

MEHRSA BARADARAN

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(646) 382-2632

EDUCATION

New York University School of Law

J.D., *cum laude*, May 2005

New York University Law Review

Deans Merit Scholar (Full tuition scholarship based on academic merit)

Sarah Allen Scholar

Middle Eastern Law Student Association, President

Brigham Young University

B.A. (English, Chemistry) *magna cum laude*, April 2002

University Trustee scholarship—full tuition scholarship based on academic merit

ACADEMIC EXPERIENCE

University of Georgia School of Law; J. Alton Hosch Associate Professor of Law, January 2016-Present (*first and only Associate Professor in the history of the University of Georgia to be granted an endowed chair*)

University of Southern California School of Law; Visiting Professor, February 2016 (mini-visit)

University of Georgia School of Law; Associate Professor, August 2014-January 2016

University of Georgia School of Law; Assistant Professor, July 2012-August 2014

J. Reuben Clark School of Law, Brigham Young University; Associate Professor, May 2010-April 2012.

New York University School of Law; Academic Research Fellow, May 2009-May 2010.

Courses Taught: Contracts, Banking, Property, Administrative Law.

SCHOLARSHIP

BOOKS

The Color of Money: An Economic History of Black Banking, BELKNAP PRESS/HARVARD UNIVERSITY PRESS, (*forthcoming 2017*)

How the Other Half Banks: Exclusion, Exploitation, and the Threat to Democracy, HARVARD UNIVERSITY PRESS (Oct. 2015)

ARTICLES

Mehrsa Baradaran, The New Deal and Black Banking (2017)

--Selected for the 2017 Stanford/Harvard/Yale Junior Faculty Forum

Mehrsa Baradaran, Regulation by Hypothetical, 67 VAND. L. REV. 1247-1326 (2014)

-reprinted in the *Corporate Practice Commentator* and selected as the “10 Best Corporate and Securities Articles of the Year”

Mehrsa Baradaran, It’s Time for Postal Banking, 127 HARV. L. REV. F. 165 (2014)

Mehrsa Baradaran, Banking and the Social Contract, 89 NOTRE DAME L. REV. 1283 (2014)

Mehrsa Baradaran, How the Poor Got Cut out of Banking, 62 EMORY L.J. 483 (2013)

Mehrsa Baradaran, Reconsidering the Separation of Banking and Commerce, 80 GEO. WASH. L. REV. 385 (2012)

-Selected for 2011 C-LEAF Junior Faculty Scholarship Fellowship

Mehrsa Baradaran, The ILC and the Reconstruction of U.S. Banking, 62 SMU L. REV. 1143 (2010)

ESSAYS/EDITORIALS

Banks: A Broken Social Contract, DEMOCRACY JOURNAL, June 28, 2016.

George Bailey’s Bank Is Dead! Long Live George Bailey’s Bank, THE OBSERVER, November 28, 2016.

Payday Lending isn’t Helping the Poor. Here’s What Might, THE WASHINGTON POST, June 28, 2016.

Credit Is a Double-Edged Sword, THE ATLANTIC, April 26, 2016

If the U.S. Government Treated Poor People as Well as It Treats Bank, THE ATLANTIC, October 15, 2015

The Post Office Banks on the Poor, NEW YORK TIMES, FEBRUARY 7, 2014

Postal Banking Worked—Let’s Bring it Back, THE NATION, January 6, 2016

A Short History of Postal Banking, SLATE, August 18, 2014

How Going Postal Could Help the Underbanked, BLOOMBERG, November 19, 2015

Hold the Champaign on GE Capital, AMERICAN BANKER, April 15, 2015

Postal Banking: A Lifesaver for America’s Poor, AMERICAN BANKER, September 24, 2015

It’s Time for a Public Option in Banking, HARVARD LAW RECORD, November 16, 2015

Shuffle, Shuffle, Step, Step, HUFFINGTON POST, November 9, 2015

Maggie Walker’s Bank, HUFFINGTON POST, February 13, 2015

The Shrews that Tame Wall Street?, HUFFINGTON POST, November 24, 2014

LEGAL EXPERIENCE

Davis Polk & Wardwell, New York, NY August 2005—December 2008
Summer Associate, Associate

As part of the top Financial Institutions Group in the country, I assisted large banks and other financial institutions on regulatory and compliance issues. Tasks involved attending board meetings, writing comment letters, engaging regulators, researching and presenting on current banking issues, drafting board resolutions and corporate compliance manuals. Worked on various M&A and Capital Markets transactions including IPOs, debt offerings, regulatory filings, and a variety of other public company transactions with both domestic and Latin American clients. Part of small group of associates primarily responsible for Delta Airlines Bankruptcy filings and litigation.

