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Geoffry Walsh, Attorney
John Van Alst, Attorney
Tara Twomey, Of Counsel
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Jon Sheldon, Attorney
Margot Freeman Saunders, Senior Counsel
Lauren Saunders, Associate Director (Washington D.C. Office)
Stuart Rossman, Director of Litigation
John Rao, Attorney
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Robert J. Hobbs, Senior Fellow
Charlie Harak, Attorney
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Carolyn L. Carter, Deputy Director
Alys Cohen, Attorney (Washington D.C. Office)
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Eleanna Cruz, Administrative Assistant
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Steve Sharpe, Staff Attorney
Employment
Funders
NCLC Supporters
About Us
Consumer Impact
Staff Directory
Michael Best, Attorney
Leadership for NCLC
NCLC’s Experts
Vern Countryman Award
Accomplishments

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- Wills and Bequests

**Category: Board**
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**Category: Bookstore**
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- Digital Platform Features and FAQ

**Category: Conferences & Training**
- 2020 Class Action Symposium Speakers
- First Time Attendees
The Wake of a Pandemic?
- Issue Brief: Stop Payday Lenders’ Rent-a-Bank Schemes, November 2019
- Issue Brief: Ohio’s New Residential PACE Programs Need Strong Consumer Protections to Prevent Homeowner Abuses, October 2019
- Letter of Support: Consumer Credit Control Act, October 21, 2019
- Coalition letter to OCC and FDIC opposing their support for predatory small business lender using rent-a-bank scheme, Oct. 24, 2019
- Coalition letter to Rep. Green supporting a bill requiring the Federal Housing Finance Agency to include language preference on the Uniform Residential Loan Application
- Issue Brief: Payday Lenders Plan to Evade California’s New Interest Rate Cap Law Through Rent-A-Bank Schemes, October 2019
- Letter to the House in Support of the Working Families Tax Relief Act
- Letter in support of the Working Families Tax Relief Act
- Comments to HUD Regarding Changes to the Loan Modification Programs for Victims of Natural Disasters
- Fact Sheet: Top 10 Ways the New Borrower Defense Rule is Worse for Borrowers
- What States Can Do: Criminal Justice Debt
- Coalition Letter to Federal Banking Regulators about Proposed Changes to the Community Reinvestment Act
- Joint Letter of Support of Overdraft Protection Act of 2019
- Coalition letter to the CFPB re: ANPRM on Qualified Mortgage Definition
- Persis Yu testimony before the U.S. House Financial Services Committee on A $1.5 Trillion Crisis: Protecting Student Borrowers and Holding Student Loan Servicers Accountable
- Memo to HUD re: HECM Reverse Mortgages Non-Borrowing Spouses Experiencing Mortgagee Optional Election (MOE) Problems with RMS
- Issue brief: Digital Divide: Millions of Americans Have Limited or No Meaningful Access to the Internet
- Grassroots Debt Collection Comment Card
- Roadmap: Help Strengthen the CFPB’s Debt Collection Rule!
- Issue Brief: Credit Invisibility and Alternative Data
- Comments: Same-Day ACH Payments
- Installment Loan APR Rates in Southern States: Fact Sheets
- Commercialized (In)Justice: Consumer Abuses in the Bail and Corrections Industry
- Consumer Complaints about Debt Collection: Analysis of Unpublished Data from the FTC
- Debt Collection Fact Sheets
- Don’t Let Deferred Interest Ruin Your Holidays
- The Wrong Tool for the Wrong Purpose
- Consumer Tips: Avoiding Home Improvement Fraud After a Natural Disaster
- Consumer Tips: Getting Your Homeowner’s Insurance Money After a Disaster
- Still No Relief for Massachusetts Consumers Tricked by Competitive Electric Supply Companies
- Consumer Tips: Avoiding Home Repair Fraud: Lessons from Hurricane Katrina
- Consumer Tips: Weathering the Financial Storm After a Natural Disaster
- How HUD is Failing to Protect Widows and Widowers of Reverse Mortgage Borrowers
- Model Law: Safer Cars at the Point of Sale Act
- What Should Happen in the Wake of a Natural Disaster?
- Gorsuch Opinion in Epic Systems Expresses Openness to Re-examination of Chevron
- Stop the Debt Trap: Preserve the Consumer Financial Protection Bureau’s Payday Loan Rule
- Resources for Saving the Lifeline Program
50-State and D.C & Puerto Rico Fact Sheets
Debt Collection Rulemaking at the CFPB
Disaster Relief & Consumer Protection
Auto Add-Ons Add Up
Servicemembers, Veterans, and Forced Arbitration
U.S. House Bill Would Allow Lawyers to Abuse Consumers in Debt Collection Lawsuits
50 State Fact Sheets: Forced Arbitration Harms Consumers, Servicemembers, and Veterans
Predatory Installment Lending in 2017: States Battle to Restrain High-Cost Loans
A Larger and Longer Debt Trap?
Forced Arbitration and Wells Fargo: The CFPB’s Rule Protects Victims of Bank Fraud
50 State & D.C. Fact Sheets: How the CFPB’s Arbitration Rule Protects Victims of Wells Fargo Bank Fraud
CFPB Arbitration Rule Social Media Toolkit
CFPB Final Arbitration Rule
Summary of CFPB Rule on Forced Arbitration, July 2017
Forced Arbitration and Wells Fargo: The CFPB’s Rule Protects Victims of Bank Fraud
The Uniform Wage Garnishment Act: Benefits and Dangers for Wage Earners
The CFPB’s Prepaid Card Rule Benefits Financial Institutions, Prepaid Card Companies, and Employers
Congress Should Not Block The Consumer Financial Protection Bureau’s Prepaid Accounts Rule
Congress Should Not Block Protections for Employee Payroll Cards
Summary of the Consumer Financial Protection Bureau’s Prepaid Card Rule
Take Action!
Tell Congress You Oppose Weakening the Consumer Financial Protection Bureau (CFPB)
Tell Congress Not to Block the CFPB’s Prepaid Card Rule
Don’t Let Corporations Gut Public Protections
Confronting Criminal Justice Debt: A Comprehensive Project for Reform
Criminal Justice
Consumer Debt Collection Facts
PACE Energy Efficiency Loans: Good Intentions, Big Risks for Consumers
Misaligned Incentives: Why High-Rate Installment Lenders Want Borrowers Who Will Default
Toxic Transactions: How Land Installment Contracts Once Again Threaten Communities of Color
Robocalls & Telemarketing
Opportunity Denied
Snapshots of Struggle: Saving the Family Home After a Death or Divorce
Deceptive Bargain: The Hidden Time Bomb of Deferred Interest Credit Cards
Rating State Government Payroll Cards
Pro Bono Bankruptcy Material
Pro Bono Bankruptcy Training Program Material
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Installment Loans: Will States Protect Borrowers from a New Wave of Predatory Lending?
Payday Lender Prepaid Cards
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Making Home Affordable Program Servicer Participation Agreements
Government-Insured or Guaranteed Loans
Sample Documents and Practice Aids
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LIHEAP & Fuel Assistance
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Foreclosure Prevention Resource Center
Lender Bankruptcies and Failed Banks
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State Foreclosure Laws
Loan Modifications and Mortgage Servicing
Credit Counseling
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Prepaid Debit Cards and Payroll Cards
2013 Survey of Unemployment Compensation Prepaid Cards
Broken Records
Fintech, Electronic Payments and Remittances
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Unfair & Deceptive Acts & Practices
Student Loans
High Cost Small Loans
Energy, Utilities & Telecommunications
Foreclosures & Mortgages
Debt Relief Services
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Credit Cards
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Bankruptcy
Banking and Payment Systems
Arbitration & Access to Justice
Legal Services Corp.
Class Actions and Access to Justice
Forced Arbitration

