

MICHAEL S. BARR

Employment

JOAN & SANFORD WEILL DEAN, GERALD R. FORD SCHOOL OF PUBLIC POLICY, UNIVERSITY OF MICHIGAN.
Frank Murphy Collegiate Professor of Public Policy, 2017-present.

UNIVERSITY OF MICHIGAN LAW SCHOOL, The Roy F. and Jean Humphrey Proffitt Professor of Law, 2014-present; Professor of Law, 2006-2014 (on leave 2009-2010 to serve as Assistant Secretary of the Treasury); Assistant Professor of Law, 2001-2006.

Professor of Public Policy, Gerald R. Ford School of Public Policy, 2013-2017 (by courtesy).

Center: Founder and Faculty Director, Center on Finance, Law & Policy (University-wide interdisciplinary, cross-school, collaborative center, 2013-present).

Courses: Financial Regulation: Law & Policy, International Finance: Law & Policy, Transnational Law, Jurisdiction and Choice of Law.

Seminars: Financial Derivatives Regulation, Finance and Development, Financial Reform, 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, and June 2014; International Banking & Finance, PhD program in Law & Economics of Money & Finance, House of Finance, Goethe University, Frankfurt, Germany, January 2012.

Clinics: International Transactions Clinic (co-founded 2008); Detroit Neighborhood Entrepreneurs Project (co-founded 2016).

Research grants:

Awarded over \$1 million in grants 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. Selected by University of Michigan's Institute for Social Research, Survey Research Center, as Detroit Area Survey Faculty Investigator. Developed new survey instrument, and completed field research of over 1,000 in-person household interviews.

Awarded \$100,000 Ford Foundation grant on "access, assets and poverty" for National Poverty Center conference and Russell Sage book (with R. Blank).

Awarded \$400,000 Kellogg Foundation grant for work on behavioral finance policies (in partnership with S. Mullainathan & E. Shafir).

Awarded \$75,000 subgrant from Harvard University/Ideas42 grant from MacArthur Foundation for work on behavioral finance policies.

Awarded \$60,000 "M Cubed grant from University of Michigan for work on an interdisciplinary Center on Finance, Law and Policy (with D. Muir & G. Spreitzer).

Awarded \$20,000 grant from the Washington Center for Equitable Growth for work on "debt juggling" and effects of financial crisis on low-and-moderate-income households.

Awarded \$20,000 Russell Sage Foundation grant and \$10,000 University of Michigan grant for interdisciplinary Financial Reform Conference, Fall 2014.

Awarded \$150,000 Smith Richardson Foundation grant for Conference on Interdisciplinary Approaches to Financial Stability, Fall 2015.

Worked with the Kellogg Foundation and JP Morgan Chase Foundation to develop \$6.5 million loan fund at the Detroit Development Fund, for Detroit entrepreneurs and small businesses.

Awarded \$60,000 MCubed Grant from University of Michigan to launch interdisciplinary Detroit Neighborhood Entrepreneurs Project (with H. Smotrich & M. Wellman).

Awarded \$250,000 in two grants from JP Morgan Chase Foundation to support development of University of Michigan Law School clinic for Detroit Neighborhood Entrepreneurs Project.

Awarded \$25,000 grant from Smith Richardson Foundation for Conference on Big Data in Finance, Fall 2016.

Awarded \$100,000 grant from Omidyar Network for interdisciplinary project on policies regarding consumer ownership and portability of financial data, Fall 2016.

Awarded \$25,000 grant from Alfred P. Sloan Foundation for Behavioral Finance Conference.

Awarded \$670,000 grant from National Science Foundation (with M. Wellman (P.I.), and Uday Rajan).

Academic Administration:

Faculty Director, Center on Finance, Law & Policy, 2013-present. Run cross-school, interdisciplinary center. Raise funds from foundations and individual donors. Lead programs, which include research, speaker series and conferences, and engaged learning. Developed new cross-school clinic to support Detroit's neighborhood-based entrepreneurs with business, legal, design and other advice.

Provost's Advisory Committee to create interdisciplinary center on *Poverty Solutions*, housed at the Gerald R. Ford School of Public Policy, University of Michigan, 2015-2016.

PhD/SJD Committees

Elaine Wah, Computer Science & Engineering

Adair Morse, Ross School of Business

Sahil Raina, Ross School of Business

Taylor Begley, Ross School of Business

Xu Haiyan, Michigan Law

Law School Committees

2001/02- Academic Standards

2002/03- Personnel

2003/04- Building

2004/05- Building and Clinics

2005/06- Building

2006/07- Personnel

2007/08- Clinics and Ad Hoc Intellectual Community

2008/09- Tenure and Ad Hoc Intellectual Community

2011/12- Personnel and Ad Hoc Hiring Advisory Committee

2012/2013- Student Selection, Recruitment, and Recognition Committee

2013/2014- Personnel Committee

2014/2015- Personnel Committee and Technology Committee

2015/2016- Educational Environment Committee

2016/2017- Academic Standards and Practices Committee and Curriculum Committee

Significant outside appointments:

Senior Fellow (nonresident), Brookings Institution, 2001-2008, 2011-2016.

Senior Fellow (nonresident), Center for American Progress, 2008, 2011-present.

Member, Research Advisory Board, Center for Equitable Growth, 2013-present.

Member, Bill and Melinda Gates Foundation FinTech Advisory Council, 2016-present.

Advisory Board, Future of Finance Initiative (India), 2017-present.

Fellow (nonresident), Filene Research Institute, 2011-2017.

CNBC Contributor, 2011-2013.

Member, FDIC Advisory Committee on Economic Inclusion, 2009-present.

Member, ideas42's Scientific Advisory Board, 2012-present.

Member, Russell Sage Foundation Working Group on Behavioral Economics and Consumer Finance, 2011-2015.

Member, Advisory Board, US Financial Diaries Project, 2011-2016.

Limited Partner & Advisor, NYCA Partners, 2017-present.

Member, Advisory Board, Global ID Framework, Inc., 2017-present.

Member, Advisory Board, Lending Club, 2013-present.

Member, Advisory Board, Ripple Labs, 2015-2017.

Member, Advisory Board, CFSI Financial Solutions Lab, 2015-present.

Advisor, Clinton Global Initiative, 2014-2015.

Advisor, JP Morgan Chase Institute, 2015-present.

Member, Executive Committee of the Yale Law School Association, 2011-2014.

Trustee, Jonathan Edwards Trust, Yale College, 2016-present.

Faculty affiliate, National Poverty Center, Gerald R. Ford School of Public Policy, 2004-2009.

Section Chair, Financial Institutions and Consumer Financial Services Section, Association of American Law Schools, 2004-2005; Program Chair, 2004; Executive Committee, 2005-2009.

Affiliated Managing Director with Dove Consulting, competitively selected for FDIC National Survey on Bank Efforts to Serve the Unbanked and Underbanked, 2007-2008.

Member, Scientific Committee, European Commission projects on "Financial Services Provision and Prevention of Financial Exclusion," and "Mutual Learning in Financial Inclusion," 2007-2008.

Advisor, Appleseed Foundation “Fair Exchange” project on international remittances, 2006-2009.

