• **In-Person Trainings**
• **Conferences**

• **Category: FAQ**
  - Six Top Tips for Consumers to Stop Illegal Robocalls
  - Credit Reports and Forced Arbitration: Will Congress Strip Americans of Their Day in Court?
  - Consumer letter to the FCC re: robocalls to cell phones, June 8, 2015

• **Category: For Consumers**
  - The Truth about Credit Reports & Credit Repair Companies
  - U.S. Government Websites
  - Car Information
  - Legal Services Resource Centers
  - General Consumer Information
  - Legal Resources
  - Brochures for Consumers
  - Brochures By Topic
  - For Consumers
  - Other Useful Links
  - How To Get Legal Assistance
  - Guide To Surviving Debt
  - NCLC’s Consumer Education Brochures

• **Category: Home**
  - NCLC’s 50th Anniversary

• **Category: Index**
  - **Category: Index**
    - Index Page

• **Category: Issues**
  - Fact Sheet: Are You a Reverse Mortgage Non-Borrowing Spouse? Tips to Help You Remain in Your Home
  - What States Can Do to Help Consumers: Energy Insecurity
  - Medical Debt
  - What States Can Do to Protect Consumers: Student Loans
  - Coalition Letter re: The Stop EITC and CTC Seizures Act (H.R. 5114)
  - NCLC Support Letter: Consumer Protection for Medical Debt Collections Act
  - Broken Records Redux: How Errors by Criminal Background Check Companies Continue to Harm Consumers Seeking Jobs and Housing
  - Coalition Letter in Support of the FUTURE Act
  - Guide to the HAVEN Act
  - No Fresh Start in 2019: How States Still Let Debt Collectors Push Families into Poverty
  - Issue Brief: Stop Payday Lenders’ Rent-a-Bank Schemes, November 2019
  - Issue Brief: Ohio’s New Residential PACE Programs Need Strong Consumer Protections to Prevent Homeowner Abuses, October 2019
  - Letter of Support: Consumer Credit Control Act, October 21, 2019
  - 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
  - Issue Brief: Payday Lenders Plan to Evade California’s New Interest Rate Cap Law Through Rent-A-Bank Schemes, October 2019
  - Letter to the House in Support of the Working Families Tax Relief Act
  - Letter to Senate in support of the Working Families Tax Relief Act
- Overdraft Loans Archive
- Robocalls and Telemarketing Archive
- Prepaid Debit Cards and Payroll Cards Archive
- Payday & Installment Loans Archive
- Preemption Archive
- Taxes Archive
- Protection of Exempt Public Benefits Archive
- Credit Reports Policy Analysis Archive
- Regulatory Reform and Consumer Financial Protection Bureau Archive
- Banking Policy Analysis Archive
- Fintech, Electronic Payments & Remittances Archive
- Rulemakings Archive
- Legislative Activities Archive
- Debt Collection Archive
- Arbitration & Access to Justice Archive

○ Category: Energy, Utilities & Communications
  - The Low Income Home Energy Assistance Program (LIHEAP): A Safety Net that Saves Lives
  - Utility Rate Design
  - Energy Efficiency and Multifamily Housing
  - PACE Loans in the News
  - Energy and Utility Publications and Resources
  - Electric and Gas
  - Bright Idea: New Energy-Efficient Lighting Standards

○ Category: NCLC Utilities & Telecom Blog
  - Residential Electricity Sales: The Early COVID-19 Stay-at-Home Period
  - Affordable Broadband Service is a Racial Equity and Public Health Priority During COVID-19
  - Low Income Consumers Won’t Pay for MA Solar Programs
  - Payday Loan Stores Shouldn’t be Utility Bill Payment Centers
  - Prepaid Utility: Subpar Service for Cash-Strapped Families?
  - AMPs are a Win-Win for Low-Income Customers and Utilities
  - Hurray! The FCC Modernized Lifeline! What You Need to Know
  - Exelon Merger Yields $25 Million in Low-Income Benefits
  - NCLC Intervenes in Exelon, Southern Co. Mergers
  - Calling the FCC to Protect Consumer Access to 911
  - A Lifeline to Opportunity and the 21st Century Information Age

○ Category: Foreclosures and Mortgages
  - Covid-19 State Foreclosure Moratoriums and Stays
  - Court Decisions
  - Rebuilding America
  - General Mortgage Servicing Policy Analysis
  - HAMP Policy Analysis
  - HAMP and Other Loan Modification Programs
  - Foreclosure Mediation Programs

