

EXTENDED TO NOVEMBER 15, 2022

Form **990****Return of Organization Exempt From Income Tax**

OMB No. 1545-0047

2021Department of the Treasury
Internal Revenue Service

Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code (except private foundations)

Do not enter social security numbers on this form as it may be made public.

Go to www.irs.gov/Form990 for instructions and the latest information.Open to Public
Inspection**A For the 2021 calendar year, or tax year beginning and ending****B** Check if applicable:

- ☐ Address change
☐ Name change
☐ Initial return
☐ Final return/terminated
☐ Amended return
☐ Application pending

C Name of organization

NATIONAL CONSUMER LAW CENTER, INC.

Doing business asNumber and street (or P.O. box if mail is not delivered to street address) Room/suite
7 WINTHROP SQUARE, 4TH FLOORCity or town, state or province, country, and ZIP or foreign postal code
BOSTON, MA 02110-1006**F Name and address of principal officer:** RICHARD DUBOIS
SAME AS C ABOVE**D Employer identification number**

04-2488502

E Telephone number
617-542-8010**G Gross receipts \$** 24,522,169.**H(a) Is this a group return for subordinates?** ☐ Yes ☒ No**H(b) Are all subordinates included?** ☐ Yes ☒ No

If "No," attach a list. See instructions

H(c) Group exemption number ▶**I Tax-exempt status:** ☒ 501(c)(3) ☐ 501(c) () (insert no.) ☐ 4947(a)(1) or ☐ 527**J Website:** WWW.NCLC.ORG**K Form of organization:** ☒ Corporation ☐ Trust ☐ Association ☐ Other ▶**L Year of formation:** 1971**M State of legal domicile:** MA**Part I Summary**

Activities & Governance	1 Briefly describe the organization's mission or most significant activities: <u>SEE SCHEDULE O</u>		
	2 Check this box <input type="checkbox"/> if the organization discontinued its operations or disposed of more than 25% of its net assets.		
	3 Number of voting members of the governing body (Part VI, line 1a)	3	11
	4 Number of independent voting members of the governing body (Part VI, line 1b)	4	11
	5 Total number of individuals employed in calendar year 2021 (Part V, line 2a)	5	72
	6 Total number of volunteers (estimate if necessary)	6	13
	7 a Total unrelated business revenue from Part VIII, column (C), line 12	7a	0.
b Net unrelated business taxable income from Form 990-T, Part I, line 11	7b	0.	
Revenue	8 Contributions and grants (Part VIII, line 1h)	Prior Year	Current Year
	9 Program service revenue (Part VIII, line 2g)	4,090,720.	3,373,663.
	10 Investment income (Part VIII, column (A), lines 3, 4, and 7d)	8,463,493.	4,875,291.
	11 Other revenue (Part VIII, column (A), lines 5, 6d, 8c, 9c, 10c, and 11e)	855,956.	3,656,999.
	12 Total revenue - add lines 8 through 11 (must equal Part VIII, column (A), line 12)	200,079.	204,474.
	13 Grants and similar amounts paid (Part IX, column (A), lines 1-3)	13,610,248.	12,110,427.
	14 Benefits paid to or for members (Part IX, column (A), line 4)	0.	22,000.
Expenses	15 Salaries, other compensation, employee benefits (Part IX, column (A), lines 5-10)	0.	0.
	16a Professional fundraising fees (Part IX, column (A), line 11e)	7,839,608.	8,280,258.
	b Total fundraising expenses (Part IX, column (D), line 25) ▶ 864,599.	0.	0.
	17 Other expenses (Part IX, column (A), lines 11a-11d, 11f-24e)	2,703,695.	2,680,872.
	18 Total expenses. Add lines 13-17 (must equal Part IX, column (A), line 25)	10,543,303.	10,983,130.
	19 Revenue less expenses. Subtract line 18 from line 12	3,066,945.	1,127,297.
	Net Assets or Fund Balances	20 Total assets (Part X, line 16)	Beginning of Current Year
21 Total liabilities (Part X, line 26)		39,190,985.	38,467,123.
22 Net assets or fund balances. Subtract line 21 from line 20		1,784,173.	2,039,091.
		37,406,812.	36,428,032.

