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  - Alpha Taylor, Attorney (Washington D.C. Office)
  - Michael Jones, Finance Manager
  - Jackie Lyon, Operations Manager
Hayley Morway, Development Operations & Database Coordinator
Samuel R. Shepard, N. Neal Pike Fellow
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Moussou N'Diaye, Digital Content and Operations Assistant
Dick Bauer, Access to Justice Fellow
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Michael Patricelli, Finance Associate
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Maggie Westberg, Research and Litigation Assistant
Katie Eelman, Marketing, Sales & eCommerce Manager
John Cleary, Publishing Operations Associate
Cory Murray, Development Operations & Communications Coordinator
Steve Hurley, Chief Development Officer
Paul Laurent, Director of Leadership Giving and Engagement
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Advocates Applaud HUD’s Actions to Protect Vulnerable Widows and Widowers and Prevent Avoidable Foreclosures
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Federal Emergency Broadband Benefit (EBB) Program to Launch Wednesday
New Bank Regulator Leadership Welcome; Congress Still Must Roll Back Rule Promoting Predatory Lending
Statement on Education Department’s Appointment of Richard Cordray to Oversee Trillion Dollar Federal Student Aid
Credit Union Regulator Must Not Facilitate Predatory Lending, Groups Say in Comment
Letter

- Bipartisan Group of 25 State Attorneys General Urge Congress to Repeal OCC “True Lender” Rule
- Nearly 140 Scholars Call for Congressional Repeal of “True Lender” Rule
- CFPB Will Hold Debt Collectors Accountable to Tenants for Illegal Evictions
- Report: Social Security Administration’s Reliance on Flawed Data from Private Company Leads to Low-Income People Losing Vital SSI Benefits
- Housing Advocates Praise CFPB’s Focus on Helping Homeowners at Risk of Losing Homes but Urge a Different Approach
- President Biden’s American Jobs Plan Would Deliver Clean Water, Electric Transportation Grid, High-Speed Broadband, and Housing Equity
- Supreme Court Deals Blow to Protections Against Robocalls; Advocates Urge Congress to Act to Prevent a Tsunami of Unwanted Calls and Texts to Cellphones
- Advocates Praise CFPB for Rescinding Harmful Policies that Weakened Consumer Protections
- NCLC and SPBC Statements on Partial Administrative Action to Protect Student Loan Borrowers During the Pandemic
- U.S. Department of Education’s Action on Discharges for Borrowers with Total and Permanent Disabilities Falls Short
- Congress Introduces Resolution to Rescind OCC’s “Fake Lender” Rule, Which Protects Predatory Lenders’ Evasions of State Interest Rate Limits
- The National Consumer Law Center Stands with the Asian American Pacific Islander Community and Condemns the Hate-Fueled Violence in Atlanta
- Days Before Crucial Deadline, the National Consumer Law Center Joins Over 325 Groups Calling for Congress to Rescind “Fake Lender” Rule that Facilitates Predatory Loan Schemes
- Advocates Applaud Passage of $1.9 Trillion COVID-19 Economic Stimulus to Help Americans but Congress Must Ensure EIPs Feed Families, Not Debt Collectors
- 19 Financial Services and Consumer Groups Urge Congress to Exempt Economic Impact Payments from Garnishment
- New Government Data Exposes Complete Failure of Education Department’s Income-Driven Repayment Program
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- COVID-Driven Utility Debt Fuels a Looming Crisis in Shut-offs in Massachusetts and the Nation
- Report: Vulnerable Taxpayers Can Expect Higher Costs for Tax Preparation Services During the COVID Economic Crisis; Missing Stimulus Payments Can Be Claimed through Tax Returns
- Advocates Applaud Bill to Restore Access to the Courts and End Forced Arbitration
- Advocates Applaud Senate Bill Fund to Help Millions of Families Keep Their Homes; Urge Inclusion In COVID Stimulus Bill
- Leading Civil Rights Groups Commend President Joe Biden’s Executive Action to Advance Fair Housing and Racial Equity
- National Consumer Law Center Statement on the Capitol Siege and Our Commitment to Racial Equity as We Celebrate the Life and Work of Martin Luther King, Jr.