○ Category: High Cost Small Loans
  - High-Cost Rent-a-Bank Loan Watch List
  - Rent-a-Bank Loans
  - Usury
  - Overdraft Loans
  - Refund Anticipation Loans and Checks
• Payday and Installment Loans
  ○ Category: Model Laws
    ▪ Principles for Laws Permitting Electronic Repossession of Vehicles
  ○ Category: Student Loans
    ▪ Student Loans Archive
    ▪ For-Profit and Predatory Schools
    ▪ Private Student Loans
    ▪ Federal Student Loans

• Category: Legislation & Regulation
  ○ Send a copy of your comments to Congress!
  ○ Make your voice heard in Congress!
  ○ Category: Legislation & Regulation
    ▪ 115th Congress (2017-18) – Archive
    ▪ 111th Congress (2009-2010) – Archive
    ▪ 112th Congress (2011-2012) – Archive
    ▪ 113th Congress (2013-2014) – Archive
    ▪ 114th Congress (2015-16) – Archive
    ▪ Legislation & Rulemaking
    ▪ Model State Laws
    ▪ Regulations
  ○ Legislation

• Category: Litigation
  ○ Amicus Briefs
  ○ Obduskey v. McCarthy & Holthus L.L.P.
  ○ Spokeo, Inc. v. Robins
  ○ Spokeo, Inc. v. Robins Relevant Court Decisions
  ○ Spokeo, Inc. v. Robins Briefs
  ○ Henson v. Santander
  ○ Case Index – Closed Cases
  ○ Litigation
  ○ Case Index – Open Cases
  ○ Co-Counseling with the National Consumer Law Center (NCLC)
  ○ Litigation Project Guidelines

• Category: Loan Servicing and Modifications & Foreclosure Assistance Programs
  ○ Category: Foreclosure Prevention Books, Tools & Other Resources
    ▪ Foreclosure Prevention Books & Newsletters
    ▪ Other Resources for Housing Counselors
  ○ Category: Foreclosure Prevention Counseling & Additional Resources
    ▪ Sample Counseling Resources & Practice Aids
  ○ Category: Home Affordable Modification Program (HAMP)
    ▪ HAMP Policy Analysis
    ▪ HAMP Practice Aids
    ▪ HAMP Litigation
    ▪ HAMP Policy Analysis
    ▪ FHA HAMP & Refinancing
    ▪ Participating Servicers
    ▪ HAMP Supplemental Directives
  ○ Category: Loan Modification Programs & Foreclosure Assistance and Refinancing Programs
    ▪ Private Loan Modification Programs
    ▪ Fannie Mae
- Freddie Mac
  - Category: **Loan Servicing Books, Tools & Other Resources**
    - Loan Servicing Books & Newsletters
  - Category: **Mortgage Servicing**
    - Disaster Relief
    - FHA Loans
    - Mortgage Servicing Litigation
  - Category: **Mortgage Servicing Books, Tools and Other Resources**
    - Mortgage Servicing Books & Newsletters
    - Mortgage Servicing Tools
    - Mortgage Servicing Other Resources
  - Category: **Servicing Policy Analysis**
    - Servicing Policy Briefs, Reports & Press Releases
    - Servicing Policy Comments
    - Servicing Policy Letters
    - Servicing Policy Testimony
  - Category: **Media Center**
    - FHFA’s Delay of Fannie & Freddie Mortgage Refinancing Fee is a Necessary Yet Utterly Insufficient Step for Struggling Homeowners
    - CFPB Issues Proposal to Permit Mortgage Lenders to Make Unaffordable Loans Without Consequences
    - CFPB Proposal Allows Abusive “Zombie” Debt Collection to Continue
    - Amicus Brief Opposes OCC Charter That Would Aid Predatory Lenders
    - Consumer, Civil Rights, and Housing Groups Call on U.S. Senate to Save Family Homes and Stop Evictions in Next COVID-19 Bill
    - Student Loan Borrowers Need Real Relief, Not a COVID Stimulus Plan that Will Bury Them Deeper in Debt
    - Consumer Advocates to CFPB: Don’t Destabilize the Mortgage Market in the Midst of a Pandemic
    - Consumer Groups Demand Review of FCC Ruling that the Calling Industry Claims Will Allow Millions More Unsolicited Text Messages and Calls to Consumers’ Cellphones
    - Leading Civil Rights & Housing Groups Condemn President’s Effort to Gut Fair Housing Use of Incendiary Racial Rhetoric for Political Gain
    - 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
    - National Consumer Law Center Attorney Aly Cohen to Testify at U.S. House Hearing on Thursday, July 16: Mortgage Servicers’ Implementation of the CARES Act
    - Report: Student Loan Borrowers Teetering on the Edge of Catastrophe after Having Tax Refunds Seized
    - How to Get Help with Your Mortgage During COVID-19
    - CFPB Guts Curbs on Unaffordable 400% APR Payday Loans
    - Supreme Court Votes to Uphold Right to Stop Political Robocalls and Texts; Advocates Stress Importance of FCC in Upholding Key Consumer Privacy Law (TCPA)
    - Advocates Slam FDIC Proposed Rule for Industrial Loan Companies as Invitation for Predatory Lending
    - Alert: IRS Sending Letters About Unactivated Stimulus Prepaid Cards
    - Statement of National Consumer Law Center Advocate in Support of The Emergency Broadband Connections Act of 2020
    - Supreme Court Weakens Independence of Consumer Watchdog
    - Advocates Decry Congress’s Failure to Protect Student Loan Borrowers and Taxpayers from School Fraud and Closures
Advocates Condemn FDIC Rule that Encourages Predatory High-Cost Loans; Call on Congress to Pass Federal 36% Interest Rate Cap Limit

