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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
- 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
- Statement Regarding Bank Regulators’ Guidance on Alternative Data
- 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

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

National Consumer Law Center Attorney Margot Saunders Will Testify at U.S. House Hearing on Legislating to Stop the Onslaught of Annoying Robocalls

Court Decision Signals End of Faux Tribal Payday Lending

Report: Defaulted Federal Student Loan Borrowers in Communities of Color Are Disproportionately Sued

National Consumer Law Center Sues U.S. Education Department to Obtain Copy of Student Loan Servicing Contract

NCLC Attorney Margot Saunders to Testify at U.S. Senate Hearing on Stopping Illegal Robocalls on April 11; Will Urge FCC to Strengthen Key Federal Privacy Law


No Fooling! New Prepaid, Payroll, and Government Benefit Card Protections Take Effect April 1

Statement of National Consumer Law Center Staff Attorney Olivia Wein Regarding FCC Proposal to Cap Critical Universal Service Fund Programs

New Report Documents Growing Problem of Consumer Abuses Perpetuated by Companies Profiting from Mass Incarceration

President’s Proposed Budget: Poor Vision for Low-Income and Older Consumers

New Report Examines the Benefits and Potential Risks of Fintech Products for Consumers

New Report Tackles Energy System Inequities, Opportunities During the Clean Energy Transition

Advocates Applaud CFPB’s Intention to Deal with PACE Loan Program Abuses

Liberty Bank, the Connecticut Fair Housing Center, Inc. And NCLC Announce Agreement to Settle Fair Housing Act Lawsuit

Advocates Applaud Bill to Restore Access to the Courts and End Forced Arbitration

Report: Despite Efforts by Regulators, Credit Bureaus Still Need Serious Reform; Consumer Complaints Skyrocket and Errors Not Fixed

New Report Highlights How the Rent to Own Industry Coerces Payments from Vulnerable Families

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Statement on CFPB Sandbox Proposal

The Dark Side of Payroll Withholding to Repay Student Loans
Report: Unpublished FTC Data about Debt Collection Complaints Shed Light on Reported Law Violations by Collectors

Consumer Financial Protection Bureau Guts Rule to Rein in High-Cost Short-Term Loans

Legislation to Shut Down Unwanted Robocalls Reintroduced

Insurance Companies Conspired to Inflate Bail Bond Premiums Contends Lawsuit Brought by Lieff Cabraser, National Consumer Law Center and Other Public Interest Groups

2019 Tax Filing Season: More Questions than Answers

Advocates Applaud Senate Bill to Boost Energy Security for Low-Income Families Across the United States

Civil Rights and Consumer Groups Implore the FDIC to Say No to Bank Payday Loans and Rent-a-Bank Payday Lending

Advocates: Department of Education Plan to Redo Rule that Protects Students Harmed by Illegal School Conduct Falls Short

Consumer Groups Urge Action on Bipartisan Legislation to Stop Misleading “Spoofed” Robocalls

How the Government Shutdown Puts Working Families at Risk

Advocates at Nearly 75 National, State, and Community Groups Urge Consumer Bureau to Protect Consumers from Abusive Debt Collection Practices in 2019

After Multiple Lawsuits and Court Order, Education Department Finally Agrees to Provide Relief to Students Hurt By School Closures

Consumer Bureau's Shocking New “No Consumer Protection” Policy

Advocates Decry Lack of Compensation in Consumer Bureau Settlement

FCC Issues Proposed Order to Reduce Wrong Number Robocalls

National Consumer Law Center Advocates Urge HUD to Take Immediate Action to Reduce Foreclosures on Widows and Widowers of Reverse Mortgage Borrowers

American Bar Association’s Consumer Financial Services Committee Fellows Protest ABA’s Support for H.R. 5082, Which Could be Attached to Omnibus Budget Bill

American Bar Association’s Consumer Financial Services Committee Fellows Protest ABA’s Support for H.R. 5082, Which Could be Attached to Omnibus Budget Bill

National Consumer Law Center Files FOIA Lawsuit Against U.S. Department of Education

Consumer Groups Welcome Bipartisan Legislation to Stop Misleading “Spoofed” Robocalls

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

National Consumer Law Center Foreclosure Experts Train Attorneys in Puerto Rico to Help Stave Off Foreclosures in the Wake of Hurricane Maria

New Report Finds 90 Million Americans Exposed to Larger, Longer Triple-Digit Interest Predatory Loans

Grupos de Interés Público Aplauden a la FHFA por Ampliar Recursos para Prestatarios con Conocimientos Limitados del Inglés

Public Interest Groups Applaud FHFA Move to Expand Resources for LEP Borrowers

Public Interest Groups Oppose CFPB Loosening Rules for Fintech Providers

Liberty Bank Accused of Racial Discrimination in Lending

National Consumer Law Center Resources to Help Communities Cope with Financial Devastation after a Natural Disaster Strikes

