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- Coalition letter to OCC and FDIC opposing their support for predatory small business lender using rent-a-bank scheme, Oct. 24, 2019
- Coalition letter to Rep. Green supporting a bill requiring the Federal Housing Finance Agency to include language preference on the Uniform Residential Loan Application
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Report: Which States Put Families at Risk of Poverty During the Covid Crisis?

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New Report: Using Bankruptcy to Discharge Criminal Justice Debt

LDF, ACLU of Michigan, National Consumer Law Center, and Michigan Poverty Law Program File Class Action Fair Housing Lawsuit Against Vision Property Management for Targeting Black Homebuyers in Home Purchase Scheme

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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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OCC Proposal Would Turn State Interest Rate Limits Into a “Dead Letter,” Causing Explosion of Rent-a-Bank Payday Lending that Will Devastate Struggling Families

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- 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)
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- Cruel Cuts for Struggling Families in the President’s Proposed FY21 Budget
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- Advocates Decry Consumer Agency’s Narrowing of Abusive Standards Which Will Protect Dishonest Businesses Instead of Cheated Consumers
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- Advocates Applaud U.S. House Vote to Restore Rule to Protect Borrowers from School...
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- Bipartisan TRACED Act Signed Into Law, Latest Tool in Fight Against the Robocall Epidemic
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- Statement Regarding Bank Regulators’ Guidance on Alternative Data
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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
Education Department Erects New Barriers to Relief for Students Harmed by School Fraud and Closures; Protects For-Profit College Industry at Expense of Students
FDIC’s New Mortgage Appraisal Rule Ignores Lessons of Great Recession
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South Carolina Consumers Mislabeled as Terrorists Join in $60 Million Class Action Verdict Against TransUnion

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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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 Restrict 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

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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

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New National Poll Indicates Strong Support for Reform of Paid Tax Preparer Industry
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• Truth in Lending Policy Analysis

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• Predatory Mortgage Books & Newsletter
• Predatory Mortgage Other Resources

ARIO Category: Predatory Mortgage Policy Analysis
• Predatory Mortgage Briefs, Reports & Press Releases
• Predatory Mortgage Comments
• Predatory Mortgage Letters
• Predatory Mortgage Testimony

ARIO Category: RESPA Policy Analysis
• RESPA Policy Briefs, Reports & Press Releases
• RESPA Comments
• RESPA Letters
• RESPA Testimony

ARIO Category: Reverse Mortgages Books, Tools, & Other Resources
• Reverse Mortgages Books
• Reverse Mortgages Other Resources

ARIO Category: Reverse Mortgages Policy Analysis and Litigation
• Reverse Mortgages Litigation
• Reverse Mortgages Briefs, Reports & Press Releases
• Reverse Mortgages Comments & Testimony
• Reverse Mortgages Letters

ARIO Category: Securitization Litigation & Amicus Briefs
• Securitization Litigation & Amicus Briefs

ARIO Category: Securitization Policy Analysis
• Securitization Comments
• Securitization Letters

ARIO Category: Tax Issues Books, Tools & Other Resources
• Tax Issues Webinars

ARIO Category: Tax Issues Policy Analysis
• Tax Issues Briefs, Reports & Press Releases
• Tax Issues Comments and Letters

ARIO Category: Services
• Expert Witness and Co-Counseling with NCLC
• Expert Witness Services and Complex Case Consulting Services

ARIO Category: Special Projects
• COVID-19 & Consumer Protections
• How the Lifeline Program Can Help Vulnerable Consumers Connect to Voice and Internet Service after a Natural Disaster
• Need Help with Debts?
• Michigan Foreclosure Prevention Project
• Carol’s Story
• Public Policy Reforms
Utilities Advocacy Training
Stay Connected
Sustainable Homeownership
Equitable Access to Broadband, Media, Utilities, and Telecom Services
Equal Access to Higher Education
Credit & Economic Opportunity
Racial Justice and Equal Economic Opportunity
Stay Connected Training
State Inaction
Massachusetts
California
Projects
State Advocacy
Older Consumers
Military Personnel
Domestic Violence Survivors
Climate Change Justice
Manufactured Housing

- **Category: State Foreclosure Laws & Policy**
  - **Category: State Foreclosure Books, Tools & Other Resources**
    - State Foreclosure Books
    - State Foreclosure Other Resources
  - **Category: State Foreclosure Laws**
    - State Laws Briefs, Reports & Press Releases
    - Foreclosure Laws by State
  - **Category: State Foreclosure Policy Analysis**
    - State Foreclosure Briefs, Reports & Press Releases
    - State Foreclosure Comments
    - State Foreclosure Letters
    - State Foreclosure Testimony
  - **Category: Summary of Programs, Model Documents & FAQs**
    - Summary of Programs
    - Model Documents
    - 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!

- **Category: Training & Additional Resources**
  - TransUnion L.L.C. v. Ramirez
  - **Category: Bankrupt Lenders & Failed Banks**
    - Lender Bankruptcies
    - Failed Banks
  - **Category: Books, Tools & Other Resources for Advocates**
    - Books for Advocates
    - Other Resources for Advocates
  - **Category: Books, Tools & Other Resources for Homeowners**
    - Books for Homeowners
- Tools for Homeowners
- Other Resources for Homeowners

**Category: Brochures for Homeowners**
- Brochures for Homeowners

**Category: Consulting**
- Expert Witness Services

**Category: Training & Events**
- Trainings

**Category: Uncategorised**
- 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
- Reports
- Unreported Decisions
- 404

**Category: Uncategorized**
- 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
- Financial Frauds and Scams Against Elders: Government Responses and Resources
- Recognizing and Remediing 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 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
- 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**
- 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**

- 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
  - Weblining 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
  - 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