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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

U.S. Senate Votes to Roll Back Consumer Bureau Effort to Thwart Auto Lending Discrimination

Statement of National Consumer Law Center Olivia Wein Regarding FCC Commissioner Mignon Clyburn Stepping Down from the Federal Communications Commission

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 Massachusetts 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

Consumer Advocates Urge House Members to Halt Bank Payday Loan Legislation in Committee Markup

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

New Report Lifts Voices of Borrowers Trapped in Poverty by Draconian Student Loan Collection Tactic

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

U.S. Department of Education’s Plan to Protect Servicers and Debt Collectors that Lie to
Borrowers

- How Well Do States Protect Consumers from Unfair and Deceptive Business Practices?
- Texas Lawyers and Law Professors Urge Representative Gonzalez to Withdraw Support of Bill that Would Harm Texas Consumers
- U.S. Dept. of Education Rewards Shoddy Practices of Servicers and Private Debt Collectors while Hammering Borrowers and Taxpayers
- Advocates to FCC: Do More, Much More to Block Unwanted Robocalls
- Advocacy Organizations Urge FCC to Step Back From Radical Proposals that Will Jeopardize Affordable Voice and Internet for Millions of Low-Income Veterans, Families with Children, and Older Adults
- U.S. House Votes to Weaken State Limits on High-Cost Loans
- A Cold, Drafty Valentine for Low Income and Working Families in President Trump’s Proposed Budget
- NCLC and Legal Aid Foundation of Los Angeles File Lawsuit Challenging U.S. Department of Education’s Refusal to Discharge Loans of Students Defrauded by Marinello Schools of Beauty
- Consumer Advocates Explain Crucial Public Interest in a Strong Consumer Financial Protection Bureau
- Disturbing Report of Consumer Bureau Pull-Back on Equifax Investigation Compels Increased Efforts to Protect Consumers’ Data
- Court Affirms Consumer Watchdog’s Independence; Trump Must Appoint an Independent Director
- Consumer Financial Protection Bureau Drops Lawsuit Over 950% APR Loans
- National Consumer Law Center Attorney Will Testify before U.S. Senate Committee on Financial Aid Simplification and Transparency on January 18
- Private IRS Collectors Waste Taxpayer Money While Squeezing Low-Income Families
- Robocall Problem Even Worse than FTC Data Shows
- Education Department Rolls Back Relief to Defrauded Corinthian Colleges Students
- Banking Lobbyists Back FCC Petition to Shield Companies from Penalties for Text Messaging Consumers
- U.S. House Financial Services Committee Votes to Reduce Credit Bureau Consumer Protections
- Consumer Advocates File in Support of Acting CFPB Director Leandra English
- Congress Moves to Protect Predatory Payday Lenders’ Unaffordable 300% Loans
- House Education Bill Ends Key Student Protections that Will Lead to a Lifetime of Debt
- Statement of National Consumer Law Center’s Lauren Saunders Regarding Appointment of Mulvaney as Interim Director of Consumer Bureau
- CFPB Director Cordray Shaped a Critical Consumer Watchdog
- Statement of National Consumer Law Center Executive Director Rich Dubois Regarding Richard Cordray Stepping Down as Director of the Consumer Financial Protection Bureau
- FCC Proposed Changes Would Undermine Lifeline, a Key Program that Helps to Close the Digital Divide
- Beware Holiday Shoppers: Deferred Interest Promotions Promise 0% Now, but Can Cost Big Bucks Later
- Consumer Advocates Press Congress on Access to Justice
- Consumer Groups Oppose Credit Unions’ Attempts to Robocall, Text Message Customers Without Their Consent
- National Consumer Law Center Attorney Chi Chi Wu to Testify on October 25 before
House Financial Services Committee on Equifax Data Breach