Statement of Former Members of Disbanded Consumer Advisory Board in Response to Consumer Financial Protection Bureau Appointing new Board

Statement Regarding Resignation of Seth Frotman, Student Loan Ombudsman of the Consumer Financial Protection Bureau
Department of Education Proposes to Abandon Rule Protecting Students and Taxpayers from Schools that Fail to Deliver Value
National Consumer Law Center, ACLU & Color of Change Praise Senate Inquiry into Predatory Bail Industry Practices
Booker, Brown Bill Would Rein in Abusive Overdraft Fees that Cost Consumers Billions Every Year
Bipartisan Robocall Issue Draws Contrasting Response in U.S. Senate
New OCC “Fintech” Charter Could Open the Floodgates to Predatory Lending
Deepak Gupta Joins National Consumer Law Center Board
Education Dept. Proposes New Rules that Would Make it Much Harder for Students Harmed by For-Profit Schools to Get Loan Relief
Advocates, Tribal Groups Seek to Delay Drastic Changes to Program Providing Affordable Voice and Broadband Access in Indian Country
NCLC Advocates Applaud CA AG’s Lawsuit Against Navient
Banks, Mortgage Servicers, Student Lenders, and Auto Dealers Push FCC to Weaken Consumer Protections from Unwanted Robocalls
Trump Nominates Office of Management & Budget’s Kathy Kraninger to Lead the Consumer Financial Protection Bureau
Court to CFPB: Payday Lending Rule Compliance Date Stays Intact
As Robocall Volume Breaks Records, FCC Could Open the Floodgates to Even More Robocalls
Acting Director Mulvaney Fires Members of Advisory Board of Consumer Financial Protection Bureau, Endangering Financial Well-Being of American Families
Consumer Advisory Board Members of Consumer Financial Protection Bureau Alarmed by Bureau’s Shift to Deregulate Industry Rather than Protect Consumers
Consumer Watchdog Mulvaney Colludes with Payday Lenders to Delay Payday Rule
With New OCC Guidance, Banks Must Ensure Small-Dollar Loans are Affordable
New Law Allows Mortgage Lenders to Resume Risky Loans, Hide Discrimination and Engage in Rural Lending Abuses
CFPB Payday Rule Survives Legislative Threat, Remains Intact For Now
Financial Regulators Should Not Sanction High-Cost Unaffordable Loans
Advocates Condemn Move by Consumer Bureau’s Mulvaney to Shutter Student Loan Division that Uncovered Major Abuses by Predatory Lenders
Congress Votes to Roll Back Consumer Bureau Effort to Thwart Auto Lending Discrimination
Illegal Kickback Scheme Nearly Doubles the Cost of Privatized Calls made by Prisoners in Massachusetts Corrections Facilities, Lawsuit Alleges
CFPB Should Not Weaken its Investigations of Wrongdoing
Education Department Unlawfully Withholding Records Concerning Delay of Rule to Protect Student Borrowers from Fraud
U.S. Senate Votes to Roll Back Consumer Bureau Effort to Thwart Auto Lending Discrimination
Statement of National Consumer Law Center Olivia Wein Regarding FCC Commissioner Mignon Clyburn Stepping Down from the Federal Communications Commission
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
NCLC’s Report Urges the Massachusetts Department of Public Utilities and State Legislators to End Failed Competitive Electricity Market Experiment and Stop Harm to Consumers
A New Generation of Tax-Time Loans Surges in Popularity
Federal Reverse Mortgage Program Results in Widows Losing Their Homes After Death of Spouse
Consumer Advocates Urge House Members to Halt Bank Payday Loan Legislation in Committee Markup
Ball is Now in FCC Chairman Pai’s Court to Protect Consumers from Robocalls
New Report Lifts Voices of Borrowers Trapped in Poverty by Draconian Student Loan Collection Tactic
Senate Votes to Roll Back Protections against Reckless Practices that Triggered Great Recession
U.S. Department of Education’s Plan to Protect Servicers and Debt Collectors that Lie to Borrowers
How Well Do States Protect Consumers from Unfair and Deceptive Business Practices?
Texas Lawyers and Law Professors Urge Representative Gonzalez to Withdraw Support of Bill that Would Harm Texas Consumers
U.S. Dept. of Education Rewards Shoddy Practices of Servicers and Private Debt Collectors while Hammering Borrowers and Taxpayers
Advocates to FCC: Do More, Much More to Block Unwanted Robocalls
Advocacy Organizations Urge FCC to Step Back From Radical Proposals that Will Jeopardize Affordable Voice and Internet for Millions of Low-Income Veterans, Families with Children, and Older Adults
U.S. House Votes to Weaken State Limits on High-Cost Loans
A Cold, Drafty Valentine for Low Income and Working Families in President Trump’s Proposed Budget
NCLC and Legal Aid Foundation of Los Angeles File Lawsuit Challenging U.S. Department of Education’s Refusal to Discharge Loans of Students Defrauded by Marinello Schools of Beauty
Consumer Advocates Explain Crucial Public Interest in a Strong Consumer Financial Protection Bureau
Disturbing Report of Consumer Bureau Pull-Back on Equifax Investigation Compels Increased Efforts to Protect Consumers’ Data
Court Affirms Consumer Watchdog’s Independence; Trump Must Appoint an Independent Director
Consumer Financial Protection Bureau Drops Lawsuit Over 950% APR Loans
National Consumer Law Center Attorney Will Testify before U.S. Senate Committee on Financial Aid Simplification and Transparency on January 18
Private IRS Collectors Waste Taxpayer Money While Squeezing Low-Income Families
Robocall Problem Even Worse than FTC Data Shows
Education Department Rolls Back Relief to Defrauded Corinthian Colleges Students
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U.S. House Financial Services Committee Votes to Reduce Credit Bureau Consumer Protections
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Congress Moves to Protect Predatory Payday Lenders’ Unaffordable 300% Loans
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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
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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

