

DECLARATION OF PERSIS S. YU
IN SUPPORT OF PLAINTIFF'S REQUEST FOR ATTORNEY'S FEES AND COSTS

I, Persis S. Yu, declare that, based on personal knowledge:

1. I am the Deputy Executive Director & Managing Counsel at Student Borrower Protection Center (“SBPC”), a fiscally sponsored project of the Shared Ascent Fund. I submit this Declaration in support of Plaintiff’s Motion for Award of Attorney’s Fees and Costs.

Role of SBPC in the Litigation

2. SBPC is a nonprofit organization focused on eliminating the burden of student debt for millions of Americans. SBPC engages in advocacy, policymaking, and litigation strategy to rein in industry abuses, protect borrowers’ rights, and advance racial and economic justice. See www.protectborrowers.org. In its groundbreaking report, *Trapped at Work: How Big Business Uses Student Debt to Restrict Worker Mobility*, SBPC exposed that the problem of student debt extends far beyond financing traditional higher education—a growing movement by the largest corporations in America to drive their workers into debt for workplace training undermines the economic security of these workers, inhibits a free labor market, and enhances corporate power. SBPC’s work on training repayment agreement provisions can be found at: <https://protectborrowers.org/training-repayment-agreement-provisions>.

3. SBPC’s role in this litigation included developing the initial relationship with the named plaintiff, investigating her potential claims, engaging Towards Justice and assisting in the development of the litigation strategy, drafting the initial research memo, and assisting with the drafting of the complaint.

Qualifications and Billing Rates

4. I am an attorney admitted to practice before this Court. I am also a member of the New York State Bar to which I was admitted to practice in February 2010, and the

Massachusetts Bar to which I was admitted to practice in November 2012, and the Bar of the District of Columbia to which I was admitted to practice in August 2023. I was admitted to the Western District of New York in 2010, the District of Massachusetts in 2016, the First Circuit Court of Appeals in 2018, and the Eleventh Circuit Court of Appeals in 2024. I was admitted to practice before the Supreme Court of the United States in 2023.

5. I graduated from Seattle University School of Law in 2009.

6. From 2009 to 2011, I was a Hanna S. Cohn Equal Justice Fellow at Empire Justice Center, a non-profit legal services organization in Rochester, New York. The fellowship project focused on credit reporting issues facing low-income consumers, specifically in the areas of accuracy, housing, and employment. I represented low-income consumers in state and federal litigation.

7. From 2011 to 2021, I was a staff attorney at the National Consumer Law Center and the director of its Student Loan Borrower Assistance Project, where I led a team of attorneys to advocate on behalf of low-income student loan borrowers, and engaged in federal litigation. *See, e.g., Barber v. Devos et al*, 1:2020-cv-01137 (D.D.C.); *Munroe v. Radius Global Solutions, LLC*, 01:2020cv10986 (D. Mass); *Bodor v. Maximus Federal Services, Inc.*, 05:2019-cv-05787 (E.D. Pa); *Robinson v. National Student Clearinghouse*, 01:2019-cv-10749 (D. Mass); *National Consumer Law Center v. United States Department of Education*, 01:2019-cv-10739 (D. Mass); *National Consumer Law Center v. Department of Education*, 01:2018-cv-12399 (D. Mass); *National Consumer Law Center v. United States Department of Education*, 01:2018-cv-10763 (D. Mass); *American Civil Liberties Union Foundation, Inc. et al v. United States Department of Education*, 01:2016-cv-10613 (D. Mass).

8. I also co-authored NCLC's legal treatise, *Student Loan Law*, and was a contributing author to the treatises *Fair Credit Reporting*, *Consumer Credit Regulation*, and *Unfair and Deceptive Acts and Practices*.

9. I joined the SBPC in 2021 as Policy Director and Managing Counsel and, in 2022, became its Deputy Executive Director and Managing Counsel. In this role, I lead the organization's management team, as well as develop and engage in consumer protection litigation in state and federal court. *See, e.g., Am. Fed. Teachers v. Higher Educ. Loan Auth. of State of Mo.*, 1:24-cv-02460 (D.D.C.) (currently pending).

10. Throughout this litigation, I have contemporaneously and accurately recorded my time spent on this matter in our office's timekeeping software, including descriptions of the tasks performed, by entering the amount of time spent on each task.

11. I have recorded 14 hours on this matter.

12. Because I have litigated frequently in the U.S. District Court for the District of Columbia, I am familiar with the Fitzpatrick Matrix. I have attached to this declaration as Exhibit 1 a true and accurate copy of the Fitzpatrick Matrix with rates through 2025. The Fitzpatrick Matrix was developed to establish "reasonably hourly rates [in the district] . . . in cases in which a fee-shifting statute permits the prevailing party to recover 'reasonable' attorney's fees." Ex. 1.

