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.

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
What the New Arbitration Rule Means for Litigating Against For-Profit Schools

January 29, 2019

While many for-profit schools previously tried to insulate themselves from lawsuits using forced arbitration clauses and class action bans, a rule that went into effect in October 2018 conditions school participation in the federal student loan program on agreement not to enforce these clauses against students with consumer claims. The Department has proposed rescinding the rule, but the soonest that would happen is July 2020 – so there is a short window for many students to sue in court.

Recording link

Materials: PDF Handout

Driving with Debt: What Attorneys and Organizers Can Do to Address the Problem of Driver’s License Suspensions for Court Debt

January 31, 2019

Most states suspend driver’s licenses based on unpaid debts arising out of criminal proceedings or
traffic tickets, and as a result millions of low-income people have lost their licenses simply because they cannot afford to pay fines and fees. This webinar will briefly address the harsh, perverse, and discriminatory impact of such policies before diving into what attorneys and local organizers can do to address this problem. We'll use efforts in Virginia and North Carolina as case studies, and will hear from advocates in Virginia engaged in impact litigation and legislative reform efforts that appear poised for success, as well as from an attorney and an organizer with North Carolina’s innovative Second Chance Mobility Project, which pairs a drivers’ license protection and restoration legal services delivery program with community engagement and organizing.

Speakers:
Angela Ciolfi, Legal Aid Justice Center
Daniel Bowes, North Carolina Justice Center
Dennis Gaddy, Community Success Initiative
Moderated by Samuel Brooke, Southern Poverty Law Center

Additonal material: Drivern By Dollars || Opinion granting preliminary injunction

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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
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

Webinar Recording Request form

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
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

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.

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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)

[More Lifeline resources (.zip file)]