Sitemap

Pages

- Auto Sales and Financing
- Continuing Legal Education
- Domestic Violence
- Elder Rights
- Foreclosures & Mortgages
- Home
- How to Build the Law Practice of the Future
- Joint Consumer Letter to the House on Stopping Bad Robocalls Act
- NCLC Board of Directors
- Older Consumers Archive
- Other Webinars
- Racial Justice
- Reverse Mortgage Litigation Toolkit
- Rural Development
- Search Results
- Sitemap
- Webinars

Posts by category

- Category: About Us
  - Moussou N’Diaye, Digital Content and Operations Assistant
  - Dick Bauer, Of Counsel
  - Campaign for the Future
  - Video: Visionaries Profile
  - Martha Tamayo
  - Joshua Ambre, Editorial Associate
  - Ariel Nelson, Staff Attorney
  - Karen Lusson, Staff Attorney
  - Andrea Bopp Stark - Attorney
  - Elijah Peterson, Donor Engagement Manager
  - 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
  - SarahEmily Pina, Manager of Conferences and Trainings
  - Jenifer Bosco, Staff Attorney
Rising Star Award

April Kuehnhoff, Attorney
Abby Shafroth, Attorney
Joanna K. Darcus, Staff Attorney

Our Story
Latryna Carlton
David Vladeck
Sarah Bolling Mancini
Elizabeth Renuart, Of Counsel
Robyn Smith, Of Counsel

Support Our Work
Make a Bequest
Gifts of Stock
What to Give
Cy Pres Awards
Persis Yu, Attorney
Jeremiah Battle, Attorney
Application
Jan Kruse, Director of Communications
Shelly McPhail, Grant Writer and Researcher
Stephen Rouzer, Senior Communications Strategist
Dolores Silva Smith
Dancy McKinney-Parker
Jonathan L. Kravetz
Michael Ferry, President of the Board
Donna Daley
Beverly Courtney
Anthony B. Ching
Mark A. Chavez
John G. Brooks, Emeritus
Deepak Gupta
Energy, Utilities & Telecommunications Staff
Previous Issues of Consumer Impact
A Record of Outstanding Achievement
Donna Wong, Director of Publications
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- Debbie Parziale, Office Manager
- Svetlana Ladan, Director of Operations & IT
- Eleanna Cruz, Administrative Assistant
- Anna Kowanko, Research Assistant
- Steve Sharpe, Of Counsel
- Employment
- Funders
- NCLC Supporters
- About Us
- Consumer Impact
- Staff Directory
- Michael Best, Attorney
- Leadership for NCLC
- NCLC’s Experts
- Vern Countryman Award
- Accomplishments

- **Category: Support Our Work**
  - Contribute to NCLC
  - Legacy Giving
  - Wills and Bequests

- **Category: Bookstore**
  - NCLC Digital Library IP Access
  - Digital Platform Features and FAQ

- **Category: Conferences & Training**
  - CRLC 2019 and NCLC’s 50th Anniversary Photo Highlights
  - The Consumer Rights Litigation Conference and Class Action Symposium

- **Category: Conferences & Training**
  - Webinars
  - Mortgage Training Conference
  - Fair Debt Collections Conference
  - Conferences & Trainings
  - In-Person Trainings
  - Conferences

- **Category: FAQ**
  - Six Top Tips for Consumers to Stop Illegal Robocalls
  - Credit Reports and Forced Arbitration: Will Congress Strip Americans of Their Day in Court?
  - Consumer letter to the FCC re: robocalls to cell phones, June 8, 2015
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

Taxes

Installment Loans: Will States Protect Borrowers from a New Wave of Predatory Lending?

