

# Lindsay Sain Jones

Terry College of Business, University of Georgia  
A-419 Moore-Rooker Hall • Athens, GA 30602  
LSainJones@uga.edu • 706-542-3235

## ACADEMIC APPOINTMENTS

---

University of Georgia, Athens, Georgia

Associate Professor of Legal Studies (with tenure), Terry College of Business (eff. Aug. 1, 2026)

Courtesy Appointment, School of Law, 2025-current

Assistant Professor of Legal Studies, Terry College of Business, 2020-current

### Administrative Roles

Director of the Legal Studies Certificate Program, Terry College of Business, 2025-current

Coordinator of the Undergraduate Legal Studies Program, Terry College of Business, 2025-current

## PUBLICATIONS

---

### Journal Articles

- 2026 In Defense of "Regulation of 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

### **In Preparation**

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

Standing for Covert Website Surveillance (drafting phase)

The Financial Data Privacy Gap (research phase)

### **PRESENTATIONS AND PANELS**

---

- 2026 “Standing for Covert Website Surveillance,” accepted for presentation at the Academy of Legal Studies in Business, Minneapolis, Minnesota, July.
- 2026 “Data Breach Standing in the Shadow of TransUnion,” accepted for presentation at the 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, 17<sup>th</sup> 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**

---

2025 *American Business Law Journal* Outstanding Reviewer Award

2025 Student Career Success Influencer Award

2024 Student Career Success Influencer Award

2025 Active Learning Change Grant: Legal Studies, UGA Center for Teaching and Learning

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 Hoerber 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)

## **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