

# Annual Report

2024



Berkeley Law

Center for Consumer Law  
& Economic Justice

# From the Executive Director



Dear Friends,

It has been quite a year. A five-star year. And, for that matter, a year of fives.

Any year in which the Center filed 10 (that's 2 x 5) amicus briefs – including multiple cases in the US Supreme Court (including a unanimous win), the California Supreme Court, the Ninth Circuit, the Sixth Circuit, and the Fifth (5th) Circuit (including a victory) – would be a special one.

Any year that saw the Center host five (5?) (V!) conferences in a single semester, including the first-ever Consumer Justice / Climate Justice summit and the inaugural in-person EJPAC gathering in Washington, D.C. – would be considered remarkable.

Any year that witnessed the Center batting .500 in publication requests, with a quartet of new published opinions added to the Official Reports – would be a quite a thing.

Any year that saw visits to Berkeley Law from (1) Chair of the Federal Trade Commission, (2) the Director of the FTC's Bureau of Consumer Protection, (3) the inaugural Director of the CFPB, (4) the current General Counsel of the CFPB, and (5) the Head of Enforcement for the CFPB – would have been one for the record books.

And any year that opened with a gala celebration of the Center's own birthday – its **5th** birthday, of course – would have been especially notable.

But one in which all of these things happened? Now that would be a year to remember.

And commemorate.

Read on, my friends. Read on.

**Ted Mermin**

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

# 5th Anniversary Bash!

Last September, in a wooded chalet on the side of a lake (in downtown Oakland), amid dozens of its closest friends, the Center celebrated its fifth birthday with an evening not soon to be forgotten. Birthday parties mean a lot when you're 5, and the Center was thrilled that so many friends (old and new, coming from near and far) were able to celebrate this milestone. Afterwards, the Center was very tired but stayed up late staring at the ceiling and feeling very grateful for a wonderful evening with a wonderful group of people.

If you couldn't make it, or if you just want to be transported back to that evening, feel free to slip through [this portal](#) to relive the celebration.



# Events



## The Rockstar Bureaucrats of the FTC

Last year the Federal Trade Commission decided to drop by the Center – not once, but thrice.

In November, we had the pleasure of welcoming FTC Chair (and most-selified nonelected official in the United States) Lina Khan to Berkeley Law. During her visit, the antitrust and consumer protection champion participated in a well-attended conversation with the larger Berkeley Law community, as well as smaller group meetings with students, professors, and local consumer protection advocates. The law school community-wide conversation was moderated by our own Ted Mermin, and you can [watch here!](#)

In March, we were delighted to welcome FTC Consumer Protection Bureau Director Sam Levine to Berkeley Law as well. During his visit, Director Levine met with local consumer protection advocates and students, and participated in a larger “Fireside Chat” for students, expertly moderated by rising 2Ls (and CAPS leaders) Areya Behrouzian and Abby Smith.

Finally, in January, the Bay Area Consumer Protection Roundtable – the nation’s longest-running FTC/Legal Services convening – met in person for the first time since the pandemic, at Berkeley Law.



Areya Behrouzian '26, FTC Consumer Protection Bureau Director Sam Levine, and Abby Smith '26 at Berkeley Law.



Ted Mermin and FTC Chair Lina Khan at Berkeley Law.

## CFPB: Eric Halperin, Seth Frotman

Not to be outdone, the Consumer Financial Protection Bureau also made sure to swing by a couple times.

Last September (mere days before the Supreme Court heard oral argument in *CFSA v. CFPB* — see below), Eric Halperin regaled students with stories about his work as Director of Enforcement at the CFPB.

And in October, we were visited by CFPB General Counsel Seth Frotman, who joined students for lunchtime and happy-hour discussions on a range of emerging topics in consumer finance, including AI discrimination and open banking.



CFPB Director of Enforcement Eric Halperin at Berkeley Law.



Adam Teitelbaum and Kevin Vermillion of the DC AG's Consumer Protection Section.

## DC Office of the Attorney General

In January, Adam Teitelbaum and Kevin Vermillion of the DC AG's Consumer Protection Section (one of the most progressive and innovative AG's offices in the country) stopped by to talk with students about various recent projects undertaken by their unit, some of which Berkeley Law students have contributed to directly via the C-3PO SLP (more on that below).

## Gibbs Mixer

In April, the Center continued its now-annual tradition of holding an "Alumni / Friends / Students Mixer," hosted once again by the Gibbs Law Group. (Thank you, Gibbs!) It was a great time, as well as a lovely reminder of the powerful and supportive consumer law and economic justice community we have here in the Bay Area.



Berkeley consumer protection law students, alums, and friends at the Center's annual mixer event, hosted by Gibbs Law Group.

