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PUBLICATIONS

BOOKS

Editor, UNPROFITABLE SCHOOLING: EXAMINING CAUSES OF, AND FIXES FOR, AMERICA'S BROKEN IVORY TOWER (with Neal McCluskey), (Cato Press, 2019).

LAW AND ECONOMICS: PRIVATE AND PUBLIC (with Maxwell Stearns and Tom Micelli), (West, 2018).

TEACHERS MANUAL TO LAW AND ECONOMICS: PRIVATE AND PUBLIC PUBLIC (with Maxwell Stearns and Tom Micelli), (West, 2018).

Editor, RESEARCH HANDBOOK ON AUSTRIAN LAW AND ECONOMICS (with Peter J. Boettke), (Edward Elgar, 2017).

CONSUMER CREDIT AND THE AMERICAN ECONOMY (with Thomas Durkin, Gregory Elliehausen, and Michael Staten), (Oxford University Press, 2014).

PUBLIC CHOICE CONCEPTS AND APPLICATIONS IN LAW (with Maxwell Stearns) (West Publishing, 2009).

Editor, *The Rule of Law, Freedom, and Prosperity*, 10 SUPREME COURT ECONOMIC REVIEW (Chicago: University of Chicago Press, 2003). 278 pp. ISBN: 0-226-99962-9).

- Reviewed by Professor William A. Fischel, 14(6) LAW AND POLITICS BOOK REV. 493-97 (June 2004).

ARTICLES AND BOOK CHAPTERS

Lessons for Antitrust from the Capital One-Discover Merger: Is There a Subprime Market for Credit Cards? (with Julian Morriss, Eric Fruits, and Ben Sperry), __ BANKING AND FINANCIAL SERVICES POLICY REPORT __ (Forthcoming 2025).

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The Failure of Expert Rule, FUSION (Aug. 2025), available [here](#).

Consumer Privacy, Information Sharing, and Consumer Finance: Static and Dynamic Defense Strategies, __ REV. OF BANKING AND FINANCIAL LAW __ (forthcoming 2025), available [here](#).

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Public Choice Theory and Law (with Jeremy Kidd), in ELGAR CONCISE ENCYCLOPEDIA OF LEGAL THEORY AND PHILOSOPHY __ (Forthcoming 2025).

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Federal Coinage Clause, in HERITAGE GUIDE TO THE CONSTITUTION (3d ed., 2025).

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An Update on the Capital One/Discover Merger: Is There a Subprime Market for Credit Cards?, ICLE Issue Brief 2025-04-21 (Apr. 2025), available [here](#).

The Law and Political Economy Project: A Critical Analysis, 20 J. L., ECON., & POL'Y 7 (2025), working paper available [here](#).

The Emerging Law and Political Economy Movement: A Research Roundtable (with Julia D. Mahoney), 20 J. L., ECON., & POL'Y 1 (2025).

The Capital One-Discover Merger: A Law And Economics Analysis (with Julian Morris, Eric Fruits, & Ben Sperry), 43(9) BANKING AND FINANCIAL SERVICES POLICY REPORT 1 (Sept. 2024), ICLE White Paper 2024-07-23 (July 2024), available [here](#).

Comments at The Future of Startup Finance: A Symposium on Investment Crowdfunding, 22 COLORADO TECH. L. J. 259 (2024).

The Supreme Court "Pulled a Brodie": Swift and Erie in a Commercial Law Perspective, 17 N.Y.U. J. OF LAW & LIBERTY 296 (2024).

Looking Forward by Looking Backward: The Future of Consumer Finance and Financial Protection, 19 J.L. ECON. & POL'Y 223 (2024).

Posner Meets Hayek: The Elements of an Austrian Law & Economics Research Program, 15(1) ASIAN JOURNAL OF LAW & ECONOMICS 83 (2024) (Keynote lecture delivered at 2023 Annual Meeting of Asian Law & Economics Association), *working paper available [here](#)*.

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Junkyard Dogs: The Law and Economics of "Junk" Fees (with Howard Beales), CPI ANTITRUST CHRONICLE 1 (April 2023), *available [here](#)*.

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The Behavioral Economics of Behavioral Law & Economics, 5 *REVIEW OF BEHAVIORAL ECONOMICS* 439 (2018).

The Chrysler and General Motors Bankruptcies, in *RESEARCH HANDBOOK ON CHAPTER 11 REORGANIZATION* 298 (Barry Adler, ed., 2020).

The Changing of the Guard: The Political Economy of Administrative Bloat in Higher Education (with Christopher Koopman), in *UNPROFITABLE SCHOOLING: EXAMINING CAUSES OF, AND FIXES FOR, AMERICA'S BROKEN IVORY TOWER* 147 (Todd J. Zywicki and Neal McCluskey, eds., 2019).

Introduction (with Neal McCluskey), in *UNPROFITABLE SCHOOLING: EXAMINING CAUSES OF, AND FIXES FOR, AMERICA'S BROKEN IVORY TOWER* 1 (Todd J. Zywicki and Neal McCluskey, eds., 2019).

Law and Economics: The Contributions of the Austrian School of Economics (with Peter J. Boettke), in *RESEARCH HANDBOOK ON AUSTRIAN LAW AND ECONOMICS* 3 (Todd J. Zywicki and Peter J. Boettke, eds., 2017).

Austrian Law and Economics and Efficiency in the Common Law, in *RESEARCH HANDBOOK ON AUSTRIAN LAW AND ECONOMICS* 192 (Todd J. Zywicki and Peter J. Boettke, eds. 2017).

