

Thomas B. Pahl is the Policy Associate Director for the Division of Research, Markets and Regulation at the Bureau of Consumer Financial Protection. Mr. Pahl has long experience in consumer protection law. Immediately prior to coming to the Bureau, he was the Acting Director of the Bureau of Consumer Protection at the Federal Trade Commission. In prior stints at the FTC, he was an Assistant Director in its Division of Advertising Practices and in its Division of Financial Practices as well as an attorney advisor for FTC Commissioners Orson Swindle and Mary Azcuenaga. He also has served as a Managing Counsel in the Bureau's Office of Regulations.

In addition to his time at federal agencies, Mr. Pahl has worked in other roles on consumer protection issues. He represented private clients on consumer financial services matters as partner at the law firm of Arnall, Golden & Gregory LLP. Mr. Pahl also was a Counsel for the United States Senate Judiciary Committee under the leadership of Chairman Orrin Hatch, focusing on antitrust and consumer privacy issues. He further spent five years teaching consumer protection law as an adjunct professor of law at George Mason University's Antonin Scalia Law School.

Mr. Pahl is a native Minnesotan who earned a B.A. in Economics, summa cum laude from the College of St. Thomas in St. Paul, Minnesota. He earned his law degree, cum laude, from Northwestern University School of Law in Chicago, Illinois.