## The Term in Review: The Biden Administration and Consumer Protection

And to cap off a remarkable year....

On September 26, 2024 the Center hosted its much-anticipated convening on the Biden Administration & Consumer Protection, featuring commentators from academia and advocacy as well as officials from the FTC, CFPB, Department of Education and Department of Justice. The day was notable both for the consensus that the past four years have been an extraordinary period for public efforts to protect consumers and for the shared sense of purpose that has characterized those years.

Many thanks to the speakers and audience members, traveling from near and far, who were able to join us.

The opening session, focused on the CFPB and featuring Seth Frotman of the Bureau, Lisa Donner of Americans for Financial Reform, and Professor Abbye Atkinson, and moderated by Jordan Hefcart, will be available on the Center's YouTube page shortly.



MacKenna Alvarez '25, Prasad Krishnamurthy (Berkeley Law), Lee Hepner (American Economic Liberties Project), Liz Jensen (U.S. Department of Justice, Antitrust Division), and Thomas Dahdouh (Federal Trade Commission).



John Kauffman '25, Jonathan Glater (Berkeley Law), Aissa Canchola Bañez (Student Borrower Protection Center), and Richard Cordray (U.S. Department of Education).



## Berkeley in Sacramento



Berkeley Law students meeting with advocates and legislative staff in Sacramento.



Tiffany Boyd '25 speaking at "meet n' greet" event for Berkeley Law students and Sacramento professionals.



Berkeley Law students under the Capitol dome.

This year, the Center broke ground on a new project that will connect law students (in all fields) who are interested in state-level policy work with professionals in Sacramento doing that work, with the ultimate goal of developing a thriving externship and career opportunity for students.

Since many (OK, most) law students are unfamiliar with the process of state-level policy change and the people who make it happen, the Center held two introductory events this year. In the fall, we brought Sacramento to us by inviting legislative staff and policy advocates to Berkeley for a "meet n' greet" event with students. And in the spring, we brought Berkeley to Sacramento by organizing a student field trip to the Capitol.

Huge kudos to Norma P. Garcia (who is teaching "Legislative Advocacy for Economic Justice" – a new course – this fall) and Tiffany Boyd (current 3L and former legislative director in the Capitol) for their help in making it happen.

Stay tuned for more news on the Berk-in-Sac front!



Doug Lewis '24, David Nahmias, and MacKenna Alvarez '25 at the Capitol.



Clockwise from top left: Hannah Buxbaum (Indiana University and Berkeley Law Visiting Professor), Elizabeth Cabraser (Lief Cabraser Heimann & Bernstein), Pascal Pichonnaz (European Law Institute), and Christoph Busch (University of Osnabrück & Yale Information Society Project).

## Berk/ELI Transatlantic Conversations on Consumer Protection Law

This past year the Center and the European Law Institute’s Digital Law Special Interest Group joined forces to organize a “series of transatlantic conversations on pressing issues in the area of consumer protection law.” We held three lively “Berk/ELI” Zoom convenings in ‘23-24, each treating a different topic. The first focused on privacy law and the California Delete Act (with [Oreste Pollicino](#) and [Christiane Wendehorst](#) commenting from Europe, and [Emory Roane](#) and [Lothar Determann](#) from the US); the second explored collective redress (with [Beate Gsell](#) and [Pascal Pichonnaz](#) offering commentary from Europe, and [Hannah Buxbaum](#) and [Elizabeth Cabraser](#) from the US); and the third delved into AI (with [Philipp Hacker](#) from Europe, and [Pamela Samuelson](#) and [Colleen Chien](#) from the US).

We are thrilled with the level of interest and energy generated by these discussions. Thanks to our collaborator across the pond Christoph Busch for his help organizing!

*Breaking News: Just before this report went to press, we learned that the Digital SIG had earned ELI’s “SIG of the Year” honors, with particular praise to the Berk/ELI program. Wunderbar!*

We look forward to continuing the Conversation.



# Published Justice!

The Published Justice project, the Center's novel initiative first spearheaded by former staff attorney Eliza Duggan, continued in this past year to create vital, precedential caselaw for California consumers. With support from our Fellows (under Nicole Antonuccio's expert leadership), Published Justice notched several wins this spring, filing letters that helped result in the publication of initially unpublished California Court of Appeal decisions. These cases are now precedential and citable in future cases (drumroll, please...):

*Moten v. Transworld Systems, Inc.* held debt collectors may not invoke California's litigation privilege as a shield from liability for fraudulent and deceptive collection practices.

*Jones v. Solgen Construction Co.* allowed an elderly victim of an unscrupulous door-to-door home solar sales company to pursue her consumer fraud claims in court, rather than being forced into private arbitration.