Conferences and speaker series organized:

Center on Finance, Law & Policy, Speaker Series, with talks by FDIC Chairman Martin Gruenberg, CFPB Director Richard Cordray, Center for American Progress President Neera Tanden, Treasury Secretary Timothy Geithner, Hong Kong Securities and Futures Commission Deputy Alexa Lam, Harvard economist Sendhil Mullainathan, Cornell Law Professor Lynn Stout, Johns Hopkins economist Lawrence Ball, Women in Finance and Bankruptcy Law panel; and Monthly Blue Bag Lunch Series, interdisciplinary, University of Michigan cross-school research forum, 2013-present, available at <http://financelawpolicy.umich.edu/speakers/>.

Center on Finance, Law & Policy, and United States Treasury, Office of Financial Research, Third Annual Conference, FinTech Risks and Opportunities: An Interdisciplinary Approach, Ann Arbor, Michigan, November 16-17, 2017. See <http://financelawpolicy.umich.edu/fintech-conference/>.

Center on Finance, Law & Policy, and ideas42, Behavioral Finance Symposium, Ann Arbor, Michigan, September 14-15, 2017. See <http://financelawpolicy.umich.edu/behavioral-finance-symposium/>.

Center on Finance, Law & Policy, and United States Treasury, Office of Financial Research, “Big Data in Finance,” Ann Arbor, Michigan, Oct. 27-28, 2016. Keynotes by SEC Commissioner Kara Stein, OFR Director Richard Berner, and Harvard Economist Sendhil Mullainathan. See <http://financelawpolicy.umich.edu/2016-big-data-conference-schedule/>.

Center on Finance, Law & Policy, and United States Treasury, Office of Financial Research, “Interdisciplinary Approaches to Financial Stability,” Ann Arbor, Michigan, October 22-23, 2015. Keynotes by Treasury Secretary Lawrence Summers, OFR Director Richard Berner, Bank of England Deputy Governor Paul Tucker, Bank of England Chief Economist Andrew Haldane. See <http://financelawpolicy.umich.edu/events/finstabconference/>.

Center on Finance, Law & Policy, Conference on International Financial Reform, Ann Arbor, Michigan, May 14-15, 2015.

Center on Finance, Law & Policy, Conference on Finance Reform, Ann Arbor, Michigan, October 23-24, 2014. Keynote by CFPB Director Richard Cordray. See <http://www.law.umich.edu/events/Pages/Financial-Reform.aspx>.

Co-organizer, National Poverty Center conference, “Access, Assets & Poverty,” Washington, D.C., October 2007, see http://www.npc.umich.edu/news/events/access_assets/.

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

Co-organizer, International Law Workshop, University of Michigan Law School, 2003-2009. 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, and 26 MICHIGAN JOURNAL OF INTERNATIONAL LAW, No.1, Fall 2004.

Bar memberships:

Member of the bar of New York, and of the bar of the District of Columbia (inactive).

Other academic appointments:

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

UNITED STATES DEPARTMENT OF THE TREASURY

Assistant Secretary for Financial Institutions, 2009-2010.

Led policy team responsible for forming policy, drafting legislation, and successfully working with the Congress to enact the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010. The Act fundamentally reforms supervision and regulation of all financial firms, provides for resolution authority for major non-bank financial firms and bank holding companies, comprehensively regulates derivatives, payments, settlements and clearance systems, creates a new Consumer Financial Protection Bureau, an Office of Financial Research, a Financial Stability Oversight Council, an Office of Federal Insurance, merges Office of Thrift Supervision and Office of Comptroller of the Currency, reforms regulation of credit rating agencies, securitization, mortgage markets, remittances, improves investor protection, provides for financial access initiatives, and other measures.

Responsible for financial institutions policy affecting banking, thrift, credit union, insurance, securities, mutual fund and other financial industries; beginning new Federal Insurance Office, Financial Stability Oversight Council and other measures; helping to wind down the \$3 trillion Money Market Fund guarantee program with no losses and over \$1 billion in fees paid to taxpayers; overseeing Terrorism Risk Insurance Program.

Responsible for consumer financial protection policy, including development and enactment of Credit CARD Act of 2009, development, enactment and implementation of Consumer Financial Protection Bureau.

Responsible for developing housing initiatives, including leading, designing and implementing \$23 billion state housing finance agency bond program, participating in development of \$50 billion home mortgage modification and refinancing programs; playing key roles in developing policies regarding FHFA, Fannie Mae, and Freddie Mac, and in developing Administration's housing finance reform policies.

Helped to oversee initial implementation of \$30 billion small business lending fund and \$1.5 billion state small business credit initiative, including helping to build two new offices and teams to implement the measure. Participated in strategy to develop and enact these programs in the Small Business Jobs Act of 2010.

Responsible for financial education and financial access policy, including executive direction for President's Advisory Council on Financial Capability, and chairing Financial Literacy and Education Commission. Launched pilot program to improve tax administration and expand access to bank accounts for the unbanked, and Bank on USA initiative, authorized in Dodd-Frank Act, to work with local communities on financial access.

Responsible for Critical Infrastructure Policy, coordinating financial regulatory agencies and the financial sector.

Management of Deputy Assistant Secretary offices (Financial Institutions and Critical Infrastructure Policy; Consumer Protection; Small Business, Affordable Housing and Community Development; and Financial Education and Access).

Management and policy oversight of the Director of the Community Development Financial Institutions Fund, which dispenses \$250 million in grants and \$5 billion in tax credit allocation authority annually.

Board representative, Pension Benefit Guarantee Corporation, which manages \$64 billion in assets and provides re-insurance for 44 million workers and retirees in 29,000 private defined benefit pension plans.

Board member, Securities Investor Protection Corporation, which works to recover and return investor securities or funds held by bankrupt or financially troubled broker-dealers.

Acting Under Secretary for Domestic Finance, 2009-2010. Helped to coordinate across Financial Institutions, Financial Markets, Financial Stability, Fiscal Assistant Secretaries.

Alexander Hamilton Award for Distinguished Leadership, Treasury's Highest Honor, 2010.

National Economic Council, Counselor to the Director, Jan.-May 2009. Until Senate confirmation as Assistant Secretary of the Treasury for Financial Institutions, responsible for helping to develop financial reform, housing finance and consumer protection policies at the NEC.

BROOKINGS INSTITUTION, Visiting Fellow, Jan.-July 2001.

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 build CDFI Fund, strengthen Community Reinvestment Act. Proposed measures to curb predatory lending and enhance fair lending. Launched BusinessLINC and helped to create presidential awards for micro-enterprise.

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

Advised Secretary on policy, media, legislative, and management issues, including national budget, tax, domestic and international financial policies, and community development.

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, Southern District of New York, 1992 - 1993.

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

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; Charles G. 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

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for public service. Gries Prize for senior history thesis: "The Black Consciousness Movement in South Africa." Comm. on Educational Initiatives in South Africa; Comm. on Investor Responsibility. Yale Sailing Team.

Books and Edited Volumes

CHANGING FINANCE (DRAFT MANUSCRIPT).

INTERDISCIPLINARY APPROACHES TO FINANCIAL STABILITY (DRAFT MANUSCRIPT).

FINANCIAL REFORM: PREVENTING THE NEXT CRISIS, Michael S. Barr, ed., RSF: The Russell Sage Foundation Journal of the Social Sciences, Vol. 3:1 (Jan. 2017).

FINANCIAL REGULATION: LAW AND POLICY, Foundation Press 1st Edition 2016, 2D Edition 2018 (with Jackson & Tahyar).

NO SLACK: THE FINANCIAL LIVES OF LOW INCOME AMERICANS, Brookings Institution Press, 2012.