- Report: Survey of State Student Protection Funds that Help Students Harmed by Higher Education Fraud
- Trump Administration Levels Another Assault on Consumers’ Energy Bills
- In Memoriam: Andy Spanogle (1934-2020)
- Joint Statement: Advocates Urge President-Elect Biden to Provide More Student Debt
Relief

- FCC Issues Order Limiting Invasive Robocalls to Landline Phones
- Civil Rights and Consumer Groups File Amicus Brief in Support of States’ Challenge to OCC Rule that Enables Predatory Lending
- Important wins, but unmet needs, in new stimulus package
- CFPB’s Debt Collection Rule Misses Critical Opportunities to Protect Consumers
- New FCC Ruling Supports Advocates’ Petition Urging it to Stop Unwanted Robocalls from Federal Contractors but Leaves Gray Area Regarding States’ Role
- Consumer Advocates: New Rule from FDIC on Industrial Loan Companies is a Gift to Predatory Lenders
- Statement Regarding CFPB Revamp of Mortgage Rules That Will Protect Lenders from Legal Liability for Peddling Unaffordable Loans, Increase Foreclosures, and Create Instability in the Mortgage Market
- U.S. Supreme Court to Hear Case on December 8 that Could Open the Floodgates to More Invasive Robocalls
- New NCLC, CRL Report Proposes Roadmap for Student Borrowers to Survive the COVID Debt Crisis
- CFPB Debt Collection Rule a Mixed Bag for Consumers
- Report: Which States Put Families at Risk of Poverty During the Covid Crisis?
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- New Report: Using Bankruptcy to Discharge Criminal Justice Debt
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- Consumer and Faith Groups to CFPB Director: Stop Letting Industry Violate the Fair Credit Reporting Act
- NCLC Advocates Applaud Schumer/Warren Senate Resolution Calling for $50,000 in Debt Cancellation for 43 Million Student Loan Borrowers
- HUD Guts Civil Rights Rule Used to Address Systemic Discrimination in the Housing Market on the Dawn of an Eviction and Foreclosure Crisis
- Consumer & Civil Rights Advocates to OCC: Your Proposed “True Lender” Rule Would Help Fraudulent, Predatory Lenders Evade State Interest Rate Laws that Protect Families
- 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 Alys 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
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- Alert: IRS Sending Letters About Unactivated Stimulus Prepaid Cards
- Statement of National Consumer Law Center Advocate in Support of The Emergency Broadband Connections Act of 2020
- Supreme Court Weakens Independence of Consumer Watchdog
- Advocates Decry Congress’s Failure to Protect Student Loan Borrowers and Taxpayers from School Fraud and Closures
- Advocates Condemn FDIC Rule that Encourages Predatory High-Cost Loans; Call on Congress to Pass Federal 36% Interest Rate Cap Limit
- CFPB Proposal Would Encourage Unaffordable Mortgage Lending and Threaten Access to Credit
- 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
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- Telecom Carrier and Consumer Groups Stress Critical Need to Maintain Landmark Consumer Privacy Law to Protect Integrity of Communications System and Curb Robocalls in U.S. Supreme Court Case
- West Virginia to Adopt Used Car Donor Tax Credit Program, Incentivizing Donation of Reliable and Affordable Vehicles
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Groups: FDIC & OCC Are Wrong to Support Predatory Small Business Lender
Are Robot Calls Robocalls?
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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?
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In the Wake of HUD Major Policy Change on Non-Borrowing Spouses, National
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- Credit Union Regulator Expands High-Cost Loan Program Without Needed Safeguards, Say Consumer Groups
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- Consumer Watchdog Files Suit against “Forensic Loan Auditing” Company for Foreclosure Rescue Scam
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- 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
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- HUD Proposal Would Significantly Obstruct Enforcement of Long-Standing Civil Rights Protections
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- Statement: Nearly 50 Organizations Oppose FCC Proposed Cap on Universal Service
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- 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
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- Education Dept. Proposes New Rules that Would Make it Much Harder for Students Harmed by For-Profit Schools to Get Loan Relief
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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
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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
- National Consumer Law Center Advocates Condemn U.S. Department of Education Blocking Important Protections against For-Profit School Fraud
- New Reforms Will Improve Credit Reporting Accuracy for Millions of Consumers