*People v. Ashford University* affirmed the California Attorney General's \$20 million civil fraud judgment against a deceptive for-profit, online college.

*Kramer v. Coinbase, Inc.*, decided that claims solely for injunctive relief brought against a crypto company for deceptive product advertisements cannot be forced into private arbitration.

Let us know if you have won (or know of) an unpublished economic justice-focused decision in the California Court of Appeal that deserves to be made precedential through publication in the Official Reports.

# Amicus Briefs



The Center's legal team celebrated several victories in cases in which we filed an amicus curiae brief. That whooping you hear is the Amicus Brigade: Ted, David, and our inaugural class of 3L Center Fellows Nicole Antonuccio '24, Grace Choi '24, and Leila Nasrolahi '24. (There's too much to say here, so click the links below to read more about our briefs!)

## ***USDA Rural Development Rural Housing Service Inc. v. Kirtz***

In February, the U.S. Supreme Court ruled unanimously that consumers may sue the federal government under the Fair Credit Reporting Act if an agency provides false or inaccurate information to credit bureaus ([\*USDA Rural Development Rural Housing Service Inc. v. Kirtz\*](#)).

## ***Community Financial Services Association v. CFPB***

In May, the Supreme Court upheld the independent funding structure (and thereby the existence) of the federal Consumer Financial Protection Bureau ([\*Community Financial Services Association v. CFPB\*](#)).

## ***Mackinac Center for Public Policy v. Cardona***

Also in May (a fine month, May) the Sixth Circuit Court of Appeals unanimously upheld the Department of Education's Income-Driven Repayment (IDR) and Public Service Loan Forgiveness (PSLF) programs. ([\*Mackinac Center for Public Policy v. Cardona\*](#)).

## ***Small Business Finance Association v. Hewlett***

In December the Central District of California in Los Angeles upheld landmark regulations promulgated by the California Department of Financial Protection and Innovation (DFPI) that require sales-based financing providers to disclose their products' APR and other costs to borrowers, typically small businesses and micro-entrepreneurs ([\*Small Business Finance Association v. Hewlett\*](#)).

But that's not all.

This past spring and summer, we filed an abundance of amicus briefs on critical consumer issues that, as of press time, are still awaiting resolution....

### ***EpicentRx v. Superior Court***

In April, we urged the California Supreme Court to adopt a rule declining to enforce forum selection clauses in contracts when the designated non-California forum would not allow the plaintiff to exercise important rights, including expressly unwaivable rights, guaranteed to them in California (*EpicentRx v. Superior Court*).

### ***Ford Motor Warranty Cases***

In May, we called on the California Supreme Court to reject an arbitration-specific version of equitable estoppel that allows corporate defendants to enforce arbitration clauses against consumers with whom they never signed a contract (*Ford Motor Warranty Cases*)

### ***National Automobile Dealers Association v. FTC***

In June, on behalf of five economics professors with expertise in consumer economics and the motor vehicle industry, we filed a brief urging the Fifth Circuit Court of Appeals to uphold the FTC's Combating Auto Retail Scams (CARS) Rule, which mandates transparency and fairness in the vehicle buying process (*National Automobile Dealers Association v. FTC.*)

### ***Intuit v. FTC***

In July, again in the Fifth Circuit (like many consumer advocates, we've been spending a lot of time there recently), the Center and our friends at Truth In Advertising, Inc.--including Center staff alum Eliza Duggan--filed a brief in support of the FTC's enforcement action against Intuit, Inc., the company behind TurboTax and its notably expensive "free" tax filing program (*Intuit v. FTC.*)

### ***Chai v. Velocity Investments.***

And also in July, the Center filed an amicus brief urging the California Court of Appeal not to import restrictive federal standing law into California's state courts and instead to reassert California courts' role as courts of general jurisdiction open to all litigants with a valid cause to assert. (*Chai v. Velocity Investments.*)

# Classes!

This year Berkeley Law hit a milestone: 20 (twenty!) Courses offered in Consumer Law and Economic Justice. That is more, we are reliably informed, than any other law school in the world.

A sampling of those many delicacies (some only seasonally available, of course, to ensure freshness):



And new for 2024-25, starring longtime policy advocate (and friend of the Center), newly minted Berkeley Law lecturer Norma Garcia:



Lynn He '25 (and current Center Fellow) presenting in class.

