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National Consumer Law Center Advocates Support Education Department Giving Loan Relief for 18,000 Former ITT Students but Urge More Action

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New 50-State Survey Finds Gains and Losses for Consumers in Larger, Longer High-Cost Predatory Loans

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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

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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

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Civil Rights and Consumer Groups File Amicus Brief in Support of States’ Challenge to OCC Rule that Enables Predatory Lending

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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
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Report: Which States Put Families at Risk of Poverty During the Covid Crisis?
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Consumer Advocates Commemorate the 50th Anniversary of the Fair Credit Reporting Act
New Report: Using Bankruptcy to Discharge Criminal Justice Debt
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Consumer & Civil Rights Advocates to OCC: Your Proposed “True Lender” Rule Would Help Fraudulent, Predatory Lenders Evade State Interest Rate Laws that Protect Families
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CFPB Issues Proposal to Permit Mortgage Lenders to Make Unaffordable Loans Without Consequences
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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
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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
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○ FDIC to Repeal 36% Rate Cap and Bank Payday Loan Guidance, but Banks Should Not Take the Bait
○ Advocates Urge President Trump to Join Congress in Restoring Rule to Protect Student Loan Borrowers from School Fraud and Closures
○ National Consumer Law Center Advocates’ Statement Regarding U.S. House Passage of HEROES Act
○ NCLC Advocates Praise U.S. House HEROES Act for Giving a Lifeline for Student Loan Borrowers Drowning in Debt
○ U.S. Dept. of Education and Secretary DeVos Sued for Illegally Seizing Student Borrowers’ Paychecks During Coronavirus Emergency
○ Consumer Bureau Mortgage Origination Guidance Overlooks Urgently Needed Consumer Protections
- CFPB Guidance for Mortgage Servicing Transfers Lacks Crucial Consumer Protections, Especially During COVID-19 Crisis
- Consumer, Banking Groups to Congress: Exempt Economic Impact Payments From Garnishment
- Civil Rights, Consumer, Housing, and Real Estate Groups Urge U.S Treasury and Federal Regulators to Help Mortgage Servicers Maintain Liquidity
- Consumer Groups Support FCC Allowing Limited Automated Calls Related to COVID-19 from Lenders to Customers
- COVID-19 Crisis: Advocates Urge FHFA to Help Ensure Fair Treatment for All Borrowers, Especially Limited English Proficient Borrowers
- New CFPB Mortgage Guidance Does More for Servicers than Consumers
- National Consumer Law Center Advocate Slams Trump Administration Credit Reporting Guidance for Giving Relief to Creditors and Credit Bureaus But Not Consumers During COVID-19 Pandemic
- U.S. Treasury Must Protect Stimulus Payments From Garnishment by Debt Collectors
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- Civil Rights and Consumer Groups Condemn “Emergency” Regulatory Guidance that Allows Banks to Make Payday Loans
- Senate COVID-19 Stimulus Bill is a Start but Falls Far Short for Families, Students, and the Nation’s Most Vulnerable
- Advocates: HUD Must Do Much More to Protect Older Reverse Mortgage Borrowers in the Coronavirus Epidemic
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- Advocates Praise Senators for Bold Student Loan Principles
- Advocates Applaud Halt to Foreclosures and Bills to Stabilize Homeownership and Protect Credit Reports but Highlight Need for Further Relief During Pandemic
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- New CFPB Advisory Opinion Program Would Give Lenders a Safe Harbor for Violating Federal Consumer Laws
- Telecom Carrier and Consumer Groups Stress Critical Need to Maintain Landmark Consumer Privacy Law to Protect Integrity of Communications System and Curb Robocalls in U.S. Supreme Court Case
- West Virginia to Adopt Used Car Donor Tax Credit Program, Incentivizing Donation of Reliable and Affordable Vehicles
- CFPB Fails to Protect Consumers from Abusive Collection of Time-Barred Debts (Again)
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- Cruel Cuts for Struggling Families in the President’s Proposed FY21 Budget
- Consumer and Civil Rights Groups Strongly Oppose FDIC Rent-a-Bank Payday Proposal that Would Sidestep State Interest Rate Caps
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- Report Assesses the Value of Smart Thermostats in Low-Income Weatherization Programs
- Consumer Advocates Praise Passage of Landmark Bill in U.S. House to Reform Credit Reporting Industry
Advocates Decry Consumer Agency’s Narrowing of Abusive Standards Which Will Protect Dishonest Businesses Instead of Cheated Consumers

