NCLC in the News

Select media clips. Journalists interested in speaking with an expert at the National Consumer Law Center should contact Jan Kruse (jkruse@nclc.org) or 617.542,8010.

- 11/2/18 Governing Magazine How Governments Can Keep Disaster Survivors Connected op-ed by NCLC attorney Olivia Wein.

- 9/7/18 Washington Post Lehman Bros.’ bankruptcy a decade ago offers lessons to protect today’s consumers by Michelle Singletary quotes NCLC attorney Alys Cohen on warning signs for consumers for the next financial crisis.

- 9/6/18 USA Today Equifax data breach: What’s changed since last year’s huge hack of personal information? by Kevin McCoy quotes NCLC Associate Director Lauren Saunders on how little has changed for consumers since the massive breach.

- 8/2/18 The Washington Post Is your Fitbit wrong? One woman argued hers was — and almost ended up in a legal no-man’s land by Brian Fung quotes NCLC Associate Director Lauren Saunders on how forced arbitration clauses stack the deck against consumers.

- 7/25/18 The Chronicle of Higher Education Proposed changes in Borrower-Defense Rules would make it tougher for defrauded students to get debt relief by Claire Hansen quotes NCLC attorney Abby Shafroth.

- 6/28/18 Marketplace The financial crisis still isn’t over for homebuyers in rent-to-own deals by Amy Scott quotes NCLC attorney Sarah Mancini about the resurgence of predatory contracts that target communities of color.

- 6/1/17 CBS Evening News (2:01 runtime)- FCC ruling could allow marketing calls to go straight to your voicemail by Anna Werner which includes an interview with NCLC Senior Counsel Margot Saunders arguing that allowing ringless voice mail robocalls without consent and without being able to tell the sender to stop are a bad idea.

- 4/25/17 News 5 Cleveland, OH, Scripps TV, (2:32 runtime) Leadership behind push to kill consumer protections for prepaid cards agreed to $53M FTC settlement by Mark Greenblatt quotes NCLC Associate Director Lauren Saunders on the need for prepaid card protections.

- 2/6/17 USA Today Protect our troops, not Wall Street op-ed by NCLC Associate Director Lauren Saunders urging President Trump to keep a strong CFPB.

- 12/2/16 Sun Sentinel (FL) “Consumer watchdogs warn of potential for abuse in home energy improvement program” by Ron Hurtibise with NCLC attorneys Charlie Harak and Lauren Saunders warning of dangers of Property Assessed Clean Energy (PACE) loans.

- 11/14/16 New York Times “Federal watchdog agency steps up inquiry into land contracts” by Alexandra Stevenson and Matthew Goldstein with link to NCLC report on the topic.


- 10/10/16 Slate.com “Extended sentence” op-ed by National Consumer Law Center attorney Abby Shafroth and Harvard Law School’s Criminal Justice Policy Program director Larry Schwartzol. Topic: How to stop the crippling prison debt experienced by the formerly incarcerated.

- 9/26/16 NPR’s All Things Considered “Wells Fargo’s unauthorized accounts likely hurt customers’ credit scores” by Jim Zarroli with comments by National Consumer Law Center attorney Chi Chi Wu: “Once something affects a consumer’s credit report and credit scores, it has the potential to have a lot of impact across the consumer’s entire economic life.”

- 9/26/16 Pittsburgh Post-Gazette “Rent-to-own: Court case sheds light on business practice” by Kate Giammarise. – “These deals are built to fail and the sellers make more money if the buyer does not succeed,” said National Consumer Law Center attorney Sarah Bolling Mancini.
Includes link to NCLC’s 2016 report on land installment contracts.

- 9/26/16 NPR’s All Things Considered “Wells Fargo’s unauthorized accounts likely hurt customers’ credit scores” by Jim Zarroli with comments by National Consumer Law Center attorney Chi Chi Wu: “Once something affects a consumer’s credit report and credit scores, it has the potential to have a lot of impact across the consumer’s entire economic life.”

- 9/26/16 Pittsburgh Post-Gazette “Rent-to-own: Court case sheds light on business practice” by Kate Giammarise. - “These deals are built to fail and the sellers make more money if the buyer does not succeed,” said National Consumer Law Center attorney Sarah Bolling Mancini. Includes link to NCLC’s 2016 report on land installment contracts.

- 9/23/16 Los Angeles Times “Wells Fargo’s collateral damage: customers’ credit scores” by James Peltz – “The best thing is for customers to be proactive and pull their credit reports, look for unauthorized items and dispute them,” said National Consumer Law Center attorney Chi Chi Wu.

- 9/22/16 NBCNews.com “Wells Fargo customers may never see their day in court, experts say” by Martha C. White – Arbitration clauses present a serious obstacle. “These clauses are hidden in boilerplate contracts and often require you to bring disputes into private arbitration,” said NCLC contributing attorney David Seligman. “Without being able to pursue their case in a courtroom, there’s a lot of people who won’t be made whole.”

Letters

- 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
- Group letter to the ACEEE rejecting characterization of prepaid utility service as an energy efficiency program, March 22, 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
- Letter to President Trump opposing executive order on eliminating 2 regulations for every new regulation, Feb. 28, 2017
- H.R. 998, Searching for and Cutting Regulations that are Unnecessarily Burdensome Act of 2017 (SCRUB Act). Opposition letter
- Coalition letter to Wells Fargo urging immediate stop to using forced arbitration to deny victims of fake accounts their day in court, Feb. 24, 2017
- Group letter to the FCC supporting the 2016 Lifeline modernization order for the digital age, Feb. 23, 2017
- Coalition letter to Congressional Leadership re: Importance of CFPB to Protecting Student


Loan Borrowers, Feb. 13, 2017

**Coalition letter supporting H.R. 585**, Feb. 6, 2017

Group letter to the House Committee on the Judiciary opposing attacks on civil justice, Feb. 1, 2017

**Coalition Letter to FCC Commissioner Clyburn Supporting the Solutions 2020 Call to Action Plan**, Jan. 11, 2017

**H.R. 21 (Issa), Midnight Rules. NCLC opposition letter**, Jan. 4, 2017

**H.R. 26 (Collins), Regulation from the Executive in Need of Scrutiny Act (REINS Act). NCLC opposition letter**, Jan. 3, 2017


Group letter to U.S. Senate supporting S 3026 ROBOCOP Act to reduce robocall abuses and opposing S 2644 FCC Reauthorization Act to weaken TCPA, Nov. 15, 2016

Letter urging HUD to adopt protections for homeowners before allowing any note sales of reverse mortgages, Nov. 18, 2016

**H.R. 5982, the Midnight Rules Relief Act of 2016 (oppose)**, Nov. 15, 2016

Letter supporting H.R. 5664 (Cummings), Wage and Garnishment Equity Act, July 6, 2016

**Consumer and civil rights groups letter to credit reporting agencies requesting free credit and specialty reports in multiple languages for Wells Fargo customers affected by phantom accounts**, Oct. 6, 2016

**Coalition letter to Education Secretary King on impact of student loans on borrowers of color**, Aug. 17, 2016

Group follow-up letter to the Federal Housing Finance Agency (FHFA) re: adding preferred language data fields to redesigned Uniform Residential Loan Application, July 29, 2016

**H.R. 4172** and **S. 2355**, Credit Access and Inclusion Act (oppose), July 15, 2016

Group Letter to the FCC opposing rule allowing federal government contractors to make robocalls to cellphones, July 12, 2016


Coalition letter to Congress opposing amendments that would block the U.S. Dept. of Education’s gainful employment regulations, June 21, 2016

Advocates’ letter to the U.S. Senate opposing riders to the 2017 appropriation bill that would obstruct the CFPB’s ability to protect consumers against discriminatory and unfair auto lending, May 16, 2016


**Letter from 164 advocacy and business groups to the CFPB urging ban of forced arbitration**, April 27, 2016

Advocates’ letter to the U.S. Senate Committee on Finance urging support to give the U.S. Treasury the authority to regulate paid tax preparers, April 15, 2016


Coalition letter to the Federal Housing Finance Agency, Fannie Mae, and Freddie Mac urging the GSEs to include language preference in the Uniform Residential Loan Application, March 23, 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.

