

Help 12 Million People Get Their Stimulus Payment



Spread the Word! Deadlines Approaching for Unclaimed Stimulus Payments

The **Coronavirus Aid, Relief, and Economic Security (CARES) Act** provided economic impact payments to individuals up to \$1,200 and \$500 for each qualified child to help dampen the impact of the economic fallout of COVID-19. Most people have already received their payments.

But about **12 million people** who make so little they do not file taxes have not claimed their payment, and they have an **October 15** deadline to do so in order to receive the payment in 2020. This group includes very low-income families with children, people disconnected from work opportunities for a long period, and many low-income adult-only households. A simple IRS form they may not know about now stands between them and their much-needed stimulus funds.

Help spread the word about the October 15, 2020 deadline for non-filers to complete the IRS form to receive their full Economic Impact Payment.

The Center on Budget and Policy Priorities (CBPP) **estimates** there are 12 million people who are eligible for Economic Impact Payments (EIP) but must file an online form with the IRS by October 15 to claim the funds this year. Otherwise, they must file a 2020 tax return next year to receive the payment in 2021. The **CBPP** report provides **demographic information, state by state numbers**, and suggestions for steps that states, as well as community and legal service providers, can take to help the most vulnerable individuals claim the substantial economic stimulus payment.

The best way to claim the payment is to use the Non-Filers: Enter Payment Info Here link on the IRS website. But it is also possible to print and mail the information. Instructions on how to do so are on

the IRS **Economic Impact Payment Information Center** in the answers to the questions. “Can I print information to register me for the Payment if I use the Non-Filers: Enter Payment Info Here tool?” and “May I mail Form 1040 or Form 1040-SR with information Necessary for my Payment instead of using the Non-Filers: Enter Payment Info Here tool?”

Resources

Questions about stimulus payments are on the IRS website in the **Economic Impact Payment Information Center**. CBPP has **resources** to support EIP outreach work, including flyers, press release templates, FAQs, and additional outreach tools. Please also spread the word that people who received an **EIP prepaid card** should activate it or **replace it** to receive their money.

More information

- Center for Budget and Policy Priorities: **Aggressive State Outreach Can Help Reach the 12 Million Non-Filers Eligible for Stimulus Payment**
- **IRS takes new steps to ensure people with children receive \$500 Economic Impact Payments**
- Center for Budget and Policy Priorities: **Stimulus Payments Outreach Resources**
- NCLC: **IRS Sending Letters About Unactivated Stimulus Prepaid Cards**
- NCLC: **The EIP Stimulus Payment Prepaid Card: Not a Scam; How to Avoid Fees (sample card and mailer)**
- NCLC’s **COVID-19 website** (continually updated) has extensive information on responses to the crisis, including state-by-state information on orders that have been issued

Urge the Senate to Pass Another Stimulus Package!



Urge your U.S. Senators to help families and the economy recover from COVID-19 by passing the HEROES Act

The coronavirus crisis is continuing, and the economic crisis is devastating families. With close to 50 million people unemployed, many more with reduced hours, and full economic recovery nowhere in sight, we need another stimulus package to help the economy recover and to prevent debt loads from destroying families for years to come.

The U.S. House of Representatives has passed the HEROES Act and now the Senate must do the same!

The HEROES Act is a \$3 trillion dollar package in response to the COVID-19 crisis. In the consumer area, the bill provides desperately needed help for families dealing with the economic crisis, beyond the modest start in the previous CARES Act. The HEROES Act:

- Provides immensely needed funds to help families cover necessities through increased stimulus payments, extended unemployment benefits, and, for the poorest families, increased support for food, rent, home energy, water, and basic broadband service.
- Expands recently passed debt forbearance relief to most mortgages, federal and private student loans, and rent.
- Stops debt collection activities that endanger stimulus payments, wages, bank accounts, homes, utilities, and cars.
- Creates a path to recovery by halting negative credit reporting and by requiring creditors to offer affordable repayment options.

Please email or call your U.S. Senators and tell them we need another

stimulus package to help the economy and families to recover, and ask them to support the HEROES Act. Find contact information here.

Other Actions You Can Take

- Write a letter to the editor of your local paper. Here's how.
- Tweet to your senators to pass the HEROES Act using #HEROESAct and #COVID19.

LEARN MORE about NCLC's work on COVID-19 & Consumer Protections.