Immigrant Rights Clinic, New York, N.Y. 2003—2004
Presented a Federal Labor Standards Act and common law contract case in New York Federal District Court. Briefed and argued Summary Judgment motions and prepared for and conducted trial depositions and witness examinations; participated in settlement conferences. Argued and won asylum case in New York immigration court for Colombian client.

Ropes & Gray LLP, New York, N.Y. Summer 2003
Summer Associate (Associate Offer Extended)

Conducted extensive legal research and writing on various topics in Health Care law including an analysis of hospital compliance to new HIPPA regulations. Analyzed the effects of recent cases involving board of director fiduciary duty in private companies.

AWARDS

2017 Graduation Marshal, University of Georgia School of Law

2012 Professor of the Year, Brigham Young University School of Law

PRESENTATIONS AND PANELS

“The New Deal for Black America,” Stanford Law School, *StanfordHarvard/Yale Junior Faculty Forum*, June 5, 2017

“How the Other Half Banks,” Utah Bar Association Annual Keynote Address, July 2017

“The Color of Money,” Vanderbilt Law School, Nashville, TN, April 10, 2017.

“The High Cost of Consumer Credit,” Fordham Law School Urban Poverty Symposium, New York, NY, April 7, 2017

“How the Other Half Banks, William & Mary Law School, Williamsburg, VA, March 31, 2017

“How the Other Half Banks,” Harvard Law School, Cambridge, MA, March 23, 2017

“The Future of Consumer Protection,” Consumer Credit Symposium: Reframing Financial Regulation: Enhancing Stability and Protecting Consumers, Mercatus Center, Columbus, MS, December 9, 2016

“Understanding Black Banking,” Urban History Association Annual Conference, Chicago, IL, October 15, 2016

“Postal Banking Abroad,” Duke Law School’s Law and Contemporary Problems Panel, Durham, NC, September 30, 2016

Understanding Systemic Risk Roundtable, Office of Financial Research at the United States Treasury, Washington, D.C., September 23, 2016

“Postal Banking and Payday Lending Reform,” Consumer Financial Protection Bureau, Washington, D.C., September 22, 2016

Keynote Speaker, Inclusion by Default, New America, Washington, DC, September 22, 2016

“Postal Banking,” Alabama School of Law Symposium on Bank Managers and Directors, August 26, 2016.

Keynote Speaker, Association of Postal Workers United (APWU), Annual Convention, Orlando, Florida, August 23, 2016.

Keynote Speaker, National Association of Letter Carriers (NALC) Annual Convention, Los Angeles, CA, August 16, 2016.

Featured Speaker, “How the Other Half Banks,” Chautauqua Institution, July 5, 2016.

“Postal Banking: An old solution to a new problem,” TEDxUGA, March, 2016.

“How the Other Half Banks,” U.S. Department of Treasury, Washington, D.C., March 14, 2016

“How the Other Half Banks,” Financial Regulation Roundtable and Book Celebration, Columbia Law School, March 8, 2016

“The Color of Money: Black Banks from 1910-1930,” UCLA School of Law Faculty Colloquium, February 10, 2016

“The Color of Money: Black Banks from 1910-1930,” Loyola School of Law Faculty Colloquium, February 4, 2016

“The Color of Money,” USC Law School Faculty Presentation, February 9, 2017

U.S. Senate Briefing, “How the Other Half Banks,” Introduction by Senator Elizabeth Warren and Senator Sherrod Brown, United States Senate Building, November 5, 2015.

“How the Other Half Bank,” World Bank Headquarters, Washington D.C. November 5, 2015.

Cornell Law School, Banking Roundtable: “Rethinking Public-Private Financial Regulation,” October 30-31, 2015.

Keynote Speaker, “How the Other Half Banks,” Campaign for Postal Banking Meeting, AFL-CIO Headquarters in Washington DC, October 7, 2015.

Book Launch, “How the Other Half Banks,” National Press Club Panel on America’s Banking System, October 7, 2015, Washington, DC.

“Considering a Public Option in Banking,” USC School of Law Faculty Colloquium, March 5, 2015.

