CFPB Debt Collection Rulemaking Archive

Debt Collection Rule Resources

- Issue Brief: Time Barred Debt Disclosures in CFPB’s Supplemental Rulemaking Fall Short, May 2020
- Issue Brief: Millions of Americans Have Limited or No Meaningful Access to the Internet, August 2019
- Summary: CFPB Debt Collection Rule Must Protect Consumers, Not Abusive Collectors, May 2019
- Potential Impact on Employers and Businesses of CFPB Proposed Debt Collection Rule
- Top items for CFPB Debt Collection Rule

Comments to the CFPB

- Coalition (234 national, state, and local groups) comments to the CFPB re: proposed debt collection rule, Sept. 18, 2019
- Group long comments to the CFPB re: proposed debt collection rule, Sept. 18, 2019
- Joint Comments to the CFPB re: privacy concerns in proposed debt collection rule, Sept. 18, 2019
- Joint Comments to the CFPB re: student loan borrower concerns re: proposed debt collection rule, Sept. 18, 2019
- Coalition comments in response to the CFPB’s Request for Information Regarding the Bureau’s Adopted Regulations and New Rulemaking Authority to Write Debt Collections Rules, June 19, 2018
- NCLC Comments to the Consumer Financial Protection Bureau on its Debt Collection Quantitative Disclosure Testing, Aug. 4, 2017 Comments and December 14, 2017 Comments
- NCLC comments to the CFPB re: Small Business Review Panel for Debt Collector and Debt Buyer Rulemaking, Outline of Proposals Under Consideration and Alternatives Considered, Feb. 28, 2017
- Roadmap to submitting debt collection comments
- Grassroots Debt Collection Comment Card
- Take Action: Tell the CFPB to Protect Consumers From Harassing And Abusive Debt Collection Tactics (Comment period closed September 18, 2019)
  - Video: How To Submit Comments on the CFPB’s Proposed Debt Collection Rule, June 2019
- Group Comments to the CFPB re: Advance Notice of Proposed Rulemaking re: Debt Collection, Feb. 28, 2014

Issue Briefs and Reports

- Issue Brief: Top Consumer Concerns for Debt Collection Regulations, Sept. 2018
- Report: Debt Collection Communications: Protecting Consumers in the Digital Age, June 2015
- Report: Zombie Debt: What the CFPB Should Do about Attempts to Collect Old Debt, January 2015

Press Releases
• CFPB Fails to Protect Consumers from Abusive Debt Collection of Time-Barred Debts (Again), Feb. 24, 2020
• More than 200 Organizations across the 50 States and D.C. Call for Strong Consumer Protections on Debt Collection, Sept. 19, 2019
• Consumer Watchdog’s Proposed Debt Collection Rule Bites Consumers: Authorizes Harassment by Debt Collectors, May 7, 2019
• New CFPB Research Highlights Need for Strong Regulations to Protect Consumers from Collection Abuses, Jan. 12, 2017
• Advocates Urge CFPB to Strengthen Outlined Debt Collection Rules to Better Protect Consumers, Sept. 22, 2016
• Debt Collection Communications: Protecting Consumers in the Digital Age, June 2015
• Why the CFPB Should Ban Zombie Debt, January 2015

Letters

• Coalition letter to CFPB Director Kraninger re: ongoing rulemaking on debt collection, Dec. 19, 2018
• Group letter to the CFPB re: Small Business Review Panel for Debt Collector and Debt Buyer Rulemaking: Outline of Proposals Under Consideration and Alternatives Considered, March 17, 2017
• Coalition letter to the CFPB re: concerns with outline of proposed regulations on debt collection, Sept. 15, 2016