Category: Archive
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- Government Sponsored Enterprises Archive
- General Predatory Lending Archive
- Dodd Frank Policy Analysis Archive
- Predatory Mortgage Archive
- HAMP & Other Loan Modification Programs Archive
- Mortgage Servicing Archive
- Debt Settlement Archive
- Unfair & Deceptive Acts & Practices Archive
- Privacy Archive
- Usury Archive
- Employment Archive
- CFPB Debt Collection Rulemaking Archive
- Criminal Justice Archive
- Credit Discrimination Archive
- Car Sales & Financing Archive
- Bankruptcy Archive
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- Prepaid Debit Cards and Payroll Cards Archive
- Payday & Installment Loans Archive
- Preemption Archive
- Taxes Archive
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- Credit Reports Policy Analysis Archive
- Regulatory Reform and Consumer Financial Protection Bureau Archive
- Banking Policy Analysis Archive
- Fintech, Electronic Payments & Remittances Archive
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- Legislative Activities Archive
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- Arbitration & Access to Justice Archive

**Category: Energy, Utilities & Communications**
- Protecting Seriously Ill Consumers from Utility Disconnections: What States Can Do to Save Lives Now
- The Low Income Home Energy Assistance Program (LIHEAP): A Safety Net that Saves Lives
- Utility Rate Design
- Energy Efficiency and Multifamily Housing
- PACE Loans in the News
- Energy and Utility Publications and Resources
- Electric and Gas
- Bright Idea: New Energy-Efficient Lighting Standards