- COVID-19 & Consumer Protections
 - Major Consumer Protections Announced in Response to COVID-19
 - Protecting Against Creditor Seizure of Stimulus Checks
 - Mortgage Relief for Homeowners Affected by COVID-19
 - Surviving Debt: Expert Advice For Getting Out of Financial Trouble (free access to the digital edition during the COVID-19 crisis via this link). Print books may be ordered at NCLC's Digital Library bookstore.
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Congress passed legislation to stop some unwanted robocalls, but critical measures must be taken by the FCC.

Last year, Congress passed the Pallone-Thune TRACED Act, officially putting telemarketers, scammers, and debt collectors on notice. Now, it is more important than ever 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, consumers must weigh in and insist the FCC solidify and strengthen 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.

The CFPB Must Stop Abusive Collection of Old Debts with Expired Statute of Limitations



The Consumer Financial Protection Bureau's proposed supplemental debt collection rule would create disclosures for consumers when debt collectors attempt to collect after the statute of limitations (the deadline to sue) has expired, known as time-barred debt. Unfortunately disclosures won't adequately protect vulnerable consumers.

The CFPB proposes four model disclosures for out-of-court collection of time-barred debt. However, aggressive debt collectors who comply with the letter of the disclosure requirements will continue to use high pressure collection tactics to limit the likelihood that consumers will be protected by such disclosures.

Submit a comment on the CFPB's proposed rule by August 4, 2020.

Tell the CFPB to prohibit collection of all time-barred debt, in and out of court!

At a minimum, tell the CFPB that it must significantly improve disclosures by:

- **Conducting more testing of disclosures** to ensure understanding by vulnerable consumers;
- **Only allow collection of time-barred debt in writing.**
- **Require a time-barred debt disclosure by the collector in every communication** with the consumer.
- **Require all future debt collectors to treat the account as time-barred** if a prior debt collector provided a time-barred debt disclosure; and
- **Hold debt collectors accountable for delivering time-barred debt disclosures by using a strict liability standard rather than "know or should know."**

See NCLC's **issue brief** for more on what the proposed rule does and our recommendations for strengthening it.

HOW YOU CAN COMMENT (DEADLINE: AUGUST 4, 2020)

- **Email directly to 2020-NPRM-DebtCollection@cfpb.gov.**
- **Submit comments to [regulations.gov](https://www.regulations.gov).**
- **By snail mail to Comment Intake-CFPB, 1700 G Street, NW, Washington, DC 20552 Whatever method you choose, be sure to include Docket No. CFPB-2020-0010.**

Tell the Senate to End Forced Arbitration!



Urge your Senators to support the Forced Arbitration Injustice Repeal (FAIR) Act and put consumers ahead of Wall Street companies and predatory lenders.

Tips for advocates || Other actions you can take

Buried in the fine print of many financial and other contracts is a forced arbitration clause that gives companies a “get-out-of-jail-free” card to evade accountability for violating the law and for problems with their products or services.

Forced arbitration clauses are increasingly found in contracts for employment, credit cards, cell phones, car purchases, home building, and nursing homes, depriving millions of consumers of their right to a day in court before an impartial judge or jury.

Arbitrators do not have to follow the law or facts and have an incentive to favor the company that can give them repeat business. Forced arbitration allows corporations to keep wrongdoing secret and avoid accountability for harming thousands or millions of people. Congress recently blocked a rule that would have limited forced arbitration in credit card and other financial contracts, but the fight is not over. The Forced Arbitration Injustice Repeal (FAIR) Act would restore our day in court for consumers, employees and small businesses.

Tell your Senators to stop letting corporate wrongdoers use forced arbitration clauses to take away our day in court!

Please fill out the form above to access the email message. Your email will be sent directly to your Senators.

Other Actions You Can Take

- Write a letter to the editor of your local paper. Here’s how.
- Tweet to your senators to ban forced arbitration using #FAIRAct, #EndForcedArbitration and #RipoffClause.
- COMPLAIN to the CFPB about a problem with a financial service or product, or call toll-free at (855) 411-2372.
- **LEARN MORE about NCLC’s work** on forced arbitration and access to justice.

Tips for Advocates

- Writing an Effective Letter to Your Elected Official
- Writing a Letter to the Editor

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

Tell the FCC to maintain strong rules against robocalls

Do you want to keep unwanted robocalls off your cell phone?

