

Jolina C. Cuaresma

EXPERIENCE

Common Sense Media, Washington, DC Mar. 2022 – Present
Senior Counsel, Privacy & Technology Policy.

- Oversee legislative and regulatory efforts in areas related to competition and consumer protection in the U.S., the European Union, and the United Kingdom to achieve online privacy and safety protections for kids and teens, and their families.
- Advance tech agenda in Congress, the Federal Trade Commission, the White House, and other federal and state government entities.

UC Berkeley School of Law, Berkeley, CA Aug. 2017 – Present
Adjunct Professor.

- Designed and teach course on regulatory oversight and policymaking, focusing on products or services that fall within Consumer Financial Protection Bureau's jurisdiction.

Gerson Lehrman Group, Washington, DC Nov. 2017 – Dec. 2021
Consultant.

- Advised private equity firms on legal developments in the financial services industry.

Georgetown University Law Center, Washington, DC July 2018 – Aug. 2020
Supervising Attorney and Fellow, Federal Legislation and Civil Litigation Clinics.

- With other Georgetown and MIT professors, taught a legal drafting course requiring law and computer science students to resolve public policy concerns stemming from AI. Provided guidance on drafting federal privacy legislation and amending fair lending statutes to address machine learning and algorithmic decision-making.
- Managed student teams in developing strategies to help nonprofits further their policy agendas. Prepared witnesses for testimony before congressional oversight committees. Responsible for finalizing witness opening statements and comment letters in response to proposed rulemakings.

White & Case, Washington, DC Dec. 2015 – Apr. 2017
Counsel, Financial Institutions Advisory Practice.

- Advised banks and nonbanks on consumer protection law, specifically data privacy, fair lending, payments, credit reporting, debt collection, auto financing, and student loan servicing. Conducted compliance risk assessments to identify areas of litigation exposure.
- Illustrative matters include:
 - Developing a compliance privacy program for a start-up analytics firm;
 - Advising payments firm on the Bank Secrecy Act and Anti-Money Laundering regulations; and
 - Representing trade association before the Consumer Financial Protection Bureau in connection with proposed regulations implementing the Fair Debt Collection Practices Act.

- Significant participation in firm’s diversity initiatives. Selected to attend:
 - Corporate Counsel Women of Color’s Annual Career Strategies Conference; and
 - The Leadership Institute for Women of Color Attorneys’ Annual Leadership Conference.

Consumer Financial Protection Bureau, Washington, DC June 2012 – Dec. 2015
Counsel in the Office of Regulations (detail).

- Served as a principal drafter of the Proposed and Final Automobile Financing Larger Participant Rulemaking. Collaborated with Office of Markets to identify legal and policy options. Partnered with Office of Research to conduct section 1022 analysis. Coordinated with Office of Fair Lending and Legal Division to ensure regulation would achieve Bureau’s policy objectives.
- Responsible for responding to financial institutions’ regulatory inquiries regarding the Gramm-Leach-Bliley Act and Regulation P.

Student Loan Product Management in the Office of Consumer Response.

- Member of Bureau-wide working group focused on developing strategic plans for overseeing student loan industry. Developed system to track borrowers’ concerns for congressional reporting.

Attorney-Advisor in the Office of Supervision Policy.

- Assisted in establishing first Federal nonbank supervision program. Advised on appropriate resolution of supervision exam findings.
- Served as a principal drafter of the Proposed Student Loan Servicing Rulemaking. Collaborated with Office of Students and Office of Markets to determine policy objectives, and Office of Research to identify potential benefits and costs.

FINRA, Washington, DC June 2010 – June 2012
Counsel in the Enforcement Department.

- Responsible for leading investigations, drafting information requests, evaluating the legal sufficiency of findings, bringing administrative proceedings, and negotiating consent agreements.

Wilmer Cutler Pickering Hale and Dorr, Washington, DC Nov. 2004 – May 2010
Senior Associate, Securities and Litigation Departments.

