

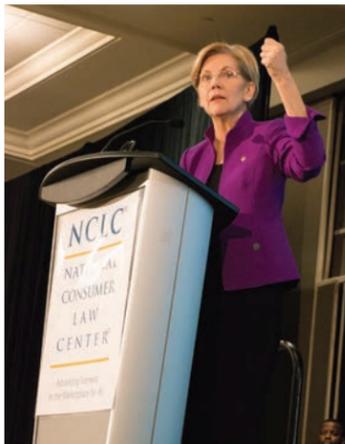
A Message from Our Executive Director

The modern consumer economy is complex, but the premise of the National Consumer Law Center's (NCLC) work is simple: we fight every day to level the economic playing field for consumers, focusing on the needs of the most vulnerable people, families, and communities.

NCLC uses its unmatched expertise in consumer law to protect consumers from exploitation and expand access to fair credit by advocating for laws, rules, and regulations that benefit real people: the poor, elderly, students, people of color, and others who have been abused, deceived, discriminated against, or left behind in our economy.

“A lot of people are alive today because of the basic rules of the road NCLC and others have fought for. But there are still too many places where the world remains complicated and opaque. There are still too many places where armies of lobbyists are fighting to rig the system so that the public remains in the dark ... I know there will be many battles ahead, and I look forward to standing shoulder to shoulder once again with NCLC.”

U.S. Senator Elizabeth Warren



We've been called a group of “Davids” fighting against an army of Goliaths—big banks, financial services companies, predatory lenders, and scam artists of all varieties—and it is true that we often take on tough fights with long odds.

But another truth is that we're part of an army, too: a national network of legal aid lawyers, private attorneys, elder advocates, housing counselors, pro-consumer policymakers and enforcement officials, and other allies who use NCLC's expertise to fight for consumers on the front lines, day in and day out. We've helped build this community of advocates, and together we're up for any challenge—and together, we have an incredible track record of success.

For over 50 years, NCLC has played a leading role in crafting the laws and regulations that protect consumers from abusive and deceptive transactions. Our work has changed the way consumers are treated in the marketplace, and has led to some of the most important consumer protection laws and regulations in the country, which you'll learn more about in these pages.

NCLC makes a real difference in the lives of real people. With the continued support of those who care about our nation's future and the well-being of its people, we will continue to lead the fight for economic fairness, security, and justice for all.

Sincerely,

Rich Dubois
Executive Director
National Consumer Law Center

About NCLC

“The fight for consumers often pits people's lawyers against large corporate law firms with seemingly limitless resources available to defend predatory and exploitative practices. NCLC has stood for decades as critical counter-weight for this often lonely and frustrating struggle, a collective project that puts top-notch research and expertise on the side of consumer advocates in countless battles across the nation.”

*Professor Gary Peller
Georgetown University Law Center*



NCLC has saved consumers tens of billions of dollars through its impact advocacy, groundbreaking litigation, and training of and partnership with thousands of legal services organizations and private consumer attorneys.

NCLC has been involved in almost **400 consumer lawsuits challenging corporate wrongdoing** over the past two decades.

NCLC publishes over **200,000 pages of consumer law expertise**, an invaluable resource for consumer attorneys and advocates.



Over **6,000 attorneys** across the nation currently subscribe to NCLC's consumer law treatises. In the last 12 months, these attorneys have engaged in over 185,000 online sessions to gain valuable information and advice on representing their clients.



NCLC has **trained nearly 15,000 consumer attorneys** and advocates from all 50 states through our conferences and online educational resources.

In 2018, NCLC was cited in over **575 print, digital, and television news pieces** on consumer rights issues.



NCLC's litigation and advocacy have helped secure over \$40 million in class-action compensation for consumers, and have **saved American families billions of dollars** by preventing a wide array of unfair, deceptive, and abusive business practices.



What We're Fighting For

Building Financial Security and Expanding Economic Opportunity

Abusive and discriminatory practices by financial institutions in home mortgage, auto, credit card, payday loan, and other lending areas have disadvantaged generations of Americans. Too many vulnerable low-income consumers, including elders, veterans, and people of color, are denied access to safe credit and exploited by predatory lenders.

Our focus is on systemic reform: changing the rules of our economy to break down practices and patterns of discrimination; eradicating abuses that strip families of financial stability; arming consumer attorneys and advocates with the tools they need to advocate for consumers who have been harmed; and expanding access to fair financial products and services.

NCLC works to advance the long-term financial health and security of those most in need. We use advocacy, education, and litigation to advance economic justice and reduce persistent and growing discrimination—often based on race, wealth, and income—by working to advance policies and laws that give consumers fair and equitable access to financial products and economic opportunity.



