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.

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

NCLC 2021 Consumer Protection Federal Priorities

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. 3508 (Senators Schatz and Brown) The Disaster Protection for Workers’ Credit 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.

Criminal Justice

- 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.

Earned Income Tax Credit


Fair Lending

Housing

- 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.
- **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

- **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. 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.**