Letters

- **NCLC’s Student Loan Borrower Assistance Project letter to the CFPB and U.S. Department of Education re: how the removal of the online Data Retrieval Tool might negatively impact student loan borrowers’ ability to renew Income-Driven-Repayment plans**, April 14, 2017
  || **CFPB response letter**, May 2, 2017
- **Group letter to the ACEEE rejecting characterization of prepaid utility service as an energy efficiency program**, March 22, 2017
- **Coalition letter to Congress from 50+ organizations supporting rules designed to protect students and taxpayers from fraud and abuse in higher education**, Mar. 22, 2017
- **Letter to President Trump opposing executive order on eliminating 2 regulations for every new regulation**, Feb. 28, 2017
- **H.R. 1004 (Walberg), Regulatory Integrity Act.** Feb. 28, 2017. **Opposition letter**.
- **H.R. 1009, OIRA Insight, Reform, and Accountability Act.** Feb. 27, 2018. **Opposition letter**
- **H.R. 998, Searching for and Cutting Regulations that are Unnecessarily Burdensome Act of 2017 (SCRUB Act).** **Opposition letter**
- **Coalition letter to Wells Fargo urging immediate stop to using forced arbitration to deny victims of fake accounts their day in court**, Feb. 24, 2017
- **Group letter to the FCC supporting the 2016 Lifeline modernization order for the digital age**, Feb. 23, 2017
- **Coalition letter to Congressional Leadership re: Importance of CFPB to Protecting Student Loan Borrowers**, Feb. 13, 2017
- **Coalition letter supporting H.R. 585**, Feb. 6, 2017
- **Group letter to the House Committee on the Judiciary opposing attacks on civil justice**, Feb. 1, 2017
- **Coalition Letter to FCC Commissioner Clyburn Supporting the Solutions 2020 Call to Action Plan**, Jan. 11, 2017
- **H.R. 21 (Issa), Midnight Rules. NCLC opposition letter**, Jan. 4, 2017
- **H.R. 26 (Collins), Regulation from the Executive in Need of Scrutiny Act (REINS Act). NCLC opposition letter**, Jan. 3, 2017
- **Group letter to U.S. Senate supporting S 3026 ROBOCOP Act to reduce robocall abuses and opposing S 2644 FCC Reauthorization Act to weaken TCPA**, Nov. 15, 2016
- **Letter urging HUD to adopt protections for homeowners before allowing any note sales of reverse mortgages**, Nov. 18, 2016
- **H.R. 5982, the Midnight Rules Relief Act of 2016 (oppose)**, Nov. 15, 2016
- **Letter supporting H.R. 5664 (Cummings), Wage and Garnishment Equity Act**, July 6, 2016
- **Consumer and civil rights groups letter to credit reporting agencies requesting free credit and specialty reports in multiple languages for Wells Fargo customers affected by phantom accounts**, Oct. 6, 2016
- **Coalition letter to Education Secretary King on impact of student loans on borrowers of color**, Aug. 17, 2016
- Group follow-up letter to the Federal Housing Finance Agency (FHFA) re: adding preferred language data fields to redesigned Uniform Residential Loan Application, July 29, 2016
- H.R. 4172 and S. 2355, Credit Access and Inclusion Act (oppose), July 15, 2016
- Group Letter to the FCC opposing rule allowing federal government contractors to make robocalls to cellphones, July 12, 2016
- Group letter to the Federal Housing Finance Agency (FHFA) urging inclusion of preferred language data fields in the redesigned Uniform Residential Loan Application, June 23, 2016
- Coalition letter to Congress opposing amendments that would block the U.S. Dept. of Education’s gainful employment regulations, June 21, 2016
- Advocates’ letter to the U.S. Senate opposing riders to the 2017 appropriation bill that would obstruct the CFPB’s ability to protect consumers against discriminatory and unfair auto lending, May 16, 2016
- Letter from 164 advocacy and business groups to the CFPB urging ban of forced arbitration, April 27, 2016
- Advocates’ letter to the U.S. Senate Committee on Finance urging support to give the U.S. Treasury the authority to regulate paid tax preparers, April 15, 2016
- Coalition letter to the Federal Housing Finance Agency, Fannie Mae, and Freddie Mac urging the GSEs to include language preference in the Uniform Residential Loan Application, March 23, 2016
- Coalition letter urging New York State Commissioner of Education not to sign onto the Unified State Authorization Reciprocity Agreement because it does not adequately protect consumers from predatory for-profit colleges, March 14, 2016.
- Group letter urging U.S. House of Representatives to support HR 4682 Help Americans Never Get Unwanted Phone call (HANGUP Act), March 11, 2016
- Coalition letter to Dept. of Education re: proposed student loan borrower defense regulations, March 11, 2016
- 47 Groups Call on Department of Education to Halt Federal Funding for Predatory Schools That Deny Students’ Legal Rights, March 4, 2016
- Group letter that the FCC expand the Lifeline eligibility criteria to include low-income veterans programs, March 2, 2016
- Group letter of support of S.2592 Medical Debt Relief Act, Feb. 24, 2016
- Letter to CFPB regarding mortgage disclosures through Know Before You Owe, Feb. 11, 2016
- Advocates’ letter to the FCC urging rulemaking on broadband privacy, Jan. 20, 2016

