

**PROFESSOR CREOLA JOHNSON**

The Ohio State University Moritz College of Law  
55 West 12<sup>th</sup> Avenue  
Columbus, OH 43210-1391  
Contact info: professor.cre.johnson@proton.me;

**Academic Work Experience:**

**THE OHIO STATE UNIVERSITY MORITZ COLLEGE OF LAW**

**President’s Club Professor of Law** (2014 - Present)  
**Professor of Law** (2007 - 2014)  
**Associate Professor** (2003 - 2006)  
**Assistant Professor** (1999 - 2003)

Course offerings include Advertising Law, Bankruptcy/Debtor-Creditor Law, Consumer Law Seminar, Legal Methods, Sales, and Secured Transactions; Scholarly agenda includes publications about credit card usage, mortgage foreclosures, payday loans, and other predatory lending issues; Service includes academic advising as well as membership on various committees, the Graduate Studies Committee (chair 2024-present)

**TULANE UNIVERSITY LAW SCHOOL GRADUATE STUDIES COMMITTEE,**  
New Orleans, LA

**Visiting Associate Professor** (Spring 2007)  
Taught Contracts II and Predatory Lending Seminar.

**UNIVERSITY OF IOWA COLLEGE OF LAW, Iowa City, IA**

**Faculty Fellow** (1998 - 1999)  
Engaged in research and scholarship and received training in law school teaching

**WEST VIRGINIA UNIVERSITY COLLEGE OF LAW, Morgantown, WV**

**Adjunct Instructor** (Spring 1998)  
Taught appellate advocacy.

**Other Work Experience:**

**STAFF ATTORNEY** (1998)

**Neighborhood Legal Services Association, Pittsburgh, PA**  
Implemented and supervised bankruptcy project for law students to represent indigent debtors by preparing and filing petitions and other required documents for cases filed under Chapters 7 and 13 of the United States Bankruptcy Code.

**ASSOCIATE ATTORNEY** (1994 - 1998)

**Klett, Lieber, Rooney & Schorling, Pittsburgh, PA**  
Represented primarily secured creditors and lessors in cases filed under Chapters 7, 11, and 12 of the United States Bankruptcy Code. Litigation experience includes representing lessors and creditors in replevin and mortgage foreclosure actions and in contract disputes. Corporate law experience includes drafting various commercial agreements, examining documents to determine clients’ rights and liabilities, and advising a public agency regarding its statutory obligations.

**ACCOUNTING ANALYST**

(1989 - 1991)

**International Paper Company**, Natchez, MS

Prepared monthly analysis of operations; developed monthly selling and administrative expense analysis; assisted in preparation of annual operating budget and standard cost system revisions; and planned, organized, implemented, and evaluated computerized worksheets for monthly operating reports.

**EDUCATION:**

**WEST VIRGINIA UNIVERSITY COLLEGE OF LAW**, Morgantown, WV

**Doctor of Jurisprudence**, May, 1994 **Top 6%**, Ranked 10:154

Order of the Coif and Order of the Barrister

**LOUISIANA STATE UNIVERSITY**, Baton Rouge, LA

**Bachelor of Science-Accounting**, August 1989

**PUBLICATIONS:**

*Grand Theft Auto 2.0: Bankruptcy Courts Allow Auto Title Lenders to Ride Off in Consumer Debtors' Vehicles and Rip Off the Cash Payout Owed to Unsecured Creditors*, 97 AM. BANKRUPTCY L. J. 542 (2023).

*The Modern Family Debacle: Bankruptcy Judges Decide That Some of the Debtors' Loved Ones Do Not Count as Household Members*, 111 CAL. L. REV. 1027 (2023).

*Crushed By COVID-19 Medical Bills, Coronavirus Victims Need Debt Relief Under the Bankruptcy Code and Workers' Compensation Laws*, 125 PENN ST. L. REV. 453 (2021).

*Relief for Student Loan Borrowers Victimized by "Relief" Companies Masquerading as Legitimate Help*, 11 UC IRVINE L. REV. 105 (2020).

*Prosecuting Creditors and Protecting Consumers: Cracking Down on Creditors That Extort via Debt Criminalization Practices*, 80 LAW & CONTEMP. PROBS. 211 (2017).

*Consumer Credit in America: Past, Present and Future*, 80 LAW & CONTEMP. PROBS. 1 (2017) (Co-authored with Pamela Foohey, Jim Hawkins, and Nathalie Martin).

*Creditors' Use of Consumer Debt Criminalization Practices and Their Financial Abuse of Women*, 34.1 COLUMBIA J. GENDER & L. 5 (2016).

IS A LAW DEGREE STILL WORTH THE PRICE: IT DEPENDS ON WHAT THE LAW SCHOOL HAS TO OFFER YOU (Carolina Academic Press 2014).

*Fakers, Breachers, Slackers, and Deceivers: Opportunistic Actors During the Foreclosure Crisis Deserve Criminal Sanctions*, 40 CAPITAL U. L. REV. 853 (2012).