- Conducted internal investigations on behalf of Audit Committees of major corporations. Interviewed board members and company employees, including senior executive management. Evaluated compliance management systems to strengthen internal controls. Drafted reports to Audit Committees identifying remediation options.
- Prepared witnesses for testimony in government proceedings and negotiated scope of subpoenas. Represented clients before Department of Justice, Securities Exchange Commission, and FINRA in matters including financial reporting and disclosure improprieties, insider trading, stock options backdating, and noncompliance with audit and regulatory standards.

U.S. District Court, District of Maryland, Baltimore, MD Aug. 2003 – Aug. 2004
Judicial Clerk, Chambers of Honorable Benson Everett Legg.

GE Plastics, Various Geographical Locations

July 1998 – July 2000

Analyst, Two-Year Rotational Financial Management Program (graduated with Corporate Honors).

EDUCATION

Georgetown University Law Center, Washington, DC

LL.M. in Advocacy, with Distinction, Oct. 2021.

UC Berkeley School of Law, Berkeley, CA

J.D., May 2003.

Honors & Activities: California Law Review (Member); Moot Court Advocacy Award.

Boston University, Boston, MA

B.S.B.A. *magna cum laude* in Finance, School of Management, May 1998.

B.A. *magna cum laude* in Economics, College of Arts & Sciences, May 1998.

Honors & Activities: Dean's Scholarship; Peer Advisor.

SELECTED PUBLICATIONS

The Gramm-Leach-Bliley Act, 17 BERKELEY TECH L.J. 497 (2002).

Commissioning the Consumer Financial Protection Bureau, 31 LOY. CONSUMER L. REV. 426 (2019).

Consumer Credit and the Law Treatise (Thomson Reuters since 2019) (co-author).

Consumer Protection and the Law Treatise (Thomson Reuters since 2019) (co-author).

Consumer protection is under attack. And by the way, it's National Consumer Protection Week, DAILY JOURNAL, March 2, 2020.

Can a Bank be a Debt Collector? The CFPB and FTC Think So, BUSINESS LAW TODAY, Oct. 2016 (with Katherine Lamberth).

Increasing Transparency in the Forum Selection Process: When Should the CFPB Use Its Administrative Forum?, ABA CONSUMER FIN. SVS COMM. NEWSLETTER, Mar. 2016 (with Katherine Lamberth).

SELECTED SPEAKING ENGAGEMENTS

Strategy Summit on Economic Justice Regulatory Advocacy, National Consumer Law Center (Nov. 17, 2020) (panel member).

Fair Lending in the Digital Age, Consumer Financial Services Committee, American Bar Association, Tucson, AZ (Jan. 19, 2020) (panel member).

The Battle over CFPB Independence, Daily Journal (Jan. 3, 2020) (podcast guest).

Mansfield Rule: Diversity in Leadership, Business Law Annual Conference, American Bar Association, Washington, DC (Sept. 14, 2019) (panel member).

Diversitech: Building Financial Inclusion Through Fintech, Business Law Annual Conference, American Bar Association, Washington, DC (Sept. 13, 2019) (panel member).

Financial Technology and Innovation: The CFPB & The Future of Fintech, Loyola Consumer Law Review Symposium, Chicago, IL (Mar. 22, 2019) (panel member).

Understanding CFPB's Debt Collection Proposals, American Express Worldwide Conference, Mexico City, Mexico (Sept. 13, 2016) (presenter with Chip Stacy).

Where Servicing Meets Collections, National Council of Higher Education Resources (Mar. 31, 2016) (presenter).

PROFESSIONAL ACTIVITIES

Consumer Fellow, ABA Business Law Section, Consumer Financial Services Committee.

Consumer Advisory Council, The Conference on Consumer Finance Law.

BAR ADMISSIONS

District of Columbia, California, United States District Court for the District of Maryland.