

The CFPB's Prepaid Card Rule by State

- Alabama
- Alaska
- Arizona
- Arkansas
- California
- Colorado
- Connecticut
- Delaware
- Florida
- Georgia
- Hawaii
- Idaho
- Illinois
- Indiana
- Iowa
- Kansas
- Kentucky
- Louisiana
- Maine
- Maryland
- Massachusetts
- Michigan
- Minnesota
- Mississippi
- Missouri
- Montana
- Nebraska
- Nevada
- New Hampshire
- New Jersey
- New Mexico
- New York
- North Carolina
- North Dakota
- Ohio
- Oklahoma
- Oregon
- Pennsylvania
- Rhode Island
- South Carolina
- South Dakota
- Tennessee
- Texas
- Utah
- Vermont
- Virginia
- Washington

- West Virginia
 - Wisconsin
 - Wyoming
-

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Credit Math Software

NCLC provides two software programs for calculating APRs and Rule of 78 rebates. Both programs use one method of estimating APRs, but the Federal Reserve Board sanctions several methods for computing APRs, and allows creditors to disregard certain irregularities and to disclose APRs with certain tolerances. See the discussion in *Truth in Lending*.

Both programs are rather old and are no longer supported by NCLC, but they have been informally tested and should be usable in Windows 7 and earlier.

Consumer Law Math

Download

Consumer Law Math, for Windows 95 or later, provides a user-friendly way of calculating the Annual Percentage Rate and Rule of 78 rebates, and making amortization charts, for regular transactions and transactions in which only the first and last payment are irregular. Consumer Law Math must first be installed on your hard drive before you can use it. Click the link above to download a zip file for Consumer Law Math. After you install the program, to run it, click on the Windows "Start" button, then "Programs," then choose "Consumer Law Math." See below for more information on Consumer Law Math.

NCLC APR Program

Download

NCLC APR Program calculates the Annual Percentage Rate, Rule of 78 rebates, and makes amortization charts. This program handles not only regular, but also irregular transactions — for example, where monthly payment amounts change over the course of the loan. It also prepares amortization charts for split rate and variable rate transactions. Finally, for regular transactions, it calculates the payment given the principal, term, and contract rate of interest. Click the link above to download a zip file containing this program. After you unzip this file, simply double-click the icon to run the program. For more information about the NCLC APR program, see below.

More About This Software

Choosing Which APR Program to Use

Both programs compute APRs, generate amortization tables, and calculate Rule of 78 rebates. In general, the Consumer Law Math program is the easier to use and to print.

More about the NCLC APR Program

The NCLC APR Program, created by Renaissance Software, does not require installation. It calculates APRs and generates amortization tables even when the transaction's payment schedule contains irregular payments or irregular periods. For regular transactions it also calculates the payment if you know the principal, the term, and the contract rate of interest. It also prepares amortization charts for split rate and variable rate transactions. For more information about amortization charts, split rates, and other interest rate calculation issues, see NCLC's treatises. The NCLC APR Program is Copyright (C) 2002 by the National Consumer Law Center, all rights reserved. NCLC thanks Mark Leymaster, Renaissance Software, for developing and programming NCLC's venerable (1980's) DOS APR program, and the NCLC APR Program APR2002.exe, its successor for Windows 95 and later.

More About Consumer Law Math

Consumer Law Math is Copyright (C) 2002 by Custom Legal Software, all rights reserved. NCLC thanks Custom Legal Software (www.legalmath.com) for providing this software.

How to Install Consumer Law Math

Before installing, close other active applications. Unzip the file downloaded above and double-click Setup.exe. When finished with the setup process, the Consumer Law Math icon (a pencil) will be on the Start > Programs menu. (Users can create a desktop shortcut by right clicking the Consumer Law Math icon on the Programs menu and then clicking Send to > Desktop shortcut.)

