

Vijay Raghavan

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[Bio](#) ♦ [SSRN](#) ♦ [Twitter](#) ♦ [Email](#)

Academic Appointment

Brooklyn Law School

Associate Professor of Law

Assistant Professor of Law (July 2020 – July 2023)

Courses taught: Consumer Law, Contracts, Secured Transactions, Debt & Money

Scholarship

[*The Case Against the Debt Tax*](#), 91 FORDHAM L. REV. 1849 (2023)

Inframarginalism & Economism, in THE INFRAMARGINAL REVOLUTION: MARKETS AS WEALTH DISTRIBUTORS (Ramsi Woodcock ed., Cambridge Univ. Press forthcoming)

[*Shifting Burdens at the Fringe*](#), 102 B.U. L. REV. 1301 (2022) (symposium)

[*Consumer Law's Equity Gap*](#), 2022 UTAH L. REV. 511

[*Rating Analyst Degrees of Freedom*](#), 87 UMKC L. REV. 335 (2019)

[*Imprudent Student Lending*](#), 2018 UTAH L. REV. 919 (w/ [Joe Sanders](#)) (symposium)

Consumer Financial Law's Counter Logic (working paper)

Safe Credit: A Probabilistic Approach (unpublished manuscript), [email](#) me if you want to read it

Recent Presentations (Academic and Select Others)

2023

- *Panelist*, [Money as a Democratic Medium 2.0](#), Harvard Law School (June)
- *Workshop*, Villanova School of Law (April)
- *Co-Organizer*, Household Finance and Community Development: Assessing Challenges, Inequities, and Opportunities, The University of Memphis School of Law (March)
- *Presenter*, Automating Bias, Cardozo Law Review Symposium (January)
- *Workshop*, Financial Institutions & Consumer Financial Services Works-in-Progress, Association of American Law Schools Annual Meeting (January)

2022

- *Workshop*, Global Bankruptcy Scholars Workshop, Brooklyn Law School (November)
- *Presenter*, Innovations in Housing Debt Law, Law & Society Association Annual Meeting (July)
- *Panelist*, Consumer Finance and Lending, National Association of Attorneys General Consumer Protection Conference (May)
- *Presenter*, Enforcement Issues in Consumer Law, Teaching Consumer Law Conference (May)
- *Panelist*, BNPL: Friend or Foe?, Roundtable on Buy Now, Pay Later Lending, Kennedy School (January)

2021

- *Presenter*, Law, Markets, and Distribution, Boston University Law Review Symposium, (November)
- *Panelist*, Fair Lending & Artificial Intelligence, Consumer Financial Services Committee Spring Meeting (April)
- *Panelist*, Future of Consumer Protection, Consumer Law Student Summit, Berkeley (March)
- *Workshop*, [Consumer Law Scholars Conference](#), Berkeley School of Law (March)
- *Panelist*, Redistribution through Antitrust and Consumer Law, [Inframarginalism & Internet Conference](#) (February)
- *Workshop*, Junior Consumer Law Scholars Works-in-Progress, Association of American Law Schools Annual Meeting (January)

Education

The University of Chicago Law School
J.D., 2007

University of Southern California
B.S., 2002; Major in Computer Science

Professional Experience

Illinois Department of Financial & Professional Regulation
Deputy Director, [Division of Financial Institutions](#) (June 2019 – March 2020)

- I regulated payday, title, and installment lending in Illinois.

Illinois Attorney General
Assistant Attorney General, Consumer Fraud Bureau (June 2011 – May 2019)

- [Fraud. Lots and lots of fraud.](#)

Prairie State Legal Services, Inc.
Christine A. Brunswick Public Service Fellow (February 2009 – May 2011)

- I [created](#) a [low-income taxpayer clinic](#).

Skadden, Arps, Slate, Meagher & Flom LLP
Associate (September 2007 – February 2009), *Summer Associate* (2006)

- [Elective cash-stock dividends for REITs](#) and a few other things

[Greene St. Recording](#)

Unpaid intern (Summer 1999)

Admissions

Illinois (inactive)