

LUKE D. HERRINE
610.639.8324 | lherrine@law.ua.edu

FACULTY APPOINTMENTS

BROOKLYN LAW SCHOOL

Visiting Assistant Professor (July 2026 – Present)

UNIVERSITY OF ALABAMA LAW SCHOOL

Assistant Professor (June 2022 – Present)

AREAS OF INTEREST

Primary: Consumer Law, Contracts, Financial Institutions, Law and Political Economy, Law and Economics, Student Loans

Secondary: Administrative Law, Agricultural Law, Antitrust, Commercial Law, Regulated Industries

FELLOWSHIPS & AWARDS

MARGUERITE CASEY FOUNDATION

Freedom Scholar (2025-2026)

THE ROOSEVELT SOCIETY

Reimagine America Fellow (2024-2025)

EDUCATION

YALE LAW SCHOOL

Ph.D., 2022

Dissertation: *Consumer Protection as Moral Economy*

Committee: Daniel Markovits (chair), Amy Kapczynski, David Grewal

NEW YORK UNIVERSITY SCHOOL OF LAW

J.D. *magna cum laude*, 2015

Honors: Order of the Coif; Furman Academic Scholar; Lederman Fellow in Law, Economics, and Business; Institute for International Law and Justice Scholar; Review of Law and Social Change, Senior Articles Editor

OBERLIN COLLEGE

B.A., Philosophy (honors) & Psychology, *Phi Beta Kappa*, 2010

Honors: Dahl Philosophy Prize

ACADEMIC PUBLICATIONS

The Destabilizing Politics of Student Debt, 2027 ILL. L. REV. (Forthcoming 2027)

The Student Debt Reset, 114 CALIF. L. REV. (Forthcoming 2026) (with Jonathan Glater).

Regulating Cutthroat Business, 103 N.C. L. REV. 1573 (2025).

Unfairness, Reconstructed, 42 YALE J. REG. 95 (2025).

At the Nexus of Antitrust and Consumer Protection, 2023 UTAH L. REV. 849 (2023) (invited symposium contribution)

What is Consumer Protection For?, 34 LOY. CONSUMER L. REV. 240 (2022).

The Folklore of Unfairness, 96 N.Y.U. L. REV. 431 (2021).

Competition Law as Collective Bargaining Law, in THE CAMBRIDGE HANDBOOK OF LABOUR IN COMPETITION LAW (2021) (with Nathan Tankus).

The Law and Political Economy of a Student Debt Jubilee, 68 BUFF. L. REV. 281 (2020).

Beyond the Black Box, or, When Shrouded Clauses are Pro-Consumer, 14 DARTMOUTH L.J. (2016).

Credit Reporting's Vicious Cycles, 40 N.Y.U. REV. L. SOC. CHANGE 305 (2016).

Republican Virtue and Expert Discourse, 44 CONN. L. REV. 1491 (2012) (with Joseph Margulies).

WORKS IN PROGRESS

Toward a Realistic Theory of Price Discrimination

Consumer Finance as Public Utility

Household Debt and the Hierarchy of Finance

WHITE PAPERS

THE INSTITUTIONAL FOUNDATIONS OF FREE SPEECH AT PUBLIC UNIVERSITIES (Roosevelt Institute, Jan. 2026).

THE NEOLIBERALIZATION OF STATE HIGHER EDUCATION: CHANGES IN STATE FUNDING AND GOVERNANCE THROUGH THE 20TH CENTURY (Roosevelt Institute, Sep. 2025).

AN ADMINISTRATIVE PATH TO STUDENT DEBT CANCELLATION (The Great Democracy Initiative, Dec. 2019).

BRIEFS AND OTHER FILINGS

Brief of Legal Scholars as *Amicus Curiae* in Support of Defendant-Appellees, Ryan LLC v. FTC, No. 21-40750 (5th Cir. Jan. 9, 2025)

Brief of *Amici Curiae* Professors of Consumer Law in Support of Appellants, Chamber of Commerce v. CFPB, No. 23-40650 (5th Cir. Aug. 14, 2024)

Comment Re: Non-Compete Clause Rulemaking, Matter No. P201200 (Apr. 19, 2023)

OTHER WRITING

The Economics that Law and Economics Ignores, LPE BLOG (Jul. 13, 2026) (with Madison Condon).

The Student Loan Conjecture, LPE BLOG (Apr. 8, 2026).

Market Governance in Trumpworld, LPE BLOG (Mar. 3, 2026).

The Neoliberal Foundation of the Authoritarian Turn in Higher Education, LPE BLOG (Oct. 6, 2025).

The FTC's Investigation into Gender-Affirming Care Exemplifies its Impressment into the Culture Wars, PROMARKET (Sep. 5, 2025).

