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Audrey Carroll is an associate at Schwartz & Ballen LLP working in the areas of financial services, payment systems, and virtual currency. She assists financial institutions and fintech companies, including money transmitters, prepaid card issuers and online marketplace providers in addressing regulatory and contractual matters.

Audrey received her J.D. with high honors in May 2021 from The George Washington University Law School. During law school, Audrey gained experience in financial regulatory matters, interning as a law clerk for the Consumer Financial Protection Bureau as well as two other federal agencies. Her note "The Other Side of the (Bit)Coin: Solutions for the United States to Mitigate the Energy Consumption of Cryptocurrency" was published in the Spring 2021 issue of the *George Washington Journal of Energy and Environmental Law*.

She graduated with honors from the University of Florida where she majored in political science and economics.

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