COVID-19 & Consumer Protections

The COVID-19 pandemic is creating upheaval in people’s lives, especially the most vulnerable, and NCLC is working with allies, government officials, and businesses, to help. This list of resources, which will be updated as new information is available, is a guide to help families navigate their financial lives during these turbulent times. It also includes best ways to connect with NCLC while our staff works from home to avoid community spread.

Advocacy Resources: General Consumer Protections, Autos, Banks and Prepaid Card Accounts, Bank Fees, Bankruptcy, Credit and Debt, Credit Reporting, Criminal Justice, Housing, Older Consumers, Racial and Immigrant Equity, Robocalls & Telemarketing, Student Loans, Utilities and Bridging the Digital Divide

Training & Conferences || Additional Resources for Consumers

Resources

Advocacy

NCLC staff are working with allies, federal and state policymakers, and industry to push for relief for consumers facing financial distress in light of the coronavirus crisis.

General Consumer Protections

- Major Consumer Protections Announced in Response to COVID-19 (Federal and State), (continually updated)

Federal Relief

NCLC & Other Recommendations

- Immediate Actions the CFPB Can Take to Address the COVID-19 Crisis by Former CFPB Director Richard Cordray, Former CFPB Deputy Assistant Director of Regulations Diane E. Thompson, and Former Special Advisor, CFPB and Department of Defense Christopher Peterson, April 6, 2020
- Senate COVID-19 Stimulus Bill is a Start but Falls Far Short for Families, Students, and the Nation's Most Vulnerable, March 26, 2020
- Group letter to federal agencies urging suspension of all non-COVID-19 rulemaking during the public health emergency, March 24, 2020
- Group letter to federal agencies requesting a 90-day tolling (extension) of public comment periods during the COVID-19 pandemic, March 20, 2020
- 63 Groups Call for Credit and Debt Protections to Address Financial Distress From COVID-19, March 22, 2020
- Group letter to Congress on financial stimulus recommendations for COVID-19 to provide substantial relief for workers, consumers, and small businesses, March 20, 2020

State Relief

- National Association for Attorneys General Center for Consumer Protection’s COVID-19 Information - The latest information about what attorneys general are doing to combat
COVID-19 related scams and price gouging, information on a wide range of consumer topics, and how to contact the consumer offices of each attorney general.

NCLC & Other Recommendations


Autos

NCLC Recommendations

- Auto Finance and the Coronavirus Crisis: What States Should Do to Help, March 2020

Bank and Prepaid Card Accounts, Bank Fees

State Relief

- States, including New York, have ordered or encouraged relief affecting overdraft, ATM and credit card late fees.

NCLC & Other Recommendations

- Banks and credit unions that offer safe checkless checking accounts that meet the Bank On National Account Standards (including no overdraft or NSF fees) can be opened online, and are available to people with blemished account screening histories, can be found at JoinBankOn.org.

Bankruptcy

- Group letter urging Congress to adopt amendments to the Bankruptcy Code in response to the COVID-19 pandemic, March 24, 2020

Credit and Debt

Federal Relief

- Letter to Secty. Mnuchin from Senators Brown and Hawley requesting Treasury protect families stimulus payments via the CARES Act from garnishment by private debt collectors, April 9, 2020
- The federal banking agencies have issued guidance encouraging institutions to work with affected customers.

NCLC Recommendations

- The U.S. Treasury Can and Should Ensure that Stimulus Payments Go for Families’ Food and Necessities, not to Debt Collectors, April 2020

State & Local Relief

NCLC is tracking state and local government responses to the coronavirus that are relevant to the collection of non-mortgage consumer debts, including:
• **Prohibition of Certain Collection Practices** – Entries track practices in the collection of civil, non-mortgage debts by debt collectors or creditors that have been temporarily prohibited due to the coronavirus.

• **Non-essential Business Closure Orders** – Entries track the impact of non-essential business closure orders on debt collection practices. Entries highlighted in green indicate debt collection agencies can continue to operate despite the closure of non-essential businesses. Entries highlighted in red indicate state actions that prohibit collection from operating under the order. The remainder do not explicitly reference collection agencies and are left to interpretation.

• **Can Debt Collectors Work from Home?** – Entries track orders and guidance related to whether debt collectors can work from home. Only highlights guidance that has been issued in relation to the coronavirus. Some jurisdictions may have had prior guidance.

• **Bar on Collection of Debts Owed to State/Local Government** – Entries track state and city temporary orders that have been enacted to bar the collection of debt owed to the government.

• **Suspension of Certain Court Proceedings Related to Debt Collection** – Entries include a non-comprehensive list of courts that have suspended certain judicial proceedings or activities related to the collection of civil, non-mortgage debts. For more about state court closures see the National Center for State Courts website.

• **Calls to Action** – Entries track calls to action from legislators, attorneys general, businesses, and advocates to state governments and industry leaders calling for collection moratoriums and other debt collection related consumer protections.

• **Other Debt Collection Responses** – Entries include responses by states that do not fall into one of the other categories, such as new legislation relating to debt collection during the coronavirus pandemic and recommendations for collection practices from state agencies.