**Category: NCLC Utilities & Telecom Blog**
- A New Customer Bill of Rights: Affordable Utility Services
- Federal COVID-19 Relief for Water & Sewer Bills
- States Must Help Protect Vital Utility Service During the Ongoing COVID-19 Pandemic: Models from Three States
- Residential Electricity Sales: The Early COVID-19 Stay-at-Home Period
- Affordable Broadband Service is a Racial Equity and Public Health Priority During COVID-19
- Payday Loan Stores Shouldn’t be Utility Bill Payment Centers
- Prepaid Utility: Subpar Service for Cash-Strapped Families?
- AMPs are a Win-Win for Low-Income Customers and Utilities
- Hurray! The FCC Modernized Lifeline! What You Need to Know
• Exelon Merger Yields $25 Million in Low-Income Benefits
• NCLC Intervenes in Exelon, Southern Co. Mergers
• Calling the FCC to Protect Consumer Access to 911
• A Lifeline to Opportunity and the 21st Century Information Age

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  • How States Can Help Students Harmed by Higher Education Fraud
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  • Category: Servicing Policy Analysis
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• Category: Media Center
  • New Bank Regulator Leadership Welcome; Congress Still Must Roll Back Rule Promoting Predatory Lending
  • Statement on Education Department’s Appointment of Richard Cordray to Oversee Trillion Dollar Federal Student Aid
  • Credit Union Regulator Must Not Facilitate Predatory Lending, Groups Say in Comment Letter
  • Bipartisan Group of 25 State Attorneys General Urge Congress to Repeal OCC “True Lender” Rule
  • Nearly 140 Scholars Call for Congressional Repeal of “True Lender” Rule
  • CFPB Will Hold Debt Collectors Accountable to Tenants for Illegal Evictions
  • Report: Social Security Administration’s Reliance on Flawed Data from Private Company Leads to Low-Income People Losing Vital SSI Benefits
  • Housing Advocates Praise CFPB’s Focus on Helping Homeowners at Risk of Losing Homes but Urge a Different Approach
  • President Biden’s American Jobs Plan Would Deliver Clean Water, Electric
Transportation Grid, High-Speed Broadband, and Housing Equity

- Supreme Court Deals Blow to Protections Against Robocalls; Advocates Urge Congress to Act to Prevent a Tsunami of Unwanted Calls and Texts to Cellphones
- Advocates Praise CFPB for Rescinding Harmful Policies that Weakened Consumer Protections
- NCLC and SPBC Statements on Partial Administrative Action to Protect Student Loan Borrowers During the Pandemic
- U.S. Department of Education’s Action on Discharges for Borrowers with Total and Permanent Disabilities Falls Short
- Congress Introduces Resolution to Rescind OCC’s “Fake Lender” Rule, Which Protects Predatory Lenders’ Evasions of State Interest Rate Limits
- The National Consumer Law Center Stands with the Asian American Pacific Islander Community and Condemns the Hate-Fueled Violence in Atlanta
- Days Before Crucial Deadline, the National Consumer Law Center Joins Over 325 Groups Calling for Congress to Rescind “Fake Lender” Rule that Facilitates Predatory Loan Schemes
- Advocates Applaud Passage of $1.9 Trillion COVID-19 Economic Stimulus to Help Americans but Congress Must Ensure EIPs Feed Families, Not Debt Collectors
- 19 Financial Services and Consumer Groups Urge Congress to Exempt Economic Impact Payments from Garnishment
- New Government Data Exposes Complete Failure of Education Department’s Income-Driven Repayment Program
- Report: What States Can Do to Save Lives and Protect Seriously Ill Residents from Utility Shut-Offs
- COVID-Driven Utility Debt Fuels a Looming Crisis in Shut-offs in Massachusetts and the Nation
- 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
- Leading Civil Rights Groups Commend President Joe Biden’s Executive Action to Advance Fair Housing and Racial Equity
- National Consumer Law Center Statement on the Capitol Siege and Our Commitment to Racial Equity as We Celebrate the Life and Work of Martin Luther King, Jr.
- Report: Survey of State Student Protection Funds that Help Students Harmed by Higher Education Fraud
- Trump Administration Levels Another Assault on Consumers’ Energy Bills
- In Memoriam: Andy Spanogle (1934-2020)
- Joint Statement: Advocates Urge President-Elect Biden to Provide More Student Debt Relief
- FCC Issues Order Limiting Invasive Robocalls to Landline Phones
- Civil Rights and Consumer Groups File Amicus Brief in Support of States’ Challenge to OCC Rule that Enables Predatory Lending
- Important wins, but unmet needs, in new stimulus package
- CFPB’s Debt Collection Rule Misses Critical Opportunities to Protect Consumers
- New FCC Ruling Supports Advocates’ Petition Urging it to Stop Unwanted Robocalls from Federal Contractors but Leaves Gray Area Regarding States’ Role
- Consumer Advocates: New Rule from FDIC on Industrial Loan Companies is a Gift to Predatory Lenders
Statement Regarding CFPB Revamp of Mortgage Rules That Will Protect Lenders from Legal Liability for Peddling Unaffordable Loans, Increase Foreclosures, and Create Instability in the Mortgage Market