INSUFFICIENT FUNDS: SAVINGS, ASSETS, CREDIT AND BANKING AMONG LOW- AND MODERATE-INCOME HOUSEHOLDS, Michael S. Barr & Rebecca Blank, eds., Russell Sage Foundation, 2009.

BUILDING INCLUSIVE FINANCIAL SYSTEMS: A FRAMEWORK FOR FINANCIAL ACCESS, Michael S. Barr, Anjali Kumar, and Robert E. Litan, eds. Brookings Institution Press, 2007.

Articles

Innovation & Regulation: Some Preliminary Observations, in ACHIEVING FINANCIAL STABILITY: CHALLENGES TO PRUDENTIAL REGULATION, PROCEEDINGS OF THE INTERNATIONAL BANKING CONFERENCE, pp. 239-248, Federal Reserve Bank of Chicago (World Scientific Studies in International Economics, 2017).

Financial Reform: Making the System Safer and Fairer, in FINANCIAL REFORM: PREVENTING THE NEXT CRISIS, Michael S. Barr, ed., RSF: THE RUSSELL SAGE FOUNDATION JOURNAL OF THE SOCIAL SCIENCES, Vol. 3:1 (Jan. 2017).

Mandatory Arbitration in Consumer Finance and Investor Contracts, NEW YORK UNIVERSITY J. OF LAW AND BUSINESS vol. 11-4: 794-817 (2015).

Accountability and Independence in Financial Regulation: Checks and Balances, Public Engagement, and Other Innovations, LAW & CONTEMPORARY PROBLEMS 78(3): 119-128 (2015, symposium issue).

Who's in Charge of Global Finance?, GEORGETOWN JOURNAL OF INTERNATIONAL LAW 45, no. 4 (2014): 971-1027.

Global Administrative Law and the Post-Crisis Financial Order, PROCEEDINGS OF THE 108TH ANNUAL MEETING OF THE AMERICAN SOCIETY OF INTERNATIONAL LAW (2014) (summarizing *Who's in Charge of Global Finance*).

The Financial Crisis and the Path of Reform, 29 YALE J. ON REG. 91-119 (2012) (invited essay for symposium issue).

Book Review, of Glenn Hubbard and Peter Navarro, SEEDS OF DESTRUCTION: WHY THE PATH TO ECONOMIC RUIN RUNS THROUGH WASHINGTON, AND HOW TO RECLAIM AMERICAN PROSPERITY, J. of Econ. Lit. 49:22-25 (Sept. 2011).

Third-Party Tax Administration: The Case of Low- and Moderate-Income Households, JOURNAL OF EMPIRICAL

LEGAL STUDIES 5(4): 965-983 (2008) (with J. Dokko).

An Inclusive, Progressive National Savings & Financial Services Policy, 1 HARVARD LAW & POLICY REV. 161, 2007 (invited essay for inaugural issue), at <http://www.hlpronline.com/Vol1No1/barr.pdf>.

Tax Filing Experiences and Withholding Preferences of Low- and Moderate-Income Households: Preliminary Evidence from a New Survey, PROCEEDINGS OF THE 2006 IRS RESEARCH CONFERENCE, RECENT RESEARCH ON TAX ADMINISTRATION AND COMPLIANCE, IRS RESEARCH BULLETIN 193-210 (2006) (Jane Dokko, co-author), <http://www.irs.gov/taxstats/productsandpubs/article/0,,id=151642,00.html>.

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, 448-460, Federal Reserve Bank of Chicago (May 2006) (Jane Dokko and Ed Bachtoldor, co-authors).

Tax Preparation Services for Low- and Moderate-Income Households: Preliminary Evidence from a New Survey, PROCEEDINGS OF THE 98TH ANNUAL CONFERENCE ON TAXATION, NATIONAL TAX ASSOCIATION, 255-263 (2006) (Jane Dokko, co-author).

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>.

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

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

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).

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

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)

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).

Book Chapters

Mandatory Arbitration in Consumer Finance and Investor Contracts, in ENFORCEMENT OF CORPORATE AND SECURITIES LAW: CHINA AND THE WORLD (Cambridge University Press, 2017: pp. 66-87), reprinting article

of the same name, with minor modifications, that first appeared in NEW YORK UNIVERSITY J. OF LAW AND BUSINESS vol. 11-4: 794-817 (2015).

Microfinance & Financial Development, in ECONOMICS OF FINANCIAL LAW, G. Miller, ed., (Elgar Publishing, 2016), Vol. II, Chapter 21, pp. 843-868, reprinting article of the same name that first appeared in 26 MICHIGAN JOURNAL OF INTERNATIONAL LAW 271 (2004).

International Law-making by Hybrid Bodies: The Case of Financial Regulation, in C. Brölmann and Y. Radi, HANDBOOK ON THE THEORY AND PRACTICE OF INTERNATIONAL LAW MAKING (London: Elgar Publishing, 2016) (based on *Who's in Charge of Global Finance*, GEORGETOWN JOURNAL OF INTERNATIONAL LAW 45, no. 4 (2014): 971-1027).

Behaviorally Informed Regulation, in E. Shafir, ed., BEHAVIORAL FOUNDATIONS OF POLICY, pp. 440-64, Princeton: Princeton University Press, 2012 (with S. Mullainathan & E. Shafir).

Exploring the Determinants of High-Cost Mortgages to Homeowners in Low- and Moderate-Income Neighborhoods, in S. Wachter and M. Smith, eds., THE AMERICAN MORTGAGE SYSTEM: RETHINK, RECOVER, REBUILD, pp. 60-86, Philadelphia: U. of Pennsylvania Press, 2011 (with J. Dokko & B. Keys).

The Dodd-Frank Act, One Year On, in V. Acharya, et al., DODD-FRANK: ONE YEAR ON, VoxEU.org eBook, July 2011, available at http://www.voxeu.org/sites/default/files/file/Dodd-Frank_One_Year_On.pdf.

The Case for Behaviorally Informed Regulation. In David Moss and John Cisternino (Eds.), NEW PERSPECTIVES ON REGULATION. Cambridge, MA: The Tobin Project (pp. 25-62), 2009 (with S. Mullainathan & E. Shafir).

Financial Services, Saving and Borrowing Among Low and Moderate-Income Households, in INSUFFICIENT FUNDS: SAVINGS, ASSETS, CREDIT AND BANKING AMONG LOW- AND MODERATE-INCOME HOUSEHOLDS, Michael S. Barr & Rebecca Blank, eds., Russell Sage Foundation (2009).

Access to Financial Services, Savings, and Assets Among the Poor: Introduction and Overview (with Blank), in INSUFFICIENT FUNDS: SAVINGS, ASSETS, CREDIT AND BANKING AMONG LOW- AND MODERATE-INCOME HOUSEHOLDS, Michael S. Barr & Rebecca Blank, eds., Russell Sage Foundation (2009).

Behaviorally Informed Home Mortgage Regulation, (with S. Mullainathan & E. Shafir), in N. Retsinas & E. Belsky, eds., BORROWING TO LIVE: CONSUMER AND MORTGAGE CREDIT REVISITED, Brookings Press, 2008.

Policies to Expand Minority Entrepreneurship: Closing Comments. In *Entrepreneurship in Emerging Domestic Markets: Barriers and Innovation*, edited by G. Yago, J. R. Barth, and B. Zeidman, 141-50 (Milken Institute, Springer Press: NY 2008).

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, 2007).

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).

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).

