

Annual Report

2023



Participants in the 2023 Consumer Law Scholars Conference.

From the Executive Director



Friends: What a year it has been! And what a five-year run!

As we prepare to celebrate the Center's 5th birthday on September 14, I think back to when we were measuring its age in months. That cute little tyke of a center bore a resemblance to the school-age institution that we will be feting at the Lake Chalet, but there are signs of precocious growth. In 2018, the Center hosted one conference; it now runs as many as six conferences a year; in 2018, Berkeley Law offered 3 or 4 courses in Consumer Law; it now offers 20; in 2018, the Center established itself as a hub of economic justice activity for California; now it operates across the country – and, increasingly, around the world.

This past year has contained some remarkable highlights: the Center's appearance on national newscasts for its role in the US Supreme Court's review of student loan debt cancellation; the introduction of our first cohort of law student Fellows; the hiring of a director for the CLASS Network and the launch of the Center's role as a hub connecting law students with consumer protection work for government agencies and NGOs around the country.

But perhaps the most striking moment came at the International Association of Consumer Law Conference in Hamburg this summer, when I described what was happening at the Center – the courses, the briefs, the comments, the events, the convenings, the policy development – and asked (because I did not know) what other law schools in the world were offering something comparable. There was complete silence in the room.

So: The leading academic consumer law center in the *world*? Whether we are there yet or not, this 5-year-old of ours is up to some amazing things.

Have a look.

A handwritten signature in blue ink, appearing to read 'Ted'.

Ted Mermin

Executive Director,
*Center for Consumer Law and
Economic Justice*

In the Media

"In the case of Missouri, their case is far too speculative to reach the requirement for Article III standing that the Supreme Court has set out."
- David Nahmias to *CBS*

"For many Californians, hidden fees . . . are the difference between whether a person can make it through the month and pay for the necessities of life. That's not the way we should be operating." - Ted Mermin to the *San Jose Mercury News*

"Millions of Americans live one purchase away from emptying their bank account, and they pay a steep price for oversights in account management. Better regulation can stop banks from preying on consumer inattention."
- Prasad Krishnamurthy in *The Hill*

"Our cities are not only punishing people for being poor, but also taking away their lifeline for climbing out of poverty." - Ted Mermin in *CalMatters*

"It would be great to have a regulatory scheme that could actually prevent harmful conduct." - Jonathan Glater to *The New York Times* (on student loan income-driven repayment plans that might have unintended consequences)

"Subscription models have proliferated in recent years, especially during the pandemic. In the age of lockdowns, work-from-home and goods shortages, ordering a product or service online via auto-renewal was an easy and painless way for consumers to get the items they need. Businesses learned quickly that they could use deceptive and manipulative techniques to keep consumers hooked." - David Nahmias to *The Hollywood Reporter*



San Jose Mercury News



The New York Times

***The* Hollywood
REPORTER**



Center staff attorney and CLASS Network Director David Nahmias '18 spoke with ABC's Supreme Court reporter Devin Dwyer about student debt cancellation in an interview that aired the day before the US Supreme Court heard oral arguments in *Biden v. Nebraska*.

Conferences Abroad

Like Eloise to Paris or Paddington to London, the Center went abroad this year for the first time. And what a trip (or two) it was.

US-EU Luxembourg Law School Consumer Clinics Conference

In May, the Center led a delegation of professors from U.S. consumer law clinics to Luxembourg for a special international edition of the Law School Consumer Clinic Conference (LSCCC). Inspired by the Spring 2022 LSCCC in New Mexico, Professor Elise Poillot of the University of Luxembourg offered to host a similar gathering with a more comparative focus. Six professors from around the U.S. gathered at the table with their counterparts from Belgium, Cameroon, the Czech Republic, England, France, Italy, Luxembourg, and Morocco to exchange perspectives on legal systems and to compare practices and methodologies. Attendees enjoyed a site visit to the European Court of Justice, an introduction to one of the EU's financial centers, and – shades of Berkeley Law – a daily 3 p.m. descent of large metallic blinds to block the afternoon sunlight (or so we were told; the blinds did seem to come down just after someone disparaged “the banks”). Many thanks to the participants and to our hosts at the University of Luxembourg!

