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Summary of CFPB Rule on Forced Arbitration, July 2017
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The Uniform Wage Garnishment Act: Benefits and Dangers for Wage Earners
The CFPB’s Prepaid Card Rule Benefits Financial Institutions, Prepaid Card Companies, and Employers
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- NCLC Advocates Applaud Schumer/Warren Senate Resolution Calling for $50,000 in Debt Cancellation for 43 Million Student Loan Borrowers
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- CFPB Issues Proposal to Permit Mortgage Lenders to Make Unaffordable Loans Without Consequences
- CFPB Proposal Allows Abusive “Zombie” Debt Collection to Continue
- Amicus Brief Opposes OCC Charter That Would Aid Predatory Lenders
- Consumer, Civil Rights, and Housing Groups Call on U.S. Senate to Save Family Homes and Stop Evictions in Next COVID-19 Bill
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Alert: IRS Sending Letters About Unactivated Stimulus Prepaid Cards

Statement of National Consumer Law Center Advocate in Support of The Emergency Broadband Connections Act of 2020

Supreme Court Weakens Independence of Consumer Watchdog

Advocates Decry Congress’s Failure to Protect Student Loan Borrowers and Taxpayers from School Fraud and Closures

Advocates Condemn FDIC Rule that Encourages Predatory High-Cost Loans; Call on Congress to Pass Federal 36% Interest Rate Cap Limit

CFPB Proposal Would Encourage Unaffordable Mortgage Lending and Threaten Access to Credit

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Advocates File Complaint with FTC; Urge Enforcement Action Against Vemo Education for Its Deceptive Marketing of Income-Share Agreements to Students

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Consumer, Banking Groups Applaud Bill to Exempt Economic Impact Payments from Garnishment

Los Angeles County Ends PACE Program Marred by Fraud, Abuse, and Unaffordable Loans

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Advocates Urge President Trump to Join Congress in Restoring Rule to Protect Student Loan Borrowers from School Fraud and Closures

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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

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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

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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

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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

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- Statement Condemning Consumer Financial Protection Bureau’s New Taskforce to Review Consumer Protection Regulations
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- Are Robot Calls Robocalls?
- Consumer and Civil Rights Advocates Condemn Credit Bureaus for Suing Over Language Access Law
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- 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
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HUD’s Disaster Relief Changes Will Allow for Faster Relief, But More Flexibility is Still Needed
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- Advocates Applaud CFPB for Suing Firms Accused of Illegally Taking Upfront Fees for Credit Repair Services
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- No Fooling! New Prepaid, Payroll, and Government Benefit Card Protections Take Effect April 1
- Statement of National Consumer Law Center Staff Attorney Olivia Wein Regarding FCC Proposal to Cap Critical Universal Service Fund Programs
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- The Dark Side of Payroll Withholding to Repay Student Loans
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- Advocates Decry Lack of Compensation in Consumer Bureau Settlement
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- Statement Regarding Resignation of Seth Frotman, Student Loan Ombudsman of the Consumer Financial Protection Bureau
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- Deepak Gupta Joins National Consumer Law Center Board
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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

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Financial Regulators Should Not Sanction High-Cost Unaffordable Loans

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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

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Nevada Consumers Mislabeled as Terrorists Join in $60 Million Class Action Verdict Against TransUnion

Trump Reverse Robin Hood Budget Would Kill Bipartisan Programs that Protect Vulnerable Seniors, Veterans, Working Families

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FCC Must Protect Consumers from Unwanted Telemarketing and Debt Collection Voicemails

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Report Documents How Older Americans are Increasingly Pushed into Poverty Due to Seizure of Social Security Benefits to Pay Defaulted Student Loans

Prepaid Card Protections Likely to Escape Congressional Veto

Advocates from 36 States Head to Congress To Counter Unprecedented Attack On Consumer Protections

Fair Arbitration Now Coalition Urges the House to Reject Legislation Stripping Federal Agencies of Authority to Restrain Forced Arbitration

Regulatory Accountability Act Puts Wall St. Interests Ahead of Consumers

Consumer Financial Protection Bureau Defends Borrowers from Illegal High-Cost Loans