U.S. Supreme Court to Hear Case on December 8 that Could Open the Floodgates to More Invasive Robocalls

New NCLC, CRL Report Proposes Roadmap for Student Borrowers to Survive the COVID Debt Crisis

CFPB Debt Collection Rule a Mixed Bag for Consumers

Report: Which States Put Families at Risk of Poverty During the Covid Crisis?

New OCC Rule Protecting Predatory Lenders Could Face Legal Challenge

Consumer Groups Take on Facebook at the U.S. Supreme Court to Stop Deluge of Robocalls

Consumer Advocates Commemorate the 50th Anniversary of the Fair Credit Reporting Act

New Report: Using Bankruptcy to Discharge Criminal Justice Debt

LDF, ACLU of Michigan, National Consumer Law Center, and Michigan Poverty Law Program File Class Action Fair Housing Lawsuit Against Vision Property Management for Targeting Black Homebuyers in Home Purchase Scheme

Consumer and Faith Groups to CFPB Director: Stop Letting Industry Violate the Fair Credit Reporting Act

NCLC Advocates Applaud Schumer/Warren Senate Resolution Calling for $50,000 in Debt Cancellation for 43 Million Student Loan Borrowers

HUD Guts Civil Rights Rule Used to Address Systemic Discrimination in the Housing Market on the Dawn of an Eviction and Foreclosure Crisis

Consumer & Civil Rights Advocates to OCC: Your Proposed “True Lender” Rule Would Help Fraudulent, Predatory Lenders Evade State Interest Rate Laws that Protect Families

FHFA’s Delay of Fannie & Freddie Mortgage Refinancing Fee is a Necessary Yet Utterly Insufficient Step for Struggling Homeowners

CFPB Issues Proposal to Permit Mortgage Lenders to Make Unaffordable Loans Without Consequences

CFPB Proposal Allows Abusive “Zombie” Debt Collection to Continue

Amicus Brief Opposes OCC Charter That Would Aid Predatory Lenders

Consumer, Civil Rights, and Housing Groups Call on U.S. Senate to Save Family Homes and Stop Evictions in Next COVID-19 Bill

Student Loan Borrowers Need Real Relief, Not a COVID Stimulus Plan that Will Bury Them Deeper in Debt

Consumer Advocates to CFPB: Don’t Destabilize the Mortgage Market in the Midst of a Pandemic

Consumer Groups Demand Review of FCC Ruling that the Calling Industry Claims Will Allow Millions More Unsolicited Text Messages and Calls to Consumers’ Cellphones

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

National Consumer Law Center Attorney Alys Cohen to Testify at U.S. House Hearing on Thursday, July 16: Mortgage Servicers’ Implementation of the CARES Act