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Advocates File Amicus Brief To Defend Consumers Against Capital One Overdraft Fee Practice

Court to Hear Wells Fargo’s Bid to Block 49-State Overdraft Fee Class Action

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House Votes to Strip Americans’ Right to Their Day in Court

Fees Dropping On State Prepaid Cards for Unemployed Workers

CFPB: Six Years of Putting Consumers First

Congress Moves to Take Away Consumers’ Right to Day in Court

CFPB Rule Restores Consumers’ Day in Court Over Financial Misconduct

NCLC Attorney to Testify at U.S. Department of Education In Support of Important Protections against For-Profit School Fraud

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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

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NCLC Leads Consumer Groups in Urging FCC to Initiate Enforcement Action Against Navient for Violations of the TCPA

NCLC Calls on Congress to Restore Federal Protections Against Abusive Debt Collection

Congress Makes the Wrong Choice with Financial Reform Rollback Legislation

NCLC Applauds CFPB Plan to Issue Regulations Protecting Consumers from Abusive Debt Collection Communications

South Carolina Consumers Mislabeled as Terrorists Join in $60 Million Class Action Verdict Against TransUnion

Nevada Consumers Mislabeled as Terrorists Join in $60 Million Class Action Verdict Against TransUnion

Trump Reverse Robin Hood Budget Would Kill Bipartisan Programs that Protect Vulnerable Seniors, Veterans, Working Families

Court to Consider Constitutionality of CFPB in PHH v CFPB

Racial Justice, Civil Liberties and Digital Rights Groups Urge FCC Not to Harm Lifeline Program

FCC Must Protect Consumers from Unwanted Telemarketing and Debt Collection Voicemails

CFPB Issues 5th Annual Servicemember Report: Charting Our Course Through the Military Lifecycle

Report Documents How Older Americans are Increasingly Pushed into Poverty Due to Seizure of Social Security Benefits to Pay Defaulted Student Loans

Prepaid Card Protections Likely to Escape Congressional Veto

Advocates from 36 States Head to Congress To Counter Unprecedented Attack On Consumer Protections

Fair Arbitration Now Coalition Urges the House to Reject Legislation Stripping Federal Agencies of Authority to Restrict Forced Arbitration

Regulatory Accountability Act Puts Wall St. Interests Ahead of Consumers

Consumer Financial Protection Bureau Defends Borrowers from Illegal High-Cost Loans

Statement of National Consumer Law Center’s Lauren Saunders Regarding the Regulatory Accountability Act of 2017

Consumer Financial Protection Bureau Goes to Bat for Military Families Again

Statement of National Consumer Law Center’s Lauren Saunders on Introduction of Wrong Choice Financial Reform Rollback Legislation

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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
- CFPB’s TCF Bank Overdraft Fee Case Has Echoes of Wells Fargo’s Fraud
- Statement of NCLC’s Lauren Saunders re: Legal Standing of CFPB Director on Auto Lending Rule
- Advocates Applaud CFPB Lawsuit against Navient for Failing Student Loan Borrowers, Especially Disabled Students and Veterans
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- CFPB Taps Former Pentagon Legal Official to Head Office of Servicemember Affairs
- Advocates Applaud CFPB for Highlighting Older Student Loan Borrowers
- Statement Applauding CFPB for Enforcement Actions against Equifax and TransUnion for Deceptive Marketing of Credit Monitoring Products
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- Consumer and Small Business Advocates Oppose OCC’s Plan to Offer Fintech Lending Charters
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- PACE Energy Efficiency Mortgages Still Risky Despite New Department of Energy Guidelines
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- CFPB Report Shows Student Loan Rehabilitation Fails Many Borrowers
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- CFPB Issues Strong Rule to Protect Prepaid Cards
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- NCLC Advocates Commend Department of Education’s Actions against ITT to Protect Students and Taxpayers
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- NCLC and 39 Others Urge Department of Education to Address Racial Disparities in Student Loans
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- NCLC Statement re: CFPB Final Mortgage Servicing Rules
- Rule to Rein in Illegal Business Practice Gains Key Support from Congress
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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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- 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
  - Directions
  - Contact Us