Usage Pointers for Consumer Law Math

- Most usage pointers are found right in the program itself. For example, every data entry provides an associated "help" message.
 - "Settings" in the opening screen will allow users to change the screen colors and print fonts and provide information about Y2K and how to enter dates. (The program allows a number of alternative methods of entering dates, but only a limited number of font choices.)
 - There is no need to type "0" for zero in various entries.
 - Tab, Enter or Down Arrows accepts or skips over any entry.
 - Shift, Tab" or "Up Arrow" backs up to the prior entry.
 - The Left and Right Arrow keys are active only when editing text, not for moving from box to box.
-

Student Loan Webinars

2013 Student Loan Webinars

Collection Issues, Including Fair Debt Collection Practices Act Claims and Challenges to Collection Action

Event date: 2/19/2013 2:00 PM - 03:30 PM Eastern time zone

Speakers:

Persis Yu, Staff Attorney, National Consumer Law Center (NCLC)

The federal government employs draconian collection tactics when attempting to collect on defaulted federal student loans. This session will focus on those tactics and ways to protect the rights of borrowers facing collection. Additionally, this session will address the differences between collection on federal student loans and private loans, as well as ways to address abusive collection tactics by private debt collectors.

To view the recording of the webinar click [here](#).

For-Profit School Issues, Including Litigation and Private Student Loan Issues

Event date: 2/07/2013 2:00 PM - 03:30 PM Eastern time zone

Speakers:

Persis Yu, Staff Attorney, National Consumer Law Center (NCLC)

Deanne Loonin, Staff Attorney, National Consumer Law Center (NCLC)

Recently, for-profit institutions have received increased scrutiny in the media due to high profits for wall street companies with high default rates for students. This session will discuss some of the issues seen with for-profit schools. It will also discuss remedies available to student loan borrowers who have been harmed by practices by the school. Remedies for borrowers with federal loans include loan cancellation based upon school closure, false certification of loan eligibility, forgery, and identity theft. This session will also address potential litigation and defensive strategies for borrowers for whom loan cancellation is not an option.

To view the recording of the webinar click [here](#).

Repayment Options: Income-Based Repayment and Getting out of Default and Into Repayment

Event date: 1/31/2013 2:00 PM - 03:30 PM Eastern time zone

Speakers:

Persis Yu, Staff Attorney, National Consumer Law Center (NCLC)

Federal loans have several loan repayment options for borrowers to choose from. For many low-income borrowers, the income-based repayment plan is the most affordable repayment option. This

session will describe the steps necessary for enrolling borrowers in the income-based repayment plan. Additionally, for borrowers who are ineligible for income based repayment due to their default status, this session will describe the process for curing a student loan default either through loan consolidation or the loan rehabilitation process.

To view the recording of the webinar click [here](#).

Cancellations, Focusing on Disability Discharges

Event date: 1/17/2013 02:00 PM - 03:30 PM Eastern time zone

Speakers:

Persis Yu, Staff Attorney, National Consumer Law Center (NCLC)

Deanne Loonin, Staff Attorney, National Consumer Law Center (NCLC)

Victoria Jacobson, Director, Center for Excellence in Financial Counseling (CEFC)

Under the Higher Education Act, borrowers have the right to have their federal student loans canceled under certain circumstances. This session will provide a broad overview of the cancellation process and give a more in-depth description of the process for applying for loan cancellation based upon a total and permanent disability - the most common of the discharges.

This webinar is sponsored by the National Consumer Law Center and by the Center for Excellence in Financial Counseling (CEFC) at the University of Missouri-St. Louis. The webinar series is being conducted exclusively to prepare contracted providers of CEFC's Student Loan Borrower Repayment Counseling pilot program. All webinar participants must be officially registered through CEFC. The webinars are copyrighted by NCLC and may not be recorded.

To view the recording of the webinar click [here](#).