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

CFPB Announces Another Pilot Program Placing Financial Companies’ Interests Before Consumers

Advocates Praise California Public Utility Commission’s Unanimous Vote to Pass Utility Shut-Off Protections for Residents

Advocates Praise Rent-a-Bank Ruling Upholding State Interest Rate Caps

Advocates Praise D.C. Attorney General Suit Against Predatory High-Cost Rent-a-Bank Lender

National Consumer Law Center Statement: Time for Action on Racial Equity

Consumer Advocates Criticize Credit Card “Relief” from CFPB and Warn Consumers to Avoid Unwanted Electronic Statements

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

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

Advocates Praise FTC Action on Discrimination and Abuse at Car Dealer and Urge Further Efforts

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

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

FDIC to Repeal 36% Rate Cap and Bank Payday Loan Guidance, but Banks Should Not Take the Bait

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

National Consumer Law Center Advocates’ Statement Regarding U.S. House Passage of HEROES Act

NCLC Advocates Praise U.S. House HEROES Act for Giving a Lifeline for Student Loan Borrowers Drowning in Debt

U.S. Dept. of Education and Secretary DeVos Sued for Illegally Seizing Student Borrowers’ Paychecks During Coronavirus Emergency

Consumer Bureau Mortgage Origination Guidance Overlooks Urgently Needed Consumer Protections

CFPB Guidance for Mortgage Servicing Transfers Lacks Crucial Consumer Protections, Especially During COVID-19 Crisis

Consumer, Banking Groups to Congress: Exempt Economic Impact Payments From Garnishment

Civil Rights, Consumer, Housing, and Real Estate Groups Urge U.S Treasury and Federal Regulators to Help Mortgage Servicers Maintain Liquidity

Consumer Groups Support FCC Allowing Limited Automated Calls Related to COVID-19 from Lenders to Customers

COVID-19 Crisis: Advocates Urge FHFA to Help Ensure Fair Treatment for All Borrowers, Especially Limited English Proficient Borrowers

New CFPB Mortgage Guidance Does More for Servicers than Consumers

National Consumer Law Center Advocate Slams Trump Administration Credit Reporting Guidance for Giving Relief to Creditors and Credit Bureaus But Not Consumers During COVID-19 Pandemic

U.S. Treasury Must Protect Stimulus Payments From Garnishment by Debt Collectors
COVID-19 Crisis: Advocates Call for U.S. Governors to Take Immediate Action to Ensure Residents are Protected from Utility Shut Offs

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

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

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

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

Advocates Praise Senators for Bold Student Loan Principles

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


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

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

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

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

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

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

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

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

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

- 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
Advocates Applaud the Fed’s Faster Payment System, Urge Fraud Protection
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
Consumer groups praise overwhelming House passage of strong anti-robo calls bill
National Consumer Law Center Attorney Chi Chi Wu to Testify on July 25 before U.S. House on Use of Alternative Credit Data to Expand Access to Credit
Statement Regarding Support of Bills to Relieve Student Loan Debt
Statement Regarding Settlement with Equifax over its 2017 Data Breach
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
Will Student Loan Borrowers in Income-Driven Repayment Get the Loan Forgiveness They’ve Been Promised?
Bipartisan House Bill is a Significant Step Forward in the Fight to Stop Unwanted Robocalls
Statement: Nearly 50 Organizations Oppose FCC Proposed Cap on Universal Service Fund
Consumer and Civil Rights Groups Send Letters to FDIC, OCC, and Fed Urging them to Prevent Bank Payday Loans
National Consumer Law Center Attorney to Testify on June 11 before U.S. House Oversight Committee on Student Loan Servicing
Statement re: FCC Approves Phone Companies Proactively Blocking Robocalls
National Consumer Law Center’s Work to Protect Low-Income Consumers Featured in Visionaries Documentary
In Comprehensive Official Comment Letter, Broad Coalition Rebukes Trump-appointed CFPB Director’s Plan to Gut Payday Loan Rule
Consumer Watchdog’s Proposed Debt Collection Rule Bites Consumers: Authorizes Harassment by Debt Collectors
Advocates Applaud CFPB for Suing Firms Accused of Illegally Taking Upfront Fees for Credit Repair Services
Report Documents Racial and Ethnic Disparities in Auto Sales and Finance: National Consumer Law Center Attorney to Testify at U.S. House Committee Hearing on May 1
National Consumer Law Center Attorney Margot Saunders Will Testify at U.S. House Hearing on Legislating to Stop the Onslaught of Annoying Robocalls
Court Decision Signals End of Faux Tribal Payday Lending
Report: Defaulted Federal Student Loan Borrowers in Communities of Color Are
Disproportionately Sued