### NCLC & Other Recommendations

- Sample letters urging a halt to bank account garnishments and/or debt collection from advocates in California (includes sample order), Ohio, Texas
- Coronavirus Emergency: Why States Need to Act Now to Protect Families’ Stimulus Payments, April 2020
- Coronavirus Emergency: Preventing Garnishment of Stimulus Checks, April 2020
- What State and Federal Policymakers Can Do to Protect Public Health and Protect Consumers from Medical Debt, March 2020
- For state advocates working with their state legislators to protect people impacted by income losses due to COVID-19, NCLC’s report may be of help. No Fresh Start in 2019: How States Still Let Debt Collectors Push Families into Poverty surveys all 50 states and has a number of charts and maps assessing the extent to which state laws protect basic income and assets needed for survival: wages, home, car, bank account, household goods.

### Credit Reporting

**Federal Relief**

- **S. 3508 (Schatz, Brown)**, Disaster Protection For Workers’ Credit Act – NCLC (on behalf of its low-income clients) supports this bill which would establish a minimum 4-month moratorium on negative credit reporting to protect consumers’ credit records during the COVID-19 pandemic, and other consumer protections to help recovery after the pandemic. NCLC press release.
NCLC Recommendations

- **NCLC press release: National Consumer Law Center Advocate Slams Trump Administration Credit Reporting Guidance for Giving Relief to Creditors and Credit Bureaus But Not Consumers During COVID-19 Pandemic**, April 1, 2020

State Relief

NCLC Recommendations

- **Credit Reports and the Covid-19 Crisis: What States Should Do to Help Consumers**, March 2020

Criminal Justice

Federal Relief

NCLC & Other Recommendations

- **Group letter** urging the FCC to protect incarcerated people and their families during the COVID-19 crisis by request private companies offer free phone and video visits with no fees, April 7, 2020

State Relief

NCLC & Other Recommendations

- **Group letter** urging the American Association of Motor Vehicle Administrators to halt suspension of driver's licenses and to reinstate and renew licenses currently suspended for reasons other than unsafe driving during the Covid-19 crisis, April 2020
- **Group letter** urging free access to telephone and video conferencing (where available) for all those incarcerated in Massachusetts, given the suspension of personal visitation to prevent the spread of COVID-19, March 20, 2020
- **Fines and Fees Justice Center's COVID-19 Policy Recommendations** urging state and local governments to make immediate changes to their criminal, traffic and municipal ordinance fines and fees policies to protect public health and ensure that fines and fees are not a barrier to people’s basic needs throughout this emergency.

Housing

Federal Relief

- Appraisal Changes for Government-Backed Mortgages:
  - Fannie Mae, Freddie Mac, FHA, and VA to allow appraisals without interior inspections
  - The Appraisal Institute and the Appraisal Foundation have extensive information on how COVID-19 is affecting appraisers
  - The USDA has waived or relaxed certain parts of the application process for Single-Family Housing Direct Loans, including site assessments, and has extended the time period that certificates of eligibility are valid
- S. 3509 (Brown) To Protect American Families Facing Financial Hardship or Foreclosure Due to a Declared Disaster, Including COVID-19 - NCLC (on behalf of its low-income clients) supports this bill. **NCLC Press Release.**
For mortgage borrowers facing difficulties as a result of the pandemic, Fannie Mae, Freddie Mac, FHA, FHFA, and the VA have issued guidance for borrowers and reminders to loan servicers about options available for borrowers in hardship.

HUD issued a foreclosure and eviction moratorium for all FHA-insured Single Family mortgages for 60 days, effective March 18, 2020.

NCLC & Other Recommendations

- Group comments to the U.S. Housing and Urban Development re: Mortgagee Letter 2020-04 and urgent steps needed to protect reverse mortgage borrowers during the COVID-19 public health crisis, March 24, 2020

State & Local Relief

- COVID-19 Related State Foreclosure Moratoriums and Stays.

NCLC & Other Recommendations

- Coronavirus Emergency: Mortgage Relief for Consumers - How States Can Help, April 2020
- Coronavirus Emergency: What Consumers Need to Know About Mortgage Relief, April 2020
- National Housing Law Project: Enforcing Eviction Moratoria: Guidance for Advocates (eviction protections in the CARES Act, which includes HUD subsidized properties as well as private multi-family housing if the owner has a federally guaranteed mortgage), April 2020

Older Consumers

- Federal, State and Private Protections for Older Consumers Impacted by the COVID-19 Pandemic, April 2020

Racial and Immigrant Equity

NCLC & Other Recommendations

- Group letter urging FHFA to quickly translate key mortgage forbearance notices related to COVID-19 for borrowers with Limited English Proficiency, April 9, 2020; Press Release

Robocalls & Telemarketing

Federal Relief

NCLC & Other Recommendations

- Group Ex Parte Comments to the FCC supporting the American Banker Asso. and other lenders petition on pandemic calls during declared national emergency, limited numbers of
automated calls from the described institutions to alert their customers to the callers’ offers of the specified kinds of relief related to the COVID-19 pandemic, April 9, 2020; Related press release

**Student Loans**

**Federal Relief**

- H.R. (Pressley, Omar), Student Debt Emergency Relief Act - NCLC supports this bill, which will provide immediate relief for workers and families crushed by record levels of student loan debt during the COVID-19 public health emergency.