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

How to Get Help with Your Mortgage During COVID-19

CFPB Guts Curbs on Unaffordable 400% APR Payday Loans
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
- 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 Frauds
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
Statement re: FCC Approves Phone Companies Proactively Blocking Robocalls
National Consumer Law Center’s Work to Protect Low-Income Consumers Featured in Visionaries Documentary
In Comprehensive Official Comment Letter, Broad Coalition Rebukes Trump-appointed CFPB Director’s Plan to Gut Payday Loan Rule
○ Consumer Watchdog’s Proposed Debt Collection Rule Bites Consumers: Authorizes Harassment by Debt Collectors
○ Advocates Applaud CFPB for Suing Firms Accused of Illegally Taking Upfront Fees for Credit Repair Services
○ Report Documents Racial and Ethnic Disparities in Auto Sales and Finance; National Consumer Law Center Attorney to Testify at U.S. House Committee Hearing on May 1
○ National Consumer Law Center Attorney Margot Saunders Will Testify at U.S. House Hearing on Legislating to Stop the Onslaught of Annoying Robocalls
○ Court Decision Signals End of Faux Tribal Payday Lending
○ Report: Defaulted Federal Student Loan Borrowers in Communities of Color Are Disproportionately Sued
○ National Consumer Law Center Sues U.S. Education Department to Obtain Copy of Student Loan Servicing Contract
○ NCLC Attorney Margot Saunders to Testify at U.S. Senate Hearing on Stopping Illegal Robocalls on April 11; Will Urge FCC to Strengthen Key Federal Privacy Law
○ No Fooling! New Prepaid, Payroll, and Government Benefit Card Protections Take Effect April 1
○ Statement of National Consumer Law Center Staff Attorney Olivia Wein Regarding FCC Proposal to Cap Critical Universal Service Fund Programs
○ New Report Documents Growing Problem of Consumer Abuses Perpetuated by Companies Profiting from Mass Incarceration
○ President’s Proposed Budget: Poor Vision for Low-Income and Older Consumers
○ New Report Examines the Benefits and Potential Risks of Fintech Products for Consumers
○ New Report Tackles Energy System Inequities, Opportunities During the Clean Energy Transition
○ Advocates Applaud CFPB’s Intention to Deal with PACE Loan Program Abuses
○ Liberty Bank, the Connecticut Fair Housing Center, Inc. And NCLC Announce Agreement to Settle Fair Housing Act Lawsuit
○ Advocates Applaud Bill to Restore Access to the Courts and End Forced Arbitration
○ Report: Despite Efforts by Regulators, Credit Bureaus Still Need Serious Reform; Consumer Complaints Skyrocket and Errors Not Fixed
○ New Report Highlights How the Rent to Own Industry Coerces Payments from Vulnerable Families
○ Statement of National Consumer Law Center’s Persis Yu Regarding Report on U.S. Department of Education’s Sweetheart Deal for Loan Servicers
○ Statement on CFPB Sandbox Proposal
○ The Dark Side of Payroll Withholding to Repay Student Loans
○ Report: Unpublished FTC Data about Debt Collection Complaints Shed Light on Reported Law Violations by Collectors
○ Consumer Financial Protection Bureau Guts Rule to Rein in High-Cost Short-Term Loans
○ Legislation to Shut Down Unwanted Robocalls Reintroduced
○ Insurance Companies Conspired to Inflate Bail Bond Premiums Contends Lawsuit Brought by Lieff Cabraser, National Consumer Law Center and Other Public Interest Groups
○ 2019 Tax Filing Season: More Questions than Answers
○ Advocates Applaud Senate Bill to Boost Energy Security for Low-Income Families Across the United States
○ Civil Rights and Consumer Groups Implore the FDIC to Say No to Bank Payday Loans
and Rent-a-Bank Payday Lending
- Advocates: Department of Education Plan to Redo Rule that Protects Students Harmed by Illegal School Conduct Falls Short
- Consumer Groups Urge Action on Bipartisan Legislation to Stop Misleading “Spoofed” Robocalls
- How the Government Shutdown Puts Working Families at Risk
- Advocates at Nearly 75 National, State, and Community Groups Urge Consumer Bureau to Protect Consumers from Abusive Debt Collection Practices in 2019
- After Multiple Lawsuits and Court Order, Education Department Finally Agrees to Provide Relief to Students Hurt By School Closures
- Consumer Bureau’s Shocking New “No Consumer Protection” Policy
- Advocates Decry Lack of Compensation in Consumer Bureau Settlement
- FCC Issues Proposed Order to Reduce Wrong Number Robocalls
- National Consumer Law Center Advocates Urge HUD to Take Immediate Action to Reduce Foreclosures on Widows and Widowers of Reverse Mortgage Borrowers
- American Bar Association’s Consumer Financial Services Committee Fellows Protest ABA’s Support for H.R. 5082, Which Could be Attached to Omnibus Budget Bill
- American Bar Association’s Consumer Financial Services Committee Fellows Protest ABA’s Support for H.R. 5082, Which Could be Attached to Omnibus Budget Bill
- National Consumer Law Center Files FOIA Lawsuit Against U.S. Department of Education
- Consumer Groups Welcome Bipartisan Legislation to Stop Misleading “Spoofed” Robocalls
- Beware Holiday Shoppers: Deferred Interest Promotions Promise No Interest Now, but Can Cost Big Bucks Later
- National Consumer Law Center Foreclosure Experts Train Attorneys in Puerto Rico to Help Stave Off Foreclosures in the Wake of Hurricane Maria
- New Report Finds 90 Million Americans Exposed to Larger, Longer Triple-Digit Interest Predatory Loans
- Grupos de Interés Público Aplauden a la FHFA por Ampliar Recursos para Prestatarios con Conocimientos Limitados del Inglés
- Public Interest Groups Applaud FHFA Move to Expand Resources for LEP Borrowers
- Public Interest Groups Oppose CFPB Loosening Rules for Fintech Providers
- Liberty Bank Accused of Racial Discrimination in Lending
- National Consumer Law Center Resources to Help Communities Cope with Financial Devastation after a Natural Disaster Strikes
- Statement of Former Members of Disbanded Consumer Advisory Board in Response to Consumer Financial Protection Bureau Appointing new Board
- Statement Regarding Resignation of Seth Frotman, Student Loan Ombudsman of the Consumer Financial Protection Bureau
- Department of Education Proposes to Abandon Rule Protecting Students and Taxpayers from Schools that Fail to Deliver Value
- National Consumer Law Center, ACLU & Color of Change Praise Senate Inquiry into Predatory Bail Industry Practices
- Booker, Brown Bill Would Rein in Abusive Overdraft Fees that Cost Consumers Billions Every Year
- Bipartisan Robocall Issue Draws Contrasting Response in U.S. Senate
- New OCC “Fintech” Charter Could Open the Floodgates to Predatory Lending
- Deepak Gupta Joins National Consumer Law Center Board
- Education Dept. Proposes New Rules that Would Make it Much Harder for Students Harmed by For-Profit Schools to Get Loan Relief
Privileged

