

MEHRSA BARADARAN

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(646) 382-2632

EDUCATION

New York University School of Law

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

New York University Law Review

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

Sarah Allen Scholar

Brigham Young University

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

University Trustee scholarship—full tuition scholarship based on academic merit

ACADEMIC EXPERIENCE

University of California Irvine School of Law; Associate Dean for Equity, Diversity & Inclusion;
Professor of Law, August 2019-Present

University of Georgia School of Law; Associate Dean & Robert Cotten Alston Chair in
Corporate Law, January 2016-August 2019

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

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

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

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

Course Taught: Contracts, Property, Banking Regulation, Securities Regulation, Corporations/Business
Associations, and Race, Law and Capitalism.

OTHER APPOINTMENTS AND MEMBERSHIPS

Biden-Harris Transition Team Member, *Treasury; Federal Reserve, SEC, FDIC, OCC, CUNA, CFTC, and
CFPB.*

Fellow, *Roosevelt Institute* (2019-present)

Managing Director, *UCI Policy Lab: AI observatory for Access to Credit* (2019-present)

Policy Advisor, *Elizabeth Warren Presidential Campaign*, (2019-2020)

Board Member, *Washington Center for Equitable Growth* (2019-present)

Board Member, *American Prospect*, (2019-present)

Member of National Advisory Council on Eliminating the Black-white Wealth Gap, *Center for American
Progress* (2019-present)

Board Member, *People For the American Way (PFAW)* (2018-present)

Advisory Board, *Public Banking Institute*, (2019-present)

Core Faculty, The Committee on Global Thought (CGT), Columbia University (2020-present)
Core Contributor, Law & Political Economy Blog (lpeblog.org) (2018-present)
Editorial Board, Just Money Blog (2019-present)

SCHOLARSHIP

BOOKS

The Color of Money: Black Banks and the Racial Wealth Gap, BELKNAP PRESS/HARVARD UNIVERSITY PRESS, (Sept. 2017)

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

BOOK CHAPTERS

“Hamilton’s Bank, Jefferson’s Nightmare,” *The Law of Hamilton*, CORNELL UNIVERSITY PRESS (2020)

“Public Banking and Democracy,” *Public Options*, CAMBRIDGE UNIVERSITY PRESS (2020)

“Anti-Trust and Anti-Blackness: Coming to Terms with the Progressive’s Southern Coalition,” *Anti-Monopoly and American Democracy*, THE TOBIN PROJECT (2020)

ARTICLES

Rethinking Financial Inclusion: Designing an Equitable System with Public Policy, ROOSEVELT INSTITUTE (2020)

Banking on Democracy, WASHINGTON UNIVERSITY LAW REVIEW (2020)

Closing the Racial Wealth Gap, NYU LAW REVIEW (2020)

Morality and Usury, HARVARD CIVIL RIGHTS-CIVIL LIBERTIES LAW REVIEW (2020)

The Twenty First Century Homestead Act, THE NEW DEMOCRACY INITIATIVE, ROOSEVELT INSTITUTE (2019)

Jim Crow Credit, 9 UC IRVINE. L. REV. 887 (2019)

The New Deal and Black Banking Chapter

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

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

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

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

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

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

Reconsidering the Separation of Banking and Commerce, 80 GEO. WASH. L. REV. 385 (2012)
-Selected for 2011 C-LEAF Junior Faculty Scholarship Fellowship

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

ESSAYS/EDITORIALS

The Neoliberal Looting of America, NEW YORK TIMES, July 2, 2020

No Justice, No Peace, AMERICAN PROSPECT, Cover July 2020

Just Send the Checks, THE ATLANTIC, April 9, 2020

A Crisis to End All Crises, AMERICAN PROSPECT, March 29, 2020

The Real Roots of Black Capitalism, NEW YORK TIMES, March 31, 2019

Mortgaging the Future, Good as Gold, and Fabric of Modernity, THE 1619 PROJECT, NEW YORK TIMES ,
(August 2019)

