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Professional Experience

Kristen Yarows is an associate in the firm's Washington, DC office.

Prior to joining Hudson Cook, Kristen worked in the Partner Enforcement and Consumer Protection Directorate at the U.S. Department of Education's Office of Federal Student Aid. She investigated institutions of higher education for violations of state and federal consumer protection laws.

Kristen received her J.D. from William & Mary Law School and her B.A. in Sociology from the University of Wisconsin-Madison. She is licensed to practice in Illinois.

Professional Activities

American Bar Association, Business Law Section

Publications

"CFPB Sues Payday Lender for Allegedly Concealing Free Repayment Plans and Withdrawing Borrowers' Funds without Authorization," Hudson Cook *Enforcement Alert*, July 2022, co-authored with Lucy Morris

"CFPB Expands UDAAP Authority to Include Discrimination," Hudson Cook *Insights*, April 2022, co-authored

with Latif Zaman

["CFPB Flexes Supervisory Authority Over Nonbanks"](#) Enforcement Alert from Hudson Cook, LLP, April 2022, co-authored with Lucy Morris

["CFPB Files Lawsuit Against Nationwide Credit Reporting Agency and Senior Executive for Allegedly Violating 2017 Order"](#) Enforcement Alert from Hudson Cook, LLP, April 2022, co-authored with Lucy Morris

["CFPB Continues Aggressive Focus on Student Lending"](#) Hudson Cook *Insights*, January 2022, co-authored with Lucy Morris

Education

William & Mary Law School, 2019

Senior Articles Editor for the William & Mary Bill of Rights Journal

University of Wisconsin-Madison, B.A., 2014

Admissions

District of Columbia, 2022

Illinois, 2020

U.S. District Court for the Northern District of Illinois