Issue Briefs

Arbitration & Access to Justice

- Credit Reports and Forced Arbitration: Will Congress Strip Americans of Their Day in Court? September 2017
- Forced Arbitration and Wells Fargo: The CFPB’s Rule Protects Victims of Bank Fraud, July 2017
- The Arbitration Fairness Act of 2013 Protect Consumers & Employees from Forced Arbitration, November 2013
- Hold Wrongdoers Accountable To the Individuals They Harm, November 2009

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- New Protections for Payroll Cards, Mar. 28, 2019
- New Protections for Government Benefit Prepaid Cards, Mar. 28, 2019
- Common Sense from the Common Law: Why a Longstanding Legal Doctrine Supports Limiting Bank Overdraft Fees to a “Reasonable and Proportional” Standard, April 2013
- 300% Bank Payday Loans Spreading, August 2011
- Features of a Safe Basic Banking or Prepaid Card Account, December 2010
- The CFPB’s Prepaid Card Rule by State, April 2017
- The CFPB’s Prepaid Card Rule Benefits Financial Institutions, Prepaid Card Companies, and Employers, April 2017
- What is Operation Choke Point? Stopping Banks and Payment Processors from Helping Scammers Raid Your Bank Account, September 2015
- Introduction to Account Screening Consumer Reporting Agencies, October 2014

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- Guide to the HAVEN Act, November 2019

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- Principles for Fair and Equitable Investment in Electric Vehicles and Transportation Electrification, October 2018
- Racial Disparities in Auto Loan Markups State-by-State Data, June 2015
- Racial Disparities in Auto Lending: A State-by-State Reminder Why Auto Dealers Must Be Subject to the Consumer Financial Protection Bureau, May 2010
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- Recommendations to the CFPB Regarding Debt Collection Problems, April 2013
- The Role of the States under the Dodd-Frank Wall Street Reform and Consumer Protection Act
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- Past Imperfect: How Credit Scores and Other Analytics "Bake In" and Perpetuate Past Discrimination, May 2016
- CFPB Should Reform Regulation B to Protect Consumers from Credit Discrimination in Today’s Marketplace, April 2012

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- Consumer Protection and Court-Sponsored Online Dispute Resolution in Collection Lawsuits, July 2019
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- Consumer Tips: Weathering the Financial Storm After a Natural Disaster, October 2018
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- Helping Older Homeowners Recover from Natural Disasters, June 2018
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- How the Low Income Home Energy Assistance Program (LIHEAP) Can Help Vulnerable Consumers After a Natural Disaster, March 2018
- The Low Income Home Energy Assistance Program (LIHEAP): A Safety Net that Saves Lives, February 2018
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• **How Are the Federal SAFE Act, the Federal Truth in Lending Act, State Loan Originator Regulation, and Manufactured Housing Related?** December 2015
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• **Helping Older Homeowners Recover from Natural Disasters**, June 2018
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- Relief for Financially Distressed Government Student Loan Borrowers: Provide Full Rehabilitation Relief
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