

## **PAMELA FOOHEY**

University of Georgia School of Law  
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### **ACADEMIC APPOINTMENTS**

**UNIVERSITY OF GEORGIA SCHOOL OF LAW, Athens, GA**

*Allen Post Professor of Law, 2025 –*

*Professor of Law, 2024–2025*

Courses: Bankruptcy, Bankruptcy Practice Seminar, Secured Transactions

**BENJAMIN N. CARDOZO SCHOOL OF LAW, YESHIVA UNIVERSITY, New York, NY**

*Professor of Law, 2021–2024*

*Visiting Professor of Law, Spring 2021*

Courses: Bankruptcy, Consumer Credit Seminar, Contracts, Corporations, Hot Topics in  
Bankruptcy and Reorganization, Secured Transactions

Distinguished Professor Award, 2024 (for commitment and dedication to the queer community)

**INDIANA UNIVERSITY MAURER SCHOOL OF LAW, Bloomington, IN**

*Professor of Law, 2020–2021*

*Associate Professor of Law, 2014–2020*

Courses: Bankruptcy, Contracts, Corporations, Secured Transactions, Consumer Credit Seminar  
Advisory Board Chair, Center for Law, Society & Culture, 2018–2021

OUTlaw, Faculty Advisor, 2016–2021

Outstanding Interactive Professor, 2020 (awarded by Maurer's Black Law Student Association)

Leon H. Wallace Teaching Award, 2019 (highest teaching honor given to law faculty)

Trustees' Teaching Award, 2018 (excellence in teaching)

Gavel Award, 2017 (awarded by the graduating class for outstanding contribution to the class)

**UNIVERSITY OF ILLINOIS COLLEGE OF LAW, Champaign, IL**

*Visiting Assistant Professor, 2012–2014*

Courses: Bankruptcy, Consumer Bankruptcy

Listed as teacher ranked excellent by students (Fall 2012, Spring 2014)

Faculty Affiliate, Illinois Program in Law, Behavior, and Social Science

### **RESEARCH AND TEACHING INTERESTS**

Bankruptcy, Business Associations, Commercial Law (Secured Transactions, Sales), Consumer Law,  
Contracts, Empirical Studies of Legal Systems, Financial Institutions, Nonprofit Organizations

### **PUBLICATIONS**

#### **Books**

[DEBT'S GRIP: RISK AND CONSUMER BANKRUPTCY](#) (with Robert M. Lawless and Deborah Thorne)  
(University of California Press, August 2025)

FORGIVE US OUR DEBTS: HOW BLACK CHURCHES USE BANKRUPTCY TO SURVIVE (University of  
Chicago Press, forthcoming 2026)

[SECURED TRANSACTIONS: A SYSTEMS APPROACH](#) (Aspen, 10th ed. 2023) (with Lynn M. LoPucki, Elizabeth Warren, and Robert M. Lawless)

[COMMERCIAL TRANSACTIONS: A SYSTEMS APPROACH](#) (Aspen, 8th ed. 2024) (with Lynn M. LoPucki, Elizabeth Warren, Daniel L. Keating, Ronald J. Mann, and Robert M. Lawless)

### **Articles & Book Chapters**

[\*The End\(s\) of Bankruptcy Exceptionalism: Purdue Pharma and the Problem of Social Debt\*](#), 46 CARDOZO L. REV. 861 (2025) (with Jonathan C. Lipson)

[\*Silencing Litigation Through Bankruptcy\*](#), 109 VA. L. REV. 1261 (2023) (with Christopher K. Odinet)

[\*Portraits of Bankruptcy Filers\*](#), 56 GA. L. REV. 573 (2022) (with Robert M. Lawless and Deborah Thorne)

[\*Fintech's Role in Exacerbating or Reducing the Wealth Gap\*](#), 2021 U. ILL. L. REV. 459 (2021) (with Nathalie Martin)

[\*Consumers' Declining Power In The Fintech Auto Loan Market\*](#), 15 BROOKLYN J. CORP. FIN. & COMMERCIAL L. 5 (2020) (invited)

[\*Debt's Emotional Encumbrances\*](#), EDWARD ELGAR RESEARCH HANDBOOK ON LAW AND EMOTION (Susan A. Bandes, Jody Lynne Madeira, Kathryn Temple, and Emily Kidd White eds. 2020)

[\*Graying of U.S. Bankruptcy: Fallout from Life in a Risk Society\*](#), 90 SOCIOLOGICAL INQUIRY 681 (2020) (with Deborah Thorne, Robert M. Lawless, and Katherine Porter) (peer reviewed)

[\*Driven to Bankruptcy\*](#), 55 WAKE FOREST L. REV. 287 (2020) (with Robert M. Lawless and Deborah Thorne)

[\*A New Deal for Debtors: Providing Procedural Justice in Consumer Bankruptcy\*](#), 60 B.C. L. REV. 2297 (2019)

[\*Life in the Sweatbox\*](#), 94 NOTRE DAME L. REV. 219 (2018) (with Robert M. Lawless, Katherine Porter, and Deborah Thorne)

[\*"No Money Down" Bankruptcy\*](#), 90 S. CAL. L. REV. 1055 (2017) (with Robert M. Lawless, Katherine Porter, and Deborah Thorne)

[\*Calling on the CFPB for Help: Telling Stories and Consumer Protection\*](#), 80 LAW & CONTEMP. PROBS. 177 (2017) (peer reviewed, symposium)

[\*Lender Discrimination, Black Churches, and Bankruptcy\*](#), 50 HOUS. L. REV. 101 (2017)

[\*When Faith Falls Short: Bankruptcy Decisions of Churches\*](#), 76 OHIO ST. L.J. 1319 (2015)

[\*When Churches Reorganize\*](#), 88 AM. BANKR. L.J. 277 (2014) (peer reviewed, invited)

[\*Bankrupting the Faith\*](#), 78 MO. L. REV. 719 (2013)

[\*Chapter 11 Reorganization And The Fair And Equitable Standard: How The Absolute Priority Rule Applies To All Nonprofit Entities\*](#), 86 ST. JOHN'S L. REV. 31 (2012)

[\*Paying Women For Their Eggs For Use In Stem Cell Research\*](#), 30 PACE L. REV. 900 (2010)