Payday Lender Prepaid Cards

Prepared in Error

Lean and Green

Payment Fraud Resources

Payment Fraud

Pounding Student Loan Borrowers

Big Data, a Big Disappointment for Scoring Consumer Creditworthiness

Ensuring Educational Integrity

Employment

Riddled Returns

Privacy

Searching for Relief

No Fresh Start

At A Crossroads

Low Income Weatherization

Mortgage Securitization Discrimination Litigation

Stopping the Payday Loan Trap

The Other Foreclosure Crisis

Prepaid Utility Service

State by State Information

Fannie

Consumer Protection Regulation and Preemption

Litigation Tools
Credit Counseling
Debt Settlement
Prepaid Debit Cards and Payroll Cards
2013 Survey of Unemployment Compensation Prepaid Cards
Broken Records
Fintech, Electronic Payments and Remittances
Banking
Issues
Unfair & Deceptive Acts & Practices
Student Loans
High Cost Small Loans
Energy, Utilities & Telecommunications
Foreclosures & Mortgages
Debt Relief Services
Debt Collection
Credit Reports
Credit Discrimination
Credit Cards
Car Sales & Financing
Bankruptcy
Banking and Payment Systems
Arbitration & Access to Justice
Legal Services Corp.
Class Actions and Access to Justice
Forced Arbitration
Category: Archive
- HOEPA & Truth in Lending Archive
- 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
- Payment Fraud Archive
- Overdraft Loans Archive
- Robocalls and Telemarketing Archive
- Prepaid Debit Cards and Payroll Cards Archive
- Payday & Installment Loans Archive
- Preemption Archive
- Taxes Archive
- Protection of Exempt Public Benefits Archive
Credit Reports Policy Analysis Archive
Regulatory Reform and Consumer Financial Protection Bureau Archive
Banking Policy Analysis Archive
Fintech, Electronic Payments & Remittances Archive
Rulemakings Archive
Legislative Activities Archive
Debt Collection Archive
Arbitration & Access to Justice Archive

- **Category: Energy, Utilities & Communications**
  - 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 Energy, Utilities & Telecom Blog**
  - Low Income Consumers Won't Pay for MA Solar Programs
  - 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

- **Category: Foreclosures and Mortgages**
  - Court Decisions
  - Rebuilding America
  - General Mortgage Servicing Policy Analysis
  - HAMP Policy Analysis
  - HAMP and Other Loan Modification Programs
  - Foreclosure Mediation Programs

- **Category: High Cost Small Loans**
  - Rent-a-Bank Loans
  - Usury
  - Overdraft Loans
  - Refund Anticipation Loans and Checks
  - Payday and Installment Loans

- **Category: Model Laws**
  - Principles for Laws Permitting Electronic Repossession of Vehicles

- **Category: Student Loans**
  - Student Loans Archive
  - For-Profit and Predatory Schools
  - Private Student Loans
  - Federal Student Loans

- **Category: Legislation & Regulation**
  - Send a copy of your comments to Congress!
  - Make your voice heard in Congress!

- **Category: Legislation & Regulation**
• Category: **Litigation**
  - Obduskey v. McCarthy & Holthus L.L.P.
  - Spokeo, Inc. v. Robins
  - Spokeo, Inc. v. Robins Relevant Court Decisions
  - Spokeo, Inc. v. Robins Briefs
  - Henson v. Santander
  - Case Index – Closed Cases
  - Litigation
  - Case Index – Open Cases
  - Co-Counseling with the National Consumer Law Center (NCLC)
  - Litigation Project Guidelines

