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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 House Financial Services Committee on Equifax Data Breach
Senate Votes to Repeal Americans’ Day in Court; Gives Wall Street a Huge Win
Language Preference Question in Uniform Mortgage Application Will Help Borrowers Gain Access to the Mortgage Market
NCLC Report Finds Discretionary Pricing and Racial Disparities in Auto Add-on Products Sold by Car Dealers
Consumer Watchdog Curbs Unaffordable 300% Payday Loans
National Consumer Law Center Joins Legal Fight for Student Borrower Protections against Predatory Schools
On Anniversary of 7th Amendment, More than 400 Professors in All 50 States Urge Congress Not to Take Away Our Day in Court
Housing and Consumer Groups Statement on California A.B. 1284’s PACE Loan Ability-to-Repay Provisions
Statement of National Consumer Law Center Staff Attorney Chi Chi Wu on the Equifax Data Breach that Affected 143 Million Consumers
Tens of Millions of Consumers Will Benefit from New Rules for Medical Debt on Credit
NCLC’s Attorney Chi Chi Wu to Testify on Sept. 7 before House Financial Services Committee on Six Anti-Consumer Bills
Statement re: DeVos Decision to Stop Working with CFPB to Protect Student Loan Borrowers
Report: States Battle to Restrain High-Cost Installment Loans
Advocates File Amicus Brief To Defend Consumers Against Capital One Overdraft Fee Practice
Court to Hear Wells Fargo’s Bid to Block 49-State Overdraft Fee Class Action
Scam Claiming that Consumers Can Access Unpaid Social Security to Pay Debts Could Prove Costly
Government Should Not Deprive Seniors in Nursing Homes of Their Day in Court
Advocates Applaud CFPB for Enforcement Action against JPMorgan Chase for Deficiencies Related to Reporting to ChexSystems/Early Warning Services
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
National Consumer Law Center Advocates Condemn U.S. Department of Education Blocking Important Protections against For-Profit School Fraud
New Reforms Will Improve Credit Reporting Accuracy for Millions of Consumers
Class Actions Matter: Consumers Mislabeled as Terrorists Join in $60 Million Verdict against TransUnion for Violating Key Consumer Protection Law
Congress Must Defend Service Members from Predatory Financial Scams
Department of Education Intends to Revisit Rules that Provide Relief and Protections to Students, Taxpayers from School Fraud
NCLC Leads Consumer Groups in Urging FCC to Initiate Enforcement Action Against Navient for Violations of the TCPA
NCLC Calls on Congress to Restore Federal Protections Against Abusive Debt Collection
Congress Makes the Wrong Choice with Financial Reform Rollback Legislation
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
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 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
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
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 Illegitimate Business Practices 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
Advocates Applaud FCC Vote to Modernize Lifeline to Bring Affordable Broadband Internet to Low-Income Households

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

NCLC and ACLU File Lawsuit against U.S. Department of Education Over Failure to Disclose Debt Collection Practice Data

Coalition Calls on Seven Major Corporations to Stop Using Forced Arbitration

NCLC Advocates Applaud Department of Education Crack Down of Student Debt Relief Companies

Advocates’ Letter to the FCC Urging Rulemaking on Broadband Privacy

States Urged to Step Up Protections for Online Education Students

Press Release: NCLC Advocates Applaud FTC Rule Banning Payment Devices Used by Scammers

Survey of State Government Payroll Cards: Thumbs Up for Cash Access and Thumbs Down on Overdraft Fees

Group letter supporting S. 2255 amending the Fair Debt Collection Practices Act to include third-party private debt collectors

Program for Disabled Student Loan Borrowers, April 12, 2016

A Minefield of Risks for Taxpayers

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

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

NCLC and ACLU File Lawsuit against U.S. Department of Education Over Failure to Disclose Debt Collection Practice Data

Advocates Applaud FCC Vote to Modernize Lifeline to Bring Affordable Broadband Internet to Low-Income Households