[\*Child Support And \(In\)ability To Pay: The Case For The Cost Shares Model\*](#), 13 UC DAVIS J. JUV. L. & POL'Y 35 (2009)

### **Essays & Shorter Works**

[\*Interdisciplinary Research Is Hard and Other Lessons from Debt's Grip\*](#), \_\_ BROOKLYN J. CORP. FIN. & COMMERCIAL L. \_\_ (forthcoming 2026) (with Robert M. Lawless and Deborah Thorne)

[\*Anecdotes on the Data in Debt's Grip\*](#), 99 AM. BANKR. L.J. 624 (2025) (with Robert M. Lawless and Deborah Thorne) (peer reviewed, invited)

[\*The Periphery of Bankruptcy Law: The Importance of Non-Bankruptcy Issues in Consumer Bankruptcy Cases\*](#), 98 AM. BANKR. L.J. 527 (2024) (peer reviewed, invited)

[\*Debt on the Ground: The Scholarly Discourse on Bankruptcy and Financial Precarity\*](#), 20 ANN. REV. L. & SOC. SCI. 219 (2024) (with Robert M. Lawless and Deborah Thorne) (peer reviewed)

[\*Credit Scoring Duality\*](#), 85 LAW & CONTEMP. PROBS. 101 (2022) (with Sara S. Greene) (peer reviewed, invited)

[\*Steering Loan Modifications Post-Pandemic\*](#), 85 LAW & CONTEMP. PROBS. 201 (2022) (with Dalié Jiménez and Christopher K. Odinet) (peer reviewed, invited)

[\*Bursting the Auto Loan Bubble in the Wake of COVID-19\*](#), 106 IOWA L. REV. 2215 (2021) (invited)

[\*Changing the Student Loan Dischargeability Framework: How the Department of Education Can Ease the Path for Borrowers in Bankruptcy\*](#), 106 MINN. L. REV. HEADNOTES 1 (2021) (with Aaron S. Ament and Daniel A. Zibel)

[\*The Debt Collection Pandemic\*](#), 11 CAL. L. REV. ONLINE 222 (2020) (with Dalié Jiménez and Christopher K. Odinet)

[\*The Folly of Credit As Pandemic Relief\*](#), 68 UCLA L. REV. DISC. 126 (2020) (with Dalié Jiménez and Christopher K. Odinet)

[\*CARES Act Gimmicks: How Not to Give People Money During a Pandemic and What to Do Instead\*](#), 2020 U. ILL. L. REV. ONLINE 81 (with Dalié Jiménez and Christopher K. Odinet)

[\*Consumer Bankruptcy Should Be Increasingly Irrelevant – Why Isn't It?\*](#), 36 EMORY BANK. DEV. J. 653 (2020) (invited response to Nathalie Martin, *Bringing Relevance Back to Consumer Bankruptcy*, 36 EMORY BANK. DEV. J. 581 (2020))

[\*Fines, Fees, and Filing Bankruptcy\*](#), 98 N.C. L. REV. 419 (2020) (contribution to AALS 2019 mini-symposium, "Court Debt": *Fines, Fees, and Bail, Circa 2020*)

[\*How Often Do Debtors Seek to Reaffirm Auto Loans? A Report Based on Consumer Bankruptcy Project Data\*](#), 39-1 ABIJ 46 (2020) (with Robert M. Lawless and Deborah Thorne)

Editorial, [\*Medical Bankruptcy: Still Common Despite the Affordable Care Act\*](#), 109 AJPH 431 (2019) (with David U. Himmelstein, Robert M. Lawless, Deborah Thorne, and Steffie Woolhandler) (peer reviewed)

[\*Jevic's Promise: Procedural Justice in Chapter 11\*](#), 93 WASH. L. REV. ONLINE 128 (2018) (invited response to Jonathan Lipson, *The Secret Life of Priority: Corporate Reorganization after Jevic*, 93 WASH. L. REV. 631 (2018))

[\*Access to Consumer Bankruptcy\*](#), 34 EMORY BANKR. DEV. J. 341 (2018) (invited)

[\*Attorneys' Fees and Chapter Choice: Exploring "No Money Down" Chapter 13 Bankruptcy\*](#), 36-6 ABIJ 20 (2017) (with Robert M. Lawless, Katherine Porter, and Deborah Thorne)

[\*Consumer Credit in America: Past, Present, and Future\*](#), 80 LAW & CONTEMP. PROBS. 1 (2017) (symposium introduction) (with Jim Hawkins, Creola Johnson, and Nathalie Martin)

[\*Secured Credit in Religious Institutions' Reorganizations\*](#), 2015 U. ILL. L. REV. SLIP OPINIONS 51 (2015) (invited)

Feature, [\*The Chapter 15 Two-Step: Shall We Dance?\*](#), 30-5 ABIJ 34 (2011) (with Eric Lopez Schnabel)

[Recent Developments in Judicial Estoppel and Dismissal of Employment Discrimination Suits](#), 29-10 ABIJ 20 (2010)

Feature, [ADA Employment Discrimination Claims Addressed in Rederford v. US Airways](#), 29-2 ABIJ 16 (2010) (with Eric Lopez Schnabel)

Feature, [In Re SemCrude LP: Reigning in Triangular Setoff and Preserving Creditor Equality](#), 28-2 ABIJ 44 (2009)

Recent Development, *Potential National Voluntary Gamete Donor Registry Discussed at Recent Health Law Symposium*, 36 J. L. MED. & ETHICS 597 (2008)

Conversation, [GPS Monitoring of Domestic Violence Offenders: Applying the Lessons of GPS Monitoring of Batterers to Sex Offenders](#), 43 HARV. C.R.-C.L. L. REV. 281 (2008)

### **Amicus Briefs and Responses to Requests for Information**

[Brief for Amici Curiae Bankruptcy Law Professors in Support of Petitioner \(In re Purdue Pharma\)](#) (in the Purdue Pharma SCOTUS Appeal, with Jonathan Lipson)

[Brief of Amici Curiae Law Professors in Support of Appellees Regarding the “Abuse” Standard](#) (in the Purdue Pharma 2nd Circuit Appeal, with Jonathan Lipson)

[Comments of Academics to Department of Education’s RFI Regarding Evaluating Undue Hardship Claims in Adversary Actions Seeking Student Loan Discharge in Bankruptcy Proceedings \(Docket No. Ed–2017–OPE–0085\)](#) (with Dalié Jiménez, Matthew Bruckner, Brook Gotberg, and Chrystin Ondersma), reprinted in 21 J. OF CONSUMER AND COMMERCIAL L. 114 (2018).

