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- Report: Vulnerable Taxpayers Can Expect Higher Costs for Tax Preparation Services During the COVID Economic Crisis; Missing Stimulus Payments Can Be Claimed through Tax Returns
- Advocates Applaud Bill to Restore Access to the Courts and End Forced Arbitration
- Advocates Applaud Senate Bill Fund to Help Millions of Families Keep Their Homes; Urge Inclusion In COVID Stimulus Bill
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- 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.
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Report: Which States Put Families at Risk of Poverty During the Covid Crisis?
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New Report: Using Bankruptcy to Discharge Criminal Justice Debt
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Leading Civil Rights & Housing Groups Condemn President’s Effort to Gut Fair Housing, Use of Incendiary Racial Rhetoric for Political Gain

OCC Proposal Would Turn State Interest Rate Limits Into a “Dead Letter,” Causing Explosion of Rent-a-Bank Payday Lending that Will Devastate Struggling Families

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Report: Student Loan Borrowers Teetering on the Edge of Catastrophe after Having Tax Refunds Seized

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Advocates Slam FDIC Proposed Rule for Industrial Loan Companies as Invitation for Predatory Lending

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Statement of National Consumer Law Center Advocate in Support of The Emergency Broadband Connections Act of 2020

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Advocates Condemn FDIC Rule that Encourages Predatory High-Cost Loans; Call on Congress to Pass Federal 36% Interest Rate Cap Limit

CFPB Proposal Would Encourage Unaffordable Mortgage Lending and Threaten Access to Credit

CFPB Announces Another Pilot Program Placing Financial Companies’ Interests Before Consumers

Advocates Praise California Public Utility Commission’s Unanimous Vote to Pass Utility Shut-Off Protections for Residents

Advocates Praise Rent-a-Bank Ruling Upholding State Interest Rate Caps

Advocates Praise D.C. Attorney General Suit Against Predatory High-Cost Rent-a-Bank Lender

National Consumer Law Center Statement: Time for Action on Racial Equity

Consumer Advocates Criticize Credit Card “Relief” from CFPB and Warn Consumers to Avoid Unwanted Electronic Statements

Advocates File Complaint with FTC; Urge Enforcement Action Against Vemo Education for Its Deceptive Marketing of Income-Share Agreements to Students

Advocates Condemn Rent-a-Bank Rule that Encourages Predatory High-Cost Loans; Call on Congress to Pass Federal 36% Interest Rate Cap Limit

Advocates Praise FTC Action on Discrimination and Abuse at Car Dealer and Urge Further Efforts

Consumer, Banking Groups Applaud Bill to Exempt Economic Impact Payments from Garnishment

Los Angeles County Ends PACE Program Marred by Fraud, Abuse, and Unaffordable Loans

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
- COVID-19 Crisis: Advocates Call for U.S. Governors to Take Immediate Action to Ensure Residents are Protected from Utility Shut Offs
- 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
- Trump Administration’s plan to pause student loan payments is woefully insufficient
- 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
- Advocates Applaud Senate Vote to Restore Rule to Protect Borrowers from School Fraud and Closures
- 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)
- Defrauded Borrowers Sue U.S. Department of Education Contractor for Seizing Funds While They Wait in Limbo for Borrower Defense Relief
- 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
Resource: "Statement Regarding CFPB and U.S. Department of Education MOU on Handling Student Loan Borrower Complaints"