**NCLC & Other Recommendations**

- Consumer and industry groups’ letter urging Congress to extend CARES Act relief to all federal student loan borrowers; 66 national, state, and community groups letter, April 13, 2020
- Coronavirus Crisis: What Borrowers Need to Know About Student Loan Relief, April 2020
- What the CARES Act Means for Repayment of Federal Student Loans, March 28, 2020
- Making Sense of Federal Student Loan Repayment Relief During COVID-19, March 24, 2020
- Student Loan Cancellation is a Critical COVID-19 Equity Issue, March 23, 2020

**Utilities and Bridging the Digital Divide**

**Federal Relief**

- FCC order that no current Lifeline customer lose their service during this crisis and preserves Lifeline service for existing customers by waiving certain rules that are popular reasons for loss of Lifeline service, March 30, 2020

**NCLC & Other Recommendations**

- Group letter to House and Senate leadership urging Congress to provide a low-income broadband benefit as part of the forthcoming Phase 4 COVID-19 Package, April 14, 2020
- Group letter to the U.S. Energy & Commerce committee urging COVID-19 emergency action to ensure affordable and accessible broadband internet for underserved Americans, April 7, 2020
- Comments on behalf of Community Organizing and Family Issues to the Illinois Commerce Commission urging approval of flexible uniform, statewide credit and collections practices to ensure that customers remain connected to essential utility services, April 6, 2020
- The Need for Utility Reporting of Key Credit and Collections Data Now and After the Covid-19 Crisis, April 2020
- Group letter to the FCC: Emergency Request for Increased Lifeline Support During the COVID-19 Crisis, March 23, 2020
- Letter to Senate leadership: Request for Low Income Home Energy Assistance Program (LIHEAP) in COVID-19 Response Bill, March 21, 2020
- Group letter encouraging internet and broadband providers to lift data caps and increase data speed for low-income consumers to help bridge the digital divide, March 20, 2020
State & Local Relief

- **Comments** on behalf of the Mass. Union of Public Housing Tenants and the Mass. Energy Directors Association, urging the Department of Public Utilities to create new post-moratorium consumer protections for utility credit and collections, April 10, 2020
- **MA DPU opens investigation into post-moratorium credit & collection policies**, Mar. 31, 2020
- NCLC filed formal requests with utility regulators to impose a moratorium on all utility shut-offs during the COVID-19 crisis in California (moratorium imposed) and Massachusetts (moratorium imposed). For a regularly updated list of moratoriums and other state responses, please see the National Association of Regulatory Utility Commissioners website.
- **MA, PA, and IL** (electricity and gas) requesting halt of door-to-door marketing by Competitive Energy Suppliers.

NCLC Recommendations

- **Press release: Covid-19 Crisis: Advocates Call for U.S. Governors to Take Immediate Action to Ensure Residents are Protected from Utility Shut Offs**, March 27, 2020

Training and Conferences at NCLC

All information will be updated on our Conferences or Webinars pages.

- NCLC’s **Mortgage Conference** is scheduled for June 15-16 in Baltimore, Maryland, with an all-day pre-conference intensive on bankruptcy on June 14. We are monitoring the course of the coronavirus and are optimistic that we can go forward with this conference. In the meantime, people interested in attending should save the date.
- NCLC’s annual **Consumer Rights Litigation Conference** will be November 19-22 in Atlanta. Course proposals should be submitted by Tuesday, March 31 here.

Additional Resources

Consumers

- For consumers needing legal help, please visit NCLC’s website for a list of resources on how to get legal assistance.
- NCLC’s free articles on Consumer Debt Advice.
- **Surviving Debt: Expert Advice For Getting Out of Financial Trouble** As many Americans grapple with the fallout from this unprecedented crisis, NCLC’s 50th anniversary edition of Surviving Debt is an invaluable resource for consumers and consumer advocates. **We have made the digital edition of Surviving Debt free to all during the COVID-19 crisis.** Read and download, print, or email content on debt issues. Print books are also available with bulk discounts at NCLC’s Digital Library bookstore.
- The National Digital Inclusion Alliance website includes a list of free and low-cost broadband internet plans.
- **Consumer Financial Protection Bureau (CFPB): Protecting Your Finances During the Coronavirus Pandemic.**
- CFPB: **How to stop automatic payments from your bank or credit union account**

Rent-a-Bank Loans

Predatory Rent-a-Bank Loan Watch List by State

Policy Briefs & Fact Sheets

- Brief: FDIC/OCC Proposal Would Encourage Rent-a-Bank Predatory Lending, December 2019
- Fact Sheet: Stop Payday Lenders Rent-a-Bank Schemes, November 2019

Op-eds & Media Hits

- Op-Ed: Rent-a-bank schemes trample voters’ and states’ rights by Lauren Saunders, Feb. 8, 2018

Comments & Testimony

- Testimony of Lauren Saunders before the U.S. House Financial Services Committee on Rent-a-Bank Schemes and New Debt Traps, Feb. 5, 2020
- NCLC, consumer, and civil rights groups comments to the OCC strongly opposing its proposed rule re: “rent-a-banking” Permissible Interest on Loans That Are Sold, Assigned, or Otherwise Transferred, 12 CFR Part 7 and Part 160, Docket ID OCC-2019-0027, RIN 1557-AE73, Jan. 21, 2020; Short comments from more than 100 community, civil rights, and consumer groups; Consumer and Civil Rights Groups long comments; Press Release.

