



**One State Street, New York, NY 10004**

An Equal Opportunity/Affirmative Action Employer

## **Announcement of Intention to Fill Job Vacancy**

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Associate Attorney Financial Services, M3

**Location: New York**

**Business Unit: Consumer Examination Unit**

**Negotiating Unit: Management Confidential**

**Please note that a change in negotiating unit may affect your salary, insurance and other benefits.**

**Salary: \$99,415 - \$125,629**

**Please note that positions located within the New York City metropolitan area, as well as Suffolk, Nassau, Rockland, and Westchester Counties, are also eligible to receive an additional \$3,026 annual downstate adjustment.**

**Appointment Status: Permanent**

**Appointment to this position is pending Division of Budget approval to fill.**

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The Department of Financial Services (DFS) is seeking a candidate to fill the position of Associate Attorney Financial Services in the Student Protection Unit (the "Unit") within the Consumer Protection and Financial Enforcement Division's Consumer Examination Unit ("CEU"). The Associate Attorney will analyze legal issues involving licensing and examining student loan servicers; investigate potential violations of laws relating to student financial products and services; prepare memoranda and summaries of laws, regulations and proposed legislation; manage and review documents; assist in developing higher education outreach programs; and advise the Unit's complaint handling and outreach staff. Duties will include, but will not be limited to, the following:

- Analyzes and interprets laws, rules and regulations governing student loans and other student financial products and services.
- Prepares memoranda and other policy analyses concerning student loans and other student financial products and services.
- Implements examination scope and strategy, including identifying examination goals and methods.
- Drafts examination documents including examination procedures, training, and first day letters.
- Analyzes facts and legal theories and makes recommendations regarding initiation of enforcement actions.
- Negotiates and makes recommendations regarding settlement agreements to CEU's Deputy Superintendent.
- Advises CEU's Deputy Superintendent on legal and policy matters regarding student financial issues.
- Assists in drafting proposed legislation and regulations relating to student financial products and services.
- Reviews outreach and training materials developed by Unit staff to ensure such materials are legally and factually accurate.
- Observes and participates in outreach and training programs to handle legal questions that may arise during such programs and to ensure that such programs are legally and factually accurate.
- Reviews website content prepared by Unit staff to ensure such content is legally and factually accurate.

- Assists Unit staff with legal issues that arise in responding to consumer complaints and/or written requests for information regarding topics including but not limited to: student loans and loan advertisements, repayment issues, finance rates/ charges, credit cards, health insurance issues, and student debt relief companies.

### **Preferred Qualifications:**

- Knowledge of and experience with consumer protection laws and litigation or prosecutorial experience that includes work on investigations and discovery experience in complex litigation.
- Demonstrated knowledge of student financial products and services including student lending and servicing.
- Demonstrated ability to efficiently manage a large workload.
- Excellent oral and written communication skills.
- Excellent research and analytical skills, and strong organizational skills.

### **Minimum Qualifications:**

**Non-Competitive:** Admission to the New York State Bar and four years of legal experience subsequent to admission to the NYS Bar. Legal experience must be in one or more of the following fields: litigation or financial industry investigations; corporate law involving such actions as corporate mergers, dissolutions, stockholder meetings and other related corporate actions; commercial financial documentation and negotiation; bank regulatory experience; insurance regulatory and legislative experience; and prosecutorial experience gained in a city, state, or federal law enforcement or administrative agency that regularly conducts civil enforcement action in financial and commercial matters.

### **Substitutions**

A master's degree in law with a concentration in Banking Law, Insurance Law, Financial Services Law, Corporate Law, or international legal studies may substitute for two years of the experience.

### **Appointment Method:**

This is an appointment to a position in the non-competitive jurisdictional class. As such, the incumbent of this position would serve at the pleasure of the appointing authority. Candidates must meet the minimum qualifications listed below in order to be eligible for appointment.

**To Apply:** Interested qualified candidates must submit a resume and letter of interest **no later than September 13, 2019**, to the email address listed below. Please include (**Box AAFS-00227**) in the subject line of your email to ensure receipt of your application. **Email submissions are preferred.**

Darlene Clemente  
**Box AAFS-00227**  
New York State Department of Financial Services  
Office of Human Resources Management  
99 Washington Avenue, Suite 301  
Albany, New York 12257  
Email: nce.notifications@dfs.ny.gov  
Fax: (518) 402-5071

Please note that not all applicants may be scheduled for an interview.

**AMERICANS WITH DISABILITIES ACT: REASONABLE ACCOMMODATIONS**

Under the Americans with Disabilities Act (ADA), the Department of Financial Services is required to provide reasonable accommodation for known physical or mental limitations of an otherwise qualified applicant with a disability if an accommodation would enable the applicant to perform the essential functions of the job and the accommodation would not constitute an undue hardship on the operations of the agency.

***Pursuant to Executive Order 161, no State entity, as defined by the Executive Order, is permitted to ask, or mandate, in any form, that an applicant for employment provide his or her current compensation, or any prior compensation history, until such time as the applicant is extended a conditional offer of employment with compensation. If such information has been requested from you before such time, please contact the Governor's Office of Employee Relations at (518) 474-6988 or via email at [info@goer.ny.gov](mailto:info@goer.ny.gov).***