116th Congress (2019-20) - Archive

Access to Justice


Auto Sales and Financing


Bankruptcy Relief


Consumer Financial Protection


Coronavirus Relief


Credit Reporting

- Credit reporting provisions of the HEROES Act/S.3508. Support Letter.
- H.R.5332 Protecting Your Credit Score Act. (Gottheimer). Support Letter
- S. 3508 (Schatz, Brown), Disaster Protection For Workers’ Credit Act. Support.
- HR 3618 Free Credit Scores for Consumers Act. Support.
- HR 3622 Restoring Unfairly Impaired Credit and Protecting Consumers Act. Support.
- HR 3642 Improving Credit Reporting for All Consumers Act. Support.
- HR 3629 Clarity in Credit Score Formation Act. Support.
- HR 3621 Student Borrower Credit Improvement Act. Support.
• S. 1336 (Senators Warren and Warner) Data Breach Prevention and Compensation Act. **Support.**
• S. 3508 (Senators Schatz and Brown) The Disaster Protection for Workers’ Credit Act. **Support.**

**Criminal Justice**

• S. 4186, Driving for Opportunity Act of 2020, Support Letter.
• MA H 4652, An Act Regarding Decarceration and COVID-19, Support Testimony.

**Debt Collection**

• S.4697 (Murphy, Van Hollen) Strengthening Consumer Protections and Medical Debt Transparency Act. **Support.**
• S. 4350 (Van Hollen, Murphy) COVID-19 Medical Debt Collection Relief Act. **Support.**
• S. 3841 (Grassley) protecting stimulus payments from garnishment. Joint consumer-bank support letter.
• Conn. H.B. 5427, An Act Concerning Issues Relating to Debt Collection §§ 1, 2 and 3. Support testimony.
• H.R. 4403 (Rep. Cleaver), the Stop Debt Collection Abuse Act. **Support.**

**Earned Income Tax Credit**


**Electronic Communications**

• S. 4159 (Thune), E-Sign Modernization Act. Oppose.

**Fair Lending**

• H.R. 149 (Green), Housing Fairness Act. **Support.**

**Housing**

• H.R. 6729 (Rep. Scott)/ S. 3620 (Senator Reed), COVID-19 Homeowner Assistance Fund Act of
- H.R. 6835 (Rep. Porter), to require residential mortgage servicers receiving certain emergency relief under the CARES Act to provide reports on loan-level data. Support.

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- S. 3058 (Schatz, Brown), Disaster Protection For Workers’ Credit Act. Support.

**Overdraft Fees**
- S. 1595 (Booker), Stop Overdraft Profiteering Act of 2019. Support.

**Payday Loans**
- Calif. SB 472. NCLC opposition letter.
- Indiana SB 613. NCLC & CRL analysis.

**Payments**

**Privacy and Data Breaches**
- Coalition letter urging Congress to prioritize civil rights in upcoming privacy legislation, Feb. 13, 2019

**Student Loans**
- H.R. 5114, the Stop EITC and CTC Seizures Act, led by Rep. Sylvia Garcia (D-TX).
HR 3621 Student Borrower Credit Improvement Act. **Support**.
H.R. 5241 (Krishnamoorthi), Protecting Students from Worthless Degrees Act. **Support**.
S. 1153 (Senators Baldwin, Braun, Shaheen and Fischer) Stop Student Debt Relief Scams Act of 2019. **Support**.