# Conferences

## The CJ2 Summit: Building Toward Consumer Justice & Climate Justice

Last year was Earth's hottest year on record, and this year is shaping up to be even hotter. In addition to massive ecological impact, the warming of the planet has caused shifts in longstanding markets and industries. The urgency of an effective and collective response to climate change — and the imperative that our response not place a disproportionate burden on low-income consumers, exacerbate inequality, or open the door to rampant fraud — drove the Center, along with our partners at the Berkeley Center for Law, Energy, and the Environment and the Berkeley Environmental Law Clinic, to host the first "Consumer Justice / Climate Justice" Summit in January. The first interdisciplinary gathering of its kind, the summit brought together advocates from the consumer law and environmental law communities — working in nonprofit organizations and government agencies at the local, state and federal level — across the United States.

After a captivating welcoming address from Regional EPA Administrator and former California Public Utilities Commissioner Martha Guzman Aceves, the summit featured workshops bringing together voices and perspectives from the consumer and environmental sides to address key challenges, from accelerating the uptake of residential clean energy and electric vehicles while advancing equity and combatting fraud, to promoting both housing affordability and insurability in wildfire-prone areas.



Left: Professors Claudia Polsky (Berkeley Environmental Law Clinic) and Jonathan Glater (Berkeley Center for Consumer Law & Economic Justice).

Below: Dave Jones (Berkeley Center for Climate, Energy & the Environment; former California Insurance Commissioner), Robyn Leslie (California YIMBY), and Louise Bedsworth (Berkeley Center for Climate, Energy & the Environment).



Above: Román Partida-López (Greenlining Institute), Jenifer Bosco (National Consumer Law Center), and Ted Lamm (Berkeley Center for Law, Energy & the Environment).



Right: Olivia Wein (National Consumer Law Center), and David Nahmias (Berkeley Center for Consumer Law & Economic Justice).

# The Sixth Annual Consumer Law Scholars Conference



Professor Andrea Chandrasekher (UC Davis) presenting at the 2024 CLSC.

On February 29-March 1, the Center hosted the Sixth Annual Consumer Law Scholars Conference (CLSC). Over 100 scholars from around the country (and world) converged in Berkeley to discuss 27 stimulating papers on a wide array of subjects, including regulating robo-advisors, consumer redlining in chain stores, and the global regulation of negative option contracts in a global context, to name but a few. California Attorney General Rob Bonta joined us for a rousing keynote conversation centered around his background and the consumer protection efforts he is leading in the Golden State.

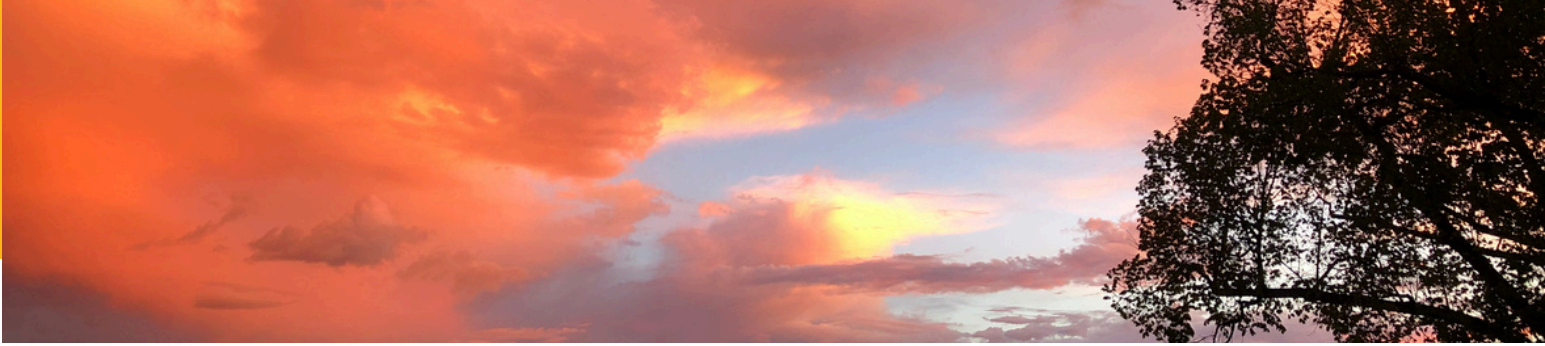
As always, many thanks to our top-notch organizing committee and to the participants for making the conference possible.

Here are [photos!](#)

And save the date! Next year we'll be back in **Boston** on **March 6-7, 2025!**



California Attorney General Rob Bonta.



Sunset in Santa Fe, NM

## Teaching Consumer Law & Consumer Law Clinics Conferences

This May the Center returned to scenic Santa Fe, NM to convene the biennial Law School Consumer Clinic Conference (LSCCC) and Teaching Consumer Law Conference.

This year's LSCCC brought together 22 clinical instructors for a series of dynamic and participatory workshops covering case selection, housing, course design, AI, changing the law, and connecting with campus departments outside the clinic. It was a delight to welcome returning participants as well as a number of first-timers to this year's gathering.

