

**MICHAEL S. BARR**  
PROFESSOR OF LAW  
UNIVERSITY OF MICHIGAN LAW SCHOOL  
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### ***Employment***

**UNIVERSITY OF MICHIGAN LAW SCHOOL**, Professor of Law, 2006-present.

Courses: Financial Institutions, International Finance (co-taught), Transnational Law, Jurisdiction and Choice of Law.

Seminars: Finance and Development; International Financial Architecture (co-taught); Congressional Oversight of the Executive Branch (co-taught).

Mini-courses: International Banking & Finance, Tsinghua University School of Law, Beijing, China, May 2004; International Banking & Finance, International Center for Comparative Law & Politics, Graduate School of Law & Politics, The University of Tokyo, May 2003.

Research grants: Selected by University of Michigan's Institute for Social Research, Survey Research Center, as Detroit Area Survey Faculty Investigator, for "Financial Services for the Poor," and awarded over \$1 million in grants and support from the Ford Foundation, MacArthur Foundation, Casey Foundation, Fannie Mae Foundation, Mott Foundation, Community Foundation for Southeastern Michigan, National Poverty Center, Center on Local, State and Urban Policy, Office of Vice President for Research, Provost's Office, and the Law School. Developed new survey instrument, listed random, stratified sample, and completed field research of over 1,000 in-person household interviews, 2005-2006.

Co-Chair, Committee on Equal Access to Justice, Section on Individual Rights and Responsibilities, American Bar Association, Fall 2006-present.

Section Chair, Financial Institutions and Consumer Financial Services Section, Association of American Law Schools, 2004-2005; Program Chair, 2004; Executive Committee, 2005-present.

Faculty affiliate, National Poverty Center, Gerald R. Ford School of Public Policy.

Co-organizer, World Bank Conference "Access to Finance: Building Inclusive Financial Systems," World Bank, Washington, D.C., May 2006, see <http://www.financelarning.org/accesstofinance2006/>.

Co-organizer, International Law Workshop, University of Michigan Law School, 2003-present. See <http://www.law.umich.edu/CentersandPrograms/cicl/f2004schedule.html>.

Co-organizer, Globalization, Law & Development Conference, University of Michigan Law School, April 2004. See [http://wdi.umich.edu/files/old/global\\_conf/overview.html](http://wdi.umich.edu/files/old/global_conf/overview.html), and 26 MICHIGAN JOURNAL OF INTERNATIONAL LAW, No.1, Fall 2004.

Assistant Professor of Law, University of Michigan Law School, Fall 2001-Spring 2006.

Visiting Assistant Professor of Law, University of Pennsylvania Law School, Fall 2005.

**BROOKINGS INSTITUTION**, Visiting Fellow, Jan.-July 2001. Nonresident Senior Fellow, 2001-present.

**EXECUTIVE OFFICE OF THE PRESIDENT**, Special Advisor to President William J. Clinton & Executive Director of the federal District of Columbia Task Force, Office of Management and Budget, 1999 - 2001. Concurrently served as Deputy Assistant Secretary of the Treasury.

**U.S. TREASURY DEPARTMENT**, 1995 - 2001.

Deputy Assistant Secretary (Community Development Policy), 1997 - 2001.

Established new office focused on community development, access to capital and financial services. Developed and helped to enact over \$25 billion in initiatives, including New Markets Tax Credit, expansion of Low Income Housing Tax Credit, Empowerment Zones, First Accounts, brownfields remediation deduction, welfare to work tax credit, DC tax incentives, National Capital Revitalization Corporation. Helped to negotiate final passage of Gramm-Leach-Bliley financial modernization act. Helped to build CDFI Fund, strengthen Community Reinvestment Act. Proposed measures to curb predatory lending and enhance fair lending enforcement. Launched BusinessLINC for small business development. Helped to create Presidential Awards for Excellence in Micro-Enterprise. Advised South African government.

Special Assistant to Treasury Secretary Robert E. Rubin, 1995 -1997.

Advised Secretary on policy, media, legislative, and management issues, including national budget, tax issues, and low-income policies. Served as Treasury point person in White House budget "war room."

