

Lindsay Sain Jones

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ACADEMIC EMPLOYMENT

Assistant Professor of Legal Studies, University of Georgia, Terry College of Business

Courses:

FinTech and Financial Services Law (LEGL 4700, LEGL 6700)

Legal and Regulatory Environment of Business (LEGL 2700)

EDUCATION

J.D. *magna cum laude*, University of Georgia, 2014

B.B.A. *summa cum laude*, Georgia State University, 2007

PUBLICATIONS

Journal Articles

- 2024 Rebooting the Community Reinvestment Act (with Goldburn P. Maynard, Jr.) 61 *American Business Law Journal* (accepted Dec. 19, 2023)
- 2024 Investor Driven Climate Accountability (with Kimberly Houser), 57 *UC Davis Law Review* (accepted March 6, 2023)
- 2023 Unfulfilled Promises of the FinTech Revolution (with Goldburn P. Maynard, Jr.), 111 *California Law Review* 801 (accepted Feb. 20, 2022)
- 2023 On the Systemic Importance of Digital Platforms (with Tim Samples) 25 *University of Pennsylvania Journal of Business Law* 141 (accepted Apr. 26, 2022)
- 2022 Who's Keeping Score?: Oversight of Changing Consumer Credit Data Infrastructure (with Janine Hiller), 59 *American Business Law Journal* 61 (accepted Mar. 30, 2021)
- 2022 Beyond the Hype: A Practical Approach to CryptoReg, 25 *Virginia Journal of Law & Technology* 176 (accepted Aug. 8, 2021)
- 2021 Aligning National Bank Priorities with the Public Interest: National Benefit Banks and a New Stakeholder Approach, 58 *American Business Law Journal* 5 (accepted Aug. 12, 2020)
- 2015 Putting the Wild Back in Wilderness: An Argument for a More Natural Approach to Wildlife Management in Wilderness, 6 *George Washington Journal of Energy and Environmental Law* 21.
- 2013 The Problem with the Bureau of Land Management's Delegation of Wildlife Management in Wilderness, 47 *Georgia Law Review* 1281.

In Preparation

Finance, Technology, and the Rebirth of Antitrust (with Gregory Day) (submission phase)

Reviving the FinTech Charter (drafting phase)

FinTech Shadowbanking (research phase)

Money as the Market (research phase)

PRESENTATIONS AND PANELS

- 2023 “Reviving the FinTech Charter,” Southeastern Academy of Legal Studies in Business, Greenville, South Carolina, November.
- 2023 “Investor Driven Climate Accountability,” ESG and Corporate Sustainability: Global Perspectives on Regulatory Reform Symposium, UGA Law’s Dean Rusk International Law Center and the *Georgia Journal of International and Comparative Law*, Athens, Georgia, October.
- 2023 “Reviving the FinTech Charter,” Women in Law and Finance Conference, The Wharton School of the University of Pennsylvania, Philadelphia, Pennsylvania, September.
- 2023 “Finance, Technology, and the Fall of Antitrust,” Academy of Legal Studies in Business, San Diego, California, July.
- 2023 “Investor Driven Climate Accountability,” Academy of Legal Studies in Business, San Diego, California, July.
- 2023 “Fintech & Financial Inclusion,” The Future of Fintech Conference, University of Michigan’s Ross Fintech Initiative and Center on Finance, Law & Policy, Ann Arbor, Michigan
- 2023 “Rebooting the Community Reinvestment Act,” Huber Hurst Research Seminar, University of Miami, Coral Gables, Florida, January.
- 2022 “Money, Technology, and Antitrust,” Southeastern Academy of Legal Studies in Business, New Orleans, Louisiana, November.
- 2022 “FinTech Antitrust,” Academy of Legal Studies in Business, Louisville, Kentucky, July.
- 2022 “Rebooting the Community Reinvestment Act,” Academy of Legal Studies in Business, Louisville, Kentucky, July.
- 2022 “On the Systemic Importance of Digital Platforms,” Workshop on Systemic Importance, June.
- 2022 “Unfulfilled Promises of the FinTech Revolution,” Financial Regulation Workshop, March.
- 2022 “Unfulfilled Promises of the FinTech Revolution,” Symposium on the Changing Faces of