Recently, Congress passed the bipartisan Pallone-Thune TRACED Act, the latest step forward in providing Americans with relief from the scourge of unwanted robocalls. While the bill lays out a number of requirements of the Federal Communications Commission, more work must be done to protect consumers from all sources of robocalls that plague them. That's why it is critical that the FCC hear from the voices of consumers victimized by disruptive and harassing robocalls.



Tell the FCC to strengthen consumer protections from unwanted robocalls.

Other actions you can take

Just this past year, more than 4 million consumers complained to government agencies about robocalls to their cell phones. A federal law - the Telephone Consumer Protection Act (TCPA) - restricts the use of autodialers, prohibits robocalls to cell phones without the called party's consent, and imposes penalties on callers who violate the law. But the Federal Communication Commission's (FCC) interpretation of the law is the subject of a recent request for comments. The calling industry is already attempting to weaken the rules so it can make these calls without your consent, and after you have told the callers to stop. It is critical that consumers submit comments (proceeding 18-152) to fight back!

Tell the FCC: Don't open the floodgates to even more robocalls!

- Maintain a broad definition of "automated telephone dialing system" so that all calls made using an autodialer are subject to the rules
- Establish a reassigned number database to reduce wrong-number robocalls and protect both consumers and callers
- Allow consumers to maintain the right to revoke consent to receive robocalls, even in cases where consent is provided as a matter of contract. Consumers must maintain the right to say "stop" and the automated callers must stop calling

- **Tell your personal story.** Include the approximate number of calls you received and who called you (a debt collector, student loan servicer, mortgage servicer, telemarketer, etc.) Include the name of the company, if possible.]

Tell the FCC to strengthen consumer protections from these unwanted robocalls.

NOTE: YOUR COMMENTS TO THE FCC WILL BE FILED IN A PUBLIC PROCEEDING. DO NOT INCLUDE ANY SENSITIVE PERSONAL INFORMATION, SUCH AS A LOAN NUMBER OR SOCIAL SECURITY NUMBER.

AFTER SUBMITTING YOUR COMMENTS TO THE FCC, COPY AND PASTE IT HERE TO SEND IT DIRECTLY TO YOUR MEMBERS OF CONGRESS (your email will be sent directly to your Senators and Congressional Representative).

Please, also **email us a copy of your letter.**

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.
- **Sign the petition** to urge the FCC and Congress to stop robocalls without consent.
- **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.**

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Save Civil Legal Aid Funding!

President Trump has repeatedly proposed to eliminate the Legal Services Corporation and zero out the critical funding provided to legal services programs in all corners of all 50 states. Civil legal aid ensures fairness for all in the justice system regardless of income. It provides access to legal help to keep homes out of foreclosure, protect Social Security funds needed to buy food, assist veterans with problems after discharge from service, help students manage their debt, and stop abusers from stalking victims of domestic violence, to name a few. Rural areas, in particular, rely very heavily, if not exclusively, on civil legal aid programs.



Tell Congress to keep funding for civil legal aid and continue to help our veterans, families facing foreclosure, and victims of unlawful debt collection practices.

Email your members of Congress || Other actions you can take

Civil legal aid has long enjoyed bipartisan support, and for good reason. Americans believe that access to our justice system should not come with a price tag. Regardless of their financial means, all Americans should have the opportunity to defend themselves in a court of law and act in the best interest of themselves and their families.

Funding for the Legal Services Corporation is a small fraction of the federal budget but makes a big difference to the families, seniors, and veterans it services.

Tell Congress to preserve vital funding for civil legal aid and maintain access to the justice system for all Americans regardless of their means.

Other actions you can take

- Tweet at your U.S. senators and congressional representative to urge them to reject efforts to cut funding for civil legal aid and the Legal Services Corporation, using **#LegalAidMatters**

Sample tweets:

- .@Senator please support civil legal aid and access to our court system for all. #LegalAidMatters
- Civil legal aid has strong bipartisan support. Will you support funding, @Representative ?
- Write a letter to the editor of your local newspaper urging your members of Congress to support funding for civil legal aid. Here's how!
- LEARN MORE about the work of our allies at Voices for Civil Justice and Act on Justice to ensure equal access to justice.

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Stop 100% APR Loans in Your State!



