



Joseph Cioffi

Partner/Chair, Insolvency + Finance Practice Group

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With 20 years of experience tracking market cycles and a deep knowledge of the laws governing financial risk, Joseph Cioffi brings a multifaceted approach to counseling his clients — U.S. and international financial institutions, fintech and marketplace lenders, creditors across industries, and marketing communications companies. From corporate transactions to bankruptcy to commercial litigation, he helps them address immediate needs while positioning themselves for long-term success.

Joseph's practice focuses on credit and finance transactions, insolvency matters, and financial products litigation. He handles large-scale commercial and bankruptcy cases; helps marketing communications companies and other intermediaries resolve liability when a counterparty becomes insolvent; and counsels clients in lending and credit markets, including mortgage and auto, fintech, student loans, and other markets.

Joseph fluently applies his experience across disciplines and industries to give his clients the advantage. For example, his deep understanding of how bankruptcy courts interpret loan enforcement provisions allows him to take a pragmatic approach in negotiating credit terms.

A former financial analyst at Kraft General Foods and brand manager at Nabisco, Joseph has a keen understanding of the information businesspeople need to make successful decisions. Recognized as a thought leader in subprime auto lending and securitizations, he created the firm's award-winning **Credit Chronometer** blog to share his knowledge and encourage dialogue on key legal and industry topics.

Credentials

Education

Rutgers Law School (J.D.)
New York University (M.B.A.)
Pace University (B.B.A.)

Clerkship

The Honorable Stan Bernstein, U.S. Bankruptcy Court for the Eastern District of New York

Bar Admissions

New York
Massachusetts
New Jersey
Texas