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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-robocalls 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
Booker, Brown Bill Would Rein in Abusive Overdraft Fees that Cost Consumers Billions Every Year
Bipartisan Robocall Issue Draws Contrasting Response in U.S. Senate
New OCC “Fintech” Charter Could Open the Floodgates to Predatory Lending
Deepak Gupta Joins National Consumer Law Center Board
Education Dept. Proposes New Rules that Would Make it Much Harder for Students Harmed by For-Profit Schools to Get Loan Relief
Advocates, Tribal Groups Seek to Delay Drastic Changes to Program Providing Affordable Voice and Broadband Access in Indian Country
NCLC Advocates Applaud CA AG’s Lawsuit Against Navient
Banks, Mortgage Servicers, Student Lenders, and Auto Dealers Push FCC to Weaken Consumer Protections from Unwanted Robocalls
Trump Nominates Office of Management & Budget’s Kathy Kraninger to Lead the Consumer Financial Protection Bureau
Court to CFPB: Payday Lending Rule Compliance Date Stays Intact
As Robocall Volume Breaks Records, FCC Could Open the Floodgates to Even More Robocalls
Acting Director Mulvaney Fires Members of Advisory Board of Consumer Financial Protection Bureau, Endangering Financial Well-Being of American Families
Consumer Advisory Board Members of Consumer Financial Protection Bureau Alarmed by Bureau’s Shift to Deregulate Industry Rather than Protect Consumers
Consumer Watchdog Mulvaney Colludes with Payday Lenders to Delay Payday Rule
With New OCC Guidance, Banks Must Ensure Small-Dollar Loans are Affordable
New Law Allows Mortgage Lenders to Resume Risky Loans, Hide Discrimination and Engage in Rural Lending Abuses
CFPB Payday Rule Survives Legislative Threat, Remains Intact For Now
Financial Regulators Should Not Sanction High-Cost Unaffordable Loans
Advocates Condemn Move by Consumer Bureau’s Mulvaney to Shutter Student Loan Division that Uncovered Major Abuses by Predatory Lenders
Congress Votes to Roll Back Consumer Bureau Effort to Thwart Auto Lending Discrimination
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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
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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
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- 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 Curb 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

Housing and Consumer Groups Statement on California A.B. 1284’s PACE Loan Ability-to-Repay Provisions

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

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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
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NetSpend Stealthily Settles FTC Charges Ahead of Fight Over CFPB Prepaid Card Rules
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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
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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
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Statement of NCLC’s Lauren Saunders re: Legal Standing of CFPB Director on Auto Lending Rule
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CFPB Taps Former Pentagon Legal Official to Head Office of Servicemember Affairs

Advocates Applaud CFPB for Highlighting Older Student Loan Borrowers

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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

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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

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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
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• 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
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• 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
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• 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
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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
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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
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Consumer and Labor Groups Urge Experian to Offer Free Security Freezes to T-Mobile Customers to Help Prevent Id Theft
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- Military Personnel
- Domestic Violence Survivors
- Climate Change Justice
- Manufactured Housing

**Category: State Foreclosure Laws & Policy**

- **Category: State Foreclosure Books, Tools & Other Resources**
  - State Foreclosure Books
  - State Foreclosure Other Resources

- **Category: State Foreclosure Laws**
  - State Laws Briefs, Reports & Press Releases
  - Foreclosure Laws by State

- **Category: State Foreclosure Policy Analysis**
  - State Foreclosure Briefs, Reports & Press Releases
  - State Foreclosure Comments
  - State Foreclosure Letters
  - State Foreclosure Testimony

- **Category: Summary of Programs, Model Documents & FAQs**
  - Summary of Programs
  - Model Documents
  - FAQs on FDIC Loan Modification-in-a-Box

**Category: Take Action**

- May 17 Deadline to Get Unclaimed Stimulus Payments
- Tell Congress to End Forced Arbitration!
- Tell the FCC to maintain strong rules against robocalls
- Save Civil Legal Aid Funding!
- Stop 100% APR Loans in Your State!
- Protect the Lifeline Program!

**Category: Training & Additional Resources**

- TransUnion L.L.C. v. Ramirez Resources

- **Category: Bankrupt Lenders & Failed Banks**
  - Lender Bankruptcies
  - Failed Banks

- **Category: Books, Tools & Other Resources for Advocates**
- Books for Advocates
- Other Resources for Advocates

- **Category: Books, Tools & Other Resources for Homeowners**
  - Books for Homeowners
  - Tools for Homeowners
  - Other Resources for Homeowners

- **Category: Brochures for Homeowners**
  - Brochures for Homeowners

- **Category: Consulting**
  - Expert Witness Services

- **Category: Training & Events**
  - Trainings

- **Category: Uncategorised**
  - The CFPB’s Prepaid Card Rule by State
  - NCLC Digital Library Usability Study Interest Form
  - Credit Math Software
  - Student Loan Webinars
  - Need help with live webinars?
  - Need help with past webinars?
  - Praise for NCLC’s Consumer Law Manuals
  - Policy Analysis Archive
  - Mark E. Budnitz
  - Reports
  - Unreported Decisions
  - __404__

