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SFNET'S 40 UNDER 40 PROFILES

LEGAL SERVICES

JENNA WARD
Principal
Goldberg Kohn Ltd.

Jenna Ward is a principal in Goldberg Kohn Ltd.'s Commercial Finance Group. Her practice focuses on the representation of financial institutions in complex commercial finance transactions. She has extensive experience in both asset-based and cash flow financing transactions, including split-lien/priority transactions, working capital facilities, leveraged buyouts, and restructurings, across a broad range of industries. She is particularly adept at working collaboratively with lenders to address complex legal and commercial issues and to develop practical, creative solutions that lead to successful outcomes. Jenna's accomplishments have been consistently recognized by the legal community. She has been named a Best Lawyers in America "One to Watch" in Banking and Finance Law each year from 2021 through 2025, and she has been recognized annually by Leading Lawyers as an Emerging Lawyer in Banking & Financial Institutions Law since 2021.

Jenna received her law degree from the University of Illinois College of Law and her undergraduate degree from Miami University. She lives in Chicago with her husband and daughter.

What advice would you give to other young professionals looking to build a successful career in secured finance?

My advice is to invest early in building relationships, even when there's no immediate payoff. I learned this early on. During my undergraduate studies, I was paired with a partner at my current firm as part of a mentorship program. I spent a week shadowing him during winter break of my junior year, at a time when I was uncertain whether I would even go to law school. We stayed in touch, and after two years at a large firm in New York, I reached out to explore a move. That relationship ultimately led me to my current role, where I have practiced now for over a decade.

While this advice isn't unique to secured finance, it is especially important in such a relationship-driven industry. The same borrowers, lenders and counsel frequently reappear across transactions, often years later and in different roles. The people you work with early in your career will often become decision makers later on, and the relationships you build can meaningfully influence future opportunities.

What did you do differently that helped you stand out early in your career?

One of the things I did early in my career that helped me stand out—both within my firm and with clients—was adopting a strong sense of ownership over everything I worked on. As a junior lawyer, it's easy to see yourself as simply executing discrete tasks on a deal led by others. I instead approached each matter as if I were personally responsible for its successful conclusion.

That mindset naturally led to a higher level of attention to detail in my drafting, greater urgency in responding to clients, and a deeper level of engagement on my deals including thinking critically about issues. I think that sense of ownership also led to greater responsibility early on in my career and ultimately accelerated my development. Now as a partner, I try to instill that same mindset in the associates that work on my transactions—encouraging them to take initiative and to view themselves as leading a transaction, not just supporting it.

What do you think are the biggest challenges currently facing secured finance professionals, and how can they be mitigated?

One of the biggest challenges I've experienced as a secured finance attorney is navigating increasingly complex transactions while deal timelines continue to compress. Clients and sponsors expect faster execution, but the deals themselves are not getting any simpler—lien and priority structures are more layered and intercreditor arrangements are more heavily negotiated, as an example.

In regards to compressed timeframes, what I have found is that there's a necessary tension between speed and precision. When only allotted limited time—and the time needed for "precision" is not possible—you must be very intentional about where you focus during the time you have. Understanding where the real risks are and what your client actually cares about, that must be the exercise. Knowing what not to spend time on can be just as important as knowing where to dig in; that is something that really develops with experience.

At the same time, market competition has pushed toward more borrower-favorable and increasingly creative deal terms. That creativity can make transactions feel a lot "hairier," requiring more judgment and a deeper understanding of how the pieces fit together in practice. You are often balancing aggressive structures your client is seeking to fund into with the need to still appropriately protect your client's interests.