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

Working Papers and Policy Series

Enhancing anti-money laundering and financial access: Can new technology achieve both?, Brookings Institution, April 2018, available at https://www.brookings.edu/wp-content/uploads/2018/04/es_20180413_fintech_access.pdf, (with Klein and Gifford).

Nothing Left to Lose?, Washington Center on Equitable Growth Working Paper 2016-09 (Sept. 2016), <http://equitablegrowth.org/working-papers/nothing-left-to-lose/>, with D. Schaffa.

Looking Back, Looking Ahead: Expanding Financial Inclusion to the Poor, Ford Foundation, Feb. 2016, available at <http://financelawpolicy.umich.edu/wp-content/uploads/sites/26/2016/03/Barr-Expanding-Financial-Inclusion-to-the-Poor.pdf>.

Minority and Women Entrepreneurs: Building Capital, Networks and Skills (Brookings Institution, Hamilton Project Discussion Paper 2015-03, March 2015).

Behaviorally Informed Financial Services Regulation, New America Foundation, 2008 (with Mullainathan and Shafir), available at http://www.newamerica.net/files/naf_behavioral_v5.pdf.

An Opt-Out Home Mortgage System, Hamilton Project, Brookings Institution, 2008 (with Mullainathan and Shafir), available at http://www.brookings.edu/~media/Files/rc/papers/2008/0923_mortgage_system_barr/0923_mortgage_system_barr.pdf.

Overcoming Legal Barriers to the Bulk Sale of At-Risk Mortgages, Center for American Progress Issue Brief, April 2008, at http://www.americanprogress.org/issues/2008/04/pdf/reime_brief.pdf, (with James A. Feldman).

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

Community Investing, Under Attack, BROOKINGS INSTITUTION METROPOLITAN PROGRAM, *Metroview*, Oct. 28, 2004, at 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.

Banking the Poor, Brookings Institution, Center on Urban and Metropolitan Policy, Working Paper, July 2003, http://www.brookings.edu/es/urban/publications/20030715_barr.htm.

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

Conference Summary Series

Big Data in Finance: Highlights from the Big Data in Finance Conference Hosted at the University of Michigan, Oct. 27-28, 2016, Summary Paper Released Feb. 23, 2018, <http://financelawpolicy.umich.edu/wp-content/uploads/sites/26/2018/02/Big-Data-in-Finance-Conference-Summary-Paper-Barr-Koziara-Flood-Hero-Jagadish-02.23.2018-1.pdf>. (With Koziara, Flood, Hero and Jagadish).

Behavioral Finance Symposium hosted at the University of Michigan, Sept. 14-15, 2017, Symposium Summary Paper, Released May 2018. (with Jouard, Norwich, Wright, Davis).

Other Publications

Dear Congress: Reg relief bill is a giveaway for large banks, American Banker, March 5, 2018, available at <https://www.americanbanker.com/opinion/dear-congress-reg-relief-bill-is-a-giveaway-for-large-banks>.

How the CFPB Fight is A Sign of the Next Financial Crisis, Fortune, December 6, 2017, available at <http://fortune.com/2017/12/06/cfpb-director-mick-mulvaney-leandra-english/>, with J. Valenti.

Eliminating OLA is careless and shortsighted, American Banker, BankThink, May 11, 2017, available at <https://www.americanbanker.com/opinion/eliminating-ola-is-careless-and-shortsighted>.

Why the CFPB is Constitutional, April 24, 2017, Democracy Journal, available at <http://democracyjournal.org/briefing-book/why-the-cfpb-is-constitutional/>.

Don't Fire the Consumer Watchdog, Jan. 24, 2017, The Hill, available at <http://www.thehill.com/blogs/pundits-blog/finance/315775-dont-fire-the-consumer-watchdog>.

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Media appearances

For recent appearances, see <http://www.law.umich.edu/facultyhome/michaelbarr/Pages/News.aspx>.

Remarks

Remarks, “Enhancing anti-money laundering and financial access: Can new technology achieve both?, author’s roundtable, Brookings Institution, April 18, 2018. (With Klein and Gifford).

Remarks, “Housing Stabilization,” Yale School of Management, March 12, 2018.

Roundtable discussion, Entrepreneurs of Color Fund, Detroit, MI, Dec. 14, 2018.

Remarks, Axios Forum, Ross School of Business, University of Michigan, Ann Arbor, MI, Dec. 13, 2018.

Testimony, Maryland Commission on Financial Consumer Protection Hearing, Dec. 5, 2018.

Dialogue, “Tax Reform,” with Dave Camp and Mark Schlissel, Ford School of Public Policy, Dec. 4, 2018.

Remarks, “Five Ways the Financial System Will Fail Next Time,” The Jack Clarke Business Law Institute Program, Cornell Law School, Cornell University, November 28, 2017.

Remarks and moderator, “Fintech and Financial Inclusion,” FinTech Risks and Opportunities: An Interdisciplinary Approach, Conference hosted by the Center on Finance, Law & Policy, University of Michigan, Ann Arbor, MI, November 16-17, 2017.

Remarks, “The Future of Global Financial Regulation,” Columbia SIPA, New York, NY, October 20, 2017.

Moderator, “Banking on FinTech: What the New Ecosystem Tells Us about the Future of Lending,” FinTech Conference, Georgetown Law School, Washington, D.C., Oct. 18, 2017.

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Remarks, “Behaviorally Informed Consumer Financial Protection,” and Moderator, Behavioral Macro: Implications for Financial Stability, Behavioral Finance Conference, Center on Finance Law & Policy, University of Michigan, Ann Arbor, MI, September 14-15, 2017.

Remarks, “Who is Looking Out for the Consumer?” Financial Times U.S. Banking Forum, New York, NY, September 12, 2017.

Remarks, Roundtable on the Future of Work, University of Michigan Dearborn, June 19, 2017.

Remarks, Financial Reform under the Trump Administration, Bipartisan Policy Center, Washington D.C., May 25, 2017.

Remarks, Financial Reform under the Trump Administration, North American Securities Administrators Association Annual Conference, Washington, D.C., May 9, 2017.

Remarks, Detroit Neighborhood Entrepreneurs Project, um3Detroit, Ann Arbor, MI, May 3, 2017.

Moderator, Insights from Research, FDIC Economic Inclusion Summit: Strategies to Bring Consumers Into the Financial Mainstream, Arlington, VA, April 26, 2017.

Guest lectures, Trends in Global Financial Regulation, for International Commercial Bank of China, Ross School of Business, Ann Arbor, MI, April 20, 2017.

Participant, National Consumer Protection Roundtable, Kellogg Foundation, Battle Creek, MI, April 18, 2017.

Remarks, Detroit Neighborhood Entrepreneurs Project, for “Interdisciplinary Cities,” University of Michigan School of Architecture, Ann Arbor, MI, April 14, 2017.

Commentator, “Financial Regulation and the Rule of Law,” Wharton School, Philadelphia, PA, April 8, 2017.

Panelist, “Bending the Arc: Strategies to Advance Democracy, Human Rights, and the Rule of Law in the New Administration,” Yale Law School, New Haven, CT, March 25, 2017.

Panelist, “The Future of Financial Regulation,” SIEPR, Stanford University, Palo Alto, CA, March 10, 2017.

Presented, “Innovation and Regulation,” Complexity and the Law Conference, University of Michigan, Ann Arbor, MI, Feb. 23, 2017.