Part II Signature Block

Under penalties of perjury, I declare that I have examined this return, including accompanying schedules and statements, and to the best of my knowledge and belief, it is true, correct, and complete. Declaration of preparer (other than officer) is based on all information of which preparer has any knowledge.

Sign Here	Signature of officer	Date			
	RICHARD DUBOIS, EXECUTIVE DIRECTOR Type or print name and title <i>Richard Dubois</i>	9/22/2022			
Paid Preparer Use Only	Print/Type preparer's name	Preparer's signature	Date	Check if self-employed <input type="checkbox"/>	PTIN
	JOHN BUCKLEY, CPA	JOHN BUCKLEY, CPA	09/19/22		P00830631
	Firm's name ▶ AAFCPAS, INC.	Firm's EIN ▶ 04-2571780			
	Firm's address ▶ 50 WASHINGTON STREET WESTBOROUGH, MA 01581	Phone no. 508-366-9100			

May the IRS discuss this return with the preparer shown above? See instructions ☒ Yes ☐ No

132001 12-09-21 LHA For Paperwork Reduction Act Notice, see the separate instructions.

Form **990** (2021)

Part III Statement of Program Service Accomplishments

Check if Schedule O contains a response or note to any line in this Part III

☒ X**1** Briefly describe the organization's mission:

SINCE 1969, THE NONPROFIT NATIONAL CONSUMER LAW CENTER HAS USED ITS EXPERTISE IN CONSUMER LAW AND ENERGY POLICY TO WORK FOR CONSUMER JUSTICE AND ECONOMIC SECURITY FOR LOW-INCOME AND OTHER DISADVANTAGED PEOPLE. NCLC'S EXPERTISE INCLUDES POLICY ANALYSIS AND ADVOCACY;

2 Did the organization undertake any significant program services during the year which were not listed on the prior Form 990 or 990-EZ? ☐ Yes ☒ No

If "Yes," describe these new services on Schedule O.

3 Did the organization cease conducting, or make significant changes in how it conducts, any program services? ☐ Yes ☒ No

If "Yes," describe these changes on Schedule O.

4 Describe the organization's program service accomplishments for each of its three largest program services, as measured by expenses. Section 501(c)(3) and 501(c)(4) organizations are required to report the amount of grants and allocations to others, the total expenses, and revenue, if any, for each program service reported.

4a (Code:) (Expenses \$ 5,826,721. Including grants of \$ 22,000.) (Revenue \$ 2,229,673.)
BUILDING FAMILY AND INDIVIDUAL ECONOMIC SECURITY:

LOW-INCOME FAMILIES HAVE LITTLE OR NO SAVINGS TO PROVIDE A SAFETY NET, LIVING WEEK TO WEEK AND MONTH TO MONTH TO MEET BASIC EXPENSES. THIS POPULATION IS DISPROPORTIONATELY TARGETED FOR OVERPRICED FINANCIAL SERVICES, SUCH AS EXCESSIVE BANK FEES, HIGH-COST LOANS, AND PREDATORY HOME MORTGAGES. LAX REGULATION HAS LEFT MANY FAMILIES VULNERABLE TO WEALTH-STRIPPING PRACTICES AND DEEPLY IN DEBT, REDUCING OPPORTUNITIES FOR HIGHER EDUCATION, JOB TRAINING AND HOMEOWNERSHIP. TO COUNTER THESE TRENDS AND HELP LOW-INCOME PEOPLE BUILD ASSETS AND ECONOMIC SECURITY, NCLC PROMOTED THE ADOPTION AND ENFORCEMENT OF STRONG CONSUMER PROTECTIONS IN THE FINANCIAL SERVICES MARKETPLACE THROUGHOUT 2021.