- Class Actions Matter: Consumers Mislabeled as Terrorists Join in $60 Million Verdict
against TransUnion for Violating Key Consumer Protection Law
- Congress Must Defend Service Members from Predatory Financial Scams
- Department of Education Intends to Revisit Rules that Provide Relief and Protections to Students, Taxpayers from School Fraud
- NCLC Leads Consumer Groups in Urging FCC to Initiate Enforcement Action Against Navient for Violations of the TCPA
- NCLC Calls on Congress to Restore Federal Protections Against Abusive Debt Collection
- Congress Makes the Wrong Choice with Financial Reform Rollback Legislation
- NCLC Applauds CFPB Plan to Issue Regulations Protecting Consumers from Abusive Debt Collection Communications
- South Carolina Consumers Mislabeled as Terrorists Join in $60 Million Class Action Verdict Against TransUnion
- Nevada Consumers Mislabeled as Terrorists Join in $60 Million Class Action Verdict Against TransUnion
- Trump Reverse Robin Hood Budget Would Kill Bipartisan Programs that Protect Vulnerable Seniors, Veterans, Working Families
- Court to Consider Constitutionality of CFPB in PHH v CFPB
- Racial Justice, Civil Liberties and Digital Rights Groups Urge FCC Not to Harm Lifeline Program
- FCC Must Protect Consumers from Unwanted Telemarketing and Debt Collection Voicemails
- CFPB Issues 5th Annual Servicemember Report: Charting Our Course Through the Military Lifecycle
- Report Documents How Older Americans are Increasingly Pushed into Poverty Due to Seizure of Social Security Benefits to Pay Defaulted Student Loans
- Prepaid Card Protections Likely to Escape Congressional Veto
- Advocates from 36 States Head to Congress To Counter Unprecedented Attack On Consumer Protections
- Fair Arbitration Now Coalition Urges the House to Reject Legislation Stripping Federal Agencies of Authority to Restrict Forced Arbitration
- Regulatory Accountability Act Puts Wall St. Interests Ahead of Consumers
- Consumer Financial Protection Bureau Defends Borrowers from Illegal High-Cost Loans
- Statement of National Consumer Law Center’s Lauren Saunders Regarding the Regulatory Accountability Act of 2017
- Consumer Financial Protection Bureau Goes to Bat for Military Families Again
- Statement of National Consumer Law Center’s Lauren Saunders on Introduction of Wrong Choice Financial Reform Rollback Legislation
- NCLC Advocate Statement re: Education Secretary Withdrawal of Critical Student Loan Borrower Protections
- NetSpend Stealthily Settles FTC Charges Ahead of Fight Over CFPB Prepaid Card Rules
- Big Changes Burden Taxpayers
- Advocates Applaud CFPB for Enforcement Action against Experian for Deceptive Marketing of Credit Scoring Products
- Second National Poll Indicates Strong Support for Reform of Paid Tax Preparer Industry
- Trump Reverse Robin Hood Budget Would Kill Bipartisan Programs that Protect Vulnerable Seniors, Veterans, Working Families
- Sterling Jewelers, Wells Fargo Scandals Show Why Forced Arbitration Must End
- National Consumer Law Center Statement on Appellate Court Order to Vacate and Review Questionable Decision on Trump Power over Consumer Watchdog
- FCC Must Resist Industry Pressure to Unleash Incessant Robocalls to Student Loan Borrowers and Their Relatives and Neighbors
Congress Moving Quickly to Squelch Worker Complaints at Federal Contractors Through Forced Arbitration
Congress Poised to Block Fraud Protections to Preserve Prepaid Card Overdraft Fees
CFPB’s TCF Bank Overdraft Fee Case Has Echoes of Wells Fargo’s Fraud
Statement of NCLC’s Lauren Saunders re: Legal Standing of CFPB Director on Auto Lending Rule
Advocates Applaud CFPB Lawsuit against Navient for Failing Student Loan Borrowers, Especially Disabled Students and Veterans
New CFPB Research Highlights Need for Strong Regulations to Protect Consumers from Collection Abuses
CFPB Taps Former Pentagon Legal Official to Head Office of Servicemember Affairs
Advocates Applaud CFPB for Highlighting Older Student Loan Borrowers
Statement Applauding CFPB for Enforcement Actions against Equifax and TransUnion for Deceptive Marketing of Credit Monitoring Products
Tax Time Kick-Off: Delays and Risks Await Many Taxpayers This Year
GAO Report Shows Draconian Consequences of SSA Offsets for Student Loan Borrowers
FTC Fails to Rein in Unrepaired Recalled Used Cars
National Consumer Law Center Advocates Applaud New Rules Designed to Better Protect Online Students from Predatory Schools
Consumer and Small Business Advocates Oppose OCC’s Plan to Offer Fintech Lending Charters
Advocates Applaud Bill to Give Fake Account Victims Their Day in Court
Statement Regarding Nomination Of Mnuchin As U.S. Treasury Secretary
PACE Energy Efficiency Mortgages Still Risky Despite New Department of Energy Guidelines
Consumer Advisory: Beware Holiday Shoppers Deferred Interest Promotions Promise 0% Now But Can Cost Big Bucks Later
NetSpend Plans Evasions of CFPB Prepaid Rules to Preserve $80 Million in Overdraft Fees
CFPB Report Shows Student Loan Rehabilitation Fails Many Borrowers
National consumer and civil rights groups urge CFPB to strengthen payday and car title lending rule
