**Model State Laws**

**Car Sales and Financing**

- [Transparent and Consistent Pricing of Motor Vehicle Add-Ons Act](#), Dec. 2018
- [Safer Cars at the Point of Sale Act](#), Dec. 2018
- [Making Repossessions Safer and Fairer: Model Consumer Amendments to Uniform Commercial Code Article 9](#), June 2016

**Debt Collection and Debt Settlement**

- [What States Can Do: Criminal Justice Debt](#), Sept. 2019
- [Model Medical Debt Protection Act](#), September 2019
  - Fact Sheet: [What States Can Do to Help Consumers: Medical Debt](#), September 2019
  - Fact Sheet: [What States Can Do to Help Consumers Debt Collection](#), May 2019
- [Model Consumer Amendments to Uniform Wage Garnishment Act](#), January 2017
- [Model Family Financial Protection Act](#), November 2015
- [Statute of Limitations Reform Act](#), November 2015

**Fair Arbitration**

- [Model State Act Limiting Arbitration](#), revised 2017

**Foreclosures**

- NCLC Model State Foreclosure Rescue Scam [Statute](#) (MS Word) and Overview [Memo](#)
- FORECLOSING A DREAM – State Laws Deprive Homeowners of Basic Protections: [Report](#) (Feb. 2009), [Press Release](#)
- [Survey of State Foreclosure Laws](#) (prepared Feb., 2009). For current summaries of state foreclosure laws, see Appendix F to NCLC’s Foreclosures and Mortgage Servicing (5th ed. 2014), updated at [https://www.nclc.org/library](https://www.nclc.org/library)

**Foreclosure Mediation**

- [Model Foreclosure Mediation/Diversion Statute](#) (Judicial Foreclosure State)
- [Model Foreclosure Mediation/Diversion Statute](#) (Non Judicial Foreclosure State)
- Model Statute: [Requirement for Loan Modification Analysis/Loss Mitigation Before Foreclosure](#)
- [Memorandum on Federal and State Constitutional Issues Related to Foreclosure Mediation/Diversion](#)
- [Model Form for Summary Data of Loan Modifications](#) from Mediations/Conference

**General**

- [Model Consumer Credit Act](#) (1973)
- [National Consumer Act](#) (1970)

**Manufactured Homes**

- AARP: Manufactured Housing Tenants: [Shifting the Balance of Power](#), June 2004
- Promoting Resident Purchase Opportunities ([Policy Guide](#) with model law and full text of
existing laws)

- Protecting Fundamental Freedoms in Communities (Policy Guide with model law and Appendix – full text of state laws)

**Mortgage Servicing**

- Model State Law on Mortgage Servicing: An Outline, December 2010

**Payroll Cards**

- Consumers Union and NCLC Model State Payroll Card Law

**Payday Loans and Usury**

- Fact Sheet: What States Can Do to Help Consumers: High Cost Loans, July 2019
- Small Dollar Loan Products Scorecard (50 state survey), Press Release, Statutory Backup

**Student Loans**

- What States Can Do to Protect Consumers: Student Loans, January 2020

**Tax Consumer Issues**

- Revised Model Individual Tax Preparer Regulation Act, Nov. 2013
- Revised Model Refund Anticipation Loan Act with Commentary

**Unfair and Deceptive Practices**


**Utilities**

- Fact Sheet: What States Can Do to Help Consumers: Energy Insecurity, January 2020
- Issue brief: Model Utility Consumer Protections When Natural Disasters Strike, August 2018