**U.S. STATE DEPARTMENT**, Special Adviser and Counselor, Policy Planning Staff, 1994 - 1995. Advised the Director on nuclear proliferation, human rights, international organizations. Drafted articles and speeches for the Secretary of State and the Director. Helped to manage professional staff.

**U.S. SUPREME COURT**, Law Clerk to the Honorable David H. Souter, 1993 - 1994.

**U.S. DISTRICT COURT**, Law Clerk to the Honorable Pierre N. Leval, SDNY, 1992 - 1993.

**OTHER POSITIONS: SIMPSON, THACHER & BARTLETT**, New York, NY, Summer Law Clerk, July-Aug. 1991 & assistant to Executive Director of the Financial Services Volunteers Corps.

**WILLIAMS & CONNOLLY**, Washington, DC, Summer Law Clerk, May-June 1991. **YALE COLLEGE**, Visiting Lecturer. Fall 1990. **GINSBURG, FELDMAN & BRESS**, Washington, DC, Summer Law Clerk, 1990.

### **Education**

**YALE LAW SCHOOL**, JD, June 1992. Honors in 17 of 19 graded classes. Teaching Assistant to Professor Drew S. Days. *Yale Law & Policy Review*, Articles Editor. Lowenstein Human Rights Clinic: co-directed *Haitian Centers Council v. McNary*; co-recipient: 1992 Human Rights Award, AILA; Albom Prize for appellate advocacy. Homelessness Clinic. Initiative for Public Interest Law, board member.

**MAGDALEN COLLEGE, OXFORD, Rhodes Scholar**, M.Phil., Int'l Relations, June 1989. Int'l Political Economy; Strategic Studies. Thesis: U.S.-Panamanian relations. Tutoring. Magdalen Rowing.

**YALE COLLEGE**, BA, **Summa Cum Laude**, with Honors in History, May 1987. *Phi Beta Kappa*. New Prize, for public service. Gries Prize, for thesis: The Black Consciousness Movement in

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South Africa. Comm. on Educational Initiatives in South Africa; Comm. on Investor Responsibility. Yale Sailing Team.

### ***Books Under Contract***

FINANCIAL ACCESS. Book under contract, University of Michigan Press. Manuscript due September 2007.

ACCESS TO FINANCE: BUILDING INCLUSIVE FINANCIAL SYSTEMS, Michael S. Barr, Anjali Kumar, and Robert E. Litan, eds. Book under contract. World Bank/IMF/Brookings Emerging Markets Series, Brookings Press, due out December 2006.

### ***Working Papers***

*Financial Services and Saving: Theory, and Evidence from the American Dream Demonstration*, paper prepared for conference "Taking the Measure of the American Dream Demonstration," Washington University in St. Louis, April 2005.

*Community Development Finance & Public Policy: An Integrated Approach to Financial Services, Saving, Credit & Insurance*, paper prepared for Community Development Finance Research Conference, Federal Reserve Bank of New York, December 10, 2004.

### ***Publications***

*Banking the Poor: Overcoming the Financial Services Mismatch*, essay in Marion Crain, John Edwards, and Arne Kalleberg, eds., ENDING POVERTY IN AMERICA: HOW TO RESTORE THE AMERICAN DREAM (New Press, forthcoming 2007).

*Payments Innovations in Serving Low- and Moderate-Income Households: Evidence from a New Survey*, in INNOVATIONS IN REAL ESTATE MARKETS: RISKS, REWARDS, AND THE ROLE OF REGULATION, PROCEEDINGS, 42ND ANNUAL CONFERENCE ON BANK STRUCTURE AND COMPETITION, Federal Reserve Bank of Chicago (May 2006).

*Tax Preparation Services for Low- and Moderate-Income Households: Preliminary Evidence from a New Survey*, PROCEEDINGS OF THE NATIONAL TAX ASSOCIATION ANNUAL CONFERENCE, forthcoming 2006.