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National Consumer Law Center Attorney Testifies at Jan. 14 Hearing on Massachusetts Competitive Energy Supply Bills

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Student Loan Giant Accused of Cheating Public Service Workers Moves to Block Montana Legal Services Program from Advocating for Low-Income Borrowers’ Rights

Bipartisan TRACED Act Signed Into Law, Latest Tool in Fight Against the Robocall Epidemic

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FDIC/OCC Proposal Would Encourage Rent-a-Bank High-Cost Predatory Lending

Beware Holiday Shoppers: Deferred Interest Promotions Promise No Interest Now, but Can Cost Big Bucks Later

Advocates Applaud Bill to Cap Interest Rates at 36%

Report: States Put Families at Risk to Feed an Insatiable Debt Collection Machine

Advocates Urge FDIC, OCC, Federal Reserve to Stop Banks from Helping Payday Lenders Evade State Interest Rate Limits

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Groups: FDIC & OCC Are Wrong to Support Predatory Small Business Lender

Are Robot Calls Robocalls?

Consumer and Civil Rights Advocates Condemn Credit Bureaus for Suing Over Language Access Law

CFPB Quietly Launches Web Database of Prepaid and Payroll Card Fees and Disclosures but Some Cards with Overdraft Fees are Missing

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National Consumer Law Center Advocate Statement Opposing Sen. Alexander’s Legislation to Reform Higher Education Act

U.S. House Financial Services Committee Hearing on September 26 on Abusive Debt Collection with Testimony by National Consumer Law Center Attorney April Kuehnhoff

In the Wake of HUD Major Policy Change on Non-Borrowing Spouses, National Consumer Law Center Attorney to Testify on September 25 before U.S. House on Risks to Elders from Reverse Mortgage Abuses

Consumer Advocates Applaud U.S. House for Passage of Bill that Would Restore American Families’ Right to Their Day in Court

Credit Union Regulator Expands High-Cost Loan Program Without Needed Safeguards,
Say Consumer Groups
○ More than 200 Organizations across the 50 States and D.C. Call for Strong Consumer Protections on Debt Collection
○ NCLC Attorney Statement Regarding Challenge to Constitutionality of Consumer Financial Protection Bureau Leadership Structure
○ Elizabeth Cabraser to Receive Consumer Law’s Top Award
○ CFPB to Approve Potentially Risky Fintech Products
○ National Consumer Law Center Attorney Persis Yu to Testify on September 10 before U.S. House on Protecting Student Borrowers and Holding Student Loan Servicers Accountable
○ Consumer Watchdog Files Suit against “Forensic Loan Auditing” Company for Foreclosure Rescue Scam
○ U.S. Dept. of Energy Rollback of Light Bulb Standards will Cost Consumers Billions
○ HUD’s Disaster Relief Changes Will Allow for Faster Relief, But More Flexibility is Still Needed
○ Education Department Erects New Barriers to Relief for Students Harmed by School Fraud and Closures; Protects For-Profit College Industry at Expense of Students
○ FDIC’s New Mortgage Appraisal Rule Ignores Lessons of Great Recession
○ HUD Proposal Would Significantly Obstruct Enforcement of Long-Standing Civil Rights Protections
○ Statement Regarding Credit Report/Score Requirement in DHS Public Charge Regulation
○ FHFA Backtracks on Critical Language Access Question on Mortgage Application
○ Advocates Applaud the Fed’s Faster Payment System, Urge Fraud Protection
○ Government Report Shows Harm to Consumers from HUD Loan Auctions to Private Equity Firms
○ Statement Regarding Capital One Data Breach
○ National Consumer Law Center and the Consumer Federation of America Urge CFPB to Maintain Ability to Repay Determinations for All Mortgage Loans
○ U.S. General Accountability Office Report Misses the Mark on Income-Driven Repayment Plans
○ Consumer groups praise overwhelming House passage of strong anti-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
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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
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Court Decision Signals End of Faux Tribal Payday Lending
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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
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- Advocates Applaud Senate Bill to Boost Energy Security for Low-Income Families Across the United States
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- 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
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- Advocates Decry Lack of Compensation in Consumer Bureau Settlement
- FCC Issues Proposed Order to Reduce Wrong Number Robocalls
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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
- 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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- 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
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New OCC “Fintech” Charter Could Open the Floodgates to Predatory Lending

