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NCLC Advocates Praise U.S. House HEROES Act for Giving a Lifeline for Student Loan Borrowers Drowning in Debt
U.S. Dept. of Education and Secretary DeVos Sued for Illegally Seizing Student Borrowers’ Paychecks During Coronavirus Emergency
Consumer Bureau Mortgage Origination Guidance Overlooks Urgently Needed Consumer Protections
CFPB Guidance for Mortgage Servicing Transfers Lacks Crucial Consumer Protections, Especially During COVID-19 Crisis
Consumer, Banking Groups to Congress: Exempt Economic Impact Payments From Garnishment
Civil Rights, Consumer, Housing, and Real Estate Groups Urge U.S Treasury and Federal Regulators to Help Mortgage Servicers Maintain Liquidity
Consumer Groups Support FCC Allowing Limited Automated Calls Related to COVID-19 from Lenders to Customers
COVID-19 Crisis: Advocates Urge FHFA to Help Ensure Fair Treatment for All Borrowers, Especially Limited English Proficient Borrowers
New CFPB Mortgage Guidance Does More for Servicers than Consumers
National Consumer Law Center Advocate Slams Trump Administration Credit Reporting Guidance for Giving Relief to Creditors and Credit Bureaus But Not Consumers During COVID-19 Pandemic
U.S. Treasury Must Protect Stimulus Payments From Garnishment by Debt Collectors
COVID-19 Crisis: Advocates Call for U.S. Governors to Take Immediate Action to Ensure Residents are Protected from Utility Shut Offs

Civil Rights and Consumer Groups Condemn “Emergency” Regulatory Guidance that Allows Banks to Make Payday Loans

Senate COVID-19 Stimulus Bill is a Start but Falls Far Short for Families, Students, and the Nation’s Most Vulnerable

Advocates: HUD Must Do Much More to Protect Older Reverse Mortgage Borrowers in the Coronavirus Epidemic

Trump Administration’s plan to pause student loan payments is woefully insufficient

Advocates Praise Senators for Bold Student Loan Principles

Advocates Applaud Halt to Foreclosures and Bills to Stabilize Homeownership and Protect Credit Reports but Highlight Need for Further Relief During Pandemic


Advocates Applaud Senate Vote to Restore Rule to Protect Borrowers from School Fraud and Closures

New CFPB Advisory Opinion Program Would Give Lenders a Safe Harbor for Violating Federal Consumer Laws

Telecom Carrier and Consumer Groups Stress Critical Need to Maintain Landmark Consumer Privacy Law to Protect Integrity of Communications System and Curb Robocalls in U.S. Supreme Court Case

West Virginia to Adopt Used Car Donor Tax Credit Program, Incentivizing Donation of Reliable and Affordable Vehicles

CFPB Fails to Protect Consumers from Abusive Collection of Time-Barred Debts (Again)

Defrauded Borrowers Sue U.S. Department of Education Contractor for Seizing Funds While They Wait in Limbo for Borrower Defense Relief

Cruel Cuts for Struggling Families in the President’s Proposed FY21 Budget

Consumer and Civil Rights Groups Strongly Oppose FDIC Rent-a-Bank Payday Proposal that Would Sidestep State Interest Rate Caps

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Report Assesses the Value of Smart Thermostats in Low-Income Weatherization Programs

Consumer Advocates Praise Passage of Landmark Bill in U.S. House to Reform Credit Reporting Industry

Advocates Decry Consumer Agency’s Narrowing of Abusive Standards Which Will Protect Dishonest Businesses Instead of Cheated Consumers

Consumer and Civil Rights Groups Urge Federal Banking Regulator to Stop Rent-a-Bank Payday Loan Schemes

Advocates Applaud U.S. House Vote to Restore Rule to Protect Borrowers from School Fraud and Closures

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Student Loan Giant Accused of Cheating Public Service Workers Moves to Block Montana Legal Services Program from Advocating for Low-Income Borrowers’ Rights

Bipartisan TRACED Act Signed Into Law, Latest Tool in Fight Against the Robocall
Epidemic