The presenters at this year's Teaching Consumer Law Conference – which explores all aspects of teaching consumer law as well as substantive areas in consumer law & economic justice – brought their A game. Panels explored topics as rich and varied as telecommunications access, the use of drawing as an instructional tool, recent developments in the world of class actions and arbitration, and the relation of consumer law to the broader law school curriculum. The conference also featured powerful keynotes from Christine Riefa (University of Reading) on enforcement technology and Chris Peterson (University of Utah) on the vital importance of consumer law in our current political environment.

We want to express our gratitude to Nathalie Martin for serving on the organizing committee. And we want to offer a special thank you to Richard Alderman, who founded the Teaching Consumer Law Conference and has built it into something wonderful over the last few decades.

Stay tuned for the details on the 2026 Clinic and Teaching Conferences!



Below: 2024 Law School Consumer Clinic Conference participants.

Above: 2024 Teaching Consumer Law Conference participants.





2024 EJPAC participants.

## EJPAC - Live!

This year, for the first time ever, the Economic Justice Policy Advocates Conference (EJPAC) convened in person. What started as a virtual project during the pandemic stepped into the 3rd dimension in June, when advocates from around the country gathered in Washington, D.C. to discuss efforts to advance economic justice in their respective states.

Led in collaboration with ace co-organizers Michael Best of NCLC, Beverly Brown Ruggia of New Jersey Citizen Action, and Lorry Brown (from afar) of the Michigan Poverty Law Project, the inaugural in-person EJPAC comprised workshops honing in on subjects ranging from usury caps, medical debt, and earned wage access, to junk fees, manufactured homes, and auto repossessions. The conversations were energetic and fruitful, and it was also simply a pleasure to meet and mingle in person with courageous movers and shakers from around the nation doing the hard and rewarding work of legislative advocacy for economic justice.

Kudos and thanks to everyone who joined in the fun, to our co-organizers, to the National Consumer Law Center (for their co-sponsorship), to the Consumer Federation of America (for their enthusiastic welcome and cooperation), and to the National Community Reinvestment Coalition (for their provision of the venue). We of course can't wait to do it again. Watch this space!

“We all needed this :)”

“Thanks for bringing such a great crew together!”

“Solid work y’all!”

“Good for morale to spend the day with good people doing good work across the country.”

- Spring 2024 EJPAC Attendees



2024 EJPAC organizers Ted Mermin (Berkeley Center for Consumer Law & Economic Justice), Beverly Brown Ruggia (New Jersey Citizen Action), and Michael Best (National Consumer Law Center). (Not pictured: Lorry Brown of the Michigan Poverty Law Project.)



2024 EJPAC participants.

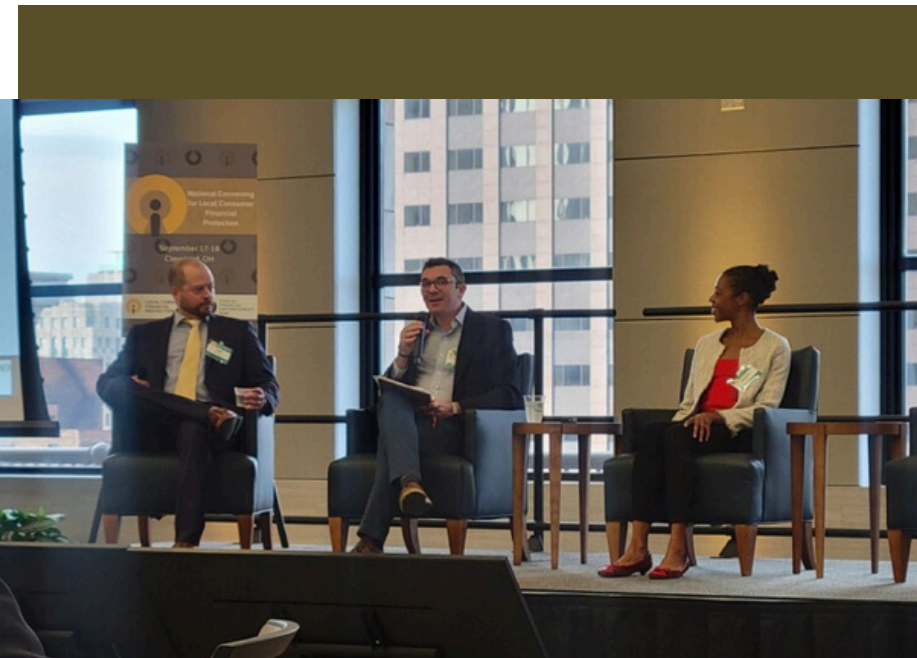


## Conferences We Didn't Organize

There were a few.... For example, in September, Ted Mermin gave the opening keynote address at the inaugural European Regional Conference of the International Association of Consumer Law at the University of Cambridge, UK to an audience of consumer law scholars hailing from Cyprus to Norway and from Ireland to Jordan and beyond. Ted's talk, on *The Digital Hare and the Regulatory Tortoise: Technological Inevitability, Federalism, and the Role of Consumer Law*, explored the role of subnational and supranational governments in protecting consumers in the digital economy, and the potential impact of scholarly and regulatory assumptions regarding the inexorability of technological change.