Overview and How to Understand Different Types of Loans

Event date: 1/10/2013 02:00 PM - 03:30 PM Eastern time zone

Speakers:

Persis Yu, Staff Attorney, National Consumer Law Center (NCLC)

Deanne Loonin, Staff Attorney, National Consumer Law Center (NCLC)

Victoria Jacobson, Director, Center for Excellence in Financial Counseling (CEFC)

This first session will provide participants with a background in student loan issues. It will cover the importance of providing services to borrowers with student loan issues and the consequences of defaulting on a student loan. It will also provide an overview of the different types of loans and an introduction to the tools necessary to assist borrowers.

This webinar is sponsored by the National Consumer Law Center and by the Center for Excellence in Financial Counseling (CEFC) at the University of Missouri-St. Louis. The webinar series is being conducted exclusively to prepare contracted providers of CEFC's Student Loan Borrower Repayment Counseling pilot program. All webinar participants must be officially registered through CEFC. The webinars are copyrighted by NCLC and may not be recorded.

To view the recording of the webinar click [here](#).

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2. Restart your computer (be sure to allow 10 minutes to log into the webinar).

Note: NCLC training staff will only be able to assist with log-in problems 30 minutes prior to a webinar. After that time, training staff will not have access to email until after the webinar is completed.

To participate, you must call in over the **phone** or listen via **computer** speakers and log in via the **Internet** on a computer. Audio is transmitted via the phone or computer speakers, and visuals are transmitted via the Web.

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2. Click on the link for a specific webinar.

3. Fill out all contact information and questions.

4. Click Submit.

5. After submitting, you will receive a confirmation email with instructions on how to log on the day of the webinar. Please save that email.

6. You will also receive reminders the day before and the day of the webinar.

Important! After submitting your registration, if you did not receive a confirmation email within 24 hours, you may have entered your address incorrectly. Please re-register.

For other difficulties, please call 617.542.8010 or email consumerlaw@nclc.org.

Need help with past webinars?

Viewing Past Webinars

You will need Adobe Reader to view the PowerPoint presentation. If you do not have Adobe Reader installed on your computer, download a free version.

For other difficulties, please email National Consumer Law Center Training Coordinator Jessica Hiemenz at jhiemenz@nclc.org

If you need help with joining a live Webinar, please view the Participating in a Live Webinar help page.

Praise for NCLC's Consumer Law Manuals

"A monumental undertaking . . . should become a standard reference set." — *ABA Journal*

"The National Consumer Law Center has come to the rescue of lawyers handling consumer cases. The Series has the answers for the myriad questions that can arise. The analysis of the law contains an extensive study of state statutes and generous footnotes citing case law in every state." — *Texas Bar Journal*

"The most comprehensive and detailed treatment of their subject I have seen. The manuals combine first-rate scholarship with numerous useful practice tips and aids. I highly recommend them to any attorney who represents plaintiffs or defendants in consumer credit or sales cases." — *Richard Gross, former Chairman, Consumer Protection Committee, National Assn. of Attorneys General*

"The NCLC manual series is the primary authority in their respective subjects. Many of the queries I get from lawyers and lay people on a regular basis can be easily answered by referring to the manuals." — *Alan M. White, Assistant Professor Valparaiso University School of Law*

"The National Consumer Law Center has compiled a standard reference set that should make consumer law accessible and profitable for private lawyers. Written by the leading national experts in the field, it is a helpful balance of scholarly analysis and practice pointers." — *Maryland Bar Journal*

"For fighting corporations that cheat consumers, I consider the NCLC manuals as a gun in my holster. Draw!" — *Bernard E. Brown, The Brown Law Firm, Kansas City, MO*

On *Consumer Bankruptcy Law and Practice*:

"No bankruptcy practitioner, no matter how experienced, should be without this volume." —

Elizabeth Warren, Special Advisor to the President, Professor of Law, Harvard Law School

"Consumer Bankruptcy Law and Practice is a must for every counselor and practicing bankruptcy lawyer in the consumer field. I hope practitioners in my court acquaint themselves with this valuable work." — Judge Marilyn Morgan, U.S. Bankruptcy Court, Northern District of California

*". . . no other book of equal or even approximate value to consumer counsel on bankruptcy matters."
— American Bankruptcy Law Journal*

"I don't understand how anyone can practice bankruptcy law without the NCLC Consumer Bankruptcy book . . . it's helped more than I can say in my practice. Almost every day someone asks a question on the NACBA listserv and someone else pipes in with 'Where's your bankruptcy bible, the NCLC book?' I recommend you get it now!" — Karen M. Oakes, Basin Bankruptcy Center, Klamath Falls, OR

On Fair Debt Collection:

Cited three times by the U.S. Supreme Court in Jerman v. Carlisle, 130 S.Ct. 1605 (2010).