**Group letter urging U.S. House of Representatives to support HR 4682 Help Americans Never Get Unwanted Phone call (HANGUP Act)**, March 11, 2016

**Coalition letter to Dept. of Education re: proposed student loan borrower defense regulations**, March 11, 2016
47 Groups Call on Department of Education to Halt Federal Funding for Predatory Schools That Deny Students’ Legal Rights, March 4, 2016

Group letter that the FCC expand the Lifeline eligibility criteria to include low-income veterans programs, March 2, 2016

Group letter of support of S.2592 Medical Debt Relief Act, Feb. 24, 2016

Letter to CFPB regarding mortgage disclosures through Know Before You Owe, Feb. 11, 2016


Advocates’ letter to the FCC urging rulemaking on broadband privacy, Jan. 20, 2016

2015

Group letter to seven corporations urging removal of forced arbitration clauses in consumer contracts, Dec. 10, 2015

Coalition letter to Congress opposing oppose HR 1210, the Portfolio Lending and Mortgage Access Act, Nov. 16, 2015

Group letter urging U.S. Senators to support the Help Americans Never Get Unwanted Phone calls (HANGUP) bill, Nov. 2, 2015

H.R. 1737 (Guinta), Reforming CFPB Indirect Auto Financing Guidance Act Opposition letter, Nov. 16, 2015

Ex-parte group letter to the Federal Communications Commission supporting modernizing the Lifeline program to include broadband services, Nov. 12, 2015

Group letter to the MA Joint Committee on Telecommunications, Utilities and Energy opposing H2867, Nov. 9, 2015

Group letter supporting S. 2255 amending the Fair Debt Collection Practices Act to include third-party private debt collectors, Nov. 10, 2015

Opposition to Hensarling anti-consumer amendments to Highway funding bill, Nov. 4, 2015

Group letter urging U.S. Senators to support the Help Americans Never Get Unwanted Phone calls (HANGUP) bill, Nov. 2, 2015

Coalition letter urging Department of Defense not to lift order barring University of Phoenix from any recruitment-type activities on DoD installations and suspending the payment of Tuition Assistance to new or transfer students, Oct. 27, 2015.


Group letter to the CFPB and FTC re: Experian’s T-Mobile data breach, Oct. 8, 2015


Coalition letter opposing H.R. 3192, Homebuyers Assistance Act, Oct. 2015


Letter opposing H.R. 3035, Credit Access and Inclusion Act, Sept. 8, 2015

CFPB RFI - Feedback on Consumer Complaint Narratives and Data Normalization, Aug. 31, 2015

Coalition letter to Secretary Castro seeking reversal on recent change to FHA form note language, Aug. 20, 2015

Group letter opposing H.R. 1210 (Barr), Portfolio Lending and Mortgage Access Act, July 27, 2015

Group letter opposing S. 1607, the Independent Agency Regulatory Analysis Act of 2015, June
Group Letter Opposing Section 52106 in Senate Highway Trust Fund Bill Mandating IRS to Use Private Debt Collectors, July 24, 2015
Group letter to the U.S. Senate Judiciary Subcommittee on the Constitution defending the constitutionality of Dodd-Frank Act and the CFPB, July 23, 2015
Group letter to the FCC re: PS Docket No. 14-17; GN Docket No. 13-5; RM-11358 urging movement on rulemaking to protect consumer access to phone and communication services during the technology transition, June 25, 2015
Consumer letter to the FCC re: robocalls to cell phones, June 8, 2015
Group letter in support of H.R. 2362 Medical Debt Relief Act, May 18, 2015
Opposition Letter to CFPB opposing H.R. 2213 which insulates lenders from accountability when they make misleading disclosures to homeowners (Letter to Congress), May 14, 2015
Letter to Congress supporting class actions, Feb. 26, 2015
Letter to the FCC regarding a health care industry’s request to eviscerate the TCPA protections against robocalls to cell phones, Feb. 23, 2015
Response to Ex Parte Presentation of the National Council of Higher Education Resources, Jan. 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.
Ex parte letter to the FCC re ongoing attempts by industry to weaken the consumer protections of the Telephone Consumer Protection Act, Jan. 16, 2015
Class Actions and the Telephone Consumer Protection Act – Who Benefits? Seven Myths and Facts
Group letter to the FCC re: opposing the American Bankers Association exemption to the Telecommunications Consumer Protection Act to allow robocalls to cell phones, Jan. 13, 2015

2014

Letter opposing H.R. 5446, the misleadingly-named “Facilitating Access to Credit Act of 2014” supported by consumer, civil rights and advocacy groups, Nov. 17, 2014.
Letter urges FHFA to insist that Fannie Mae and Freddie Mac change its policies that require the use of FICO 04, Nov. 14, 2014
Letter urges FHFA to require Fannie Mae and Freddie Mac to reverse policies that require manual underwriting if the applicant’s credit report contains a dispute, Nov. 14, 2014.
Coalition letter to regulators on responsibilities of consumers’ banks (RDFIs) re stopping unauthorized charges and closing accounts, Sept. 29, 2014.
Leadership Council coalition letter to the FCC re: need for additional steps to ensure better
Comments

- **Group comments to FCC on the Proposal to Develop a Reassigned Number Database**, Aug. 28, 2017
- **Comments to CFPB regarding the Notice of Assessment of Ability-to-Repay/Qualified Mortgage Rule**, July 31, 2017
- **Group comments to the Federal Housing Finance Agency re Improving Language Access in Mortgage Lending and Servicing**, July 31, 2017
- **Group comments to FCC on the proposed rules regarding Advanced Methods for Blocking Robocalls**, June 30, 2017
- **NCLC comments to the U.S. Department of Housing and Urban Development re: Reducing the Regulatory Burden: Enforcing the Regulatory Reform Agenda Under Executive Order 13777 (FHA’s Home Equity Conversion Mortgage (HECM) program)**, June 14, 2017
- **Group comments to the CFPB re: Request for Information Regarding Remittance Rule Assessment**, May 23, 2017
- **Group comments to CFPB’s Request for Information on Alternative Data**, May 19, 2017
- **Group comments to FCC opposing Exemptions for Ringless Voice Mail (RVM)**, May 18, 2017
- **NCLC comments with the Department of Energy (DOE) in support of efficiency standards for central air conditioners (CAC) and heat pumps**, April 25, 2017
- **Comments from NCLC to the Department of Education on the Proposed Loan Discharge Application for Forgery**, March 24, 2017
- **NCLC comments to the CFPB re: Small Business Review Panel for Debt Collector and Debt Buyer Rulemaking, Outline of Proposals under Consideration and Alternatives Considered**, Feb. 28, 2017
- **NCLC comments to CFPB on consumers’ access to their own financial account data**, Feb. 21, 2017. **Coalition comments**
- **Supplemental comments of NCLC and NACA to the Civil Rules Advisory Committee re proposed amendments to Rule 23**, Feb. 15, 2017
- **Group comments to the FCC re: Opposition to Petition for Reconsideration**, Feb. 1, 2017
- **Comments of National Consumer Law Center on behalf of its low-income clients on Proposed Changes to 940 CMR 19.00**, Jan. 13, 2017
- **Comments to the FCC re: procedures relating to retroactive waivers of liability for telemarketing callers and fax senders**, Dec. 8, 2016
- **Comments to OCC opposing new fintech lending charter that would preempt state interest rates and other laws**, Nov. 14, 2016
- **Comments to CFPB in response to request for information about installment loan practices**, Nov. 7, 2016
- **Comments of NCLC and NACA to the Civil Rules Advisory Committee re: proposed amendments to Rule 23**, Nov. 3, 2016
- **Group comments to the FCC requesting additional, clarifying language to healthcare companies petition to exclude telemarketing robocalls without consent**, October 18, 2016
- **Group comments to the CFPB re: Amendments to Federal Mortgage Disclosure Requirements under the Truth in Lending Act**, October 18, 2016
- Coalition comments to the Consumer Financial Protection Bureau re: [Proposed Rule on Payday, Vehicle Title, and Certain High-Cost Installment Loans], Oct. 7, 2016
- **NCLC comments to CFPB on proposed arbitration and class action rule**, Aug. 22, 2016
- **Comments to the U.S. Housing and Urban Development re: Federal Housing Administration (FHA) strengthening the Home Equity Conversion Program**, July 18, 2016
- Comments to the FCC from NCLC and 24 national and state organizations [supporting the FCC’s proposed rule to stop unwanted robocalls for federal debt and urging even greater protections], June 6, 2016 and [Reply comments], June 21, 2016
- **Comments to RGCI re: Request for Stakeholder Comments, 2016 Program Review**, May 9, 2016
- **Comments to the Federal Reserve on Regulation II (interchange fee) limits on prepaid cards**, Mar. 22, 2016
- **Consumer comments to the OCC on mortgage successors in interest**, Mar. 21, 2016
- **Group comments to the FTC re: auto buyers consumer survey**, Mar. 7, 2016
- **Group ex parte comments to the FCC opposing Hubbard Broadcasting’s petition for robocall exemptions**, Mar. 7, 2016
- **Group comments to the FTC re: sale of certified used cars with unrepaired safety recalls**, February 29, 2016
- **Group comments urging the FTC to retain and strengthen the Holder Rule**, Feb. 12, 2016
- **Coalition comments to the Department of Education making recommendations on the proposed Enterprise Complaint System**, Feb. 8, 2016

