

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

### **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, UC Berkeley Law School (June 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 (July 2012)

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

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

### **FINANCIAL LITERACY EDUCATION & RELATED**

***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)

***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)

***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 (Sept. 2013); Chicago Quantitative Alliance Annual Meeting (Sept. 2011); Korea Securities Law Association, Seoul, Korea (June 2010); Korea Investors Protection Foundation, Seoul, Korea (June 2010); International Forum on Financial Planning, Milan, Italy (Nov. 2009); 6<sup>th</sup> Annual Policy Summit, Federal Reserve Bank of Cleveland (June 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); 7<sup>th</sup> International Consumer Financial Services Conference, Brussels, Belgium (Sept. 2007); 11<sup>th</sup> 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 (June 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 (Sept. 2005)

***Decisionmaking and the Limits of Disclosure: The Problem of Predatory Lending:*** American Law and Economics Association 15<sup>th</sup> 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 (June 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. (June 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 (July 2020) (with Deepak Gupta)

***The Curious Case of Adjustable Rates: Avoiding the Next Foreclosure Crisis.*** Faculty Workshop, Loyola Law School Los Angeles (July 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 (June 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 (June 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 (June 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, UC Berkeley (Mar. 2020)

on Meirav Furth-Matzkin & Roseanna Sommers, *Consumer Psychology and the Problem of Fine Print Fraud*, Inaugural Consumer Law Scholars Conference, UC 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 (June 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 (June 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 (June 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 (June 2012)

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

on Mark McCarthy, *New Directions in Privacy: Disclosure, Unfairness and Externalities*, Privacy Law Scholars Conference (June 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 (June 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:** NATIONAL SCIENCE FOUNDATION; ISRAEL SCIENCE FOUNDATION; DUTCH RESEARCH COUNCIL; 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; CALIFORNIA LAW REVIEW; JOURNAL OF LAW, TECHNOLOGY & POLICY; JOURNAL OF EUROPEAN CONSUMER AND MARKET LAW; THE PEW CHARITABLE TRUSTS; U.K. COMPETITION & MARKETS AUTHORITY

## PROFESSIONAL SERVICE:

### Sustained Service:

- Co-founder & Organizing Committee Member, Consumer Law Scholars Conference, UC Berkeley (2016-present)
- Member, American Law Institute (2014-present)
- Adviser, American Law Institute's *Restatement of the Law Third, Consumer Contracts* (2012-2022)
- Adviser, Online Choice Architecture Programme, U.K. Competition & Markets Authority (2021-2023)
- Adviser, Financial Consumer Agency of Canada (2021-2023)
- 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 (2005-2010)

### Brief Service:

- 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 & Sept. 2022)
- Consulted expert, "Online Browser Competition & Online Choice Architecture," Mozilla Foundation (Sept. 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 (July-Sept. 2018)

- Consulted expert, Consumer Shield Act (Model Act), Consumer Education Foundation (July 2017)
- Consulted expert, “Implementing Customer Confusion Audits,” Behavioural Insights Team, UK (2017-2018)
- Consulted expert, “Behaviorally-Informed Framework for Understanding Consumer Privacy,” Ministry of Government and Consumer Services, Ontario, Canada (June 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 (Sept. 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 (Sept. 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 (June 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 (Sept. 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 (June 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 (July 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 (July 26, 2006)

#### POLICY SUBMISSIONS & AMICUS BRIEFS:

- [Comments to the Federal Financial Institution Regulators on Financial Institutions' Use of Artificial Intelligence, including Machine Learning](#) (June 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](#) (June 2016)
- [Information Privacy Law Scholars' Brief, \*Spokeo, Inc. v. Robins\*](#) (US, No 13-1339) (co-author) (Sept. 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)
- Comments to the Federal Reserve Board Regarding Informed Consumer Choice in the Subprime Market, Home Ownership and Equity Protection Act Hearings (Aug. 2006)
- Critique of Office of the Comptroller of the Currency July 30, 2003 Working Paper on Economic Issues in Predatory Lending (Oct. 2003)

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