Debt Collection Rulemaking at the CFPB

Fair Debt Collection

The leading treatise on the FDCPA, the statute that dramatically alters how collection agencies, debt buyers and attorneys collect consumer debts.

Subscribe Now!

The CFPB’s Debt Collection Rule

In Oct. 2020, the Consumer Financial Protection Bureau released a final debt collection rule, impacting 68 million American consumers. Although the final rule dropped or punts (until a later date) some of the most harmful parts of its proposal, NCLC still opposes the high call cap and the rule could lead to a large increase in unwanted e-communications for consumers.

- How Congress and the CFPB Can Protect Americans from Abusive Debt Collection, Nov. 2020
- CFPB Debt Collection Rule a Mixed Bag for Consumers, Oct. 30, 2020
- 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

Debt Collection Rule Resources
- Webinar: Final Debt Collection Rule: Part 1 – Slides and Recording Nov. 6, 2020
- 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
- Fact Sheet: Debt Collection in the States and D.C. (consumer complaints and share of population with a debt in collection), May 2020
- Debt Collection Fact Sheets & Infographics
- Top items for CFPB Debt Collection Rule
- Potential Impact on Employers and Businesses of CFPB Proposed Debt Collection Rule

**Comments & Testimony**

- NCLC and coalition comments to the CFPB re: proposed supplemental debt collection rule re: disclosures on time-barred debt, August 4, 2020; Press release
- NCLC Comments to the Consumer Financial Protection Bureau on its Qualitative Testing of the Debt Collection Validation Notice, July 29, 2020
- 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

**Archive+**

**Issue Briefs and Reports**

- How Congress and the CFPB Can Protect Americans from Abusive Debt Collection, Nov. 2020
- Issue Brief: Top Consumer Concerns for Debt Collection Regulations, Sept. 2018

**Archive+**

**Press Releases**

- CFPB Debt Collection Rule a Mixed Bag for Consumers, Oct. 30, 2020
- 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

Archive+

Letters

- Group letter to CFPB urging improved language access protections in upcoming debt collection rulemaking, Nov. 30, 2020
- Coalition letter to CFPB Director Kraninger re: ongoing rulemaking on debt collection, Dec. 19, 2018

Archive+

Fact Sheets

- Racial Disparities in Consumer Debt Collection
- Servicemembers, Veterans, and Debt Collection
- Older Consumers and Debt Collection
- Medical Debt Collection
- Student Debt Collection
- Pervasiveness of Consumer Debt Collection
- Debt Buyers and Debt Collection
- National and State Debt Collection Fact Sheets

CFPB Debt Collection Rulemaking Archive