- 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
○ Banking Lobbyists Back FCC Petition to Shield Companies from Penalties for Text Messaging Consumers
○ U.S. House Financial Services Committee Votes to Reduce Credit Bureau Consumer Protections
○ Consumer Advocates File in Support of Acting CFPB Director Leandra English
○ Congress Moves to Protect Predatory Payday Lenders’ Unaffordable 300% Loans
○ House Education Bill Ends Key Student Protections that Will Lead to a Lifetime of Debt
○ Statement of National Consumer Law Center’s Lauren Saunders Regarding Appointment of Mulvaney as Interim Director of Consumer Bureau
○ CFPB Director Cordray Shaped a Critical Consumer Watchdog
○ Statement of National Consumer Law Center Executive Director Rich Dubois Regarding Richard Cordray Stepping Down as Director of the Consumer Financial Protection Bureau
○ FCC Proposed Changes Would Undermine Lifeline, a Key Program that Helps to Close the Digital Divide
○ Beware Holiday Shoppers: Deferred Interest Promotions Promise 0% Now, but Can Cost Big Bucks Later
○ Consumer Advocates Press Congress on Access to Justice
○ Consumer Groups Oppose Credit Unions’ Attempts to Robocall, Text Message Customers Without Their Consent
○ National Consumer Law Center Attorney Chi Chi Wu to Testify on October 25 before
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

NCLC Advocate Statement re: Education Secretary Withdrawal of Critical Student Loan Borrower Protections

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 Indicats 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 Posed 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

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
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
Tax Time Kick-Off: Delays and Risks Await Many Taxpayers This Year
GAO Report Shows Draconian Consequences of SSA Offsets for Student Loan Borrowers
FTC Fails to Rein in Unrepaired Recalled Used Cars
National Consumer Law Center Advocates Applaud New Rules Designed to Better Protect Online Students from Predatory Schools
Consumer and Small Business Advocates Oppose OCC’s Plan to Offer Fintech Lending Charters
Advocates Applaud Bill to Give Fake Account Victims Their Day in Court
Statement Regarding Nomination Of Mnuchin As U.S. Treasury Secretary
PACE Energy Efficiency Mortgages Still Risky Despite New Department of Energy Guidelines
Consumer Advisory: Beware Holiday Shoppers Deferred Interest Promotions Promise 0% Now But Can Cost Big Bucks Later
NetSpend Plans Evasions of CFPB Prepaid Rules to Preserve $80 Million in Overdraft Fees
CFPB Report Shows Student Loan Rehabilitation Fails Many Borrowers
National consumer and civil rights groups urge CFPB to strengthen payday and car title lending rule
CFPB Issues Strong Rule to Protect Prepaid Cards
Consumer Advocates Disappointed Private Debt Collectors Will Begin Collecting Federal Tax Debts
Advocates Urge CFPB to Strengthen Outlined Debt Collection Rules to Better Protect Consumers
Advocates Applaud CFPB Action Against Bridgepoint Education for Predatory Student Lending Practices
NCLC Advocates Commend Department of Education’s Actions against ITT to Protect Students and Taxpayers
Stop Bank, Payday Lender, and Scammer Get-Out-of-Jail-Free Cards and Restore Consumers’ Access to Court
Consumer Groups Urge the Department of Energy to Strengthen Protections for Homeowners in Best Practice Guidelines
NCLC and 39 Others Urge Department of Education to Address Racial Disparities in Student Loans
A Win for Consumers! FCC Limits Robocalls for Collectors of Federal Student Loan Debt
NCLC Statement re: CFPB Final Mortgage Servicing Rules
Rule to Rein in Illegal Business Practice Gains Key Support from Congress
Advocates Applaud CFPB Proposed Debt Collection Rules but Additional Provisions Are Needed
NCLC and 50 Groups File Petition with FCC to Stop Millions of Robocalls to Cell Phones
NCLC Report: Why High-Rate Installment Lenders Want Borrowers Who Will Default
Report Finds Wall Street Investment Companies Chasing Profits From Predatory Real Estate Product with Racist Roots
FHA Note Sales Should Cease until Homeowners are Fully Protected
Rep. Austin Scott’s (R-GA) Bills Undercut Lifeline, Limiting Economic and Education Opportunities for Low-Income Families
National Consumer Law Center Names Steve Hurley as Chief Development Officer
NCLC to testify before the Chicago City Council on harms of forced arbitration by
contractors in consumer and employment agreements