CFPB Issues Strong Rule to Protect Prepaid Cards
Consumer Advocates Disappointed Private Debt Collectors Will Begin Collecting Federal Tax Debts
Advocates Urge CFPB to Strengthen Outlined Debt Collection Rules to Better Protect Consumers
Advocates Applaud CFPB Action Against Bridgepoint Education for Predatory Student Lending Practices
NCLC Advocates Commend Department of Education’s Actions against ITT to Protect Students and Taxpayers
Stop Bank, Payday Lender, and Scammer Get-Out-of-Jail-Free Cards and Restore Consumers’ Access to Court
Consumer Groups Urge the Department of Energy to Strengthen Protections for Homeowners in Best Practice Guidelines
NCLC and 39 Others Urge Department of Education to Address Racial Disparities in Student Loans
A Win for Consumers! FCC Limits Robocalls for Collectors of Federal Student Loan Debt
NCLC Statement re: CFPB Final Mortgage Servicing Rules
Rule to Rein in Illegal Business Practice Gains Key Support from Congress
Advocates Applaud CFPB Proposed Debt Collection Rules but Additional Provisions Are
Needed

- NCLC and 50 Groups File Petition with FCC to Stop Millions of Robocalls to Cell Phones
- NCLC Report: Why High-Rate Installment Lenders Want Borrowers Who Will Default
- Report Finds Wall Street Investment Companies Chasing Profits From Predatory Real Estate Product with Racist Roots
- FHA Note Sales Should Cease until Homeowners are Fully Protected
- Rep. Austin Scott’s (R-GA) Bills Undercut Lifeline, Limiting Economic and Education Opportunities for Low-Income Families
- National Consumer Law Center Names Steve Hurley as Chief Development Officer
- NCLC to testify before the Chicago City Council on harms of forced arbitration by contractors in consumer and employment agreements
- Comments to the FCC supporting the FCC’s proposed rule to stop unwanted robocalls for federal debt and urging even greater protections
- CFPB Proposes Strong Rules to Protect Payday Borrowers Yet Worrisome Loopholes Need Tightening
- Broad Coalition of Advocates Urges Support for Comprehensive Consumer Credit Reporting Reform Act of 2016
- NCLC testifies at Senate hearing on TCPA and robocalls
- FCC Proposes to Protect Student Loan Borrowers and Other Consumers from a Tidal Wave of Robocalls and Texts from Collectors of Federal Debts
- Report: HUD’s Sales of FHA-Defaulted Mortgage Loans Benefit the Big Mortgage Servicers and Hedge Funds While Homeowners Lose
- Forced Arbitration: CFPB Issues Proposed Rules to Restore Consumers’ Legal Rights
- NCLC Sues Nationstar Mortgage for conducting unnecessary reverse mortgage inspections, May 4, 2016
- NCLC Advocates Applaud Department of Education Implementation of Its New Matching Program for Disabled Student Loan Borrowers, April 12, 2016
- Advocates Applaud FCC Vote to Modernize Lifeline to Bring Affordable Broadband Internet to Low-Income Households
- A Minefield of Risks for Taxpayers
- NCLC and ACLU File Lawsuit against U.S. Department of Education Over Failure to Disclose Debt Collection Practice Data
- Coalition Letter to the Federal Housing Finance Agency, Fannie Mae, and Freddie Mac Urging the GSEs to Include Language Preference in the Uniform Residential Loan Application
- Report Documents Heirs Struggling to Save Family Homes, March 23, 2016
- NCLC’s and CFA’s Written testimony to the U.S. House of Representatives Committee on Financial Services regarding “The FDIC’s Targeting of Refund Anticipation Loans”, March 16, 2016
- Group letter urging U.S. House of Representatives to support HR 4682 Help Americans Never Get Unwanted Phone call (HANGUP Act), March 11, 2016
- Group Comments to the FTC RE: Auto Buyers Consumer Survey
- Press Release: NCLC and NACBA Laud CFPB for Stopping Illegal Practices by Student Loan Servicers and U.S. Dept. of Education Debt Collectors
- FCC’s Lifeline Proposal Would Bring Affordable Broadband Internet to Low-Income Households
- Unprecedented Consumer, Environmental Coalition Calls on Top Energy Regulator to Create Office to Protect Consumers
- 47 Groups Call on Department of Education to Halt Federal Funding for Predatory Schools That Deny Students’ Legal Rights
- Group Letter that the FCC Expand the Lifeline Eligibility Criteria to Include Low-Income
Veterans Programs
- Report: Paper or Electronic Statements? Why It Should Be the Consumer’s Choice
- NCLC testimony before the New York State Assembly on the harms of forced arbitration clauses
- Advocates Commend Dept. of Education Plan to Protect Student Borrowers from Predatory School Practices
- National Consumer Law Center Names Attorney Persis Yu as Director of the Student Loan Borrower Assistance Project
- NCLC Advocates Applaud Department of Education Crack Down of Student Debt Relief Companies
- Advocates’ Letter to the FCC Urging Rulemaking on Broadband Privacy
- First Possible Tech IPO of Year: Elevate Pushes Predatory Long-Term Payday Loans
- New National Poll Indicates Strong Support for Reform of Paid Tax Preparer Industry
- National Consumer Law Center Appoints Richard Dubois as Executive Director
- NCLC Report: ’Tis the Season to be Wary of Deferred Interest Credit Card Promotions