*Congress Protected the Troops: Can the New CFPB Protect Civilians from Payday Lending?*, 69 WASH. & LEE L. REV. 649 (2012).

*America's First Consumer Financial Watchdog is on a Leash: Can the CFPB Use its Authority to Declare Payday Loan Practices Unfair, Abusive, and Deceptive?*, 61 CATHOLIC U. L. REV. 381 (2012).

*Renters Evicted En Masse: Collateral Damage Arising From the Subprime Foreclosure Crisis*, 62 FLA. L. REV. 975 (2010)

*The Magic of Group Affinity: How Predatory Lenders Use Minorities to Target Communities of Color*, 17 GEORGETOWN J. POVERTY L. & POL'Y 165 (2010).

*Financial Literacy Education: Making Financial Literacy as High a Priority as Reading, Writing and Arithmetic*, 5 CONSUMER JOURNAL 8 (2008) (A publication of the Consumer Awareness Organisation in Nigeria).

*Fight Blight: Cities Sue Lenders to Hold Them Responsible for the Rise in Foreclosures and Abandoned Properties*, 2008 UTAH L. REV. 1169 (2008).

*Stealing the American Dream: Can Foreclosure-Rescue Companies Circumvent New Laws Designed to Protect Homeowners from Equity Theft?*, 2007 WIS. L. REV. 101 (2007)

*Degrees of Deception: Are Consumers and Employers Being Duped by Online Universities and Diploma Mills?*, 32 J.C. & U.L. 412 (2006).

*Credentialism and the Proliferation of Fake Degrees: The Employer Pretends to Need a Degree; The Employee Pretends to Have One*, 23 HOFSTRA LAB. & EMP. L.J. 269 (2006).

*"Maxed Out" College Students: A Call to Limit Credit Card Solicitations on College Campuses*, 8 N.Y.U. J. LEGIS. & PUB. POL'Y 191 (2004).

*Payday Loans: Shrewd Business or Predatory Lending?*, 87 MINN. L. REV. 1 (2002).

*Asset Accumulation and Welfare Reform: First We Need a Car and a Bed*, 2000 WIS. L. REV. 1221 (2000).

**BAR ADMISSION:** Pennsylvania 1994

**ACTIVITIES:**

**Fellow**, American College of Consumer Financial Services Lawyers, (2022) Membership in the College is limited to those who have achieved preeminence in the field of consumer financial services law and who have made substantial contributions in producing learning and scholarship in consumer financial services law through teaching, lecturing and published writings.

**Affiliated Faculty Member**, Criminal Justice Research Center, The Ohio State Univ., (2012 to present), regularly serve as a supervisor for undergraduate student interns working on an interdisciplinary project involving law and criminal justice.

**Board of Director Member**, (2009 to 2012) the American Board of Certification, participated in the drafting and grading of exams used to certify attorneys as specialists in business bankruptcy, consumer bankruptcy and creditors' rights law.

**Member**, various professional legal organizations, including the American Bar Association and the Ohio State Bar Association.

**Member**, (2006 to 2009), Save Our Homes Task Force for Franklin County; participated in monthly sessions that result in the creation and expansion of programs aimed at preventing foreclosures through consumer education and curbing foreclosures through loss mitigation programs.

**Commissioner**, (2007 to 2010), the Ohio Commission on Personal Finance Education, appointed by Ohio Treasurer of State Richard Cordray; participated in monthly meetings with other commissioners to create and expand programs to increase financial literacy throughout the state; and periodically gave presentations on consumer issues, including the impact of credit card solicitations on college campuses and pending legislation aimed at protecting college students.

## **PRESENTATIONS:**

**Speaker and Co-Panelist**, Implementation of Formative Assessments in a Consumer Law Course, Teaching Consumer Law Conference, hosted by The Center for Consumer Law & Economic Justice at the UC Berkeley School of Law and The Center for Consumer Law at the University of Houston Law Center Santa Fe, NM, May 18, 2024

**Speaker** (virtual), The Devolution of Payday Lending, the Consumer Advocacy & Financial Regulation Organization, University of Michigan Law School, Mar. 11, 2024

**Speaker**, "The Modern Family Debacle: Bankruptcy Judges Decide That Some of the Debtors' Loved Ones Do Not Count as Household Members," Frank W. Koger Bankruptcy Symposium, U.S. Bankruptcy Court for Western District of Missouri, Charles Evans Whittaker Courthouse in Kansas City, Missouri, May 12, 2023

**Symposium Co-organizer & Panel Moderator**, Regulating Fair lending, "Automating Bias: A Symposium on Artificial Intelligence and Discrimination in Consumer Credit Markets," Cardozo Law Review, Yeshiva University, Benjamin N. Cardozo School of Law, Jan. 25, 2023.