Presented (with Michael Gordon and Hannah Smotrich), “Detroit Neighborhood Entrepreneurs Project,” at University of Michigan Florida Seminars, Manalapan, FL, Feb. 6, 2017.

Keynote, “Innovation and Regulation,” 7th Emerging Markets Finance Conference, Indira Gandhi Institute of Development Research, Mumbai, India, Dec. 15, 2016.

Panelist, Payments systems, 7th Emerging Markets Finance Conference, Indira Gandhi Institute of Development Research, Mumbai, India, Dec. 15, 2016.

Panelist, “Storming the Court at 25: Lessons from HCC v. Sale for Student Lawyering Against Long Odds,” Yale Law School, Dec. 2, 2016.

Remarks, “Innovation and Regulation,” at conference on “Achieving Financial Stability: Challenges to Prudential Regulation,” 19th Annual International Banking Conference, Federal Reserve Bank of Chicago, Chicago, IL, Nov. 4, 2016.

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Organizer, remarks and moderator, “Big Questions about Big Data,” Center on Finance, Law & Policy, and United States Treasury, Office of Financial Research, “Big Data in Finance,” Ann Arbor, Michigan, Oct. 27-28, 2016, see <http://financelawpolicy.umich.edu/2016-big-data-conference-schedule/>.

Remarks, “Teaching Financial Regulation,” Conference on the New Pedagogy of Financial Regulation, Columbia Law School, New York, NY, Oct. 21, 2016.

Remarks and moderator, “What’s Next for the CFPB,” Corporation for Enterprise Development, Asset Learning Conference, Washington, D.C., Sept. 30, 2016.

Remarks, “What We Don’t Know,” at conference, “Causes of and Policy Responses to the U.S. Financial Crisis: What Do We Know Now that the Dust Has Settled?,” MIT Golub Center for Finance and Policy, Cambridge, MA, Sept. 29, 2106.

Remarks, “Teaching Financial Stability Law,” Office of Financial Research, Washington, D.C., Sept. 23, 2016.

Remarks, “Instant Payments,” and “10 Policy Ideas for Financial Inclusion,” Center for Financial Services Innovation Emerge Conference, New Orleans, June 15, 2016.

Remarks, “Regulating for Financial Stability in Uncertainty,” IMF, Washington, D.C., April 22, 2016.

Remarks, “Minority and Women Entrepreneurs: Building Capital, Network, and Skills,” Color of Wealth Summit, Washington, D.C., April 21, 2016.

Moderator, “Payments at the Edge,” at Payments Innovation Conference, Cambridge, MA, March 16, 2016.

Remarks, “Financial Inclusion,” at “Return of the American City, Redeeming the American Dream” Symposium, University of Michigan Law School, March 11, 2016.

Remarks, “The Role of Lawyers in Financial Regulation,” Columbia Law School, New York, NY, March 4, 2016.

Remarks, “Looking Back, Looking Ahead: Expanding Financial Inclusion to the Poor,” Ford Foundation, New York, NY, March 3, 2016.

Moderator and panelist, “Financial Services, Consumer Protection, and Mobility: The Next Five Years,” Center for American Progress, Feb. 23, 2016, at <https://www.americanprogress.org/events/2016/02/11/131107/financial-services-consumer-protection-and-mobility-the-next-five-years/>.

Remarks, “Finance and Inequality,” at conference on “Legal Solutions to Wealth Inequality,” Black Allied Law Students Association Symposium, New York University Law School, New York, NY, Feb. 11, 2016.

Remarks, “Beyond Bitcoin: the future of blockchain and disruptive financial technologies,” Brookings Institution, Washington, D.C., Jan. 14, 2016, at <http://www.brookings.edu/events/2016/01/14-beyond-bitcoin-blockchain-disruptive-financial-technologies>.

Panelist, Launch of the Detroit Entrepreneurs of Color Fund, Detroit, MI, Dec. 3, 2015.

Moderator and panelist, “Responding to Fundamental Challenges,” Conference on Interdisciplinary Approaches to Financial Stability, University of Michigan, Ann Arbor, MI, Oct. 22-23, 2015.

Lectures on “Systemic Risk,” “US and EU Responses to the Global Financial Crisis,” “Why Basel III,” and “Current Issues in Bank Regulation,” for China Development Bank, Ann Arbor, Michigan, October 2015.

Panel participant, Storming the Court: 25 Years After Haitian Centers Council v. Sale, New York Law School, New York, NY, October 16, 2015.

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Remarks, "Behaviorally Informed Financial Services Regulation," Masters in Public Policy Seminar, Princeton University, Princeton, NJ, October 8, 2015.

Roundtable participant, Ethics in Finance, Federal Reserve Bank of New York, New York, NY, October 8, 2015.

Remarks, "Finance and Inequality: Dodd-Frank After 5 Years," University of Michigan Law School, Ann Arbor, MI, October 7, 2015.

Remarks, "Five Ways the Financial System Will Fail Next Time," University of Michigan Law School, Ann Arbor, MI, September 25, 2015.

Remarks, "Who's in Charge of Global Finance," The Next, Seoul, Korea, September 18, 2015.

Moderator, "Small Business Borrowers' Bill of Rights," National Press Club, Washington, D.C., August 8, 2015.

Moderator, "Financial Opportunity," Clinton Global Initiative, Denver, Colorado, June 9-10, 2015.

Moderator, Conference on International Financial Reform, Center on Finance, Law & Policy, Ann Arbor, Michigan, May 14-15, 2015.

Remarks, "Minority and Women Entrepreneurs: Building Capital, Network, and Skills," United States Department of the Treasury, SSBCI Conference, Washington, DC, May 12, 2015.

Remarks, "Five Ways the Financial System Will Fail Next Time," University of Michigan Alumni Talk, Washington, DC, May 5, 2015.

Remarks, "Consumer Empowerment: From Banks to Non-banks," Pymnts.com Innovation Conference, Cambridge, MA, March 19, 2015.

Remarks, "Minority and Women Entrepreneurs: Building Capital, Network, and Skills," Hamilton Project, Brookings Institution, at the National Press Club, Washington, D.C., March 11, 2015.

Remarks, "Behaviorally informed consumer financial protection: a comparative perspective," at Conference "Financial Inclusion: The Next Move Forward," America Square, London, UK, January 19, 2015.

Remarks, "Rethinking Investor and Consumer Arbitration," at Conference "Public and Private Enforcement of Corporate and Securities Law—China and the World," Chinese University of Hong Kong Faculty of Law and University of Michigan Law School, Hong Kong, China, December 13-14, 2014.

Moderator, Alternatives to the Consumer Class Action, Conference on "The Future of Class Actions," New York University Law School, Center on Civil Justice, New York, New York, November 7, 2014.

Lectures on "Systemic Risk," "US and EU Responses to the Global Financial Crisis," "Why Basel III," and "Current Issues in Bank Regulation," for China Development Bank, Ann Arbor, Michigan, October 2014.

Remarks, "Who's in Charge of Global Finance?," University of Michigan Law School Financial Reform Conference, Ann Arbor, Michigan, October 24, 2014.

Remarks, "Five Ways the Financial System Will Fail Next Time," University of Michigan Alumni Association, New York, New York, October 13, 2014.

Remarks, "Five Ways the Financial System Will Fail Next Time," National Association for Business Economics Annual Meeting, Chicago, Illinois, September 29, 2014.

Moderator, Center for American Progress President Neera Tanden talk on income inequality, University of Michigan Law School, Ann Arbor, Michigan, September 18, 2014.