*Global Administrative Law: The View from Basel*, 17 EUROPEAN JOURNAL OF INTERNATIONAL LAW 15 (2006) (Geoffrey Miller, co-author), available at <http://ejil.oxfordjournals.org/cgi/content/full/17/1/15?ijkey=KqSyOumWazQQbis&keytype=ref>.

*Concluding Remarks*, in ENTREPRENEURSHIP IN LOW-INCOME COMMUNITIES: WHAT HAVE WE LEARNED, Federal Reserve Bank of Kansas City and Kauffman Foundation, 2006, available at <http://www.kansascityfed.org/publicat/CommAffrs/Entrepreneurship.htm>.

*The Community Reinvestment Act (excerpts from Credit Where it Counts)*, COMMUNITY INVESTMENTS, Federal Reserve Bank of San Francisco, 2006.

*Credit Where it Counts: Maintaining a Strong Community Reinvestment Act*, THE ICFAI JOURNAL OF BANKING LAW 4:2 (51-60), Hyderabad, India, April 2006, first published under the same name as a BROOKINGS INSTITUTION METROPOLITAN POLICY PROGRAM RESEARCH BRIEF (May 2005).

*In My Opinion (excerpts from Banking the Poor)*, COMMUNITY REINVESTMENT FORUM, Federal

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Reserve Bank of Cleveland, Fall 2005.

*Credit Where it Counts: The Community Reinvestment Act and its Critics*, 80 NEW YORK UNIVERSITY LAW REVIEW 513 (2005). Selected for presentation to the 41<sup>st</sup> Annual Conference on Bank Structure and Competition, Federal Reserve Bank of Chicago, May 2005.

*Studying Low-Income Financial Services Behavior*, in PROCEEDINGS OF THE FEDERAL RESERVE SYSTEM RESEARCH CONFERENCE "PROMISES & PITFALLS: AS CONSUMER FINANCE OPTIONS MULTIPLY, WHO IS BEING SERVED AND AT WHAT COST?," Washington, D.C., April 7-8, 2005

*Detroit Area Study on Financial Services: What? Why? How?*, LAW QUAD NOTES 48(1): 72-77, Summer 2005.

*Is the Community Reinvestment Act Worth It?* in THE ART OF THE LOAN IN THE 21<sup>ST</sup> CENTURY: PRODUCING, PRICING, AND REGULATING CREDIT, PROCEEDINGS, 41<sup>ST</sup> ANNUAL CONFERENCE ON BANK STRUCTURE AND COMPETITION, Federal Reserve Bank of Chicago (May 2005).

*Credit Where it Counts: Maintaining a Strong Community Reinvestment Act*, BROOKINGS INSTITUTION METROPOLITAN POLICY PROGRAM RESEARCH BRIEF (May 2005), available at [http://www.brook.edu/metro/pubs/20050503\\_cra.pdf](http://www.brook.edu/metro/pubs/20050503_cra.pdf).

*Modes of Credit Market Regulation*, in BUILDING ASSETS, BUILDING CREDIT: CREATING WEALTH IN LOW-INCOME COMMUNITIES 206 (Nicolas Retsinas and Eric Belsky, eds., Brookings Press 2005).

*Institutions and Inclusion in Saving Policy*, in BUILDING ASSETS, BUILDING CREDIT: CREATING WEALTH IN LOW-INCOME COMMUNITIES 286 (Nicolas Retsinas and Eric Belsky, eds., Brookings Press 2005) (with Michael Sherraden).

*Microfinance and Financial Development*, 26 MICHIGAN JOURNAL OF INTERNATIONAL LAW 271 (2004) (Symposium on Globalization, Law & Development).

*Globalization, Law and Development: Introduction and Overview*, 26 MICHIGAN JOURNAL OF INTERNATIONAL LAW 1 (2004) (with Reuven Avi-Yonah) (Symposium on Globalization, Law & Development).

*Bancariser les pauvres: les politiques permettant d'amener les Américains à faible revenu dans le courant financier dominant*, in Gloukoviezoff G., EXCLUSION ET LIENS FINANCIERS. RAPPORT DU CENTRE WALRAS 2004, Paris : Economica (2005) (translated by David Gindis and adapted by the author from *Banking the Poor: Policies to Bring Low-Income Americans into the Financial Mainstream*, BROOKINGS INSTITUTION METROPOLITAN POLICY PROGRAM POLICY BRIEF (September 2004).