- Advocates Urge CFPB to Ban Deceptive Practice
- Coalition Calls on Seven Major Corporations to Stop Using Forced Arbitration
- States Urged to Step Up Protections for Online Education Students
- Press Release: NCLC Advocates Applaud FTC Rule Banning Payment Devices Used by Scammers
- Group letter supporting S. 2255 amending the Fair Debt Collection Practices Act to include third-party private debt collectors
- Survey of State Government Payroll Cards: Thumbs Up for Cash Access and Thumbs Down on Overdraft Fees
- Group letter urging U.S. Senators to support the Help Americans Never Get Unwanted Phone calls (HANGUP) bill
- Congress Set to Allow Robocalls to Cellphones
- New Education Rules Will Protect Students from High Fee Campus Prepaid and Debit Cards
- Group letter to the Federal Reserve, OCC, and CFPB re: RushCard and other Prepaid Card Protections, October 2015
- Report: Account Screening Consumer Reporting Agencies Impede Access for Millions
- Group Letter to the CFPB and FTC re: Experian’s T-Mobile Data Breach
- Consumer letter to Uniform Law Commission opposing revisions to Uniform Unclaimed Property Act
- CFPB Takes Aim at Corporate Get-Out-of-Jail Cards
- HR 957 (Stivers), Bureau of Consumer Financial Protection-Inspector General Reform Act of 2015. AFR Opposition Letter
- Consumer and Labor Groups Urge Experian to Offer Free Security Freezes to T-Mobile Customers to Help Prevent Id Theft
- Testimony of NCLC Director of Litigation Stuart Rossman before the U.S. Senate Committee on Aging re: pension advance schemes, Sept. 2015
- First Set and Second Set of Comments of NCLC in response to CFPB Request for Information Regarding the Credit Card Market
- NCLC Comments to the U.S. Department of Treasury’s Request for Information on Online Marketplace Lending, Sept. 30, 2015
- Policy brief: Priorities for Consumers with HECM Reverse Mortgages, September 2015
- Comments to the FCC on Blackboard, Edison Electric Institute, and American Gas Association petitions
- Report: State Installment Loan Laws Leave Borrowers Vulnerable in New Wave of Predatory Lending
NCLC & NACBA comments to CFPB regarding student loan servicing issues related to borrowers in bankruptcy, July 13, 2015
Consumer group urges FCC to protect consumer access to phone and communication services during the technology transition
Debt Collection Communications: Protecting Consumers in the Digital Age
Credit Invisibility and Alternative Data: The Devil is in the Details
FCC Protects Consumers from Unsolicited Robocalls and Texts to Cell Phones and Moves to Modernize Lifeline Program
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)
Category: Reports

• Category: News Archive
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  • Testimony
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• Category: Our story
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• Category: Predatory Mortgage Origination & Lending
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  • Category: Foreclosure Relief Scams Books, Tools & Other Resources
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  • Category: General Predatory Lending Policy Analysis
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- General Predatory Lending Responses & Statements
- General Predatory Lending Testimony

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  - Truth in Lending Policy Analysis

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  - Predatory Mortgage Other Resources

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  - Predatory Mortgage Letters
  - Predatory Mortgage Testimony

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- **Category: Tax Issues Books, Tools & Other Resources**
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- **Category: Tax Issues Policy Analysis**
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- **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
- NCLC Project Stay Connected
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- Massachusetts
- California
- Projects
- State Advocacy
- Older Consumers
- Military Personnel
- Domestic Violence Survivors
- Climate Change Justice
- Manufactured Housing

**Category: State Foreclosure Laws & Policy**
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  - State Foreclosure Other Resources
- **Category: State Foreclosure Laws**
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- **Category: State Foreclosure Policy Analysis**
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  - State Foreclosure Comments
  - State Foreclosure Letters
  - State Foreclosure Testimony
- **Category: Summary of Programs, Model Documents & FAQs**
  - Summary of Programs
  - Model Documents
  - FAQs on FDIC Loan Modification-in-a-Box

**Category: Take Action**
- 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**
- Lauryn Hart, Development Coordinator
- Predatory Installment Lending In the States 2022
- 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 Remediing Elder Financial Abuse in Medicaid Denials
- Legal Remedies to Financial Exploitation of Property: Let’s Get Grandpa’s House Back!