International Association of Consumer Law Conference in Hamburg

The Center returned to Europe for the 18th International Association of Consumer Law (IACL) Conference in Hamburg, Germany. Ted Mermin and Administrator Extraordinaire Ben Hiebert met with scholars and government officials from across the globe, gathering insights (and consumer law tomes) and introducing the other attendees to the workings of the Center. That introduction included a presentation on the Consumer Law Advocates, Scholars & Students (CLASS) Network, which is aimed at building consumer law programs around the U.S., and how it might expand or be replicated internationally. It was inspiring to contemplate the work the Center might do with the worldwide consumer law and economic justice community – many of whom seemed eager to join us for our conferences in the U.S.



US-EU Luxembourg Law School Consumer Clinics Conference attendees visit the EU Court of Justice in Luxembourg (left), and Ted Mermin presents at the 2023 International Association of Consumer Law Conference in Hamburg (right).



Former DC
Attorney
General Karl
Racine



Former CA State
Senator Bob
Wieckowski

“It’s always great to hear from people on the ground who know what they are talking about!”

“Great panels in this year’s edition that touched on key issues.”

“Very inspiring...Very informative.”

- Fall 2022 EJPAC Attendees

Conferences at Home

The Economic Justice Policy Advocates Conference

Last October, consumer policy advocates from around the nation convened for the fall Economic Justice Policy Advocates Conference (EJPAC) to weigh bill proposals and legislative strategies, and to share answers to the question, “If you could wave a wand, how would you change consumer protection law?”

Participants discussed a wide variety of topics: how to build coalitions between consumer protection advocates and asset-building advocates, manufactured housing and the housing crisis, student debt regulations, cryptocurrency legislation — and more.

The conference featured two dynamic keynote speakers. On the first day, Karl Racine, former Attorney General for the District of Columbia, spoke about his commitment to protecting consumers from scams and abusive business practices. On the second day, now-retired California State Senator (and consumer bankruptcy attorney) Bob Wieckowski discussed his career dedicated to enacting legislation to advance protections for California consumers.

Thanks to all who attended, and a special thank you to our organizing committee: Ann Baddour, Texas Appleseed; Ariel Levinson-Waldman, Tzedek DC; Beverly Brown Ruggia, New Jersey Citizen Action; Christine Hines, National Association of Consumer Advocates; Graham Downey, Alaska Public Interest Research Group; Jared Pone, Center for Responsible Lending; Lorrain Brown, Michigan Poverty Law Program; Marceline White, Economic Action Maryland; Michael Best, National Consumer Law Center; Nicolas Cordova, New Mexico Center on Law & Poverty; Veri di Suvero, Alaska Public Interest Research Group; and Ted.

The Fifth Annual Consumer Law Scholars Conference

On March 2-3, 2023, the Center hosted the Fifth Annual Consumer Law Scholars Conference (CLSC). Over 90 scholars from across the country (and several from overseas) convened to discuss 26 exciting papers on a broad range of topics, including the effects of race on credit access, applying consumer law frameworks to worker-employer relations, and “algorithmic black swans.” Participants had the pleasure of hearing from two powerhouse keynote speakers: Consumer Financial Protection Bureau Deputy Commissioner Zixta Martinez and California Department of Financial Protection and Innovation Senior Deputy Commissioner Suzanne Martindale '10. Huge thanks to our stellar organizing committee and the participants for making it such an invigorating gathering.

Here are [photos](#)!

Save the date! Next year’s conference will be in Berkeley on February 29 - March 1, 2024.

“Papers were provocatively and impactfully intersectional in ways that really expanded my thinking.”

“It’s great.”

“Energy! Smart people! Logistics smooth! Beautiful setting!”

“This was amazing and I’d love to attend every year.”

