

Vijay Raghavan

250 Joralemon St. ♦ Brooklyn, NY 11201

[Bio](#) ♦ [SSRN](#) ♦ [Email](#)

Academic Appointment

Brooklyn Law School

Associate Professor of Law

Co-Director, Edward V. Sparer Public Interest Law Fellowship Program (August 2023 – present)

Assistant Professor of Law (July 2020 – July 2023)

Primary Courses: Contracts, Secured Transactions, Consumer Protection

Scholarship

[*The Radical Potential of Consumer Financial Protection*](#), 66 B.C. L. REV. (forthcoming Apr. 2025)

Inframarginalism & Economism, in THE INFRAMARGINAL REVOLUTION: MARKETS AS WEALTH DISTRIBUTORS (Ramsi Woodcock ed., Cambridge Univ. Press forthcoming 2024)

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

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

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

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

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

Academic Presentations

The Disappearing Logic of Article 9

Global Bankruptcy Scholars Workshop, Brooklyn Law School (forthcoming October 2024)

Cardozo Metropolitan Junior Scholars' Workshop (forthcoming September 2024)

Teaching Consumer Law Conference, University of New Mexico School of Law (May 2024)

Junk Fees: A Heterodox Approach

Law & Society Association Annual Conference (June 2024)

The Radical Potential of Consumer Financial Protection

[Money as a Democratic Medium 2.0](#), Harvard Law School (June 2023)

Financial Institutions & Consumer Financial Services Works-in-Progress, Association of American Law Schools Annual Meeting (January 2023)

[*The Case Against the Debt Tax*](#)

Tax Policy Colloquium, LMU Loyola Law School (October 2023)

Faculty Workshop, Villanova School of Law (April 2023)

[Business Scholarship Podcast](#) (March 2023)

Global Bankruptcy Scholars Workshop, Brooklyn Law School (November 2022)

Benchmarking Discrimination

Automating Bias, Cardozo Law Review Symposium (January 2023)

Boundary Problems in Consumer Law

Law & Society Association Annual Meeting (July 2022)

Teaching Consumer Law Conference, University of New Mexico School of Law (May 2022)

Shifting Burdens at the Fringe

Law, Markets, and Distribution, Boston University Law Review Symposium (November 2021)

Consumer Law's Equity Gap

[Consumer Law Scholars Conference](#), Berkeley School of Law (March 2021)

Redistribution through Antitrust and Consumer Law, [Inframarginalism & Internet Conference](#) (February 2021)

Junior Consumer Law Scholars Works-in-Progress, Association of American Law Schools Annual Meeting (January 2021)

Other Presentations & Panels

Moderator, Debt, Solidarity, and Economic Justice, Brooklyn Book Fest (forthcoming September 2024)

Discussant, [Medicalizing Inequity: The Risks of Financial Wellness for Workers](#), New York University (forthcoming September 2024)

Discussant, Roundtable Discussion with CFPB's Director of Supervision & General Counsel (forthcoming September 2024)

Discussant, Consumer Law Scholars Conference, Berkeley School of Law (March 2024)

Moderator, Community Reinvestment and the Financial System, The University of Memphis School of Law (March 2023)

Panelist, Consumer Finance and Lending, National Association of Attorneys General Consumer Protection Conference (May 2022)

Panelist, BNPL: Fried of Foe?, Roundtable on Buy Now, Pay Later Lending, Kennedy School (January 2022)

Panelist, Future of Consumer Protection, Consumer Law Student Summit, Berkeley (March 2021)

Discussant, Consumer Law Scholars Conference, Berkeley School of Law (March 2020)

Select Service

Organizing Committee, Consumer Law Scholars Conference (2024 – present)

Appointments Committee, Brooklyn Law School (2021 – 24)

Co-Organizer, Herff Chair of Excellence Symposium, The University of Memphis School of Law (March 2023)

Long-Range Planning Committee, Brooklyn Law School (2023 – 24)

Faculty Advisor, South Asian Law Students Association, Brooklyn Law School (2023 – present)

Education

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

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

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)