

Sarah E. King

Chicago, IL

She/Her

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About Sarah

Sarah represents consumer-facing companies in state and federal inquiries, civil enforcement investigations, federal and multi-state supervisory examinations, and lawsuits by government entities in state, federal, and public utility commission courts. She also counsels companies on compliance with statutes and regulations governing consumer fraud, business operations, and state and federal anti-discrimination laws.

Leveraging her wide-ranging experience, Sarah advises clients on managing and mitigating risk in operations and consumer product development, helping them navigate regulatory, reporting, and licensing requirements, as well as potential litigation.

As part of her regulatory practice, Sarah handles enforcement actions and investigations. She defends companies under investigation by government entities such as state attorneys general, the Federal Trade Commission (FTC), and the Consumer Financial Protection Bureau (CFPB). Sarah also has extensive experience resolving complex disputes with agencies, including the Illinois Commerce Commission (ICC), the Illinois Department of Public Health (IDPH), the Illinois Department of Financial and Professional Regulation (IDFPR), and the Connecticut Department of Banking, through litigation or negotiated settlements in unfair and deceptive trade practices cases.

In her civil litigation practice, Sarah defends companies against alleged violations of the Illinois Consumer Fraud Act, Fair Debt Collection Practices Act (FDCPA), and Fair Credit Reporting Act (FCRA). She also handles pre-suit negotiations in matters involving False Claims Act, price gouging, public health negligence, public nuisance, fraud, retail energy supply, and workplace discrimination. In her compliance work, Sarah helps her clients identify and manage risk under a variety of intersecting consumer protection laws and regulations, including:

- Illinois Consumer Fraud and Deceptive Business Practices Act (IL CFA)
- Fair Debt Collection Practices Act (FDCPA)
- Licensing and marketing requirements for alternative retail energy suppliers
- Telemarketing Sales Rule (TSR)
- Illinois Anti-Predatory Lending Database (APLD)
- Predatory Loan Prevention Act (PLPA)
- Illinois Consumer Installment Act (CILA)
- Pennsylvania Unfair Trade Practices and Consumer Protection Law
- Pennsylvania Telemarketer Registration Act (TRA)
- The False Claims Act
- Other state consumer protection laws, including price gouging laws

Before joining Hinshaw, Sarah practiced at a plaintiff's personal injury firm. While earning her law degree, she volunteered with the Domestic Violence Legal Clinic and the Constitutional Rights Foundation.

Sarah's Affiliations

- American Bar Association
- Chicago Bar Association
- Illinois State Bar Association
- South Asian Bar Association
- Women's Bar Association of Illinois

Areas of Focus

Industries: Automotive Financial Services; Banking & Financial Institutions;
Consumer Financial Services; Financial Services

Services: Complex Commercial Litigation ; Consumer & Class Action Defense;
Fair Credit Reporting Act (FCRA); Fair Debt Collection Practices Act (FDCPA);
Financial Services Litigation ; Financial Services Regulatory & Compliance; Licensing;
Litigation & Trial; Regulatory & Compliance ;
Supervisory Examinations, Investigations & Enforcement

Recognition

- DePaul University College of Law: *DePaul Law Review*, Associate Editor; CALI Award, Civil Litigation Strategy, Constitutional Law, Trial Advocacy II; Dean's List

Credentials

Education

DePaul University College of Law, JD, 2019

University of Pittsburgh, BS, 2014

Bar Admissions

Illinois

Court Admissions

US District Court for the Northern District of Illinois

Interests

Community/Civic Activities

- Resilience, Associate Board DEI Advisory Council, Co-Chair, 2022 – 2023; Associate Board, President, 2021-2022; Trauma Informed Lawyering Training and Curriculum, Developer
- American Legion, Auxiliary Member

Thought Leadership

Presentations

- Co-Presenter, “The Supreme Court’s Decision on Student Loan Forgiveness and The State of Student Loans in the Aftermath,” Lawline, Virtual Event, November 15, 2023
- “Federal and Private Student Loan Lending and Servicing,” American Bar Association, Consumer Financial Services Committee Winter Meeting, January 2023
- Co-Presenter, “Electronic Loan Closings in the Pandemic Era and Beyond,” Chicago Bar Association, Webinar, November 10, 2021
- Co-Presenter, “Going Digital, What Every Banker and Bank Counsel Needs to Know About Electronic Closings,” Chicago Bar Association, Webinar, October 2021

Publications

- Chapter Author, “Consumer Fraud Act,” *ABA State Consumer Protection Law*, September 14, 2022
- “Civil Litigation – Filling the Gaps of our Criminal Justice System by Advocating for Accountability, Compensation, and Healing for Survivors of Sexual Violence,” *Romanucci and Blandin, LLC Company News*, December 9, 2020
- “The Impact of Telehealth Services on Rural Adolescent Substance Use,” DePaul Mary and Michael Jaharis Health Law Institute’s *E-Pulse Blog*, April 28, 2017

Blog Posts

- What Does the CFPB's New Public Registry to Detect Repeat Offenders Mean for Your Business?, Jun 25, 2024
- How Much Is Too Much? Oral Arguments in Much Anticipated CFPB Funding Case Leave Justices Wondering, Oct 5, 2023
- SCOTUS Decision in Student Loan Forgiveness Cases May Hinge on Article III Standing, Mar 2, 2023
- Fifth Edition of 50 State Guide on Student Loan Servicing Laws Now Available, Oct 26, 2021
- Proposed California Debt Collection Licensing Regulations Raise Scope Concerns, May 24, 2021

Event

- Vaishali Rao and Sarah King Present on The Supreme Court's Decision on Student Loan Forgiveness, Nov 15, 2023

In The News

- Vaishali Rao and Sarah E. King Co-Author Chapter in the American Bar Association's State Consumer Protection Law Treatise, Oct 10, 2022

Press Release

- Hinshaw Releases Fifth Edition of "Student Loan Servicing Guide: 50 State Survey of Laws and Legislation", Oct 21, 2021

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