### 2015

- **Joint Comments to the FCC Regarding the Shift from Copper Lines**, Oct. 28, 2015
- **NCLC comments to the U.S. Department of Treasury’s request for information on online marketplace lending**, Sept. 30, 2015
- **Comments of NCLC and NACA to the Civil Rules Advisory Committee and the Rule 23 Subcommittee re: conceptual “sketches” for Rule 23**, Sept. 4, 2015
- **Comments to DoD, GSA and NASA regarding implementation of the “Fair Pay and Safe Workplaces” Executive Order**, Aug. 26, 2015
- Group comments to the FCC on [Blackboard, Edison Electric Institute, and American Gas Asso., petitions regarding the scope of consent to send autodialed calls and texts to cell phones], Aug. 7, 2015
- **Comments to the Department of Labor’s proposed rulemaking regarding “Methods of Payment of Wages”**, July 31, 2015
- **Group Comments to U.S. Housing and Urban Development re: Revisions to Application for FHA Insured Mortgage**, July 15, 2015
• NCLC & NACBA Comments to CFPB re: Student Loan Servicing Issues Related to Borrowers in Bankruptcy, July 13, 2015
• NCLC’s Student Loan Borrower Assistance Project comments to the CFPB re: student loan servicing, July 13, 2015
• Group comments to the CFPB re: Extension of Effective Date for the Integrated Disclosure Rule Amending Regulations X and Z, July 7, 2015
• Consumer comments on Fed proposal to adopt a same day ACH service, July 2, 2015
• Second Set of Comments of NCLC in response to CFPB Request for Information Regarding the Credit Card Market, June 17, 2015
• First Set of Comments of NCLC in response to CFPB Request for Information Regarding the Credit Card Market, May 18, 2015
• NCLC and NACA comments to the Civil Rules Advisory Committee re: Rule 23, April 1, 2015
• NCLC comments to CFPB on proposed prepaid card rules, March 23, 2015
• Comments to FTC regarding Used Car Regulatory Review, March 17, 2015
• Comments to the FCC in response to the Commission’s request for comments on the Petition for a Declaratory Ruling and/or Clarification brought by Citizens Bank, March 16, 2015
• Comments to CFPB regarding proposed amendments to mortgage servicing regulations, March 16, 2015
• Comments to the FCC in response to the Commission’s request for comments on the Petition for a Declaratory Ruling and/or Clarification brought by Citizens Bank, March 16, 2015
• Comments on NACHA proposal to enable same day electronic payment and settlement, Feb. 6, 2015
• Comments to CSBS on model framework for virtual currencies, Feb. 6, 2015
• Group comments to the FTC regarding critical consumer protections needed as phone companies move from copper to advanced communications networks (internet protocol or IP Transition), Feb. 5, 2015
• Comments to U.S. Department of Education on Information Collection on Personal Authentication Service (PAS) for FSA ID, Jan. 20, 2015
• NCLC and NACA comments to the FCC re: ACA International’s Reply Comments re: for Consumer Bankers Association petition re: exemption to the Telecommunications Consumer Protection Act, Jan. 12, 2015

2014

• Group comments to the FCC re: opposing the American Bankers Association exemption to the Telecommunications Consumer Protection Act to allow robocalls to cell phones, Dec. 19, 2014
• Group comments to the CFPB re: defining larger participants in auto financing, Dec. 8, 2014
• Group comments on EPA’s Clean Climate Plan, Dec. 1, 2014
• Group comments to the FCC re: preserving the Telecommunications Consumer Protection Act (TCPA) protections for cell phones, Nov. 17, 2014
• Comments to the Federal Trade Commission regarding Telemarketing Sales Rule Regulatory Review, Nov. 13, 2014
• NCLC and The Project on Predatory Student Lending Committees on Department of Education Negotiated Rulemaking Topics, Nov. 4, 2014
• Public Comment regarding the Madison Gas and Electric Company proposal to increase fixed, monthly residential customer charges from $10.50 per month to $19.00 per month, October 3, 2014
• Group petition to the FCC to deny Comcast-Time Warner Cable merger, Aug. 25, 2014
• Comments to the FCC opposing change to the Telephone Communications Protection Act to
allow marketing robo-calls to cell phones, Aug. 8, 2014

---

**Issue Briefs**

**Arbitration & Access to Justice**

- *Credit Reports and Forced Arbitration: Will Congress Strip Americans of Their Day in Court?*, September 2017
- *Forced Arbitration and Wells Fargo: The CFPB’s Rule Protects Victims of Bank Fraud*, July 2017
- *The Arbitration Fairness Act of 2013 Protect Consumers & Employees from Forced Arbitration*, November 2013
- *Hold Wrongdoers Accountable To the Individuals They Harm*, November 2009

**Banking & Payment Systems**

- *New Protections for Prepaid Cards and Accounts*, Mar. 28, 2019
- *New Protections for Payroll Cards*, Mar. 28, 2019
- *New Protections for Government Benefit Prepaid Cards*, Mar. 28, 2019
- *300% Bank Payday Loans Spreading*, August 2011
- *Features of a Safe Basic Banking or Prepaid Card Account*, December 2010
- *The CFPB’s Prepaid Card Rule by State*, April 2017
- *The CFPB’s Prepaid Card Rule Benefits Financial Institutions, Prepaid Card Companies, and Employers*, April 2017
- *Introduction to Account Screening Consumer Reporting Agencies*, October 2014

**Bankruptcy**

- *Guide to the HAVEN Act*, November 2019

**Car Sales & Financing**

- *Principles for Fair and Equitable Investment in Electric Vehicles and Transportation Electrification*, October 2018
- *Racial Disparities in Auto Lending: A State-by-State Reminder Why Auto Dealers Must Be Subject to the Consumer Financial Protection Bureau*, May 2010
- *New Ways to Understand the Impact of Auto Finance on Low-Income Families*, May 2016

**Climate Change Justice**

- *Juggling Basic Necessities and the Dire Consequences of Unaffordable Energy*, May 2014
Consumer Protection Regulation and Preemption

- **Recommendations to the CFPB Regarding Debt Collection Problems**, April 2013
- **The Role of the States under the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010**, December 2010
- **Hurdle for Challengers to CFPB Recess Appointment Consumer Bureau Had Full Power With or Without a Director**, February 2012
- **Consumer Protection and Nonbanks: A Snapshot**, March 2010
- **Nonbank Consumer Financial Protection Enforcement Cannot Be Left to the FTC**, March 2010
- **Gaps in State UDAP Laws, Attorney General Authority, Will Hinder CFPA Effectiveness**, March 2010
- **Regulatory Reform and Consumer Protection: Hold Wrongdoers Accountable to the Consumers They Harm**, November 2009

Credit Cards

- **Myths & Realities About the CARD Act Independent Ability-To-Pay Provision**, June 2012

Credit Discrimination

- **Issue Brief: Credit Invisibility and Alternative Data: Promises and Perils**, July 2019
- **Past Imperfect: How Credit Scores and Other Analytics “Bake In” and Perpetuate Past Discrimination**, May 2016
- **CFPB Should Reform Regulation B to Protect Consumers from Credit Discrimination in Today’s Marketplace**, April 2012

Credit Reports

- **Salt in the Wound: How Eviction Records and Back Rent Haunt Tenant Screening Reports and Credit Scores**, Aug. 2020
- **The Wrong Tool for the Wrong Purpose: Why the Credit Scoring Provision in the Immigration Public Charge Proposal Is Illogical and Ill-Advised**, Oct. 2018
- **Past Imperfect: How Credit Scores and Other Analytics “Bake In” and Perpetuate Past Discrimination**, May 2016

Debt Collection

- **Potential Impact on Employers and Businesses of CFPB Proposed Debt Collection Rule**, July 2019
- **Consumer Protection and Court-Sponsored Online Dispute Resolution in Collection Lawsuits**, July 2019
- **Top Consumer Concerns for Debt Collection Regulations**, Sept. 2018
- **Recommendations to the CFPB Regarding Debt Collection Problems**, April 2013
- **The Uniform Wage Garnishment Act: Benefits and Dangers for Wage Earners**, April 2017
- **U.S. House Bill Would Allow Lawyers to Abuse Consumers in Debt Collection Lawsuits**, March
2018
- Consumer Debt Collection Facts, February 2018

