

# CFPB's Proposed Debt Collection Rule: Briefing and Action Items

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

The Consumer Financial Protection Bureau has published its Proposed Debt Collection Rule in the Federal Register and comments are due August 19.

Join us on June 19, 2019 2:00-3:00PM (ET) for a Briefing and Strategy Session co-sponsored by the National Consumer Law Center and Americans for Financial Reform.

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

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## Legal Services and Payday Loans: Help for Us, Help for You

**April 17, 2019 at 2:00-2:30PM (ET)**

Speakers:

**Lauren Saunders**, Associate Director (National Consumer Law Center)

**Dana Wiggins**, Director of Outreach and Financial Advocacy (Virginia Poverty Law Center)

Join us for a quick, 30-minute webinar designed for legal services organizations on how you can help us defend the Consumer Financial Protection Bureau's (CFPB) payday loan rule and how you can help your clients who are stuck in un-affordable payday loans. You are welcome to join us even if you are not with a legal services organization. The webinar will be Wednesday, April 17 at 2:00 pm Eastern time and we will cover:

- What parts of the payday loan rule are going into effect August 19, 2019 and what parts the CFPB has proposed to rescind;
- The status of the fight over the rule and coalition strategy;
- How legal services organizations, including those funded by the Legal Services Corporation, can help defend the rule;
- What type of comments and stories will be most helpful for the May 15, 2019 comment deadline;
- Tips for helping clients stuck in payday loans, including both illegal online loans and legal storefront ones.

We hope you can join us! Can't wait for the webinar or want to do more? Contact Lauren at

lsaunders@nclc.org.

*There is no charge for this webinar and all time listings are in Eastern Time. NCLC does not provide CLE credits for webinars, but will give certificates of attendance following the webinar for those who are interested.*

*If you are unable to attend the webinar, rest assured that it will be archived on the NCLC webinar page. Still have questions? Please email SarahEmily Pina at spina@nclc.org.*

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## **How California's New Privacy Law Affects Everyone**

December 13, 2018

A new California law that changes the way companies handle personal information could affect consumers nationwide. The law imposes some of the toughest privacy protections in the country, but the law stops short of tougher measures California was considering.

The law, which takes effect in 2020, mandates a wide variety of new protections for consumers, giving consumers new transparency, access, opt out, deletion, and portability rights. This webinar will provide an overview about what the law does, what it doesn't do, how the law will be refined as it is implemented, and what is next on the privacy frontier.

Speakers:

Justin Brookman, Director, Consumer Privacy and Technology Policy, Consumers Union  
Ariel Fox Johnson, Senior Counsel for Policy and Privacy, Common Sense Media



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## **Payday Loan Battles: Preparing Before the Fight Even Begins**

**October 2, 2018**

As payday loans evolve, payday and other small-dollar lenders are pushing states to permit even more unaffordable high-cost loans that will plunge families into an even bigger and deeper debt trap. Advocates need to anticipate and prepare for these efforts well before bills are introduced and

the lobbying begins. This webinar will focus on successful efforts across the country to use story gathering, coalition building, policy briefs, reports, polls, and other educational efforts to fight predatory lending.

**Presenters:**

Diane Standaert, Center for Responsible Lending

Beth Stephens, Georgia Watch

Dana Wiggins, Virginia Poverty Law Center

**Moderator:**

Michael Best, National Consumer Law Center

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# Helping Communities of Color Access Opportunity: An overview of the Lifeline program and current threats to its scope and purpose

February 7, 2018

Communities of color often face challenges connecting to and maintaining affordable broadband and voice service. The federal Lifeline program has been around since the mid-1980s. While it started as a low-income program to help households afford voice service, it has been expanded to include wireless voice and broadband Internet support. The program is available in every state and territory and has helped over 1.5 million households in 2016 with low-cost, and in some cases free voice (750 minutes a month) or voice and data services (for example, 3G and 1 GB/data in a wireless voice and data bundle). Now some of the most popular Lifeline products are under attack, particularly the universal availability of these low-cost/no-cost products. Hear from our panel of experts about the Lifeline program and how it works and what potential changes could emerge in the near future and what steps you can take to defend affordable access for low-income people.

**Presenters:**

Kham Moua, Associate Director of Policy and Advocacy (OCA - Asian Pacific American Advocates)

Carmen Scurato, VP, Policy and General Counsel (National Hispanic Media Coalition)

Cheryl Leanza, Policy Advisor (United Church of Christ OC Inc.) and President (A Learned Hand, LLC.)

