Debt Collection Archive

Policy Analysis

Policy Briefs, Reports & Press Releases

- Press release: Tens of Millions of Consumers Will Benefit from New Rules for Medical Debt on Credit Reports, Sept. 7, 2017
- Issue Brief: The Uniform Wage Garnishment Act: Benefits and Dangers for Wage Earners, April 2017
- Press Release: New CFPB Research Highlights Need for Strong Regulations to Protect Consumers from Collection Abuses, Jan. 12, 2017
- Press Release: CFPB Report and Hearing Show Urgent Need to Protect Consumers from Medical Debt Collection, December 11, 2014
- Debt Collection: Groups Applaud New Guidelines for Banks Selling Consumer Debt, Aug. 12, 2014
- Policy Brief: Recommendations to the CFPB re: Debt Collection Problems, April 2013
- NCLC Praises CFPB’s Scrutiny of Debt Collectors, October 24, 2012
- New Mass. Law Protects Cars, Wages, Bank Accounts from Collectors, March 9, 2011
- Press Release: FTC May Weaken Protections, Allow Debt Collectors to Target Families, Friends, Neighbors of Consumers Who Have Died, Nov. 2010 (NCLC Comments)
- NCLC urges Federal Communications Commission to allow prerecorded debt collection calls to consumers only with consumers’ express consent, May 2010

Debt Collection Comments and Testimony

- Testimony of NCLC attorney April Kuehnloff before Joint Financial Services Committee In support of S.120/H.2811, An act relative to fairness in debt collection, Sept. 25, 2017
- Testimony responding to the proposed amendments to the Massachusetts Rules of Civil Procedure regarding credit card debts, Feb. 28, 2017
October 18, 2016

- **Testimony of NCLC attorney April Kuehnhoff before the MA Joint Financial Services Committee re: pending legislation to support family financial protection (SB146/HB804), October 27, 2015**

- Testimony before the U.S. House of Representative Committee on Financial Services regarding “An Overview of the Credit Reporting System”, September 10, 2014


- **Comments** in response to the FCC’s request for comments on the Petition for Expedited Declaratory Ruling and/or Expedited Rulemaking filed by the Professional Association for Customer Engagement (PACE), December 18, 2013

- Testimony of Robert J. Hobbs to the Nevada House of Representatives **in support of SB 373 Nevada Wage Protection Act to increase the amount of wages exempt from creditors from 75% to 90%**, March 26, 2013; Nevada Assembly testimony, May 3, 2013

- Group **comments** to the IRS re: Notice 2012-65, March 14, 2013

- NCLC Comments to the Consumer Financial Protection Bureau re: Senior Financial Exploitation, Aug. 20, 2012

- **Comments** to the CFPB re: defining the “larger” debt collectors and consumer reporting agencies, April 17, 2012

- **Testimony** Opposing HR 3035, the Mobile Informational Call Act of 2011 by the National Association of Consumer Advocates and National Consumer Law Center Nov. 4, 2011

- **Comments** re: proposed debt collection regulations MA 940 CMR 7.00., June 17, 2011

- Comments to the FTC: Protecting Consumers in Debt Collection Litigation and Arbitration: A Roundtable Discussion, 2009


- Comments to the FTC: Collecting Consumer Debts: The Challenges of Change, 2007

- **NCLC Criticizes States Treating Checking Account Mistakes As Criminal**, 2007

- NCLC’s Comments **Opposing Debt Collectors Autodialing Personal Cell Phones**, 2006

- Testimony: The Consumer Impact of Regulatory Relief Proposals Affecting Banks, Thrifts and Credit Unions, 2006

**Letters**


- **Letter supporting H.R. 5664 (Cummings), Wage and Garnishment Equity Act**, July 6, 2016

- **Group letter urging U.S. Senators to support the Help Americans Never Get Unwanted Phone calls (HANGUP) bill**, Nov. 2, 2015

- **Letter to the FCC re: consumer group meetings with the FCC about the importance of protecting consumers from auto-dialed calls to cell phones without consumers’ consent**, June 6, 2014


- **Group letter** to FCC regarding notice of Ex Parte presentation, May 12, 2014

- Group letter to U.S. Senate opposing requirement that U.S. Treasury must use private debt collectors to collect taxes from taxpayers, April 28, 2014


**Webinars**

- **“Medical Debt Strategies for Older Adults”** by Jenifer Bosco (NCLC), October 18, 2017
- **“The Color of Debt: Racial Disparity in Debt Collection Lawsuits”** by Paul Kiel (Pro Publica), April Kuehnhoff (NCLC), December 1, 2015
- **“Debt Relief Services Aren’t Just for Kids Anymore”** by Andrew Pizor (NCLC), May 21, 2015
- **“Medical Debt: Overview of New IRS Regulations and Industry Best Practices”** by 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), March 4, 2015
- **“Debt and Democracy: How the Collection of Civil Fees and Fines Contributed to the Unrest in Ferguson”** by Karin Martin, Ph.D. (Assistant Professor at John Jay College of Criminal Justice at CUNY), Thomas Harvey (Executive Director, Arch City); Odette Williamson (Staff Attorney, National Consumer Law Center), January 29, 2015
- **“Helping Older Americans Cope with Medical Debt”** by Chi Chi Wu (NCLC), Cheryl Fish-Parcham (Families USA), March 14, 2012
- **“Fair Debt Collection for Legal Hotline Advocates”** by Bob Hobbs (NCLC), October 13, 2011
- **“Introduction to Representing Consumers Abused by Debt Collectors”** by Bob Hobbs (NCLC), Robert Murphy (Law Offices of Robert W. Murphy), Claudia Wilner (Neighborhood Economic Development Advocacy Project), July 22, 2011
- **“Debt Collection and Arbitration Resources for Pro Se and Pro Bono Cases”** by Kristin S. Verrill (Atlanta Legal Aid Society), Arielle Cohen (NCLC), February 11, 2011
- **“Stopping Debt Collection Harassment and Responding to Debt Collection Suits”** By Bob Hobbs (NCLC), Michelle Weinberg (Legal Assistance Foundation of Metropolitan Chicago), May 6, 2009