Debt Relief Services
- Need Help with Debts? Don’t Get Burned by Scammers – Know the Facts About Debt Relief, March 2018

Disaster Relief & Consumer Protection
- How Victims of Crime and Domestic Violence Survivors in Massachusetts Can Receive Discounted Voice and Data Service through the Federal Lifeline Program, May 2019
- Consumer Tips: Weathering the Financial Storm After a Natural Disaster, October 2018
- Consumer Tips: Getting Your Homeowner’s Insurance Money After a Disaster, October 2018
- Consumer Tips: Avoiding Home Improvement Fraud After a Natural Disaster, October 2018
- One-Page Guide to Avoiding Home Improvement Fraud After a Natural Disaster, October 2018
- Model Utility Consumer Protections When Natural Disasters Strike, August 2018
- Helping Older Homeowners Recover from Natural Disasters, June 2018
- How the Lifeline Program Can Help Vulnerable Consumers Connect to Voice and Internet Service after a Natural Disaster, March 2018
- How the Low Income Home Energy Assistance Program (LIHEAP) Can Help Vulnerable Consumers After a Natural Disaster, March 2018
- The Low Income Home Energy Assistance Program (LIHEAP): A Safety Net that Saves Lives, February 2018
- Changes to the Heat and Eat Provision in the 2014 Farm Bill and How LIHEAP Participants May Be Affected, June 2014

Domestic Violence Survivors
- Assisting Domestic Violence Survivors in Massachusetts Facing Threat of Foreclosure, June 2019
- How Victims of Crime and Domestic Violence Survivors in Massachusetts Can Receive Discounted Voice and Data Service through the Federal Lifeline Program, May 2019
- Assisting Massachusetts Victims of Crime and Domestic Violence Survivors Who are Having Problems Establishing a New Account or Paying Utility Bills, May 2019

Employment
- Early Wage Access: A Good Option for Workers or a Fintech Payday Loan?, March 2020
- The Uniform Wage Garnishment Act: Benefits and Dangers for Wage Earners, April 2017
- New Mass. Law Protects Cars, Wages, Bank Accounts from Collectors, March 2011
- Protections Needed for Prepaid Payroll, Unemployment Benefits, Child Support, and Other Prepaid Payment Cards, March 2009
- NCLC Survey Reveals Ongoing Problems with Mortgage Servicing, May 2015
- The CFPB Should End Dual Track and Mandate Sensible Loan Modifications, May 2012
- Servicers Continue to Wrongfully Initiate Foreclosures: All Types of Loans Affected, February 2012

Energy, Utilities & Telecommunications
- Ohio’s New Residential PACE Programs Need Strong Consumer Protections to Prevent Homeowner Abuses, Oct. 2019
- Still No Relief for Massachusetts Consumers Tricked by Competitive Electric Supply
Companies, October 2018
• How the Low Income Home Energy Assistance Program (LIHEAP) Can Help Vulnerable Consumers After a Natural Disaster, March 2018
• The Low Income Home Energy Assistance Program (LIHEAP): A Safety Net that Saves Lives, February 2018
• Changes to the Heat and Eat Provision in the 2014 Farm Bill and How LIHEAP Participants May Be Affected, June 2014
• The Low Income Home Energy Assistance Program (LIHEAP), March 2012

Forced Arbitration

• Credit Reports and Forced Arbitration: Will Congress Strip Americans of Their Day in Court? September 2017
• Forced Arbitration and Wells Fargo: The CFPB’s Rule Protects Victims of Bank Fraud, July 2017

General Predatory Lending Policy Analysis

• Residential Property Assessed Clean Energy (PACE) Loans: The Perils of Easy Money for Clean Energy Improvements, September 2017
• What is a Property Assessed Clean Energy (PACE) Loan? September 2016

Housing

• A Looming Crisis: Black Communities at Greatest Risk of Covid-19 Foreclosure, July 2020
• Contracts that Offer Cash for Home Equity Are Riskier than They Look, April 2020
• Recommendations to Improve Servicing and Reduce Foreclosures of Federal Reverse Mortgages, March 2020
• Recommendations to Improve FHA’s Foreclosure Avoidance Program, March 2020
• Property Assessed Clean Energy (PACE) Loans: State and Local Consumer Protection Recommendations, November 2019
• Ohio’s New Residential PACE Programs Need Strong Consumer Protections to Prevent Homeowner Abuses, Oct. 2019
• Assisting Domestic Violence Survivors in Massachusetts Facing Threat of Foreclosure, June 2019
• USDA Should Modernize Mortgage Protections: Four Long-Overdue Policy Changes to Limit Rural Foreclosures, April 2019
• How HUD is Failing to Protect Widows and Widowers of Reverse Mortgage Borrowers: Case Studies and Recommendations, November 2018
• Residential Property Assessed Clean Energy (PACE) Loans: The Perils of Easy Money for Clean Energy Improvements, September 2017
• What is a Property Assessed Clean Energy (PACE) Loan? September 2016
• The CFPB and Other Federal Agencies Should Adopt Strong Language Access Protections for Homeowners and Other Consumers, May 2016
• The Consumer Financial Protection Bureau Should Rein in Mortgage Servicers’ Use of Force-Placed Insurance, May 2012

High Cost Small Loans

• Early ‘Wage Access: A Good Option for Workers or a Fintech Payday Loan?, March 2020
LIHEAP & Fuel Assistance

- **How the Low Income Home Energy Assistance Program (LIHEAP) Can Help Vulnerable Consumers After a Natural Disaster**, March 2018
- **The Low Income Home Energy Assistance Program (LIHEAP): A Safety Net that Saves Lives**, February 2018
- **Changes to the Heat and Eat Provision in the 2014 Farm Bill and How LIHEAP Participants May Be Affected**, June 2014
- **The Low Income Home Energy Assistance Program (LIHEAP)**, March 2012

Loan Servicing and Modifications & Foreclosure Assistance Programs

- **The CFPB and Other Federal Agencies Should Adopt Strong Language Access Protections for Homeowners and Other Consumers**, May 2016

Manufactured Housing

- **Titling Homes as Real Property**, October 2015
- **How Are the Federal SAFE Act, the Federal Truth in Lending Act, State Loan Originator Regulation, and Manufactured Housing Related?** December 2015
- **Promoting Resident Ownership of Communities**, January 2009
- **Protecting Fundamental Freedoms in Communities**, September 2008

Military Personnel


Older Consumers

- **Helping Older Homeowners Recover from Natural Disasters**, June 2018
- **Priorities for Consumers with HECM Reverse Mortgages**, September 2015

Overdraft Loans

- **The CFPB’s Prepaid Card Rule Benefits Financial Institutions, Prepaid Card Companies, and Employers**, April 2017
- **Common Sense from the Common Law: Why a Longstanding Legal Doctrine Supports Limiting**
Bank Overdraft Fees to a “Reasonable and Proportional” Standard, April 2013
300% Bank Payday Loans Spreading, August 2011
Features of a Safe Basic Banking or Prepaid Card Account, December 2010

Payday Loans

- Early ‘Wage Access: A Good Option for Workers or a Fintech Payday Loan?, March 2020
- OCC’s Short-Term, Small Dollar Lending Bulletin: Vague Guidelines Leave the Devil to the Details, July 2018
- What is Operation Choke Point? Stopping Banks and Payment Processors from Helping Scammers Raid Your Bank Account, September 2015
- Why Cap Small Loans at 36%?, April 2013

Payment Fraud

- What is Operation Choke Point? Stopping Banks and Payment Processors from Helping Scammers Raid Your Bank Account, September 2015

Preemption

- The Role of the States under the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010, December 2010
- OCC Ignores Dodd-Frank Act’s Repeal of 2004 Preemption Regulations, May 2011

Racial Justice and Equal Economic Opportunity

- A Looming Crisis: Black Communities at Greatest Risk of Covid-19 Foreclosure, July 2020
- The CFPB and Other Federal Agencies Should Adopt Strong Language Access Protections for Homeowners and Other Consumers, May 2016
- Past Imperfect: How Credit Scores and Other Analytics “Bake In” and Perpetuate Past Discrimination, May 2016
- Racial Disparities in Auto Loan Markups State-by-State Data, June 2015