Letters

- NCLC letter to the Office of the Comptroller of the Currency opposing proposed changes that will weaken the Community Reinvestment Act, Jan. 28, 2020
- Letter from 61 consumer, civil rights and community groups to the OCC, FDIC, and the Federal Reserve Board re: the threat that national banks could help predatory lenders charging 135% to 199% APR to evade new California law (rent-a-bank schemes), Nov. 7, 2019 Press Release
- Coalition letter to OCC and FDIC opposing their support for predatory small business lender using rent-a-bank scheme, Oct. 24, 2019; Press Release
- Letter from Civil Rights and Consumer Groups to Federal Banking Regulators FDIC, OCC, Federal Reserve Bank and the CFPB) Urging them to Prevent the Return of Bank Payday Loans, June 7, 2019; Related Press Release

Litigation

- Amicus Brief of National Consumer Law Center and the Center for Responsible Lending supporting neither party in David Petersen, et al v. Chase Card Funding, LLC, Chase Issuance
Trust, and Wilmington Trust Company, as Trustee of Chase Issuance Trust filed with the U.S. Western District Court of New York, Feb. 7, 2020

- Amicus Brief of National Consumer Law Center, Center for Responsible Lending and Colorado Public Interest Research in support of plaintiff in Martha Fulford v Avant of Colorado LLC et al and Web Bank, January 14, 2020
- Amicus Brief of National Consumer Law Center, Center for Responsible Lending and Colorado Public Interest Research in support of plaintiff in Martha Fulford v Marlette Funding, January 14, 2019

Press Releases

- Consumer and Civil Rights Groups Strongly Urge Federal Banking Regulator (OCC) to Stop Rent-a-Bank Payday Loan Schemes, Jan 22, 2020
- Advocates Urge FDIC, OCC, and Federal Reserve to Stop Banks from Helping Payday Lenders to Evade State Interest Rate Limits, Nov. 7, 2019
- Groups: FDIC & OCC Are Wrong to Support Predatory Small Business Lender, Oct. 24, 2019
- New California Law Targets Long-Term Payday Loans; Will Payday Lenders Evade it?, Oct. 11, 2019

Principles for Laws Permitting Electronic Repossession of Vehicles

Medical Debt

Fair Debt Collection

The leading treatise on the FDCPA, the statute that dramatically alters how collection agencies, debt buyers and attorneys collect consumer debts.

Subscribe Now!

Model Statutes || Policy Analysis || Webinars
Model Statutes

- **What States Can Do to Help Consumers: Medical Debt**, April 2019
- **Model Medical Debt Protection Act**, September 2019

Policy Analysis

Policy Briefs, Reports, Press Releases, & Fact Sheets

- Report: **Don’t Add Insult to Injury: Medical Debt & Credit Reports**, November 2019
- Fact Sheet: **Medical Debt Collection**, 2019
- Press release: **Tens of Millions of Consumers Will Benefit from New Rules for Medical Debt on Credit Reports**, Sept. 7, 2017
- Press Release: **CFPB Report and Hearing Show Urgent Need to Protect Consumers from Medical Debt Collection**, December 11, 2014

Comments, Testimony and Letters

- **Testimony by Jenifer Bosco before the Oregon House Committee on Rules in support of House Bill 3076 (Medical Debt)**, April 29, 2019
- **NCLC letter written in support of H.R. 5330 (Rep. Tlaib), the Consumer Protection for Medical Debt Collections Act**, Dec. 9, 2019

Articles

- **Dealing with Medical Debt** by NCLC attorney Jenifer Bosco, May 17, 2018
- **Guide to Reducing Medical Debt for Low-Income Patients** by NCLC attorney Andrea Bopp Stark, Feb. 11, 2020

Webinars

- **Medical Debt Strategies for Older Adults** by Jenifer Bosco (NCLC), October 18, 2017
- **Helping Older Americans Cope with Medical Debt** by Chi Chi Wu (NCLC), Cheryl Fish-Parcham (Families USA), March 14, 2012

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**Campaign for the Future**
NCLC’s vision is for a nation in which economic opportunity is available to all.

The Campaign for the Future will transform NCLC into a stronger and more sophisticated consumer rights and economic justice advocacy organization—the kind of organization needed to achieve our vision.

Over the past year, NCLC has engaged our Board, Partners Council, staff, and other constituencies to identify the areas in which new resources are most needed to advance consumer rights and economic justice. With the support of our community, Campaign for the Future investments will be focused in the following broad areas:

Next Generation Campaign

Building a Bigger and Stronger Consumer Law Community

When NCLC was founded in 1969, there were few consumer lawyers and no real “consumer law community.” Over the past five decades, NCLC has worked tirelessly to build this community. Our definitive consumer law treatises, highly-attended conferences, and support of consumer lawyers through webinars, listservs and other forms of ongoing engagement make a daily difference for consumer lawyers, and have helped build a thriving community.