Unprecedented Consumer, Environmental Coalition Calls on Top Energy Regulator to Create Office to Protect Consumers

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

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

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Group letter urging U.S. Senators to support the Help Americans Never Get Unwanted Phone calls (HANGUP) bill
- 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
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  - Domestic Violence Survivors
  - Climate Change Justice
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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
  - Urg the Senate to Pass Another Stimulus Package!
  - The CFPB Must Stop Abusive Collection of Old Debts with Expired Statute of Limitations
  - Tell the Senate 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 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: 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:** **Uncategorized**
- 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 Remedy Financial Abuse in Medicaid Denials
Legal Remedies to Financial Exploitation of Property: Let’s Get Grandpa’s House Back!
Protecting Your Bank Account from Unauthorized and Recurring Payments
Representing Clients in Guardianship Actions: Winning the Case for Supported Decision Making
The Fine Art of Balancing Protection with Self Determination
Helping Elders and Communities of Color to Pay for Voice and Internet Service: An Overview of the Federal Lifeline Program
The Benefits and Challenges of Older Adults Aging in Place in Manufactured Housing Communities
U.S. Department of Justice and Fraud Schemes Targeting Older Americans
Debt Relief Services Aren’t Just for Kids Anymore
Supporting Grandfamilies
Part 1: Litigation and Other Strategies to Help Reverse Mortgage Surviving Spouses
Involuntary Transfer and Discharge from Nursing Homes: Prevention, Advocacy, and Appeals
Exploring Ethical Challenges of Legal Services Working on Elder Abuse Issues
Supporting Consumers Who Transition Out of Nursing Homes
AGING INTO POVERTY: Economic Insecurity among Older Adults of Color & LGBT Elders
Preventing and Addressing Elder Financial Exploitation: Tips and Tools from the Consumer Financial Protection Bureau
Nursing Home Admissions Agreements: A Discussion of the Unfair Terms in the Agreements Presented to Elders on Entering a Nursing Home
Crossing Paths: The Intersection Between Reverse Mortgages and Bankruptcy
Involuntary Transfer/Discharge: A Growing Problem We Can Do Something About!
What You Need to Know About SSI
The Most Important Conversation: Tools and Techniques for Advance Health Care Planning
- What’s in Store for Older Adults (50-64) Under Health Care Reform
- Understanding Property Tax Sales and What Advocates Can Do to Help Clients Avoid Tax Lien Foreclosures
- Free Webinar For Legal Professionals: Elder Abuse, Neglect and Exploitation and Clients with Dementia
- Keeping the Spigot Open: Protecting Guaranteed Streams of Income
- Free Webinar For Aging Professionals: Critical Legal Issues in Alzheimer's
- Understanding Bankruptcy and What a Hotline Advocate Can Do to Help Clients (Hosted by CERA)
- The End of Social Security Checks: The 2013 Transition to Electronic Payments
- Free Webinar For Legal Professionals: Advance Care Planning with People with Dementia
- Holding Wall Street Accountable for the Subprime Mortgage Crisis in Urban Communities
- Legal Tools to Avoid Guardianship
- Update on the National Mortgage Settlement for Legal Advocates
- Alternatives to Bankruptcy — Advising Seniors When Bankruptcy Is Not An Option
- Providing Culturally Competent Services to Lesbian, Gay, Bisexual and Transgender Clients
- Lifeline and Strategies for Maintaining Affordable Telecommunications Services
- Helping Older Americans Cope with Medical Debt
- Net Present Value Webinar
- State Medicaid Cases: Trends and Challenges
- Guardian Accountability and Monitoring: Where Do We Stand?
- Preemption of State Consumer Protection Laws: Dodd-Frank Changes and the New (Old) Barnett Standard
- Fair Debt Collection for Legal Hotline Advocates
- Introduction to Representing Consumers Abused by Debt Collectors
- Home Affordable Modification Program (HAMP) Enforcement Listserve 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**

- 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**
- 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**
- 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
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