

Joseph M. Sanders

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About Joe

Joe advises companies on financial regulations, consumer protection laws, and government investigations. With over a decade of experience as a state and federal regulator, he provides real-world insights to help clients navigate compliance, investigations and litigation in areas such as:

- Consumer financial services
- Unfair, deceptive or abusive acts or practices (UDAAP) claims
- Advertising
- Servicing
- Lending
- Higher education
- Banking
- Privacy
- Fair lending
- Commercial disputes

Joe previously served as Senior Litigation Counsel in the Enforcement Division of the Consumer Financial Protection Bureau (CFPB), where he secured the CFPB's first fully litigated preliminary injunction in collaboration with seven state attorneys general. As Supervising Attorney in the Consumer Fraud Bureau of the Illinois Attorney General's Office, he led multistate investigations, enforcement actions, and policy initiatives, fostering relationships with attorneys general across all 50 states.

As Illinois's first Student Loan Ombudsman, Joe led key communication and legislative initiatives, including the passage of [Illinois's Know Before You Owe Act](#). With extensive experience in higher education, he served as General Counsel for the Illinois Board of Higher Education (IBHE), overseeing the regulation of colleges and universities in Illinois. He began his career at Legal Services NYC, leading a mortgage lending litigation unit focused on origination and servicing issues.

Professional Affiliations

- Chicago Bar Association, Consumer Law Committee, Former Chair
- Federal Bar Council

Areas of Focus

Industries: Automotive Financial Services; Banking & Financial Institutions; Consumer Financial Services; Education; Energy & Environment; Financial Services; Government; Mortgage Lending & Servicing

Services: Fair Credit Reporting Act (FCRA); Fair Debt Collection Practices Act (FDCPA); Financial Services Litigation; Financial Services Regulatory & Compliance; Mortgage Lending & Servicing Litigation; Regulatory & Compliance; Supervisory Examinations, Investigations & Enforcement; Telephone Consumer Protection Act (TCPA)

Experience

- Obtained a preliminary injunction, asset freeze, and appointment of a receiver in *CFPB et al. v. StratFS, LLC et al.*, a Telemarketing Sales Rule case, in a prior public service role.
- Resolved multi-state consumer fraud investigations involving lenders, servicers, debt collectors, and colleges, in a prior public service role.
- Led *People of the State of Illinois v. Navient Corporation* litigation on student loan origination and servicing, representing the Illinois Attorney General, in a prior public service role.

Recognition

- Loyola University Chicago School of Law, Leadership and Service Award; CALI Award for Advanced Legal Research; Institute for Consumer Antitrust Studies Student Fellow; Intellectual Property and Technology Robert Fieseler Fellow; Dean's List; and Honors-at-Entrance Scholarship

Credentials

Education

Loyola University Chicago School of Law, JD, 2005

Tulane University, BA, 1998

Bar Admissions

Illinois

New York

Court Admissions

US District Court for the Northern District of Illinois

US District Court for the Eastern District of New York

Interests

Community/Civic Activities

- Chicago Independent Radio Project (CHIRP), 107.1 FM, Board Member, 2022
- Luther Memorial Church, Chicago, IL, Member

Thought Leadership

Presentations

- Co-Presenter, “Regulatory Landscape from a State Perspective,” Chicagoland Compliance Association’s (CCA) Annual Conference Oak Brook, Illinois, October 16, 2025
- Panelist, “COVID-19 Update: Return to Repayment on Federal Student Loans,” National Association of Attorneys General, Webinar, 2021
- Panelist, “The ‘State’ of Student Loan Advocacy, Declining Federal Accountability Standards,” National Association of State Student Grant & Aid Programs Annual Conference, Virtual Event, 2020
- Panelist, “U.S. Department of Education Public Service Loan Forgiveness Program: Update and Tips for Borrowers,” National Attorneys General Training and Research Institute, Webinar, 2020
- Panelist, “[Consumer Protection in an Age of Uncertainty: Student Loans](#),” University of Michigan, Center on Finance, Law & Policy, 2019

Event

- Trio of Hinshaw Partners Present on the Regulatory Landscape from a State Perspective at the Chicagoland Compliance Association Inc. Annual Conference, Oct 16, 2025

Press Release

- Hinshaw Adds Experienced Financial Services Partners Joseph Sanders and Leslie Meredith in Chicago and D.C., Sep 16, 2025