Girton College,  
University of  
Cambridge.



David Nahmias speaking at the Convening on Local Consumer Financial Protection.

Meanwhile, David Nahmias was in Cleveland, Ohio, leading a session on mandatory compelled disclosures and the First Amendment at the Convening on Local Consumer Financial Protection organized by Cities for Financial Empowerment. Consumer protection lawyers and advocates from city and county governments heard from David and attorneys from Philadelphia and Washtenaw County, Michigan (which includes Ann Arbor) about current developments in the law governing required disclosures -- and the Center's extensive experience with the issue.

# Students!



## Recipients of the Certificate in Consumer Law & Economic Justice

The Berkeley Law Class of 2024 was remarkable in so many ways — not least because they were the largest class ever of recipients of the much-sought Certificate in Consumer Law and Economic Justice. Now an official recognition awarded upon graduation, the certificate recognizes dedication to our field through coursework, writing, and internships/externships.

We celebrate, we honor, we laud — and we are just plain wowed by — this next generation of consumer advocates:



## The Inaugural Class of Center Fellows

This year, the Center proudly welcomed our inaugural class of 3L Center Fellows: Nicole Antonuccio, Grace Choi, and Leila Nasrolahi. Nicole, Grace and Leila took part in all of our advocacy and activities as any first-year lawyer would – from comprehensively researching and drafting the aforementioned copious amicus briefs and publication letters (sometimes with the benefit of just a few hours notice), to gamely answering the call for research support for our partners in government and nonprofits, to dutifully representing the Center at Berkeley Law and external events.... and we had so much fun in the process. We're indebted to their contributions to the Center, and we know this is not the last the consumer world has heard of you!

Speaking of which: we are thrilled to welcome next year's crop of Center Fellows: MacKenna Alvarez, Lynn He, Jordi Hefcart, and John Kauffman. You'll be hearing (a lot) from them soon!



April 2024: Center Staff and the 2023-24 3L Center Fellows meeting outdoors for a change (because our regular meeting time happened to coincide with the solar eclipse).



## C-3PO

The Consumer Protection Public Policy Order is the student-led, Center-sponsored initiative for Berkeley Law students (and, starting this year, some CLASS-affiliated schools) to engage in practical research and writing on cutting-edge issues in consumer protection with attorneys at the Center and our partner organizations and agencies. C-3PO is now one of the most popular student-initiated pro bono programs at Berkeley Law. It's no surprise why, given the incredible work our students did this year:

For the Student Borrower Protection Center: Multiple research memos addressing the racial impact of federal student loan initiatives.

For the D.C. Attorney General's Office of Consumer Protection: A report on the extent and consequences of the AG's civil penalty authority.

For Privacy Rights Clearinghouse: A national survey of students on privacy, personal data, and educational technology (supervised by friend of the Center and consumer law guru Al Shelden).

For the East Bay Community Law Center's Consumer Justice Clinic: Support for multiple (successful!) efforts in the California legislature.

For the Pew Foundation: A comprehensive 50-state survey of debt documentation laws, with expert research and leadership by Jackie Cope '24 and Doug Lewis '24.

For the National Association of Consumer Advocates: A public comment, along with students at the University of Maryland Carey School of Law, in support of the CFPB's rulemaking on credit card overdraft fees.

Want to work with C-3PO — and CLASS — students? We're always on the lookout for projects and attorney supervisors. Let us know!




 The logo for the "Voices Carry" podcast features the text "Voices Carry" in a white, serif font. "Voices" is in a smaller font size above "Carry". The text is set against a circular, glowing yellow and orange light effect on a blue background.

## Spotlight: Center Featured on Berkeley Law's "Voices Carry" Podcast

In May, Ted joined Gwyneth Shaw for a podcast conversation about the Center and the growth of consumer law & economic justice as an area of interest and excellence at Berkeley Law. [Listen here!](#)

## Alumni!

Ample plaudits are in order for many of our Berkeley Law consumer protection alums, who this year managed to make our country--and our world--a little bit safer and fairer:

**Dan Dwyer '12**, an attorney in the Division of Financial Practices at the FTC, was a mover-and-shaker behind the [FTC's CARS Rule](#) (see above!) mandating price transparency in the car buying process.

