- **Thomas A. Cox**, Of Counsel
- **Jon Sheldon**, Attorney
- **Margot Freeman Saunders**, Senior Counsel
- **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. Ogbohn**, 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
- **Anna Kowanko**, Research Assistant
- **Steve Sharpe**, Of Counsel
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- 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: News Archive**
- NCLC in the News
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- Category: **Services**
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- Category: **Special Projects**
  - How the Lifeline Program Can Help Vulnerable Consumers Connect to Voice and Internet Service after a Natural Disaster
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- State Foreclosure Testimony

**Category: Summary of Programs, Model Documents & FAQs**
- Summary of Programs
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- 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**

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- Brochures for Homeowners

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- 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?
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- Praise for NCLC’s Consumer Law Manuals
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**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**
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- 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
- Free Webinar For Legal Professionals: Advance Care Planning with People with Dementia
- Holding Wall Street Accountable for the Subprime Mortgage Crisis in Urban Communities
- Legal Tools to Avoid Guardianship
- Update on the National Mortgage Settlement for Legal Advocates
- Alternatives to Bankruptcy — Advising Seniors When Bankruptcy Is Not An Option
- Providing Culturally Competent Services to Lesbian, Gay, Bisexual and Transgender Clients
- Lifeline and Strategies for Maintaining Affordable Telecommunications Services
- Helping Older Americans Cope with Medical Debt
- Net Present Value Webinar
- State Medicaid Cases: Trends and Challenges
- Guardian Accountability and Monitoring: Where Do We Stand?
- Preemption of State Consumer Protection Laws: Dodd-Frank Changes and the New (Old) Barnett Standard
- Fair Debt Collection for Legal Hotline Advocates
- Introduction to Representing Consumers Abused by Debt Collectors
- Home Affordable Modification Program (HAMP) Enforcement Listserv Call
- Understanding Pension Rights
- A Toolkit for Serving Diverse Communities
- New Rules on Protection and Electronic Payment of Social Security
- Solving Elders’ Manufactured Home Problems: Tools, Resources, Legal Approaches
- Basics of Veterans Administration (VA) Benefits (Veterans Affairs)
- Dodd-Frank, Dealers, and Financers: The Changing Landscape of Federal Consumer Protections for Car Buyers and How You Can Make a Difference
- “Smart” Utility Meters And The Movement Toward Dynamic Pricing: The Need For Effective Consumer Protections
- Methods for Studying Residential Foreclosure Diversion Processes – a Philadelphia Case Study
- Identifying, Preventing, and Addressing Identity Theft
- Advising Clients with Tax and Insurance Deficiency Notices on Reverse Mortgages
- Debt Collection and Arbitration Resources for Pro Se and Pro Bono Cases
- Due Process Protections in Supplemental Security Income (SSI) Non-Disability Appeals
- The Next Frontier in Public Benefits: Prepaid Cards (Hosted by the Sargent Shriver National Center on Poverty Law, NCLC, and Consumers Union)
- Dealers Going Out of Business, Leaving Consumers Out of Luck
- Home Affordable Modification Program (HAMP) Basics Webinar
- National Legal Resource Center Website
- Dealer Kickbacks: How Car Dealers are Paid to Put Us in More Expensive Loans and How We Can Stop It
- Health Care Reform & the Aging Population: How the Patient Protection & Affordable Care Act Will Impact Low-income Older Adults
- Nuts and Bolts on Guardianship as Last Resort: The Basics on When to File and How to Maximize Autonomy
- The Hallmarks of Consumer Fraud Targeting Senior Victims: A Primer on How to Identify, Deter, and Defend Against Consumer Fraud
- National Legal Resource Center Website: A Guided Tour for Model Approaches Demonstration Projects
- Mortgage Assistance Relief Scams: What Advocates Should Know & Updates on Regulation
- The Settlement in Martinez v. Astrue: Benefits Available to Your Social Security and SSI Clients
- Helping Difficult Clients: Tips and Techniques for Helping Hard to Help Clients
- Medicaid’s New HCBS State Plan Option
- Effective Health Care Advance Planning
- When is Bankruptcy the Right Option for your Elderly Clients?
- Using the Fair Credit Reporting Act to Increase Elders’ Financial Security
- Diminished Capacity: How to Recognize It and What to Do About It?
- Protecting Clients’ Funds in Bank Accounts
- Stopping Debt Collection Harassment and Responding to Debt Collection Suits
- Protecting the Pocketbook: Guarding Elders against Wealth Stealing and Equity Draining Scams
- American Recovery and Reinvestment Act (ARRA) of 2009 and You

Category: Foreclosures & Mortgages
- 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