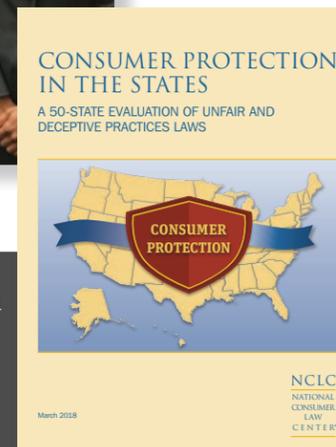
Project Spotlight: Racial Justice

NCLC's Racial Justice and Equal Economic Opportunity Project is focused on ending the exploitative financial practices which drain wealth and resources from families and communities of color. Using groundbreaking anti-discrimination litigation, public policy advocacy, and training and support for attorneys and other advocates, we work to promote economic security for vulnerable families of color so they can achieve the American Dream.



Project Spotlight: Reliable Transportation

NCLC's Working Cars for Working Families Project fights to ensure that families get a fair deal when buying and financing a car, and that the lack of a car does not stand in the way of economic success. We seek policy reforms that bring transparency and fairness to the markets for used cars and car finance, and also promote policy and practice solutions to help nonprofit ownership programs that help struggling families obtain a reliable vehicle.



Project Spotlight: Criminal Justice Debt

The U.S. criminal justice system disproportionately burdens low-income individuals and people of color, and often does long-lasting damage to their families and communities. NCLC focuses on issues at the intersection of criminal and consumer law, bringing our unique expertise to the fight for equitable criminal justice reform.



Project Spotlight: Student Loans

NCLC's Student Loan Borrower Assistance (SLBA) Project provides resources and support to borrowers, families, attorneys, advocates, lawmakers, and regulators. Our legal and policy experts work to expand access to education, make loan repayment more manageable, hold for-profit schools accountable, and lessen student debt burdens.

NCLC Areas of Expertise:

- Access to Justice
- Arbitration
- Auto Sales & Finance
- Banking, Credit & Lending
- Bankruptcy
- Class Actions
- Consumer Protection
- Credit Cards
- Credit Discrimination
- Credit Reporting
- Criminal Justice Debt
- Debt Collection
- Disaster Relief
- Elder Rights
- Employee Rights
- Energy
- Equal Economic Opportunity
- Financial Technology (Fintech)
- Medical Debt
- Mortgages & Foreclosures
- Predatory For-Profit Schools
- Predatory Lending
- Privacy
- Racial Justice
- Robocalls & Telemarketing
- Transportation
- Student Loans
- Telecommunications
- Unfair and Deceptive Acts and Practices

Advocacy: Fighting for Stronger Consumer Protections

Strong consumer protections are brought into existence through impact advocacy. And they don't come without a fight.



Big banks, financial services companies, and predatory lenders work to rig our economy, using campaign contributions and armies of lobbyists to persuade decision-makers to create public policies which ensure that they almost always “win.” And their wins, all too often, come at the expense of real people.

NCLC fights to level the playing field.

NCLC’s legal and policy experts analyze regulatory proposals in order to develop and promote strong consumer protections that improve the quality of financial products available for low-income households. Our advocacy team works to raise awareness, stimulate research, expose bad practices, and engage the press and public on important consumer law issues to create a climate favorable for pro-consumer reform.



NCLC attorneys are widely recognized as leading national experts in consumer credit, banking, home energy, and other areas of critical importance to low-income families. Policies and legislative language drafted by NCLC advocates have been adopted, or have significantly influenced, countless consumer protection measures at both the federal and state levels.

Policymakers, enforcement officials, and coalition partners count on NCLC for expert analysis of complex laws and regulations. Decision-makers turn to NCLC for our unique expertise in the law, and our perspective on the needs of low-income and other vulnerable consumers.



Throughout our history, NCLC’s strength has been our staff of expert legal and technical specialists, drawn from all over the country. Their expertise is essential in the fight to achieve economic fairness—to reduce financial risks and expand economic opportunity for the people who most need strong consumer protections to safeguard their rights and resources.

State Advocacy Initiative:

NCLC has always supported state advocates and worked to preserve the role of states in protecting consumers. Today, important consumer law battles are increasingly being fought at the state level, so NCLC is deepening our engagement with state-based coalitions to better support their efforts to advance consumer protections.

Education: Building a Community of Consumer Champions

Consumers who have been exploited need well-trained attorneys who can help bring them justice.

When NCLC opened its doors in 1969, there were only a handful of private attorneys and a small number of legal aid lawyers trained to represent consumers. Over five decades, NCLC has been instrumental in developing the large, cooperative, and committed community of attorneys who represent consumers—and challenge corporate wrongdoing—in every state.