[Comments of Financial Regulation and Consumer Protection Scholars, and Former Regulators on CFPB’s RFI Regarding Bureau Public Reporting Practices of Consumer Complaint Information \(Docket No. CFPB-2018-0006\)](#) (with Angela Littwin and Amy Schmitz)

### **Opinion Pieces & Blog Posts**

[The End\(s\) of Bankruptcy Exceptionalism: The Future of Mass Tort Reorganization After Purdue Pharma](#), HLS BANKRUPTCY ROUNDTABLE (July 17, 2024) (with Jonathan C. Lipson)

Third-Party Releases, *Functional Discharges and Abuse*, in [The Purdue Papers: Amicus Briefs and Commentaries Related to Purdue Pharma L.P., et al.](#) (2024) (with Jonathan C. Lipson)

[Bankruptcy as Social Safety Net](#), LPE PROJECT BLOG (June 15, 2022)

[Sexual Abuse Survivors Are Voting on the Boy Scouts Bankruptcy Settlement: 5 Questions Answered](#), THE CONVERSATION (October 11, 2021)

[How the CFPB Can Enhance Competition in Consumer Finance Right Now](#), HARV. L. REV. BLOG (September 11, 2021)

[Regulators Must Get Ahead of the Coming Wave of Loan Defaults](#), THE HILL (June 28, 2021) (with Dalié Jiménez and Christopher K. Odinet)

[How Government Rules Prevent Poor Americans From Saving](#), POLITICO (September 3, 2020) (with Sara S. Greene)

[Congress Must Provide Real Aid to People in the Next Stimulus Package](#), JUSTICE COLLABORATIVE INSTITUTE (August 2020) (with Sara S. Greene)

[Bankruptcy Courts Ill-Prepared for Tsunami of People Going Broke From Coronavirus Shutdown](#), THE CONVERSATION (May 13, 2020) (with Sara S. Greene, Dalié Jiménez, Michelle McKinnon Miller, and Paige Skiba)

[\*Financing the Pandemic: Saddling People With Debt Versus Helping Them With Money\*](#), THE FINREG BLOG (May 12, 2020) (with Dalié Jiménez and Christopher K. Odinet)

[\*INSIGHT: The CARES Act Could Put People on the Street—Here’s a Solution\*](#), BLOOMBERG L. (April 28, 2020) (with Dalié Jiménez and Christopher K. Odinet)

[\*Time is Running Out to Protect Americans’ Relief Payments from Debt Collectors\*](#), HARV. L. REV. BLOG (April 7, 2020) (with Dalié Jiménez and Christopher K. Odinet)

[\*By Filing Bankruptcy, the Boy Scouts May Compensate More Survivors of Sexual Abuse\*](#), THE CONVERSATION (February 24, 2020)

[\*How Bankruptcy Can Help USA Gymnastics and the Boy Scouts Compensate Survivors\*](#), THE CONVERSATION (February 8, 2019)

[\*Hiding Complaints About Wall St. Benefits Mulvaney Donors\*](#), LAW360 (June 11, 2018) (with Amy Schmitz)

### **Works in Progress**

*Chapter 13 Storybook* (with Robert M. Lawless and Deborah Thorne)

### **Other**

Co-Investigator, [\*Consumer Bankruptcy Project\*](#)

Contributor, [\*Credit Slips\*](#)

Guest Blogger, [\*My Consumer Tips\*](#), April – May 2017

### **EDUCATION**

**HARVARD LAW SCHOOL**, J.D., May 2008

Honors: *cum laude*

Post-Graduate Research Fellow, Harvard Law School, June 2008 – May 2011

Activities: *Civil Rights-Civil Liberties Law Review*; *Journal on Legislation*; *Harvard Law Record*; Legal Services NYC, New York City Bankruptcy Assistance Project; Research Assistant, Professors Howell Jackson and Hal Scott

**NEW YORK UNIVERSITY, STERN SCHOOL OF BUSINESS**, B.S. Finance and Economics, May 2004

Honors: *summa cum laude*

Dean’s Community Service Award (presented to one graduating senior)

Alumnae Club Certificate of Achievement (academic excellence in finance)

Alumni Connections Award (highest record of service to the class of 2004)

Arch and Square Award (exceptional service in student activities)

Honors Thesis: *Corporate Philanthropy: Strategic in Nature, Poor in Execution*

Study Abroad: London School of Economics, Summer 2002

### **CLERKSHIPS**

**HON. THOMAS L. AMBRO**, U.S. COURT OF APPEALS, THIRD CIRCUIT, Law Clerk, 2011–2012

**HON. PETER J. WALSH**, U.S. BANKRUPTCY COURT, DISTRICT OF DELAWARE, Law Clerk, 2008–2009

## **PROFESSIONAL EXPERIENCE**

### **DORSEY & WHITNEY LLP, Minneapolis, MN**

*Associate, Bankruptcy and Financial Restructuring* (November 2009 – May 2011); *Summer Associate* (Summers 2007 and 2006)

### **FEDERAL TRADE COMMISSION, Washington, D.C.**

*Bureau of Consumer Protection Summer Law Clerk* (Summer 2007)

### **OFFICE OF UNITED STATES SENATOR HILLARY CLINTON, New York, NY**

*Office of the State Director* (December 2004 – July 2005); *Intergovernmental and Community Affairs* (January – May 2004)

### **BANC OF AMERICA SECURITIES, New York, NY**

*Equity Research Associate – Paper, Packaging, and Forest Products* (June – November 2004)

## **SERVICE & PROFESSIONAL ACTIVITIES**

### **University of Georgia School of Law Committees**

Faculty Recruitment, 2024–2026

### **Benjamin N. Cardozo School of Law Committees**

Adjunct, 2021–2022; Faculty Development, Chair, 2023–2024; Honors and Awards, Chair, Spring 2023