Regulatory Reform and Consumer Financial Protection Bureau

- Racial Disparities in Auto Loan Markups State-by-State Data, June 2015
- Racial Disparities in Auto Lending: A State-by-State Reminder Why Auto Dealers Must Be Subject to the Consumer Financial Protection Bureau, May 2010
- Recommendations to the CFPB Regarding Debt Collection Problems, April 2013
- The Role of the States under the Dodd-Frank Wall Street Reform and Consumer Protection Act of 2010, December 2010
- The Consumer Financial Protection Bureau Should Rein in Mortgage Servicers’ Use of Force-Placed Insurance, May 2012
- Hurdle for Challengers to CFPB Recess Appointment Consumer Bureau Had Full Power With or Without a Director, February 2012
- Consumer Protection and Nonbanks: A Snapshot, March 2010
- Nonbank Consumer Financial Protection Enforcement Cannot Be Left to the FTC, March 2010
- Gaps in State UDAP Laws, Attorney General Authority, Will Hinder CFPA Effectiveness, March 2010
- Regulatory Reform and Consumer Protection: Hold Wrongdoers Accountable to the Consumers They Harm, November 2009
Robocalls and Telemarketing

- Digital Divide: Millions of Americans Have Limited or No Meaningful Access to the Internet, August 2019

Servicemembers, Veterans, and Forced Arbitration


Student Loans

- Congress Must Provide Relief to Defaulted Student Loan Borrowers; Recommendations for Higher Education Act Reauthorization, March 2020
- Three Tax Fixes to Improve the Federal Student Aid Program (NCLC and TICAS), March 2020
- The Dark Side of Payroll Withholding to Repay Student Loans, February, 2019
- Student Loan Relief after a Disaster: Your Guide to Temporary and Long-Term Relief Options, January 2018
- Defend the Department of Education’s Borrower Defense Rule, January 2017
- Stop Taking the Earned Income Tax Credit from Struggling Student Loan Borrowers, October 2016
- Making Federal Student Loan Servicing Work for Borrowers, November 2014
- Making Student Loan Servicing Work for Borrowers, June 2014
- The Dangers of Parent PLUS Loans, January 2014
- Ensuring that Student Loan Death and Disability Discharges Do Not Result in a Tax Penalty
- Restore The Bankruptcy Fresh Start for Student Loan Borrowers
- The Truth About Student Loans and the Undue Hardship Discharge, April 2013
- Relief for Private Student Loan Borrowers, April 2013
- Relief for Financially Distressed Government Student Loan Borrowers: Provide Full Rehabilitation Relief
- Create a Meaningful Default Measurement
- Stop Collectors from Gouging Student Loan Borrowers on the Taxpayer Dime
- Equity for Government Student Loan Borrowers: Restore a Fair and Reasonable Statute of Limitations

Taxes

- 2020 Tax Season: More Delays and Higher Costs for Struggling Taxpayers, Jan. 2020

Unfair & Deceptive Acts & Practices

- What is a Property Assessed Clean Energy (PACE) Loan? September 2016

Utilities

- How Victims of Crime and Domestic Violence Survivors in Massachusetts Can Receive Discounted Voice and Data Service through the Federal Lifeline Program, May 2019
- Assisting Massachusetts Victims of Crime and Domestic Violence Survivors Who are Having Problems Establishing a New Account or Paying Utility Bills, May 2019
- Model Utility Consumer Protections When Natural Disasters Strike, August 2018
- How the Lifeline Program Can Help Vulnerable Consumers Connect to Voice and Internet Service after a Natural Disaster, March 2018
Policy Briefs

- Issue Brief: The Uniform Wage Garnishment Act: Benefits and Dangers for Wage Earners, April 2017
- Issue Brief: The CFPB’s Prepaid Card Rule Benefits Financial Institutions, Prepaid Card Companies, and Employers, April 2017
- Issue brief sent to HUD containing examples of problems with FHA reverse mortgage loss mitigation in the HECM program, Nov. 2016
- Stop Taking the Earned Income Tax Credit from Struggling Student Loan Borrowers, Oct. 2016
- New Ways to Understand the Impact of Auto Finance on Low-Income Families, May 2016
- Past Imperfect: How Credit Scores and Other Analytics "Bake In" and Perpetuate Past Discrimination, May 2016
- Priorities for Consumers with HECM Reverse Mortgages, September 2015
- Credit Invisibility and Alternative Data: The Devil is in the Details, June 2015
- Racial Disparities in Auto Loan Markups: State-by-State Data, June 2015
- Optional, Early Compliance is a Common Regulatory Tool: Early Adopters Can Choose Phase-In Date, May 2015
- NCLC Survey Reveals Ongoing Problems with Mortgage Servicing, May 2015
- Adkins v Morgan Stanley: Expert reports support reverse-redlining allegations in Detroit, Nov. 2014
- Introduction to Account Screening Consumer Reporting Agencies, October 2014
- Changes to the Heat and Eat Provision in the 2014 Farm Bill and How LIHEAP Participants May Be Affected, June 2014
- Hold Wrongdoers Accountable to the Consumers They Harm, Nov. 2009

Testimony

- Testimony of NCLC attorney Joanna Darcus before the U.S. Department of Education re: Intent to Establish Negotiated Rulemaking Committee; Public Hearings on Borrower Defense and Gainful Employment, July 10, 2017
**NCLC to testify before the Chicago City Council on harms of forced arbitration by contractors in consumer and employment agreements**, June 15, 2016

Surge in Invasive Robocalls Prompts Need for More Consumer Protections: **Testimony before the Senate Committee on Commerce, Science and Transportation regarding the importance of the Telephone Consumer Protection Act to Safeguard Consumers**, May 2016

**Written testimony of National Consumer Law Center and Consumer Federation of America to the U.S. House of Representatives Committee on Financial Services regarding “The FDIC’s Targeting of Refund Anticipation Loans”**, March 16, 2016

**NCLC testimony before the New York State Assembly on the harms of forced arbitration clauses**, February 10, 2016

**Testimony of NCLC attorney April Kuehnhoff before the MA Joint Financial Services Committee re: pending legislation to support family financial protection (SB146/HB804)**, October 27, 2015

**Testimony of NCLC Director of Litigation Stuart Rossman before the U.S. Senate Committee on Aging re: pension advance schemes**, Sept. 30, 2015

Testimony before the U.S. House of Representative Committee on Financial Services regarding **“An Overview of the Credit Reporting System”**, September 2014

**Testimony in support of Operation Choke Point: Examining Regulatory Relief Proposals for Community Financial Institutions**, July 2014

