Legislation

On behalf of our low income clients, we are monitoring the following legislative activities. Visit Congress.gov for the status of a bill or to contact a member by phone or email (or call the Capitol Switchboard at (202) 224-3121). You can find out who your representative is here, and Members’ Twitter handles are here. You can also email your representatives.

Note: For more materials on a particular subject area, visit our Issues page.

Arbitration

- **S. 608 (Sen. Durbin) Court Legal Access and Student Support (CLASS) Act.** Support.

Bankruptcy Relief

- **S. 1414 (Sen. Durbin) Student Borrower Bankruptcy Relief Act of 2019.** Support.

Consumer Financial Protection


Credit Reporting

- **S. 3508 (Schatz, Brown), Disaster Protection For Workers’ Credit Act.** Support.
- **HR 3614 Restricting Use of Credit Checks for Employment Decisions 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. 2685 (Senators Reed and Van Hollen) Consumer Credit Control Act.** Support letter.
- **S. 3508 (Senators Schatz and Brown) The Disaster Protection for Workers’ Credit Act.** Support.

Criminal Justice

- **S. 1764 — Martha Wright-Reed Just and Reasonable Communications Act of 2019.** Support letter
Debt Collection

- **Conn. H.B. 5427**, An Act Concerning Issues Relating to Debt Collection §§ 1, 2 and 3. [Support testimony](#).
- **H.R. 5330** (Rep. Tlaib), Consumer Protection for Medical Debt Collections Act. [Support letter](#).

Earned Income Tax Credit


Fair Lending


Housing

- **S. 3509 (Brown)** To Protect American Families Facing Financial Hardship or Foreclosure Due to a Declared Disaster, Including Covid-19. Support.
- **S. 3508** (Schatz, Brown), Disaster Protection For Workers’ Credit Act. Support.

Overdraft Fees


Payday Loans

- Calif. SB 472. NCLC opposition letter.
- Indiana SB 613. NCLC & CRL analysis.
Payments

- **H.R. 2650** (Payne), Payment Choice Act. **Support.**

Privacy and Data Breaches

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

Student Loans

- H.R. (Pressley, Omar), **Student Debt Emergency Relief Act. Support.**
- **H.R. 3764** – Justice for Student Borrowers Act (Scanlon). **Support.**
- 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.**