### **Indiana University Maurer School of Law Committees**

Admissions, 2017–2018; Appointments, 2018–2019; Center for Law, Society, and Culture Steering, 2016–2018; Diversity and Inclusion, 2017–2018; Educational Policy, 2019–2020, 2015–2016; Faculty Affairs, Fall 2020; Placement / Clerkships, 2014–2015; Policy (elected), 2019–2020, 2016–2017

### **American College of Bankruptcy, Inducted 2025**

DEI Committee, 2025 –; Policy Committee, 2025 –; Pro Bono Committee, 2025 –

### **American Law Institute, Elected December 2023**

### **Association of American Law Schools**

- Section on Commercial and Related Consumer Law, Chair, 2017–2018, Chair-Elect, 2016–2017, Executive Committee, 2015–2020
- Section on Creditors' and Debtors' Rights, Chair, 2019–2020, Chair-Elect, 2018–2019, Executive Committee, 2016–2020
- Section on Financial Regulation, Executive Committee, 2021–2024
- Section on Law Professors with Disabilities and Allies, Executive Committee, 2021–2024
- Section on Law and the Social Sciences, Chair, 2021–2022, 2026–2027, Chair Elect, 2020–2021, 2024–2025, Executive Committee, 2018–
- Section on Real Estate Transactions, Chair, 2022–2023, Chair-Elect, 2021–2022, Secretary, 2020–2021, Executive Committee, 2016–2024

Association for the Promotion of Political Economy and the Law (APPEAL): Director, Board of Directors, 2020–2021; Member, 2018 –

Law & Society Association: Co-Chair, Household Finance Collaborative Research Network, 2015 –; Member, 2015 –

Advisory Committee, Member, Indiana University Center for Survey Research, 2018–2021



Board of Directors, Director, Indiana University LGBT Alumni Association, 2017–2019  
 Diversity Working Group, Member, American Bankruptcy Institute, 2019–2024  
 Editorial Advisory Board, Member, *American Bankruptcy Law Journal* (peer-reviewed academic law review published by the National Conference of Bankruptcy Judges), 2019–2021  
 Editorial Advisory Board, Member, *Law & Society Review*, 2020–2024  
 Education Committee, 2019 National Conference of Bankruptcy Judges Annual Meeting  
 Faculty, American Board of Certification, 2014–2015  
 Member, American Bankruptcy Institute, 2008 –

- Named “40 Under 40” Emerging Leaders in Insolvency Practice (2019)

## **ADMISSIONS**

Minnesota (inactive, voluntarily restricted); United States Courts of Appeal for the First and Third Circuits; United States District Court for the District of Minnesota

## **SCHOLARLY PRESENTATIONS & GUEST LECTURES**

### *Debt’s Grip: Risk and Consumer Bankruptcy*

- Health Law Colloquium, The Ohio State University Moritz College of Law, February 10, 2026
- “Economic Predation in the Age of Trump,” Section on Socio-Economics, 2026 AALS Annual Meeting, January 6, 2026
- “New Books in Law and the Social Sciences,” Section on Law and the Social Sciences, 2026 AALS Annual Meeting, January 7, 2026
- “BAPCPA at 20: A Retrospective of the 2005 Bankruptcy Code Amendments,” Creditors’ and Debtors’ Rights, 2026 AALS Annual Meeting, January 8, 2026
- Book Launch, University of Illinois College of Law, November 7, 2025
- “[Financial Precarity in the United States](#),” University of Georgia School of Law, October 10, 2025
- “The Effects of Insecurity in Times of Crisis,” Society for the Advancement of Socio-Economics 2025 Conference, July 10, 2025
- Health Law Professors Conference, June 5, 2025
- “Empirical Perspectives on Consumer Debt,” Debt in the Real World Symposium, Brooklyn Journal of Corporate, Financial, and Commercial Law, Brooklyn Law School, March 28, 2025
- *Chapter 3: Staying Home and Going Places*, Bankruptcy Seminar, Duke University School of Law, February 19, 2025
- *Chapter 6: Blackness of Bankruptcy* and *Chapter 7: All the Single Ladies (with children) in Bankruptcy*, Poverty Law, Duke University School of Law, February 19, 2025
- Consumer Law Seminar, Brooklyn Law School (virtual), October 24, 2024
- Current Issues in Consumer Debt Panel, SEALS 2024 Conference, July 25, 2024
- *Chapter 6: Blackness of Bankruptcy* and *Chapter 7: All the Single Ladies (with children) in Bankruptcy*, Poverty Law, Duke University School of Law, March 25, 2024
- *Chapter 6: Blackness of Bankruptcy* and *Chapter 7: All the Single Ladies (with children) in Bankruptcy*, University of Minnesota Faculty Colloquium, September 14, 2023
- *Chapter 7: All the Single Ladies (with children) in Bankruptcy*, Northeastern University School of Law Faculty Colloquium, April 5, 2023

- *Chapter 8: The Riskiest Years: Bankrupt Seniors*, Law and Society Association Annual Meeting, July 15, 2022

#### *Chapter 13 Storybook*

Law and Society Association Annual Meeting, May 22, 2025

#### *Forgive Us Our Debts: How Black Churches Use Bankruptcy to Survive*

- Bankruptcy Seminar, University of Illinois College of Law, February 18, 2025
- University of Illinois College of Law Faculty Workshop, February 29, 2024
- Seton Hall Law School Faculty Colloquium, February 22, 2024
- Remedies Section, Invited Panelist, 2024 AALS Annual Meeting, January 6, 2024
- Regulation and Markets Workshop, Boston College Law School, April 19, 2022
- University of Cincinnati Corporate Law Symposium, March 25, 2022

#### *Research Methods in Bankruptcy: A Panel Discussion*

Invited Panelist, Creditors' and Debtors' Rights, 2024 AALS Annual Meeting, January 6, 2024

#### *Silencing Litigation Through Bankruptcy*

- Colloquium Seminar on Current Issues in Complex Litigation, University of Texas at Austin School of Law, October 2, 2023
- Panelist, Wharton-Harvard Insolvency and Restructuring Conference, September 8, 2023

#### *Coming Issues with Household Debt*

Invited Panelist, K-COVID2: Predictions about the Recent Past, Contract Law in Action, Temple University Beasley School of Law / University of Wisconsin Law School, April 21, 2023

#### *State of Household Finance*

Invited Panelist, Household Finance and Community Development: Assessing Challenges, Inequities, and Opportunities Conference, The University of Memphis Cecil C. Humphreys School of Law, Memphis, March 31, 2023