". . . the most widely used manual in the field." — Aslam v. Malen & Assoc., 2009 WL 3853191 (E.D.N.Y. 2009)

On Student Loan Law:

*"The most important resource available to those of us in the field and the authoritative source on student loan issues. Many Philadelphians have received student loan help because of this manual."
— Sharon Dietrich, Managing Attorney, Employment and Public Benefits, Community Legal Services of Philadelphia*

"Student Loan Law is an essential resource for both advocates and consumers. The author, Deanne Loonin, is the nation's top expert on student loan law, and this manual gives everyone access to her expertise." — Lauren Asher, President, Institute for College Access & Success, home of the Project on Student Debt

Policy Analysis Archive

Response to MBA Policy Paper on Suitability, February 2007

Comments regarding the proposed amendments to Reg E on electronic debiting of NSF fees, September 2006

Comments - Request for Information on Electronic Benefits Transfer System for Victims of Disaster, April 2006

Letter to Senate Banking Committee Regarding Bernanke Nomination, October 2005

Comments regarding the proposed amendments to Reg E on ATM disclosures, October 2005

Testimony before the Senate Committee on Banking, Housing and Urban Affairs regarding Current Proposals Considered for Regulatory Relief Legislation, June 2005

Comments regarding Petition for Rulemaking to Preempt Certain State Laws Federal Deposit Insurance Corporation, May 2005

Testimony to the Subcommittee on Financial Institutions and Consumer Credit regarding "Helping Consumers Obtain the Credit They Deserve", May 2005

Comments regarding Proposed Amendment to Regulation J and Regulation CC Regarding Remotely Created Checks, May 2005

Comments on Federal Check 21 Act: Banks No Longer Will Return Original Cancelled Checks, October 2004

Testimony to the Senate Committee on Banking, Housing and Urban Affairs regarding All Current Proposals for Legislation on Financial Services Reform, June 2004

Comments regarding Economic Growth and Paperwork Reduction Act "EGRPRA", April 2004

Comments regarding the Proposed Revisions to Regulations B, E, M, Z, DD and the Official Staff Commentaries, January 2004

Comments regarding the proposed rules on Customer Identification Programs for Banks, Savings Associations and Credit Union, January 2004

Comments to the FRB on Bounce Protection Products, April 2003

Mark E. Budnitz

Professor of Law, Georgia State University School of Law. Advisory Committee, Atlanta Legal Aid Society. Member, American Law Institute. Former member of the Consumer Advisory Council of the Board of Governors of the Federal Reserve System. Former Chief, Branch of Reorganization, Atlanta Regional Office, Securities and Exchange Commission. Former Executive Director, National Consumer Law Center, Inc. Author of many articles and several books including Consumer Banking and Payments Law (Fourth edition 2009), The Law of Lender Liability (2005), and Counseling and Representing Financially Distressed Businesses (with Gary Shapiro)(1993). Massachusetts Bar (retired), and member, Boston Bar Association. Member of Georgia Bar. Appointed to the Board in 2002.