- 2023 CLSC Attendees



Kaitlin Caruso (University of Maine), Chris Peterson (University of Utah), and Nakita Cuttino (Georgetown University)



Jeannie Paterson (University of Melbourne), and Maya Shaton (Columbia University & Ben-Gurion University)



Vijay Raghavan (center, Brooklyn Law School)



CFPB Deputy Commissioner Zixta Martinez



CA DFPI Senior Deputy Commissioner Suzanne Martindale '10



Sophie Laing (Pine Tree Legal Assistance)

Conferences Away

National Consumer Law Center - Consumer Rights Litigation Conference

The Center brought a whole delegation to this past year's Consumer Rights Litigation Conference in Seattle, organized by the National Consumer Law Center. In attendance were the full Center staff along with Berkeley Law students Grace Choi '24, Jackie Cope '24, MacKenna Alvarez '25, Jordi Hefcart '25, and Anna Judson '25. Ted Mermin and Friend of the Center Prentiss Cox, clinical professor of law at University of Minnesota, led a panel addressing abusive automatic renewal subscriptions (a/k/a "negative option" contracts) – the subject of recent Uniform Law Commission model law development and FTC rulemaking.



Impact Fund - Class Action Conference

In February, staff attorney plenipotentiary David Nahmias addressed a rapt room at the Impact Fund's annual Class Action Conference in San Francisco, expatiating on how to establish "concrete harm" for the purposes of Article III standing in consumer and employment class actions after the U.S. Supreme Court's 2021 decision in *Ramirez v. Transunion LLC*.



Save the Date!

The **Consumer Justice / Climate Justice Conference** will be held December 1, 2023 at Berkeley Law.

For more information, please contact us!



Jonathan Glater, Amanda Prasuhn, David Nahmias, and Ted Mermin discuss the fate of student borrowers on the day of oral arguments in *Biden v. Nebraska*.

Advocacy

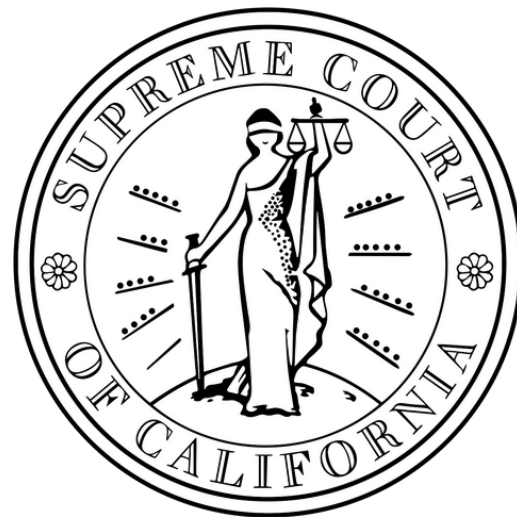
The Center Looks Out for Student Borrowers, in the U.S. Supreme Court and Beyond

The Center has been working to help borrowers struggling with nearly \$2 trillion of federal student loan debt. The Center filed an [amicus brief](#) on behalf of Missouri consumer advocates in *Biden v. Nebraska*, arguing that the states challenging President Biden's student debt cancellation plan lacked standing to bring their case. Using publicly available evidence, the brief carefully detailed the relationship between the lead state plaintiff, Missouri, and the Missouri Higher Education Loan Authority (MOHELA), a federal loan servicer – and showed that Missouri could not establish that financial harm to MOHELA from debt cancellation would cause harm to the state. Our brief got picked up by the national media from ABC to MarketWatch – and by some of the Justices themselves. At oral argument, Justice Sotomayor referred to an argument that our brief alone made invoking Missouri Supreme Court precedent, as did Justice Kagan in her dissent from the Court's decision striking down the plan.

The fight is not over, and we continue to advocate for student loan borrowers, especially those who are Berkeley Law students and alumni. The Center presented a panel on student loans at Alumni Weekend last year, assembled by Ted Mermin and featuring Faculty Director Jonathan Glater, Sophia Wang of EBCLC, and Amanda Prasuhn of the Berkeley Law Financial Aid office. A similar cast also engaged in a lunchtime discussion for law students on the day of oral arguments in the Supreme Court. And earlier this year, the Center and Amanda Prasuhn filed a public comment in support of the revised income-driven repayment plan recently finalized by the U.S. Department of Education.