“Banking and the Social Contract,” Brooklyn Law School Faculty Colloquium, November 10, 2014.

“How the Other Half Banks,” Cardozo School of Law Faculty Colloquium, October 20, 2014.

“Public Banking Panel,” Rethinking Economics Conference, Columbia Law School, September 13, 2014.

“How the Other Half Banks,” UC Davis School of Law Faculty Colloquium, September 11, 2014.

“Regulation by Hypothetical,” UC Hastings School of Law Faculty Colloquium, September 9, 2014.

“Postal Banking in the United States,” Netroots Nation Annual Conference, Detroit, MI, July 19, 2014.

“History of Postal Banking,” PEW Charitable Trust Conference on Postal Banking, Washington, D.C., July 16, 2014.

“Regulation by Hypothetical,” Oxford Press Journal of Financial Regulation Conference, University of Paris, Paris, July 11, 2013.

“Teaching Banking Law,” AALS Mid-Year Meeting, Blurring Boundaries in Financial and Corporate Law, June 9, 2014, Washington, D.C.

“Regulation by Hypothetical,” National Business Law Scholar’s Conference, Loyola Law School Los Angeles, June 20, 2014.

Americans For Financial Reform Conference, Postal Banking Panel, May 27, 2014, Washington, D.C.

“Regulation by Hypothetical,” Banking Roundtable, Tulane Law School, March 28, 2014.

“Regulation by Hypothetical,” University of San Diego School of Law Faculty Colloquium, March 17, 2014.

“Banking and the Social Contract,” Southeastern Association of Law Schools, August 9, 2013.

“Hypothetical Banking Regulation,” Southeastern Association of Law Schools, August 8, 2013.

“Banking and the Social Contract,” Junior Faculty Workshop on Financial Services Law, June 14, 2013, University of Connecticut School of Law.

“Money and Markets,” Law and Society Annual Conference, May 31, 2013, Boston, MA.

“Banking and the Social Contract,” University of Florida School of Law, February 15, 2013.

“Banking and the Social Contract,” Association of American Law Schools Annual Meeting, New Orleans, LA, January 4, 2013.

“Current Issues in Consumer Financial Protection and Financial Regulation,” Southeastern Law Schools Annual Meeting, August 4, 2012.

“Reforming Business Character? Successes and Failures,” Law and Society Annual Conference, June 7, 2012.

“Rubber Hits Road: Implementing Dodd-Frank amid Reform Fatigue,” Association of American Law Schools Annual Meeting, Washington, DC, January 8, 2012.

“Regulation of Finance,” American University Business Law Review Symposium, April 9, 2011

“Reconsidering the Separation of Banking and Commerce,” George Washington University School of Law, April 2, 2011

“The ILC and the Reconstruction of US Banking,” Rocky Mountain Junior Scholars Forum, University of Utah School of Law, September 23, 2010

“Reconsidering Wal-Mart’s Bank,” Banking Law Symposium, New York University School of Law, February 2, 2010

SELECTED MEDIA AND PRESS

Featured in *Mother Jones*, “Donald Trump Wants to Gut Protection for Bank Customers. Here’s How to Fight Back,” March 31, 2017.

Appearance, *NPR’s The Takeaway*, “How #BankBlack Could Narrow the Wealth Gap,” August 14, 2016.

Cited in *Wall Street Journal*, “The Postal Banking Revival,” August 5, 2016.

Featured in *The New Yorker*, “Why it’s So Hard To Regulate Payday Lenders,” August 3, 2016.

Appearance, *PBS Newshour*, “Left Behind by Banks, Poor Americans Pay More to Borrow,” January 6, 2016

Featured in *Slate*, “The Payday Loan Industry is Awful. But If the Government Kills It, Where Will Poor Americans Turn?” June 2, 2016

Appearance, *NPR's Marketplace*, "Consumer bureau proposes new rules for payday lenders," June 2, 2016

Appearance, *NPR's On Point*, "Payday Lending Under New Fire," May 17, 2016

Featured in *The Atlantic*, "The Privilege of Buying 36 Rolls of Toilet Paper at Once," May 12, 2016

Featured in *Financial Times*, "Google bans payday lender advertising," May 11, 2016

Appearance, *KUER's Radio West*, "How the Other Half Banks," May 3, 2016

Quoted in *The Atlantic*, "Payday Lending: Will Anything Better Replace It?" May, 2016 Issue