Deepak Gupta Joins National Consumer Law Center Board

Education Dept. Proposes New Rules that Would Make it Much Harder for Students Harmed by For-Profit Schools to Get Loan Relief

Advocates, Tribal Groups Seek to Delay Drastic Changes to Program Providing Affordable Voice and Broadband Access in Indian Country

NCLC Advocates Applaud CA AG’s Lawsuit Against Navient

Banks, Mortgage Servicers, Student Lenders, and Auto Dealers Push FCC to Weaken Consumer Protections from Unwanted Robocalls

Trump Nominates Office of Management & Budget’s Kathy Kraninger to Lead the Consumer Financial Protection Bureau

Court to CFPB: Payday Lending Rule Compliance Date Stays Intact

As Robocall Volume Breaks Records, FCC Could Open the Floodgates to Even More Robocalls

Acting Director Mulvaney Fires Members of Advisory Board of Consumer Financial Protection Bureau, Endangering Financial Well-Being of American Families

Consumer Advisory Board Members of Consumer Financial Protection Bureau Alarmed by Bureau’s Shift to Deregulate Industry Rather than Protect Consumers

Consumer Watchdog Mulvaney Colludes with Payday Lenders to Delay Payday Rule

With New OCC Guidance, Banks Must Ensure Small-Dollar Loans are Affordable

New Law Allows Mortgage Lenders to Resume Risky Loans, Hide Discrimination and Engage in Rural Lending Abuses

CFPB Payday Rule Survives Legislative Threat, Remains Intact For Now

Financial Regulators Should Not Sanction High-Cost Unaffordable Loans

Advocates Condemn Move by Consumer Bureau’s Mulvaney to Shutter Student Loan Division that Uncovered Major Abuses by Predatory Lenders

Congress Votes to Roll Back Consumer Bureau Effort to Thwart Auto Lending Discrimination

Illegal Kickback Scheme Nearly Doubles the Cost of Privatized Calls made by Prisoners in Massachusetts Corrections Facilities, Lawsuit Alleges

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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

Students Defrauded by Marinello Schools of Beauty Obtain Belated Discharges After Filing Suit Against the Department of Education

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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