#### *Portraits of Bankruptcy Filers*

- Personal Insolvency Framework Workshop, London School of Economics Law School, March 29, 2023
- American Law & Economics Association Annual Meeting, October 23, 2021
- Law and Society Association Annual Meeting, May 29, 2021
- Invited Presenter, Villanova University Charles Widger School of Law, Faculty Colloquium, February 19, 2021
- Invited Presenter, Rutgers Law School, Faculty Colloquium, February 3, 2021
- Invited Presenter, Boston University Consumer Law Seminar, February 2, 2021
- Invited Presenter, Tulane Law School and the Murphy Institute, October 27, 2020

#### *Consumer Debt in the Post Pandemic Era*

Invited Panelist, 2021 AALS Annual Meeting, January 4, 2023

#### *Addressing the Student Debt Crisis: A Law and Political Economy Perspective*, Exploring the Law and Political Economy Difference, Baldy Center for Law and Social Policy, University of Buffalo, June 9, 2022

#### *Credit Scoring Duality*, Consumer Law Scholars Conference, March 4, 2022

#### Manchester University Summer Academy – *Law, Money and Technology*

Invited Panelist: Markets and Workplaces, July 28, 2021



*Competition and Consumer Welfare – Subprime Auto Buyers*, Fourth Biennial Conference on Auto Lending, Federal Reserve Bank of Philadelphia’s Supervisory Research Forum (SURF) and Consumer Finance Institute (CFI), July 15, 2021

*The Pandemic’s Economic Impact: Exploring Commercial and Consumer Finance Issues*  
Invited Panelist, University of Oklahoma College of Law, April 14, 2021

*Bankruptcy Law and the Problems of Democracy*  
Invited Panelist, 2021 AALS Annual Meeting, January 7, 2021

*Bursting the Auto Loan Bubble in the Wake of COVID-19*  
Invited Presenter, *The Future of Law & Transportation*, Iowa Law School, November 6, 2020

*The Money Side of Things: Bankruptcy*, Summer Academy on Law, Money and Technology:  
Transforming Political Economy, Manchester University, July 16, 2020

*Consumers’ Declining Power In The Fintech Auto Loan Market*

- Center for Law, Society and Culture Research Roundtable, Indiana University Maurer School of Law, June 19, 2020
- *Consumer Welfare, Market Structure and Political Power* Symposium, Brooklyn Law School, March 27, 2020

*Driven to Bankruptcy*  
Invited Presenter, Law & Economics Workshop, UC Hastings College of Law, March 23, 2020

Seventeenth Annual EBDJ Symposium  
Invited Panelist, Consumer Panel: Bringing Relevance Back to Consumer Bankruptcy, Emory Law, February 20, 2020

*Empirically Investigating Chapter 11 Bankruptcy Cases of Nonprofits*  
Invited Panelist (selected from call for papers), Empirical Research in Business Law: Works in Progress, Section on Law & Social Sciences, 2020 AALS Annual Meeting, January 5, 2020

Manchester University Summer Academy -- *Law and Money: From Past and Future*  
Invited Panelist: Corporations; Cross-Disciplinary Collaboration Case Study: The Green New Deal as a Framework for a New Economy, July 12, 2019

*Hardships among Chapter 13 Debtors: The High Price of Honoring Financial Contracts*

- APPEAL 5th Annual Workshop, June 4, 2019
- Law and Society Association Annual Meeting, June 2, 2019

*Fines, Fees, and Bankruptcy*  
Panelist, “Court Debt”: Fines, Fees, and Bail, Circa 2020, AALS Symposium, 2019 AALS Annual Meeting, January 4, 2019

*Graying of U.S. Bankruptcy*

- Invited Panelist (selected from call for panels), Money as a Democratic Medium, Harvard Law School, December 14, 2018
- Center for Law, Society and Culture Colloquium, Indiana University Maurer School of Law, November 8, 2018

*The Implications of Bankruptcy for Non-profit Religious Entities*  
Invited Keynote Speaker, Canadian Commercial Law Symposium, University of Alberta Faculty of Law, October 13, 2018

*Portrait of Consumer Debtors and Bankruptcy in the United States*  
Invited Presenter, University of Alberta Faculty of Law, October 12, 2018

### *Life in the Sweatbox*

- Invited Presenter (selected from call for papers), ClassCrits XI, West Virginia University, November 2, 2018
- Law and Society Association Annual Meeting, June 7, 2018
- Invited Presenter, Teaching Consumer Law Conference, May 19, 2018
- Invited Presenter, University of Miami School of Law, Faculty Workshop, March 5, 2018
- University of Notre Dame Law School, Faculty Exchange, February 8, 2018
- Invited Presenter, Temple University Beasley School of Law, Faculty Workshop, November 20, 2017
- Invited Presenter (selected from call for papers), 12th Annual Conference on Empirical Legal Studies (CELS), Cornell Law School, October 13, 2017
- Invited Presenter, Seattle University School of Law, Faculty Workshop, October 9, 2017
- Invited Panelist, *Commercial and Consumer Law Discussion Group*, Southeastern Association of Law Schools Annual Conference, August 3, 2017
- Indiana University Maurer School of Law Summer Faculty Workshop, July 26, 2017

### *Procedurally Bankrupt*

Invited Panelist, *Commercial and Consumer Law Panel*, Southeastern Association of Law Schools Annual Conference, August 8, 2018

### *Fifteenth Annual EBDJ Symposium*

Invited Panelist, *Access to Consumer Bankruptcy*, Consumer Panel: Access to Bankruptcy: Vindicating the Rights of All Consumers, Emory Law, February 22, 2018

### *Property Implications of the Sharing Economy*

Discussant, Stacy-Ann Elvy's *Commodifying Consumer Data*, Penn State Law, October 6, 2017

### *The Changing Face of Consumer Protection*

Invited Panelist, Southeastern Association of Law Schools Annual Conference, August 4, 2017