*Community Investing, Under Attack*, BROOKINGS INSTITUTION METROPOLITAN PROGRAM, *Metroview*, Oct. 28, 2004, at [http://www.brookings.edu/metro/20041028\\_metroview.htm](http://www.brookings.edu/metro/20041028_metroview.htm).

*Banking the Poor: Policies to Bring Low-Income Americans into the Financial Mainstream*, BROOKINGS INSTITUTION METROPOLITAN POLICY PROGRAM POLICY BRIEF (September 2004), available at [http://www.brookings.edu/metro/pubs/20041001\\_Banking.pdf](http://www.brookings.edu/metro/pubs/20041001_Banking.pdf).

*Banking the Poor*, 21 YALE JOURNAL ON REGULATION 121 (2004).

*Banking the Poor*, Brookings Institution, Center on Urban and Metropolitan Policy, Working Paper, July 2003, [http://www.brook.edu/es/urban/publications/20030715\\_barr.htm](http://www.brook.edu/es/urban/publications/20030715_barr.htm).

*Banking for the Unbanked*. LAW QUAD. NOTES 45, no. 2 (2002): 60-3. (Essay based on testimony delivered before the Senate Committee on Banking, Housing, and Urban Affairs in May 2002.)

*Access to Financial Services in the 21<sup>st</sup> Century: Five Opportunities for the Bush Administration & the 107<sup>th</sup> Congress*, 16 NOTRE DAME J. OF LAW, ETHICS & PUBLIC POLICY 447 (2002) (Symposium on Poverty and the Law) (adapted from article by same name published by Brookings Institution Capital Xchange).

*Access to Financial Services in the 21<sup>st</sup> Century: Five Opportunities for the Bush Administration & the 107<sup>th</sup> Congress*, Brookings Institution, Center on Urban and Metropolitan Policy, Capital Xchange, June 2001, <http://www.brook.edu/es/urban/capitalxchange/article4.htm>.

*The Community Reinvestment Act*, in C. Guene & M. Mayo, eds., BANKING AND SOCIAL COHESION: ALTERNATIVE RESPONSES TO A GLOBAL MARKET 214 (Jon Carpenter 2001) (with Lynda de la Vina, Valerie Personick, Melissa Schroder).

*Using CRA in Affordable Housing*, 9 J. OF AFFORDABLE HOUSING & COMMUNITY DEV. LAW 13 (1999).

*Aliens and the Duty of Nonrefoulement: Haitian Centers Council v. McNary*, 6 HARVARD HUMAN RIGHTS JOURNAL 1 (1993) (with the Lowenstein International Human Rights Clinic)

*Health*, in M. Green, ed., CHANGING AMERICA 399 (1993) (with Theodore R. Marmor).

*Making Sense of the National Health Insurance Reform Debate*, 10 YALE LAW & POLICY REV. 228 (1992) (with Theodore R. Marmor).

*Labor & Environmental Rights in the Proposed Mexico-U.S. Free Trade Agreement*, 14 HOUSTON JOURNAL OF INTERNATIONAL LAW 1 (1991) (with Robert Honeywell & Scott Stoffel).

### **Selected Government Research Reports directed and edited**

*One-Stop Mortgage Center Initiative in Indian Country* (Treasury and HUD 2000), available at <http://www.huduser.org/Publications/pdf/onestop.pdf>.

*Curbing Predatory Home Mortgage Lending* (Treasury and HUD 2000), available at <http://www.treas.gov/press/releases/reports/treasrpt.pdf>.

*The Community Reinvestment Act After Financial Modernization* (R. Litan, et al., Treasury 2000, 2001), baseline report available at <http://www.treas.gov/press/releases/docs/crareport.pdf> and final report available at <http://www.treas.gov/press/releases/reports/finalrpt.pdf>.

*Capital Access Programs* (Treasury, 1998, 1999, and 2001), 2001 report available at <http://www.treas.gov/press/releases/docs/cap01.pdf>.