- Business Law and Sustainability, *American Business Law Journal*, Mansfield, Connecticut, February.
- 2022 “Systemically Important Platforms,” Academy of Legal Studies in Business Technology Section Colloquium, January.
- 2021 “Systemically Important Platforms,” Southeastern Academy of Legal Studies in Business, Savannah, Georgia, November.
- 2021 “Beyond the Hype: A Practical Approach to CryptoReg,” Academy of Legal Studies in Business, Minneapolis, Minnesota, August.
- 2021 “Unfulfilled Promises of the FinTech Revolution,” Academy of Legal Studies in Business, Minneapolis, Minnesota, August.
- 2021 “Financial Regulation in the Biden Administration: What to Expect,” Panelist, Academy of Legal Studies in Business, Minneapolis, Minnesota, August.
- 2021 “Getting Published in the *ABLJ*: Debunking Myths and Writing the Best Scholarship – New Authors’ Perspectives,” Panelist, Minneapolis, Minnesota, August.
- 2021 Law and Ethics of Big Data Conference, Discussant, Georgia Tech University, Atlanta, Georgia, April.
- 2020 New Frontiers in Social Entrepreneurship Research, 17th Annual Social Entrepreneurship Conference, Discussant, Indiana University, Bloomington, Indiana, November
- 2020 New Forms of Governance and Profit-with-Purpose Companies Conference, Commenter, Mines Paristech, Paris, France, September.
- 2020 “Too Big Not to Change: Realigning National Banks Priorities with Public Interest,” Academy of Legal Studies in Business, Providence, Rhode Island, August.
- 2020 “Who’s Keeping Score? Imposing Duties on Credit Gatekeepers,” Academy of Legal Studies in Business, Providence, Rhode Island, August.
- 2020 Junior Scholars in Legal Studies Lecture Series, Commenter, University of Georgia, Athens, Georgia, Summer.
- 2020 Law and Ethics of Big Data, Commenter, Georgia Tech University, Atlanta, Georgia, March.
- 2019 “Too Big Not to Care: Enabling National Banks to Become Social Enterprises,” Academy of Legal Studies in Business, Montreal, Quebec, August.
- 2014 “Putting the Wild Back in Wilderness: An Argument for a More Natural Approach to Wildlife Management in Wilderness,” J.B. and Maurice C. Shapiro Environmental Law Symposium, George Washington University Law School, Washington, D.C., March.

- 2013 The Press and the Constitution 50 Years After *New York Times v. Sullivan* Symposium, Introduction, University of Georgia School of Law, Athens, Georgia, November.

MEDIA CONTRIBUTIONS

Money Magazine (August 7, 2023)

Print interview about the overlooked costs of alternative credit scoring.

Oxford Business Law Blog (July 27, 2022)

Post entitled “On the Systemic Importance of Digital Platforms” (with Tim Samples).

Money Magazine (July 14, 2022)

Print interview about credit reporting agencies’ use of alternative credit data.

Marketplace Tech, NPR (July 7, 2022)

On-air interview on alternative credit scoring models.

Newsweek (May 20, 2022)

Print interview on use of fringe alternative data by certain fintech lenders.

AWARDS AND HONORS

- 2023 Holmes-Cardozo Award for Best Submitted Conference Paper at ALSB Annual Conference
2023 Award for Best Environmental Paper at ALSB Annual Conference
2023 Terry College of Business Outstanding Teacher
2022 Lilly Teaching Fellow
2021 Hoeber Memorial Award for Excellence in Research
2021 Teaching Academy Fellow
2014 Order of the Coif
2013 Law School Association Scholar
2012 CALI Award for Excellent Achievement in the Study of Contracts and Sales
2012 Best Note Award Winner
2007 William S. Kell President’s Award for Academic Excellence (First Honor Graduate)

SERVICE AND AFFILIATIONS

Department

Member, Search Committee, 2022-current

College

Vice Chair, Diversity Advisory Board, 2023-current

Member, Diversity Advisory Board, 2021-current

Member, Grade Appeals Committee, 2022

Academy

Co-Chair, Technology Section, Academy of Legal Studies in Business, 2023-current
Chair, FinTech Special Interest Group, Technology Section, Academy of Legal Studies in Business, 2021-2023

Member, Academy of Legal Studies in Business, 2018-current

Member, Southeastern Academy of Legal Studies in Business, 2020-current

Journal

Ad Hoc Reviewer, *American Business Law Journal*, 2019-current

Ad Hoc Reviewer, *Journal of Legal Studies in Business*, 2021-current

Executive Symposium Editor, *Georgia Law Review*, 2013-2014

Articles Editor, *Georgia Law Review*, 2012-2013

Community

Transition Into Law Practice Program (TILPP) Mentor, State Bar of Georgia, 2022-current

Volunteer Mentor, WomenLead, J. Mack Robinson College of Business, 2017-current

Volunteer Coach, State Bar of Georgia, Georgia Diversity Program, 2015-2020

Member, American Constitution Society, 2017-2020

PROFESSIONAL EXPERIENCE

2014-2020	Associate Attorney, Jones Day
2013	Summer Associate, Jones Day
2012	Summer Law Clerk, The Honorable Justice Keith R. Blackwell
2009-2011	Senior Associate, TriMont
2008	Associate, TriMont
2007	Financial Analyst, TriMont

BAR ADMISSIONS

Georgia and U.S. District Court for the Northern District of Georgia, 2014-current

CERTIFICATES

Diversity & Inclusion Professional Certificate, University of Georgia, 2021