Appearance, KPFA's *UpFront* radio program, "How the Other Half Banks," April 7, 2016

Appearance, *NPR's Marketplace*, "Where to turn when there's nowhere to turn," March 17, 2016

Featured in *The Atlantic*, "Bernie Sanders's Plan to Make Banking Affordable for Average Americans," January 5, 2016

Appearance, *The Majority Report*, "How the Other Half Banks," January 14, 2016

Quoted in *The Los Angeles Times*, "Advocates Push for the U.S. Postal Service to Offer Basic Banking," December 31, 2015

Featured in *Democracy Journal*, "Book Review: Debit Scarred," Winter 2016, No, 39

Appearance, *C-Span Washington Journal*, "Inequality in the U.S. Banking System," December 23, 2015

Featured in *The Atlantic*, "Hope and Despair: Who Gets Excluded From the Modern Economy?" January 5, 2016

Featured in *The American Interest*, "The Return of Postal Banking," January, 2016

Appearance, *The Daily Report on AM 950*, "How the Other Half Banks," January 2016

Quoted in *Good Magazine*, "Bernie Sanders Lays Out His Plan for Sweeping Financial Reform," January 2016

Appearance, *C-Span Book TV*, "Book Talk: How the Other Half Banks," December 6, 2015

Quoted in *Salon*, "Two words for Hillary if she wants to connect with the financially struggling: 'Postal banking,'" February 28, 2016

Quoted in *TechCrunch*, "Why Bitcoin Can't Help the Poorest—Yet," December, 2015

Quoted in *Fusion*, "Who do you trust with your money? The post office or Walmart," November 23, 2015

Quoted in *Economy Watch*, "How Postal Banking Could Save the American Poor from Usury," February 17, 2016

Quoted in *Daily Kos*, “Mehrsa Baradarn writes the Book, Gets Sanders on Board and Nails the Talks on Postal Banking,” February 17, 2016

Appearance, uprisingradio.org’s *Uprising with Sonali*, “How the Other Half Banks,” February 5, 2016

Quoted in *Law360*, “CFPB Turns to Bully Pulpit to Expand Bank Access,” February 3, 2016

Featured in *The American Prospect*, “Book Review: The Big Financial Divide,” Winter 2016

Featured in, *The Washington Free Beacon*, “Book Review: This Law Professor Wants to Turn the Post Office into a Giant Bank,” November 21, 2015

Appearance, NPR’s *On Point* radio program, “The Uberization of Money,” November 17, 2015

Featured in *Huffington Post*, “Book Review by Ralph Nadar: For America’s Unbanked: Re-establishing the Postal Savings Bank,” November 16, 2015

Appearance, *Ralph Nader Radio Hour*, November 15, 2015

Appearance, KPFA’s *Saturday Morning Talkies*, discussing history of banking reform and postal banking, November 14, 2015

Featured in *The Financial Times Book Review*, “Review: How the Other Half Banks,” November 13, 2015

Appearance, WPFW’s *Community Watch and Comment* radio program, November 12, 2015

Featured in *NYU Law Magazine*, Featured Alumni, November 2015

Quoted in *NJ.com*, “It’s Time to Revive the Postal Banking Option,” November 9, 2015

Quoted in *The Washington Post*, “What the U.S. Doesn’t Like About Japan’s Post Offices,” November 6, 2015

Featured in *Quartz*, “How the US Post Office Can Save America - and Itself,” November 5, 2015

Quoted in *National Journal*, “Clinton, Warren still at Odds on Banking Policy,” November 5, 2015

Quoted in *Huffington Post*, “How Bernie Sanders Plans to Transform the Postal Service and Help Millions in Poverty,” November 4, 2015

Appearance on *Slate Money*, “The How the Other Half Banks Edition,” November 2, 2015

Quoted in *The Washington Post*, “Should the Post Office Also be a Bank?” October 29, 2015

Appearance, *Democracy Now!*, “How the Other Half Banks,” October 30, 2015

Quoted in *The Washington Post*, “Bernie Sanders Has a Pretty Revolutionary Idea to Change America’s Post Offices,” October 29, 2015

Quoted in *Daily Kos*, “Human Interest Lending: A Radical Rethinking of the Payday Loan Industry,” October 26, 2015

Quoted in *Occupy.com* “Postal Banks are People's Banks: 6 Things You Need to Know About Postal Banking,” October 27, 2015