- **Category: Uncategorized**
  - Consumer 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 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**

- Revised COVID-19 Options for VA-Guaranteed Borrowers
- Updates to Covid-19 Relief Options for FHA, Fannie Mae, and Freddie Mac Borrowers
- Overview of the CFPB’s Covid-19 RESPA Rule
- An Introduction to CARES Post-Forbearance Options
- Reverse Mortgage Foreclosure Issues in the Covid-19 Pandemic
- Forbearance Options and CARES Act Requirements
- Toxic Transactions: How Land Installment Contracts Once Again Threaten Communities of Color
- Discrimination in the Manufactured Housing Industry: An Inside Look at Abusive Lending and Collection Practices by the Nation’s Largest Mobile Home Company
- Discovery: Getting the Information You Need
- Limiting Confidentiality in Mortgage Litigation
- Who Owns the Note?: A Securitization Primer
- Saving Homes in Bankruptcy
- Getting Loan Mods for Successors: Saving the Family Home After a Death or Divorce
- Medley of Mortgage Issues
- Saving the Family Home After Death or Divorce
- Pass It On: Older Adults, Fraud, and the Federal Trade Commission
- Getting Loan Mods for Successors in Interest
- New CFPB Mortgage Servicing Rules Part 2: Loss Mitigation Procedures
- New CFPB Mortgage Servicing Rules Part 1: Error Resolution; Force Placed Insurance; Periodic Statements, Other servicer duties
- Defending Reverse Mortgage Foreclosures
- HAMP Rules on Loss Mitigation
- Representing Heirs & Divorcing Spouses in Foreclosure
- Copy of Understanding the National Mortgage Settlement: A Road Map for Housing Counselors – Part Two
- Understanding the National Mortgage Settlement: A Road Map for Housing Counselors – Part One

**Category: Other Webinars**

- Introduction to the Debt Collection Lab’s Debt Collection Tracker Tool and the Need for a More Enabling Environment for Debt Collection Data
- Using Consumer Laws to Protect Workers from Corporate Fraud and Misconduct
- TransUnion v. Ramirez: Part 2
- TransUnion v. Ramirez: Part 1
- Final Debt Collection Rule: Part 2
- Final Debt Collection Rule: Part 1
- CFPB’s Proposed Debt Collection Rule: Briefing and Action Items
- Legal Services and Payday Loans: Help for Us, Help for You
- How California’s New Privacy Law Affects Everyone
- Payday Loan Battles: Preparing Before the Fight Even Begins
- Framing the Message: Advocacy Communication Focused on Diversity and Inclusion in a New Era
- Don’t Settle for Less: Tips for Negotiating Settlement Agreements
- Using Bankruptcy to Help Older Consumers Overwhelmed by Debt
- Medical Debt: Overview of New IRS Regulations and Industry Best Practices
- CFPB Servicing Rules in Practice
- Social Security, Post-DOMA: Effects on the LGBT Communities
- Lifeline to Affordable Phone Service
- Federal Rural Housing Programs Update
- RESPA 101
- Enrolling in Coverage Through the New Health Insurance Marketplaces
- The National Legal Resource Center: Resources, Training, and Technical Assistance to Help Older Clients
- Crowdfunding Basics
- Why is America’s Racial Wealth Gap Growing?
- Credit Discrimination: New Ideas for Challenges to Discriminatory Policies
- The New Consumer Financial Protection Bureau: What Can It Do, What Should It Do?

**Category: Racial Justice**
- Approaching Consumer Work with a Racial Justice Lens: Session 3
- Approaching Consumer Work with a Racial Justice Lens: Session 2
- Approaching Consumer Work with a Racial Justice Lens: Session 1
- The Color of Debt: Racial Disparity in Debt Collection Lawsuits
- The Role of Broadband in Rebuilding Wealth and Economic Opportunity in Communities of Color
- Weblining and Other Racial Justice Concerns in the Era of Big Data
- Credit Scores and Credit Reports: Problematic Uses and How They Worsen the Racial Economic Gap
- Reading between the Lines: Basic Financial Issue Spotting

**Category: Rural Development**
- Creative Thinking about Developing Rural Food Systems
- Disability and Rural Communities: Making a Difference in Small Towns
- Connecting Community Assets with Market Demand for Lasting Livelihoods
- Strengthening Rural Organizations through Grassroots Fundraising
- Investments in Rural America: Create Jobs for USA Initiative
- Understanding How to Work With Community Foundations and the Role of Gift Planning
- Sustainable Rural Development Funding: Lessons from the Field
- Rethinking Investments in Rural Infrastructure and Access in a Changing World
- Investments in Rural America: Impact Investors and Rural Readiness
- Investments in Rural America: Where Are the Foundations?

**Category: Student Loans**
- More Students Impacted by School Closures: What Should Independence University, CollegeAmerica, Stevens-Henager College, and California College San Diego Students Do?
- What the New Arbitration Rule Means for Litigating Against For-Profit Schools
- False Certification Discharges for Wilfred Academy Students
- Getting Started in Student Loan Law Part 4: Discharging student loans: Disability