4b (Code:) (Expenses \$ 1,421,606. Including grants of \$) (Revenue \$ 1,322,809.)
PRESERVING HEAT, ELECTRICITY, BROADBAND AND WATER: NCLC PUBLISHED 2 CRITICAL RESOURCES TO PROTECT THE HEALTH AND SAFETY OF HOUSEHOLDS IN QUARANTINE: A GUIDE TO RECENT FEDERAL COVID-19 RELIEF TO HELP CONSUMERS PAY FOR ESSENTIAL ENERGY, WATER, AND BROADBAND SERVICE, AND THE REPORT HOW STATES CAN PROTECT SERIOUSLY ILL RESIDENTS FROM UTILITY SHUT-OFFS. NCLC WAS ACTIVELY INVOLVED IN SUCCESSFUL PROCEEDINGS REGARDING MORATORIUMS ON UTILITY TERMINATION IN MASSACHUSETTS, CALIFORNIA, AND ILLINOIS. NCLC HAS ALSO BEEN AND CONTINUES TO BE ONE OF THE MOST PROMINENT VOICES FOR WATER AFFORDABILITY PROGRAMS AND ACCESS TO BROADBAND FOR ALL AMERICANS. WE ARE THRILLED THAT IN THE PAST YEAR CONGRESS HAS FUNDED THE FIRST FEDERAL ASSISTANCE PROGRAM TO HELP PEOPLE PAY THEIR WATER BILLS, AND SIGNIFICANTLY EXPANDED BROADBAND ASSISTANCE.

4c (Code:) (Expenses \$ 1,384,803. Including grants of \$) (Revenue \$ 1,322,809.)
PROTECTING FINANCIAL ASSETS: WIDESPREAD FORBEARANCE ON MORTGAGE PAYMENTS HAS PREVENTED MILLIONS OF HOMEOWNERS IN THE UNITED STATES FROM BEING DECLARED IN DEFAULT DURING THE PANDEMIC, BUT THEY ARE AT RISK OF LOSING THEIR HOMES ONCE THE FORBEARANCE EXPIRES. NCLC PROVIDED EXPERTISE AND RESOURCES THROUGHOUT 2021 DURING THE CREATION OF THE \$10 BILLION HOMEOWNER ASSISTANCE FUND (HAF), CREATED BY CONGRESS IN EARLY 2021 AS PART OF THE \$1.9 TRILLION AMERICAN RESCUE PLAN AND RESULTED IN A MAJOR STEP FORWARD IN PREVENTING A DISASTROUS LOSS OF HOMES.

PREVENTING FORECLOSURES: NCLC PLAYED A MAJOR ROLE PROVIDING IN-DEPTH RESOURCES TO FRONTLINE LEGAL AID AND CONSUMER ATTORNEYS AND TO CONSUMERS, INCLUDING FACT SHEETS, ARTICLES, AND ISSUE BRIEFS TO PREVENT

4d Other program services (Describe on Schedule O.)

(Expenses \$ including grants of \$) (Revenue \$)

4e Total program service expenses 8,633,130.

Form 990 (2021)

