Lindsay Sain Jones

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ACADEMIC APPOINTMENTS

University of Georgia, Athens, Georgia
Associate Professor of Business Law (with tenure), Terry College of Business, 2026-current
Courtesy Appointment, School of Law, 2025-current
Assistant Professor of Business Law, Terry College of Business, 2020-2026

Administrative Roles
Director of the Legal Studies Certificate Program, Terry College of Business, 2025-current
Coordinator of the Undergraduate Business Law Program, Terry College of Business, 2025-current

PUBLICATIONS

Journal Articles

2026 In Defense of "Regulation by Enforcement," 61 *Georgia Law Review* (accepted Apr. 20, 2026).

2026 Money and Sovereignty, 28 *N.Y.U. Journal of Legislation and Public Policy* 413 (accepted Aug. 28, 2025).

2026 Antitrust for the FinTech Era (with Greg Day), 63 *American Business Law Journal* 57 (accepted Feb. 19, 2025)

2025 Nonbanks and the Social Contract, 103 *North Carolina Law Review* 1031 (accepted Aug. 13, 2024)

2024 Rebooting the Community Reinvestment Act (with Goldburn P. Maynard, Jr.) 61 *American Business Law Journal* 167 (accepted Dec. 19, 2023)

2024 Investor Driven Climate Accountability (with Kimberly Houser), 57 *UC Davis Law Review* 2627 (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

Under Review

Standing to Challenge Covert Website Surveillance (submission phase)

In Preparation

The End of Disparate Impact Claims under the ECOA (drafting phase)

Data Breach Standing in the Shadow of TransUnion (research phase)

The Financial Data Privacy Gap (planning phase)

PRESENTATIONS AND PANELS

2026 "The End of Disparate Impact Claims under the ECOA," submitted for presentation at the Southeastern Academy of Legal Studies in Business, Atlanta, Georgia, November.

2026 "Standing to Challenge Covert Website Surveillance," Academy of Legal Studies in Business, Minneapolis, Minnesota, July.

2026 "Data Breach Standing in the Shadow of TransUnion," Academy of Legal Studies in Business, Minneapolis, Minnesota, July.

2026 "In Defense of 'Regulation by Enforcement'," The Evolving Landscape of Financial Regulation: Administrative Law, Agency Independence, and Beyond, Association of American Law Schools, New Orleans, Louisiana, January.

2025 "In Defense of 'Regulation by Enforcement,'" Southeastern Academy of Legal Studies in Business, Asheville, North Carolina, November.

2025 "Shadow Credit Bureaus," Academy of Legal Studies in Business, Providence, Rhode Island, July.

2025 "Money and Sovereignty," Academy of Legal Studies in Business, Providence, Rhode Island, July.

2025 "Implications of *Loper Bright Enterprises v. Raimondo* on Financial Regulation," Academy of Legal Studies in Business, Providence, Rhode Island, July.

2025 "Money and Sovereignty," Wharton Financial Regulation Conference, Philadelphia, Pennsylvania, April.

2024 "Money and Sovereignty," Southeastern Academy of Legal Studies in Business, Atlanta, Georgia, November.

2024 "Money and Sovereignty," Women in Law and Finance Conference, The Wharton School of the University of Pennsylvania, Philadelphia, Pennsylvania, September.

2024 "Nonbanks and the Social Contract," Academy of Legal Studies in Business, Washington, DC, August.

2024 "Innovative Pedagogy: Active Learning in Legal Studies at UGA," Academy of Legal Studies in Business, Washington, DC, August.

2024 ABLJ Invited Scholars Colloquium, Discussant, Academy of Legal Studies in Business, Washington, DC, August.

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

American Banker (January 30, 2026)
Print interview about the scope of national trust bank charters.

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.

EDUCATION

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

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

AWARDS AND HONORS

2026 Early Career Achievement Award, Academy of Legal Studies in Business
2026 Hoeber Memorial Award for Excellence in Research, *American Business Law Journal*
2026 Student Career Success Influencer Award, UGA Career Center
2025 Outstanding Reviewer Award, *American Business Law Journal*
2025 Student Career Success Influencer Award, UGA Career Center
2024 Student Career Success Influencer Award, UGA Career Center
2025 Active Learning Change Grant: Legal Studies, UGA Center for Teaching and Learning
2023 Holmes-Cardozo Best Paper Award, Academy of Legal Studies in Business

2023 Best Environmental Paper Award, Academy of Legal Studies in Business
2023 Terry College of Business Outstanding Teacher
2022 Lilly Teaching Fellow, University of Georgia
2021 Hoeber Memorial Award for Excellence in Research, *American Business Law Journal*
2021 Teaching Academy Fellow, University of Georgia
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)

COURSES

FinTech and Financial Services Law (LEGL 4700, LEGL 6700)
Legal and Regulatory Environment of Business (LEGL 2700)
Crisis and Innovation: Lessons from Finance and Tech (INTB 5100)

SERVICE AND AFFILIATIONS

Department
Director of the Legal Studies Certificate Program, 2025-current
Coordinator of the Undergraduate Legal Studies Program, 2025-current
Member, Search Committee, 2026
Third Year Review Committee, 2026
Chair, Grade Appeal Committee, 2025
Chair, Grade Appeal Committee, 2025
Member, Search Committee, 2024-2025
Member, Search Committee, 2023-2024
Member, Grade Appeal Committee, 2024
Member, Search Committee, 2022-2023

College
Member, Grade Appeals Committee, 2026
Vice Chair & Education Chair, Faculty & Staff Advisory Council, 2023-2025
Member, Faculty & Staff Advisory Council, 2021-2025
Member, Grade Appeals Committee, 2022

University
Affiliate, Owens Institute for Behavioral Research, 2025-current

Academy
Co-Chair, Technology Section, Academy of Legal Studies in Business, 2023-2025
Chair, FinTech 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
Staff Editor, *American Business Law Journal*, 2025-current
Ad Hoc Reviewer, *American Business Law Journal*, 2019-2025
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
Volunteer Mentor, WomenLead, J. Mack Robinson College of Business, 2017-current
Transition Into Law Practice Program (TILPP) Mentor, State Bar of Georgia, 2022-2023
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 Judicial Extern, 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