Bankruptcy Judge as Central Planner (with Shruti Rajagopalan), in *RESEARCH HANDBOOK ON AUSTRIAN LAW AND ECONOMICS* 371 (Todd J. Zywicki and Peter J. Boettke, eds., 2017).

Conclusion: The Future of "Austrian" Law and Economics (with Peter J. Boettke), in *RESEARCH HANDBOOK ON AUSTRIAN LAW AND ECONOMICS* 423 (Todd J. Zywicki and Peter J. Boettke, eds., 2017).

Behavioral Law & Economics Goes to Court: The Fundamental Flaws in the Behavioral Law & Economics Arguments Against No-Surcharge Laws, 82 *MISSOURI L. REV.* 770 (2017) (Symposium on behavioral law & economics).

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Unreasonable and Disproportionate: How the Durbin Amendment Harms Poorer Americans and Small Businesses (with Geoffrey A. Manne and Julian Morris), International Center for Law & Economics Working Paper (April 25, 2017).

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Do Americans Really Save Too Little and Should We Nudge Them to Save More? The Ethics of Nudging Retirement Savings, 16 GEORGETOWN J. OF LAW & PUBLIC POLICY 877 (2017).

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Market Based Nudges: How Financial Markets Improve Their Own Choice Architecture, in NUDGE THEORY IN ACTION: BEHAVIORAL DESIGN IN POLICY AND MARKETS (2016).

The Rule of Law During Times of Economic Crisis, in ECONOMIC AND POLITICAL CHANGE AFTER CRISIS: PROSPECTS FOR GOVERNMENT, LIBERTY, AND THE RULE OF LAW 36 (Stephen H. Balch and Ben Powell, eds., 2016).

Rent-Seeking, Crony Capitalism, and the Crony Constitution, 23 SUPREME CT. ECON. REV. 77 (2016).

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Anna Nicole Smith Goes Shopping: The New Forum Shopping Problem in Bankruptcy, 2010 UTAH L. REV. 511 (2010).

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An Economic Analysis of the Consumer Bankruptcy Crisis, 99 NORTHWESTERN L. REV. 1463 (2005).

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The Original Meaning of the 21st Amendment (with Asheesh Agarwal), 8 GREEN BAG 2d 135 (2005).

Wine Wars: Uncorking E-Commerce? (with Asheesh Agarwal and Jerry Ellig, 27(4) REGULATION 10 (Winter 2004-2005).

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Corporate Law Practice, in THE OXFORD COMPANION TO AMERICAN LAW (Kermit Hall ed.) (2002).

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Evolutionary Psychology and the Social Sciences, 13 *Humane Studies Review*, Issue 1 (Fall 2000) (On-Line Journal available at <http://www.humanestudiesreview.org/index.html>)

With Apologies to Screwtape: A Response to Professor Alexander, 9 J. BANKR. L. & PRACTICE 613 (2000).

Book Review Essay, BRUCE G. CARRUTHERS & TERENCE C. HALLIDAY, *RESCUING BUSINESS: THE MAKING OF CORPORATE BANKRUPTCY LAW IN ENGLAND AND THE UNITED STATES*, 16 BANKR. DEV. J. 361 (2000).

The Economics of Credit Cards 3 CHAPMAN L. REV. 79 (2000) (Selected to participate in Chapman Law School "Rising Stars in Bankruptcy" symposium).

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Finding the Constitution: An Economic Analysis of Tradition's Role in Constitutional Decision-Making (with A.C. Pritchard) 77 N. C. L. REV. 409 (1999).

Constitutions and Spontaneous Orders: A Response to McGinnis's "In Praise of Decentralized Traditions and their Preconditions" (with A.C. Pritchard), 77 N. C. L. REV. 537 (1999).

Environmental Externalities and Political Externalities: The Political Economy of Environmental Regulation and Reform, 73 TULANE L. REV. 845 (1999).

Rewrite the Bankruptcy Code, Not the Scriptures: Protecting a Debtor's Right to Tithe in Bankruptcy, 1998 WISCONSIN L. REV. 1223 (1998).

It's Time for Means Testing (with Judge Edith H. Jones), 1999 BYU L. REV. 177 (1999).

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A Unanimity-Reinforcing Model of Efficiency in the Common Law: An Institutional Comparison of Common Law and Legislative Solutions to Large-Number Externality Problems, 46 CASE WESTERN RESERVE L. REV. 961 (1996).

Senators and Special Interests: A Public Choice Analysis of the Seventeenth Amendment, 73 OREGON L. REV. 1007 (1994).

Federal Judicial Review of State Ballot Access Regulation: Escape from the Political Thicket, 20 T. MARSHALL L. REV. 87 (1994).

Cramdown and the Code: Calculating Cramdown Interest Rates Under the Bankruptcy Code, 19 T. MARSHALL L. REV. 241 (1994).

Foreword to Symposium on Bankruptcy Law, 18 MISS. COL. L. REV. 281 (1998).

The Bankruptcy Rules: 1994, in 1995-96 ANNUAL SURVEY OF BANKRUPTCY LAW 1111 (William L. Norton, Jr. ed., 1995) (co-authored with Matthew W. Levin).

Book Review, ROBERT WRIGHT, *NONZERO: THE LOGIC OF HUMAN DESTINY*, 51 IDEAS ON LIBERTY 61 (2001).