Victory! California's Highest Court Upholds Consumer Protection Laws Against First Amendment Challenge

Last year, the California Supreme Court gave a boost to both Michael Jackson fans and advocates for honesty in advertising in *Serova v. Sony*, a case alleging that three of the nine songs on the posthumous album *Michael* were not actually sung by the King of Pop. The court held that neither the First Amendment nor California's anti-SLAPP law prevented the plaintiff's false advertising claims from going forward – closely matching an argument set out in an [amicus brief](#) that the Center filed on behalf of a broad coalition of consumer groups. The brief argued, and the Court held, that this was fundamentally a case about false advertising. Neither the product at issue – a record album – nor the niceties of the anti-SLAPP statute changed the basic truth that false advertising is not protected speech.



Center, OneJustice, Bay Area Legal Aid and Other Legal Services Groups Call for Greater Access to Justice for Consumers Facing Debt Collection Judgments

Consumers sued by debt collectors who never properly notified them of the lawsuit should be able to have their day in court. On behalf of a coalition of legal aid providers, the Center filed an [amicus brief](#) in *California Capitol Insurance Co. v. Hoehn* urging the California Supreme Court to hold that the state's two-year cap on reopening default judgments does not apply when the alleged borrower was never properly served and never learned of the suit. Basic principles of fairness and due process require that defendants in that situation be afforded a reasonable time to challenge those judgments once they find out about them.



California's Lemon Law Protects Used Car Buyers, Says Center and Other Consumer Advocacy Groups

It is well established in California that the state's Lemon Law applies to vehicles that are still under the manufacturer's warranty, whether those cars are new or used. Or, at least, it was well established until an appellate court in Southern California recently upended that consensus. This spring, the Center, joined by nine other national and state consumer advocacy groups, filed an [amicus brief](#) in *Rodriguez v. FCA* urging the California Supreme Court to overturn that errant decision and return the law to its longstanding role protecting buyers of used cars. Berkeley Law student Leila Nasrolahi '24 drafted an initial version of the brief in Ted's Consumer Protection Law class and helped research and author the final brief.

Advocacy (cont.)



Ninety Organizations, Led by the Center, Urge the U.S. Supreme Court to Uphold the Constitutionality of the CFPB's Funding Mechanism

Writing on behalf of 90 state and local consumer and economic justice organizations from 34 states and D.C., the Center filed an amicus brief in the U.S. Supreme Court in *CFPB v. Community Financial Services Association* this spring explaining that the CFPB's independent funding mechanism does not violate the Appropriations Clause of the U.S. Constitution. Alone among briefs filed in the case, the brief adduces evidence that the CFPB's funding structure is echoed in dozens of independent state regulatory agencies across the country and concludes that a practice that is so well established and widespread must not conflict with historical understandings of constitutional appropriations provisions. Recent Berkeley Law grad Ayesha Rasheed '20 provided invaluable research and drafting assistance on the brief.

Victory! Attorneys' Fees in "Holder Rule" Cases Upheld

The U.S. Supreme Court denied certiorari in *Pulliam v. HNL Automotive*, meaning that the California Supreme Court's groundbreaking decision in that case stands. In *Pulliam*, the California Supreme Court ruled – relying extensively on the Center's amicus brief – that courts may award attorneys' fees to consumers who successfully sue deceitful lenders for unfair practices under the Federal Trade Commission's long-standing "Holder in Due Course Rule." The Holder Rule requires that consumer credit contracts explicitly state that consumers may assert all claims and defenses against third-party financial companies that are "holders" of their credit contracts.



Alums and friends gather in Washington, D.C. for a CLASS reception.



Ayesha Rasheed '20 (center) at the 2023 Consumer Law Scholars Conference.

Student Work

Hey Law Students (and Lawyers): Come to CLASS!