13. According to the Fitzpatrick Matrix, a reasonable hourly rate for an attorney with my level of experience (17 years) is \$818. *See* Ex. 1.

14. My colleagues, Khandice Lofton and Claire Torchiana (who left SBPC in October 2022) have also recorded their time spent on this matter in our office's timekeeping software.

15. Khandice Lofton has recorded 33.8 on this matter.

16. Attorney Lofton is a 2021 graduate of the University of Dayton School of Law. From 2021 through 2023, she was a staff attorney at the Legal Aid of West Virginia where her practice involved representing low-income clients in defensive litigation related to housing and family law matters. She joined SBPC as a staff attorney in February 2023, where she has assisted with litigation and developing consumer litigation strategies.

17. According to the Fitzpatrick Matrix, a reasonable hourly rate for an attorney with four years of experience for work performed in 2025 is \$620. *See Ex. 1.* Attorney Lofton's level of experience in 2025 was four years.

18. Prior to her departure, Claire Torchiana recorded 14.6 on this matter.


19. Attorney Torchiana is a 2019 graduate of Stanford Law School. She received an Equal Justice Works fellowship to work for two years at Housing and Economic Rights Advocates where she focused on issues around federal student loan debt. She joined SBPC in 2021.

20. According to the Fitzpatrick Matrix, a reasonable hourly rate for an attorney with three years of experience for work performed in 2022 is \$490. Attorney Torchiana's level of experience in 2022 was three years.

21. Because Attorneys Lofton and Torchiana are not counsel of record in this case, SBPC is proposing hourly rates of \$400 for each of them.

I declare under penalty of perjury that the foregoing is true and correct.

Executed on April 13, 2026.



Persis S. Yu

EXHIBIT 1

THE FITZPATRICK MATRIX

Hourly Rates (\$) for Legal Fees for Complex Federal Litigation in the District of Columbia

Years Exp. / Billing Yr.	2013	2014	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025
35+	535	563	591	619	647	675	703	731	736	760	807	864	933
34	534	562	590	618	646	674	702	729	734	758	805	862	931
33	532	560	588	616	644	672	700	728	733	757	804	861	930
32	530	558	586	614	642	670	698	726	730	754	801	858	927
31	527	555	583	611	639	667	695	723	728	752	799	856	924
30	524	552	580	608	636	664	692	720	725	749	795	851	919
29	521	549	577	605	633	661	689	717	721	745	791	847	915
28	517	545	573	601	629	657	685	713	717	741	787	843	910
27	512	540	568	596	624	652	680	708	713	736	782	838	905
26	508	536	564	592	620	648	676	704	708	731	776	831	897
25	502	530	558	586	614	642	670	698	703	726	771	826	892
24	497	525	553	581	609	637	665	693	697	720	765	819	885
23	491	519	547	575	603	630	658	686	691	714	758	812	877
22	484	512	540	568	596	624	652	680	684	707	751	804	868
21	477	505	533	561	589	617	645	673	677	699	742	795	859
20	470	498	526	553	581	609	637	665	670	692	735	787	850
19	462	490	518	546	574	602	630	658	662	684	726	778	840
18	453	481	509	537	565	593	621	649	653	675	717	768	829
17	445	473	500	528	556	584	612	640	645	666	707	757	818
16	435	463	491	519	547	575	603	631	635	656	697	746	806
15	426	454	482	510	538	566	593	621	626	647	687	736	795
14	416	443	471	499	527	555	583	611	615	635	674	722	780
13	405	433	461	489	517	545	573	601	605	625	664	711	768
12	394	422	450	478	506	534	562	590	594	614	652	698	754
11	382	410	438	466	494	522	550	578	582	601	638	683	738
10	371	399	427	455	483	510	538	566	570	589	625	669	723
9	358	386	414	442	470	498	526	554	558	576	612	655	707
8	345	373	401	429	457	485	513	541	545	563	598	640	691
7	332	360	388	416	444	472	500	528	532	550	584	625	675
6	319	347	375	403	431	458	486	514	518	535	568	608	657
5	305	332	360	388	416	444	472	500	504	521	553	592	639
4	290	318	346	374	402	430	458	486	489	505	536	574	620
3	275	303	331	359	387	415	443	471	474	490	520	557	602
2	260	287	315	343	371	399	427	455	458	473	502	538	581
1	244	272	300	328	356	384	412	439	442	457	485	519	561
0	227	255	283	311	339	367	395	423	426	440	467	500	540
P*	130	140	150	160	169	179	189	199	200	207	220	236	255