Book Review, GREGORY S. ALEXANDER, *COMMODITY AND PROPRIETY: COMPETING VISIONS OF PROPERTY IN AMERICAN LEGAL THOUGHT*, 4 INDEPENDENT REV. 147 (1999).

Book Review, JEREMY SHEARMUR, *BEYOND HAYEK*, 11 CONST. POL. ECON. 205 (2000).

Book Review, BRUCE YANDLE, *COMMON LAW AND COMMON SENSE FOR THE ENVIRONMENT*, 9 CONST. POL. ECON. 349 (1998).

Book Review, CASS R. SUNSTEIN, LEGAL REASONING AND POLITICAL CONFLICT, 8 CONST. POL. ECON. 355 (1997).

Book Review, C.H. HOEBEKE, THE ROAD TO MASS DEMOCRACY: ORIGINAL INTENT AND THE SEVENTEENTH AMENDMENT, 1 INDEPENDENT REVIEW 439 (1996).

WORKING PAPERS

Wine Wars: The 21st Amendment and Discriminatory Bans to Direct Shipment of Wine, available in http://papers.ssrn.com/sol3/papers.cfm?abstract_id=604803.

Why So Many Bankruptcies and What to Do About It: An Economic Analysis of Consumer Bankruptcy Law and Bankruptcy Reform, available at: http://papers.ssrn.com/sol3/papers.cfm?abstract_id=454121

EXPERIENCE

ANTONIN SCALIA LAW SCHOOL, GEORGE MASON UNIVERSITY, ARLINGTON, VA 1998-PRESENT.

Executive Director, Law and Economics Center, 2015-2017. George Mason University Foundation Professor of Law, 2009-present; Professor of Law, 2002-2009; Associate Professor, 2000-2002; Assistant Professor, 1998-2000. Editor, *Supreme Court Economic Review*, 2006-present, 2002-2003. Senior Scholar, Mercatus Center; Senior Fellow, F.A. Hayek Program for Advanced Study in Philosophy, Politics, and Economics.

CO-FOUNDER AND CO-DIRECTOR, INSTITUTE FOR CONSUMER FINANCIAL CHOICE, ANTONIN SCALIA LAW SCHOOL (2025-present).

VISITING SCHOLAR IN CONSERVATIVE THOUGHT AND POLICY, UNIVERSITY OF COLORADO BRUCE BENSON CENTER FOR THE STUDY OF WESTERN CIVILIZATION, BOULDER, CO FALL 2023

Responsible for several public lectures and organized high-profile speaking program. Taught classes on “The Rule of Law” and “Hayek and His Critics.”

CHAIR, CONSUMER FINANCIAL PROTECTION BUREAU TASKFORCE ON FEDERAL CONSUMER FINANCIAL LAW, WASHINGTON, DC 2020-21

Chaired a federal taskforce that produced a 2 volume, 900 page comprehensive report on the consumer financial protection system and recommendations for reforms.

VISITING FELLOW, INSTITUTE FOR RESEARCH IN ECONOMICS (2024-2025)

SENIOR FELLOW, CATO INSTITUTE, WASHINGTON, DC (2018-2021).

VANDERBILT UNIVERSITY LAW SCHOOL, NASHVILLE, TN 2007.

Visiting Professor of Law.

GEORGETOWN UNIVERSITY LAW CENTER, WASHINGTON, DC 2004-2005.

Visiting Professor of Law, August 2004-May 2005.

**DIRECTOR, OFFICE OF POLICY PLANNING, FEDERAL TRADE COMMISSION,
WASHINGTON, DC MAY 2003-JULY 2004.**

Director of Federal Trade Commission's policy office (SES Appointment). Responsible for helping to conceive and execute policies and priorities of Commission on issues of Consumer Protection, Competition, and Competition Advocacy.

BOSTON COLLEGE SCHOOL OF LAW, BOSTON, MA 2002.

Visiting Professor.

MISSISSIPPI COLLEGE SCHOOL OF LAW, JACKSON, MISSISSIPPI, 1996-1998.

Assistant Professor of Law.

ALSTON & BIRD, ATLANTA, GEORGIA, 1994-1996.

Representations included SportsTown, Inc., Chapter 11 Debtor in Possession; Sonic Communications, Inc., Chapter 11 Operating and Chapter 7 Trustee; Krystal Corp., Unsecured Creditors Committee; and a variety of secured and unsecured creditors in federal bankruptcy and state collection proceedings.

**LAW CLERK TO HON. JUDGE JERRY E. SMITH, UNITED STATES COURT OF APPEALS
FOR THE FIFTH CIRCUIT, HOUSTON, TEXAS, 1993-1994.**

**SUMMER LAW CLERK FOR HON. JUDGE ALEX KOZINSKI, UNITED STATES COURT OF
APPEALS FOR THE NINTH CIRCUIT, PASADENA, CALIFORNIA, 1991.**

HONORS AND AWARDS

Heritage Foundation Freedom and Opportunity Academic Prize (2024).

Chair, Section on Law & Economics, Association of American Law Schools (2019).

Winner (with Edward Stringham), 2012 Society for Development of Austrian Economics Prize for Best Article in Austrian Economics.

Invited Lecture, Dean Lindsey Cowen Lecture in Business Law and Regulation Presented by the Center for Business Law and Regulation at Case Western Reserve University School of Law (March 3, 2011).

George Mason Foundation Professor of Law (2009-present).

Institute for Humane Studies Charles G. Koch Outstanding IHS Alum Award (2009).