Over the last year, the Consumer Law Advocates, Scholars, and Students (CLASS) Network a partnership – between the Center and the National Association of Consumer Advocates – hired its first Director, our own David Nahmias, and has accelerated with unprecedented energy and scope. The network has grown to over a dozen active or blossoming law student chapters nationwide, in addition to more than a dozen law school legal clinics, all working to advocate for economic justice curriculum and practice. CLASS helped incubate new chapters at law schools in Southern California, D.C., Florida, and Washington state, and we're making inroads at many others across the nation, and maybe even the globe! We held our first ever CLASS "Road Show" in Washington, D.C. that culminated in a reception bringing together an astonishing 80 law students, consumer lawyers, and faculty with the generous support of Tycko & Zavareei LLP, and we're planning another one coming up this fall in Chicago. The CLASS Network also orchestrated experiential projects harnessing the research prowess of law students at Berkeley Law, University of Michigan, and Duke University to help the D.C. Attorney General's Consumer Protection Unit craft its litigation strategy, investigate emerging areas of fraud, and design novel legislation for the District.

Want to work with law students on research or advocacy – or teach a consumer law course at your alma mater or nearby law school? Come to CLASS, and contact us.

(We have ideas!)

Student Work (cont.)

The Consumer Public Policy Protection Order Makes an Impact

With the support and supervision of Center's attorneys and faculty advisors, Berkeley Law students through the Consumer Public Policy Protection Order (C-3PO) completed an impressive slate of advocacy, including:

- Public comment to the FTC supporting the proposed "Click to Cancel" rule on automatic renewals
- Policy brief for the D.C. Attorney General's office to propose legislation banning junk fees
- Public comment to the CFPB supporting a public registry of onerous terms and conditions in consumer financial products, in partnership with NACA
- Memo for EBCLC collecting and analyzing nationwide data on the pitfalls of Buy Now, Pay Later plans
- Public comment to the FTC on digital advertising to children
- Memo evaluating complaints filed with the CFPB's consumer database
- Petition to the CFPB seeking revisions to regulations on debt collection
- Memo investigating and analyzing possible fraudulent corporate behavior for the D.C. Attorney General's office
- Public comment to the CFPB and FTC on algorithmic tenant screening practices
- Memo for EBCLC assessing the impact of court fees on debt collection cases

Alums in the News

Lauren Dickey Takes Reins at Colorado Attorney General's Office



Congratulations to Lauren Dickey '11, who just as we went to press was selected to lead the Consumer Fraud unit in the Colorado AG's office. Lauren is a seasoned litigator and dedicated defender of consumer rights. She was also (and surely this is what secured the job) a founding member of Berkeley Law's much-emulated student consumer law organization, CAPS.

Marice Ashe Receives Teaching Award



Public Health Law professor and Friend of the Center Marice Ashe '93 was awarded Teacher of the Year by Women of Berkeley Law. Congratulations, Marice! Watch her spellbinding acceptance speech [here](#).

Faculty Accomplishments



Jonathan Glater was appointed by Governor Newsom to the California Civil Rights Commission. He was also demoted by Dean Chemerinsky to associate dean for curriculum and teaching at Berkeley Law. Jonathan's research into student loans and funding for higher education has attracted partnerships across the nation and funding from everywhere from the Arnold Foundation to the California Department of Health.



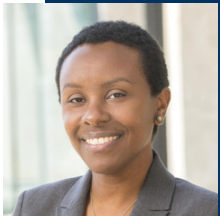
Manisha Padi was appointed by Governor Newsom to the State of California's Blue Ribbon Commission evaluating the CalAccount public banking program. Along with Abhay Aneja and Prasad Krishnamurthy, she was also awarded a grant from the Pew Foundation to study debt collection in state courts.



Chris Hoofnagle published a [book on the implications of quantum technologies](#) and continues to [expand research and curriculum for students interested in cybersecurity](#). The Federal Trade Commission also [proposed a rule](#) on subscription service cancellation that drew heavily from a [public comment](#) written by Chris.



Abhay Aneja, along with Manisha Padi and Prasad Krishnamurthy, was awarded a grant from the Pew Foundation to study debt collection in state courts. He is also enjoying work on a project about how the United States modernized its government bureaucracy during the 19th century. He is having the most fun, though, playing with his two and a half year-old son, Anand.