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National Consumer Law Center Attorney Will Testify before U.S. Senate Committee on Financial Aid Simplification and Transparency on January 18
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Robocall Problem Even Worse than FTC Data Shows
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CFPB Director Cordray Shaped a Critical Consumer Watchdog
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- 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
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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
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- 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
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- 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
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○ CFPB Proposes Strong Rules to Protect Payday Borrowers Yet Worrisome Loopholes Need Tightening
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○ FCC Proposes to Protect Student Loan Borrowers and Other Consumers from a Tidal Wave of Robocalls and Texts from Collectors of Federal Debts
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○ Group Comments to the FTC RE: Auto Buyers Consumer Survey
○ FCC’s Lifeline Proposal Would Bring Affordable Broadband Internet to Low-Income Households
○ Unprecedented Consumer, Environmental Coalition Calls on Top Energy Regulator to Create Office to Protect Consumers
○ 47 Groups Call on Department of Education to Halt Federal Funding for Predatory Schools That Deny Students’ Legal Rights
○ Group Letter that the FCC Expand the Lifeline Eligibility Criteria to Include Low-Income Veterans Programs
○ Report: Paper or Electronic Statements? Why It Should Be the Consumer’s Choice
○ NCLC testimony before the New York State Assembly on the harms of forced arbitration clauses
○ Advocates Commend Dept. of Education Plan to Protect Student Borrowers from
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**
- NCLC in the News
- Letters
- Comments
- Policy Briefs
- Issue Briefs
- Testimony
- Press Releases (Archived)
- News Archive
- **Category: Our story**
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- **Category: Predatory Mortgage Origination & Lending**
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- **Category: Brokers**
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- **Category: Dodd Frank Policy Analysis**
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  - Dodd Frank Comments and Testimony
  - Dodd Frank Letters
- **Category: Foreclosure Relief Scams Books, Tools & Other Resources**
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- **Category: Foreclosure Relief Scams Policy Analysis**
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- **Category: General Predatory Lending Books, Tools & Other Resources**
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  - General Predatory Lending Other Resources
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  - General Predatory Lending Briefs, Reports & Press Releases
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  - General Predatory Lending Model Laws & Statutes
- General Predatory Lending Responses & Statements
- General Predatory Lending Testimony
- **Category: Government Sponsored Enterprises Policy Analysis**
  - Government Sponsored Enterprises Briefs, Reports & Press Releases
  - Government Sponsored Enterprises Comments
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  - Government Sponsored Enterprises Testimony
- **Category: HOEPA Policy Analysis**
  - HOEPA Analysis
  - HOEPA Briefs, Reports & Press Releases
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  - HOEPA Letters
  - HOEPA Testimony
  - Truth in Lending Policy Analysis
- **Category: Predatory Mortgage Books, Tools, & Other Resources**
  - Predatory Mortgage Books & Newsletter
  - Predatory Mortgage Other Resources
- **Category: Predatory Mortgage Policy Analysis**
  - Predatory Mortgage Briefs, Reports & Press Releases
  - Predatory Mortgage Comments
  - Predatory Mortgage Letters
  - Predatory Mortgage Testimony
- **Category: RESPA Policy Analysis**
  - RESPA Policy Briefs, Reports & Press Releases
  - RESPA Comments
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- **Category: Reverse Mortgages Books, Tools, & Other Resources**
  - Reverse Mortgages Books
  - Reverse Mortgages Other Resources
- **Category: Reverse Mortgages Policy Analysis and Litigation**
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  - Reverse Mortgages Letters
- **Category: Securitization Litigation & Amicus Briefs**
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- **Category: Securitization Policy Analysis**
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- **Category: Tax Issues Books, Tools & Other Resources**
  - Tax Issues Webinars
- **Category: Tax Issues Policy Analysis**
  - Tax Issues Briefs, Reports & Press Releases
  - Tax Issues Comments and Letters
- **Category: Services**
  - Expert Witness and Co-Counseling with NCLC
  - Expert Witness Services and Complex Case Consulting Services
- **Category: Special Projects**
  - COVID-19 & Consumer Protections
  - How the Lifeline Program Can Help Vulnerable Consumers Connect to Voice and
Internet Service after a Natural Disaster
- Need Help with Debts?
- Michigan Foreclosure Prevention Project
- Carol’s Story
- Public Policy Reforms
- Utilities Advocacy Training
- Stay Connected
- Sustainable Homeownership
- Equitable Access to Broadband, Media, Utilities, and Telecom Services
- Equal Access to Higher Education
- Credit & Economic Opportunity
- Racial Justice and Equal Economic Opportunity
- Stay Connected Training
- State Inaction
- Massachusetts
- California
- Projects
- State Advocacy
- Older Consumers
- Military Personnel
- Domestic Violence Survivors
- Climate Change Justice
- Manufactured Housing