2015

- Group letter to seven corporations urging removal of forced arbitration clauses in consumer contracts, Dec. 10, 2015
- Coalition letter to Congress opposing oppose HR 1210, the Portfolio Lending and Mortgage Access Act, Nov. 16, 2015
- Group letter urging U.S. Senators to support the Help Americans Never Get Unwanted Phone calls (HANGUP) bill, Nov. 2, 2015
- **Ex-parte group letter to the Federal Communications Commission supporting modernizing the Lifeline program to include broadband services**, Nov. 12, 2015
- **Group letter to the MA Joint Committee on Telecommunications, Utilities and Energy opposing H2867**, Nov. 9, 2015
- **Group letter supporting S. 2255 amending the Fair Debt Collection Practices Act to include third-party private debt collectors**, Nov. 10, 2015
- **Opposition to Hensarling anti-consumer amendments to Highway funding bill**, Nov. 4, 2015
- **Group letter urging U.S. Senators to support the Help Americans Never Get Unwanted Phone calls (HANGUP) bill**, Nov. 2, 2015
- **Coalition letter urging Department of Defense not to lift order barring University of Phoenix from any recruitment-type activities on DoD installations and suspending the payment of Tuition Assistance to new or transfer students**, Oct. 27, 2015.
- **Group letter to the CFPB and FTC re: Experian’s T-Mobile data breach**, Oct. 8, 2015
- **Letter opposing H.R. 3035, Credit Access and Inclusion Act**, Sept. 8, 2015
- **Coalition letter to Secretary Castro seeking reversal on recent change to FHA form note language**, Aug. 20, 2015
- **Group letter opposing S. 1607, the Independent Agency Regulatory Analysis Act of 2015.**, June 27, 2015
- **Group Letter Opposing Section 52106 in Senate Highway Trust Fund Bill Mandating IRS to Use Private Debt Collectors**, July 24, 2015
- **Group letter to the U.S. Senate Judiciary Subcommittee on the Constitution defending the constitutionality of Dodd-Frank Act and the CFPB**, July 23, 2015
- **Group letter to the FCC re: PS Docket No. 14-17; GN Docket No. 13-5; RM-11358 urging movement on rulemaking to protect consumer access to phone and communication services during the technology transition**, June 25, 2015
- **Consumer letter to the FCC re: robocalls to cell phones**, June 8, 2015
- **Letter opposing Chairman Shelby’s “Financial Regulatory Improvement Act of 2015,” which undermines the essential, reasonable consumer protections passed by Congress in 2010 in the Dodd-Frank Act.,** May 20, 2015
- **Group letter in support of H.R. 2362 Medical Debt Relief Act**, May 18, 2015
- **Opposition Letter to CFPB opposing H.R. 2213 which insulates lenders from accountability when they make misleading disclosures to homeowners**, May 14, 2015
- **Letter to Congress supporting class actions**, Feb. 26, 2015
- **Letter to the FCC regarding a health care industry’s request to eviscerate the TCPA protections against robocalls to cell phones**, Feb. 23, 2015
- **Response to Ex Parte Presentation of the National Council of Higher Education Resources**, Jan. 2015
- **Ex parte letter to the FCC re ongoing attempts by industry to weaken the consumer protections of the Telephone Consumer Protection Act**, Jan. 16, 2015
- Class Actions and the Telephone Consumer Protection Act – **Who Benefits? Seven Myths and Facts**
- Group letter to the FCC re: **opposing the American Bankers Association exemption to the Telecommunications Consumer Protection Act to allow robocalls to cell phones**, Jan. 13, 2015

**2014**

- Letter urges FHFA to insist that Fannie Mae and Freddie Mac **change its policies that require the use of FICO 04**, Nov. 14, 2014
- Letter urges FHFA to require Fannie Mae and Freddie Mac **to reverse policies that require manual underwriting if the applicant’s credit report contains a dispute**, Nov. 14, 2014.
- **Coalition letter to regulators on responsibilities of consumers’ banks (RDFIs) re stopping unauthorized charges and closing accounts**, Sept. 29, 2014.
- **Leadership Council coalition letter to the FCC re: need for additional steps to ensure better media ownership diversity**, Aug. 11, 2014