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  - Martha Tamayo
  - Joshua Ambre, Editorial Associate
  - Ariel Nelson, Staff Attorney
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  - Michael Patricelli, Finance Associate
  - Andy Spanogle
  - 2017 Vern Countryman Consumer Law Award
  - Maggie Eggert, Research and Litigation Assistant
  - Katie Eelman, Marketing, Sales & eCommerce Manager
  - John Cleary, Publishing Operations Associate
  - Cory Murray, Development Operations & Communications Coordinator
  - Steve Hurley, Chief Development Officer
  - Paul Laurent, Director of Leadership Giving and Engagement
  - Tashia Graham, Human Resources Manager
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Lauren Saunders, Associate Director (Washington D.C. Office)
Stuart Rossman, Director of Litigation
John Rao, Attorney
Andrew G. Pizor, Attorney (Washington D.C. Office)
Willard P. Ogbum, Senior Fellow
John Howat, Senior Energy Analyst
Robert J. Hobbs, Senior Fellow
Charlie Harak, Attorney
Charles Delbaum, Attorney
Carolyn L. Carter, Deputy Director
Alys Cohen, Attorney (Washington D.C. Office)
Debbie Parziale, Office Manager
Svetlana Ladan, Director of Operations & IT
Eleanna Cruz, Administrative Assistant
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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 limiting 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
○ 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**
  ○ 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, and Telecom Services
  ○ Equal Access to Higher Education
  ○ Credit & Economic Opportunity
  ○ Racial Justice and Equal Economic Opportunity
  ○ Stay Connected Training
  ○ State Inaction
  ○ Massachusetts
  ○ California
  ○ Projects
  ○ State Advocacy
  ○ Older Consumers
  ○ Military Personnel
  ○ Domestic Violence Survivors
  ○ Climate Change Justice
  ○ Manufactured Housing

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

● Category: **Take Action**
  ○ The CFPB Should Protect Consumers, Not Abusive Debt Collectors
- 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:** Uncategorised
  - The CFPB’s Prepaid Card Rule by State
  - NCLC Digital Library Usability Study Interest Form
  - Credit Math Software
  - Student Loan Webinars
  - Need help with live webinars?
  - Need help with past webinars?
  - Praise for NCLC’s Consumer Law Manuals
  - Policy Analysis Archive
  - Mark E. Budnitz
  - Reports
  - Unreported Decisions
  - __404__

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

**Category: Foreclosures & Mortgages**
- 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
  - Credit Scores and Credit Reports: Problematic Uses and How They Worsen the Racial Economic Gap
  - Reading between the Lines: Basic Financial Issue Spotting

- **Category: Rural Development**
  - Creative Thinking about Developing Rural Food Systems
  - Disability and Rural Communities: Making a Difference in Small Towns
  - Connecting Community Assets with Market Demand for Lasting Livelihoods
  - Strengthening Rural Organizations through Grassroots Fundraising
  - Investments in Rural America: Create Jobs for USA Initiative
  - Understanding How to Work With Community Foundations and the Role of Gift Planning
  - Sustainable Rural Development Funding: Lessons from the Field
  - Rethinking Investments in Rural Infrastructure and Access in a Changing World
  - Investments in Rural America: Impact Investors and Rural Readiness
  - Investments in Rural America: Where Are the Foundations?

- **Category: Student Loans**
  - What the New Arbitration Rule Means for Litigating Against For-Profit Schools
  - False Certification Discharges for Wilfred Academy Students
  - Getting Started in Student Loan Law Part 4: Discharging student loans: Disability Discharges and Bankruptcy
  - Getting Started in Student Loan Law Part 3: Federal Student Loan Repayment Options and Default Resolution
  - Part II: Litigating on Behalf of Reverse Mortgage Surviving Spouses
  - Part 2: Getting Started in Student Loan Law: The Nuts and Bolts of Seeking Federal Debt Relief Based on School Misconduct
  - Part 1: Getting Started In Student Loan Law

**Popups**
- 50th Anniversary Pop Up

**Fusion Sliders**
- Home