Searle Fellow, George Mason University (Fall 2008).

Senior Fellow, Goldwater Institute (2008-2015).

W. Glenn Campbell and Rita Ricardo-Campbell National Fellow and the Arch W. Shaw National Fellow at the Hoover Institution on War, Revolution and Peace (Fall 2008).

Senior Scholar, Mercatus Center at George Mason University (2005-present).

Senior Fellow, James M. Buchanan Center for the Study of Political Economy (2005-present).

Honorable Mention American College of Consumer Financial Services Lawyers 2006 writing competition for *An Economic Analysis of the Consumer Bankruptcy Crisis*, 99 NORTHWESTERN L. REV. 1463 (2005).

Recipient of 2001 “Win Whittaker Award for Student Development” as Professor of the Year at George Mason University School of Law.

Recipient of grant from The John Templeton Foundation Freedom Project to teach a course on “The Rule of Law, Freedom, and Prosperity.” (Co-taught with Peter Boettke, Department of Economics, George Mason University). Fall 2001.

Recipient of grant from The John Templeton Foundation Freedom Project to teach a course on “The Rule of Law and the Legal Foundations of a Free Society.” (Co-taught with Peter Boettke, Department of Economics, George Mason University). Fall 1999.

TEACHING INTERESTS

Bankruptcy, Contracts, Secured Transactions, Business Associations, Mergers and Acquisitions, Corporate Finance, Commercial Law, Electronic Commerce, Payment Systems, Consumer Law, Law & Economics, Public Choice & The Law, Evolutionary Analysis of Law, Law & Behavioral Economics. *Currently Teaching (2002-03):* Bankruptcy, Contracts, Law & Behavioral Economics.

RESEARCH INTERESTS

Bankruptcy, Contracts, Law and Economics, Evolutionary Analysis of Law, Law & Behavioral Economics, Consumer Law, Environmental Law and Economics, Public Choice, Constitutional Economics, Business Associations, Electronic Commerce.

LAW SCHOOL AND UNIVERSITY SERVICE

Member of Dean Search Committee (2019-2020).

Member of Dean Search Committee (2014-2015).

Editor, *Supreme Court Economic Review* Volume 1 (2001-2002), Volume 17-23 (2011-2017).

Member of Dean Retention Committee (Spring 2001).

Member of Faculty Appointments Committee (1999-2002, 2004-current); Clerkship Committee (2000-02, 2005-current).

Faculty Advisor, St. Thomas More Catholic Law Students Society (1999-2007).

Member of several dissertation committees for Economics Department PhD Candidates.

EDUCATION

UNIVERSITY OF VIRGINIA SCHOOL OF LAW

J.D., 1993

Executive Editor, *Virginia Tax Review*.

John M. Olin Scholar in Law and Economics.

CLEMSON UNIVERSITY

M.A. Economics, 1990.

H.W. Close Fellow in College of Commerce and Industry.

Only Student Member of Clemson Law and Economics Workshop.

Training in Statistics, Econometrics, and Computer Analysis.

DARTMOUTH COLLEGE

A.B. cum Laude with High Honors in Government Major, 1988.

Rufus Choate Scholar.

Three Citations for Exceptional Class Performance.

CONGRESSIONAL TESTIMONY

Testimony before the United States House of Representatives Select Subcommittee on the Weaponization of the Federal Government, “Hearing on the Weaponization of the Federal Government” (May 1, 2024), *available* [here](#).

Testimony before the United States Senate Committee on Commerce, Science, and Transportation, Subcommittee on Consumer Protection, Product Safety and Data Security, “Protecting Consumers from Junk Fees” (June 8, 2023), *available* [here](#).

Testimony before the United States Senate on Banking, Housing, and Urban Affairs, “New Financial Products and the Impacts to Workers” (Sept. 13, 2022), *available* [here](#).

Testimony before the United States House of Representative, Committee on Financial Services, Subcommittee on Consumer Protection and Financial Institutions, "The End of Overdraft Fees? Examining the Movement to Eliminate the Fees Costing Consumers Billions" (March 31, 2022), *available* [here](#).

Testimony before the United States Senate Committee on Banking, Housing, and Urban Affairs, “Examining Mandatory Arbitration in Financial Services Products” (March 8, 2022), *available* [here](#).

Testimony before the United States House of Representatives, Committee on Financial Services, Subcommittee on Oversight and Investigations, “Cashed Out: How a Cashless Economy Impacts Disadvantaged Communities and Peoples” (Oct. 14, 2021), *available* [here](#).

Testimony before the Senate Committee on Banking, Housing and Urban Affairs, “Assessing the Effects of Consumer Credit Regulations” (Apr. 5, 2016).

Testimony before the House Committee on Financial Services, “The Dodd-Frank Act Five Years Later: Are We Freer?” (Sept. 17, 2015).

Testimony before the House Committee on Financial Services, “The Dodd-Frank Act Five Years Later: Are We More Stable?” (July 9, 2015).

Testimony before the House Committee on Oversight and Government Relations, Subcommittee on TARP, Financial Services and Bailouts of Public and Private Programs, “The Administration's Auto Bailouts and the Delphi Pension Decisions: Who Picked the Winners and Losers?” (July 10, 2012).

Testimony before the House Committee on Oversight and Government Relations, Subcommittee on TARP, Financial Services and Bailouts of Public and Private Programs, “Who's Watching the Watchmen?” (May 24, 2011).