Moderator, "Financial Opportunity," Clinton Global Initiative, Denver, Colorado, June 24-25, 2014.

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Presented, "Global Coordination in International Finance," Financial Services Authority of Japan, Tokyo, Japan, June 11, 2014.

Presented, "Who's in Charge of Global Finance?," University of Tokyo Graduate School of Law & Politics, Tokyo, Japan, June 9, 2014.

Presented "Who's in Charge of Global Finance?," University of Kyoto School of Law, June 6, 2014.

Presented "Stabilization Policies in Comparative Perspective," Conference Honoring Ned Gramlich, Federal Reserve Board, Washington, D.C., May 30, 2014.

Roundtable Discussant, *House of Debt* Book Launch, Center for Equitable Growth, Washington, D.C., May 29, 2014.

Keynote Remarks, "Behavioral Economics & Consumer Empowerment," Federation of Community Development Credit Unions Annual Conference, Detroit, Michigan, May 15, 2014.

Keynote Remarks, "Behavioral Economics & Consumer Empowerment," LendIt Conference, San Francisco, California, May 6, 2014, available at <http://youtu.be/7P-KdoKnFzA>.

Presented, "The New, New International Financial Architecture," American Society of International Law, April 9, 2014.

Presented, "The New, New International Financial Architecture," Georgetown Law School, April 8, 2014.

Presented, "Finance and Inequality," Yale Law School, March 27, 2014.

Comments, "Administrative Law Innovations in the Dodd-Frank Act," Columbia Law School, February 21, 2014.

Presented, "No Slack: The Financial Lives of Low-income Americans," Russell Sage-Sloan Behavioral Economics and Consumer Finance Working Group Meeting, New York, NY, December 9, 2013.

Remarks, Working Families Success Network Conference, Detroit, Michigan, November 8, 2013.

Remarks, "Behaviorally Informed Consumer Financial Services Regulation," Federal Reserve Bank of Cleveland, September 20, 2013.

Remarks at the International Transaction Clinic's Fifth Anniversary Celebration, September 12, 2013.

Remarks, Consumer Financial Protection Bureau, Washington, D.C., July 25, 2013.

Remarks, Aspen Institute, Financial Security Summit, Aspen, CO, July 10, 2013.

Panel discussion, "The New International Financial Architecture," International Judicial Conference, Berlin, Germany, May 23, 2013.

Remarks on "Financial Reform in the United States and Europe," American Center, U.S. Embassy, Prague, Czech Republic, May 21, 2013.

Remarks on "The Path of Financial Reform," University of Michigan M3 Convening on Finance, Law and Policy, University of Michigan Law School, May 14, 2013.

Moderated roundtable discussion with former Treasury Secretary Timothy F. Geithner, on financial crises: analytics, prevention and response, University of Michigan Law School, April 18, 2013.

Panelist, "Structural Reform in Finance," New York University Stern School of Business, April 11, 2013.

Delivered keynote address on "The Financial Crisis and the Path of Reform," Federal Reserve Bank of St. Louis, March 27, 2013.

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Delivered remarks on “No Slack: The Financial Lives of Low-income Americans,” Innovations Conference, Pymnts.com, Harvard University, March 21, 2013.

Delivered remarks on “The New International Financial Architecture,” Fordham Law School, February 11, 2013.

Delivered keynote address on “The Financial Crisis and the Path of Reform,” George Washington University Law School, February 8, 2013, at <http://vimeo.com/user9108723/review/60270641/2035e8e136>.

Delivered keynote address on “The Financial Crisis and Household Balance Sheets,” Federal Reserve Bank of St. Louis, February 6, 2013, at <http://www.stlouisfed.org/household-financial-stability/multimedia/video/20130206-research-symposium-15.cfm>.

Delivered remarks on “No Slack: The Financial Lives of Low-Income Americans,” Federal Reserve Bank of St. Louis, February 5, 2013.

Delivered keynote address at AALS Financial Institutions Section luncheon on “Financial Reform,” New Orleans, January 5, 2012.

Presented, “Behavioral Approaches to Consumer Financial Regulation,” at University of Cambridge/ London School of Economics Conference on “New Legal Thinking on Financial Regulation,” Cambridge, England, November 30, 2012.

Remarks, Knight-Wallace Fellows, Ann Arbor, Michigan, November 20, 2012.

Panel presentation and debate on “Financial Reform,” Federalist Society National Lawyers’ Convention, November 16, 2012.

Delivered Keynote Address, at Symposium, “Developing Small Businesses and Leveraging Resources in Detroit,” Federal Reserve Bank of Chicago, Detroit, Michigan, October 17, 2012.

Presented, “The LIBOR Scandal,” Ross School of Business, University of Michigan, Ann Arbor, Michigan, October 11, 2012.

Presented, “The Financial Crisis and the Path of Reform,” Distinguished Lecture Series, Osher Lifelong Learning Institute at the University of Michigan, Ann Arbor, Michigan, October 9, 2012.

Presentation to the prelaw society of the University of Michigan, Ann Arbor, Michigan, October 2, 2012.

Presented, “No Slack: The Financial Lives of Low-Income Americans,” Author’s Forum, University of Michigan, Ann Arbor, Michigan, September 19, 2012.

Roundtable presentation, Former Treasury Officials, The Clearinghouse Board of Directors and CFO Summit, Washington, D.C., September 12, 2012.

Presented, “Behaviorally Informed Consumer Financial Protection,” CGAP, the World Bank, Washington, D.C., June 13, 2012.

Presented, “No Slack: The Financial Lives of Low-Income Americans,” RAND Behavioral Finance Forum, Washington, D.C., June 1, 2012.

Presented, “The Financial Crisis and the Path of Reform,” Yale College, New Haven, Connecticut, May 25, 2012.

Presented, “No Slack: The Financial Lives of Low-Income Americans,” Filene Research Institute, Washington, D.C., May 21, 2012.

Presented, “Behaviorally Informed Consumer Financial Protection,” Harvard Law School, Cambridge, Massachusetts, April 11, 2012.

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Presented, "Structural Challenges in Banking," at "The Financial System Five Years from Now," International Monetary Fund, Washington, D.C. March 23, 2012.

Presented, "The Financial Crisis, Financial Reform, and the Financial Industry," Moores River Drive Breakfast Series, Governor's Residence, Lansing, Michigan, March 14, 2012.

Presented, "Perspectives on Oversight of Systemic Risk in Insurance," National Association of Insurance Commissioners, Miami, Florida, February 4, 2012.

Presented, "Safe Harbors and Defaults: A Behavioral Perspective," ALI Conference on Consumer Protection, New York University School of Law, February 3, 2012.

Presented, "No Slack: The Financial Lives of Low-Income Americans," Bert W. Wasserman Workshop in Law & Finance, Yale Law School, February 2, 2012.

Presented, "Economic Inclusion: Education, Access, and Consumer Protection," Michigan Credit Union conference, Ypsilanti, Michigan, January 27, 2012.

Presented, "The Financial Crisis and the Path of Reform," House Democratic Issues Conference, Cambridge, Maryland, January 26, 2012.

Presented, "Safe Harbors and Defaults: A Behavioral Perspective," at conference on "Retail Financial Services after the Crisis: Legal and Economic Perspectives on Investor and Consumer Protection," House of Finance, Goethe University, Frankfurt, Germany, January 20, 2012.