Statement of National Consumer Law Center’s Lauren Saunders Regarding the Regulatory Accountability Act of 2017

Consumer Financial Protection Bureau Goes to Bat for Military Families Again

Statement of National Consumer Law Center’s Lauren Saunders on Introduction of Wrong Choice Financial Reform Rollback Legislation

NCLC Advocate Statement re: Education Secretary Withdrawal of Critical Student Loan Borrower Protections

NetSpend Stealthily Settles FTC Charges Ahead of Fight Over CFPB Prepaid Card Rules

Big Changes Burden Taxpayers

Advocates Applaud CFPB for Enforcement Action against Experian for Deceptive Marketing of Credit Scoring Products

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

Trump Reverse Robin Hood Budget Would Kill Bipartisan Programs that Protect Vulnerable Seniors, Veterans, Working Families

Sterling Jewelers, Wells Fargo Scandals Show Why Forced Arbitration Must End

National Consumer Law Center Statement on Appellate Court Order to Vacate and Review Questionable Decision on Trump Power over Consumer Watchdog

FCC Must Resist Industry Pressure to Unleash Incessant Robocalls to Student Loan Borrowers and Their Relatives and Neighbors

Congress Moving Quickly to Squelch Worker Complaints at Federal Contractors Through Forced Arbitration

Congress Poised to Block Fraud Protections to Preserve Prepaid Card Overdraft Fees

CFPB’s TCF Bank Overdraft Fee Case Has Echoes of Wells Fargo’s Fraud

Statement of NCLC’s Lauren Saunders re: Legal Standing of CFPB Director on Auto Lending Rule

Advocates Applaud CFPB Lawsuit against Navient for Failing Student Loan Borrowers, Especially Disabled Students and Veterans