* = Paralegals/Law Clerks

Explanatory Notes

1. This matrix of hourly rates for attorneys of varying experience levels and paralegals/law clerks has been prepared to assist with resolving requests for attorney's fees in complex civil cases in District of Columbia federal courts handled by the Civil Division of the United States Attorney's Office for the District of Columbia. It has been developed to provide "a reliable assessment of fees charged for complex federal litigation in the District [of Columbia]," as the United States Court of Appeals for the District of Columbia Circuit urged. *DL v. District of Columbia*, 924 F.3d 585, 595 (D.C. Cir. 2019). The matrix has not been adopted by the Department of Justice generally for use outside the District of Columbia, nor has it been adopted by other Department of Justice components.
2. The matrix is intended for use in cases in which a fee-shifting statute permits the prevailing party to recover "reasonable" attorney's fees. *E.g.*, 42 U.S.C. § 2000e-5(k) (Title VII of the 1964 Civil Rights Act); 5 U.S.C. § 552(a)(4)(E) (Freedom of Information Act); 28 U.S.C. § 2412(b). A "reasonable fee" is a fee that is sufficient to attract an adequate supply of capable counsel for meritorious cases. *Perdue v. Kenny A. ex rel. Winn*, 559 U.S. 542, 552 (2010). The matrix is not intended for use in cases in which the hourly rate is limited by statute. *E.g.*, 28 U.S.C. § 2412(d).
3. For matters in which a prevailing party agrees to payment pursuant to this fee matrix, the United States Attorney's Office will not request that a prevailing party offer the additional evidence that the law otherwise requires. *See, e.g., Eley v. District of Columbia*, 793 F.3d 97, 104 (D.C. Cir. 2015) (quoting *Covington v. District of Columbia*, 57 F.3d 1101, 1109 (D.C. Cir. 1995) (requiring "evidence that [the] 'requested rates are in line with those prevailing in the community for similar services'")).
4. The years in the column on the left refer to an attorney's years of experience practicing law. Normally, an attorney's experience will be calculated based on the number of years since an attorney graduated from law school. If the year of law school graduation is unavailable, the year of bar passage should be used instead. Thus, an attorney who graduated from law school in the same year as the work for which compensation is sought has 0 years of experience. For all work beginning on January 1 of the calendar year following graduation (or bar admission), the attorney will have 1 year of experience. (For example, an attorney who graduated from law school on May 30 will have 0 years of experience until December 31 of that same calendar year. As of January 1, all work charged will be computed as performed by an attorney with 1 year of experience.) Adjustments may be necessary if an attorney did not follow a typical career progression or was effectively performing law clerk work. *See, e.g., EPIC v. Dep't of Homeland Sec.*, 999 F. Supp. 2d 61, 70-71 (D.D.C. 2013) (attorney not admitted to bar compensated at "Paralegals & Law Clerks" rate).
5. The data for this matrix was gathered from the dockets of cases litigated in the U.S. District Court for the District of Columbia using the following search in July 2020 in Bloomberg Law: keywords ("motion n/5 fees AND attorney!") + filing type ("brief," "motion," or "order") + date ("May 31, 2013 – May 31, 2020" under "Entries (Docket and Documents)"). This returned a list of 781 cases. Of those, cases were excluded if there was no motion for fees filed, the motions for fees lacked necessary information, or the motions involved fees not based on hourly rates, involved rates explicitly or implicitly based on an existing fee matrix, involved rates explicitly or implicitly subject to statutory fee caps (e.g., cases subject to the Equal Access to Justice Act (EAJA), 28 U.S.C. § 2412(d)), or used lower rates prescribed by case law (e.g., *Eley*, 793 F.3d at 105 (Individuals with Disabilities in Education Act cases)). After these excisions, 86 cases, many of which included data for multiple billers (and 2 of which only provided hourly rate data for paralegals), remained.