### *The Expressive Power of Bankruptcy*

- International Academy of Law and Mental Health, XXXVth International Congress on Law and Mental Health, Prague, Czech Republic, July 13, 2017
- Invited Presenter, Young Bankruptcy Scholars' Work-in-Progress Workshop, Brooklyn Law School, November 4, 2016
- Big Ten Untenured Law Faculty Conference, Indiana University Maurer School of Law, August 5, 2016
- National Business Law Scholars Conference, University of Chicago Law School, June 23, 2016
- Indiana University Maurer School of Law Summer Faculty Workshop, June 22, 2016
- Law and Society Association Annual Meeting, June 1, 2016

### *"No Money Down" Bankruptcy*

- Law and Society Association Annual Meeting, June 23, 2017
- Invited Presenter (selected from call for papers), 11th Annual Conference on Empirical Legal Studies (CELS), Duke University School of Law, November 19, 2016 (presented by Robert M. Lawless)
- Center for Law, Society and Culture Colloquium, Indiana University Maurer School of Law, November 3, 2016

*Calling on the CFPB for Help: Telling Stories and Consumer Protection*

Presenter, Contributor, and Co-Organizer, Symposium: Consumer Credit in America: Past, Present, and Future, *Law & Contemporary Problems* and Duke University School of Law, September 30, 2016

*What Happens When Your Place of Worship Goes Bankrupt?*

Invited Lecturer, 2016-17 Speaker Series, Southern University Law Center, September 8, 2016

*Lender Discrimination, Black Churches, and Bankruptcy*

- University of Cincinnati College of Law, Faculty Exchange, March 7, 2016
- Invited Panelist, Bankruptcy for the Ninety-Five Percent: Making the Bankruptcy System Work for Small and Medium-Sized Businesses and Sole Proprietors, AALS Section on Creditors' and Debtors' Rights, 2016 AALS Annual Meeting, January 9, 2016
- Invited Presenter (selected from call for papers), The Present and Future of Civil Rights Movements: Race and Reform in 21st Century America, Duke University School of Law, November 21, 2015
- Sturm College of Law, University of Denver, Faculty Exchange, November 12, 2015
- Invited Presenter, Regulation and Coordination Workshop, the Murphy Institute and Tulane Law School, October 7, 2015
- Midwest Law & Economics Association Annual Meeting, University of Kansas School of Law, October 3, 2015
- Invited Presenter (selected from call for papers), Business & Human Rights Junior Scholars Conference, Rutgers School of Law – Newark, September 18, 2015
- Big Ten Untenured Law Faculty Conference, Indiana University Maurer School of Law, August 14, 2015
- Invited Panelist (selected from call for proposals), Southeastern Association of Law Schools Annual Conference, July 28, 2015
- National Business Law Scholars Conference, Seton Hall University School of Law, June 5, 2015
- Law and Society Association Annual Meeting, May 29, 2015

*When Faith Falls Short: Bankruptcy Decisions of Churches* (also titled *Getting to Bankruptcy*)

- Washington University Law, Faculty Exchange, February 12, 2015
- Panelist, Emerging Scholars in Commercial and Consumer Law, AALS Section on Commercial and Related Consumer Law, 2015 AALS Annual Meeting, January 4, 2015
- Invited Presenter, Young Bankruptcy Scholars' Work-in-Progress Workshop, Brooklyn Law School, November 21, 2014
- Invited Presenter, UNM School of Law, Faculty Colloquium, October 23, 2014
- Big Ten Untenured Law Faculty Conference, Indiana University Maurer School of Law, August 14, 2014
- Law and Society Association Annual Meeting, May 29, 2014
- ASU Legal Scholars Conference, March 14, 2014
- Presenter (selected from call for papers), Midwest Law & Economics Association Annual Meeting, University of Illinois College of Law, October 12, 2013

*What Happens When Your Place of Worship Goes Bankrupt?*

Invited Presenter, Indiana University McKinney School of Law, October 29, 2014

*Empirical Studies in Bankruptcy: Perspectives on Religious Institution Reorganization*  
Invited Panelist, AALS Section on Creditors' and Debtors' Rights Mini-Symposium, 2014  
AALS Annual Meeting, January 4, 2014

*Bankrupting the Faith*

- University of Minnesota Law School, Faculty Exchange, October 10, 2013
- Big Ten Untenured Law Faculty Conference, Indiana University Maurer School of Law, August 11, 2013
- National Business Law Scholars Conference, The Ohio State University Moritz College of Law, June 13, 2013

*Bankruptcy Success Modeling Conference*

Invited Presenter, UCLA School of Law, February 15, 2013

**PRESENTATIONS TO LEGAL & OTHER COMMUNITIES**

*Debt's Grip: Risk and Consumer Bankruptcy*

- American College of Bankruptcy, Class 37 Induction and Events, March 21, 2026
- Idaho State Bar, 44th Annual Commercial Law & Bankruptcy Seminar, February 20, 2026
- National Conference of Bankruptcy Judges *American Bankruptcy Law Journal* Roundtable (virtual), October 15, 2025
- NACBA Members Only Meeting, Dallas, TX, October 14, 2025
- Berkeley Judicial Institute (virtual), August 15, 2025
- State Bar of Montana, 2025 Bankruptcy CLE, July 31, 2025
- State Bar of Georgia Consumer and Business Bankruptcy Institute, Greensboro, GA, December 12, 2024

Panelist, *Taking Stock After Purdue Pharma*, 43rd Annual Jay L. Westbrook Bankruptcy Conference, Austin, TX, November 22, 2024

Panelist, ABLJ Symposium – The Role of Bankruptcy Law in the US Legal System, National Conference of Bankruptcy Judges Annual Meeting, Seattle, WA, September 19, 2024

Panelist, *How Hard to Squeeze Debtors?*, NACTT 2024 59th Annual Seminar, Boston, MA, July 4, 2024

*Bankruptcy, Race, & Chapter Choices*, Frank W. Koger Bankruptcy Symposium, Kansas City, MO, May 10, 2024

*Bias in Bankruptcy*, Discovering Restructuring Expertise and Mentorship Symposium, Howard University School of Law, November 9, 2023

*Bankruptcy, Race, & Chapter Choices*, United States Bankruptcy Courts, Judicial Interns/Externs Educational Program, July 18, 2023

*A Bankruptcy Crisis Hiding in Plain Sight: The Juxtaposition of Failing Health Care Systems with Consumer Patients Driven into Bankruptcy by Medical Debt*, Invited Panelist, American Bankruptcy Institute's Annual Spring Meeting, April 22, 2023