New CFPB Research Highlights Need for Strong Regulations to Protect Consumers from Collection Abuses
- CFPB Taps Former Pentagon Legal Official to Head Office of Servicemember Affairs
- Advocates Applaud CFPB for Highlighting Older Student Loan Borrowers
- Statement Applauding CFPB for Enforcement Actions against Equifax and TransUnion for Deceptive Marketing of Credit Monitoring Products
- Tax Time Kick-Off: Delays and Risks Await Many Taxpayers This Year
- GAO Report Shows Draconian Consequences of SSA Offsets for Student Loan Borrowers
- FTC Fails to Rein in Unrepaired Recalled Used Cars
- National Consumer Law Center Advocates Applaud New Rules Designed to Better Protect Online Students from Predatory Schools
- Consumer and Small Business Advocates Oppose OCC’s Plan to Offer Fintech Lending Charters
- Advocates Applaud Bill to Give Fake Account Victims Their Day in Court
- Statement Regarding Nomination Of Mnuchin As U.S. Treasury Secretary
- PACE Energy Efficiency Mortgages Still Risky Despite New Department of Energy Guidelines
- Consumer Advisory: Beware Holiday Shoppers Deferred Interest Promotions Promise 0% Now But Can Cost Big Bucks Later
- NetSpend Plans Evasions of CFPB Prepaid Rules to Preserve $80 Million in Overdraft Fees
- CFPB Report Shows Student Loan Rehabilitation Fails Many Borrowers
- National consumer and civil rights groups urge CFPB to strengthen payday and car title lending rule
- CFPB Issues Strong Rule to Protect Prepaid Cards
- Consumer Advocates Disappointed Private Debt Collectors Will Begin Collecting Federal Tax Debts
- Advocates Urge CFPB to Strengthen Outlined Debt Collection Rules to Better Protect Consumers
- Advocates Applaud CFPB Action Against Bridgepoint Education for Predatory Student Lending Practices
- NCLC Advocates Commend Department of Education’s Actions against ITT to Protect Students and Taxpayers
- Stop Bank, Payday Lender, and Scammer Get-Out-of-Jail-Free Cards and Restore Consumers’ Access to Court
- Consumer Groups Urge the Department of Energy to Strengthen Protections for Homeowners in Best Practice Guidelines
- NCLC and 39 Others Urge Department of Education to Address Racial Disparities in Student Loans
- A Win for Consumers! FCC Limits Robocalls for Collectors of Federal Student Loan Debt
- NCLC Statement re: CFPB Final Mortgage Servicing Rules
- Rule to Rein in Illegal Business Practice Gains Key Support from Congress
- Advocates Applaud CFPB Proposed Debt Collection Rules but Additional Provisions Are Needed
- NCLC and 50 Groups File Petition with FCC to Stop Millions of Robocalls to Cell Phones
- NCLC Report: Why High-Rate Installment Lenders Want Borrowers Who Will Default
- Report Finds Wall Street Investment Companies Chasing Profits From Predatory Real Estate Product with Racist Roots
- FHA Note Sales Should Cease until Homeowners are Fully Protected
- Rep. Austin Scott’s (R-GA) Bills Undercut Lifeline, Limiting Economic and Education Opportunities for Low-Income Families
- National Consumer Law Center Names Steve Hurley as Chief Development Officer
- NCLC to testify before the Chicago City Council on harms of forced arbitration by
contractors in consumer and employment agreements
- Comments to the FCC supporting the FCC’s proposed rule to stop unwanted robocalls for federal debt and urging even greater protections
- CFPB Proposes Strong Rules to Protect Payday Borrowers Yet Worrisome Loopholes Need Tightening
- Broad Coalition of Advocates Urges Support for Comprehensive Consumer Credit Reporting Reform Act of 2016
- NCLC testifies at Senate hearing on TCPA and robocalls
- FCC Proposes to Protect Student Loan Borrowers and Other Consumers from a Tidal Wave of Robocalls and Texts from Collectors of Federal Debts
- Report: HUD’s Sales of FHA-Defaulted Mortgage Loans Benefit the Big Mortgage Servicers and Hedge Funds While Homeowners Lose
- Forced Arbitration: CFPB Issues Proposed Rules to Restore Consumers’ Legal Rights
- NCLC Sues Nationstar Mortgage for conducting unnecessary reverse mortgage inspections, May 4, 2016
- NCLC Advocates Applaud Department of Education Implementation of Its New Matching Program for Disabled Student Loan Borrowers, April 12, 2016
- Advocates Applaud FCC Vote to Modernize Lifeline to Bring Affordable Broadband Internet to Low-Income Households
- A Minefield of Risks for Taxpayers
- NCLC and ACLU File Lawsuit against U.S. Department of Education Over Failure to Disclose Debt Collection Practice Data
- 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
- Report Documents Heirs Struggling to Save Family Homes, March 23, 2016
- NCLC’s and CFA’s Written testimony to the U.S. House of Representatives Committee on Financial Services regarding “The FDIC’s Targeting of Refund Anticipation Loans”, March 16, 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
- Group Comments to the FTC RE: Auto Buyers Consumer Survey
- Press Release: NCLC and NACBA Laud CFPB for Stopping Illegal Practices by Student Loan Servicers and U.S. Dept. of Education Debt Collectors
- FCC’s Lifeline Proposal Would Bring Affordable Broadband Internet to Low-Income Households
- Unprecedented Consumer, Environmental Coalition Calls on Top Energy Regulator to Create Office to Protect Consumers
- 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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  - 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
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  - 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

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  - Protecting Your Bank Account from Unauthorized and Recurring Payments
  - Representing Clients in Guardianship Actions: Winning the Case for Supported Decision Making
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  - The Benefits and Challenges of Older Adults Aging in Place in Manufactured Housing Communities
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- 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
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- Alternatives to Bankruptcy — Advising Seniors When Bankruptcy Is Not An Option
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- Lifeline and Strategies for Maintaining Affordable Telecommunications Services
- Helping Older Americans Cope with Medical Debt
- Net Present Value Webinar
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- 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 Listserv 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
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- Diminished Capacity: How to Recognize It and What to Do About It?
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- 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

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  - 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
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  - The New Consumer Financial Protection Bureau: What Can It Do, What Should It Do?

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- Reading between the Lines: Basic Financial Issue Spotting

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