Appearance, *Go Harrison Radio Show*, October 26, 2015

Appearance *POTUS Politics' The Midday Briefing with Tim Farley*, October 27, 2015

Featured in Canada's *Maclean's*, “Book Review: The Great, Wholly Legal Bank Robbery,” October 26, 2015

Featured in *Salon*, “Let's Make the Banks Serve Us: How the Government Subsidizes the Super-rich, While we Pay the Overdraft Fees,” October 24, 2015

Quoted in *The Guardian*, “RushCard Disruption Reveals why Prepaid Debit Cards Should Not Exist at All,” October 25, 2015

Featured in *The Atlantic*, “Bernie Sanders's Highly Sensible Plan to Turn Post Offices Into Banks,” Wednesday, October 20, 2015.

Quoted in *Slate*, “Why We Should Be Talking About Russell Simmons' RushCard Fiasco,” October 20, 2015

Appearance, *Ireland's Newstalk Radio* about "How the Other Half Banks" Tuesday, October 19, 2015

Quoted in *CreditCards.com*, October 10, 2015

Featured in *In These Times*, “Book Review: Democratizing Modern Banking to Help the Poor,” October 7, 2015

Featured in *The New York Times Book Review*, “How the Other Half Banks, by Mehrsa Baradaran,” Tuesday, October 6, 2015

Featured in *JOTWELL*, “Book Review: How the Other Half Banks,” October 5, 2015

Featured in the UK's, *The Financial World*, “Book Review: But Don't Bank On It,” October 1, 2015

Featured in *Kirkus Reviews*, "How the Other Half Banks," August 1, 2015

Featured in *Deseret News*, “Why People Who Use Payday Loans Aren't ‘Financially Stupid,’ Just Desperate,” July 10, 2015

Appearance, *Georgia Public Broadcasting, On Second Thought Program*, “When Small Banks Merge, There are Big Stakes for Customers,” June 1, 2015

Featured in Ireland's *Lafferty*, “Can the U.S. Post Office Deliver Financial Inclusion?”

May 16, 2015

Quoted in *Law 360*, “The Top Banking Cases in 2015, July 2, 2015

Quoted in *Law 360*, “Tight Bank Oversight Could Offset Stress Test Predictability,” May 4, 2015

Quoted in *Huffington Post*, “You can Now Get Your Tax Refunds in Cash At Wal-Mart,” January 20, 2015

Quoted in *Law 360*, “Advocates Push CFPB For Strong Payday Lending Rules,” February 6, 2015

Quoted in *Next City*, “How Post Office Banking Could Help the Unbanked Without Congress,” August 6, 2014

Quoted in *Huffington Post*, “Having A Bank Account Is Getting More Expensive,” August 29, 2014

Quoted in *The Wall Street Journal*, “It Looks Easy Now,” September 29, 2014

Quoted in *Salon*, “Too Big To Fail Banks Wants to Make Amends with Poor People,” July 26, 2014

Quoted in *Huffington Post*, “Wal-Mart Targets The Poor With New Checking Accounts,” September 25, 2014

Quoted in *Law 360*, “NY Payday Lender Crackdown May Be Tough Act to Follow,” August 13, 2014

Featured in *WalletHub*, Chex Systems Score: What It Is & How To Improve It,” June 15, 2015

Quoted in *Law 360*, “Midsize Banks May Get Some Relief From Dodd-Frank,” May 12, 2014

Featured in *Penn RegBlog*, “Banking Regulation Based on Hypotheticals?” May 6, 2014

Quoted in *American Banker*, “Measuring the TBTF Subsidy a Distraction,” May 2, 2014

Featured in *Bloomberg View*, “Weil on Finance: Regulation by Hypothetical,” April 10, 2014

Quoted in *American Banker*, “Architect of Postal Banking Proposal Speaks Out,” March 28, 2014

Quoted in *The Atlantic: Cities*, “How the Post Office Could Save Itself by Helping the Poor,” February 11, 2014

ACTIVITIES

Chair, AALS Financial Institutions and Consumer Financial Services Section, 2016

Executive Committee, AALS Financial Institutions and Consumer Financial Services Section, 2012-2015.

Fellow, Center for Law, Economics and Finance (C-LEAF), George Washington University School of Law

Article Selection Committee, AALS Financial Institutions and Consumer Financial Services Section, 2011-2012