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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

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in Criminal Debt Proceedings

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- 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

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  - Advocacy and Lobbying: How to make it work for your program
  - The Role of Undue Influence in Elder Abuse
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  - 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
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  - Preventing and Addressing Elder Financial Exploitation: Tips and Tools from the
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- Nursing Home Admissions Agreements: A Discussion of the Unfair Terms in the Agreements Presented to Elders on Entering a Nursing Home
- Crossing Paths: The Intersection Between Reverse Mortgages and Bankruptcy
- Involuntary Transfer/Discharge: A Growing Problem We Can Do Something About!
- What You Need to Know About SSI
- The Most Important Conversation: Tools and Techniques for Advance Health Care Planning
- What’s in Store for Older Adults (50-64) Under Health Care Reform
- Understanding Property Tax Sales and What Advocates Can Do to Help Clients Avoid Tax Lien Foreclosures
- Free Webinar For Legal Professionals: Elder Abuse, Neglect and Exploitation and Clients with Dementia
- Keeping the Spigot Open: Protecting Guaranteed Streams of Income
- Free Webinar For Aging Professionals: Critical Legal Issues in Alzheimer’s
- Understanding Bankruptcy and What a Hotline Advocate Can Do to Help Clients (Hosted by CERA)
- The End of Social Security Checks: The 2013 Transition to Electronic Payments
- Free Webinar For Legal Professionals: Advance Care Planning with People with Dementia
- Holding Wall Street Accountable for the Subprime Mortgage Crisis in Urban Communities
- Legal Tools to Avoid Guardianship
- Update on the National Mortgage Settlement for Legal Advocates
- Alternatives to Bankruptcy — Advising Seniors When Bankruptcy Is Not An Option
- Providing Culturally Competent Services to Lesbian, Gay, Bisexual and Transgender Clients
- Lifeline and Strategies for Maintaining Affordable Telecommunications Services
- Helping Older Americans Cope with Medical Debt
- Net Present Value Webinar
- State Medicaid Cases: Trends and Challenges
- Guardian Accountability and Monitoring: Where Do We Stand?
- Preemption of State Consumer Protection Laws: Dodd-Frank Changes and the New (Old) Barnett Standard
- Fair Debt Collection for Legal Hotline Advocates
- Introduction to Representing Consumers Abused by Debt Collectors
- Home Affordable Modification Program (HAMP) Enforcement Listserv Call
- Understanding Pension Rights
- A Toolkit for Serving Diverse Communities
- New Rules on Protection and Electronic Payment of Social Security
- Solving Elders’ Manufactured Home Problems: Tools, Resources, Legal Approaches
- Basics of Veterans Administration (VA) Benefits (Veterans Affairs)
- Dodd-Frank, Dealers, and Financers: The Changing Landscape of Federal Consumer Protections for Car Buyers and How You Can Make a Difference
- “Smart” Utility Meters And The Movement Toward Dynamic Pricing: The Need For Effective Consumer Protections
- Methods for Studying Residential Foreclosure Diversion Processes – a Philadelphia Case Study
- Identifying, Preventing, and Addressing Identity Theft
- Advising Clients with Tax and Insurance Deficiency Notices on Reverse Mortgages
- Debt Collection and Arbitration Resources for Pro Se and Pro Bono Cases
- Due Process Protections in Supplemental Security Income (SSI) Non-Disability Appeals
- The Next Frontier in Public Benefits: Prepaid Cards (Hosted by the Sargent Shriver National Center on Poverty Law, NCLC, and Consumers Union)
- Dealers Going Out of Business, Leaving Consumers Out of Luck
- Home Affordable Modification Program (HAMP) Basics Webinar
- National Legal Resource Center Website
- Dealer Kickbacks: How Car Dealers are Paid to Put Us in More Expensive Loans and How We Can Stop It
- Health Care Reform & the Aging Population: How the Patient Protection & Affordable Care Act Will Impact Low-income Older Adults
- Nuts and Bolts on Guardianship as Last Resort: The Basics on When to File and How to Maximize Autonomy
- The Hallmarks of Consumer Fraud Targeting Senior Victims: A Primer on How to Identify, Deter, and Defend Against Consumer Fraud
- National Legal Resource Center Website: A Guided Tour for Model Approaches Demonstration Projects
- Mortgage Assistance Relief Scams: What Advocates Should Know & Updates on Regulation
- The Settlement in Martinez v. Astrue: Benefits Available to Your Social Security and SSI Clients
- Helping Difficult Clients: Tips and Techniques for Helping Hard to Help Clients
- Medicaid’s New HCBS State Plan Option
- Effective Health Care Advance Planning
- When is Bankruptcy the Right Option for your Elderly Clients?
- Using the Fair Credit Reporting Act to Increase Elders’ Financial Security
- Diminished Capacity: How to Recognize It and What to Do About It?
- Protecting Clients’ Funds in Bank Accounts
- Stopping Debt Collection Harassment and Responding to Debt Collection Suits
- Protecting the Pocketbook: Guarding Elders against Wealth Stealing and Equity Draining Scams
- American Recovery and Reinvestment Act (ARRA) of 2009 and You

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- 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
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- Pass It On: Older Adults, Fraud, and the Federal Trade Commission
- Getting Loan Mods for Successors in Interest
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- 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
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- 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?

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- Credit Scores and Credit Reports: Problematic Uses and How They Worsen the Racial Economic Gap
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- 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?

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• 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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