○ Report: Rampant Errors on Criminal Background Check Reports Are Still Preventing Consumers from Securing Jobs and Housing
○ The National Consumer Law Center Earns Top Rating From Charity Navigator
○ Statement Regarding Bank Regulators’ Guidance on Alternative Data
○ Advocates Condemn U.S. Department of Education Delays on Student Debt Relief for Disabled Veterans
○ FDIC/OCC Proposal Would Encourage Rent-a-Bank High-Cost Predatory Lending
○ Beware Holiday Shoppers: Deferred Interest Promotions Promise No Interest Now, but Can Cost Big Bucks Later
○ Advocates Applaud Bill to Cap Interest Rates at 36%
○ Report: States Put Families at Risk to Feed an Insatiable Debt Collection Machine
○ Advocates Urge FDIC, OCC, Federal Reserve to Stop Banks from Helping Payday Lenders Evade State Interest Rate Limits
○ Statement of National Consumer Law Center Attorney and Negotiator Robyn Smith on U.S. Department of Education’s Harmful Departure from Consensus on State Authorization Distance Education Regulations
○ Groups: FDIC & OCC Are Wrong to Support Predatory Small Business Lender
○ Are Robot Calls Robocalls?
○ Consumer and Civil Rights Advocates Condemn Credit Bureaus for Suing Over Language Access Law
○ CFPB Quietly Launches Web Database of Prepaid and Payroll Card Fees and Disclosures but Some Cards with Overdraft Fees are Missing
○ New California Law Targets Long-Term Payday Loans; Will Payday Lenders Evade it?
○ Legal Experts Decry Credit Bureaus’ Lawsuit to Invalidate Maine Laws Protecting Consumers from Medical Debt and Economic Abuse
○ National Consumer Law Center Advocate Statement Opposing Sen. Alexander’s Legislation to Reform Higher Education Act
○ U.S. House Financial Services Committee Hearing on September 26 on Abusive Debt Collection with Testimony by National Consumer Law Center Attorney April Kuehnhoff
○ In the Wake of HUD Major Policy Change on Non-Borrowing Spouses, National Consumer Law Center Attorney to Testify on September 25 before U.S. House on Risks to Elders from Reverse Mortgage Abuses
○ Consumer Advocates Applaud U.S. House for Passage of Bill that Would Restore American Families’ Right to Their Day in Court
○ Credit Union Regulator Expands High-Cost Loan Program Without Needed Safeguards, Say Consumer Groups
○ More than 200 Organizations across the 50 States and D.C. Call for Strong Consumer Protections on Debt Collection
○ NCLC Attorney Statement Regarding Challenge to Constitutionality of Consumer Financial Protection Bureau Leadership Structure
○ Elizabeth Cabraser to Receive Consumer Law’s Top Award
○ CFPB to Approve Potentially Risky Fintech Products
○ National Consumer Law Center Attorney Persis Yu to Testify on September 10 before U.S. House on Protecting Student Borrowers and Holding Student Loan Servicers Accountable
○ Consumer Watchdog Files Suit against “Forensic Loan Auditing” Company for Foreclosure Rescue Scam
○ U.S. Dept. of Energy Rollback of Light Bulb Standards will Cost Consumers Billions
○ HUD’s Disaster Relief Changes Will Allow for Faster Relief, But More Flexibility is Still Needed
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National Consumer Law Center Attorney to Testify on June 11 before U.S. House Oversight Committee on Student Loan Servicing
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In Comprehensive Official Comment Letter, Broad Coalition Rebukes Trump-appointed CFPB Director’s Plan to Gut Payday Loan Rule
Consumer Watchdog’s Proposed Debt Collection Rule Bites Consumers: Authorizes Harassment by Debt Collectors
Advocates Applaud CFPB for Suing Firms Accused of Illegally Taking Upfront Fees for Credit Repair Services
Report Documents Racial and Ethnic Disparities in Auto Sales and Finance; National Consumer Law Center Attorney to Testify at U.S. House Committee Hearing on May 1
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- New Report Documents Growing Problem of Consumer Abuses Perpetuated by Companies Profiting from Mass Incarceration
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American Bar Association’s Consumer Financial Services Committee Fellows Protest ABA’s Support for H.R. 5082, Which Could be Attached to Omnibus Budget Bill
National Consumer Law Center Files FOIA Lawsuit Against U.S. Department of Education
Consumer Groups Welcome Bipartisan Legislation to Stop Misleading “Spoofed” Robocalls
Beware Holiday Shoppers: Deferred Interest Promotions Promise No Interest Now, but Can Cost Big Bucks Later
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New Report Finds 90 Million Americans Exposed to Larger, Longer Triple-Digit Interest Predatory Loans
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Liberty Bank Accused of Racial Discrimination in Lending
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Department of Education Proposes to Abandon Rule Protecting Students and Taxpayers from Schools that Fail to Deliver Value
National Consumer Law Center, ACLU & Color of Change Praise Senate Inquiry into Predatory Bail Industry Practices
Booker, Brown Bill Would Rein in Abusive Overdraft Fees that Cost Consumers Billions Every Year
Bipartisan Robocall Issue Draws Contrasting Response in U.S. Senate
New OCC “Fintech” Charter Could Open the Floodgates to Predatory Lending
Deepak Gupta Joins National Consumer Law Center Board
Education Dept. Proposes New Rules that Would Make it Much Harder for Students Harmed by For-Profit Schools to Get Loan Relief
Advocates, Tribal Groups Seek to Delay Drastic Changes to Program Providing Affordable Voice and Broadband Access in Indian Country
NCLC Advocates Applaud CA AG’s Lawsuit Against Navient
Banks, Mortgage Servicers, Student Lenders, and Auto Dealers Push FCC to Weaken Consumer Protections from Unwanted Robocalls
Trump Nominates Office of Management & Budget’s Kathy Kraninger to Lead the Consumer Financial Protection Bureau
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Consumer Advisory Board Members of Consumer Financial Protection Bureau Alarmed by Bureau’s Shift to Deregulate Industry Rather than Protect Consumers