---

**Press Releases (Archived)**

- **CFPB Rule Restores Consumers’ Day in Court Over Financial Misconduct**, July 10, 2017
- **National Consumer Law Center Advocates Condemn U.S. Department of Education Blocking Important Protections against For-Profit School Fraud**, July 6, 2017
- **New Reforms Will Improve Credit Reporting Accuracy for Millions of Consumers**, June 28, 2017
- **Class Actions Matter: Consumers Mislabeled as Terrorists Join in $60 Million Verdict against TransUnion for Violating Key Consumer Protection Law**, June 21, 2017
- **Congress Must Defend Service Members from Predatory Financial Scams**, June 21, 2017
- **Department of Education Intends to Revisit Rules that Provide Relief and Protections to Students, Taxpayers from School Fraud**, June 14, 2017
- **NCLC Leads Consumer Groups in Urging FCC to Initiate Enforcement Action Against Navient for Violations of the TCPA**, June 14, 2017
- **NCLC Calls on Congress to Restore Federal Protections Against Abusive Debt Collection**, June 13, 2017
- **Congress Makes the Wrong Choice with Financial Reform Rollback Legislation**, June 8, 2017
- **NCLC Applauds CFPB Plan to Issue Regulations Protecting Consumers from Abusive Debt Collection Communications**, June 8, 2017
- **Court to Consider Constitutionality of CFPB in PHH v CFPB**, May 23, 2017
- **Trump Reverse Robin Hood Budget Would Kill Bipartisan Programs that Protect Vulnerable Seniors, Veterans, Working Families**, May 23, 2017
- **Racial Justice, Civil Liberties and Digital Rights Groups Urge FCC Not to Harm Lifeline Program**, May 19, 2017
- **FCC Must Protect Consumers from Unwanted Telemarketing and Debt Collection Voicemails**, May 18, 2017
• Pushed into Poverty: How Student Loan Collections Threaten the Financial Security of Older Americans, May 17, 2017
• Big Changes Burden Taxpayers: New Law Delays Refunds, Drives Demand for Loans; Immigrant Taxpayers Face Challenges, March 2017
• PACE Mortgages Still Risky Despite New Dept. of Energy Guidelines, Nov. 18, 2016
• CFPB Report Shows Student Loan Rehabilitation Fails Many Borrowers, Oct. 17, 2016
• Advocates Applaud CFPB Action Against Bridgepoint Education for Predatory Student Lending Practices, Sept. 12, 2016
• Don’t Bet the House on a PACE Loan: Consumer Groups Urge the Department of Energy to Strengthen Protections for Homeowners in Best Practice Guidelines, Aug. 18, 2016
• A win for consumers! FCC limits robocalls for collectors of federal student loan debt, August 11, 2016
• NCLC Statement re: CFPB Final Mortgage Servicing Rules, Aug. 4, 2016
• Rule to Rein in Illegal Business Practice Gains Key Support from Congress, Aug. 3, 2016
• Why High-Rate Installment Lenders Want Borrowers Who Will Default, July 21, 2016
• Report Finds Wall Street Investment Companies Chasing Profits From Predatory Real Estate Product with Racist Roots, July 14, 2016
• Rep. Austin Scott’s (R-GA) Bills Undercut Lifeline, Limiting Economic and Education Opportunities for Low-Income Families, June 21, 2016
• CFPB Proposes Strong Rules to Protect Payday Borrowers Yet Worrisome Loopholes Need Tightening, June 2, 2016
• Advocates Urge Support for Comprehensive Consumer Credit Reporting Reform Act of 2016, May 19, 2016
• NCLC testifies at Senate hearing on TCPA and robocalls, May 18, 2016
• FCC proposes rules to protect student loan borrowers and other consumers from collectors of federal debt, May 10, 2016
• HUD’s Sales of FHA-Defaulted Mortgage Loans Benefit the Big Mortgage Servicers and Hedge Funds While Homeowners Lose, May 10, 2016
• NCLC Advocates Applaud Department of Education Implementation of Its New Matching Program for Disabled Student Loan Borrowers, April 12, 2016
• Advocates Applaud FCC Vote to Modernize Lifeline to Bring Affordable Broadband Internet to Low-Income Households, March 31, 2016
• FCC’s Lifeline Proposal Would Bring Affordable Broadband Internet to Low-Income Households, March 8, 2016
• Unprecedented Consumer, Environmental Coalition Calls on Top Energy Regulator to Create Office to Protect Consumers, March 7, 2016
• Paper or Electronic Statements? Why It Should Be the Consumer’s Choice, March 1, 2016
• Advocates Commend Dept. of Education Plan to Protect Student Borrowers from Predatory School Practices, Feb. 8, 2016
• National Consumer Law Center Names Attorney Persis Yu as Director of the Student Loan Borrower Assistance Project, Feb. 5, 2016
• NCLC Advocates Applaud Department of Education Crack Down of Student Debt Relief Companies, Jan. 29, 2016
• First Possible Tech IPO of Year: Elevate Pushes Predatory Long-Term Payday Loans, Jan. 20,
2016

- National Consumer Law Center Appoints Richard Dubois as Executive Director, Jan. 14, 2016

2015

- Deceptive Bargain: The Hidden Time Bomb of Deferred Interest Credit Cards, Dec. 16, 2015
- States Urged to Protect Online Education Students from For-Profit Fraud, Dec. 10, 2015
- NCLC Advocates Applaud FTC Rule Banning Payment Devices Used by Scammers, Nov. 19, 2015
- Congress Set to Allow Robocalls to Cellphones, Oct. 27, 2015
- Press Release: New Education Rules Will Protect Students from High Fee Campus Prepaid and Debit Cards, Oct. 27, 2015
- State Installment Loan Laws Leave Borrowers Vulnerable in New Wave of Predatory Lending, July 2015
- Press Release Opposing Section 52106 in Senate Highway Trust Fund Bill Mandating IRS to Use Private Debt Collectors, July 24, 2015
- Consumer Advocates Applaud DOD Move to Protect Troops from Predatory Lending, July 21, 2015
- Payday Lender Prepaid Cards: Overdraft and Junk Fees Hit Cash-Strapped Families Coming and Going, July 15, 2015
- NCLC & NACBA Statement: Dept. of Education Fails to Respond to White House Call for Student Debt Relief in “Undue Hardship” Bankruptcy Cases, July 13, 2015
- Debt Collection Communications: Protecting Consumers in the Digital Age, June 2015
- FCC Protects Consumers from Unsolicited Robocalls and Texts to Cell Phones and Moves to Modernize Lifeline Program, June 18, 2015
- Consumers to CFPB: End Forced Arbitration, June 18, 2015
- NACA and NCLC: House Moves to Weaken the Consumer Financial Protection Bureau, June 17, 2015
- Advocates Applaud HUD on New Reverse Mortgage Policy that Could Reduce Foreclosures on Surviving Spouses, June 17, 2015
- NCLC Advocates Support Broadband Adoption Act of 2015, June 1, 2015
- Statement Regarding FCC Proposals to Modernize Lifeline: Low-Income Phone Program Would Include Broadband Internet, May 28, 2015
- FTC Reaffirms Consumer Right to Enforce Warranty Protections in Court, May 26, 2015
- NCLC and 57 Other Groups Oppose Sweeping Effort to Gut Housing Protections, May 21, 2015
NCLC’s Saunders testifies on Operation Choke Point urging DOJ to do more to combat payment fraud, May 19, 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

Department of Education Proposal Will Protect Students from High Fee Campus Prepaid and Debit Cards, May 15, 2015


Statement Regarding May 14 CFPB Hearing on Student Debt, May 13, 2015


NCLC and NACA Support the Court Legal Access & Student Support (CLASS) Act, S. 1122 (Durbin)/H.R. 2079 (Waters), April 29, 2015

Seeking Tax Help, Getting Tax Troubles: Mystery Shopper Testing Documents Serious Problems with Tax Preparation Services, April 9, 2015

The National Consumer Law Center Receives Grant to Help Poor Families Maintain Heat and Power, March 26, 2015

CFPB’s Payday Proposal: Strong Start but Worrisome Loopholes, March 26, 2015

Prepaid Card Overdraft Fees Cost Consumers over $50 Million, March 24, 2015

U.S. DOJ Chokes Scammers’ Bank, March 10, 2015

CFPB’s New Study Supports Need for Quick Action to End Forced Arbitration in Consumer Financial Product Agreements, March 10, 2015


NCLC Advocates Applaud Department of Education Crack Down of Five Collection Agencies, March 2, 2015
Why the CFPB Should Ban Zombie Debt, Jan. 29, 2015

Tax Prep Services: Buyer Beware, Jan. 20, 2015

News Archive (2008-2014)

News Archive

2014

- FCC Set to Open Floodgates for Robocalls to Cell Phones, Jan. 14, 2015
- The National Consumer Law Center Receives Grant to Help Poor Families Maintain Heat and Power, Jan. 12, 2015
- NCLC Applauds CFPB Student Loan Debt Relief Enforcement Action, Dec. 11, 2014
- CFPB Report and Hearing Show Urgent Need to Protect Consumers from Medical Debt Collection, Dec. 11, 2014
- NCLC statement re: CFPB’s proposed mortgage servicing rules, Nov. 20, 2014
- CFPB Issues Strong Rule to Protect Prepaid Debit Cards, Nov. 13, 2014
- Banking Regulators: Banks should stop unauthorized debits from customer accounts, Sept. 29, 2014
- Consumer Advocates Applaud Proposed Military Lending Rules, Sept. 26, 2014
- National Consumer Law Center Announces Senior Management Changes, Sept. 23, 2014
- Consumer Groups Applaud the Consumer Financial Protection Bureau’s Efforts to Provide More Oversight of Abusive Auto Lending, Sept. 18, 2014
- Advocates Applaud CFPB Lawsuit Against Corinthian Colleges for Predatory Student Lending Practices, Sept. 16, 2014
- Debt Collection: Groups Applaud New Guidelines for Banks Selling Consumer Debt, Aug. 12, 2014
- NCLC Advocates Applaud Rule Clarifying Mortgage Rights of Heirs; Urge Further Action, July 8, 2014
- Federal Regulator Slashes Major Rate Relief Due on New England Electric Bills, June 24, 2014
- Supreme Court Decision Strikes Blow against Tribal Online Payday Lenders, May 29, 2014
- NCLC Statement on Passage of Housing Finance Bill (S.1217) in Senate Banking Committee, May 15, 2014
- Advocates applaud judgment against Bank that facilitated illegal payday lending, ponzi schemes, April 28, 2014
- FCC takes initial steps to protect rural consumers from phone rate shock, April 25, 2014
- Guide to Car Programs for Low Income Families, April 17, 2014
- Consumer Advocates Support Bill to Provide Greater Rights to Consumers to Prevent and Correct Credit Report Errors, April 9, 2014
2013