*Portraits of Bankruptcy Filers*

- Federal Judicial Center National Workshop for Bankruptcy Judges II, July 11-13, 2022
- Fifth Circuit Bankruptcy Bench-Bar Conference, February 3, 2022
- Connecticut Bankruptcy Conference, October 14, 2021
- Minnesota Bankruptcy Institute, October 11, 2021

*The Texas Two-Step of Tort Liability*, American Bankruptcy Institute, November 18, 2021

*Academics and Social Media: The Revolution Will Not Be Televised*, Berkeley Judicial Institute, Berkeley Law, June 4, 2021

*Intersection of Race, Economics and Bankruptcy*, Delaware Bankruptcy American Inn of Court, December 8, 2020

*Debt Collection, Garnishment, & Bankruptcy: Surprising Pre-COVID Stats, COVID Trends, & The Future*, Invited Panelist, Indiana Institute for Working Families, October 8, 2020

*Auto Lending: Troubling Market Trends*, Indiana Institute for Working Families, September 17, 2020

*No Money Down Chapter 13 Plans – A Benefit Or Detriment To Debtors? / Seniors In Bankruptcy*, Invited Panelist (two panels), Fifth Circuit Bankruptcy Bench-Bar Conference, February 6, 2020

*The Growing Crisis of Seniors in Bankruptcy: How We Got Here and Some Hope for the Future*, Invited Panelist, 2019 Minnesota Bankruptcy Institute, October 4, 2019

*Life in the Sweatbox: Debtor Woes Prepetition*, Invited Presenter, 2018 Bankruptcy Section CLE, State Bar of Montana, August 2, 2018

*Attorneys' Fees and Chapter Choice: Exploring "No Money Down" Bankruptcy*, Invited Presenter, 31st Annual Northwest Bankruptcy Institute, Oregon State Bar, April 13, 2018

*From Churches to Hospitals: Topics in Nonprofit Organizations' Chapter 11 Cases*, Invited Panelist, 31st Annual Northwest Bankruptcy Institute, Oregon State Bar, April 13, 2018

*Recent Research from Consumer Bankruptcy Project*

- Invited Presenter, Steven H. Ancel Annual Bankruptcy Institute, Indiana Continuing Legal Education Forum, December 8, 2017
- Invited Presenter, Advanced Consumer Bankruptcy Roundtable, Indiana Continuing Legal Education Forum, November 1, 2017

*Bankruptcy & Race: From Black Churches to African-American Debtors*, Invited Presenter, Kansas Legal Revitalization Conference, Federal Bar of the District of Kansas, February 2, 2017

*Restructuring and Bankruptcy Challenges In the 21st Century World of Not for Profits*, Invited Panelist, Commercial Law League of America's Honorable Frank W. Koger Memorial Education Program, National Conference of Bankruptcy Judges 2016, October 27, 2016

*What Happens When Your Place of Worship Goes Bankrupt?*, Invited Presenter, United States Bankruptcy Court for the Middle District of Louisiana, September 8, 2016

[\*Examining Potential Lender Discrimination in Black Church Bankruptcies\*](#), American Bankruptcy Institute Podcast, February 1, 2016

*Church Bankruptcies*, Invited Presenter, 30th Annual Advanced Bankruptcy Seminar: UnHappy Days are Here Again?, Oklahoma Bar Association, December 3, 2015

*2014 Sigmund J. Beck Advanced Bankruptcy Roundtable*, Invited Panelist, Indiana Continuing Legal Education Forum, August 8-9, 2014

*U.S. Solutions to Bankruptcy Problems*, Invited Presenter, University of Illinois College of Law, March 5, 2014

*Direct Appeals from Bankruptcy Courts to Circuit Courts: How, When and Why (or Why Not)*, Invited Panelist, American Bar Association Webinar, June 20, 2013

[\*Examining the Effectiveness of Chapter 11 for Church Financial Distress\*](#), American Bankruptcy Institute Podcast, March 13, 2013

*Non-Profit Entities as Debtors, Creditors and Avoidance Targets – Navigating Bankruptcy and other Applicable Laws as Charitable and Non-charitable Objectives Collide*, Invited Panelist, 2012 Bankruptcy Institute, Minnesota State Bar Association, October 3, 2012

## **SELECTED MEDIA**

[US Bankruptcy Filings Surge](#), Newsweek, Dec. 2, 2025

[A significant group of Americans are falling behind on their car payments - an economic warning sign](#), CNN, Oct. 22, 2025

[How 'Debt's Grip' Shows Up In Consumer Bankruptcies: Part 1](#) and [How 'Debt's Grip' Shows Up In Consumer Bankruptcies: Part 2](#), Law360, Oct. 10, 2025 and Oct.14, 2025

[Tricolor Collapse Exposes Risks in Opaque 'Buy Here, Pay Here' Model](#), Bloomberg, Oct. 10, 2025

[A major subprime auto lender just went belly up. It won't be like subprime mortgage lenders sparking the Great Recession](#), CNN, Sept. 12, 2025

[Longer Lives and Fewer Pensions Spark a Boom in Retiree Bankruptcies](#), Next Avenue (PBS), July 7, 2025

[More Americans teetering on the edge of bankruptcy. Here's why.](#), CBS News, April 22, 2025

[For These Victims, Death Came Before Bankruptcy Resolution](#), Law360, Feb. 7, 2025

[Personal bankruptcies are on the rise. When does it make sense to file?](#), CBS News, Nov. 20, 2024

[What No One Tells You About Car Loan Deferments](#), ProPublica, Sept. 12, 2024

[One of the Nation's Largest Auto Lenders Told Customers, "We're Here to Help." Then It Took Their Money and Their Cars.](#) ProPublica, Sept. 12, 2024

[Supreme Court considers \\$6bn deal that shields Sacklers](#), BBC, Dec. 4, 2023

[A \\$6 Billion Settlement Threatens to Upend US Bankruptcy Deals](#), Bloomberg Law, Dec. 1, 2023

[America's courts weigh in on how firms resolve liability claims](#), The Economist, Aug. 17, 2023

[Can medical bankruptcy help with medical bills?](#), USA Today, Aug. 1, 2023

[More Auto Payments Are Late, Exposing Cracks in Consumer Credit](#), Wall Street Journal, Feb. 18, 2023