*BusinessLINC: Business-to-Business Relationships that Increase the Economic Competitiveness of Firms* (Treasury 1998), available at <http://www.businesslinc.org/images/guides/BusinessLINC%20Report.pdf>.

### **Recent Addresses and Testimony**

Presented, "Transforming the Financial Services Market for Low- and Moderate-Income Households," Center for American Progress, Washington, D.C., July 2006.

Presented, "Tax Preparation Services for Low- and Moderate-Income Households: Evidence from

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a New Survey,” IRS Annual Research Conference, Washington D.C., June 2006. (Co-presented with Jane Dokko).

Presented, “Savings and Access to Financial Services: What about Low- and Moderate-Income Boomers?”, Twentieth Anniversary Invitational Lecture Series, AARP Public Policy Institute, Washington D.C., June 2006.

Presented, “Providing Financial Services to Low- and Moderate-Income Households: Evidence from a New Survey, Michigan Conference on Affordable Housing, Lansing, Michigan, June 2006.

Presented, “Financial Access and Government Regulation” and “Concluding Thoughts,” at “Financial Access: Building Inclusive Financial Systems,” World Bank, Washington D.C., May 2006.

Presented, “Payments Innovations in Serving Low- and Moderate-Income Households: Evidence from a New Survey,” 42d Annual Conference on Bank Structure & Competition, Federal Reserve Bank of Chicago, May 2006. (Co-presented with Ed Bachtelder).

Presented, “Living on the Edge of Bankruptcy: Evidence from a New Survey,” Harvard Law School, April 2006.

Presented, “The Future of Community Development Financial Policy, MacArthur Foundation,” April 2006.

Presented, “Credit Where it Counts: The Community Reinvestment Act and Its Critics,” University of Pennsylvania Law School, February 2006.

Presented, “Living on the Edge of Bankruptcy: Evidence from a New Survey of Low- and Moderate-income Households,” Association of American Law Schools Annual Meeting, Washington, D.C., January 2006.

Presented, “Financial Services for Low- and Moderate-Income Households,” Yale Law School, November 2005.

Presented, “Tax Preparation Services for Low- and Moderate-Income Households: Evidence from a New Survey,” University of Pennsylvania Law School, November 2005.

Presented, “Tax Preparation Services for Low- and Moderate-Income Households: Evidence from a New Survey,” National Tax Association Annual Conference, Miami, Florida, November 2005.

Presented, “Global Administrative Law: The View from Basel,” New York University School of Law, November 2005.

Presented, “Entrepreneurship in Low-Income Communities: What Have We Learned,” Federal Reserve Bank of Kansas City and Kauffman Foundation, November 2005.

Presented, “Financial Services and Saving: Theory, Evidence, and Two Futures for Public Policy,” Charles Stewart Mott Foundation Large Site IDA Learning Project, Detroit, Michigan, July 2005.

Keynote Address, “Towards Efficient and Inclusive Payment Systems,” at “Payment Cards and the Unbanked: Prospects and Challenges,” Federal Reserve Bank of Philadelphia, July 2005, available at <http://www.philadelphiafed.org/pcc/PaymentCardsandtheUnbankedSummary.pdf>.

Presented, “Credit Where it Counts: The Community Reinvestment Act and Its Critics,” at the 41<sup>st</sup>

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Annual Conference on Bank Structure and Competition, Federal Reserve Bank of Chicago, May 2005, available at [http://www.chicagofed.org/news\\_and\\_conferences/conferences\\_and\\_events/files/2005\\_bsc\\_barr.pdf](http://www.chicagofed.org/news_and_conferences/conferences_and_events/files/2005_bsc_barr.pdf).

Presented working paper, "Financial Services and Saving: Theory, and Evidence from the American Dream Demonstration," at conference "Taking the Measure of the American Dream Demonstration," Washington University in St. Louis, April 2005.

Presented, "Early Phase Project: Detroit Area Study on Financial Services," at the University of Texas-Harvard Law School Conference, "Commercial Law Realities," Austin, Texas, April 2005.