Presented, "The Financial Crisis and the Path of Reform," at conference on "Financial Regulation in Uncertain Times," Swiss Finance Institute, Lugano, Switzerland, December 15, 2011.

Presented, "No Slack: The Financial Lives of Low-Income Americans," at Woodrow Wilson School and Ideas42 master class on Behavioral Economics, Princeton, NJ, December 2, 2011.

Presented, "The Financial Crisis and the Path of Reform," at lecture sponsored by the Program in Law and Public Affairs, Princeton University, December 1, 2011.

Presented, "The Financial Crisis: Causes, Consequences, and Reform," at the 59th Annual Economic Outlook Conference, Research Seminar in Quantitative Economics, University of Michigan, Nov. 17, 2011, reprinted in *The Economic Outlook for 2012* (pp. 150-158).

Remarks, "The Financial Crisis and the Path of Reform, Filene Institute, Kansas City, Missouri, October 13, 2011.

Panelist, "Payday Lending and Alternative Financial Services," Columbia Law School, New York, NY, September 23, 2011.

Remarks, "The Financial Crisis and the Path of Reform," Northwest Credit Union Association, Tacoma, Washington, September 22, 2011.

Remarks, "The Financial Crisis and the Path of Reform," Rotary Club, Ann Arbor, Michigan, September 21, 2011.

Remarks, "The Financial Crisis and the Path of Reform," UMLS Alumni, Ann Arbor, Michigan, September 16, 2011.

Remarks, "The Financial Crisis and the Path of Reform," Economic Dinner Group, Ann Arbor, Michigan, September 12, 2011.

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Panelist, "Reforming Our Nation's Financial System: Dodd-Frank One Year Later," Aspen Institute, Washington, D.C., July 21, 2011, at <http://www.aspeninstitute.org/video/072111-reforming-our-nations-financial-system-dodd-frank-one-year-later-panel>.

Panelist, "Dodd-Frank: Implications for Consumers," SIFMA Regulatory Reform Summit 2011, New York, NY, July 13, 2011.

Panelist, "Government Use of the Payment Card System," Federal Reserve Bank of Philadelphia, July 12, 2011.

Keynote Address, "The Dodd-Frank Act, One Year On," Pew Financial Reform Project and NYU Stern School of Business Conference, Washington, D.C., June 27, 2011, at <http://www.c-span.org/Events/Pew-Financial-Reform-Project-Reviews-Dodd-Frank-Act/10737422509-2/> and http://www.brookings.edu/speeches/2011/0627_dodd_frunk_barr.aspx.

Remarks on "Economic Inclusion: Education, Access, and Consumer Protection," Federal Deposit Insurance Corporation, Washington, D.C., June 2, 2011.

Remarks on "A Framework for Housing Finance Reform," National Multi Housing Council, West Palm Beach, Florida, May 25, 2011.

Remarks on "Seeking Financial Stability," Federal Reserve Bank of Chicago, 11th Annual Payments Conference, Chicago, Illinois, May 19, 2011.

Remarks on "Financial Crisis and Reform," National Association of Attorneys General, Charlotte, North Carolina, April 12, 2011.

Remarks on "Reforming the Global Financial System," United Nations Conference on Trade and Development Multi-Year Expert Meeting on Services, Development, and Trade: The Regulatory and Institutional Dimension, Geneva (by video conference), April 7, 2011.

Remarks on "Assessing the Dodd-Frank Act," Yale Law School, April 1, 2011.

Remarks on "Financial Challenges Facing American Households," Consumer Federation of America, Washington, D.C., March 18, 2011.

Remarks on "America's Economy: From Crisis to Reform to Recovery," The Aspen Institute, Aspen, Colorado, March 3, 2011.

Remarks on "A Framework for GSE Reform," UC-Irvine School of Business, February 17, 2011.

Remarks on "A Framework for GSE Reform," New York University School of Law, February 4, 2011.

Remarks at the Financial Times Global Finance Forum on "Reforming the Global Financial System," December 2, 2010, <http://www.treasury.gov/press-center/press-releases/Pages/tg986.aspx>.

Remarks on "New Insights and Advances in Financial Literacy: Translation, Dissemination, Change" at the Financial Literacy Research Consortium, November 18, 2010, <http://www.treasury.gov/press-center/press-releases/Pages/tg961.aspx>.

Remarks on Financial Reform at the Fall Meeting of the American Bar Association's Banking Law Committee, November 5, 2010, <http://www.treasury.gov/press-center/press-releases/Pages/tg947.aspx>.

Hill Briefing on "Tapping Tax Time" at the Aspen Institute, September 23, 2010, <http://www.treasury.gov/press-center/press-releases/Pages/tg871.aspx>.

Remarks at the CFED Asset Learning Conference, September 22, 2010, <http://www.treasury.gov/press-center/press-releases/Pages/tg868.aspx>.

Remarks on the “Next Steps on Financial Reform: Implementing the Dodd-Frank Act to End Too Big To Fail” at the Chicago Club, August 10, 2010, <http://www.treasury.gov/press-center/press-releases/Pages/tg822.aspx>.

Remarks on “The Path Forward for the Wall Street Reform and Consumer Protection Act” at the Charlotte, North Carolina Chamber of Commerce, August 4, 2010, <http://www.treasury.gov/press-center/press-releases/Pages/tg812.aspx>.

Remarks to the Independent Community Bankers of America, April 26, 2010, <http://www.treasury.gov/press-center/press-releases/Pages/tg662.aspx>.

Remarks to the Mortgage Bankers Association, April 13, 2010, <http://www.treasury.gov/press-center/press-releases/Pages/tg638.aspx>.

Remarks to the National Council of State Housing Agencies, March 8, 2010, <http://www.treasury.gov/press-center/press-releases/Pages/tg578.aspx>.

Remarks to the Credit Union National Association, February 23, 2010, <http://www.treasury.gov/press-center/press-releases/Pages/tg559.aspx>.

Luncheon Keynote Remarks on New Markets at the Tax Credit Coalition 8th Annual Conference, December 9, 2009, <http://www.treasury.gov/press-center/press-releases/Pages/tg435.aspx>.

Remarks on “The Consumer in the Financial Services Revolution” at the Consumer Federation of America’s 21st Annual Conference, December 3, 2009, <http://www.treasury.gov/press-center/press-releases/Pages/tg428.aspx>.

Remarks to ALI-ABA Conference on Life Insurance, November 5, 2009, <http://www.treasury.gov/press-center/press-releases/Pages/tg356.aspx>.

Remarks to the National Economists Club, October 1, 2009, <http://www.treasury.gov/press-center/press-releases/Pages/tg306.aspx>.

Remarks by Assistant Secretary for Financial Institutions Michael Barr on Regulatory Reform to the Exchequer Club, July 15, 2009, <http://www.treasury.gov/press-center/press-releases/Pages/tg213.aspx>.

Presented, “Overview: Meeting the Challenge of the Housing and Financial Crises,” Center for American Progress, Washington, D.C., November 2008.

Presented, “Innovative Ways of Promoting Financial Inclusion,” International Association of Deposit Insurers, 7th annual conference, FDIC, Washington, D.C., October 2008.

Presented, “The Financial Services Marketplace,” FTC, Washington, D.C., October 2008.

Presented, “Behaviorally Informed Financial Services Regulation,” New America Foundation, Washington, D.C., October 2008.

Presented, “The Financial Crisis and Mortgage Market Reform,” Center for American Progress, Washington, D.C., October 2008.