**Lauren Dickey '11** was named First Assistant Attorney General in charge of the Consumer Fraud Unit of the Colorado AG's Office.

**Phil Hernandez '16** was [elected last fall](#) to the Virginia House of Delegates as a representative of District 94 (Hampton Roads), bringing to fruition the legislative talent he has been honing since he successfully ran a bill through the California legislature to seal eviction records *while still a student at Berkeley Law*.

**Dave Beglin '24** joined the California Attorney General's Consumer Protection Section, part of a record seven (7!) Berkeley Law grads in the California AG's Honors Program this year. Dave also happens to have researched and drafted a bill in the California legislature this year making certain consumer protection rights unwaivable. The tradition continues!



Ted Mermin and Phil Hernandez '16

# Faculty!



**Abbye Atkinson** has been crafting *Who's Afraid of Bankruptcy?*, a book review forthcoming in the Harvard Law Review (March 2025), having recently published *Borrowing and Belonging*, an article in the California Law Review. In Fall 2023 she was the Samuel Williston Visiting Professor at Harvard Law School. She has also been hanging with her kids (ages 15, 12, 8).

**Jonathan Glater** will soon complete a project looking at the effects of California public university responses to the pandemic, funded by the University of California and co-authored by Dalié Jiménez at UCI Law and Marshall Steinbaum at Utah. Jonathan also helped organize and host a symposium under the auspices of the California Law Review on inequality and the federal Supreme Court. In between various ongoing projects, law review essays, and articles (not to mention duties as inimitable Faculty Director of the Center), he and his family found time to observe orcas swimming in the San Juan Islands.



**Abhay Aneja's** recent paper, "Attrition and the Gender Patenting Gap," is forthcoming next year in the Review of Economics and Statistics. This project explores quantitatively why women account for only a fraction of patents granted, despite making up nearly half of the workforce in the United States. The findings in this paper recently led the U.S. Patent and Trademark Office (USPTO) to start providing additional resources to applicants, in an effort to help them more navigate the patent application process, as well as to connect them with relevant resources.

**Colleen Chien** was awarded a grant by the Arnold Foundation to study the impact of Drivers License Suspension policies; she is also doing work on the use of conversational artificial intelligence bots to inform consumers who have had their records expunged of their rights and actions that they can take in case of errors in their records.



**Chris Hoofnagle** just published an introduction to a cybersecurity textbook. Titled Cybersecurity in Context (Wiley), the textbook comes with technical exercises to teach students about hacking and how to defend against it. One security expert put it this way: "Start here if you are looking for an entry point to cyber."

In the last year, **Prasad Krishnamurthy** served on the California Law Revision's Antitrust Committee's Expert Group on Mergers; joined the U.S. Treasury Department as an adviser to the Office of Financial Institution Policy; and – along with Manisha Padi, Abhay Aneja, David Nahmias, Jackie Cope '24, and Doug Lewis '24 – completed a grant from the Pew Foundation to study debt collection in state courts. This last project involved the completion (with the assistance of Berkeley Law students) of working papers on debt documentation reforms in California, Texas, and Connecticut, and a multistate study of such reforms.



**Manisha Padi** has been studying mortgage servicing as a channel by which bank capital regulation impacts consumers, as well as the relationship between regulation and small businesses. She is currently on detail to the US Department of Treasury at the Office of Financial Institutions Policy. Manisha is publishing an article with Center Fellow (and all-galaxy law student) Grace Choi on Inclusive Occupation Licensing that re-imagines licensing in the 21st century as a source of opportunity rather than a barrier to entry.

# The CLASS Network

The nationwide Consumer Law Advocates, Scholars, and Students (CLASS) Network, convened by the Center and the National Association of Consumer Advocates, has been busy this year training the next generation of consumer advocates.

## New CLASS Chapters

We've welcomed several new school chapters this year:

**Fordham University School of Law**  
**The University of Maryland Carey School of Law**  
**The University of North Carolina**  
**Stetson University**  
**Washington & Lee**

