

Debt Collection Rulemaking at the CFPB



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The CFPB's Debt Collection Rule



In May 2019, the Consumer Financial Protection Bureau (CFPB) released a proposed debt collection rule, impacting some 71 million American consumers. The proposal, experts at the National Consumer Law Center warn, “provides numerous gifts to debt collectors with limited new protections for consumers.”

- **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

- 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
- Testimony of NCLC attorney April Kuehnhoff before the U.S. House Financial Services Committee re: Examining Legislation to Protect Consumers and Small Business Owners from Abusive Debt Collection Practices, Sept. 26, 2019, Press Release
- 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

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Issue Briefs and Reports

- Issue Brief: Potential Impact on Employers and Businesses of CFPB Proposed Debt Collection Rule, July 2019
- Issue Brief: Top Consumer Concerns for Debt Collection Regulations, Sept. 2018

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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

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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

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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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