6. The cases used to generate this matrix constitute complex federal litigation—which caselaw establishes as encompassing a broad range of matters tried in federal court. *E.g., Reed v. District of Columbia*, 843 F.3d 517, 527-29 (D.C. Cir. 2016) (Tatel, J., concurring) (noting that cases arising under the Freedom of Information Act, Title VII, the Americans with Disabilities Act, Constitutional Amendments, antitrust statutes, and others have been deemed complex, and even “relatively small” cases can constitute complex federal litigation, as they too require “specialized legal skills” and can involve “complex organizations,” such as “large companies”); *Miller v. Holzmann*, 575 F. Supp. 2d 2, 14-16, 17 (D.D.C. 2008) (prevailing market rates for complex federal litigation should be determined by looking to “a diverse range of cases”). That the attorneys handling these cases asked the court to award the specified rates itself demonstrates that the rates were “adequate to attract competent counsel, [while] not produc[ing] windfalls to attorneys.” *West v. Potter*, 717 F.3d 1030, 1033 (D.C. Cir. 2013) (quoting *Blum v. Stenson*, 465 U.S. 886, 897 (1984)). As a consequence, the resulting analysis yields the “prevailing market rate[] in the relevant community” for complex litigation undertaken in federal courts in the District of Columbia. *See Blum*, 465 U.S. at 895.
7. From these 86 complex federal cases, the following information was recorded for 2013 and beyond: hourly rate, the calendar year the rate was charged, and the number of years the lawyer was out of law school when the rate was charged (or, if law school graduation year was unavailable, years since bar passage), as defined above. If the graduation or bar passage year was not stated in a motion or its exhibits, then the lawyer’s biography was researched on the internet. Although preexisting fee matrices for the District of Columbia provide for mid-year rate changes, very few lawyers in the data submitted rates that changed within a calendar year. For this reason, the matrix was modeled using one rate for each calendar year. On the occasions when a lawyer expressed an hourly rate as a range or indicated the rate had increased during the year, the midpoint of the two rates was recorded for that lawyer-year.
8. The matrix of attorney rates is based on 675 lawyer-year data points (one data point for each year in which a lawyer charged an hourly rate) from 419 unique lawyers from 84 unique cases. The lawyer-year data points spanned from years 2013 to 2020, from \$100 to \$1250, and from less than one year of experience to 58 years.
9. Paralegal/law clerk rates were also recorded. The following titles in the fee motions were included in the paralegal/law clerk data: law clerk, legal assistant, paralegal, senior legal assistant, senior paralegal, and student clerk. The paralegal/law clerk row is based on 108 paralegal-year data points from 42 unique cases. They spanned from 2013 to 2019 and from \$60 to \$290. (It is unclear how many unique persons are in the 108 data points because paralegals were not always identified by name.)
10. The matrix was created with separate regressions for the lawyer data and the paralegal data. For the paralegal data, simple linear least-squares regression was used with the dependent variable hourly rate and the independent variable the year the rate was charged subtracted from 2013; years were combined into one variable and subtracted from 2013 rather than modeled as separate indicator variables to constrain annual inflation to a constant, positive number. The resulting regression formula was $\text{rate} = 129.8789 + 9.902107 * (\text{year}-2013)$. For the lawyer data, least-squares regression was used with the dependent variable hourly rate and independent variables the year the rate was charged and the number of years of experience of the lawyer when the rate was charged. The year the rate was charged was subtracted from 2013 and modeled linearly as with the paralegal data. The number of years out of law school (or since year of bar passage) was modeled with both linear and squared terms, as is common in labor economics to account for non-linear wage growth (e.g., faster growth earlier in one’s career than at the end of one’s career). *See, e.g., Jacob Mincer, Schooling, Experience, and Earnings* (1974). The resulting regression formula was

rate = 227.319 + 16.54492 * experience - 0.2216217 * experience ^ 2 + 27.97634 * (year-2013). Regressions were also run with log transformed rates and with a random-effect model (to account for several lawyers appearing more than once in the data), but both alternatives resulted in mostly lower rates than those reflected here; in order to minimize fee disputes, these models were therefore rejected in favor of the more generous untransformed, fixed-effect model. Rates from one case comprised 20% of the data; the regression was also run without that case, but the resulting rates were mostly lower and therefore rejected, again to minimize fee disputes.

11. The data collected for this matrix runs through 2020. To generate rates after 2020, an inflation adjustment (rounded to the nearest whole dollar) has been added. The United States Attorney's Office determined that, because courts and many parties have employed the legal services index of the Consumer Price Index to adjust attorney hourly rates for inflation, this matrix would do likewise. *E.g., Salazar v. District of Columbia*, 809 F.3d 58, 64-65 (D.C. Cir. 2015); *Eley*, 793 F.3d at 101-02; *DL*, 924 F.3d at 589-90. That was the approach followed for the years 2021 through and including 2023. However, the Bureau of Labor Statistics has now ceased consistently publishing monthly data for the legal services index of the Consumer Price Index. As an alternative, the legal services index of the Producer Price Index, which continues regularly to provide updated data, has been used to generate the rates for 2024 and thereafter.
12. This matrix was researched and prepared by Brian Fitzpatrick, the Milton R. Underwood Chair in Free Enterprise and Professor of Law at Vanderbilt Law School, with the help of his students.
13. This matrix and an alternative, preexisting matrix were extensively examined, and, based on that analysis, this matrix was the one selected for computation of the hourly rates for the attorneys' fees awarded in *J.T. v. District of Columbia*, 652 F. Supp. 3d 11 (D.D.C. 2023) (Howell, C.J.), and in *Brackett v. Mayorkas*, Civ. A. No. 17-0988, 2023 WL 5094872 (D.D.C. Aug. 9, 2023) (Boasberg, C.J.).