- Senate Votes to Repeal Americans’ Day in Court; Gives Wall Street a Huge Win
- Language Preference Question in Uniform Mortgage Application Will Help Borrowers Gain Access to the Mortgage Market
- NCLC Report Finds Discretionary Pricing and Racial Disparities in Auto Add-on Products Sold by Car Dealers
- Consumer Watchdog Curbs Unaffordable 300% Payday Loans
- National Consumer Law Center Joins Legal Fight for Student Borrower Protections against Predatory Schools
- On Anniversary of 7th Amendment, More than 400 Professors in All 50 States Urge Congress Not to Take Away Our Day in Court
- Statement of National Consumer Law Center Staff Attorney Chi Chi Wu on the Equifax Data Breach that Affected 143 Million Consumers
- Tens of Millions of Consumers Will Benefit from New Rules for Medical Debt on Credit Reports
- NCLC’s Attorney Chi Chi Wu to Testify on Sept. 7 before House Financial Services Committee on Six Anti-Consumer Bills
- Statement re: DeVos Decision to Stop Working with CFPB to Protect Student Loan Borrowers
- Report: States Battle to Restrain High-Cost Installment Loans
- Advocates File Amicus Brief To Defend Consumers Against Capital One Overdraft Fee Practice
- Court to Hear Wells Fargo’s Bid to Block 49-State Overdraft Fee Class Action
- Scam Claiming that Consumers Can Access Unpaid Social Security to Pay Debts Could Prove Costly
- Government Should Not Deprive Seniors in Nursing Homes of Their Day in Court
- Advocates Applaud CFPB for Enforcement Action against JPMorgan Chase for Deficiencies Related to Reporting to ChexSystems/Early Warning Services
- House Votes to Strip Americans’ Right to Their Day in Court
- Fees Dropping On State Prepaid Cards for Unemployed Workers
- CFPB: Six Years of Putting Consumers First
- Congress Moves to Take Away Consumers’ Right to Day in Court
- CFPB Rule Restores Consumers’ Day in Court Over Financial Misconduct
- NCLC Attorney to Testify at U.S. Department of Education In Support of Important Protections against For-Profit School Fraud
- National Consumer Law Center Advocates Condemn U.S. Department of Education Blocking Important Protections against For-Profit School Fraud
- New Reforms Will Improve Credit Reporting Accuracy for Millions of Consumers
- Class Actions Matter: Consumers Mislabeled as Terrorists Join in $60 Million Verdict against TransUnion for Violating Key Consumer Protection Law
- Congress Must Defend Service Members from Predatory Financial Scams
- Department of Education Intends to Revisit Rules that Provide Relief and Protections to Students, Taxpayers from School Fraud
- NCLC Leads Consumer Groups in Urging FCC to Initiate Enforcement Action Against Navient for Violations of the TCPA
- NCLC Calls on Congress to Restore Federal Protections Against Abusive Debt Collection
- Congress Makes the Wrong Choice with Financial Reform Rollback Legislation
- NCLC Applauds CFPB Plan to Issue Regulations Protecting Consumers from Abusive Debt Collection Communications
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
Court to Consider Constitutionality of CFPB in PHH v CFPB
Racial Justice, Civil Liberties and Digital Rights Groups Urge FCC Not to Harm Lifeline Program
FCC Must Protect Consumers from Unwanted Telemarketing and Debt Collection Voicemails
CFPB Issues 5th Annual Servicemember Report: Charting Our Course Through the Military Lifecycle
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 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
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
- Government Sponsored Enterprises Testimony

  - Category: **HOEPA Policy Analysis**
    - HOEPA Analysis
    - HOEPA Briefs, Reports & Press Releases
    - HOEPA Comments
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    - HOEPA Testimony
    - Truth in Lending Policy Analysis

  - Category: **Predatory Mortgage Books, Tools, & Other Resources**
    - Predatory Mortgage Books & Newsletter
    - Predatory Mortgage Other Resources

  - Category: **Predatory Mortgage Policy Analysis**
    - Predatory Mortgage Briefs, Reports & Press Releases
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    - Predatory Mortgage Letters
    - Predatory Mortgage Testimony

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    - Reverse Mortgages Books
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    - Securitization Litigation & Amicus Briefs

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    - Securitization Comments
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  - Category: **Tax Issues Books, Tools & Other Resources**
    - Tax Issues Webinars

  - Category: **Tax Issues Policy Analysis**
    - Tax Issues Briefs, Reports & Press Releases
    - Tax Issues Comments and Letters

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

  - 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
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Projects
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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
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  - 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
  - Help 12 Million People Get Their Stimulus Payment
  - Urge the Senate to Pass Another Stimulus Package!
  - The CFPB Must Stop Abusive Collection of Old Debts with Expired Statute of Limitations
  - Tell the Senate 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
  - 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: Uncategorised**
- 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**
  - 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 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 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
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