On Writing Down Our Dreams During a Living Nightmare, LPE BLOG (Feb. 20, 2025).

Did More Competition Make Meatpacking Fairer?, LPE BLOG (Nov. 26, 2024).

Have You Heard the Good News about Consumer Protection?, LPE BLOG (Oct. 29, 2024).

What do You Mean by Efficiency? An Opinionated Guide, LPE BLOG (Oct. 11, 2023).

Some Short Circuits in the Rewiring of Regulatory Review, LPE BLOG (May 8, 2023).

Paradigms, Politics, and Policy Statement at the CFPB, NOTICE AND COMMENT BLOG (Apr. 14, 2023).

Politics and Expertise, PHENOMENAL WORLD (Aug. 24, 2022).

On Price Gouging and the Non-Ideal Theory of Fair Price, LPE BLOG (April 21, 2022).

Historicizing Consumer Protection, LPE BLOG (May 11, 2020).

Consumer Protection After Consumer Sovereignty, LPE BLOG (Apr. 17, 2020).

Canceling Student Debt Through Executive Action Would Build Working Class Power, JACOBIN (December 17, 2019).

On Reuniting Legal Realism with Moral Pragmatism, LPE BLOG (Apr. 5, 2019).

The Department of Education's Power to Cancel Student Loan Debt, REG. REV. (Jan 4, 2017).

SERVICE

ASSOCIATION OF LAW AND POLITICAL ECONOMY

Organizing Committee, Interim Board (Dec. 2024 – July 2026)

Student Committee (Dec. 2024 – present)

REBUILDING FREE COLLEGE

Conference Organizer (Alabama Law, Oct. 10, 2025)

JOTWELL

Contributing Editor: Equality Section (June 2025 – Present)

REIMAGINING ADMINISTRATIVE LAW ADVISORY COMMITTEE

Member (Mar. 2025 – Present)

LAW AND POLITICAL ECONOMY BLOG

Editorial Board Member (2021–present)

CENTER FOR THE STUDY OF PRIVATE LAW, YALE LAW SCHOOL

Corresponding Fellow (Feb. 2025 – Present)

FREE COLLEGE COALITION

Member (Jan. 2025 – Present)

THE ROOSEVELT INSTITUTE

Contract Primary Researcher: State Higher Education Governance (Apr. 2025 – Dec. 2025)

U.S. DEPARTMENT OF AGRICULTURE

Principal Investigator, Cooperative Agreement: PSA Past and Present (June 2023 – Aug. 2024)

NONPROFIT BOARD SERVICE

THE ROLLING JUBILEE FUND

Secretary (2020–present)

STUDENT LOAN FUND

Board Member (2021–2024)

PRIOR EXPERIENCE

LAW AND POLITICAL ECONOMY BLOG

Managing Editor (June 2020 – Aug. 2021)

THE HONORABLE ROSEMARY POOLER, Second Circuit Court of Appeals, Syracuse, NY
Judicial Clerk (Aug. 2017 – Aug. 2018)

DEBT COLLECTIVE

Legal Director (Jan. 2013 – Aug. 2017)

FURMAN CTR. FOR REAL ESTATE & URBAN POLICY

Legal Research Fellow (Sep. 2015 – Aug. 2016)

CONSUMER FINANCIAL PROTECTION BUREAU

Enforcement Intern (June 2014 – Aug. 2014)

PRESENTATIONS

Invited Paper Presentation: *Student Debt as (De)Stabilizer*, Consumer Protection Seminar, Berkeley Law School, Apr. 28, 2026

Participant: *Livestock Policy Competition Workshop*, Open Markets Institute, Apr. 9-10, 2026

Accepted Paper: *Student Debt as (De)Stabilizer*, ALPE Conference, Richmond, VA, Feb. 6, 2026

Invited Paper Presentation: *Student Debt as (De)Stabilizer*, LPE Seminar, Yale Law School, Nov. 20, 2025

Invited Paper Presentation: *Student Debt as (De)Stabilizer*, Tulane School of Law, Nov. 7, 2025

Panel: *The Intersection of Antitrust and Consumer Protection*, National Association of Attorney Generals Fall Consumer Protection Conference, Oct. 23, 2025

Invited Paper Presentation: *The Student Debt Reset*, University of Denver Sturm College of Law, Oct. 15, 2025

Paper: *Regulating Cutthroat Business*, Truman Arnold Project Agricultural Antitrust Forum, July 15, 2025

Invited Presentation: *Price Discrimination: Theory and Consumer Debt Practice*, Networks, Platforms, and Utilities Conference, Vanderbilt, Apr. 18, 2025