Testimony before United States House of Representatives, Committee on Financial Services and Committee on Small Business, “The Condition of Small Business and Commercial Real Estate Lending in Local Markets,” (Feb. 26, 2010).

Testimony before United States House of Representatives, Committee on Financial Services, “Banking Industry Perspectives on the Obama Administration's Financial Regulatory Reform Proposals” (July 15, 2009).

Testimony before United States House of Representatives, Committee on the Judiciary, Subcommittee on Commercial and Administrative Law, “Circuit City Unplugged: Why Did Chapter 11 Fail to Save 34,000 Jobs?” (March 11, 2009).

Testimony before the United State Senate Committee on Banking, Housing, and Urban Affairs, “Modernizing Consumer Protection in the financial Regulatory System: Strengthening Credit Card Protections” (February 12, 2009).

Testimony before the United States House of Representatives, Financial Services Committee, Subcommittee on Financial Institutions and Consumer Credit, “Credit Card Practices: Current Consumer and Regulatory Issues” (April 26, 2007).

Testimony before the United States House of Representatives, Judiciary Committee, Subcommittee on Commercial and Administrative Law, “Hearing on Working Families in Financial Crisis: Medical Debt and Bankruptcy” (July 17, 2007).

Testimony before United States Senate, Committee on the Judiciary, Subcommittee on Administrative Oversight and the Courts, "Oversight of the Implementation of the Bankruptcy Abuse Prevention and Consumer Protection Act" (December 5, 2006).

Testimony before United States Senate, Committee on the Judiciary, “Bankruptcy Reform” (February 10, 2005).

Testimony before United States House of Representatives, Committee on Commerce, Trade, and Consumer Protection, “E-Commerce: The Case of Online Wine Sales and Direct Shipment” (October 30, 2003).

Testimony before Federal Judicial Conference Committee on Bankruptcy Rules, “Proposed Amendments to the Bankruptcy Rules” (January 26, 2001).

Testimony before United States House of Representatives, Committee on Government Reform, Subcommittee on Government Management, Information, and Technology, on “Transitioning to a New Administration: Can the Next President Be Ready?” (December 4, 2000).

Testimony before United States House of Representatives, Committee on the Judiciary, Subcommittee on Commercial and Administrative Law on “Perspectives on Consumer Bankruptcy and the Bankruptcy Reform Act of 1999” (March 17, 1999).

Testimony before Joint Hearing of the United States Senate, Committee on the Judiciary, Judiciary Subcommittee on Administrative Oversight and the Courts and House of Representatives, Committee on the Judiciary, Subcommittee on Commercial and Administrative Law on “The Bankruptcy Reform Act of 1999” (March 11, 1999).

Testimony before United States Senate, Committee on the Judiciary, Judiciary Subcommittee on Administrative Oversight and the Courts on “Bankruptcy Issues in Review: The Bankruptcy Code’s Effect on Religious Freedom and A Review of the Need for Additional Bankruptcy Judgeships” (September 22, 1997).

PROFESSIONAL ACTIVITIES

Member, American College of Consumer Financial Services Lawyers (2021-present).

Consumer Representative, Debt Buyers Association Certification Council (2013-2015).

Board of Directors, Competitive Enterprise Institute (2013-2016; 2019-present), Chairman (2014-2016).

Senior Fellow, F.A. Hayek Program on Politics, Philosophy, and Economics (2012-present).

Board of Trustees, Center for Excellence in Higher Education (2010-2022).

Board of Trustees, Yorktown University (2009-2016).

Board of Trustees, Institute for Humane Studies (2009-present).

Editor, *Supreme Court Economic Review* (2001-2003, 2006-present).

Board of Directors (2007-2015) and Advisory Council (2006-2015), Financial Services Research Program.

Board of Directors (2008-present) and Chair of Academic Advisory Council (2000-present), The Bill of Rights Institute.

Senior Fellow, Goldwater Institute (2007-2012).

Board of Trustees, Foundation for Research on Economics and the Environment (2009-present).

Member, United States Department of Justice Study Group on "Identifying Fraud, Abuse and Errors in America's Bankruptcy System" (2006-2007).

Alumni Trustee, Dartmouth College Board of Trustees (2005-2009).

Chair, Academic Advisory Panel, McCormick-Tribune Foundation Freedom Museum, Chicago, Illinois (August 2004-present).

Advisory Board, *American Bankruptcy Institute Law Review* (2003-present).

Chair, Academic Advisory Panel, "We the People in IMAX," IMAX Film with accompanying educational material.

Referee, *American Political Science Review*; *Contemporary Economic Policy*; *Review of Austrian Economics*; *Journal of Institutional and Theoretical Economics*; *Philosophy, Politics, and Economics*; *Journal of Bioeconomics*; *Public Choice*; *Supreme Court Economic Review* (2000-present).

Research Fellow, International Center for Economic Research (ICER), Turin, Italy (May-June, 2002).

Advisory Council, Centro para el Analisis de las Decisiones Publicas, Universidad de Francisco Marroquin, Guatemala City, Guatemala (2000-c.2008).

Consejo Consultivo of the Centro de Opcion Publica, Universidad de Francisco Marroquin, Guatemala (Academic Advisory Council of Public Choice Center at University of Francisco Marroquin in Guatemala) (2000-c.2008).

Senior Research Fellow, Program on Markets and Institutions, James Buchanan Center for Political Economy at George Mason University (2001-2012).

