

Jenifer Bosco, Staff Attorney



Jenifer Bosco is a staff attorney at NCLC who focuses on two broad areas: energy and utility issues that affect low-income consumers, and medical debt. She has advocated for low-income consumers in utility proceedings in several states, is a contributing author of NCLC's treatise, *Access to Utility Service*, and has worked on transportation electrification policy and competitive energy supply issues. She co-wrote NCLC's Model Medical Debt Protection Act, and is a contributing author to NCLC's *Collection Actions* treatise. Prior to joining NCLC, she was the first director of the Office of Patient Protection at the Massachusetts Health Policy Commission. Previously, Jen advocated for health care needs of low-income individuals at Health Law Advocates, advocated for low-income clients at the Massachusetts Law Reform Institute and Merrimack Valley Legal Services, and served as an Assistant Attorney General in Massachusetts. Jen holds a J.D. from Georgetown University Law Center and a B.A. from Boston College.

April Kuehnhoff, Attorney



April Kuehnhoff is a staff attorney in the National Consumer Law Center's Boston office, where she advocates for fair debt collection. She is the co-author of NCLC's *Fair Debt Collection* and a contributing author to *Surviving Debt*. Prior to joining NCLC, Ms. Kuehnhoff was an associate at Shapiro Haber & Urmy LLP, a law clerk for the Honorable Justice Gary Katzmann at the Massachusetts Appeals Court, and a Skirnick Public Interest Fellow at the Cambridge and Somerville Legal Services office of Greater Boston Legal Services. She is a graduate of Wellesley College and Harvard Law School.

Abby Shafroth, Attorney



Abby Shafroth is a staff attorney at the National Consumer Law Center and focuses on student loan and for-profit school issues, and on the intersection of criminal and consumer law. She has represented the interests of students and legal assistance organizations on federal and state policy committees, and is the co-author of two reports in the *Confronting Criminal Justice Debt series: The Urgent Need for Reform and A Guide for Litigation*. She is also an author of the National Consumer Law Center's *Student Loan Law and Collection Actions* treatises. Prior to joining NCLC, Abby litigated civil rights and employment class and collective actions at Cohen Milstein Sellers & Toll PLLC in Washington, D.C., worked as an attorney at the Lawyers' Committee for Civil Rights Under Law, and served as a law clerk to the Honorable Judge Richard A. Paez of the Ninth Circuit Court of Appeals. Abby is a graduate of Harvard College and Harvard

Law School.

Joanna K. Darcus, Staff Attorney*



Joanna K. Darcus is a staff attorney who works on litigation, debt collection, and student loan matters. As part of the Student Loan Borrower Assistance Project, she represents low-income student loan borrowers, most of whom are people of color. Joanna uses advocacy and litigation to address predatory education and lending practices. From 2017-2019, she was the Massachusetts Legal Assistance Corporation Racial Justice Fellow at NCLC.

Prior to joining NCLC, Joanna was a supervising attorney at Community Legal Services, Inc. of Philadelphia. While there, she represented hundreds of low-income consumers sued by debt collectors or struggling with student loans. She also trained other advocates and pursued policy reforms.

Joanna is a graduate of Williams College and Duke University School of Law.

She is a contributor to NCLC's Student Loan Law and Surviving Debt.

**Not licensed in the District of Columbia; practice limited to federal courts.*

Sarah Bolling Mancini



Sarah Bolling Mancini is a staff attorney focusing on foreclosures, mortgage lending, and credit reporting issues. Sarah previously worked in the Home Defense Program of Atlanta Legal Aid, and has represented homeowners in litigation in state, federal district, and bankruptcy courts. She also clerked for the Honorable Amy Totenberg, U.S. District Court for the Northern District of Georgia. Sarah is a member of the Georgia Bar. She received her B.A. in public policy from Princeton University and her J.D. from Harvard Law School.