• Category: **Loan Servicing and Modifications & Foreclosure Assistance Programs**
  - Category: **Foreclosure Prevention Books, Tools & Other Resources**
    - Foreclosure Prevention Books & Newsletters
    - Other Resources for Housing Counselors
  - Category: **Foreclosure Prevention Counseling & Additional Resources**
    - Sample Counseling Resources & Practice Aids
  - Category: **Home Affordable Modification Program (HAMP)**
    - HAMP Policy Analysis
    - HAMP Practice Aids
    - HAMP Litigation
    - HAMP Policy Analysis
    - FHA HAMP & Refinancing
    - Participating Servicers
    - HAMP Supplemental Directives
  - Category: **Loan Modification Programs & Foreclosure Assistance and Refinancing Programs**
    - Private Loan Modification Programs
    - Fannie Mae
    - Freddie Mac
  - Category: **Loan Servicing Books, Tools & Other Resources**
    - Loan Servicing Books & Newsletters
  - Category: **Mortgage Servicing**
    - Disaster Relief
    - FHA Loans
    - Mortgage Servicing Litigation
  - Category: **Mortgage Servicing Books, Tools and Other Resources**
    - Mortgage Servicing Books & Newsletters
    - Mortgage Servicing Tools
    - Mortgage Servicing Other Resources
  - Category: **Servicing Policy Analysis**
    - Servicing Policy Briefs, Reports & Press Releases
• Category: **Media Center**
  - 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 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
  - 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 Púbico Aplauden a la FHFA por Ampliar Recursos para Prestatarios con Conocimientos Limitados del Inglés
Public Interest Groups Applaud FHFA Move to Expand Resources for LEP Borrowers
Public Interest Groups Oppose CFPB Loosening Rules for Fintech Providers
Liberty Bank Accused of Racial Discrimination in Lending
National Consumer Law Center Resources to Help Communities Cope with Financial Devastation after a Natural Disaster Strikes
Statement of Former Members of Disbanded Consumer Advisory Board in Response to Consumer Financial Protection Bureau Appointing new Board
Statement Regarding Resignation of Seth Frotman, Student Loan Ombudsman of the Consumer Financial Protection Bureau
Department of Education Proposes to Abandon Rule Protecting Students and Taxpayers from Schools that Fail to Deliver Value
National Consumer Law Center, ACLU & Color of Change Praise Senate Inquiry into Predatory Bail Industry Practices
Booker, Brown Bill Would Rein in Abusive Overdraft Fees that Cost Consumers Billions Every Year
Bipartisan Robocall Issue Draws Contrasting Response in U.S. Senate
New OCC “Fintech” Charter Could Open the Floodgates to Predatory Lending
Deepak Gupta Joins National Consumer Law Center Board
Education Dept. Proposes New Rules that Would Make it Much Harder for Students Harmed by For-Profit Schools to Get Loan Relief
Advocates, Tribal Groups Seek to Delay Drastic Changes to Program Providing Affordable Voice and Broadband Access in Indian Country
NCLC Advocates Applaud CA AG’s Lawsuit Against Navient
Banks, Mortgage Servicers, Student Lenders, and Auto Dealers Push FCC to Weaken Consumer Protections from Unwanted Robocalls
Trump Nominates Office of Management & Budget’s Kathy Kraninger to Lead the Consumer Financial Protection Bureau
Court to CFPB: Payday Lending Rule Compliance Date Stays Intact
As Robocall Volume Breaks Records, FCC Could Open the Floodgates to Even More Robocalls
Acting Director Mulvaney Fires Members of Advisory Board of Consumer Financial Protection Bureau, Endangering Financial Well-Being of American Families
Consumer Advisory Board Members of Consumer Financial Protection Bureau Alarmed by Bureau’s Shift to Deregulate Industry Rather than Protect Consumers
Consumer Watchdog Mulvaney Colludes with Payday Lenders to Delay Payday Rule With New OCC Guidance, Banks Must Ensure Small-Dollar Loans are Affordable
New Law Allows Mortgage Lenders to Resume Risky Loans, Hide Discrimination and Engage in Rural Lending Abuses
CFPB Payday Rule Survives Legislative Threat, Remains Intact For Now
Financial Regulators Should Not Sanction High-Cost Unaffordable Loans
Advocates Condemn Move by Consumer Bureau’s Mulvaney to Shutter Student Loan Division that Uncovered Major Abuses by Predatory Lenders
Congress Votes to Roll Back Consumer Bureau Effort to Thwart Auto Lending Discrimination
Illegal Kickback Scheme Nearly Doubles the Cost of Privatized Calls made by Prisoners in Massachusetts Corrections Facilities, Lawsuit Alleges
CFPB Should Not Weaken its Investigations of Wrongdoing
Education Department Unlawfully Withholding Records Concerning Delay of Rule to Protect Student Borrowers from Fraud
U.S. Senate Votes to Roll Back Consumer Bureau Effort to Thwart Auto Lending Discrimination

Statement of National Consumer Law Center Olivia Wein Regarding FCC Commissioner Mignon Clyburn Stepping Down from the Federal Communications Commission

NCLC Attorney Margot Saunders to Testify at U.S. Senate Hearing on Stopping Abusive Robocalls on April 18; Will Urge FCC to Strengthen Key Federal Privacy Law

Students Defrauded by Marinello Schools of Beauty Obtain Belated Discharges After Filing Suit Against the Department of Education

NCLC’s Report Urges the Massachusetts Department of Public Utilities and State Legislators to End Failed Competitive Electricity Market Experiment and Stop Harm to Consumers

A New Generation of Tax-Time Loans Surges in Popularity

Federal Reverse Mortgage Program Results in Widows Losing Their Homes After Death of Spouse

Consumer Advocates Urge House Members to Halt Bank Payday Loan Legislation in Committee Markup

Ball is Now in FCC Chairman Pai’s Court to Protect Consumers from Robocalls

New Report Lifts Voices of Borrowers Trapped in Poverty by Draconian Student Loan Collection Tactic

Senate Votes to Roll Back Protections against Reckless Practices that Triggered Great Recession

U.S. Department of Education’s Plan to Protect Servicers and Debt Collectors that Lie to Borrowers

How Well Do States Protect Consumers from Unfair and Deceptive Business Practices?