Our commitment is not only to support consumer lawyers in the present, but to build the consumer law community of the future.

Through the Campaign for the Future, NCLC aims to invest in new ways to continue building a bigger and stronger consumer law community. Those who have benefited from support, mentoring and expert assistance in the past have the opportunity to present those gifts to the next generation.

Through these priority investments, NCLC will work to continue building a pipeline of new consumer lawyers with high levels of expertise to tackle the consumer law challenges of the future.

Legal Aid Partnership Project

Strengthening NCLC’s Support of Legal Aid
Services for Low-Income Consumers

NCLC founding mission was to support the Legal Services Program, and that commitment has never wavered. Over five decades we have trained thousands of legal aid lawyers in consumer law, and provided resources they rely on to effectively represent their clients.

All Americans deserve equal access to justice—and justice requires access to good consumer lawyers.

In this era, legal services programs are in jeopardy, and resources are limited. Through the Campaign for the Future, NCLC will strive to build a permanent pipeline of attorneys well-versed in consumer law, and work to ensure that legal aid lawyers receive the training and development opportunities they need to meet the complex consumer law challenges of the future.

State Advocacy Initiative

Expanding NCLC’s Impact at the State Level

In this era of gridlock and regression at the national level, important consumer law fights are increasingly being fought at the state level. Some states offer opportunities for pro-consumer reform that are not currently feasible on the national level, and anti-consumer forces are active—often with little resistance—in others. NCLC has long fought to preserve the role of states in protecting consumers, and has always provided support to state advocates, but our resources to do so have been extremely limited. New resources will allow us to identify and respond to the most important threats and opportunities in the states and build lasting partnerships with state coalitions, which will positively impact state protections and also help NCLC mobilize state networks on federal issues.

Critical consumer law battles are being fought—and important opportunities for pro-consumer reforms exist—at the state level.

Through the Campaign for the Future, NCLC will be able to plan more pro-actively to engage on the most strategic and important initiatives, and to respond more quickly and aggressively when requests for assistance are made. Through these priority investments, NCLC will deepen our commitment to state advocacy to meet the challenges of the future.

Communications Capacity-Building Campaign
Enhancing NCLC’s Ability to Reach Decision-Makers, Engage Supporters, and Influence Public Opinion

In the 21st Century, honing a persuasive message to cut through a cacophony of information is an essential component of any successful campaign, and more important than ever in building a lasting pro-consumer political environment.

In a challenging and chaotic political environment, using sophisticated techniques to reach decision-makers, influence public opinion and mobilize people to take action is necessary to protect important consumer laws and win pro-consumer reforms.

Through the Campaign for the Future, NCLC will invest in building the more sophisticated communications capacity it takes to win, investing in the tools and resources needed to tell the stories of our low-income clients, shape the debate, convey complex information in more easily-understood ways, and mobilize supporters and others who care about consumer rights and economic justice issues.

Through these priority investments, NCLC will become a more effective advocate for consumer protections, better able to shape public opinion and persuade policy makers on the consumer law issues of the future.

Advancing the Agenda Fund

Investing in New Strategies for Advancing Fairness in the Marketplace

For half a century, NCLC has used its expertise in consumer law and energy policy to work for consumer justice and economic security for low-income and other disadvantaged people in the U.S. Our traditional tools have included policy analysis and advocacy; consumer law and energy publications; litigation; expert witness services, and training and advice for advocates.

New tools and resources are needed for the next generation of consumer law advocacy.

Through the Campaign for the Future, NCLC will be able to invest in areas where we often lack resources—to allow us to get ahead of the curve and lead the way forward on a range of critical issues.

Through these priority investments, NCLC will advance our
expertise and capabilities in several key areas to meet the challenges of the future.

If you would like to find out more about NCLC’s Campaign for the Future please contact Paul Laurent at plaurent@nclc.org.

**HONORARY Campaign Co-Chairs:**
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- Anonymous

**CRLC 2019 and NCLC’s 50th Anniversary Photo Highlights**
The work of the National Consumer Law Center (NCLC) and its network is profiled in the 23rd season of Visionaries, the award-winning public television series hosted by acclaimed actor Sam Waterston of Grace and Frankie, and formerly of The Newsroom and Law & Order. The episode, now
being shown on PBS stations across the country, profiles NCLC attorneys and its civil legal-aid partners on location in Atlanta, Boston, Detroit, and Washington, DC as they work to protect low-income families from wrongful eviction, foreclosure, and other unfair and deceptive consumer abuses.

Executive Director Rich Dubois encouraged Visionaries producers to emphasize that NCLC is more than a single non-profit organization with two offices in Boston and Washington, DC — that through the consumer law community NCLC has worked to build for five decades, it is in fact a national network of consumer champions, fighting together for economic justice.

NCLC is grateful to the supporters who underwrote NCLC’s involvement in this program:

- Long-time NCLC Board member Jon Kravetz and his wife Janny Mintz, Levin, Cohn, Ferris, Glovsky and Popeo, P.C.
- Boston Private
- Brian Wanca

To watch the entire show, visit https://www.visionaries.org/organizations-profiled/national-consumer-law-center

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Congress recently passed legislation to stop some unwanted robocalls but critical measures must be taken by the FCC.

