

## **Jolina C. Cuaresma**

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### **EDUCATION**

**Georgetown University Law Center**, Washington, DC  
Advocacy LL.M. Candidate, May 2020

**University of California at Berkeley School of Law**, Berkeley, CA  
J.D., May 2003  
Honors & Activities: California Law Review (Member); First-Year Moot Court Advocacy Award

**Boston University**, Boston, MA  
School of Management – B.S.B.A. *magna cum laude*, Finance, May 1998  
College of Arts & Sciences – B.A. *magna cum laude*, Economics, May 1998  
Honors & Activities: Dean's Scholarship; Peer Advisor

### **PUBLICATIONS**

*Back to the Future: What Happens When the Supreme Court Finds an Agency Unconstitutional*,  
32 LOY. CONSUMER L. REV. \_\_\_\_ (2020) (in progress).

*Commissioning the Consumer Financial Protection Bureau*, 31 LOY. CONSUMER L. REV. \_\_\_\_  
(2019) (forthcoming).

*Consumer Credit and the Law* (forthcoming, Thomson Reuters 2019-20) (joining author Dee Pridgen on this two-volume set that has been in print and updated yearly since it was first published in 1990).

*Consumer Protection and the Law* (forthcoming, Thompson Reuters 2019-20) (joining author Dee Pridgen on this two-volume set that has been in print and updated yearly since it was first published in 1986).

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

*Supreme Court Positioned to Resolve Growing Circuit Split on the Scope of the FDCPA*, ABA CONSUMER FINANCIAL SERVICES COMMITTEE NEWSLETTER, Nov. 2016 (with Katherine Lamberth & Brent Yarborough).

*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 FINANCIAL SERVICES COMMITTEE NEWSLETTER, Mar. 2016 (with Katherine Lamberth).

## EXPERIENCE

### TEACHING

#### **Georgetown University Law Center, Federal Legislation Clinic**

Washington, DC

July 2018 – present

*Clinical Teaching Fellow & Supervising Attorney*

- Designed new seminar lectures focusing on statutory implementation and policymaking through notice-and-comment rulemaking. Assisted new Director in restructuring clinic, which provides students with ten credits of experiential education in the intersection of law, policy, technology, and privacy.
- Provide guidance to student advocates when helping clients achieve their legislative and policy goals. Responsible for ensuring quality work product when student advocates prepare materials such as comment letters to regulatory agencies in response to proposed rulemakings, witness statements for congressional hearings, and proposals to congressional members.
- Participate in a yearlong course in clinical pedagogy, a seminar taught by the Georgetown clinical law faculty.

#### **University of California at Berkeley School of Law,**

Berkeley, CA

Aug. 2017 – present

*Adjunct Professor*

- Designed new Public Policy & Law experiential course that provides students with insight into statutory implementation. Unlike most administrative law courses that focus on reading judicial opinions ruling on the constitutionality of agency's actions, this course teaches the modern administrative state from the perspective of federal agencies.
- Course requires students to draft a proposed regulation to implement certain statutory provisions of the Dodd-Frank Wall Street Reform and Consumer Protection Act.

### LEGAL

#### **White & Case LLP, Washington, DC**

Dec. 2015 – Apr. 2017

Counsel in the Financial Institutions Advisory Practice.

#### **Consumer Financial Protection Bureau, Washington, DC**

June 2012 – Dec. 2015

Counsel in the Office of Regulations.

Product Management in the Office of Consumer Response.

Attorney-Advisor in the Office of Supervision Policy.

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

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

**U.S. District Court, District of Maryland**, Baltimore, MD Aug. 2003 – Aug. 2004  
Judicial Clerkship with the Honorable Benson Everett Legg.

## **BUSINESS**

**GE Plastics**, Various Geographical Locations July 1998 – July 2000  
Analyst in Two-Year Financial Management Program, Graduated with Corporate Honors.

## **PRESENTATIONS**

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

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

*CFPB's Proposed Debt Collection Rules: What You Need to Know*, Business Law Annual Conference, American Bar Association, Washington, DC (forthcoming, Sept. 12, 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).

*CFPB's Debt Collection Proposals & What it Means for Student Loan Servicers*, Student Loan Servicing Alliance (Oct. 2016).

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

*The Evolution of Standing in Debt Collection: Its Impact on Litigation and Compliance Practices*, Business Law Annual Conference, American Bar Association, Boston, MA (Sept. 9, 2016) (panel member).

*Understanding CFPB's Debt Collection Proposals: Collection Law Firms*, American Express National Conference, New York, NY (Aug. 10, 2016) (with Chip Stacy).

*Understanding CFPB's Debt Collection Proposals*, National Creditors Bar Association (Aug. 2016) (with Katherine Lamberth).

*Understanding How the Consumer Financial Protection Bureau Operates*, IBM Financial Services Sector Leader-to-Leader Annual Conference, New York, NY (June 6, 2016).

*Where Servicing Meets Collections*, Student Loan Servicing Alliance (May 24, 2016).

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

## **COMMUNITY INVOLVEMENT**

**Consumer Fellow**, American Bar Association's Consumer Financial Services Committee of the Business Law Section.

## **BAR ADMISSIONS**

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