Abbye Atkinson's paper, "Borrowing and Belonging," will appear in the October issue of the *California Law Review*. And just as we went to press, her tenure was approved by the Chancellor of the University. 🎉🍷



Prasad Krishnamurthy, along with Manisha Padi and Abhay Aneja, was awarded a grant from the Pew Foundation to study debt collection in state courts. He authored or co-authored several forthcoming papers: "The Economic Case Against Public Banking: And One For It," "Forgiving Student Loans: Progressivity, Inequality, and Welfare," "Natural Oligopoly with an Unlimited Number of Firms," and "Merger Deregulation, Wages, and Inequality: Evidence from the U.S. Banking Industry" (with Abhay Aneja). He began teaching Corporate Finance, with a healthy dose of consumer finance thrown in for good measure. He also became a member of the [California Law Revision Commission's advisory group](#) to study state antitrust reform.

Course Offerings

The Center arranged for a rich table of consumer law and economic justice course offerings this year:

Fall 2022

Consumer Protection Law - Ted Mermin
Consumer Litigation: The Course of a Case - Kristen Law Sagafi
Consumer Financial Regulation - Manisha Padi
Multidistrict Litigation: The New Reality of Class Actions and Mass Torts - Andrew Bradt & Elizabeth Cabraser

Spring 2023

Consumer Law & Economic Justice Workshop - Abhay Aneja & Ted Mermin
Public Health Law - Marice Ashe
Consumer Bankruptcy Law - Abbye Atkinson
Housing Litigation & Policy - Michael Bracamontes
Credit Reporting & Economic Justice - Erika Heath
Student Loan Law - Suzanne Martindale
Comparative Consumer Law - Ted Mermin
Litigating Class Actions - Anne Bloom & Jocelyn Larkin

And...

...new for Fall 2023, the course voted Most Likely to Make Practicing Attorneys Exclaim, “I want to take that class!”:

Suing Corporations - Adelina Acuña



The Class of 2023 and their supporters gather for the Consumer Law & Economic Justice Graduation Ceremony.

Events & Speakers



Adelina Acuña

California Department of Justice,
Office of the Attorney General



Jennifer Bennett

Gupta Wessler LLP



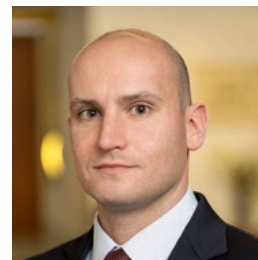
Seth Frotman

Consumer Financial
Protection Bureau



Karla Gilbride

Public Justice



Simon Grille

Girard Sharp LLP



Cloey Hewlett

Department of Financial
Protection & Innovation



Kristen Law Sagafi

Sher Edling LLP



Amanda Prasuhn

UC Berkeley School of
Law, Financial Aid Office



Stacey Schesser

CA Attorney General's
Office



Jennifer Urban

UC Berkeley School of Law

Student Loan Cancellation, Mortgage Discrimination & Faulty Fintech

Seth Frotman

Financial Inclusion, Consumer Protection, & the Forefront of Fintech

Cloey Hewlett

What the American Data Privacy & Protection Act Means for the California Privacy Rights Act

Jennifer Urban, Stacey Schesser, and Chris Hoofnagle

Arbitration Victories in the Supreme Court Last Term

Jennifer Bennett and Karla Gilbride

Challenging Defective Apple Products - & Winning!

Simon Grille

Consumer Law & Economic Justice Springtime Lunch Gala

Adelina Acuña, Kristen Law Sagafi, and the Center's Faculty Advisors

By the Numbers

230

Conference Attendees



10

Amicus Briefs and Public Comments Filed



19

Students Honored at the 2023 Consumer Law & Economic Justice Graduation Ceremony



12

Consumer Law & Economic Justice Courses Offered



20

California Consumer Protection Roundtables Held



13

Events for Students



19

Student Participants in the C-3PO Student-Initiated Legal Services Project

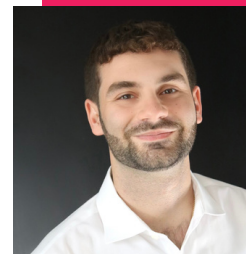


Center Says Hello – and Farewell

Lexi Barrera is the Center's first Student Assistant! Providing invaluable support to the Center's sprawling admin team (Ben), Lexi is a Berkeley undergraduate studying Political Economy and Spanish and an active member of UC's Student Legal Clinic, where she works as a caseworker and tax preparer.