Moderator: Olivia Wein, Staff Attorney (National Consumer Law Center)





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More Lifeline resources (.zip file)

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## **Framing the Message: Advocacy Communication Focused on Diversity and Inclusion in a New Era**

April 27, 2017

In our efforts to persuade policy makers and general audiences to act on the issues we care about, we often encounter one recurring barrier: fear. Some audience members are worried, anxious and scared about a number of issues facing the country today. We need to be strategic in our communication and tell an affirmative, positive story that moving forward is more important than ever.

Presenter: **Julie Fisher-Rowe**, Opportunity Agenda

In this webinar, Julie Fisher-Rowe of the Opportunity Agenda, a communications firm focused on social justice, will present messaging research designed to counter these fear narratives with positive stories about values, diversity, contributions and participation. The Opportunity Agenda will share what it has learned about audiences, values, important themes, and tested language. And finally, they will provide a few ideas about how to move these audiences to positive action in today's climate.



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## **A Changing Lifeline: 21st Century Update for an Important Low-income Phone Assistance Program**

August 8, 2016

Presenters: **Cheryl A. Leanza** (A Learned Hand Consulting), **Andy Lomeli** (National Hispanic

Media Coalition), **Olivia Wein** (National Consumer Law Center)

The low-income Lifeline telephone assistance program has been increasing the affordability of telephone service since the Reagan and Bush administrations. Starting at the end of 2016, the Obama Administration has modernized the program to support the affordability of broadband service.

The need for broadband access is greater than ever to access opportunity and education, yet there is a digital divide for low-income, African American and Hispanic households. In recent years there has been a drop in home broadband service for African Americans households (54%), Hispanic households (50%) and low-income households (41%), and the trend is to rely more on mobile devices for internet access even though those devices are often inferior for critical needs such as homework or applying for employment. For example one in seven teachers assigns homework requiring the internet, thus the broadband gap is a “homework gap.”



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## Don't Settle for Less: Tips for Negotiating Settlement Agreements

Speakers: Chi Chi Wu, National Consumer Law Center, Chantal Hernandez, National Consumer Law Center,  
Tara Twomey, National Consumer Law Center

This webinar is provided by the National Consumer Law Center and the Legal Assistance Foundation (LAF) of Chicago with a grant from the Office of the Illinois Attorney General.



### Event Properties

**Event Date**      2015-12-08 14:00:00

**Event End Date** 2015-12-08 15:00:00

**Cut off date**0000-00-00 00:00:00

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## Using Bankruptcy to Help Older Consumers Overwhelmed by Debt

In this webinar we will provide an overview of bankruptcy law for attorneys with limited bankruptcy experience. We will cover how filing for bankruptcy may help older consumers who are facing harassment or the risk of loss of income or property at the hands of creditors. The webinar will address differences between chapter 7 and chapter 13 bankruptcy, dischargeable and nondischargeable debts, the scope and protections of the bankruptcy stay, and special issues like how to use bankruptcy to save a house or car.

**Presenters:** Sarah Bolling Mancini (National Consumer Law Center), Jeremiah Battle (National Consumer Law Center)

Additional sponsorship for this Webinar is provided by a grant from the Administration on Aging/Administration for Community Living. This webinar is part of a series of National Elder Rights Training Project webinars for the National Legal Resource Center.

There is no charge for this webinar.

All time listings are in Eastern Time.

If you have any questions email [trainings@nclc.org](mailto:trainings@nclc.org)

After registering, you will receive a confirmation email containing information about joining the webinar.



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## Medical Debt: Overview of New IRS Regulations and Industry Best Practices

This webinar will present an overview of the long-awaited IRS final regulations governing financial assistance and collection policies of nonprofit hospitals. The regulations require nonprofit hospitals to have written financial assistance policies; regulate debt collection by nonprofit hospitals and third party agencies; and prohibit the imposition of “chargemaster” rates to patients eligible for financial

assistance. Find out how to use the regulations to help clients who owe medical debts to nonprofit hospitals and protect them from lawsuits, liens, and credit reporting damage. The webinar will also review the voluntary best practices on medical account resolution issued by the Healthcare Financial Management Association.

**Presenters:** Jessica Curtis (Senior Advisor, Hospital Accountability Project, Community Catalyst); Mark Rukavina (Principal, Community Health Advisors, LLC); Chad Mulvany (Director of Healthcare Finance Policy, Strategy and Development, Healthcare Financial Management Association)

Additional sponsorship for this Webinar is provided by a grant from the Administration on Aging/Administration for Community Living. This webinar is part of a series of National Elder Rights Training Project webinars for the National Legal Resource Center.