- Consumer Consumer tips re: a data breach, December 19, 2013
- CFPB study: Forced arbitration is bad for consumers, December 12, 2013
- NCLC Applauds New Head of FHFA, December 11, 2013
- Consumer Advocates Applaud CFPB for CareCredit Enforcement Action, Dec. 10, 2013
- California Protects Benefits Deposited to Prepaid Cards, Dec. 10, 2013
- 300% Bank Payday Loans on Their Way Out – Advocates applaud OCC/FDIC guidance; Urge Regions, Fifth Third Banks to Follow It, November 21, 2013
- CFPB mortgage disclosure rules disappoint, November 20, 2013
- For-profit debt relief MA bill will harm consumers, November 8, 2013
- Rick Feferman to Receive Vern Countryman Consumer Law Award, November 4, 2013
- Mt. Holly amicus brief to US Supreme Court, November 2013
- U.S. Senate testimony on housing finance reform, October 29, 2013
- Tom Cox Joins NCLC as Of Counsel, October 23, 2013
- Statement re: CFPB report on private student loan complaints, October 16, 2013
- Success: Credit Card Act Reform, October 2, 2013
- Report: No Fresh Start – How States Let Debt Collectors Push Families into Poverty, October 2013
- Congress: Keep the low-income phone discount program, Sept. 12, 2013
- Elders and Disabled at Risk: NCLC Statement regarding the state of tax lien sales on foreclosures, Sept. 10, 2013
- Create a win-win payroll card, August 7, 2013
- Case on mortgage racial discrimination proceeds, July 26, 2013
- Federal Magistrate discredits Wells Fargo in mortgage servicing suit, July 15, 2013
- Payroll debit cards: Know your rights, July 5, 2013
- Keep Prepaid Cards and Credit Separate, July 2013
- Report on student loan “debt relief” industry, June 19, 2013
- New CFPB Overdraft Study Confirms that Much-Needed Reforms are Overdue, June 2013
- Searching for Relief: Desperate Borrowers and the Growing Student Loan “Debt Relief” Industry, June 2013
- Stop CU Payday Loans, May 16, 2013
- FDIC & OCC: Stop bank and prepaid card payday loans, April 30, 2013
- Congress: Keep Lifeline Phone Program, April 25, 2013
- Statement re: Broadband Adoption Act of 2013, April 23, 2013
- CFPB Urged to Require Private Student Loan Modifications, April 2013
- Report: How CFPB Can Rein in Bank Overdraft Fees, April 2013
- Report: Why a 36% Rate Cap on Small Loans?, April 9, 2013
- CFPB Rule on Fee-Harvester Credit Cards, March 28, 2013
2013

- Report: Creating energy efficient rental housing, March 28, 2013
- CFPB to Crack Down on Race-Based Auto Loans, March 22, 2013
- 2013 Update: Complaint Process for Student Loan Borrowers in Default, March 14, 2013
- Advocates Oppose FTC Proposed Used Car Rule, March 12, 2013
- Sanders/Boxer Climate Bill, Feb. 14, 2013
- Credit reporting industry needs reform: FTC study, Feb. 11, 2013
- Survey of Prepaid Cards for the Unemployed, Jan. 29, 2013
- IRS Tax Treatment for Mortgage Mods, Jan. 25, 2013
- Avoid Tax-Time Refund Products, Jan. 17, 2013
- Testimony re: CFPB qualified mortgage rule, Jan. 10, 2013
- Regulators Settle with Banks on Foreclosure Reviews, Jan. 7, 2013
- 2013 Higher Education Priorities, Jan 2013

2012

- Consumer groups oppose FTC proposed Used car rule, Dec. 7, 2012
- CFPB to Oversee Debt Collectors, Oct. 24, 2012
- Excellent CFPB study on credit scores, Sept. 25, 2012
- Big Bank Regulator Slams Urban Trust Bank for Prepaid Card Payday Loans, Sept. 24, 2012
- CA: Say yes to AB 1447 and fair car sales, Sept. 4, 2012
- Stop H.R. 6363 Bill re: Full-Utility Credit Reporting, Sept. 12, 2012
- CFPB: Risks of Reverse Mortgages, Aug. 31, 2012
- Principles for Safe Mobile Payment Systems, Aug. 28, 2012
- NCLC receives major grant to curb MA foreclosures, Aug 20, 2012
- Comments to CFPB re: Complaints from Private Education Loan Borrowers, August 13, 2012
- CFPB Rule Protects Consumers Who Send Money Overseas, Aug 8, 2012
- Statement re: U.S. Senate report on for-profit schools, July 30, 2012
- U.S. Senate Testimony: Private Student Loans, July 24, 2012
- CFPB: Prepaid Cards Need More Oversight, July 23, 2012 NCLC Comments Coalition Comments
- CFPB to Oversee Credit Reporting Agencies, July 16, 2012
- Dodd-Frank & Mortgage Reform, July 11, 2012
- CFPB: Protect mortgage borrowers ability-to-pay rule, July 9, 2012
- MA Bill Will Gut Consumer Phone Protections, July 6, 2012
- Risks of Full Utility Credit Reporting, July 2012
- CFPB: Protect vulnerable consumers from high fee credit cards, June 11, 2012
- Model Family Financial Protection Act, June 2012
- Credit CARD Act & Stay-at-Home Parents, June 2012
- NH Bill Would Strip Consumer Phone Protections, May 11, 2012
- FTC Affirms Consumer Rights Under Holder Rule, May 11, 2012
- OCC: Stop Payday Lending Via Prepaid Cards, Legal Analysis, May 3, 2012
- Don’t Let Colleges Skew Student Choice of Bank Account, May 1, 2012
• CFPB: Rein in Force-Placed Mortgage Insurance, May 2012
• Overhaul Student Debt Collection Complaint System, May 2012
• CFPB: Examine Large Debt Collectors & CRAs, April 17, 2012
• CFPB: Just Say No to Fee Harvester Credit Cards, April 12, 2012
• How Errors in Criminal Background Reports Harm Workers, April 2012
• U.S. House Testimony re 2013 LIHEAP Appropriations, March 29, 2012
• U.S. Senate Testimony re: Looming Student Debt Crisis, March 20, 2012
• Letter to CFPB re: FHA violation of Equal Credit Opportunity Act, March 30, 2012
• AGs Foreclosure Settlement with Banks, Feb. 9, 2012
• CFPB Challengers Face Hurdle, Feb. 2, 2012
• Brief: Mortgage Lending & Fair Housing, Feb. 2012
• Report: How States Can Reduce Foreclosures, Feb 2012
• CFPB Issues New Protections for Overseas Remittances, Jan. 25, 2012
• Supreme Court Denies Justice to Consumer, Jan. 10, 2012
• FCC Lifeline Reform Must Ensure Full Access to Benefits, Jan. 9, 2012
• NCLC Receives Grant from Boston Foundation, Jan. 5, 2012
• Consumers Win with Cordray Appointment to Head CFPB, Jan. 4, 2012

2011

• Republic Bank Forced to End RALs, Dec. 9, 2011
• Gaps in State Oversight of For-Profit Higher Education, Dec. 2011
• Update Auto Warranty Act, Oct 24, 2011 Group Comments
• Credit Unions: Stop Payday Loans with 800% Interest, Sept. 26, 2011 Comments & Press Release
• More Groups Oppose Telecom’s ABC Plan, Sept. 15, 2011
• Advocates Applaud H&G Block for Stopping RALs, Sept. 14, 2011
• $3 Million Win for Military Pensioners Sept. 7, 2011 Trial Decision
• Strong Settlement Urged for Wrongful Foreclosures, Aug. 24, 2011
• Big Banks: Stop 300% Payday Loans & High Overdraft Fees, Aug. 2, 2011
• 10 Things the CFPB Can Start Now, July 19, 2011
• Cordray as CFPB Director, July 18, 2011
• Banking Regulator Favors Banks Over Consumers, July 20, 2011 Comments
• FTC Meeting on Auto Dealer Abuses: Aug. 2
• Treated Unfairly by a Car Dealer? Tell the FTC, July 8, 2011
• U.S. Sets First Regional Energy-Saving Standards for ACs and Furnaces, June 10, 2011
• OCC Ignores Dodd-Frank Act’s Repeal of 2004 Preemption Regulations, May 26, 2011
• Get Real Debt Help, Not Empty Promises, May 24, 2011
• A Blueprint to Curb the Foreclosure Crisis, May 12, 2011 Issue Brief
• 40 States’ Prepaid Cards for the Unemployed, May 10, 2011
• FDIC Proposes Massive Fine Against Republic Bank for RALs
• New Rules Kick in For Social Security and SSI, April 29, 2011 Webinar Presentation || Recording
Proposed FCC Changes Will Raise Barriers for Low-Income Households, April 22, 2011
New Study: Paid Tax Preparers Flunk Test, April 15, 2011
Survey: Consumer Abuses Common in Auto Sales and Financing, April 12, 2011
Consumer Groups call for Withdrawal of Proposed Consent Orders, April 6, 2011
New Law Protects Cars, Wages, Bank Accounts from Collectors, March 9, 2011
Joint Payroll Card Principles, March 2, 2011
2011 Refund Anticipation Loans (RALs), Feb. 28, 2011
Consumer Advocates Applaud FDIC Action on RALs, Feb. 11, 2011
Growth of Proprietary School Loans and the Consequences for Students, Jan. 21, 2011
Advocates Applaud Treasury Tax Refund Prepaid Card Pilot, Jan. 13, 2011
New Law Protects Cars, Wages, Bank Accounts from Collectors, Jan. 7, 2011