Reports

2020

- Clearing the Path to a New Beginning: A Guide to Discharging Criminal Justice Debt in Bankruptcy, Oct. 2020
- Voices of Despair: How Seizing the EITC is Leaving Student Loan Borrowers Homeless and Hopeless During a Pandemic, July 2020
- Commercialized (In)Justice Litigation Guide: Applying Consumer Laws to Commercial Bail, Prison Retail, and Private Debt Collection, June 2020
- Electric Service Discount and Arrearage Management Program Design Template, April 2020
- Prepaid Electric Utility Service: Assessment of Risks and Benefits to Low-Income Consumers in the District of Columbia, March 2020
- Predatory Installment Lending in the States: 2020, February 2020
- Obtaining Mortgage Relief for Survivors of Disasters: A Practice Guide for Advocates, February 2020 [Note: To print, please select “Fit to Page” under Scale; for best online viewing, please open in Internet Explorer or Firefox]
 - Appendix A: Flow Chart: Homeowner Post-Disaster Road to Recovery [Note: To print, please select “Fit to Page” under Scale.]
 - Appendix B: Short Summaries of Loss Mitigation Rules for Government-Backed Loans
 - Appendix C: Long Summaries of Loss Mitigation Rules for Government-Backed Loans
- 2020 Tax Season: More Delays and Higher Costs for Struggling Taxpayers, January 2020
- Smart Thermostats: Assessing Their Value in Low-Income Weatherization Programs, January 2020
- An Ounce of Prevention: A Review of Hospital Financial Assistance Policies in the United States, January 2020

2019

- Broken Records Redux: How Errors by Criminal Background Check Companies Continue to Harm Consumers Seeking Jobs and Housing, December 2019
- Don’t Add Insult to Injury: Medical Debt & Credit Reports, November 2019
- No Fresh Start in 2019: How States Let Debt Collectors Still Push Families into Poverty, November 2019
- Gainful Employment: A Civil Rights Perspective, October 2019
- Time to Stop Racing Cars: The Role of Race and Ethnicity in Buying and Using a Car, April 2019
- Inequitable Judgments Examining Race and Federal Student Loan Collection Lawsuits, April 2019
- Final Report of the ABI Commission on Consumer Bankruptcy. (NCLC attorneys’ John Rao and Tara Twomey were Commissioners), April 2019
- 2019 Tax Season: The Return of the Interest-Bearing Refund Anticipation Loan and other Perils Faced by Consumers, April 2019
- Commercialized (In)Justice: Consumer Abuses in the Bail and Corrections Industry, March 2019
- Fintech and Consumer Protection: A Snapshot, March 2019
- Reversing Energy System Inequity: Urgency and Opportunity During the Clean Energy Transition, March 2019
- Automated Injustice Redux: Ten Years after a Key Report, Consumers Are Still Frustrated Trying to Fix Credit Reporting Errors, February 2019

- The Rent-to-Own Racket: Using Criminal Courts to Coerce Payments from Vulnerable Families, February 2019
- Consumer Complaints about Debt Collection: Analysis of Unpublished Data from the FTC, February 2019 National, State, and D.C. fact sheets, Press Release

2018

- Criminal Justice Debt in the South: A Primer for the Southern Partnership to Reduce Debt, Dec. 2018
- A Larger and Longer Debt Trap?: Analysis of States' APR Caps for a \$10,000 Five-Year Installment Loan, October 2018 Press Release
- The Future of Transportation Electrification: Utility, Industry and Consumer Perspectives, August 2018 by Philip B Jones (Alliance for Transportation Electrification), Jonathan Levy (EVgo/Vision Ridge), Jenifer Bosco (NCLC), John Howat (NCLC), John W Van Alst (NCLC), and Lisa C Schwartz, editor, Lawrence Berkely National Laboratory, August 2008
- Competing to Overcharge Customers: The Competitive Energy Supplier Market in Massachusetts, April 2018
- Tax-Time Products 2018: A New Generation of Tax-Time Loans Surges in Popularity, March 2018
- Voices of Despair: Student Borrowers Trapped in Poverty When Government Seizes Their Earned Income Tax Credit, March 2018
- Consumer Protection in the States: A 50-State Evaluation of Unfair and Deceptive Practices Laws, March 2018