Moderated Panel, "Consumer Behavior," at Federal Reserve System Research Conference, "Promises and Pitfalls: As Consumer Finance Options Multiply, Who is Being Served and at What Cost?," Washington, D.C., April 2005.

Fawley Talk, "The Detroit Area Study: What, How, and Why," University of Michigan Law School, April 2005.

Presented "Credit Where it Counts: The Community Reinvestment Act and Its Critics," at the University of Michigan Law School Legal Theory Workshop and Governance Workshop, February 2005.

Presented working paper, "Community Development Finance & Public Policy: An Integrated Approach to Financial Services, Saving, Credit & Insurance," Community Development Finance Research Conference, Federal Reserve Bank of New York, December 10, 2004.

Interview with Neil Carlson, "Banking the Poor," Ford Foundation Report, Fall 2004, available at [http://www.fordfound.org/publications/ff\\_report/view\\_ff\\_report\\_detail.cfm?report\\_index=537](http://www.fordfound.org/publications/ff_report/view_ff_report_detail.cfm?report_index=537).

Presented "Bringing Low-Income Families Into the Economic Mainstream" at the Financial Services Centers of America National Conference, "Financial Services Centers in the year 2010," Fajardo, Puerto Rico, Oct. 9, 2004.

Presented "Banking the Poor" at "Financial Services, Asset-building & Economic Development: New Perspectives for Puerto Rico, Center for the New Economy and the Puerto Rican Bankers' Association, San Juan, Puerto Rico, Oct. 8, 2004.

Presented "Financial Services Inclusion," at the "Bottom Up Economic Development: Self-Sufficiency Summit," Buffalo, NY, June 2004.

Michigan Radio interview on financial services for the poor, aired April 2004.

Co-organized three-day conference, moderated panel on policy priorities, and presented paper, "Microfinance and Financial Development," at "Globalization, Law, and Development" conference, University of Michigan Law School, April 2004.

Plenary remarks, American Bar Association, Forum on Affordable Housing and Community Development Law, Section of Business Law, and Section of State and Local Government Law Conference, on "Opportunities for Community Economic Development Using New and Traditional Tools," February 2004.

Fawley talk, "Modes of Credit Market Regulation," University of Michigan Law School, February 2004.

Presented paper, "Democratizing Access to Capital," at the annual meeting of the Association of American Law Schools, Financial Institutions and Consumer Financial Services Section, and moderated panel on "Expanding Access to Credit and Financial Services for Low- and Moderate-Income and Minority Households: the Challenges Ahead," Atlanta, Georgia, January 2004.

Presented paper, "Modes of Credit Market Regulation," at "Building Assets, Building Credit: A Symposium on Improving Financial Services in Low-Income Communities," Joint Center for Housing Studies, Kennedy School of Government & Harvard Design School, Harvard University, November 2003, available at [http://www.jchs.harvard.edu/publications/finance/babc/babc\\_04-20.pdf](http://www.jchs.harvard.edu/publications/finance/babc/babc_04-20.pdf).

Co-presented paper with Michael Sherraden, "Institutions and Inclusion in Savings Policy," at "Building Assets, Building Credit: A Symposium on Improving Financial Services in Low-Income Communities," Joint Center for Housing Studies, Kennedy School of Government & Harvard Design School, Harvard University, November 2003, available at [http://www.jchs.harvard.edu/publications/finance/babc/babc\\_04-15.pdf](http://www.jchs.harvard.edu/publications/finance/babc/babc_04-15.pdf).

Delivered introductory remarks for 2003 Dean's Special Lecture by Robert E. Rubin, November 2003.

Presented paper "Banking the Poor," at Federal Deposit Insurance Corporation Symposium, "Tapping the Unbanked Market: Helping People Enter the Financial Mainstream," National Press Club, Washington D.C., November 2003, available at [http://www.fdic.gov/news/conferences/tum\\_barr.html](http://www.fdic.gov/news/conferences/tum_barr.html).

Presented paper "Banking the Poor" at the University of Michigan Law & Economics Workshop, October 2003.