Today, NCLC is the nation’s leading resource for training consumer lawyers, assistance with challenging cases, information on consumer problems, and expertise on complex laws, regulations, and court decisions. We prioritize the growth and strengthening of the consumer law community, because all consumers benefit when consumer attorneys work well together.

Thousands of consumer attorneys across the nation rely on our indispensable publications, highly-attended conferences, moderated listservs, webinars, and other online learning opportunities to support their practices—directly benefiting the millions of people they represent.

“*Without the National Consumer Law Center, there would be no national consumer protection bar. NCLC has provided guiding light for our work, and by doing so, for millions of consumers we’ve represented over the years.*”

*David F. Sugerman, Attorney, PC
Portland, OR*

Consumer Law Treatises and Digital Library

NCLC attorneys work with leading experts in the field to produce and continually update a 21-volume set of legal treatises, widely cited in judicial opinions by courts including the Supreme Court of the United States. The Consumer Credit & Sales Legal Practice Series has served as an invaluable resource for generations of consumer advocates, including more than 6,000 current subscribers. Comprehensive, authoritative, and indispensable, NCLC publications are full of step-by-step advice, strategic pointers, and sample documents that can help challenge an arbitration clause, detect and remedy car fraud, or stop a threatened foreclosure.



Conferences & Trainings

From our earliest days, bringing consumer lawyers together to learn from the leading experts in the field, and from one another, has been an NCLC priority. Since our first National Consumer Law Specialist Conference in 1976, tens of thousands of attorneys have attended NCLC’s trainings, workshops, and what has become the largest annual consumer law conference in the country, the Consumer Rights Litigation Conference.

NCLC’s conferences and trainings are a vital resource for attorneys and advocates at all levels, providing up-to-the-minute guidance from leading experts in consumer litigation, and critical insights on legal strategies for protecting vulnerable people.

Litigation: Using Courts to Win Justice for Consumers

NCLC attorneys have appeared and participated in ground-breaking cases before federal and state courts at all levels, including the United States Supreme Court.



These cases have established constitutional due process rights of consumers, especially debtors; expanded standards of deception and unfairness; secured appropriate interpretations of consumer protection laws; caused hundreds of million of dollars of illegal overcharges by oil companies to be set aside for the benefit of low-income households; and attacked hidden illicit automobile finance fees discriminating against African-American and Hispanic consumers.

NCLC represents consumers in cutting-edge litigation that seeks to reform the rules of the marketplace. We take on cases that will have a far-reaching impact and can benefit from our unique legal and policy expertise, and help bring together strong litigation teams made up of private lawyers, legal aid, and nonprofit groups.



Impact Litigation Highlight

As co-counsel in a series of class action lawsuits between 1999 and 2007, NCLC successfully attacked racially discriminatory lending practices in the new and used car business, with settlements valued at over \$1 billion. The suits charged that major auto finance companies and banks maintained policies that allowed car dealers to “markup” finance rates based on subjective criteria unrelated to creditworthiness. This policy had a disparate impact on African-American and Hispanic customers, who ended up paying more for credit than whites with similar credit ratings. As a result of the lawsuits, car financing practices were transformed across the industry. NCLC was honored by both Public Justice and the Rainbow PUSH Coalition in recognition of this groundbreaking litigation.

Class action litigation is a powerful tool to stop abusive business practices that affect millions of consumers. While an individual lawsuit may bring justice for an individual consumer, it is less likely to change the industry’s business model and prevent future harm to other individuals. Only by joining together can consumers challenge major financial and other institutions on a more level playing field.



NCLC’s Vision for the Future

NCLC’s vision is for a nation in which financial security is a reality for all—and economic opportunity is available to all.

We envision—and work to realize—a nation in which ...



... sustainable homeownership is promoted and barriers to affordable and fair mortgages are removed, so that families can build wealth and access economic opportunity.



... credit discrimination on the basis of race, religion, sex, marital status, familial status, sexual orientation, or disability is ended.

... families can invest in their children by sending them to college or trade school without incurring unmanageable debt, or being exploited by predatory for-profit schools.



... abusive debt collection practices are outlawed, and strong consumer protections are enforced.



... working cars are available at fair lending terms to more working families, and strong laws against fraud, deception, and unfair conduct in auto sales and financing are enforced by our government.



... access to justice through our legal system is guaranteed to all people who have been wronged, through individual or class action lawsuits giving people a fair chance to take on big business.



... fair credit is available to all Americans, and predatory loans are forbidden.



... consumer rights are guaranteed and protected through effective and enforced laws and regulations, and economic justice is a reality—*for all.*



NCLC fights to level the economic playing field and ensure economic fairness, security, and justice for consumers, focusing on the needs of low-income and other vulnerable people, families, and communities.



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