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- Auto Add-Ons Add Up: How Dealer Discretion Drives Excessive, Arbitrary, and Discriminatory Pricing, October 2017
- Predatory Installment Lending in 2017: States Battle to Restrain High-Cost Loans, Aug. 2017
- Pushed into Poverty: How Student Loan Collections Threaten the Financial Security of Older Americans, May 2017
- Big Changes Burden Taxpayers: New Law Delays Refunds, Drives Demand for Loans; Immigrant Taxpayers Face Challenges, March 2017

2016

- Confronting Criminal Justice Debt: A Comprehensive Project for Reform, Sept. 2016
- Misaligned Incentives: Why High-Rate Installment Lenders Want Borrowers Who Will Default, July 2016
- Toxic Transactions: How Land Installment Contracts Once Again Threaten Communities of Color, July 2016
- Recovery of Utility Fixed Costs: Utility, Consumer, Environmental and Economist Perspectives by John Howat (NCLC), Ralph Cavanagh (NRDC), Severin Borenstein (UC-Berkeley); editor: Lisa Schwartz, Lawrence Berkeley National Laboratory, June 2016
- Defusing Debt: A Survey of Debt-Related Civil Legal Aid Programs in the United States, June 2016
- Opportunity Denied: How HUD's Note Sale Program Deprives Homeowners of the Basic Benefits of Their Government-Insured Loans, May 2016
- Minefield of Risks: Taxpayers Face Perils from Unregulated Preparers, Lack of Fee Disclosure, and Tax-Time Financial Products, March 2016
- Snapshots of Struggle Saving the Family Home after a Death or Divorce, March 2016
- Paper Statements: An Important Consumer Protection, March 2016

2015

- Deceptive Bargain: The Hidden Trap of Deferred Interest Credit Cards, Dec. 2015
- Updated Report: Ensuring Educational Integrity: 10 Steps to Improve State Oversight of For-Profit Schools, June 2014, Update to Step 2: Protecting Online Education Students, Dec. 2015
- Rating State Government Payroll Cards, November 2015
- Account Screening Consumer Reporting Agencies (Cities for Financial Empowerment Fund, NCLC and Bank On), Oct. 2015
- Installment Loans: Will States Protect Borrowers from a New Wave of Predatory Lending?, July 2015
- Payday Lender Prepaid Cards: Overdraft and Junk Fees Hit Cash-Strapped Families Coming and Going, July 2015
- Debt Collection Communications: Protecting Consumers in the Digital Age, June 2015
- Prepared in Error: Mystery Shoppers in Florida and North Carolina Uncover Serious Tax Preparer Problems, April 2015
- Taxpayer Beware: Unregulated Tax Preparers and Taxtime Financial Products Put Taxpayers at Risk, March 2015
- Why the CFPB Should Ban Zombie Debt, Jan. 2015

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- Lean and Green: The Massachusetts Low-Income Energy Affordability Network (LEAN), Nov. 2014
- Strong Medicine Needed: What the CFPB Should Do to Protect Consumers from Unfair Collection and Reporting of Medical Debt, Sept. 10, 2014
- Pounding Student Loan Borrowers: The Heavy Costs of the Government's Partnership with Debt Collection Agencies, Sept. 2014
- Ensuring Educational Integrity: 10 Steps to Improve State Oversight of For-Profit Schools, June 2014
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- It's a Wild World: Consumers at Risk from Tax-Time Financial Products and Unregulated Preparers, February 2014
- Fast Track Foreclosure Laws: Are They Headed in the Right Direction?, January 2014
- The Sallie Mae Saga: A Government-Created, Student Debt Fueled Profit Machine, January 2014

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- Solving the Credit Conundrum: Helping Consumers' Credit Records Impaired by the Foreclosure Crisis and Great Recession, Dec. 2013
- Riddled Returns: How Errors and Fraud by Paid Tax Preparers Put Consumers at Risk and What States Can Do, Nov. 2013
- Helping Low-Income Utility Customers Manage Overdue Bills through Arrearage Management