Consumer Watchdog Mulvaney Colludes with Payday Lenders to Delay Payday Rule

With New OCC Guidance, Banks Must Ensure Small-Dollar Loans are Affordable

New Law Allows Mortgage Lenders to Resume Risky Loans, Hide Discrimination and Engage in Rural Lending Abuses

CFPB Payday Rule Survives Legislative Threat, Remains Intact For Now

Financial Regulators Should Not Sanction High-Cost Unaffordable Loans

Advocates Condemn Move by Consumer Bureau’s Mulvaney to Shutter Student Loan Division that Uncovered Major Abuses by Predatory Lenders

Congress Votes to Roll Back Consumer Bureau Effort to Thwart Auto Lending Discrimination

Illegal Kickback Scheme Nearly Doubles the Cost of Privatized Calls made by Prisoners in Massachusetts Corrections Facilities, Lawsuit Alleges

CFPB Should Not Weaken its Investigations of Wrongdoing

Education Department Unlawfully Withholding Records Concerning Delay of Rule to Protect Student Borrowers from Fraud

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NCLC Attorney Margot Saunders to Testify at U.S. Senate Hearing on Stopping Abusive Robocalls on April 18; Will Urge FCC to Strengthen Key Federal Privacy Law

Students Defrauded by Marinello Schools of Beauty Obtain Belated Discharges After Filing Suit Against the Department of Education

NCLC’s Report Urges the Massachusetts Department of Public Utilities and State Legislators to End Failed Competitive Electricity Market Experiment and Stop Harm to Consumers

A New Generation of Tax-Time Loans Surges in Popularity

Federal Reverse Mortgage Program Results in Widows Losing Their Homes After Death of Spouse

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Ball is Now in FCC Chairman Pai’s Court to Protect Consumers from Robocalls

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Senate Votes to Roll Back Protections against Reckless Practices that Triggered Great Recession

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Texas Lawyers and Law Professors Urge Representative Gonzalez to Withdraw Support of Bill that Would Harm Texas Consumers

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- Advocates from 36 States Head to Congress To Counter Unprecedented Attack On Consumer Protections
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47 Groups Call on Department of Education to Halt Federal Funding for Predatory Schools That Deny Students’ Legal Rights

Group Letter that the FCC Expand the Lifeline Eligibility Criteria to Include Low-Income Veterans Programs