• Category: Predatory Mortgage Origination & Lending
  - Appraisals
  - Category: Brokers
    - Predatory Mortgage Litigation
  - Category: Dodd Frank Policy Analysis
    - Dodd Frank Briefs, Reports & Press Releases
    - Dodd Frank Comments and Testimony
    - Dodd Frank Letters
  - Category: Foreclosure Relief Scams Books, Tools & Other Resources
    - Foreclosure Relief Scams Books
    - Foreclosure Relief Scams Other Resources
  - Category: Foreclosure Relief Scams Policy Analysis
    - Foreclosure Relief Scams Briefs, Reports & Press Releases
    - Foreclosure Relief Scams Comments
  - Category: General Predatory Lending Books, Tools & Other Resources
    - General Predatory Lending Books
    - 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
  - 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 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**
  - 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 Disease (Hosted by CERA)
- 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

- 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

- Using Consumer Laws to Protect Workers from Corporate Fraud and Misconduct
- TransUnion v. Ramirez: Part 2
- TransUnion v. Ramirez: Part 1
- Final Debt Collection Rule: Part 2
- Final Debt Collection Rule: Part 1
- CFPB’s Proposed Debt Collection Rule: Briefing and Action Items
- Legal Services and Payday Loans: Help for Us, Help for You
- How California’s New Privacy Law Affects Everyone
- Payday Loan Battles: Preparing Before the Fight Even Begins
- Framing the Message: Advocacy Communication Focused on Diversity and Inclusion in a New Era
- Don’t Settle for Less: Tips for Negotiating Settlement Agreements
- Using Bankruptcy to Help Older Consumers Overwhelmed by Debt
- Medical Debt: Overview of New IRS Regulations and Industry Best Practices
- CFPB Servicing Rules in Practice
- Social Security, Post-DOMA: Effects on the LGBT Communities
- Lifeline to Affordable Phone Service
- Federal Rural Housing Programs Update
- RESPA 101
- Enrolling in Coverage Through the New Health Insurance Marketplaces
- The National Legal Resource Center: Resources, Training, and Technical Assistance to Help Older Clients
- Crowdfunding Basics
- Why is America’s Racial Wealth Gap Growing?
- Credit Discrimination: New Ideas for Challenges to Discriminatory Policies
- The New Consumer Financial Protection Bureau: What Can It Do, What Should It Do?
  - Category: Racial Justice
    - Approaching Consumer Work with a Racial Justice Lens: Session 3
    - Approaching Consumer Work with a Racial Justice Lens: Session 2
    - Approaching Consumer Work with a Racial Justice Lens: Session 1
    - The Color of Debt: Racial Disparity in Debt Collection Lawsuits
    - The Role of Broadband in Rebuilding Wealth and Economic Opportunity in Communities of Color
    - Weblining and Other Racial Justice Concerns in the Era of Big Data
    - Credit Scores and Credit Reports: Problematic Uses and How They Worsen the Racial Economic Gap
    - Reading between the Lines: Basic Financial Issue Spotting
  - Category: Rural Development
    - Creative Thinking about Developing Rural Food Systems
    - Disability and Rural Communities: Making a Difference in Small Towns
    - Connecting Community Assets with Market Demand for Lasting Livelihoods
    - Strengthening Rural Organizations through Grassroots Fundraising
    - Investments in Rural America: Create Jobs for USA Initiative
    - Understanding How to Work With Community Foundations and the Role of Gift Planning
    - Sustainable Rural Development Funding: Lessons from the Field
    - Rethinking Investments in Rural Infrastructure and Access in a Changing World
    - Investments in Rural America: Impact Investors and Rural Readiness
    - Investments in Rural America: Where Are the Foundations?
  - Category: Student Loans
    - More Students Impacted by School Closures: What Should Independence University, CollegeAmerica, Stevens-Henager College, and California College San Diego Students Do?
    - What the New Arbitration Rule Means for Litigating Against For-Profit Schools
    - False Certification Discharges for Wilfred Academy Students
- Getting Started in Student Loan Law Part 4: Discharging student loans: Disability 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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