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The National Consumer Law Center offers its consumer law expertise to legal service attorneys, private attorneys, and advocacy organizations who share our goals of consumer justice. We assist states with one-off shorter-term advocacy projects as well as ongoing projects in Massachusetts. We also offer a wide range of free advocacy materials that state advocates can use.

- [Massachusetts](#)

Additional Resources

[Model State Laws](#)

Policy Analysis

Arbitration

- [50 State & D.C. Fact Sheets: How the CFPB's Arbitration Rule Protects Victims of Wells Fargo Bank Fraud](#), August 2017
- [50 State Fact Sheets: Forced Arbitration Harms Consumers, Servicemembers, and Veterans](#), August 2017

Autos

- [Auto Add-Ons Add Up: How Dealer Discretion Drives Excessive, Arbitrary, and Discriminatory Pricing](#), October 2017
- [Shifting into Gear: A Revised Guide to Creating or Improving a Car Ownership Program](#), April 2014

Consumer Protection

- [Consumer Protection in the States: A 50-State Evaluation of Unfair and Deceptive Practices Laws](#), March 2018

Criminal Justice Debt

- [Commercialized \(In\)Justice: Consumer Abuses in the Bail and Corrections Industry](#), March 2019
- [The Rent-to-Own Racket: Using Criminal Courts to Coerce Payments from Vulnerable Families](#), February 2019

Housing

- [Obtaining Mortgage Relief for Survivors of Disasters: A Practice Guide for Advocates](#), October 2018 [Note: To print, please select "Fit to Page" under Scale; for best online viewing, please open in Internet Explorer or Firefox]
 - [Appendix A: Flow Chart: Homeowner Post-Disaster Road to Recovery](#) [Note: To print,

please select "Fit to Page" under Scale.]

- [Appendix B](#): Short Summaries of Loss Mitigation Rules for Government-Backed Loans
- [Appendix C](#): Long Summaries of Loss Mitigation Rules for Government-Backed Loans
- [Residential Property Assessed Clean Energy \(PACE\) Loans: The Perils of Easy Money for Clean Energy Improvements](#), September 2017
- [Toxic Transactions: How Land Installment Contracts Once Again Threaten Communities of Color](#), July 2016
- [What is a Property Assessed Clean Energy \(PACE\) Loan?](#)September 2016
- [The Other Foreclosure Crisis: Property Tax Lien Sales](#), July 10, 2012

Debt Collection

- [50 State & D.C. Fact Sheets](#), May 2019
- [Debt Collection in the States and D.C.](#)(consumer complaints and share of population with a debt in collection), May 2019
- [What States Can Do to Help Consumers Debt Collection](#), May 2019
- [What States Can Do to Help Consumers: Medical Debt](#), April 2019
- [No Fresh Start: How States Allow Debt Collectors to Push Families into Poverty](#), October 2013

Installment Loans

- [Fact sheets on APR rates in Southern States](#), May 2019
- Fact Sheet: [State Annual Percentage Rate \(APR\) Caps for \\$500, \\$2,000, and \\$10,000 Installment Loans](#), March 2019
- [A Larger and Longer Debt Trap?: Analysis of States' APR Caps for a \\$10,000 Five-Year Installment Loan](#), October 2018

Prepaid Debit Cards and Payroll Cards

- Updated Survey: [Fees Dropping On State Prepaid Cards for Unemployed Workers](#), August, 2017
- [Report: Rating State Government Payroll Cards](#), November 2015
- [2013 Survey of State Unemployment Compensation Prepaid Cards](#), January 2013

Student Loans

- Updated Report: [Ensuring Educational Integrity: 10 Steps to Improve State Oversight of For-Profit Schools](#), June 2014, [Update to Step 2: Protecting Online Education Students](#), Dec. 2015

Utilities

- [Competing to Overcharge Customers: The Competitive Energy Supplier Market in Massachusetts](#), April 2018
- [Helping Low-Income Utility Customers Manage Overdue Bills through Arrearage Management Programs \(AMP\)](#), September 2013