Texas Lawyers and Law Professors Urge Representative Gonzalez to Withdraw Support of Bill that Would Harm Texas Consumers

U.S. Dept. of Education Rewards Shoddy Practices of Servicers and Private Debt Collectors while Hammering Borrowers and Taxpayers

Advocates to FCC: Do More, Much More to Block Unwanted Robocalls

Advocacy Organizations Urge FCC to Step Back From Radical Proposals that Will Jeopardize Affordable Voice and Internet for Millions of Low-Income Veterans, Families with Children, and Older Adults

U.S. House Votes to Weaken State Limits on High-Cost Loans

A Cold, Drafty Valentine for Low Income and Working Families in President Trump’s Proposed Budget

NCLC and Legal Aid Foundation of Los Angeles File Lawsuit Challenging U.S. Department of Education’s Refusal to Discharge Loans of Students Defrauded by Marinello Schools of Beauty

Consumer Advocates Explain Crucial Public Interest in a Strong Consumer Financial Protection Bureau

Disturbing Report of Consumer Bureau Pull-Back on Equifax Investigation Compels Increased Efforts to Protect Consumers’ Data

Court Affirms Consumer Watchdog’s Independence; Trump Must Appoint an Independent Director


Consumer Financial Protection Bureau Drops Lawsuit Over 950% APR Loans

National Consumer Law Center Attorney Will Testify before U.S. Senate Committee on Financial Aid Simplification and Transparency on January 18

Private IRS Collectors Waste Taxpayer Money While Squeezing Low-Income Families

Robocall Problem Even Worse than FTC Data Shows
Education Department Rolls Back Relief to Defrauded Corinthian Colleges Students
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 Reports
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
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
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
- Press Release: Payday lender prepaid cards; overdraft and junk fees hit cash-strapped families coming and going, July 15, 2015
- 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
  - Letters
  - Comments
  - Policy Briefs
  - Issue Briefs
  - Testimony
  - Press Releases (Archived)
  - News Archive

- Category: Our story
  - Directions
  - Contact Us

- Category: Predatory Mortgage Origination & Lending
  - Category: Brokers
    - Predatory Mortgage Litigation
  - Category: Dodd Frank Policy Analysis
    - Dodd Frank Briefs, Reports & Press Releases
    - Dodd Frank Comments and Testimony
    - Dodd Frank Letters

- Category: Foreclosure Relief Scams Books, Tools & Other Resources
○ 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**
- 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
  o The CFPB Should Protect Consumers, Not Abusive Debt Collectors
  o Tell the Senate to End Forced Arbitration!
  o Tell the FCC to maintain strong rules against robocalls
  o Save Civil Legal Aid Funding!
  o Stop 100% APR Loans in Your State!
  o Protect the Lifeline Program!

• Category: Training & Additional Resources
  o Category: Bankrupt Lenders & Failed Banks
    o Lender Bankruptcies
    o Failed Banks
  o Category: Books, Tools & Other Resources for Advocates
    o Books for Advocates
    o Other Resources for Advocates
  o Category: Books, Tools & Other Resources for Homeowners
    o Books for Homeowners
    o Tools for Homeowners
    o Other Resources for Homeowners
  o Category: Brochures for Homeowners
    o Brochures for Homeowners
  o Category: Consulting
    o Expert Witness Services
  o Category: Training & Events
    o Trainings

• Category: Uncategorised
  o The CFPB’s Prepaid Card Rule by State
  o NCLC Digital Library Usability Study Interest Form
  o Credit Math Software
  o Student Loan Webinars
  o Need help with live webinars?
  o Need help with past webinars?
  o Praise for NCLC’s Consumer Law Manuals
  o Policy Analysis Archive
  o Mark E. Budnitz
  o Reports
  o Unreported Decisions
  o 404

• Category: Auto Sales & Financing
  o Driving with Debt: What Attorneys and Organizers Can Do to Address the Problem of Driver’s License Suspensions for Court Debt
  o Understanding the Impact of Car Ownership Programs
  o Cars and Insurance Issues
  o 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 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 Legal 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 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?
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