Presented "State and Federal Policy Initiatives to Increase Low-Income Access to Banking," at conference on "Asset-Building Innovations," sponsored by the Federal Reserve Board of Chicago & the National Center on Poverty Law, September 2003.

Presented paper "Banking the Poor" at the Institute for Monetary and Economic Studies, Bank of Japan, Tokyo, Japan, May 2003.

Delivered remarks on "Lawyers in Government: Implications for Legal Education Reform," Osaka Bar Association, Osaka, Japan, May 2003.

Co-moderator, Panel on Public & Private Monitoring, Louis & Myrtle Moskowitz Symposium on Resilient Capitalism, University of Michigan Business School & Law School, January 31, 2003

Member, Advisory Panel, Ties That Bind: Assets Building and Financial Services in Low-Income Communities, Joint Center for Housing Studies, Harvard University, December 2002.

Commentator, Pushing the Margins of International Law: Sanctions, Asset-freezing, judicial cooperation and other means of combating terrorism, in A War Against Terrorism: What Role for International Law?, Symposium, University of Michigan Law School & European Journal of International Law, October 2002.

Testimony, "Banking the Unbanked," U.S. Senate, Committee on Banking, Housing, and Urban Affairs, Washington, DC, May 2, 2002, available at <http://banking.senate.gov/files/107946.pdf>.

Moderator and presenter, "Providing Access: IDAs and Other Financial Services for Low-Income

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Clients,” IDA Learning Conference, Windsor, Canada, April 5, 2002.

Presented “Access to Financial Services in the 21<sup>st</sup> Century: Five Opportunities for the Bush Administration & the 107<sup>th</sup> Congress,” at symposium, “President Bush’s War on Poverty: Comments and Criticisms,” Journal of Law, Ethics & Public Policy, Notre Dame Law School, South Bend, IN, March 21, 2002.

Presented, “Make Every Vote Count,” Appleseed Foundation, Coral Gables, FL, June, 2001.

Presented “Competitive Cities: A New Urban Agenda,” CEOs for Cities, Washington DC, May 3, 2001, at [http://www.ceosforcities.org/research/2001/urban\\_agenda/competitive\\_cities\\_a\\_new\\_urban\\_agenda.pdf](http://www.ceosforcities.org/research/2001/urban_agenda/competitive_cities_a_new_urban_agenda.pdf).

Presented “The New Markets Initiative,” at the Council on Urban Economic Development, Washington DC, February 23, 2001.

Presented, “New Approaches to Banking the Unbanked,” Consumer Federation of America, Washington DC, February 21, 2001.

Presented, “Combating Predatory Lending,” National Association of Attorneys General, Predatory Lending Summit, Portland, Maine, November 15, 2000, available at <http://www.treas.gov/press/releases/ls1025.htm>.

Remarks, BusinessLINC National Conference, Washington, DC, October 20, 2000.

Presented “Business Linkages as an Empowerment Strategy,” Empowerment Zone and Enterprise Community Conference, Columbus, Ohio, June 29, 2000.

Presented “Universal Access to Financial Services for Low-Income Persons,” National Federation of Community Development Credit Unions, Denver, Colorado, June 9, 2000, available at <http://www.treas.gov/press/releases/ls692.htm>.

Remarks, National Congress of Community Economic Development, Washington, DC, March 27, 2000.

Presented, “Using CRA in Affordable Housing,” American Bar Association, Forum on Affordable Housing and Community Development Law, June 3, 1999.

Testimony, CDFI Fund and PRIME Act, House Committee on Banking and Financial Services, September 23, 1998, at <http://www.treas.gov/press/releases/rr2697.htm>.

Testimony, President’s D.C. Revitalization Plan, House Government Reform and Oversight Subcommittee on the District of Columbia, May 22, 1997, at <http://www.treas.gov/press/releases/rr1703.htm>.

### **Member**

NY and DC bars.

### **Academic Administration**

Academic Standards Committee, 2001-2002; Personnel Committee, 2002-2003, 2006-2007; Building Committee, 2003-2004, 2005-2006; Clinic Committee, 200