- Comments to the FCC supporting the FCC’s proposed rule to stop unwanted robocalls for federal debt and urging even greater protections
- CFPB Proposes Strong Rules to Protect Payday Borrowers Yet Worrisome Loopholes Need Tightening
- Broad Coalition of Advocates Urges Support for Comprehensive Consumer Credit Reporting Reform Act of 2016
- NCLC testifies at Senate hearing on TCPA and robocalls
- FCC Proposes to Protect Student Loan Borrowers and Other Consumers from a Tidal Wave of Robocalls and Texts from Collectors of Federal Debts
- Report: HUD’s Sales of FHA-Defaulted Mortgage Loans Benefit the Big Mortgage Servicers and Hedge Funds While Homeowners Lose
- Forced Arbitration: CFPB Issues Proposed Rules to Restore Consumers’ Legal Rights
- NCLC Sues Nationstar Mortgage for conducting unnecessary reverse mortgage inspections, May 4, 2016
- NCLC Advocates Applaud Department of Education Implementation of Its New Matching Program for Disabled Student Loan Borrowers, April 12, 2016
- Advocates Applaud FCC Vote to Modernize Lifeline to Bring Affordable Broadband Internet to Low-Income Households
- A Minefield of Risks for Taxpayers
- NCLC and ACLU File Lawsuit against U.S. Department of Education Over Failure to Disclose Debt Collection Practice Data
- Coalition Letter to the Federal Housing Finance Agency, Fannie Mae, and Freddie Mac Urging the GSEs to Include Language Preference in the Uniform Residential Loan Application
- Report Documents Heirs Struggling to Save Family Homes, March 23, 2016
- NCLC’s and CFA’s Written testimony to the U.S. House of Representatives Committee on Financial Services regarding “The FDIC’s Targeting of Refund Anticipation Loans”, March 16, 2016
- Group letter urging U.S. House of Representatives to support HR 4682 Help Americans Never Get Unwanted Phone call (HANGUP Act), March 11, 2016
- Group Comments to the FTC RE: Auto Buyers Consumer Survey
- Press Release: NCLC and NACBA Laud CFPB for Stopping Illegal Practices by Student Loan Servicers and U.S. Dept. of Education Debt Collectors
- FCC’s Lifeline Proposal Would Bring Affordable Broadband Internet to Low-Income Households
- Unprecedented Consumer, Environmental Coalition Calls on Top Energy Regulator to Create Office to Protect Consumers
- 47 Groups Call on Department of Education to Halt Federal Funding for Predatory Schools That Deny Students’ Legal Rights
- Group Letter that the FCC Expand the Lifeline Eligibility Criteria to Include Low-Income Veterans Programs
- Report: Paper or Electronic Statements? Why It Should Be the Consumer’s Choice
- NCLC testimony before the New York State Assembly on the harms of forced arbitration clauses
- Advocates Commend Dept. of Education Plan to Protect Student Borrowers from Predatory School Practices
- National Consumer Law Center Names Attorney Persis Yu as Director of the Student Loan Borrower Assistance Project
- NCLC Advocates Applaud Department of Education Crack Down of Student Debt Relief Companies
Advocates’ Letter to the FCC Urging Rulemaking on Broadband Privacy
First Possible Tech IPO of Year: Elevate Pushes Predatory Long-Term Payday Loans
New National Poll Indicates Strong Support for Reform of Paid Tax Preparer Industry
National Consumer Law Center Appoints Richard Dubois as Executive Director
NCLC Report: ’Tis the Season to be Wary of Deferred Interest Credit Card Promotions
Advocates Urge CFPB to Ban Deceptive Practice
Coalition Calls on Seven Major Corporations to Stop Using Forced Arbitration
States Urged to Step Up Protections for Online Education Students
Press Release: NCLC Advocates Applaud FTC Rule Banning Payment Devices Used by Scammers
Group letter supporting S. 2255 amending the Fair Debt Collection Practices Act to include third-party private debt collectors
Survey of State Government Payroll Cards: Thumbs Up for Cash Access and Thumbs Down on Overdraft Fees
Group letter urging U.S. Senators to support the Help Americans Never Get Unwanted Phone calls (HANGUP) bill
Congress Set to Allow Robocalls to Cellphones
New Education Rules Will Protect Students from High Fee Campus Prepaid and Debit Cards
Group letter to the Federal Reserve, OCC, and CFPB re: RushCard and other Prepaid Card Protections, October 2015
Report: Account Screening Consumer Reporting Agencies Impede Access for Millions
Group Letter to the CFPB and FTC re: Experian’s T-Mobile Data Breach
Consumer letter to Uniform Law Commission opposing revisions to Uniform Unclaimed Property Act
CFPB Takes Aim at Corporate Get-Out-of-Jail Cards
HR 957 (Stivers), Bureau of Consumer Financial Protection-Inspector General Reform Act of 2015. AFR Opposition Letter
Consumer and Labor Groups Urge Experian to Offer Free Security Freezes to T-Mobile Customers to Help Prevent Id Theft
Testimony of NCLC Director of Litigation Stuart Rossman before the U.S. Senate Committee on Aging re: pension advance schemes, Sept. 2015
First Set and Second Set of Comments of NCLC in response to CFPB Request for Information Regarding the Credit Card Market
NCLC Comments to the U.S. Department of Treasury’s Request for Information on Online Marketplace Lending, Sept. 30, 2015
Policy brief: Priorities for Consumers with HECM Reverse Mortgages, September 2015
Comments to the FCC on Blackboard, Edison Electric Institute, and American Gas Association petitions
Report: State Installment Loan Laws Leave Borrowers Vulnerable in New Wave of Predatory Lending
NCLC & NACBA comments to CFPB regarding student loan servicing issues related to borrowers in bankruptcy, July 13, 2015
Consumer group urges FCC to protect consumer access to phone and communication services during the technology transition
Debt Collection Communications: Protecting Consumers in the Digital Age
Credit Invisibility and Alternative Data: The Devil is in the Details
FCC Protects Consumers from Unsolicited Robocalls and Texts to Cell Phones and Moves to Modernize Lifeline Program
Consumers to CFPB: End Forced Arbitration
NACA and NCLC: House Moves to Weaken the Consumer Financial Protection Bureau
Advocates Applaud HUD on New Reverse Mortgage Policy that Could Reduce Foreclosures on Surviving Spouses
NCLC and 57 Other Groups Oppose Sweeping Effort to Gut Housing Protections, May 2015
NCLC’s Lauren Saunders Testifies on Operation Choke Point