Contributing Editor, NORTON BANKRUPTCY TREATISE Chapter 51, Property of the Estate (1997-present).

Co-Chair, Bankruptcy Subcommittee, Federalist Society Financial Services and E-Commerce Practice Group (1999-present).

Co-Authored several proposals and position papers for the National Bankruptcy Review Commission (1997).

Member, American Bankruptcy Institute (1999-present).

SELECTED MEDIA

TELEVISION

"The Larry Parks Show" (June 7, 2012) discussing "The Rule of Law."

Fox Business, Freedom Watch with Andrew Napolitano (January 13, 2012) discussing “Food Advertising Regulation.”

Fox Business, "The Willis Report" (Oct. 5, 2011) discussing “The Dick Durbin Bank Fees.”

Fox Business, "The Willis Report" (Jan. 4, 2011) discussing “Dodd-Frank and the Return of the Loan Shark.”

Fox News, John Stossell's “Top 10 Politicians' Promises Gone Wrong” (Dec. 17, 2010).

NBC Nightly News (Oct. 17, 2010) discussing public employee pensions.

ABC World News Tonight (June 3, 2009) discussing General Motors bankruptcy.

Fox Business, “Neil Caputo Show” (May 14, 2009) to discuss “Chrysler and the Rule of Law.”

Fox News, “Fox and Friends” (December 19, 2008) discussing reorganization of automotive industry.

PBS, “The Newshour with Jim Lehrer” (October 17, 2005) discussing bankruptcy reform legislation.

CNN, “Lou Dobbs Tonight” (March 2005) discussing bankruptcy reform legislation.

CNBC, (July 2002) discussing WorldCom Bankruptcy.

CNBC, “Business Center” (February 6, 2002) discussing Congressional Hearings on Enron matter.

CNBC, “Business Center” (February 1, 2002) discussing Enron bankruptcy.

ABC World News Tonight, “Bankruptcy Reform” (February 2001).

Bloomberg News, “Bankruptcy Reform” (February 2001).

CNNfn, “Bankruptcy Reform” (February 2001).

Bloomberg News (November 2000).

RADIO

The Bob Zadek Show, "Repeal the 17th Amendment?" (June 24, 2012), listen [here](#).

WTOP Radio, "Obama Acts Alone in Picking Head of Consumer Protection Bureau" (Jan 4, 2011), listen [here](#).

John Batchelor Show, "The Auto Bailouts and the Rule of Law" (April 25, 2011), listen [here](#).

"To The Point," NPR, "The Supreme Court and the Bankrupt: Is Debt the American Way?" (Jan. 14, 2011), listen [here](#).

"On Point," NPR, "Pension Envy, Pension Crisis" (July 28, 2010) discussing public employee pensions, listen [here](#).

Lou Dobbs Show to Discuss "Chrysler and the Rule of Law" (May 14, 2009).

Jerry Doyle Show to discuss "Chrysler and the Rule of Law" (May 13, 2009).

The Diane Rehm Show to discuss "Credit Card Holders' Bill of Rights" (May 5, 2009).

California Commerce (with John McCauley), "Regulation of Consumer Credit," listen [here](#).

California Commerce (with John McCauley), "Modifying Mortgages in Bankruptcy," listen [here](#).

Econtalk (with Russ Roberts), "Zywicki on Debt and Bankruptcy," Podcast, listen [here](#).

The Exchange, New Hampshire Public Radio, "Bankruptcy Law Reform," listen [here](#).

American Radioworks Documentary, "Bankrupt: Maxed Out in America," listen [here](#).

Appearance on "The Conversation" to discuss "New Consumer Bankruptcy Laws," KUOW Radio Seattle (Sept. 20, 2005), Audio available [here](#).

Regular Commentator on "The Laura Ingraham Show"

Appearance on "The Connection," National Public Radio, to discuss Bankruptcy Reform (March 2002).

Appearance on NPR "The Diane Rehm Show" to discuss Bankruptcy Reform (May 25, 2000).

Appearance on CNN "Burden of Proof" to discuss AOL-Time Warner merger (March 2000).

Appearance on PBS "The Newshour with Jim Lehrer" to discuss bankruptcy reform (June 14, 1999).

PRINT

How Law School Got Woke, NATIONAL REVIEW (Sept. 2024).

Why I'm Suing Over My Employer's Vaccine Mandate, WALL ST. J. (Aug. 6, 2021).

The CFPB Could Be a Force For Good, WALL ST. J. (Feb. 19, 2018).

Durbin's Debit-Card Price Controls Hit the Poor Hardest (with Julian Morris), WALL ST. J. (May 1, 2017).

The Constitution Says Nothing About Behavioral Economics (with Geoffrey A. Manne), WALL ST. J. (Jan. 9, 2017).

Credit is a Powerful Tool for American Families (with Thomas A. Durkin), WASHINGTON POST (April 17, 2015).

Overdraft Protection Rules Could Hurt Consumers More Than They Help (with G. Michael Flores), AMERICAN BANKER (November 24, 2014).

A Nobel Economist's Caution About Government: Friedrich Hayek Warned that Intervening can Make Things Worse. ObamaCare and Dodd-Frank, Anyone? (with Donald J. Boudreaux), WALL STREET JOURNAL, page A15 (Oct. 13, 2014).

The new EU price controls that will hold back a cashless future--and hit the poor (with Geoffrey Manne and Julian Morris), CITY A.M. (London, England) (June 9, 2014).

