

Lindsay Sain Jones

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ACADEMIC APPOINTMENTS

Assistant Professor of Legal Studies, University of Georgia, Terry College of Business, 2020-current
Courtesy Appointment, University of Georgia, School of Law, 2025-current

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)

PUBLICATIONS

Journal Articles

- 2025 Antitrust for the FinTech Era (with Greg Day), 63 *American Business Law Journal* (accepted Feb. 19, 2025)
- 2025 Nonbanks and the Social Contract, 103 *North Carolina Law Review* (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

Money and Sovereignty (drafting phase) (target journal: *American Business Law Journal*)

Measuring the Impact of the Commonwealth Athens Opportunity Loan Intervention on the Financial Wellbeing and Health of Low-Income Workers (with M. Ager and K. Watkins) (designing and planning phase) (target journal: *Journal of Empirical Legal Studies*)

PRESENTATIONS AND PANELS

- 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

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 Student Career Success Influencer Award
- 2024 Student Career Success Influencer Award
- 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)

SERVICE AND AFFILIATIONS

Department

- 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

- Vice Chair & Education Chair, Faculty & Staff Advisory Council for Inclusive Excellence & Engagement, 2023-current
- Member, Faculty & Staff Advisory Council for Inclusive Excellence & Engagement, 2021-current
- 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-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

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