2010

Congressional Fuel Aid Cuts Threaten to Leave Millions of Families in the Cold, Press Release, Nov. 18, 2010
Fed Proposal Would Eviscerate Homeowners’ Most Powerful Remedy to Stop Foreclosure of Illegal Loans: Letter demanding withdrawal of proposed rule, Nov. 17, 2010
Robo-Signing: Symptom of Mortgage Servicers’ Lawless Attitude that Pushes Homeowners into Foreclosure, Nov. 16, 2010
FTC May Weaken Protections, Allow Debt Collectors to Target Families, Friends, Neighbors of Consumers Who Have Died, Nov. 2010 (NCLC Comments)
NCLC Applauds End of 650% MetaBank Prepaid Card Payday Loan, October 2010
Statement on the Appointment of Elizabeth Warren as Assistant to the President and Special Advisor to the Treasury Secretary, September 2010
Consumer Advocates Applaud End of IRS-Provided Service to Refund Anticipation Lenders, August 2010
The Debt Machine: How the Collection Industry Hounds Consumers and Overwhelms the Courts, July 2010
An Agenda for the Consumer Financial Protection Bureau: Challenges for a New Era in Consumer Protection, July 2010
Direct Deposit Push Exposes Social Security Recipients to Bank Payday Loans, July 2010
NCLC Applauds Senate Passage of Wall Street Reform, July 2010
NCLC Lauds House-Senate Agreement on Landmark Consumer Protector, June 2010
Stopping the Payday Loan Trap: Report Exposes Expense and Pitfalls of Some Payday ‘Alternatives’, June 2010
Small Dollar Loan Products: Scorecard Shows Consumers Pay Steep Rates for Small Loans, May 2010
Protecting Social Security Funds NCLC Hails Rule to Stop Illegal Seizures, April 2010

2009

Full Utility Credit Reporting: Risks to Low Income Consumers, Dec. 2009
New Report Describes How Little Noticed Incentives Prompt Banks to Deny Relief to Homeowners
Prepayment Meters and Low-Income Consumers: Utility Arrearage Management Technology
• Threatens Utility Consumer Protections, June 2009
• Statement on Cuomo v. Clearing House Supreme Court Fair Lending Preemption Decision, June 29, 2009
• Using Nontraditional Credit Information: Boon or Bane?, June 2009 – Do Alternative Credit Scores and Credit Reports Really Help Low-Income Consumers?
• Cell Phone E-Wallets for the Unbanked and Immigrants, June 2009 – Nifty New “Bank In Your Pocket” Needs Same Protections Given Banked Consumers
• Consumer Statement in Support of President’s Proposed Consumer Financial Protection Agency, June 2009 – Consumer Organizations Urge Fast Action to Create Strong, Independent Regulator
• 10 Million Americans Unprotected by Fed Credit Card Rules, Apr. 27, 2009 – New Analysis Shows Fed Rules Still Allow Onerous Rate Hikes For 80 Million Credit Card Accounts
• Threat to Consumer Protections Sparks Opposition to HR 1728, April 23, 2009
A bill backed by leading House Democrats who promise that it will rein in predatory lending and reform the mortgage market would do more harm than good by undermining existing state consumer protection laws and replacing them with unworkable federal mechanisms.
• Protections Needed for Prepaid Payroll, Unemployment Benefits, Child Support, and Other Prepaid Payment Cards, March 2009
New Technology May Come with Outdated Protection
• Consumer Impacts of a Cap-and-Trade Climate Change Policy, Mar. 12, 2009
Principles for Protecting Low- and Moderate- Income Consumers from the Costs of Climate Change Policy and for Re-building Their Communities
• Congress, States Need to Better Protect Used-Car Buyers to Help Families Remain Financially Stable, Mar. 5, 2009
Policy reforms needed to protect working families from deception, abusive practices and fraud so that a used car does not become a burden.
• 2009 Refund Anticipation Loan Report: Big Business, Big Bucks: Quickie Tax Loans Generate Profits for Banks and Tax Preparers While Putting Low-Income Taxpayers At Risk, February 27, 2009
RALs cost consumers hundreds of millions while linked to tax fraud and fringe preparers; Congress urged to take action.
• “Antiquated” Laws in Most States Tilted Against Homeowners Are Fueling the U.S. Home Mortgage Foreclosure Crisis, Feb. 26, 2009
The report analyzes and summarizes the unfair and deceptive acts and practices (UDAP) laws that protect consumers in each state and the District of Columbia, and spotlights limitations in the substance and scope of the laws and in their enforcement.
• New Report Reveals Industry-Wide Failures in Handling Errors in Credit Reports, Jan. 27, 2009
The report documents how the three major credit bureaus (Equifax, Experian, and TransUnion) handle credit reporting disputes in a perfunctory, formalistic manner.
• Consumers Urged to Keep More of Their Tax Refunds by Avoiding Quickie Loans, Jan. 21, 2009
Nearly 9 Million Refund Anticipation Loans Made in 2007; Paystub RAL Lending Returns.
• Coalition Letters to House and Senate on TARP and Foreclosure Prevention Legislation, Jan. 13, 2009
• Consumer Advocates Decry Use of Bailout Money to Make Predatory Loans to Working Poor
Families, Jan. 5, 2009
TARP Funds Being Used to Support Refund Anticipation Lending by Santa Barbara Bank & Trust

2008

- Jury’s Out on Regulators’ New Proposal to Address Abusive Overdraft Loans, Dec. 22, 2008
  Banks automatically enroll consumers in the most expensive overdraft option; debit card transactions are the most common trigger of overdraft fees; and lower-income account holders are more likely to pay overdraft fees, stripping what little money they have from their accounts and driving them further into the red.

- Consumer Group Letter to President-Elect Obama, December 1, 2008
  The groups write to President to state urgent concerns regarding the need to guarantee consumer and marketplace protections as a fundamental principle guiding both President’s nominee selections and policy proposals for agencies that deal with housing and credit policy.

- Letter Opposing Private Student Loan Bailout, Nov. 19, 2008
  – Letter to Secretary Paulson from representatives of students, consumers, colleges, administrators, and counselors, to urge him to reconsider the plan to allocate funds from the $700 billion economic rescue package to private student loan providers.

- Failed Regulatory Policy, Not Low Income Housing, Cause of Mortgage Crisis, October 13, 2008
  – Statement from national civil rights, consumer, community development and housing groups regarding attacks on the Community Reinvestment Act (CRA).

- Scorecard Shows Many States Fail to Protect Consumers From Abusive Lending Practices, August 27, 2008
  – States urged to provide stronger protections against rate gouging lenders

- Fed’s Credit Card Rules: Good First Step, May 2, 2008
  – Rules take positive first step to rein in unjust interest rate hikes and billing practices; groups call on congress to provide additional consumer protections.

- Regulators’ Overdraft Proposal Falls Short: Fails to Protect Consumers from Unwanted Credit, May 2, 2008
  – New rules on overdraft practices proposed by federal banking regulators represent a significant acknowledgment that something is wrong with the banking system in the U.S.

- IRS Takes One Step Forward on RALs, But Takes One Big Step Back On Privacy, January 7, 2008
  – Consumer group representatives condemned new taxpayer “un-privacy” rules recently issued by the IRS for expanding rather than closing “gaping loopholes” that already allow sharing and marketing based on tax records, but issued cautious support for a separate IRS request for comments on developing new regulations that could rein in the marketing of predatory refund anticipation loans by tax preparers.