If you want to whiten the economy, payments should be made electronically, ZIARUL FINANCIAR (Bucharest, Romania) (May 13, 2014).

America's Taxpayers Lost Big in UAW Bailout (with James Sherk), DETROIT NEWS (June 26, 2012).

Obama's United Auto Workers Bailout (with James Sherk), WALL STREET JOURNAL, page A19 (June 13, 2012).

Spongebob Squarepants' Last Stand, WALL STREET JOURNAL, page A11 (April 13, 2012).

Set Interac Free: Burdensome Federal Regulations Discourage Innovation, NATIONAL POST (Dec. 19, 2011).

The Dick Durbin Bank Fees, WALL STREET JOURNAL, page A15 (Sept. 30, 2011).

Lender Punishment Mustn't Reward Defaulters: Forced Principal Reduction is the Wrong Solution to the Foreclosure Fiasco, WASHINGTON TIMES, p. B3 (June 9, 2011).

Bureau of Consumer Protection Must Put Consumers First, WASHINGTON TIMES, page B3 (May 6, 2011).

Roar of the Lion Father: Parenting for Creativity Beats Parenting for Performance, WASHINGTON TIMES, page B1 (Jan. 25, 2011).

Anna Nicole Smith Case Offers Court Opportunity to Limit Forum-Shopping in Bankruptcy Cases, NATIONAL LAW JOURNAL (Jan. 11, 2011).

Dodd-Frank and the Return of the Loan Shark, WALL STREET JOURNAL, page A17 (Jan. 4, 2011).

Repeal the Seventeenth Amendment, NATIONAL REVIEW 20 (Nov. 15, 2010).

The Next Hot Ticket in Financial Reform (with John Morrall and Richard Williams), REUTERS (Oct. 8, 2010).

In Elizabeth Warren We Trust?, WALL STREET JOURNAL, page A25 (Sept. 30, 2010).

How Public Employee Pensions are Too Rich for New York's--and America's--Blood, NEW YORK DAILY NEWS (Aug. 8, 2010).

Durbin's Antitrust Fantasies: Flawed Economics Behind Democrats Price Control Plan (with Josh Wright), WASHINGTON TIMES, page B4 (June 17, 2010).

Why Aren't Banks Lending? Because Bureaucrats and Politicians Won't Let Them, WASHINGTON TIMES, page B1 (June 10, 2010).

*Durbin Regulations are Aimed at Your Wallet: They'll Cost us *All* Money and Convenience*, WASHINGTON TIMES, page B1 (June 3, 2010).

Stripper Searches for Loot Loophole, WASHINGTON TIMES, page B3 (Feb. 26, 2010).

Complex Loans Didn't Cause the Crisis, WALL STREET JOURNAL, page A18 (Feb. 18, 2010).

Will Congress Take Another Swipe at Credit Cards?, WALL STREET JOURNAL, page A17 (Jan. 5, 2010).

America's Debt Paranoia, 59(8) THE FREEMAN (October 2009).

Check that Checkbook: A Guide to Smarter Alumni Giving, NATIONAL REVIEW, page A43 (Oct. 5, 2009),

Let's Treat Borrowers Like Adults: The Problems with a Financial Products Safety Panel, WALL STREET JOURNAL, page A17 (July 8, 2009),

Chrysler and the Rule of Law, WALL STREET JOURNAL, page A19 (May 13, 2009).

Low Rates Led to ARMs, WALL STREET JOURNAL, page A18, (March 26, 2009).

Bankruptcy is the Perfect Remedy for Detroit, WALL STREET JOURNAL, page A21 (December 16, 2008).

The Two-Income Tax Trap, WALL STREET JOURNAL (August 2007).

Junk Social Science Index (with Gail Heriot), WASHINGTON TIMES, page A16 (July 26, 2007), available [here](#).

A Great Mind? Miers Might Vote Right, But What the Court Truly Needs Is Intellectual Leadership, LEGAL TIMES (October 10, 2005).

Reforming Bankruptcy Laws: Changes Will Help Everyone, SAN DIEGO UNION-TRIBUNE (March 17, 2005).

Op-Ed, “Deadbeats Cost All of Us Dearly,” USA TODAY, page 17A (June 22, 2000).

I have also been quoted regularly in major media outlets on issues of bankruptcy law and consumer credit, including *Forbes*, *Fortune*, *Business Week*, *The New York Times*, *The Wall Street Journal*, *Washington Post*, *Washington Times*, *Chronicle of Higher Education*, *Boston Globe*, *Christian Science Monitor*, *Houston Chronicle*, *Dallas Morning News*, *Toronto Star*, and many other leading newspapers and magazines. Quoted in “Washington Whispers,” *U.S. News & World Report* (Aug. 5, 2002). I have also been quoted in several foreign publications, including the BBC (Britain), the *Daily Yomiuri* (Japan), and *RP Online* (Germany).

I have been profiled in *The Daily Deal* for my views on Bankruptcy Reform and other bankruptcy-related issues, as well as a recurrent commentator for *The Daily Deal*. See <http://www.thedeal.com/NASApp/cs/ContentServer?pagename=FutureTense/Apps/XceleRate/Render&c=TDDArticle&cid=TDD6A64S8MC>

INTERNET

Durbin Doubles Down on Dubious Debt Decree (with Julian Morris), REALCLEARPOLICY.COM (Sept. 7, 2022).

Junk Fees or Junk Policy? (with Howard Beales), THEHILL.COM (Mar. 21, 2022), available [here](#).

