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

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
Ensuring that People Are Not Jailed Due to Poverty: Reforming Policies and Representing Clients in Criminal Justice Debt Ability to Pay Proceedings.

May 22, 2018

The Constitution prohibits jailing defendants for non-payment of debts they cannot afford but too often courts fail to conduct adequate “ability to pay” proceedings and unrepresented individuals are sent to jail simply because they are too poor to pay a fee. This webinar discusses both effective representation of individuals in ability to pay proceedings and best practices for ability to pay determinations that advocates should promote in policy reform.

Speakers:

Karly Jo Dixon, Texas Fair Defense Project

Sharon Brett, Criminal Justice Policy Program at Harvard Law School

Brittany Stonesifer, Legal Services for Prisoners with Children

Moderator: Abby Shafroth, NCLC

Affirmative Litigation of Criminal Justice Debt Abuses - Theory and Practice

March 16, 2018

Lawsuits are currently challenging harsh criminal justice debt collection practices, including “debtors prisons” and automatic license suspensions. This webinar discussed litigation strategies and challenges when pursuing affirmative claims against harsh criminal justice debt collection.
practices, and will encourage participants to incorporate consumer and constitutional law insights in their work.

**Presenters:** Claudia Wilner, National Center for Law and Economic Justice; Premal Dharia, Civil Rights Corps; Nusrat Choudhury, ACLU; Sara Zampierin, Southern Poverty Law Center

**Moderator:** Abby Shafroth, Attorney, National Consumer Law Center

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**Introduction to Harvard’s Criminal Justice Policy Program’s 50-State Criminal Justice Debt Law Web Tool**

March 1, 2018

The National Consumer Law Center and the Criminal Justice Policy Program at Harvard Law Schools free webinar series on criminal justice debt continues this spring. Confronting Criminal Justice Debt focuses on the fines and fees imposed by the criminal justice system. This webinar series brings together leading attorneys, academics, and other advocates to identify problems with the current fine and fee practices, including their disproportionate impact on the poor and people of color, and to discuss litigation and policy solutions.

Advocates may use the Criminal Justice Policy Program at Harvard Law Schools new free web tool for researching and analyzing the laws regarding criminal justice debt in each of the 50 states. This webinar will provide an introduction to the web tool-the 50-State Criminal Justice Debt Reform Builder-and showcase ways to use it effectively for research and for work toward criminal justice debt policy reform.

**Speaker:** Ranit Patel, Criminal Justice Policy Program at Harvard Law School

**Moderator:** Brian Highsmith, National Consumer Law Center

Advocates may use the Criminal Justice Policy Program at Harvard Law School’s new free web tool for researching and analyzing the laws regarding criminal justice debt in each of the 50 states. This webinar will provide an introduction to the web tool-the 50-State Criminal Justice Debt Reform Builder-and showcase ways to use it effectively for research and for work toward criminal justice debt policy reform.
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)

More Lifeline resources (.zip file)
False Certification Discharges for Wilfred Academy Students

November 3, 2017

In August, a federal court approved a historic settlement in Salazar v. DeVos that could provide debt relief to as many as 60,000 students. Under the settlement, the Department and Guaranty Agencies are in the process of sending out notices and discharge applications to former students who attended “Wilfred Beauty Academy” (and related Wilfred schools) in the 1980s and 1990s. Wilfred had campuses in CA, CO, DC, FL, IL, MA, MD, NJ, NY, PA, and TX. The Department is required to grant discharges for all borrowers who are eligible for a false certification ability-to-benefit discharge based on the application itself. But getting the word out to these borrowers, and helping them submit the applications, will be key to ensuring that as many as possible receive discharges.

Speakers:

Jane Greengold Stevens, Co-Director of Special Litigation, New York Legal Assistance Group
Danielle Tarantolo, Co-Director of Special Litigation, New York Legal Assistance Group

Moderator: Robyn Smith, Of Counsel, NCLC
This webinar provided more information on the settlement, tools for borrower outreach, and explained to advocates how to assist Wilfred students in submitting their applications. Background information about the lawsuit, including key filings and the final settlement order, are available online.

Using Bankruptcy Law to Aid Criminal Justice Debtors

October 17, 2017

For criminal justice debtors, bankruptcy can be a powerful tool. It can eliminate the obligation to repay certain criminal justice debts or provide an orderly mechanism for repaying certain debts that cannot be discharged. Bankruptcy can also open the door to relief, such as expungement, record sealing, or restoration of a drivers license, that may otherwise be unavailable due to outstanding criminal debt. This webinar provided an overview of the application of bankruptcy law to criminal
justice debt.

Speakers:

Tara Twomey, Of Counsel, National Consumer Law Center  
Alex Kornya, Assistant Litigation Director, Iowa Legal Aid

The Advocacy Gap: Meeting the Urgent Need for Counsel to Represent Individuals in Criminal Debt Proceedings

October 10, 2017

Too often, individuals who owe criminal justice debt lack counsel who can help them navigate the system and avoid the severe penalties often imposed for nonpayment—from garnishment to suspension of a driver’s license to incarceration. This webinar discussed the advocacy gap, ways in which civil attorneys could provide impactful representation, opportunities and limitations that civil legal aid-funded attorneys face, and legal and policy arguments for a right to counsel.

Speakers:

Robin Murphy, Chief Counsel, Civil Programs, National Legal Aid & Defender Assoc. (NLADA)  
John Pollock, Coordinator, National Coalition for a Civil Right to Counsel, Staff Attorney, Public Justice Center

CONFRONTING CRIMINAL JUSTICE DEBT: A GUIDE FOR LITIGATION
Confronting Criminal Justice Debt: Introduction and Impact on Communities of Color

October 4, 2017

Americas justice system is increasingly financed by the imposition of heavy fines, fees, and costs on individuals accused of crimes and civil infractions. The costs are disproportionately born by the poor and people of color. This webinar will provide an overview of criminal justice debt as an urgent racial justice problem. It will outline key policy reforms and provide an overview of consumer, constitutional, and criminal litigation issues that arise with criminal justice debt.

Speakers:

Alexes Harris, Professor of Sociology, University of Washington

Thomas Harvey, Executive Director Co-Founder, ArchCity Defenders

Mitali Nagrecha, Director, Harvard University National Criminal Justice Debt Initiative

Moderator: Abby Shafroth, Staff Attorney, National Consumer Law Center

Additional material:
Confronting Criminal Justice Debt: A Guide for Litigation (NCLC)