- National Consumer Law Center Sues U.S. Education Department to Obtain Copy of Student Loan Servicing Contract
- NCLC Attorney Margot Saunders to Testify at U.S. Senate Hearing on Stopping Illegal Robocalls on April 11; Will Urge FCC to Strengthen Key Federal Privacy Law
- No Fooling! New Prepaid, Payroll, and Government Benefit Card Protections Take Effect April 1
- Statement of National Consumer Law Center Staff Attorney Olivia Wein Regarding FCC Proposal to Cap Critical Universal Service Fund Programs
- 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
- New Report Tackles Energy System Inequities, Opportunities During the Clean Energy Transition
- Advocates Applaud CFPB’s Intention to Deal with PACE Loan Program Abuses
- Liberty Bank, the Connecticut Fair Housing Center, Inc. And NCLC Announce Agreement to Settle Fair Housing Act Lawsuit
- Advocates Applaud Bill to Restore Access to the Courts and End Forced Arbitration
- Report: Despite Efforts by Regulators, Credit Bureaus Still Need Serious Reform; Consumer Complaints Skyrocket and Errors Not Fixed
- New Report Highlights How the Rent to Own Industry Coerces Payments from Vulnerable Families
- Statement of National Consumer Law Center’s Persis Yu Regarding Report on U.S. Department of Education’s Sweetheart Deal for Loan Servicers
- Statement on CFPB Sandbox Proposal
- The Dark Side of Payroll Withholding to Repay Student Loans
- Report: Unpublished FTC Data about Debt Collection Complaints Shed Light on Reported Law Violations by Collectors
- Consumer Financial Protection Bureau Guts Rule to Rein in High-Cost Short-Term Loans
- Legislation to Shut Down Unwanted Robocalls Reintroduced
- Insurance Companies Conspired to Inflate Bail Bond Premiums Contends Lawsuit Brought by Lieff Cabraser, National Consumer Law Center and Other Public Interest Groups
- 2019 Tax Filing Season: More Questions than Answers
- Advocates Applaud Senate Bill to Boost Energy Security for Low-Income Families Across the United States
- Civil Rights and Consumer Groups Implore the FDIC to Say No to Bank Payday Loans and Rent-a-Bank Payday Lending
- Advocates: Department of Education Plan to Redo Rule that Protects Students Harmed by Illegal School Conduct Falls Short
- Consumer Groups Urge Action on Bipartisan Legislation to Stop Misleading “Spoofed” Robocalls
- How the Government Shutdown Puts Working Families at Risk
- 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
Consumer Bureau’s Shocking New “No Consumer Protection” Policy
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
Public Interest Groups Applaud FHFA Move to Expand Resources for LEP Borrowers
Public Interest Groups Oppose CFPB Loosening Rules for Fintech Providers
Liberty Bank Accused of Racial Discrimination in Lending
National Consumer Law Center Resources to Help Communities Cope with Financial Devastation after a Natural Disaster Strikes
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
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
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


FCC’s Lifeline Proposal Would Bring Affordable Broadband Internet to Low-Income Households

Unprecedented Consumer, Environmental Coalition Calls on Top Energy Regulator to Create Office to Protect Consumers

47 Groups Call on Department of Education to Halt Federal Funding for Predatory Schools That Deny Students’ Legal Rights

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

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

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

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

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

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

Advocates’ Letter to the FCC Urging Rulemaking on Broadband Privacy

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

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

National Consumer Law Center Appoints Richard Dubois as Executive Director

NCLC Report: ‘Tis the Season to be Wary of Deferred Interest Credit Card Promotions Advocates Urge CFPB to Ban Deceptive Practice

Coalition Calls on Seven Major Corporations to Stop Using Forced Arbitration

States Urged to Step Up Protections for Online Education Students

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

**Fusion Sliders**

- Home