Report: Paper or Electronic Statements? Why It Should Be the Consumer’s Choice

NCLC testimony before the New York State Assembly on the harms of forced arbitration clauses

Advocates Commend Dept. of Education Plan to Protect Student Borrowers from Predatory School Practices

National Consumer Law Center Names Attorney Persis Yu as Director of the Student Loan Borrower Assistance Project

NCLC Advocates Applaud Department of Education Crack Down of Student Debt Relief Companies

Advocates’ Letter to the FCC Urging Rulemaking on Broadband Privacy

First Possible Tech IPO of Year: Elevate Pushes Predatory Long-Term Payday Loans

New National Poll Indicates Strong Support for Reform of Paid Tax Preparer Industry

National Consumer Law Center Appoints Richard Dubois as Executive Director

NCLC Report: ’Tis the Season to be Wary of Deferred Interest Credit Card Promotions

Advocates Urge CFPB to Ban Deceptive Practice

Coalition Calls on Seven Major Corporations to Stop Using Forced Arbitration

States Urged to Step Up Protections for Online Education Students

Press Release: NCLC Advocates Applaud FTC Rule Banning Payment Devices Used by Scammers
- Group letter supporting S. 2255 amending the Fair Debt Collection Practices Act to include third-party private debt collectors
- Survey of State Government Payroll Cards: Thumbs Up for Cash Access and Thumbs Down on Overdraft Fees
- Group letter urging U.S. Senators to support the Help Americans Never Get Unwanted Phone calls (HANGUP) bill
- Congress Set to Allow Robocalls to Cellphones
- New Education Rules Will Protect Students from High Fee Campus Prepaid and Debit Cards
- Group letter to the Federal Reserve, OCC, and CFPB re: RushCard and other Prepaid Card Protections, October 2015
- Report: Account Screening Consumer Reporting Agencies Impede Access for Millions
- Group Letter to the CFPB and FTC re: Experian’s T-Mobile Data Breach
- Consumer letter to Uniform Law Commission opposing revisions to Uniform Unclaimed Property Act
- CFPB Takes Aim at Corporate Get-Out-of-Jail Cards
- HR 957 (Stivers), Bureau of Consumer Financial Protection-Inspector General Reform Act of 2015. AFR Opposition Letter
- Consumer and Labor Groups Urge Experian to Offer Free Security Freezes to T-Mobile Customers to Help Prevent Id Theft
- Testimony of NCLC Director of Litigation Stuart Rossman before the U.S. Senate Committee on Aging re: pension advance schemes, Sept. 2015
- First Set and Second Set of Comments of NCLC in response to CFPB Request for Information Regarding the Credit Card Market
- NCLC Comments to the U.S. Department of Treasury’s Request for Information on Online Marketplace Lending, Sept. 30, 2015
- Policy brief: Priorities for Consumers with HECM Reverse Mortgages, September 2015
- Comments to the FCC on Blackboard, Edison Electric Institute, and American Gas Association petitions
- Report: State Installment Loan Laws Leave Borrowers Vulnerable in New Wave of Predatory Lending
- NCLC & NACBA comments to CFPB regarding student loan servicing issues related to borrowers in bankruptcy, July 13, 2015
- Consumer group urges FCC to protect consumer access to phone and communication services during the technology transition
- Debt Collection Communications: Protecting Consumers in the Digital Age
- Credit Invisibility and Alternative Data: The Devil is in the Details
- FCC Protects Consumers from Unsolicited Robocalls and Texts to Cell Phones and Moves to Modernize Lifeline Program
- Consumers to CFPB: End Forced Arbitration
- NACA and NCLC: House Moves to Weaken the Consumer Financial Protection Bureau
- Advocates Applaud HUD on New Reverse Mortgage Policy that Could Reduce Foreclosures on Surviving Spouses
- NCLC and 57 Other Groups Oppose Sweeping Effort to Gut Housing Protections, May 2015
- NCLC’s Lauren Saunders Testifies on Operation Choke Point

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  - FAQs on FDIC Loan Modification-in-a-Box

**Category: Take Action**
- May 17 Deadline to Get Unclaimed Stimulus Payments
- Tell Congress to End Forced Arbitration!
- Tell the FCC to maintain strong rules against robocalls
- Save Civil Legal Aid Funding!
- Stop 100% APR Loans in Your State!
- Protect the Lifeline Program!