Boy Scouts Bankruptcy Case Reveals the Threats Posed by Tort Lawyers, REALCLEARMARKETS.COM (Mar. 21, 2022), available [here](#).

It Is Urgent That We Address Declining Vaccine Efficacy Against Variants, REALCLEARMARKETS.COM (Mar. 10, 2022), available [here](#).

FTC’s Mistaken Pharma Competition Policy Harms Public Health, REALCLEARMARKETS.COM (Feb. 11, 2022), available [here](#).

Cancel Culture Comes to Banking, NEWSWEEK.COM (Jan. 13, 2022), available [here](#).

The CFPB’s Arbitrary Attacks on Payday Loans (with Thomas Miller, Jr.), WSJ.COM (Jan. 2, 2022), available [here](#).

The Racial Wealth Gap is About Investing Style, Not Discrimination, REALCLEARMARKETS.COM (Dec. 15, 2021), available [here](#).

From Kelo With Love: Revisiting Kelo's Flawed Economics and Vacuous Constitutionalism, LIBERTY FORUM (Nov. 4, 2012), available [here](#).

The Banality of Bailouts, Special-Interests, and Political Corruption, LIBERTY LAW (Oct. 29, 2012), available [here](#).

The Revenge of Richard Nixon: The Consumer Financial Protection Bureau Spreads Its Tentacles, LIBERTY LAW (Oct. 20, 2012), available [here](#).

The Rule of Law and the Auto Bailouts: A Conversation with ToddG Zywicki, LIBERTY LAW TALK PODCAST (June 3, 2012), available [here](#).

Milton Friedman and Friedrich Hayek: Fifty Years Later, LIBERTY LAW (May 4, 2012), available [here](#).

Upholding the Rule of Law, In Season and Out of Season, LIBERTY LAW (Apr. 20, 2012), available [here](#).

The Robo-Signing Settlement: Seeds of Recovery or Chaos?, FORBES.COM (Feb. 20, 2012), available [here](#).

It's Time to Finalize the Robo-Signing Settlement, FORBES.COM (OCT. 17, 2011), available [here](#).

The Truth About the Auto Bailouts, REAL CLEAR POLITICS (July 13, 2011), available [here](#).

Durbin's Innovation Killer: The Durbin Amendment would Raise Costs for Consumers, Increase Fraud, and Kill Innovation, THE AMERICAN (June 11, 2011), available [here](#).

Deutsche Bank a Scapegoat for Bad Housing Policy, FORBES.COM (May 11, 2011), available [here](#).

Reason.tv, "The Next Great Leap Backwards for Consumer 'Rights'" (August 2009), available [here](#).

Obama's Ailing Popularity, FORBES.COM (August 21, 2009), available [here](#).

My Favorite President: Calvin Coolidge, NATIONAL REVIEW ON-LINE (February 16, 2009), available [here](#).

Rebalancing the Bankruptcy Code, JURIST, August 18, 2005, available [here](#).

Credit Worthy, NATIONAL REVIEW ON-LINE (March 16, 2005), available [here](#).

Bankrupt Criticisms, NATIONAL REVIEW ON-LINE (March 15, 2005), available [here](#).

EXPERT TESTIMONY

Greater Chatauqua Federal Credit Union, et al. v. Quattrone, Case No. 1:22-cv-02753 (MKV).

State of Georgia v. David Shafer, et al., Fulton County Superior Court (2023).

Consumer Financial Protection Bureau v. CashCall, Inc., et al., United States District Court for the Central District of California, Case No. 2:15-cv-07522-JFW (RAOx) (2015).

In re: HSBC USA, N.A., Debit Card Overdraft Fee Litigation, Civil Action No. 2:13-MD-02451 (2013).

James v. National Financial, Delaware Court of Chancery, C.A. No. 8931-VCL (2014).

Morgan Drexen, Inc. and Kimberly A. Pisinski v. Consumer Financial Protection Bureau, United States District Court for the District of Columbia, Civil Action No. 13-01112 (CKK) (2013).

Cox v. Community Loans of America, United States District Court, Middle District of Georgia, Case No. 4:11-cv-177 (CDL) (2013)

Hammer v. Sam's East, Inc., United States District Court, Western District of Missouri, Case No. Case No. 4:08-cv-00788-HFS (2012).

Hawkins v. First Tennessee Bank, Shelby County Circuit Court, Tennessee, 13th Judicial District, Case No. CT-004085-11, Div. VII (2011).

Experian Information Solutions, Inc. v. Lifelock, Inc., United States District Court, Central District of California, Case No. SACV08-00165 AB (2009).

Anthony V. Valaitis v. Third Federal Saving & Loan Association of Cleveland, Court of Common Pleas, Lake County, OH, Case No. 07 CV 002329 (2008).

Bhandari v. Nilsestuen, et al., Dane County, Wisconsin, Case No. 07-CV-2226 (2008).

Charles Brown, et al. v. David Hovatter, et al., United States District Court for the District of Maryland, Case No. 1:06-CV-00524-RDB (2007).

Smith v. PNC Mortgage Corp. of America (In re Smith), United States Bankruptcy Court, Southern District of Alabama, Southern Division, Case No. 98-11129, Adv. No. 99-1138 (2002).

Rocky Dwayne Sheffield v. Homeside Lending, Inc. (In re Sheffield), United States Bankruptcy Court for the Southern District of Alabama, Southern Division, Case No. 97-10511-MAM (2000).