Tell your U.S. Representative and Senators to take action on two items in Washington, D.C. that could impact predatory lending in every state in the country!

Email your members of Congress || Other actions you can take

First, tell your lawmakers to **support and co-sponsor the Fair Credit Act, H.R. 5050 (Rep. Chuy Garcia) & S. 2833 (Sen. Merkley)**, which would extend to veterans and other consumers the 36% APR rate cap that currently protects active-duty servicemembers and their families. The bill would apply to *all lenders, including banks*. The Veterans and Consumers Fair Credit Act would **not** preempt states from imposing lower rate caps. The bill would eliminate the most egregious 100% to 400% payday loans and would stop high-cost online lenders from using rent-a-bank schemes to evade state interest rate caps.

The Veterans and Consumer Fair Credit Act (sponsored by Rep. Garcia and Sen. Merkley) was introduced in honor of Veteran's Day and we need to show widespread support.

Second, insist your representatives oppose the final rules issued by the Office of the Comptroller of the Currency (OCC) and the Federal Deposit Insurance Corp. that encourage online non-bank lenders to launder their loans through banks so they can offer high-cost triple-digit loans in states where such loans are illegal. Banks are not covered by state interest rate limits, and online lenders are increasingly using banks as a fig leaf to cover illegal loans.

Contact your members of Congress NOW.

Tell your Senators and Representative to support the Veterans and Consumers Fair Credit Act and to **stop rent-a-bank predatory lending!**

Read NCLC's issue brief highlighting the use of rent-a-bank schemes to circumvent state interest rate caps.

Review NCLC's Rent-a-Bank Watch list to see which lenders are evading your state's interest rate cap limit and then urge your state Attorney General and members of Congress. to take action to oppose rent-a-bank lending.

Other Actions You Can Take

- Talk to your members of Congress.
- Call your members of Congress and insist that they tell you where they stand. Find contact information for your Representative and your Senators or call the Capitol Switchboard at (202) 224-3121).
- Tweet at them using #Rent-a-Bank #StoptheDebtTrap

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Protect the Lifeline Program!

The FCC is proposing to dramatically limit help to millions of low-income families who rely on Lifeline for phone and internet services. This radical change to the Lifeline program will cut off access to affordable internet and voice services that are essential in today's classrooms, job market, healthcare system, information-based society and economy. Lifeline allows children to complete homework at home and adults to find jobs and thrive in the marketplace.

Tell the FCC to protect the Lifeline program and the more than 12 million low-income households that rely on the program for voice and broadband services.

File a comment with the FCC || Other actions you can take || Resources for Saving the Lifeline Program

When filing a comment with the FCC, be sure to note the Proceeding number: 17-287.

YOUR COMMENTS TO THE FCC WILL BE FILED IN A PUBLIC PROCEEDING. DO NOT INCLUDE ANY SENSITIVE PERSONAL INFORMATION, SUCH AS YOUR SOCIAL SECURITY NUMBER.

*In your comment to the FCC, explain in your own words, why you care about the Lifeline program. In your first sentence, include your full name, city/town and state. Below are some reasons why people support Lifeline but a **comment submitted with your own concerns***

will have the greatest effect.

Lifeline is the only program that directly helps low-income households afford voice and broadband services so that parents can find work or check in with their employers, children can complete their homework at home, people can speak with their doctors about their prescriptions or health concerns, and families can experience the benefits of connectivity enjoyed by their peers.

The FCC Chairman's proposal to significantly reduce the Lifeline program's budget will lead to rationing of critical services among low-income consumers, particularly those families in urban areas. And by limiting Lifeline program participants to carriers that own their own facilities, the FCC will remove 75% of the current Lifeline providers, thus severely limiting the reach of Lifeline assistance and consumer choice.

Low-income households everywhere in the nation deserve affordable access to voice and internet through Lifeline. Please continue to allow a variety of Lifeline providers in the program so people have a choice of wireless and lines to the home.

Other actions you can take

- Share your stories about how the Lifeline program has made an impact.
- Tweet at your senators and representatives to urge them to raise concerns with the FCC over their constituent's impending loss of vital services.
- Write a letter to the editor of your local newspaper urging the FCC to stop their latest attacks on an open and affordable internet. Here's how!

Resources for Saving the Lifeline Program

* Note that if you take action, you will receive periodic updates about this campaign and NCLC's other work.