**Issues**

**Arbitration & Access to Justice**
- Banking & Payment Systems
  - Overdraft Loans
  - Fintech, Mobile and Electronic Payments
  - Prepaid Debit Cards
  - Payment Fraud
  - Protection of Exempt Public Benefits

**Bankruptcy**

**Car Sales & Financing**

**Consumer Protection Regulation and Preemption**
- Regulatory Reform and Consumer Financial Protection Bureau
- Preemption

**Credit Cards**

**Credit Discrimination**

**Credit Reports**

**Criminal Justice**

**Debt Collection**

**Employment**

**Foreclosures & Mortgages**
- Mortgage Servicing Policy Analysis
- Mortgage Servicing Litigation
- General Predatory Mortgage Policy Analysis
- State Foreclosure Laws
- Foreclosure Mediation Programs
- Home Affordable Modification Program (HAMP)
- Bankrupt Lenders & Failed Banks
- Sample Counseling Resources & Practice Aids

**Litigation**
- Litigation Project Guidelines
- Co-Counseling with NCLC
- Case Index

**Energy, Utilities & Telecommunications**
- Energy Efficiency and Multifamily Housing
- Stay Connected
- LIHEAP & Fuel Assistance
- Weatherization & Home Energy Efficiency
- Appliance Efficiency Standards
- Consumer Protection and Regulatory Issues
- Utility Rate Design
- Water
- Telecommunication
- Electric & Gas
- On-Bill Financing and PACE Loans

**High Cost Small Loans**
- Payday Loans
- Overdraft Loans
- Refund Anticipation Loans
- Usury

**Privacy**

**Robocalls & Telemarketing**

**Student Loans**

**Taxes**

***

**Other Consumer Protection Issues**
- Unfair and Deceptive Acts and Practices
- Debt Relief Services
- Disaster Relief & Consumer Protection

**Services**
- Expert Witness and Complex Case Consulting Services
- Co-Counseling with NCLC
- Consulting Services