**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. **Support.**

**Consumer Financial Protection**

- (Sen. Harris) Accountability for Wall Street Executives Act of 2019. **Support.**

**Credit Reporting**

- 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.**
- Accurate Access to Credit Information Act of 2019. **Support letter.**
- S. 1336 (Senators Warren and Warner): Data Breach Prevention and Compensation Act. **Support.**

**Criminal Justice**

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

**Debt Collection**

• **H.R. 5330** (Rep. Tlaib), Consumer Protection for Medical Debt Collections Act. [Support letter](#).
• H.R. 4403 (Rep. Cleaver), the Stop Debt Collection Abuse Act. [Support](#).

**Earned Income Tax Credit**


**Fair Lending**

• **H.R. 2324** (Rep. Garcia) /S. 1205 (Sen. Gillibrand), Protections in Consumer Lending Act. [Support](#).

**Housing**

• H.R. 4783 (Reps. Green, Chu, Garcia and Clay), LEP Data Acquisition in Mortgage Lending Act of 2019. [Support](#).
• S. 2279 (Sen. Cortez Masto)/H.R. 3958 (Rep. Waters), FHA Foreclosure Prevention Act. [Support](#).
• S. 571 (Sen. Merkley) Residential Rent to Own Protection Act. [Support](#).

**Overdraft Fees**

• **H.R. 4254** (Rep. Maloney), Overdraft Protection Act of 2019. [Support](#).

**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.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.**

Taxes

- Calif. SJR, calling for Congress to pass and the Administration to sign the End Double Taxation of Successful Civil Claims Act (S 2627). **Support letter.**

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For more information about NCLC’s advocacy for consumer rights, learn about the [Spanogle Center for Consumer Advocacy](https://www.spanoglecenter.org).

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[Legislative Activities Archive](https://www.lawcenter.org/archives/legislative-activities)