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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

Statement Regarding CFPB and U.S. Department of Education MOU on Handling Student Loan Borrower Complaints

2020 Tax Season: More Delays and Higher Costs for Struggling Taxpayers

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

New Report: A 50-State Review Finds Many States Lacking Hospital Financial Assistance Programs

National Consumer Law Center Attorney Testifies at Jan. 14 Hearing on Massachusetts Competitive Energy Supply Bills

Statement Condemning Consumer Financial Protection Bureau’s New Taskforce to Review Consumer Protection Regulations

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
- 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
- HUD Proposal Would Significantly Obstruct Enforcement of Long-Standing Civil Rights Protections
- Statement Regarding Credit Report/Score Requirement in DHS Public Charge Regulation
- FHFA Backtracks on Critical Language Access Question on Mortgage Application
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- Government Report Shows Harm to Consumers from HUD Loan Auctions to Private Equity Firms
- Statement Regarding Capital One Data Breach
- National Consumer Law Center and the Consumer Federation of America Urge CFPB to Maintain Ability to Repay Determinations for All Mortgage Loans
- U.S. General Accountability Office Report Misses the Mark on Income-Driven Repayment Plans
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- Federal Government Strips Legal Rights of Older Consumers in Nursing Homes
- Bipartisan House Bill Moves Forward in the Fight to Stop Unwanted Robocalls
- Statement Regarding CFPB Settlement with Nation’s Largest Debt Relief Company
- Consumer, Civil Rights Advocates to CFPB: Don’t Water Down Overdraft Fee “Opt In” Rule
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- In Comprehensive Official Comment Letter, Broad Coalition Rebukes Trump-appointed CFPB Director’s Plan to Gut Payday Loan Rule
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- National Consumer Law Center Attorney Margot Saunders Will Testify at U.S. House Hearing on Legislating to Stop the Onslaught of Annoying Robocalls
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- Statement of National Consumer Law Center Staff Attorney Olivia Wein Regarding FCC Proposal to Cap Critical Universal Service Fund Programs
- New Report Documents Growing Problem of Consumer Abuses Perpetuated by Companies Profiting from Mass Incarceration
- President’s Proposed Budget: Poor Vision for Low-Income and Older Consumers
- New Report Examines the Benefits and Potential Risks of Fintech Products for Consumers
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- Advocates Applaud Bill to Restore Access to the Courts and End Forced Arbitration
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- Advocates at Nearly 75 National, State, and Community Groups Urge Consumer Bureau to Protect Consumers from Abusive Debt Collection Practices in 2019
- After Multiple Lawsuits and Court Order, Education Department Finally Agrees to Provide Relief to Students Hurt By School Closures
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- Advocates Decry Lack of Compensation in Consumer Bureau Settlement
FCC Issues Proposed Order to Reduce Wrong Number Robocalls
National Consumer Law Center Advocates Urge HUD to Take Immediate Action to Reduce Foreclosures on Widows and Widowers of Reverse Mortgage Borrowers
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
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
National Consumer Law Center Foreclosure Experts Train Attorneys in Puerto Rico to Help Stave Off Foreclosures in the Wake of Hurricane Maria
New Report Finds 90 Million Americans Exposed to Larger, Longer Triple-Digit Interest Predatory Loans
Grupos de Interés Público Aplauden a la FHFA por Ampliar Recursos para Prestatarios con Conocimientos Limitados del Inglés
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Liberty Bank Accused of Racial Discrimination in Lending
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Statement of Former Members of Disbanded Consumer Advisory Board in Response to Consumer Financial Protection Bureau Appointing new Board
Statement Regarding Resignation of Seth Frotman, Student Loan Ombudsman of the Consumer Financial Protection Bureau
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
Court to CFPB: Payday Lending Rule Compliance Date Stays Intact
As Robocall Volume Breaks Records, FCC Could Open the Floodgates to Even More Robocalls
Acting Director Mulvaney Fires Members of Advisory Board of Consumer Financial Protection Bureau, Endangering Financial Well-Being of American Families
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

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 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
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- 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
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- 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
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- 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
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- 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
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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
- 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
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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 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
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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
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- 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
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- 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
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- 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

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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

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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

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

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- 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
- 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 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: 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
- Financial Frauds and Scams Against Elders: Government Responses and Resources
- Recognizing and Remediying 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 Lists
- 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

Minding the Gap: Using the New Racial Wealth Audit to Measure the Impact of State and National Policies on the Racial Wealth Gap

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

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

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