Presented, “Financial Services, Saving and Borrowing Among Low and Moderate-Income Households,” Conference on Empirical Legal Studies, Cornell Law School, September 2008.

Presented, “An Opt-Out Home Mortgage System,” a paper for the Hamilton Project, The Brookings Institution, at the National Press Club, Washington, D.C., September 2008.

Presented, "Behaviorally Informed Financial Services Regulation," Corporation for Enterprise Development, Washington, D.C., September 2008.

Presented, "An Opt-Out Home Mortgage System," Fawley Talk, University of Michigan Law School, September 2008.

Presented, "The Housing and Financial Crisis: Bailouts, Credit Crunches, Foreclosures, and Other Hazards of Modern Life," University of Michigan Law School, September 2008.

Moderated symposium on "The Foreclosure Crisis and Older Americans," introduced Rep. Barney Frank, and presented "An Opt-Out Home Mortgage System," AARP Public Policy Institute, Washington D.C., September 2008.

Roundtable, "Symposium on Poverty and Aging," AARP Foundation, Washington, D.C., July 2008.

Presented, "Behaviorally Informed Home Mortgage Regulation: An Opt-Out Home Mortgage System," Hamilton Project author's conference, Brookings Institution, Washington, D.C., July 2008.

Roundtable, 40th Anniversary Series: Subprime Mortgages, Urban Institute, July 2008.

Presented, "Financial Services for Low- and Moderate-Income Households," Federal Reserve Bank of Chicago, Detroit Branch, Alliance for Economic Inclusion-United Way Meeting, May 2008.

Presented, "The Role of Government in Financial Deepening," Central Bank of Mexico, Conference on Financial Modernization & Inclusion, Mexico City, April 2008.

Presented, "The Role of Government in Financial Deepening," Consultative Group to Aid the Poor (CGAP), Roundtable, the World Bank, Washington, D.C., April 2008.

Presented, "Financial Services for Low- and Moderate-Income Households," Board of Governors of the Federal Reserve System, Academic adviser's meeting with the Board, Washington, D.C., April 2008.

Presented, "Financial Services for Low- and Moderate-Income Households," Yale Law School, April 2008.

Presented, "Financial Services for Low- and Moderate-Income Households," Western New England College of Law, April 2008.

Roundtable, "Addressing the Foreclosure Crisis: A Hamilton Project Policy Discussion," Brookings Institution, Washington DC, March 2008, available at http://www.brookings.edu/events/2008/~media/Files/events/2008/0314_mortgage/20080314_mortgage.pdf.

Presented "Building Inclusive Financial Systems," World Bank, Washington, D.C., January 2008.

Presented "Savings and Financial Services for Low- and Moderate-Income Households: Evidence from the Detroit Area Survey, Skillman Foundation Good Neighborhood Communities Economic Development Forum, University of Michigan, Detroit Center, January 2008.

Presented "Behaviorally Informed Home Mortgage Regulation" at conference on "Understanding Consumer Credit: A National Symposium on Expanding Access, Informing Choices and Protecting Consumers, Joint Center on Housing Studies, Harvard Business School, November 2007.

Presented "Paying to Save: Tax Withholding and Asset Allocation Among Low- and Moderate-Income Taxpayers," Conference on Empirical Legal Studies, New York University Law School, November 2007.

Discussant, for C. Peterson, "Usury Law, Payday Loans and Statutory Sleight of Hand: An Empirical Analysis of America's Credit Pricing Limits," Conference on Empirical Legal Studies, New York University Law School, November 2007.

Presented, "Paying to Save: Tax Withholding and Asset Allocation Among Low- and Moderate-Income Taxpayers," Malcolm Wiener Center Inequality and Social Policy Seminar Series, John F. Kennedy School of Government, Harvard University, November 2007.

Presented, "Behaviorally Informed Credit Market Regulation," at conference on "Behavioral Foundations of Policy," Princeton University, October 2007.

Presented, "Savings & Financial Services for Low- and Moderate-Income Households: Evidence from the Detroit Area Survey," National Savings Forum, Consumer Federation of America, October 2007.

Presented, "Financial Services and Savings Behaviors of Low- and Moderate-Income Households: Evidence from the Detroit Area Study," at conference on "Access, Assets & Poverty," National Poverty Center, Washington DC, October 2007.

Presented series of papers regarding Detroit Area Household Financial Services Study for "Payments, Credit, and Savings: The Experience for LMI Households," Federal Reserve Bank of Philadelphia, May 2007, available at <http://www.philadelphiafed.org/pcc/conferences/2007/C2007MayExperienceforLMI.pdf>.

Presented, "Poverty and Financial Exclusion, Evidence from a New Survey," Yale Law School, April 2007.

Presented, "Financial Service and Savings Behaviors of Low- and Moderate-Income Households: Evidence from a New Survey," AARP Foundation Board of Directors Meeting, April 2007.

Presented, "Consumer Indebtedness in the Alternative Financial Services Market: Payday Loans and Other Sources of Credit," Harvard Law School-University of Texas Law School Joint Conference on Commercial Law Realities, Austin, Texas, April 2007.

Presented, "Poverty, Financial Services, and Saving: Evidence from the Detroit Area Study," Conference on "Looking Ahead to the Next 30 Years of Child Advocacy," University of Michigan Law School, March 2007.

Presented, "Is Competition Enough? A Comment on Bond, Musto & Yilmaz, Predatory Lending in a Rational World," New York University Law School-University of Pennsylvania Law School Conference on Law & Finance, February 2007.

Presented, "Credit Where it Counts," Community Development Financial Institutions Clinic, Yale Law School, December 2006.

Presented, "Tax Preparation Services for Low- and Moderate-Income Households: Evidence from a New Survey," Center for Law, Business & Economics, University of Texas Law School, November 2006.

Presented, "Tax Preparation Services for Low- and Moderate-Income Households: Evidence from a New Survey," National Poverty Center, Gerald R. Ford School of Public Policy, University of Michigan, November 2006.

Presented, "Transforming the Financial Services Market for Low- and Moderate-Income Households," University of Michigan Ross School of Business, October 2006.

Presented, "Transforming the Financial Services Market for Low- and Moderate-Income Households," Center on Poverty, Work and Opportunity, University of North Carolina, Chapel Hill, October 2006.

Participant, invited roundtable discussion on empirical work in financial services, Harvard Business School-FDIC forum and Harvard University Joint Center for Housing Studies, October 2006.

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 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?" 20th 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, http://www.chicagofed.org/news_and_conferences/conferences_and_events/2006_bsc_agenda.cfm, (with Ed Bacheider & Jane Dokko).

Presented, "Living on the Edge of Bankruptcy: Evidence from a New Survey," Harvard-University of Texas Joint Conference on Commercial Law Realities, 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," Community Development Financial Institutions Clinic, 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 41st 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.

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.

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.

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.

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.

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.

Moderator and presenter, "Providing Access: IDAs and Other Financial Services for Low-Income Clients," IDA Learning Conference, Windsor, Canada, April 5, 2002.

Presented "Access to Financial Services in the 21st Century: Five Opportunities for the Bush Administration & the 107th 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

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.

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Presented, "Combating Predatory Lending," National Association of Attorneys General, Predatory Lending Summit, Portland, Maine, November 15, 2000, available at <http://www.treasury.gov/press-center/press-releases/Pages/ls1025.aspx>.

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.treasury.gov/press-center/press-releases/Pages/ls692.aspx>.

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.