- **2020 Tax Season: More Delays and Higher Costs for Struggling Taxpayers**
- **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**
- **Consumer and Civil Rights Groups Urge Federal Banking Regulator to Stop Rent-a-Bank Payday Loan Schemes**
- **Advocates Applaud U.S. House Vote to Restore Rule to Protect Borrowers from School Fraud and Closures**
- **New Report: A 50-State Review Finds Many States Lacking Hospital Financial Assistance Programs**
- **National Consumer Law Center Attorney Testifies at Jan. 14 Hearing on Massachusetts Competitive Energy Supply Bills**
- **Statement Condemning Consumer Financial Protection Bureau’s New Taskforce to Review Consumer Protection Regulations**
- **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**
- **Report: Rampant Errors on Criminal Background Check Reports Are Still Preventing Consumers from Securing Jobs and Housing**
- **The National Consumer Law Center Earns Top Rating From Charity Navigator**
- **Advocates Condemn U.S. Department of Education Delays on Student Debt Relief for Disabled Veterans**
- **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**
- **Statement of National Consumer Law Center Attorney and Negotiator Robyn Smith on U.S. Department of Education’s Harmful Departure from Consensus on State Authorization Distance Education Regulations**
- **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**
- **New California Law Targets Long-Term Payday Loans; Will Payday Lenders Evade it?**
- **Legal Experts Decry Credit Bureaus’ Lawsuit to Invalidate Maine Laws Protecting Consumers from Medical Debt and Economic Abuse**
- **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
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- 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
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- Federal Government Strips Legal Rights of Older Consumers in Nursing Homes
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- 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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- 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
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The Dark Side of Payroll Withholding to Repay Student Loans
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Consumer Financial Protection Bureau Guts Rule to Rein in High-Cost Short-Term Loans
Legislation to Shut Down Unwanted Robocalls Reintroduced
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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
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National Consumer Law Center Files FOIA Lawsuit Against U.S. Department of Education
Consumer Groups Welcome Bipartisan Legislation to Stop Misleading “Spoofed” Robocalls
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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
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- 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
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- Consumer Watchdog Mulvaney Colludes with Payday Lenders to Delay Payday Rule
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- 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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- A New Generation of Tax-Time Loans Surges in Popularity
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- Consumer Advocates File in Support of Acting CFPB Director Leandra English
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- 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 Curbs 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
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○ NCLC’s Attorney Chi Chi Wu to Testify on Sept. 7 before House Financial Services Committee on Six Anti-Consumer Bills
○ Statement re: DeVos Decision to Stop Working with CFPB to Protect Student Loan Borrowers
○ Report: States Battle to Restrain High-Cost Installment Loans
○ 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
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○ 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
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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
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NetSpend Stealthily Settles FTC Charges Ahead of Fight Over CFPB Prepaid Card Rules
Big Changes Burden Taxpayers
Advocates Applaud CFPB for Enforcement Action against Experian for Deceptive Marketing of Credit Scoring Products
Second National Poll Indicates Strong Support for Reform of Paid Tax Preparer Industry
Trump Reverse Robin Hood Budget Would Kill Bipartisan Programs that Protect Vulnerable Seniors, Veterans, Working Families
Sterling Jewelers, Wells Fargo Scandals Show Why Forced Arbitration Must End
National Consumer Law Center Statement on Appellate Court Order to Vacate and Review Questionable Decision on Trump Power over Consumer Watchdog
FCC Must Resist Industry Pressure to Unleash Incessant Robocalls to Student Loan Borrowers and Their Relatives and Neighbors
Congress Moving Quickly to Squelch Worker Complaints at Federal Contractors Through Forced Arbitration
Congress Poised to Block Fraud Protections to Preserve Prepaid Card Overdraft Fees
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New CFPB Research Highlights Need for Strong Regulations to Protect Consumers from Collection Abuses
CFPB Taps Former Pentagon Legal Official to Head Office of Servicemember Affairs
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Statement Applauding CFPB for Enforcement Actions against Equifax and TransUnion for Deceptive Marketing of Credit Monitoring Products
Tax Time Kick-Off: Delays and Risks Await Many Taxpayers This Year
GAO Report Shows Draconian Consequences of SSA Offsets for Student Loan Borrowers
FTC Fails to Rein in Unrepaired Recalled Used Cars
National Consumer Law Center Advocates Applaud New Rules Designed to Better Protect Online Students from Predatory Schools
Consumer and Small Business Advocates Oppose OCC’s Plan to Offer Fintech Lending Charters
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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
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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
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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
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
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
- General Predatory Lending Other Resources
  - **Category: General Predatory Lending Policy Analysis**
    - General Predatory Lending Analysis
    - General Predatory Lending Briefs, Reports & Press Releases
    - General Predatory Lending Comments
    - General Predatory Lending Letters
    - 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
    - Government Sponsored Enterprises Letters
    - Government Sponsored Enterprises Testimony
  - **Category: HOEPA Policy Analysis**
    - HOEPA Analysis
    - HOEPA Briefs, Reports & Press Releases
    - HOEPA Comments
    - 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
    - RESPA Letters
    - RESPA Testimony
  - **Category: Reverse Mortgages Books, Tools, & Other Resources**
    - Reverse Mortgages Books
    - Reverse Mortgages Other Resources
  - **Category: Reverse Mortgages Policy Analysis and Litigation**
    - Reverse Mortgages Litigation
    - Reverse Mortgages Briefs, Reports & Press Releases
    - Reverse Mortgages Comments & Testimony
    - Reverse Mortgages Letters
  - **Category: Securitization Litigation & Amicus Briefs**
    - Securitization Litigation & Amicus Briefs
  - **Category: Securitization Policy Analysis**
    - Securitization Comments
    - Securitization Letters
  - **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
  - NCLC Project Stay Connected
  - 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 Bankruptcies
    - Failed Banks
- Category: Books, Tools & Other Resources for Advocates
  - Books for Advocates
  - Other Resources for Advocates
- Category: Books, Tools & Other Resources for Homeowners
  - Books for Homeowners
  - Tools for Homeowners
  - Other Resources for Homeowners
- Category: Brochures for Homeowners
  - Brochures for Homeowners
- Category: Consulting
  - Expert Witness Services
- Category: Training & Events
  - Trainings