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- TransUnion L.L.C. v. Ramirez Resources
- **Category: Bankrupt Lenders & Failed Banks**
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- The CFPB’s Prepaid Card Rule by State
• NCLC Digital Library Usability Study Interest Form
• Credit Math Software
• Student Loan Webinars
• Need help with live webinars?
• Need help with past webinars?
• Praise for NCLC’s Consumer Law Manuals
• Policy Analysis Archive
• Mark E. Budnitz
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**Category: Uncategorized**

• Consumer and Animal Welfare Advocates to Rally at State Legislature, Urge TAB Bank to Stop Making Predatory Puppy Loans
• Consumer Rights Litigation Conference: Know Before You Go
• Protected: Mortgage Conference 2021: Intensive B
• Protected: Mortgage Conference 2021: Intensive A
• Mack Makishima, Fundraising and Development Communications Manager
• Protected: Mortgage Conference 2021
• Protected: Virtual Fair Debt Collections Conference 2021
• Issue Brief: Education Department’s Decades-Old Debt Trap: How the Mismanagement of Income-Driven Repayment Locked Millions in Debt
• COVID-19 & Consumer Protections Archive
• Racial Justice and Equal Economic Opportunity Archives
• Bankruptcy Date Calculator
• National Legal Resource Center Website: A Guided Tour for Legal and Aging Services Networks

**Category: Webinars**

• COVID-19 and Mortgage Relief for Homeowners: CARES Act Protections
• Helping Those Harmed Financially by COVID-19 Policy & Practice: An Overview
• 2011 Webinars

**Category: Auto Sales & Financing**

- Driving with Debt: What Attorneys and Organizers Can Do to Address the Problem of Driver’s License Suspensions for Court Debt
- Understanding the Impact of Car Ownership Programs
- Cars and Insurance Issues
- Yo-Yo Sales: Understanding Car Dealers’ Attempts to Create Conditional Car Sales
- New Working Cars for Working Families Website and Getting to Know More Than Wheels
- The Importance & Impact of Cars for Family Economic Success
- Add-ons and Loan Packing: How and Why Car Dealers
- Small Loans That Create BIG Problems: Payday and Auto Title Loans
- Baby, You Can Take My Car: The Dangers of Auto Title Loans
- Transportation and an Aging America
- Collision or Intersection? Car Ownership and Energy and Environmental Concerns
- Repo Madness: Dangers, Developments, and Calls for Change in Auto Repossession Webinar
- Auto Databases: Who Knows Where that Car Has Been?
- The Impact of High-Cost Credit on Seniors
- Cars and Working Families, Part 2: Cash for Clunkers, Data Collection and State Advocacy
- Cars and Working Families, Part 1: Asset Limits

**Category: Criminal Debt Justice**
- Using Bankruptcy Law to Provide Relief from Criminal Legal System Debt
- Litigating Bail Cases: Using Consumer Laws to Challenge Commercial Bail Industry Practices
- Ensuring that People Are Not Jailed Due to Poverty: Reforming Policies and Representing Clients in Criminal Justice Debt Ability to Pay Proceedings.
- Affirmative Litigation of Criminal Justice Debt Abuses – Theory and Practice
- Introduction to Harvard’s Criminal Justice Policy Program’s 50-State Criminal Justice Debt Law Web Tool
- Using Bankruptcy Law to Aid Criminal Justice Debtors
- The Advocacy Gap: Meeting the Urgent Need for Counsel to Represent Individuals in Criminal Debt Proceedings
- Confronting Criminal Justice Debt: Introduction and Impact on Communities of Color
- Debt and Democracy: How the Collection of Civil Fees and Fines Contributed to the Unrest in Ferguson
- Fugitive Felons: Clark v. Astrue Implementation for SSI & Social Security and Similar Provisions in Other Benefit Programs

**Category: Domestic Violence**
- Abuse in Later Life: Responses, Resources, Collaborations
- Advocacy and Lobbying: How to make it work for your program
- The Role of Undue Influence in Elder Abuse
- Screening for Consumer Issues: A Tool for Domestic Violence Advocates and Attorneys
- Credit Reporting and Repair for Domestic Violence Survivors
- Federal Tax Advocacy for Domestic Violence Survivors Webinar

