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.

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The CFPB’s Debt Collection Rule

In Dec. 2020, the Consumer Financial Protection Bureau disappointed advocates with the second of its two-part final debt collection rule, impacting 68 million American consumers. The rules made some improvements for consumers but they do not go far enough to provide needed consumer protections on key issues.

- CFPB Changes Needed to Prevent New Debt Collection Rules from Hurting Consumers, Jan. 2021
- CFPB’s Debt Collection Rule Misses Critical Opportunities to Protect Consumers, Dec. 18, 2020
- 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

Debt Collection Rule Resources

- Webinar: Final Debt Collection Rule: Part 2, by Andrea Bopp Stark (NCLC), April Kuehnoff
Webinar: Final Debt Collection Rule: Part 1, by Andrea Bopp Stark (NCLC), April Kuehnoff (NCLC), Nov. 6, 2020
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

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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

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Issue Briefs and Reports

- How Congress and the CFPB Can Protect Americans from Abusive Debt Collection, Nov. 2020

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Press Releases

- CFPB’s Debt Collection Rule Misses Critical Opportunities to Protect Consumers, Dec. 18, 2020
- CFPB Debt Collection Rule a Mixed Bag for Consumers, Oct. 30, 2020

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Letters

- Letter to CFPB Acting Director Uejio re: Additional Modifications to Debt Collection Rule to Better Protect Consumers, Mar. 3, 2021
- Letter to CFPB Acting Director Uejio re: Non-Regulatory Actions Needed on Debt Collection, Feb. 1, 2021
- Group letter to CFPB urging improved language access protections in upcoming debt collection rulemaking, Nov. 30, 2020

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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

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