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

**Category: Uncategorized**
- Lauryn Hart, Development Coordinator
- Predatory Installment Lending In the States 2022
- Consumer and Animal Welfare Advocates to Rally at State Legislature, Urge TAB Bank to Stop Making Predatory Puppy Loans
- Consumer Rights Litigation Conference: Know Before You Go
- Protected: Mortgage Conference 2021: Intensive B
- Protected: Mortgage Conference 2021: Intensive A
- Mack Makishima, Fundraising and Development Communications Manager
- Protected: Mortgage Conference 2021
- Protected: Virtual Fair Debt Collections Conference 2021
- Issue Brief: Education Department’s Decades-Old Debt Trap: How the Mismanagement of Income-Driven Repayment Locked Millions in Debt
- COVID-19 & Consumer Protections Archive
- Racial Justice and Equal Economic Opportunity Archives
- Bankruptcy Date Calculator
- National Legal Resource Center Website: A Guided Tour for Legal and Aging Services Networks
• Category: Webinars
  ○ COVID-19 and Mortgage Relief for Homeowners: CARES Act Protections
  ○ Helping Those Harmed Financially by COVID-19 Policy & Practice: An Overview
  ○ 2011 Webinars
  ○ Category: Auto Sales & Financing
    ▪ Driving with Debt: What Attorneys and Organizers Can Do to Address the Problem of Driver’s License Suspensions for Court Debt
    ▪ Understanding the Impact of Car Ownership Programs
    ▪ Cars and Insurance Issues
    ▪ Yo-Yo Sales- Understanding Car Dealers’ Attempts to Create Conditional Car Sales
    ▪ New Working Cars for Working Families Website and Getting to Know More Than Wheels
    ▪ The Importance & Impact of Cars for Family Economic Success
    ▪ Add-ons and Loan Packing: How and Why Car Dealers
    ▪ Small Loans That Create BIG Problems: Payday and Auto Title Loans
    ▪ Baby, You Can Take My Car: The Dangers of Auto Title Loans
    ▪ Transportation and an Aging America
    ▪ Collision or Intersection? Car Ownership and Energy and Environmental Concerns
    ▪ Repo Madness: Dangers, Developments, and Calls for Change in Auto Repossession Webinar
    ▪ Auto Databases: Who Knows Where that Car Has Been?
    ▪ The Impact of High-Cost Credit on Seniors
    ▪ Cars and Working Families, Part 2: Cash for Clunkers, Data Collection and State Advocacy
    ▪ Cars and Working Families, Part 1: Asset Limits
  ○ Category: Criminal Debt Justice
    ▪ Using Bankruptcy Law to Provide Relief from Criminal Legal System Debt
    ▪ Litigating Bail Cases: Using Consumer Laws to Challenge Commercial Bail Industry Practices
    ▪ Ensuring that People Are Not Jailed Due to Poverty: Reforming Policies and Representing Clients in Criminal Justice Debt Ability to Pay Proceedings.
    ▪ Affirmative Litigation of Criminal Justice Debt Abuses - Theory and Practice
    ▪ Introduction to Harvard’s Criminal Justice Policy Program’s 50-State Criminal Justice Debt Law Web Tool
    ▪ Using Bankruptcy Law to Aid Criminal Justice Debtors
    ▪ The Advocacy Gap: Meeting the Urgent Need for Counsel to Represent Individuals in Criminal Debt Proceedings
    ▪ Confronting Criminal Justice Debt: Introduction and Impact on Communities of Color
    ▪ Debt and Democracy: How the Collection of Civil Fees and Fines Contributed to the Unrest in Ferguson
    ▪ Fugitive Felons: Clark v. Astrue Implementation for SSI & Social Security and Similar Provisions in Other Benefit Programs
  ○ Category: Domestic Violence
    ▪ Abuse in Later Life: Responses, Resources, Collaborations
    ▪ Advocacy and Lobbying: How to make it work for your program
    ▪ The Role of Undue Influence in Elder Abuse
    ▪ Screening for Consumer Issues: A Tool for Domestic Violence Advocates and Attorneys
    ▪ Credit Reporting and Repair for Domestic Violence Survivors
    ▪ Federal Tax Advocacy for Domestic Violence Survivors Webinar
Category: Elder Rights

- Helping Communities of Color Access Opportunity: An overview of the Lifeline program and current threats to its scope and purpose
- Nursing Home Debt: What to Watch Out for and Strategies for Defending Collection Lawsuits
- A Changing Lifeline: 21st Century Update for an Important Low-income Phone Assistance Program
- Student Loan Debt Collection and Seniors
- Legal Responses to Elder Abuse: The Role of APS, Legal Aid, and Protection and Advocacy
- Capacity and Vulnerability to Elder Abuse
- Financial Frauds and Scams Against Elders: Government Responses and Resources
- Recognizing and 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**
  - Medical Debt Crisis: Impact on Black American Families
  - Working Twice As Hard To Get Half As Far: The Impact of Student Loan Debt on Black Women
  - 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 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