Postal Banking and Democracy, AMERICAN AFFAIRS, Fall Issue 2018

Book Review: City of Debtors, AMERICAN HISTORICAL REVIEW, May 2018

Why Fines Don't Work, FORTUNE, April 2018

A Bad Check for Black America, BOSTON REVIEW, November 9, 2017

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

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

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

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

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

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

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

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

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

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

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

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

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

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

AWARDS/HONORS

2019 Best Book Award, Urban Affairs Award, The Color of Money

2018 Prose Book Award, The Color of Money was awarded Honorable Mention in the Business/Finance Category

2018 Georgia Author of the Year, Finalist

2017 Graduation Marshal, University of Georgia School of Law

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

LEGAL EXPERIENCE

Davis Polk & Wardwell, New York, NY

August 2005—December 2008

Summer Associate, Associate

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

Immigrant Rights Clinic, New York, N.Y

2003—2004

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

Ropes & Gray LLP, New York, N.Y

Summer 2003

Summer Associate (Associate Offer Extended)

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

SELECTED PRESENTATIONS AND PANELS

Keynote Presentation, *Federal Reserve*, “Racism and the Economy: Focus on the Wealth Divide,” October, 2021

Testimony, U.S. Congress Joint Economic Committee, “Examining the Racial Wealth Gap in the United States,” May 2021

Testimony, United States House of Representatives Committee on Financial Services Task Force on Financial Technology, “Lessons from the CARES Act,” June 2020

Testimony, Consumer Protection and Financial Institutions Subcommittee of the House Committee on Financial Services, “The Community Reinvestment Act: Assessing the Law’s Impact on Discrimination and Redlining,” April 9, 2019

Testimony, Senate Committee on Banking, Housing and Community Affairs, “Examining Regulatory Frameworks for Digital Currencies and Blockchain,” July 30, 2019.

Keynote Speaker, Money as a Democratic Medium, Harvard Law School, December 14, 2018

Keynote Speaker, *Federal Reserve*, Washington D.C. “Minority Depository Institutions Leadership Forum,” April 23, 2018.

Speaker, *Department of Justice, Fair Housing Department*, “The FHA and the effects of Redlining.”

“Assisting Black-Owned Banks,” Presentation to the Congressional Black Caucus, Capital Hill, October 2017.

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

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

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

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

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

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

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

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

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

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

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

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

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

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

SELECTED MEDIA AND PRESS

Featured in *Wired Magazine*, “Weighing Big Tech’s Promise to Black America,” October 2021

Featured in *PBS Amanpour & Company*, “The Color of Money,” July 2020

Featured in *PBS Documentary*, “Boss: The Black Experience in Business,” April, 2019

Profiled in *Wall Street Journal*, “Ex-Wall Street Lawyer Is Behind Plan to Have Post Office Compete With Banks,” June 1, 2019

Featured on *The Ezra Klein Podcast*, May 29, 2018

Featured on *Netflix Explained: The Racial Wealth Gap* documentary, June 2018

Featured in *Forbes book review*, “How the Other Half Banks by Mehrsa Baradaran,” Friday, May 4, 2018.

Featured in *Los Angeles book review*, “The Color of Money: Black Banks and the Racial Wealth Gap,” Monday, March 19, 2018.

Featured on NPR’s *The State of Things*, “Will America Ever Close its Racial Wealth Gap?” February 2018.

Featured on *Crooked’s-“Pod Save The People,”* “The Race To Zero,” November 14, 2017

Featured on *WNYC radio program*, “How the Myths of the Free Market Fail Black Communities,” October 17, 2017

Featured in *Splinter*, “How the U.S. Government Locked Black Americans Out of Attaining the American Dream,” October 11, 2017

Featured in *Intercepted podcast*, “The Color of Money: Black Banks and the Racial Wealth Gap,” October 11, 2017

Featured on NPR’s Takeaway, “Black Banks and the Racial Wealth Gap,” October 2017.

Featured in *American Banker*, “Who’s new in the Most Powerful Women rankings for 2017,” September 2017.

Featured Book Review in *American Banker*, “More diverse ownership could save black owned banks,” September 2017.

Featured Book Review in *The Atlantic*, “The Limits of Black Self- Sufficiency,” September, 2017.

Featured in *American Banker*, “Black Banks Need Diverse Capital Structure,” September 2017.

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

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

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

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

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

Featured response *The Atlantic Monthly*, “Hope and Despair: Who Gets Excluded From the Modern Economy?” January 5, 2016

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

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

Featured in *Huffington Post*, “Book Review by Ralph Nadar: For America’s Unbanked: Re-establishing the Postal Savings Bank,” November 16, 2015 Appearance, *Ralph Nader Radio Hour*, November 15, 2015

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

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

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

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

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