Invited Presentation: *How Much Agricultural Competition Should there Be?*, Competition Policy and Agriculture, Competition, Antitrust Law, and Innovation Forum, UC Irvine, Apr. 11, 2025

Accepted Paper: *The Student Debt Reset*, Berkeley Consumer Law Conference, Mar. 7, 2025

Paper: *The Student Debt Reset*, University of Georgia School of Law, Jan. 27, 2025

Invited Presenter, *Sustainable Debt: Debt as a Socio-Ecological Medium*, Free University of Berlin, Jan. 15, 2025

Invited Paper: *Channeling Competition*, Antitrust Enforcement Symposium, Oxford University, Jun. 23, 2024

Respondent, Reidenberg Lecture, Fordham University, Apr. 17, 2024

Paper Respondent, Berkeley Consumer Law Conference, Mar. 1, 2024

Panelist: *What State AGOs Can Do to Encourage More Robust Competition*, Agricultural Competition Partnership, Beef Market Workshop, Feb. 22, 2024

Panelist: *Higher Education Access and the Future of Student Debt Relief*, AALS, Jan. 6, 2024

Panelist: *Are Antitrust and Consumer Law the New Work Law?*, AALS, Jan. 5, 2024

Paper: *Consumer Protection After Consumer Sovereignty*, Southeastern Junior/Senior Scholars Conference, Nov. 17, 2023

Invited Presentation: *Consumer Protection after Consumer Sovereignty*, Northeastern University Law Faculty Colloquium, Oct. 25, 2023

Invited Presentation: *Consumer Protection after Consumer Sovereignty*, The Ohio State University Junior Faculty Roundtable, Jul. 26, 2023

Accepted Paper: *The New Consumer Protection*, Harvard/Stanford/Yale Junior Faculty Forum, June 29, 2023

Accepted Paper: *Unfair Acts and Practices: An Essay in Reconstruction*, Berkeley Consumer Law Conference, March 2, 2023

Invited Panel Presentation: *Consumer Protection and Market Power*, The New Roaring Twenties Conference, Utah Law, Oct. 21, 2022

Accepted Paper: *The Law and Political Economy of Consumer Debt*, Law and Macro Conference (Oct. 21, 2022) (with Raúl Carrillo)

Invited Panel Presentation: *Paradigm Shifts in Consumer Law and Policy*, Reconstituting the Consumer in EU Law, Amsterdam, Aug. 30, 2022

Invited Memo: *On Competition and Anti-monopoly in Consumer Finance*, CFPB Academic Advisory Roundtable, Jan. 14, 2022

Invited Presentation: *The Folklore of Unfairness*, FTC Staff Lunch, Sep. 16, 2021

Panel: *Moral Economy after Consumer Sovereignty*, Democracy Beyond Neoliberalism Conference, Mar. 12, 2021

Accepted Paper: *Macrofoundations for Consumer Finance* (with Raúl Carrillo), Berkeley Consumer Law Conference, Mar. 4, 2021.

Invited Paper: *Theorizing Market Governance after Coordination Rights*, Inframarginalism & Internet Conference, Feb. 19, 2021

Accepted Paper: *Unfair Acts and Practices: An Essay in Reconstruction*, Berkeley Consumer Law Conference, Mar. 5, 2020.

Invited Paper: *The Law and Political Economy of a Student Debt Jubilee*, Consumer Protection in the Age of the Student Debt Crisis, Feb. 21, 2020

Paper: *The Political Economy of Moral Economy*, ClassCrits, Nov. 16, 2019

SELECTED PRESS

The FTC is Ramping Up to Target Transgender Rights, Wired (Apr. 24, 2026)

Trump Wants to Crack Down on “Debanking”, but He’s Dismantling a Regulator that Was Doing Just That, ProPublica (Sep. 9, 2025)

How Biden Might Try to Cancel Student Debt Next, The New York Times (Jul. 10, 2023)

Biden’s Student Loan Forgiveness Plan is in Danger of Being Struck Down. What’s Plan B?, Vox (Jun. 15, 2023)

Biden’s Student Loan Forgiveness Plan Goes before Supreme Court Tuesday. What Borrowers Need to Know, CNN (Feb. 27, 2023)

How the Government Cancelled Betty Ann’s Debts, The New Yorker (Feb. 23, 2022)

The Supreme Court Will Hear Challenges to the Student Debt Relief Program, National Public Radio (Dec. 1, 2022)

Lawsuit Seeks to Block Biden’s Student Debt Cancellation Plan, New York Times (Sep. 27, 2022)

The Long Fight to Cancel Student Loans, The New Republic (Apr. 19, 2021)

Elizabeth Warren’s Ambitious Plan to Bypass Congress and Erase America’s Student Debt, Explained, Vox (Jan. 16, 2020)