

PAMELA FOOHEY

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ACADEMIC APPOINTMENTS

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

Professor of Law, 2021 –

Visiting Professor of Law, Spring 2021

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

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
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, Payment Systems), Consumer Law, Contracts, Empirical Studies of Legal Systems, Financial Institutions, Nonprofit Organizations, Real Estate

PUBLICATIONS

Articles & Book Chapters

[*Portraits of Bankruptcy Filers*](#), 56 GA. L. REV. __ (forthcoming 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 symposium contribution)

[*Debt's Emotional Encumbrances*](#), EDWARD ELGAR RESEARCH HANDBOOK ON LAW AND EMOTION (Susan A. Bandes, Jody Lynee 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, solicited)

[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

[Steering Loan Modifications Post-Pandemic](#), 85 LAW & CONTEMP. PROBS. __ (forthcoming 2022) (with Dalié Jiménez and Christopher K. Odinet)

[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)

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

[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) (solicited 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) (solicited 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) (solicited, symposium)

[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) (solicited)

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)

Responses to Requests for Information

[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

[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)

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*, Assistant Managing Editor

Journal on Legislation, Line Editor

Harvard Law Record, Entertainment Editor and News/Opinion Writer

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

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

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 Debtor's Rights, Chair, 2019–2020, Chair-Elect, 2018–2019, Executive Committee, 2016–2020
- Section on Financial Institutions & Consumer Finance Services, Executive Committee, 2021 –
- Section on Law and the Social Sciences, Chair, 2021–2022, Chair Elect, 2020–2021, Executive Committee, 2018 –
- Section on Real Estate Transactions, Chair-Elect, 2021–2022, Secretary, 2020–2021, Executive Committee, 2016 –

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

Law & Society Association: Co-Chair, Household Finance Collaborative Research Network, 2015–2021; Member, 2015 –

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

Board of Directors, Director, Indiana University LGBT Alumni Association, 2017–2019

Pamela Foohey, CV, September 2021

Diversity Working Group, Member, American Bankruptcy Institute, 2019 –
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 –
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

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

Portraits of Consumer Bankruptcy Filers in the United States

- 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

The Pandemic’s Economic Impact: Exploring Commercial and Consumer Finance Issues

Invited Panelist, University of Oklahoma College of Law, April 14, 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

Pamela Foohey, CV, September 2021

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

Inaugural Consumer Law Scholars Conference

Invited Commentator – Carolina Reid, Alan White, and Sarah Stochak, *Foreclosure Mediation: The Complexity of Measuring the Impact of Consumer Protection Laws on Borrower Outcomes*, UC Berkeley School of Law, February 22, 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
- Indiana University Maurer School of Law Summer Faculty Workshop, June 24, 2015
- National Business Law Scholars Conference, Seton Hall University School of Law, June 5, 2015
- Law and Society Association Annual Meeting, May 29, 2015

Ninth Annual Law and Entrepreneurship Association Meeting

Commentator, Benjamin Means' *Wealth Inequality and Family Businesses*, University of Georgia School of Law, March 21, 2015

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

- Washington University Law, Faculty Exchange, February 12, 2015
- Invited Panelist (selected from call for papers), 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

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

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

[Progressives Turn Up Heat on Biden Over Student Loans](#), *The Hill*, Aug. 10, 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

[Bankruptcy, Debt, and the Pandemic](#), Private Law Podcast, May 3, 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](#), *The 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

[Boy Scouts Bankruptcy is "Imminent" Amid Sexual Abuse Scandals](#), *New York Post*, Feb. 1, 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

[Wave of Child Sex Abuse Lawsuits Threaten Boy Scouts](#), *Chicago Tribune* (via AP), Sept. 1, 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](#), *Financial Times*, 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

[Consumer Bankruptcy & “Life in the Sweatbox”](#), *Ipse Dixit*, Dec. 4, 2018

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

[You Can’t Take It with You: America’s Private-Sector and Public-Sector Debt Crises are Colliding](#), *City Journal*, Aug. 16, 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

[Weinstein Co Sale Approved, Funds for Abuse Claims Unclear](#), *Reuters*, May 8, 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

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