**Policy Briefs**

- Issue Brief: [The Uniform Wage Garnishment Act: Benefits and Dangers for Wage Earners](#), April 2017
- Issue Brief: [The CFPB’s Prepaid Card Rule Benefits Financial Institutions, Prepaid Card Companies, and Employers](#), April 2017
- Issue brief: [The Low Income Home Energy Assistance Program (LIHEAP): A Safety Net that Saves Lives](#), March 2017
- Issue brief sent to HUD containing examples of problems with FHA reverse mortgage loss mitigation in the HECM program, Nov. 2016
- [Stop Taking the Earned Income Tax Credit from Struggling Student Loan Borrowers](#), Oct. 2016
- [New Ways to Understand the Impact of Auto Finance on Low-Income Families](#), May 2016
- [Past Imperfect: How Credit Scores and Other Analytics "Bake In" and Perpetuate Past Discrimination](#), May 2016
- [Priorities for Consumers with HECM Reverse Mortgages](#), September 2015
- [Credit Invisibility and Alternative Data: The Devil is in the Details](#), June 2015
- [Racial Disparities in Auto Loan Markups: State-by-State Data](#), June 2015
- [What is Operation Choke Point?: Stopping Banks from Helping Scammers Raid Your Bank Account](#), May 2015
- [Optional, Early Compliance is a Common Regulatory Tool: Early Adopters Can Choose Phase-In Date](#), May 2015
- [NCLC Survey Reveals Ongoing Problems with Mortgage Servicing](#), May 2015
- [Adkins v Morgan Stanley: Expert reports support reverse-redlining allegations in Detroit](#), Nov. 2014
- [Introduction to Account Screening Consumer Reporting Agencies](#), October 2014
- [Changes to the Heat and Eat Provision in the 2014 Farm Bill and How LIHEAP Participants May Be Affected](#), June 2014
- [Hold Wrongdoers Accountable to the Consumers They Harm](#), Nov. 2009