Programs (AMP), September 2013

- Searching for Relief: Desperate Borrowers and the Growing Student Loan “Debt Relief” Industry, June 2013
- Borrowers on Hold: Student Loan Collection Agency Complaint Systems Need Massive Improvement, May 2012; 2013 Update
- Why 36%? The History, Use, and Purpose of the 36% Interest Rate Cap, April 2013
- Restoring the Wisdom of the Common Law: Applying the Historical Rule Against Contractual Penalty Damages to Bank Overdraft Fees, April 2013
- Partnering for Success: An Action Guide for Advancing Utility Energy Efficiency Funding for Multifamily Rental Housing, March 2013
- Something Old, Something New in Tax-Time Financial Products: Refund Anticipation Checks and the Next Wave of Quickie Tax Loans (NCLC/CFA), Feb. 2013
- 2013 Survey of Unemployment Compensation Prepaid Cards, January 2013
- At a Crossroads: Lessons from the Home Affordable Modification Program (HAMP), January 2013

2012

- Low-Income Weatherization: Stimulus-Funded Program Shines but Storm Clouds Are on the Horizon, November 2012
- The Student Loan Default Trap: Why Borrowers Default and What Can Be Done, July 2012
- The Other Foreclosure Crisis: Property Tax Lien Sales, July 10, 2012
- Rethinking Prepaid Utility Service: Customers at Risk, June 2012
- Borrowers on Hold: Student Loan Collection Agency Complaint Systems Need Massive Improvement, May 2012
- Broken Records: How Errors by Criminal Background Checking Companies Harm Workers and Businesses, April 2012
- The Party’s Over for Quickie Tax Loans: But Traps Remain for Unwary Taxpayers - The NCLC/CFA 2012 Refund Anticipation Loan Report, Feb. 2012
- Rebuilding America How States Can Save Millions of Homes Through Foreclosure Mediation, Feb. 2012
- Why Responsible Mortgage Lending Is a Fair Housing Issue, Feb. 2012

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- State Inaction: Gaps in State Oversight of For-Profit Higher Education, Dec. 2011
- Unemployment Compensation Prepaid Cards May 2011
- 2011 Refund Anticipation Loans (RALs) Report, February 2011
- Piling It On: The Growth of Proprietary School Loans and the Consequences for Students, January 2011

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- Up The Chimney: How HUD’s Inaction Costs Taxpayers Millions and Drives Up Utility Bills for Low-Income Families, August 2010
- The Debt Machine: How the Collection Industry Hounds Consumers and Overwhelms the Courts: Debt Collection Abuses Widespread, July 2010
- Runaway Bandwagon: How the Government’s Push for Direct Deposit of Social Security Exposes Seniors to Predatory Bank Loans, July 2010
- Stopping the Payday Loan Trap: Alternatives That Work, Ones That Don’t, June 2010
- Small Dollar Loan Products Scorecard - Update, May 2010
- Tax Preparers Out of Compliance: Mystery Shopper Testing Exposes Violations of Refund

Anticipation Loan Laws in Arkansas, New York and North Carolina, April 2010

- Report on Forced Arbitration: A Biased System of Private Justice, April 2010
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- State and Local Foreclosure Mediation Programs: Updates and New Developments, Jan. 2010

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- Why Servicers Foreclose, When They Should Modify, and Other Puzzles of Servicer Behavior Report, Oct. 2009
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- Fee-Harvesters: Low-Credit, High-Cost Cards Bleed Consumers, Nov. 2007
- Credit Scoring and Insurance: Costing Consumers Billions and Perpetuating the Economic Racial Divide, July 2007
- New Burdens but Few Benefits: An Examination of the Bankruptcy Counseling and Education Requirements in Massachusetts, June 2007
- Utilities and Payday Lenders: Convenient Payments, Killer Loans, June 2007
- One Step Forward, One Step Back: Progress Seen in Efforts Against High-Priced Refund Anticipation Loans, but Even More Abusive Products Introduced, Feb. 2007