- Category: State Foreclosure Laws & Policy
  - Category: State Foreclosure Books, Tools & Other Resources
    - State Foreclosure Books
    - State Foreclosure Other Resources
  - Category: State Foreclosure Laws
    - State Laws Briefs, Reports & Press Releases
    - Foreclosure Laws by State
  - Category: State Foreclosure Policy Analysis
    - State Foreclosure Briefs, Reports & Press Releases
    - State Foreclosure Comments
    - State Foreclosure Letters
    - State Foreclosure Testimony
  - Category: Summary of Programs, Model Documents & FAQs
    - Summary of Programs
    - Model Documents
    - FAQs on FDIC Loan Modification-in-a-Box

- Category: Take Action
  - 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 Bankruptcy
    - 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 Re possession 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 Listserv Call
- Understanding Pension Rights
- A Toolkit for Serving Diverse Communities
- New Rules on Protection and Electronic Payment of Social Security
- Solving Elders’ Manufactured Home Problems: Tools, Resources, Legal Approaches
- Basics of Veterans Administration (VA) Benefits (Veterans Affairs)
- Dodd-Frank, Dealers, and Financers: The Changing Landscape of Federal Consumer Protections for Car Buyers and How You Can Make a Difference
- “Smart” Utility Meters And The Movement Toward Dynamic Pricing: The Need For Effective Consumer Protections
- Methods for Studying Residential Foreclosure Diversion Processes – a Philadelphia Case Study
- Identifying, Preventing, and Addressing Identity Theft
- Advising Clients with Tax and Insurance Deficiency Notices on Reverse Mortgages
- Debt Collection and Arbitration Resources for Pro Se and Pro Bono Cases
- Due Process Protections in Supplemental Security Income (SSI) Non-Disability Appeals
- The Next Frontier in Public Benefits: Prepaid Cards (Hosted by the Sargent Shriver National Center on Poverty Law, NCLC, and Consumers Union)
- Dealers Going Out of Business, Leaving Consumers Out of Luck
- Home Affordable Modification Program (HAMP) Basics Webinar
- National Legal Resource Center Website
- Dealer Kickbacks: How Car Dealers are Paid to Put Us in More Expensive Loans and How We Can Stop It
- Health Care Reform & the Aging Population: How the Patient Protection & Affordable Care Act Will Impact Low-income Older Adults
- Nuts and Bolts on Guardianship as Last Resort: The Basics on When to File and How to Maximize Autonomy
- The Hallmarks of Consumer Fraud Targeting Senior Victims: A Primer on How to Identify, Deter, and Defend Against Consumer Fraud
- National Legal Resource Center Website: A Guided Tour for Model Approaches Demonstration Projects
- Mortgage Assistance Relief Scams: What Advocates Should Know & Updates on Regulation
- The Settlement in Martinez v. Astrue: Benefits Available to Your Social Security and SSI Clients
- Helping Difficult Clients: Tips and Techniques for Helping Hard to Help Clients
- Medicaid’s New HCBS State Plan Option
- Effective Health Care Advance Planning
- When is Bankruptcy the Right Option for your Elderly Clients?
- Using the Fair Credit Reporting Act to Increase Elders’ Financial Security
- Diminished Capacity: How to Recognize It and What to Do About It?
- Protecting Clients’ Funds in Bank Accounts
- Stopping Debt Collection Harassment and Responding to Debt Collection Suits
- Protecting the Pocketbook: Guarding Elders against Wealth Stealing and Equity Draining Scams
- American Recovery and Reinvestment Act (ARRA) of 2009 and You

**Category: Foreclosures & Mortgages**
- 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