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2017 Vern Countryman Consumer Law Award
Maggie Westberg, Research and Litigation Assistant
Katie Eelman, Marketing, Sales & eCommerce Manager
John Cleary, Publishing Operations Associate
Cory Murray, Development Operations & Communications Coordinator
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Paul Laurent, Director of Leadership Giving and Engagement
Tashia Graham, Human Resources Manager
Sarah Emily Pina, Manager of Conferences and Trainings
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• **Category: Uncategorized**
  - 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**
  - Litigating Bail Cases: Using Consumer Laws to Challenge Commercial Bail Industry Practices
  - Ensuring that People Are Not Jailed Due to Poverty: Reforming Policies and Representing Clients in Criminal Justice Debt Ability to Pay Proceedings.
- Affirmative Litigation of Criminal Justice Debt Abuses – Theory and Practice
- Introduction to Harvard’s Criminal Justice Policy Program’s 50-State Criminal Justice Debt Law Web Tool
- Using Bankruptcy Law to Aid Criminal Justice Debtors
- The Advocacy Gap: Meeting the Urgent Need for Counsel to Represent Individuals in Criminal Debt Proceedings
- Confronting Criminal Justice Debt: Introduction and Impact on Communities of Color
- Debt and Democracy: How the Collection of Civil Fees and Fines Contributed to the Unrest in Ferguson
- Fugitive Felons: Clark v. Astrue Implementation for SSI & Social Security and Similar Provisions in Other Benefit Programs

○ Category: Domestic Violence
  - Abuse in Later Life: Responses, Resources, Collaborations
  - Advocacy and Lobbying: How to make it work for your program
  - The Role of Undue Influence in Elder Abuse
  - Screening for Consumer Issues: A Tool for Domestic Violence Advocates and Attorneys
  - Credit Reporting and Repair for Domestic Violence Survivors
  - Federal Tax Advocacy for Domestic Violence Survivors Webinar

○ Category: Elder Rights
  - Helping Communities of Color Access Opportunity: An overview of the Lifeline program and current threats to its scope and purpose
  - Nursing Home Debt: What to Watch Out for and Strategies for Defending Collection Lawsuits
  - A Changing Lifeline: 21st Century Update for an Important Low-income Phone Assistance Program
  - Student Loan Debt Collection and Seniors
  - Legal Responses to Elder Abuse: The Role of APS, Legal Aid, and Protection and Advocacy
  - Capacity and Vulnerability to Elder Abuse
  - Financial Frauds and Scams Against Elders: Government Responses and Resources
  - Recognizing and Remedying Elder Financial Abuse in Medicaid Denials
  - Legal Remedies to Financial Exploitation of Property: Let’s Get Grandpa’s House Back!
  - Protecting Your Bank Account from Unauthorized and Recurring Payments
  - Representing Clients in Guardianship Actions: Winning the Case for Supported Decision Making
  - The Fine Art of Balancing Protection with Self Determination
  - Helping Elders and Communities of Color to Pay for Voice and Internet Service: An Overview of the Federal Lifeline Program
  - The Benefits and Challenges of Older Adults Aging in Place in Manufactured Housing Communities
  - U.S. Department of Justice and Fraud Schemes Targeting Older Americans
  - Debt Relief Services Aren’t Just for Kids Anymore
  - Supporting Grandfamilies
  - Part 1: Litigation and Other Strategies to Help Reverse Mortgage Surviving Spouses
  - Involuntary Transfer and Discharge from Nursing Homes: Prevention, Advocacy, and Appeals
- Exploring Ethical Challenges of Legal Services Working on Elder Abuse Issues
- Supporting Consumers Who Transition Out of Nursing Homes
- AGING INTO POVERTY: Economic Insecurity among Older Adults of Color & LGBT Elders
- Preventing and Addressing Elder Financial Exploitation: Tips and Tools from the Consumer Financial Protection Bureau
- Nursing Home Admissions Agreements: A Discussion of the Unfair Terms in the Agreements Presented to Elders on Entering a Nursing Home
- Crossing Paths: The Intersection Between Reverse Mortgages and Bankruptcy
- Involuntary Transfer/Discharge: A Growing Problem We Can Do Something About!
- What You Need to Know About SSI
- The Most Important Conversation: Tools and Techniques for Advance Health Care Planning
- What’s in Store for Older Adults (50-64) Under Health Care Reform
- Understanding Property Tax Sales and What Advocates Can Do to Help Clients Avoid Tax Lien Foreclosures
- Free Webinar For Legal Professionals: Elder Abuse, Neglect and Exploitation and Clients with Dementia
- Keeping the Spigot Open: Protecting Guaranteed Streams of Income
- Free Webinar For Aging Professionals: Critical Legal Issues in Alzheimer’s Understanding Bankruptcy and What a Hotline Advocate Can Do to Help Clients (Hosted by CERA)
- The End of Social Security Checks: The 2013 Transition to Electronic Payments
- Free Webinar For Legal Professionals: Advance Care Planning with People with Dementia
- Holding Wall Street Accountable for the Subprime Mortgage Crisis in Urban Communities
- Legal Tools to Avoid Guardianship
- Update on the National Mortgage Settlement for Legal Advocates
- Alternatives to Bankruptcy — Advising Seniors When Bankruptcy Is Not An Option
- Providing Culturally Competent Services to Lesbian, Gay, Bisexual and Transgender Clients
- Lifeline and Strategies for Maintaining Affordable Telecommunications Services
- Helping Older Americans Cope with Medical Debt
- Net Present Value Webinar
- State Medicaid Cases: Trends and Challenges
- Guardian Accountability and Monitoring: Where Do We Stand?
- Preemption of State Consumer Protection Laws: Dodd-Frank Changes and the New (Old) Barnett Standard
- Fair Debt Collection for Legal Hotline Advocates
- Introduction to Representing Consumers Abused by Debt Collectors
- Home Affordable Modification Program (HAMP) Enforcement 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
- 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
  - Final Debt Collection Rule: Part 2
  - Final Debt Collection Rule: Part 1
  - CFPB’s Proposed Debt Collection Rule: Briefing and Action Items
  - Legal Services and Payday Loans: Help for Us, Help for You
  - How California’s New Privacy Law Affects Everyone
  - Payday Loan Battles: Preparing Before the Fight Even Begins
  - Framing the Message: Advocacy Communication Focused on Diversity and Inclusion in a New Era
  - Don’t Settle for Less: Tips for Negotiating Settlement Agreements
  - Using Bankruptcy to Help Older Consumers Overwhelmed by Debt
  - Medical Debt: Overview of New IRS Regulations and Industry Best Practices
  - CFPB Servicing Rules in Practice
  - Social Security, Post-DOMA: Effects on the LGBT Communities
  - Lifeline to Affordable Phone Service
  - Federal Rural Housing Programs Update
  - RESPA 101
  - Enrolling in Coverage Through the New Health Insurance Marketplaces
  - The National Legal Resource Center: Resources, Training, and Technical Assistance to Help Older Clients
  - Crowdfunding Basics
  - Why is America’s Racial Wealth Gap Growing?
  - Credit Discrimination: New Ideas for Challenges to Discriminatory Policies
  - The New Consumer Financial Protection Bureau: What Can It Do, What Should It Do?

- Category: Racial Justice
  - 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

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