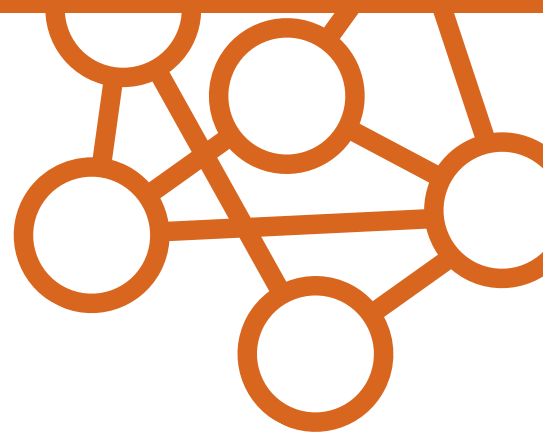
The network held four cross-CLASS convenings featuring students and allies from across the country, and a law-student focused gathering in Chicago at the Consumer Rights Litigation Conference with support from NACA, NCLC, and the law firm Miner Barnhill & Galland. At our convenings, we hosted conversations on breaking issues and career opportunities in economic justice work with leaders in their fields: the state of the \$1.6 trillion federal student loan crisis with Khandice Lofton of the Student Borrower Protection Center; legislative and regulatory efforts to tackle junk fees with Erin Witte of the Consumer Federation of America, and taking on corporate greed and fraud as a private plaintiffs' lawyer with Amanda Karl '14 of Gibbs Law Group.

Excitingly, CLASS students had the chance to take on research and advocacy projects with the Center and our allies. For example, students from multiple schools contributed to an unprecedented (and powerful) cross-law-school [public comment](#) in support of the FTC's junk fees regulation that compiled evidence of fees impacting low-income and marginalized consumers in rental housing, restaurants and food delivery, and environmental "greenwashing"-type scams.

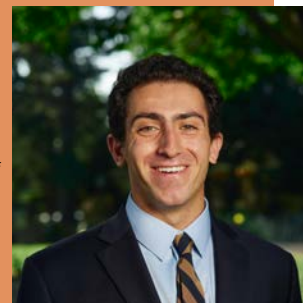
Other CLASS affiliated projects include:

- A public comment with the Center and NACA on the CFPB's overdraft fees regulation (Berkeley Law and University of Maryland, Carey School of Law)
- A research memo for the DC Attorney General's Office of Consumer Protection on possible charity care legislation under the Affordable Care Act (George Washington University and University of Montana)
- Several research memos to support an upcoming report from Public Counsel and the Center on notario fraud affecting immigrant populations in California (Berkeley Law and University of Minnesota);
- A 50-state survey related to consumer fraud laws for the economic justice unit of the Washtenaw County, Michigan, Prosecutor's Office (University of Michigan).

Want to work with CLASS? Connect with law students at your alma mater or nearby law school? Teach the next generation of consumer advocates? [Contact us!](#)



Kat Zobeck (University of Montana Alexander Blewett III School of Law '25) helped CLASS with the research memo on care legislation for the DC Attorney General's Office.



Alex Izbiky (University of Michigan Law School '25) worked with CLASS on the cross-law-school comment on junk fees submitted to the FTC.

# By the Numbers

274

Conference Attendees



18

Amicus Briefs, Publication Letters, and Public Comments Filed



19

Students Honored at the 2024 Consumer Law & Economic Justice Graduation Ceremony



12

Consumer Law & Economic Justice Courses Offered this Year



20

California Consumer Protection Roundtables Held



15

Events for Students



23

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





# End Notes

Whew! That was a remarkable year, and we have so much more in store. This fall, we're looking forward to educating more law students and partners, filing more briefs and comments, convening more scholars and practitioners, and advocating for consumer justice everywhere. And when we say everywhere, we mean it: CLASS is hitting the road! We're heading to law schools in Florida, Texas, the Northeast, and beyond to spread the word about consumer law and economic justice. And if you ask, we might just come your way, too.

"Wow!" you say. "What can I do to be involved?" Funny you should ask. For starters, you could:

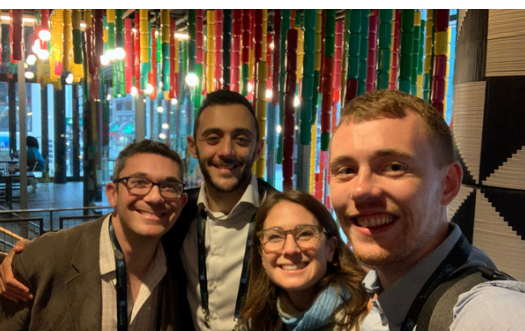
**Follow us** on our new [LinkedIn Page](#) to hear about our publications and activities as soon as they come out.

If you're a current Berkeley Law student or alum of the consumer protection universe (e.g., if you took Ted's Consumer Protection Law class (or any of the other 20 or so), are an alum of CJC, and/or are a Certificate holder), **join** our [new LinkedIn Group](#).

**Invest** in the next generation of consumer advocates with [a contribution](#) to the Center or cy pres donation (and ask about our Menu of special sponsored opportunities).

**Work with us!** We're hiring the first ever EJPAC Policy Director to lead our state-level policy projects.

**Drop us a line!** We always want to know what you're up to. And what we can do together.



[DONATE](#)

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