**Category: Elder Rights**
- Helping Communities of Color Access Opportunity: An overview of the Lifeline program and current threats to its scope and purpose
- Nursing Home Debt: What to Watch Out for and Strategies for Defending Collection Lawsuits
- A Changing Lifeline: 21st Century Update for an Important Low-income Phone Assistance Program
- Student Loan Debt Collection and Seniors
- Legal Responses to Elder Abuse: The Role of APS, Legal Aid, and Protection and Advocacy
- Capacity and Vulnerability to Elder Abuse
- FinancialFrauds and Scams Against Elders: Government Responses and Resources
- Recognizing and Remedying Elder Financial Abuse in Medicaid Denials
- Legal Remedies to Financial Exploitation of Property: Let’s Get Grandpa’s House Back!
- Protecting Your Bank Account from Unauthorized and Recurring Payments
- Representing Clients in Guardianship Actions: Winning the Case for Supported Decision Making
- The Fine Art of Balancing Protection with Self Determination
- Helping Elders and Communities of Color to Pay for Voice and Internet Service: An Overview of the Federal Lifeline Program
- The Benefits and Challenges of Older Adults Aging in Place in Manufactured Housing Communities
- U.S. Department of Justice and Fraud Schemes Targeting Older Americans
- Debt Relief Services Aren’t Just for Kids Anymore
- Supporting Grandfamilies
- Part 1: Litigation and Other Strategies to Help Reverse Mortgage Surviving Spouses
- Involuntary Transfer and Discharge from Nursing Homes: Prevention, Advocacy, and Appeals
- Exploring Ethical Challenges of Legal Services Working on Elder Abuse Issues
- Supporting Consumers Who Transition Out of Nursing Homes
- AGING INTO POVERTY: Economic Insecurity among Older Adults of Color & LGBT Elders
- Preventing and Addressing Elder Financial Exploitation: Tips and Tools from the Consumer Financial Protection Bureau
- Nursing Home Admissions Agreements: A Discussion of the Unfair Terms in the Agreements Presented to Elders on Entering a Nursing Home
- Crossing Paths: The Intersection Between Reverse Mortgages and Bankruptcy
- Involuntary Transfer/Discharge: A Growing Problem We Can Do Something About!
- What You Need to Know About SSI
- The Most Important Conversation: Tools and Techniques for Advance Health Care Planning
- What’s in Store for Older Adults (50-64) Under Health Care Reform
- Understanding Property Tax Sales and What Advocates Can Do to Help Clients Avoid Tax Lien Foreclosures
- Free Webinar For Legal Professionals: Elder Abuse, Neglect and Exploitation and Clients with Dementia
- Keeping the Spigot Open: Protecting Guaranteed Streams of Income
- Free Webinar For Aging Professionals: Critical Legal Issues in Alzheimer’s
- Understanding Bankruptcy and What a Hotline Advocate Can Do to Help Clients (Hosted by CERA)
- The End of Social Security Checks: The 2013 Transition to Electronic Payments
- Free Webinar For Legal Professionals: Advance Care Planning with People with Dementia
- Holding Wall Street Accountable for the Subprime Mortgage Crisis in Urban Communities
- Legal Tools to Avoid Guardianship
- Update on the National Mortgage Settlement for Legal Advocates
- Alternatives to Bankruptcy — Advising Seniors When Bankruptcy Is Not An Option
- Providing Culturally Competent Services to Lesbian, Gay, Bisexual and Transgender Clients
- Lifeline and Strategies for Maintaining Affordable Telecommunications Services
- Helping Older Americans Cope with Medical Debt
- Net Present Value Webinar
- State Medicaid Cases: Trends and Challenges
- Guardian Accountability and Monitoring: Where Do We Stand?
- Preemption of State Consumer Protection Laws: Dodd-Frank Changes and the New (Old) Barnett Standard
- Fair Debt Collection for Legal Hotline Advocates
- Introduction to Representing Consumers Abused by Debt Collectors
- Home Affordable Modification Program (HAMP) Enforcement Listserve Call
- Understanding Pension Rights
- A Toolkit for Serving Diverse Communities
- New Rules on Protection and Electronic Payment of Social Security
- Solving Elders’ Manufactured Home Problems: Tools, Resources, Legal Approaches
- Basics of Veterans Administration (VA) Benefits (Veterans Affairs)
- Dodd-Frank, Dealers, and Financers: The Changing Landscape of Federal Consumer Protections for Car Buyers and How You Can Make a Difference
- “Smart” Utility Meters And The Movement Toward Dynamic Pricing: The Need For Effective Consumer Protections
- Methods for Studying Residential Foreclosure Diversion Processes – a Philadelphia Case Study
- Identifying, Preventing, and Addressing Identity Theft
- Advising Clients with Tax and Insurance Deficiency Notices on Reverse Mortgages
- Debt Collection and Arbitration Resources for Pro Se and Pro Bono Cases
- Due Process Protections in Supplemental Security Income (SSI) Non-Disability Appeals
- The Next Frontier in Public Benefits: Prepaid Cards (Hosted by the Sargent Shriver National Center on Poverty Law, NCLC, and Consumers Union)
- Dealers Going Out of Business, Leaving Consumers Out of Luck
- Home Affordable Modification Program (HAMP) Basics Webinar
- National Legal Resource Center Website
- Dealer Kickbacks: How Car Dealers are Paid to Put Us in More Expensive Loans and How We Can Stop It
- Health Care Reform & the Aging Population: How the Patient Protection & Affordable Care Act Will Impact Low-income Older Adults
- Nuts and Bolts on Guardianship as Last Resort: The Basics on When to File and How to Maximize Autonomy
- The Hallmarks of Consumer Fraud Targeting Senior Victims: A Primer on How to Identify, Deter, and Defend Against Consumer Fraud
- National Legal Resource Center Website: A Guided Tour for Model Approaches Demonstration Projects
- Mortgage Assistance Relief Scams: What Advocates Should Know & Updates on Regulation
- The Settlement in Martinez v. Astrue: Benefits Available to Your Social Security and SSI Clients
- Helping Difficult Clients: Tips and Techniques for Helping Hard to Help Clients
- Medicaid’s New HCBS State Plan Option
- Effective Health Care Advance Planning
- When is Bankruptcy the Right Option for your Elderly Clients?
- Using the Fair Credit Reporting Act to Increase Elders’ Financial Security
- Diminished Capacity: How to Recognize It and What to Do About It?
- Protecting Clients’ Funds in Bank Accounts
- Stopping Debt Collection Harassment and Responding to Debt Collection Suits
- Protecting the Pocketbook: Guarding Elders against Wealth Stealing and Equity Draining Scams
- American Recovery and Reinvestment Act (ARRA) of 2009 and You