This summer the Center was lifted by the remarkable efforts of rising 2L Dylan Solomon '25. Dylan, who previously worked as a middle school teacher in his hometown of Miami, graduated from the University of Wisconsin-Madison with degrees in economics and political science. His work helping craft the Center's public comment supporting the FTC's proposed automatic renewal rule, drafting a memo on consumer protection issues related to decarbonization initiatives, and supporting two amicus brief filings was pivotal to the Center's prolific summer of advocacy. Thank you, Dylan!

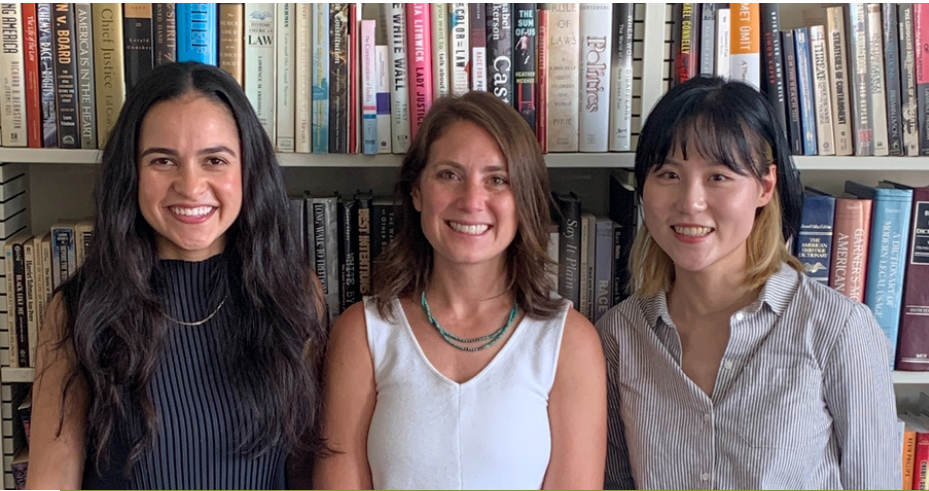


It is with broad smiles that we welcomed back staff attorney Eliza Duggan '16 (and new family addition and Center volunteer Ryan) in September. And it is with a heavy heart that we bade her goodbye at the end of December.

Eliza's gifts to the Center (and to the field) in her two years as our initial staff attorney were legion, ranging from organizing the first-ever Conference on Consumer Protection Law and Coerced Debt, to advancing the cause of justice with the NAME Coalition, to founding and running the Published Justice Project with such aplomb and such success. The received wisdom says that nobody bats over .500 – unless it's Eliza approaching courts to ask them to reverse their (presumably carefully considered) decision not to publish an appellate opinion. And that extends to Eliza's work on amicus briefs, more than one of which resulted in a decision that closely tracked Eliza's reasoning. The colleague who recently praised Eliza's "great work" in drafting the Center's brief in *Pulliam v. HNL Automotive*, which helped preserve the FTC Holder Rule, is representative of those who had the chance to work with Eliza during her time at the Center. And that's not to mention her role as the Center's Chief DJ and Sound Engineer for every online conference (and there were many) during the pandemic....

Like all of those who have had the privilege to work with Eliza, we have been deeply impressed by her unflappability, her smarts, her master-planning, her gameness, and her skill. And we are delighted that we will have the chance to continue working with her in her new position at Truth in Advertising (TINA.org). Thank you, enormously, Eliza, for all you've done these past two years for the Center and for economic justice.

Introducing our Inaugural Center Fellows!



The Inaugural Center Fellows (left to right):
Leila Nasrolahi '24, Nicole Antonuccio '24,
and Grace Choi '24

This year, we launched our Fellows initiative, which gives Berkeley 3Ls the chance to work with the Center on our ongoing litigation and policy advocacy. Welcome to our Inaugural Fellows—we're thrilled to partner with you this year!