Category: Press Releases (Archived)
- 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**
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  - 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
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• Category: State Foreclosure Laws & Policy
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  • 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
  • Category: Bankrupt Lenders & Failed Banks
    • Lender Bankruptcy
    • Failed Banks
  • Category: Books, Tools & Other Resources for Advocates
    • Books for Advocates
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  • Category: Books, Tools & Other Resources for Homeowners
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- **Category: Brochures for Homeowners**
  - Brochures for Homeowners

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

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

- **Category: Uncategorized**
  - 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: Uncategorised**
  - 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**
    - 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
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Helping Older Americans Cope with Medical Debt
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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
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- 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
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- Representing Heirs & Divorcing Spouses in Foreclosure
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- Understanding the National Mortgage Settlement: A Road Map for Housing Counselors – Part One

○ Category: Other Webinars
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  - 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
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  - Crowdfunding Basics
  - Why is America’s Racial Wealth Gap Growing?
  - Credit Discrimination: New Ideas for Challenges to Discriminatory Policies
  - The New Consumer Financial Protection Bureau: What Can It Do, What Should It Do?

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- Weblining and Other Racial Justice Concerns in the Era of Big Data
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- Disability and Rural Communities: Making a Difference in Small Towns
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- 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
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- Investments in Rural America: Impact Investors and Rural Readiness
- Investments in Rural America: Where Are the Foundations?

**Category: Student Loans**
- 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
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- Part II: Litigating on Behalf of Reverse Mortgage Surviving Spouses
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