**Category: Foreclosures & Mortgages**

- Revised COVID-19 Options for VA-Guaranteed Borrowers
- Updates to Covid-19 Relief Options for FHA, Fannie Mae, and Freddie Mac Borrowers
- Overview of the CFPB’s Covid-19 RESPA Rule
- An Introduction to CARES Post-Forbearance Options
- Reverse Mortgage Foreclosure Issues in the Covid-19 Pandemic
- Forbearance Options and CARES Act Requirements
- Toxic Transactions: How Land Installment Contracts Once Again Threaten Communities of Color
- Discrimination in the Manufactured Housing Industry: An Inside Look at Abusive Lending and Collection Practices by the Nation’s Largest Mobile Home Company
- Discovery: Getting the Information You Need
- Limiting Confidentiality in Mortgage Litigation
- Who Owns the Note?: A Securitization Primer
- Saving Homes in Bankruptcy
- Getting Loan Mods for Successors: Saving the Family Home After a Death or Divorce
- Medley of Mortgage Issues
- Saving the Family Home After Death or Divorce
- Pass It On: Older Adults, Fraud, and the Federal Trade Commission
- Getting Loan Mods for Successors in Interest
- New CFPB Mortgage Servicing Rules Part 2: Loss Mitigation Procedures
- New CFPB Mortgage Servicing Rules Part 1: Error Resolution; Force Placed Insurance; Periodic Statements, Other servicer duties
- Defending Reverse Mortgage Foreclosures
- HAMP Rules on Loss Mitigation
- Representing Heirs & Divorcing Spouses in Foreclosure
- Copy of Understanding the National Mortgage Settlement: A Road Map for Housing Counselors - Part Two
- Understanding the National Mortgage Settlement: A Road Map for Housing Counselors - Part One