[FTX Foreign Customers Hit Language Barriers as They Fight for Their Crypto](#), Wall Street Journal, Jan. 27, 2023

[Biden Bankruptcy Shift Eases Path for Student Loan Discharges](#), Bloomberg Law, Dec. 13, 2022

[Car Repos Are Exploding. That's a Bad Omen.](#), Barron's, July 8, 2022

[When Bankruptcy Eliminates Student Loan Debt, Government Fights Back](#), USA Today, Feb. 22, 2022

[Pressure Grows on Biden Administration to Change Student Loan Bankruptcy Rules](#), CNN, Feb. 17, 2022

[Pre-Bankruptcy Executive Pay a New Target for Fairness Advocates](#), Bloomberg Law, Nov. 2, 2021

[Many Americans Are Overpaying for Their Car Loans](#), Consumer Reports, Oct. 27, 2021

[Not All Debt is Collectable. Be Mindful of the Statute of Limitations](#), Los Angeles Times, Oct. 26, 2021

[In Boy Scouts bankruptcy, which sexual abuse victims will get a settlement? And how much? One person will decide.](#) USA Today, Sept. 6, 2021

[Student Debtors Notch Win in Fight to Wipe Out Debt in Bankruptcy](#), Bloomberg Law, July 20, 2021

[Education Dept Shows Limits of Pandemic Relief by Fighting Borrowers in Bankruptcy](#), The Washington Post, July 17, 2021



[Black People Are More Likely to File for Personal Bankruptcy, Choose Repayment Option](#), *Wall Street Journal*, June 7, 2021

[Boy Scouts of America Plan to Exit Bankruptcy Would Pay Abuse Survivors an Average of \\$6,000 Each](#), *USA Today*, Mar. 7, 2021

[Older Americans Are Sinking Into Debt—Reversing the Trend Won’t Be Easy](#), *MarketWatch*, Jan. 20, 2021

[COVID-19 Has Caused Real Financial Pain. So Why Did Consumer Bankruptcies Drop in 2020?](#), *MarketWatch*, Jan. 14, 2021

[Appeals Court Weakens Bankruptcy Protections for Private Student Loans](#), *Wall Street Journal*, Sept. 1, 2020

[Attorneys Say Boy Scouts is Trying to Limit Abuse Survivors From Coming Forward By Curbing Ads](#), *USA Today*, Aug. 25, 2020

[Capital One and Other Debt Collectors Are Still Coming for Millions of Americans](#), *ProPublica*, June 8, 2020

[Sexually Abused Gymnasts Have Ally in Fight for Accountability from US Olympic Leader](#), *USA Today*, Mar. 1, 2020

[Dozens of States Back Bankruptcy Venue Reform](#), *Wall Street Journal*, Feb. 21, 2020

[Boy Scouts’ Bankruptcy Plan Follows Similar Path as USA Gymnastics and Catholic Diocese](#), *CNN*, Feb. 20, 2020

[Did the Boy Scouts Violate Their Own Honor Code by Filing For Chapter 11 Bankruptcy?](#), *USA Today*, Feb. 20, 2020

[Boy Scouts of America Files for Bankruptcy Amid Wave of Potential Lawsuits](#), *The Washington Post*, Feb. 18, 2020

[“I Live on the Street Now”: How Americans Fall into Medical Bankruptcy](#), *The Guardian*, Nov. 14, 2019

[Column: Medical Bankruptcy is an American Scandal – and That’s Not Debatable](#), *Los Angeles Times*, Sept. 4, 2019

[Elderly Bankruptcy Is On The Rise—Here’s Why](#), *Forbes*, Aug. 15, 2019

[The Boomers Going Bust: Why Elderly Bankruptcy is Rising in America](#), *FT*, Aug. 8, 2019

[This is the Real Reason Most Americans File for Bankruptcy](#), *CNBC*, Feb. 11, 2019

[Shrinking Social Safety Net Leaves Seniors Vulnerable](#), *Indiana Public Media*, Dec. 7, 2018

[Seniors Filing for Bankruptcy Up](#), *The Journal Gazette*, Aug. 26, 2018

[Retired and Broke: Bankruptcy Filings Surging for Seniors](#), *The Washington Post*, Aug. 13, 2018

[Bankruptcy Soars Among Elderly as Inequality Deepens](#), *U.S. News & World Report*, Aug. 8, 2018

[Behind the Surge in Seniors Filing for Bankruptcy](#), *CBS This Morning*, Aug. 7, 2018

[A Study Found Bankruptcy Soared Among Americans 65 and Over](#), *NPR*, Aug. 6, 2018

[More Baby Boomers Facing Bankruptcy In Retirement](#), *CBS Evening News*, Aug. 6, 2018

[Bankruptcy is Hitting More Older Americans, Pointing to a Retirement Crisis in the Making](#), *Los Angeles Times*, Aug. 6, 2018

[‘Too Little Too Late’: Bankruptcy Booms Among Older Americans](#), *New York Times*, Aug. 5, 2018

[St. Paul Archdiocese Reaches \\$210 Million Dollar Settlement for 450 Sex Abuse Victims](#), *Time* (via *AP*), May 31, 2018

[USA Gymnastics Sues Insurance Carriers to Compel Coverage in Larry Nassar Lawsuits](#), *USA Today*, Apr. 10, 2018

[Veteran of Catholic Chapter 11s Represents Weinstein Victims](#), *Wall Street Journal*, Apr. 8, 2018

[Trump Wants to Hide Your Complaints About Wall Street](#), *Bloomberg*, June 14, 2017

[Is Bias Behind Black Church Bankruptcies?](#), *CBS News Moneywatch*, Dec. 30, 2015

[Lender Discrimination May Be Pushing Black Churches Into Bankruptcy](#), *Bloomberg*, Dec. 24, 2015

[Catholic Dioceses Declare Bankruptcy on Eve of Sexual Abuse Trials](#), *Reveal*, Feb. 2, 2015

[The Surprise Inside Church Bankruptcies](#), *Christianity Today*, Nov. 12, 2013

[Churches: The New Risky Bet](#), *Christianity Today*, Oct. 22, 2013

[Pastor, Tithing Sway Church Loan Risks](#), *Credit Union Times*, July 31, 2013