Nicole Antonuccio

Last year Nicole competed on the Moot Court team, co-founded the student organization Mass Media at Berkeley Law, and served as the Outreach Chair of the Consumer Advocacy and Protection Society. Before law school, Nicole spent ten years working in digital media and communications, mostly at *The Onion* where she was the editorial Art Director, Associate Creative Director of Onion Labs, and a proud member of the Onion Union.

Grace Choi

Last year, Grace co-led the Consumer Protection and Advocacy Society and the Consumer Protection Public Policy Order. Prior to law school, Grace worked as a litigation paralegal in the General Counsel's Office at Ernst & Young LLP and in the eviction defense practice at Greater Boston Legal Services. After she graduates, Grace plans on working on civil rights and consumer protection issues.

Leila Nasrolahi

Leila has done work for EBCLC's Consumer Justice Clinic, the Consumer Protection and Advocacy Society, and the Plaintiffs' Law Association. Prior to coming to law school, Leila was a middle school math teacher, and she looks forward to doing students' civil rights litigation after graduation.

Support: Cy Pres, Donations & Partnerships

In a class action, the best thing to do with money illicitly taken from consumers is to give it right back to them. But if the consumers can't be found, often the next best thing is to direct the funds to a nonprofit institution that works to achieve the same goals as the lawsuit itself.

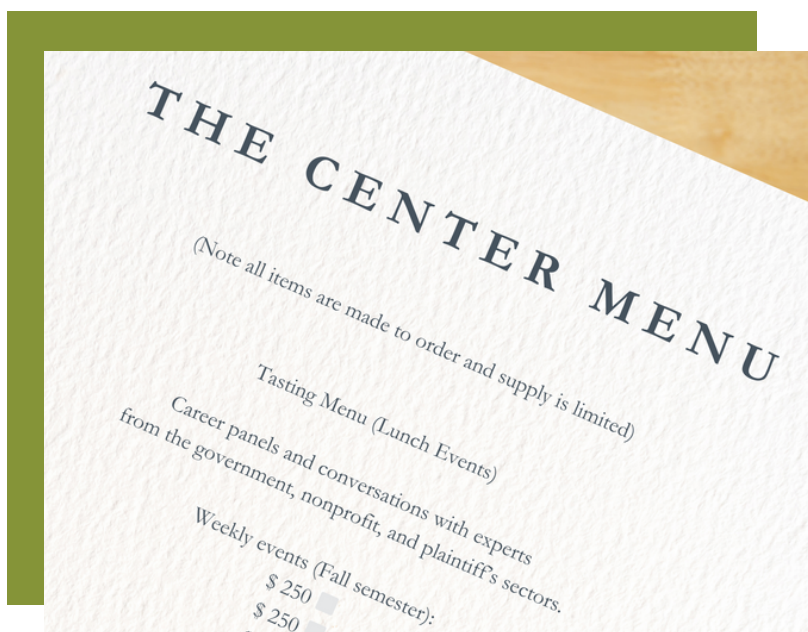
The Center ain't a bad place to consider, in that regard. The Old French phrase *cy pres comme possible*, or "as close as possible," governs the disbursement of any such funds. As the stories in this report may suggest, the consumer protection work of the Center is often quite closely aligned with the aim of private consumer protection class actions.

So, you know, keep us in mind.

A shout-out of gratitude to Sophia Gold '15 of KalieGold for suggesting the Center as recipient of residual funds from a case involving a financial institution's allegedly unlawful overdraft fees.

Also, please check out our [menu](#) of delicious offerings (courses, new hires, events, and more), payable by donation.

And if you would like to contribute to the Center's work in other ways – by establishing a working partnership, by hosting student interns, or even by teaching a course – you know, keep us in mind for that, too.



Thanks to our Friends & Partners

Bay Area Legal Aid
California Attorney General's Office
California Department of Financial Protection and Innovation
Consumer Financial Protection Bureau
DC Attorney General's Office
East Bay Community Law Center
Elizabeth Cabraser
Federal Trade Commission

Feinberg, Jackson, Worthman & Wasow LLP
Gibbs Law Group
Lieff Cabraser Heimann & Bernstein, LLP
National Association of Consumer Advocates
National Consumer Law Center
Rose Foundation
Student Borrower Protection Center
Tycko & Zavareei

And Viewers Like You

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