Congress just passed the Pallone-Thune TRACED Act and telemarketers, scammers, and debt collectors are officially on notice! Now it is critical that the FCC hear from consumers like you who are still being abused by harassing and disruptive robocalls.

**Still getting unwanted robocalls? File a complaint with the Federal Communications Commission!**

The final bill, signed into law by the President in December of 2019, includes elements from the bills passed in each chamber on a bipartisan basis: the Stopping Bad Robocalls Act by the House and the Telephone Robocall Abuse Criminal Enforcement and Deterrence (TRACED) Act passed by the Senate. Now, consumer must weigh in and insist the FCC solidify and strengthen keep key parts of the bill and go further to stop unwanted robocalls.

Send a message to the FCC urging them to strengthen consumer protections by:

- Providing clarification of disputed terms in the Telephone Consumer Protection Act that would prevent callers from continuing to call consumers who have not consented to robocalls, or who have withdrawn their consent for such calls.
- Mandating that call blocking programs be offered to all consumers.
Other Actions You Can Take

- **Tell us your story.** Have you been harassed by robocalls to your cell phone about a mortgage loan, a student loan, or some other type of debt? **Then tell us your story.**
- **Find an attorney** to help stop these calls to your cell phone.
- **LEARN MORE** about NCLC’s work to **stop unwanted robocalls and defend the Telephone Consumer Protection Act.**

*By sending an email letter, you agree to receive occasional email updates from NCLC. You can unsubscribe at any time.*

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**CFPB’s Proposed Debt Collection Rule: Briefing and Action Items**

**June 19th 2-3PM (ET)**

The Consumer Financial Protection Bureau has published its Proposed Debt Collection Rule in the [Federal Register](https://www.federalregister.gov/) and comments are due August 19.

Join us on June 19, 20192:00-3:00PM (ET) for a Briefing and Strategy Session co-sponsored by the National Consumer Law Center and Americans for Financial Reform.

We will discuss what the proposed rule would do, what comments we need, and what else you can do to push the CFPB to finalize a rule that protects consumers.

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**Student Loans Archive**

**Report and Briefs**

- Issue Brief: [Federal Student Loan Relief after a Disaster: Your Guide to Short-Term and Long-Term Options](https://www.nclc.org/blog/federal-student-loan-relief-after-a-disaster), January 2018 *(1-page Guide to Short-Term Relief with Two Quick Calls)*
  - [Préstamos Estudiantiles Después de un Desastre Natural: Su Guía Sobre Opciones de Asistencia a Corto y Largo Plazo](https://www.nclc.org/blog/pr%C3%A9stamos-estudiantiles-despu%C3%A9s-de-un-desastre-natural), Enero 2018
  - [Préstamos Federales Estudiantiles Después de un Desastre Natural: Su Guía para Obtener Asistencia Temporal con sólo dos Rápidas Llamadas](https://www.nclc.org/blog/pr%C3%A9stamos-federales-estudiantiles-despu%C3%A9s-de-un-desastre-natural), Enero 2018
Americans (2017)

- **Pounding Student Loan Borrowers: The Heavy Costs of the Government’s Partnership with Debt Collection Agencies** (2014)
- **Ensuring Educational Integrity: 10 Steps to Improve State Oversight of For-Profit Schools** (2014) (also executive summary, charts, toolkit and press release) Update: **Step 2: Protecting Online Education Students** (2015)
- **Going to School on Robo-signing: How to Help Borrowers and Stop the Abuses in Private Student Loan Collection Cases** (2014)
- **No Lost Causes: Practical Ideas to Help Low-Income Students Succeed in College** (2014)
- **Searching for Relief: Desperate Borrowers and the Growing Student Loan “Debt Relief” Industry** (2013)
- **Borrowers on Hold: Student Loan Collection Agency Complaint Systems Need Massive Improvement** (2012) and **Update** (2013)
- **The Student Loan Default Trap: Why Borrowers Default and What Can Be Done** (2012)
- Report: **The Student Loan Default Trap** (2012)
- **Piling It On: The Growth of Proprietary School Loans And the Consequences for Students** (2011)
- **Too Small to Help: The Plight of Financially Distressed Private Student Loan Borrowers** (2009)
- **Income-Based Repayment: Making it Work for Student Loan Borrowers** (2008)
- **Paying the Price: The High Cost of Private Student Loans and the Dangers for Student Borrowers** (2008)
- **Making the Numbers Count: Why Proprietary School Data Doesn’t Add Up and What Can Be Done About It** (2005)

**Testimony and Comments**

- Coalition comments opposing ED’s Interim Final Rule and Notice of Proposed Rule delaying implementation of the 2016 Borrower Defense Rule — a Rule intended to protect student borrowers from school fraud and abuse and abrupt closures, Nov. 19, 2017
- Comments to the DOE re: **Intent to Establish Negotiated Rulemaking Committee; on Borrower Defense and Gainful Employment**, July 12, 2017 and **Consumer Groups’ Letter to Secretary of Education**
- **Comments to Proposed Loan Discharge Applications**, June 26, 2017
- **Group comments** on the fees charged on campus debit cards, June 8, 2017
- Testimony of Joanna Darcus before the Joint Committee on Consumer Protection and Professional Licensure in **Support of An Act Establishing a Student Tuition Recovery Fund**,
June 6, 2017