Elizabeth Renuart, Of Counsel



Elizabeth Renuart is currently Of Counsel to the National Consumer Law Center. From 2009-2014, she was an associate professor of law at Albany Law School where she taught commercial and consumer law. Prior to joining the faculty at Albany Law School in 2009, Elizabeth served as an attorney with the NCLC for thirteen years in its Washington, D.C. and Boston offices with a focus on consumer credit issues, truth in lending, banking law, sustainable homeownership issues, and foreclosures. She co-authored several editions of two of NCLC's treatises, *Truth In Lending* and *Consumer Credit Regulation*, and two other books, *Stop Predatory*

Lending: A Guide for Advocates (1st and 2d eds.) and *Foreclosure Prevention Counseling: Preserving the American Dream* (1st and 2d eds.) She authored and co-authored several law journal articles related to these topics while at NCLC and in her role as a professor. Elizabeth is an adviser to the American Law Institute's project on Restatement Third, The Law of Consumer Contracts, and was a member of the Consumer Advisory Council to the Federal Reserve Board from 2001-2003. Prior to joining NCLC, Elizabeth practiced with legal services in Georgia and Maryland from 1977-1996.

Robyn Smith, Of Counsel



Robyn Smith currently works as Of Counsel with the National Consumer Law Center, where she concentrates on student loan and for-profit school issues. She also works on these issues as a staff attorney at the Legal Aid Foundation of Los Angeles. Prior to this, Ms. Smith worked at the California Attorney General's office where she investigated and prosecuted businesses engaged in consumer fraud and unlawful business practices. Ms. Smith also represented low-income consumers in a wide range of consumer law matters as the Directing Attorney of the Consumer Law Project at Public Counsel in Los Angeles and as the Managing Attorney of the Windward Branch of the Legal Aid Society of Hawaii on the island of Oahu. She received her J.D. from University of Southern California.

Persis Yu, Attorney



Persis Yu is a staff attorney at NCLC and is the director of NCLC's Student Loan Borrower Assistance Project. She also works on other consumer advocacy issues. Prior to joining NCLC, Persis was a Hanna S. Cohn Equal Justice Fellow at Empire Justice Center in Rochester, New York. Her fellowship project focused on credit reporting issues facing low-income consumers, specifically in the areas of accuracy, housing and employment. Persis is a graduate of Seattle University School of Law, and holds a Masters of Social Work from the University of Washington, and a Bachelor of Arts from Mount Holyoke College.

She is a contributor to NCLC's *Student Loan Law* and *Fair Credit Reporting*.

Jeremiah Battle, Attorney



Jeremiah Battle, Jr. is a staff attorney, author of NCLC's *Credit Discrimination* and a contributor to several NCLC treatises including *Consumer Credit Regulation*, *Collection Actions*, *Consumer Law Pleadings*, *Repossessions*, *Foreclosure Prevention Counseling*, and *Unfair and Deceptive Acts and Practices*. Previously, he was a staff attorney with Northeast New Jersey Legal Services where he focused on predatory mortgage lending and public benefits cases, and managing attorney with New Jersey Protection and Advocacy, Inc., (now Disability Rights New Jersey) where he concentrated on disability rights issues. He earned a B.A. with high honors from Rutgers University and a J.D. from Rutgers School of Law - Newark.

Richard Dubois, Executive Director



Richard Dubois is the Executive Director of NCLC. Rich began his career in the consumer movement and has over 20 years of wide-ranging experience in the field. He directs a staff of highly experienced attorneys, advocates, and researchers specializing in issues of consumer law and policy in NCLC's Boston and Washington, D.C. offices. Rich has been with NCLC since 1997, having served as Deputy Director, Director of Development and Project Planning, and as an attorney focusing on foreclosure prevention and sustainable homeownership issues. As development director, he was responsible for all fundraising and communications activities,

including individual gifts, cy pres court awards, corporate and foundation support, and federal and state grants; and also conferences, trainings, and special events. As an attorney, he led trainings and conference sessions on homeownership issues to housing counselors, legal aid attorneys, private lawyers, and other advocates. He was a co-author of *Consumer Warranty Law*, a contributing author to *Surviving Debt*, and co-author of a model state law on home improvement contracting. Previously an attorney at the Center for Insurance Research, he earned a B.A. from Yale University and a J.D. from the University of Michigan.