Category: Other Webinars

- Introduction to the Debt Collection Lab’s Debt Collection Tracker Tool and the Need for a More Enabling Environment for Debt Collection Data
- Using Consumer Laws to Protect Workers from Corporate Fraud and Misconduct
- TransUnion v. Ramirez: Part 2
- TransUnion v. Ramirez: Part 1
- Final Debt Collection Rule: Part 2
- Final Debt Collection Rule: Part 1
- CFPB’s Proposed Debt Collection Rule: Briefing and Action Items
- Legal Services and Payday Loans: Help for Us, Help for You
- How California’s New Privacy Law Affects Everyone
- Payday Loan Battles: Preparing Before the Fight Even Begins
- Framing the Message: Advocacy Communication Focused on Diversity and Inclusion in a New Era
- Don’t Settle for Less: Tips for Negotiating Settlement Agreements
- Using Bankruptcy to Help Older Consumers Overwhelmed by Debt
- Medical Debt: Overview of New IRS Regulations and Industry Best Practices
- CFPB Servicing Rules in Practice
- Social Security, Post-DOMA: Effects on the LGBT Communities
- Lifeline to Affordable Phone Service
- Federal Rural Housing Programs Update
- RESPA 101
- Enrolling in Coverage Through the New Health Insurance Marketplaces
- The National Legal Resource Center: Resources, Training, and Technical Assistance to Help Older Clients
- Crowdfunding Basics
- Why is America’s Racial Wealth Gap Growing?
- Credit Discrimination: New Ideas for Challenges to Discriminatory Policies
- The New Consumer Financial Protection Bureau: What Can It Do, What Should It Do?

**Category: Racial Justice**
- Approaching Consumer Work with a Racial Justice Lens: Session 3
- Approaching Consumer Work with a Racial Justice Lens: Session 2
- Approaching Consumer Work with a Racial Justice Lens: Session 1
- The Color of Debt: Racial Disparity in Debt Collection Lawsuits
- The Role of Broadband in Rebuilding Wealth and Economic Opportunity in Communities of Color
- Webllining and Other Racial Justice Concerns in the Era of Big Data
- Credit Scores and Credit Reports: Problematic Uses and How They Worsen the Racial Economic Gap
- Reading between the Lines: Basic Financial Issue Spotting

**Category: Rural Development**
- Creative Thinking about Developing Rural Food Systems
- Disability and Rural Communities: Making a Difference in Small Towns
- Connecting Community Assets with Market Demand for Lasting Livelihoods
- Strengthening Rural Organizations through Grassroots Fundraising
- Investments in Rural America: Create Jobs for USA Initiative
- Understanding How to Work With Community Foundations and the Role of Gift Planning
- Sustainable Rural Development Funding: Lessons from the Field
- Rethinking Investments in Rural Infrastructure and Access in a Changing World
- Investments in Rural America: Impact Investors and Rural Readiness
- Investments in Rural America: Where Are the Foundations?

**Category: Student Loans**
- More Students Impacted by School Closures: What Should Independence University, CollegeAmerica, Stevens-Henager College, and California College San Diego Students Do?
- What the New Arbitration Rule Means for Litigating Against For-Profit Schools
- False Certification Discharges for Wilfred Academy Students
- Getting Started in Student Loan Law Part 4: Discharging student loans: Disability Discharges and Bankruptcy
- Getting Started in Student Loan Law Part 3: Federal Student Loan Repayment Options and Default Resolution
- Part II: Litigating on Behalf of Reverse Mortgage Surviving Spouses
- Part 2: Getting Started in Student Loan Law: The Nuts and Bolts of Seeking Federal Debt Relief Based on School Misconduct
- Part 1: Getting Started In Student Loan Law

**Avada Sliders**
- Home