- **Comments from NCLC to the Department of Education on the Proposed Loan Discharge Application for Forgery**, March 24, 2017
- **Coalition letter to Congress from 50+ organizations supporting rules designed to protect students and taxpayers from fraud and abuse in higher education**, Mar. 22, 2017
- **Legal Aid Coalition Comments to the Department of Education re: Proposed Borrower Defense Application Form**, Oct. 27, 2016
- **Comments from NCLC and 10 other legal aid groups to the Dep’t of Educ. re Proposed Regulations Regarding State Authorization of Distance Education Programs**, Aug. 24, 2016
- **Coalition Comments of 41 student, veteran, civil rights, and consumer groups re: the Department of Education’s Proposals on Forced Arbitration, Class-Action Bans, and Mandatory Internal Dispute Processes**, Aug. 1, 2016
- **Comments from NCLC and 16 other legal aid groups to the Dept. of Education re: Proposed Regulations on Borrower Defenses and Use of Forced Arbitration by Schools in the Direct Loan Program, and Proposed Amendments to Closed School and False Certification Discharge Regulations**, Aug. 1, 2016
- **Coalition comments regarding borrower defense from 56 organizations that advocate for students, veterans, service members, civil rights, consumers, and college faculty and staff**, Aug. 1, 2016
- **Coalition comments to U.S. Dept. of Education: suggestions for creating a system that promotes quality and consistent servicing**, July 15, 2016
- **Comments to the New York State Education Department and Board of Regents Opposing Proposed SARA Rules**, June 16, 2016
- **Group comments urging the FTC to retain and strengthen the Holder Rule**, Feb. 12, 2016
- **NCLC’s Student Loan Borrower Assistance Project comments to the CFPB re: student loan servicing**, July 13, 2015
- **Comments to the Massachusetts DPL regarding the Revised Proposed Regulations for Private Occupational Schools**, Sept. 26, 2014
- **Comments on Program Integrity: Gainful Employment Proposed Regulations**, May 27, 2014
- **Testimony to the Office of the Attorney General of Massachusetts Regarding Proposed For-Profit School Regulations**, February 21, 2014
- **Written Testimony to the Massachusetts Joint Committee on Higher Education in Support of An Act to Form a Commission on For-Profit Schools, June 8, 2011**
- **Comments on Program Integrity: Gainful Employment Proposed Rule**, September 8, 2010
- **Comments to the Department of Education on Program Integrity Issues Proposed Rules, August 2, 2010**
- **SLBA Testimony About Program Integrity and Student Loan Reform, June 22, 2009**
- **Comments to the Federal Trade Commission on Vocational School Guides, October 2009**

**Letters**

- **Letter of opposition to HB 4508, the PROSPER Act**, Dec. 11, 2017
- **NCLC’s Student Loan Borrower Assistance Project letter to the CFPB and U.S. Department of Education re: how the removal of the online Data Retrieval Tool might negatively impact student loan borrowers’ ability to renew Income-Driven-Repayment plans, April 14, 2017|| CFPB response letter, May 2, 2017
- **Coalition letter to Congressional Leadership re: Importance of CFPB to Protecting Student Loan Borrowers**, Feb. 13, 2017
- **Coalition letter to President Obama recommending improvements to the new federal student loan complaint system**, Oct. 25, 2016
- **Coalition Letter to Sec. King Calling for a Halt to Collection Against Former Corinthian**
Students and Automatic Student Loan Relief, Oct. 19, 2016
• Coalition letter to Education Secretary King on impact of student loans on borrowers of color, Aug. 17, 2016 || Press Release
• Coalition letter to Congress opposing amendments that would block the U.S. Dept. of Education’s gainful employment regulations, June 21, 2016
• Comment letter to the Massachusetts State Senate Opposing Proposed SARA Amendment, May 23, 2016
• Coalition Letter to Secretary King Supporting Department’s Commitment to Prompt and Full Implementation of Gainful Employment Rule, May 4, 2016
• Coalition letter to the National Advisory Committee on Institutional Quality and Integrity (ACICS) and the U.S. Department of Education urging the Department to deny accreditor ACICS’s application for recognition, April 8, 2016
• Coalition letter urging New York State Commissioner of Education not to sign onto the Unified State Authorization Reciprocity Agreement because it does not adequately protect consumers from predatory for-profit colleges, March 14, 2016
• Coalition letter urging Congress not to approve budget bill riders that would restrict the Department of Education’s ability to enforce consumer protection regulations applicable to for-profit colleges, Nov. 24, 2015
• Coalition letter opposing any appropriations riders that would block implementation of the Department of Education’s gainful employment regulations, Oct. 21, 2015
• Letter to U.S. Dept. of Education Special Master Joseph Smith urging him to create a fair, transparent, and accessible process to assert defenses to repayment of their federal student loans, July 24, 2015.
• Coalition letter urging the U.S. Department of Education to include information about whether a college is the subject of government investigations or lawsuits on the college comparison website it plans to develop, July 22, 2015.
• Coalition letter urging the U.S. Department of Education to develop a proactive student-centered strategy to better protect students and taxpayers from education companies that may be breaking the law, June 3, 2015
• 78,000 Individuals and 50 Organizations Urge the U.S. Department of Education to Grant Debt Relief to Corinthian Colleges’ Students, May 19, 2015
• Letter to the Secretary of Education regarding Debt Relief for Corinthian Colleges Borrowers, May 5, 2015
• Coalition letter urging the Department of Education to extend time period for closed school discharge eligibility and provide immediate and accurate information to students affected by recent Corinthian campus closures, May 1, 2015
• Coalition letter opposing HR 970/S 559 (Foxx-Kline) which would repeal federal regulations enacted to protect students from for-profit college fraud, including gainful employment regulations, April 23, 2015
• Group letter to U.S. Dept. of Education re: Corinthian Colleges sale to ECMC and loss of students’ legal rights by requiring students to sign forced arbitration clauses, Jan. 22, 2015.
• Letter to Secretary Duncan re: Protections for Corinthian College Students, June 30, 2014
• Coalition letter to Arne Duncan, Secretary of Education, regarding Department of Education’s proposed gainful employment regulations, May 27, 2014
• **Written Statement of Deanne Loonin to the Massachusetts Division of Professional Licensure Office of Private Occupational School Education Regarding the Proposed Adoption of 230 CMR**, March 28, 2014