**Speaker** (virtual), discussant for two papers presented at the Virtual Symposium on Consumer Protection in the Online Ecosystem, hosted by the Consumer Law Review at Loyola University Chicago School of Law, Apr. 1, 2022

**Speaker** (virtual), “Car Title Loans: Stealing Debtors’ Equity and Leaving them with No Wheels,” AALS Virtual Pop-Up Poverty Law Conference, Mar. 25, 2022

**Speaker** (virtual), “High-Cost Lenders’ Discriminatory Advertising Targeted to Communities of Color by Featuring African-American and Latinx Models as Consumers,” The CFPB Academic Advisory Roundtable, Berkeley Center for Consumer Law & Economic, Berkeley School of Law, Jan. 14, 2022.

**Speaker** (virtual), “Student Loan Borrowers Need to Beware,” American Bar Association, Young Lawyers’ Division, Live Webinar: Student Debt: Is it a Consumer Protection Issue?, Apr. 13, 2021.

**Speaker** (virtual), Mock Law Class & Career Options with a Law Degree, Annual Freshmen Foundations for 9th Graders, Virtual Campus Visit Day, Young Scholars Program at The Ohio State University, Columbus, OH, March 22, 2021.

**Speaker** (radio), Predatory Lending, Live Radio Show, Minnesota Public Radio, Hosted by Chris Farrell, Chief Economics Correspondent, St. Paul, MN, Feb. 23, 2021.

**Speaker** (virtual), “Debt Relief Scams in the 21<sup>st</sup> Century,” the 2020 Biennial Browning Symposium: Consumer Law in the 21<sup>st</sup> Century, Montana Law Review, at the University of Montana Blewett School of Law, Missoula, MT, Sept. 25, 2020.

**Speaker**, “Relief for Student Loan Borrowers Victimized by ‘Relief’ Companies Masquerading as Legitimate Help,” Annual Consumer Law Scholars Conference, the Center for Consumer Law & Economic Justice, University of California, Berkeley School of Law Berkeley, CA, Mar. 5, 2020.

**Speaker**, “Relief for Student Loan Borrowers Victimized by ‘Relief’ Companies Masquerading as Legitimate Help,” Symposium: Consumer Protection in the Age of the Student Debt Crisis, University of California, Irvine School of Law, Irvine, CA, Feb. 21, 2020.

**Testimony** (oral and written), Congressional Hearing: Rent-A-Bank Schemes and New Debt Traps: Assessing Efforts to Evade State Consumer Protections and Interest Rate Caps, Committee on Financial Services, U.S. House of Representatives, Wash. D.C., Feb. 5, 2020.

**Discussant**, Student Loan Law Initiative’s Colloquium on Student Loan Law, Student Borrower Protection Center, University of California, Irvine School of Law, Irvine, CA, Oct. 4, 2019.

**Speaker**, “Legal Firepower is Necessary to Combat Relief Companies that Weaponize Modern Technology to Scam Student Loan Borrowers,” The 17th Conference of the International Association of Consumer Law, Indiana University Robert H. McKinney School of Law, Indianapolis, IN, June 12, 2019.

**Discussant**, Proposed Research on Consumer Law in Prisons and Jails, Inaugural Consumer Law Scholars Conference, the Center for Consumer Law & Economic

Justice, University of California, Berkeley School of Law, Berkeley, CA, Feb. 21, 2019.

**Speaker and Co-Panelist**, Scaffolding in Legal Education Panel, hosted by West Academic, Southeastern Association of Law Schools Annual Meeting, Fort Lauderdale, FL, Aug. 9, 2018

**Speaker and Co-Panelist**, Implementation of Formative Assessments in a Consumer Law Course, Teaching Consumer Law Conference, Santa Fe, NM, May 18, 2018

**Speaker**, Mock Law Class & What Can You Do with a Law Degree?, Young Scholars Program 9th Grade Campus Visit Day, The Ohio State University, Columbus, OH, March 23, 2018

**Speaker and Co-Panelist**, The Wolf (of Wall Street?) at the Door: Lending to the Financial Underclass, National Conference of Bankruptcy Judges, Las Vegas, NV, Oct. 9, 2017

**Speaker and Co-Panelist**, The Future of Independent Agencies and Consumer Protection after *PHH Corp. v. CFPB*, Southeastern Association of Law Schools Annual Meeting, Boca Raton, FL, Aug. 2, 2017

**Speaker**, “Is Pursing a Law Degree Still Worth the Price in 2016?,” sponsored by the Undergraduate Black Law Student Association at The Ohio State University, The Ohio Union, Columbus, Ohio, Feb. 17, 2016.

**Speaker and Co-Panelist**, “Contractual Duplicity: Creditors Force Consumers into Arbitration While Exploiting the Criminal Justice System to Arrests Consumers Who Cannot Pay,” the Annual International Conference on Contracts Law, St. Mary's University School of Law, San Antonio, TX, Feb. 28, 2016.

**Radio Guest Speaker**, “Potential Impact of CFPB’s Proposed Payday Lending Rules,” “Knowledge@Wharton”, call-in business interview program, broadcasted live from The Wharton School, at the University of Pennsylvania, June 6, 2016.

**Speaker and Co-Panelist**, “Consumer Debt Criminalization Tactics Constitute Extortion and Must Be Stopped,” Consumer Credit in America Symposium, Duke University School of Law, Durham, NC, September 29, 2016.