- Protecting Your Bank Account from Unauthorized and Recurring Payments
- Representing Clients in Guardianship Actions: Winning the Case for Supported Decision Making
- The Fine Art of Balancing Protection with Self Determination
- Helping Elders and Communities of Color to Pay for Voice and Internet Service: An Overview of the Federal Lifeline Program
- The Benefits and Challenges of Older Adults Aging in Place in Manufactured Housing Communities
- U.S. Department of Justice and Fraud Schemes Targeting Older Americans
- Debt Relief Services Aren’t Just for Kids Anymore
- Supporting Grandfamilies
- Part 1: Litigation and Other Strategies to Help Reverse Mortgage Surviving Spouses
- Involuntary Transfer and Discharge from Nursing Homes: Prevention, Advocacy, and Appeals
- Exploring Ethical Challenges of Legal Services Working on Elder Abuse Issues
- Supporting Consumers Who Transition Out of Nursing Homes
- AGING INTO POVERTY: Economic Insecurity among Older Adults of Color & LGBT Elders
- Preventing and Addressing Elder Financial Exploitation: Tips and Tools from the Consumer Financial Protection Bureau
- Nursing Home Admissions Agreements: A Discussion of the Unfair Terms in the Agreements Presented to Elders on Entering a Nursing Home
- Crossing Paths: The Intersection Between Reverse Mortgages and Bankruptcy
- Involuntary Transfer/Discharge: A Growing Problem We Can Do Something About!
- What You Need to Know About SSI
- The Most Important Conversation: Tools and Techniques for Advance Health Care Planning
- What’s in Store for Older Adults (50-64) Under Health Care Reform
- Understanding Property Tax Sales and What Advocates Can Do to Help Clients Avoid Tax Lien Foreclosures
- Free Webinar For Legal Professionals: Elder Abuse, Neglect and Exploitation and Clients with Dementia
- Keeping the Spigot Open: Protecting Guaranteed Streams of Income
- Free Webinar For Aging Professionals: Critical Legal Issues in Alzheimer’s
- Understanding Bankruptcy and What a Hotline Advocate Can Do to Help Clients (Hosted by CERA)
The End of Social Security Checks: The 2013 Transition to Electronic Payments
Free Webinar For Legal Professionals: Advance Care Planning with People with Dementia
Holding Wall Street Accountable for the Subprime Mortgage Crisis in Urban Communities
Legal Tools to Avoid Guardianship
Update on the National Mortgage Settlement for Legal Advocates
Alternatives to Bankruptcy — Advising Seniors When Bankruptcy Is Not An Option
Providing Culturally Competent Services to Lesbian, Gay, Bisexual and Transgender Clients
Lifeline and Strategies for Maintaining Affordable Telecommunications Services
Helping Older Americans Cope with Medical Debt
Net Present Value Webinar
State Medicaid Cases: Trends and Challenges
Guardian Accountability and Monitoring: Where Do We Stand?
Preemption of State Consumer Protection Laws: Dodd-Frank Changes and the New (Old) Barnett Standard
Fair Debt Collection for Legal Hotline Advocates
Introduction to Representing Consumers Abused by Debt Collectors
Home Affordable Modification Program (HAMP) Enforcement Listserve 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**
  - 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
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• CFPB’s Proposed Debt Collection Rule: Briefing and Action Items
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