• **Coalition letter to the President calling for a strong and prompt gainful employment regulation**, February 4, 2014

**Press Releases**

• **After Multiple Lawsuits and Court Order, Education Department Finally Agrees to Provide Relief to Students Hurt By School Closures**, Dec. 14, 2018

• **National Consumer Law Center Files FOIA Lawsuit Against U.S. Department of Education**, Nov. 16, 2018

• **Press Release: Statement Regarding Resignation of Seth Frotman, Student Loan Ombudsman of the Consumer Financial Protection Bureau**, Aug. 27, 2018

• **Statement of NCLC attorney Abby Shafroth re: U.S. Department of Education Proposal to Abandon Rule Protecting Students and Taxpayers from Schools that Fail to Deliver Value**, Aug. 10, 2018

• **Press Release: Education Department Proposes New Rules that Would Make it Much Harder for Students Harmed by For-Profit Schools to Get Loan Relief**, July 25, 2018

• **Press Release: National Consumer Law Center Advocates Applaud California Attorney General’s Lawsuit Against Navient for Shoddy Practices that Harm Student Loan Borrowers**, June 28, 2018

• **Press Release: Advocates Condemn Move by Consumer Bureau’s Mulvaney to Shutter Student Loan Division that Uncovered Major Abuses by Predatory Lenders**, May 9, 2018

• **Civil Rights Principles for the Reauthorization of the Higher Education Act**, April 2018

• **Press Release: Lawsuit Challenges Dept. of Education re: Delay of Rule to Protect Borrowers**, April 19, 2018

• **Press Release: Students Defrauded by Marinello Schools of Beauty Obtain Belated Discharges After Filing Suit Against the Department of Education**, April 10, 2018

• **Press release: S. Department of Education’s Plan to Protect Servicers and Debt Collectors that Lie to Borrowers**, March 9, 2018

• **Press Release: Testimony of NCLC Attorney before U.S. Senate re: Financial Aid Simplification and Transparency**, 17, 2018

• **Press Release: Education Department Rolls Back Relief to Defrauded Corinthian Colleges Students**, Dec. 20, 2017

• **NCLC Joins Legal Fight Student Borrower for Protections against Predatory Schools**, Sept. 29, 2017

• **NCLC Attorney to Testify at U.S. Department of Education In Support of Important Protections against For-Profit School Fraud**, July 10, 2017

• **NCLC Advocates Condemn U.S. Department of Education Blocking Important Protections against For-Profit School Fraud**, July 6, 2017

• **Statement: NCLC Advocate Statement re: Education Secretary Withdrawal of Critical Student Loan Borrower Protections**, April 11, 2017


• **Press Release: NCLC Advocates Applaud CFPB for Highlighting Older Student Loan Borrowers**, January 5, 2017


Policy Brief: Stop Taking the Earned Income Tax Credit from Struggling Student Loan Borrowers, October 2016
Press Release: NCLC Advocates Commend Department of Education’s Actions against ITT to Protect Students and Taxpayers, Aug. 26, 2016
47 Groups Call on Department of Education to Halt Federal Funding for Predatory Schools That Deny Students’ Legal Rights, March 4, 2016
Press Release: New Education Rules Will Protect Students from High Fee Campus Prepaid and Debit Cards, Oct. 27, 2015
Press Release: 78,000 Individuals and 50 Organizations Urge the U.S. Department of Education to Grant Debt Relief to Corinthian Colleges’ Students, May 19, 2015
Statement before the Middle Class Prosperity Project: Tackling the Student Debt Crisis, Apr. 2, 2015
Going to School on Robo-signing: How to Help Borrowers and Stop the Abuses in Private Student Loan Collection Cases, April 2014
NCLC Advocates Applaud CFPB Lawsuit Against ITT, February 2014
CFPB Urged to Require Private Student Loan Modifications, Press Release, April 2013