Part IV Checklist of Required Schedules

	Yes	No
1 Is the organization described in section 501(c)(3) or 4947(a)(1) (other than a private foundation)? If "Yes," complete Schedule A	1 X	
2 Is the organization required to complete Schedule B, Schedule of Contributors? See instructions	2 X	
3 Did the organization engage in direct or indirect political campaign activities on behalf of or in opposition to candidates for public office? If "Yes," complete Schedule C, Part I	3	X
4 Section 501(c)(3) organizations. Did the organization engage in lobbying activities, or have a section 501(h) election in effect during the tax year? If "Yes," complete Schedule C, Part II	4 X	
5 Is the organization a section 501(c)(4), 501(c)(5), or 501(c)(6) organization that receives membership dues, assessments, or similar amounts as defined in Rev. Proc. 98-19? If "Yes," complete Schedule C, Part III	5	X
6 Did the organization maintain any donor advised funds or any similar funds or accounts for which donors have the right to provide advice on the distribution or investment of amounts in such funds or accounts? If "Yes," complete Schedule D, Part I	6	X
7 Did the organization receive or hold a conservation easement, including easements to preserve open space, the environment, historic land areas, or historic structures? If "Yes," complete Schedule D, Part II	7	X
8 Did the organization maintain collections of works of art, historical treasures, or other similar assets? If "Yes," complete Schedule D, Part III	8	X
9 Did the organization report an amount in Part X, line 21, for escrow or custodial account liability, serve as a custodian for amounts not listed in Part X; or provide credit counseling, debt management, credit repair, or debt negotiation services? If "Yes," complete Schedule D, Part IV	9	X
10 Did the organization, directly or through a related organization, hold assets in donor-restricted endowments or in quasi endowments? If "Yes," complete Schedule D, Part V	10 X	
11 If the organization's answer to any of the following questions is "Yes," then complete Schedule D, Parts VI, VII, VIII, IX, or X, as applicable.		
a Did the organization report an amount for land, buildings, and equipment in Part X, line 10? If "Yes," complete Schedule D, Part VI	11a X	
b Did the organization report an amount for investments - other securities in Part X, line 12, that is 5% or more of its total assets reported in Part X, line 16? If "Yes," complete Schedule D, Part VII	11b	X
c Did the organization report an amount for investments - program related in Part X, line 13, that is 5% or more of its total assets reported in Part X, line 16? If "Yes," complete Schedule D, Part VIII	11c	X
d Did the organization report an amount for other assets in Part X, line 15, that is 5% or more of its total assets reported in Part X, line 16? If "Yes," complete Schedule D, Part IX	11d	X
e Did the organization report an amount for other liabilities in Part X, line 25? If "Yes," complete Schedule D, Part X	11e	X
f Did the organization's separate or consolidated financial statements for the tax year include a footnote that addresses the organization's liability for uncertain tax positions under FIN 48 (ASC 740)? If "Yes," complete Schedule D, Part X	11f X	
12a Did the organization obtain separate, independent audited financial statements for the tax year? If "Yes," complete Schedule D, Parts XI and XII	12a	X
b Was the organization included in consolidated, independent audited financial statements for the tax year? If "Yes," and if the organization answered "No" to line 12a, then completing Schedule D, Parts XI and XII is optional	12b X	
13 Is the organization a school described in section 170(b)(1)(A)(ii)? If "Yes," complete Schedule E	13	X
14a Did the organization maintain an office, employees, or agents outside of the United States?	14a	X
b Did the organization have aggregate revenues or expenses of more than \$10,000 from grantmaking, fundraising, business, investment, and program service activities outside the United States, or aggregate foreign investments valued at \$100,000 or more? If "Yes," complete Schedule F, Parts I and IV	14b	X
15 Did the organization report on Part IX, column (A), line 3, more than \$5,000 of grants or other assistance to or for any foreign organization? If "Yes," complete Schedule F, Parts II and IV	15	X
16 Did the organization report on Part IX, column (A), line 3, more than \$5,000 of aggregate grants or other assistance to or for foreign individuals? If "Yes," complete Schedule F, Parts III and IV	16	X
17 Did the organization report a total of more than \$15,000 of expenses for professional fundraising services on Part IX, column (A), lines 6 and 11e? If "Yes," complete Schedule G, Part I. See instructions	17	X
18 Did the organization report more than \$15,000 total of fundraising event gross income and contributions on Part VIII, lines 1c and 8a? If "Yes," complete Schedule G, Part II	18	X
19 Did the organization report more than \$15,000 of gross income from gaming activities on Part VIII, line 9a? If "Yes," complete Schedule G, Part III	19	X
20a Did the organization operate one or more hospital facilities? If "Yes," complete Schedule H	20a	X
b If "Yes" to line 20a, did the organization attach a copy of its audited financial statements to this return?	20b	
21 Did the organization report more than \$5,000 of grants or other assistance to any domestic organization or domestic government on Part IX, column (A), line 1? If "Yes," complete Schedule I, Parts I and II	21 X	

Part IV Checklist of Required Schedules (continued)

	Yes	No
22 Did the organization report more than \$5,000 of grants or other assistance to or for domestic individuals on Part IX, column (A), line 2? If "Yes," complete Schedule I, Parts I and III		X
23 Did the organization answer "Yes" to Part VII, Section A, line 3, 4, or 5, about compensation of the organization's current and former officers, directors, trustees, key employees, and highest compensated employees? If "Yes," complete Schedule J	X	
24a Did the organization have a tax-exempt bond issue with an outstanding principal amount of more than \$100,000 as of the last day of the year, that was issued after December 31, 2002? If "Yes," answer lines 24b through 24d and complete Schedule K. If "No," go to line 25a		X
b Did the organization invest any proceeds of tax-exempt bonds beyond a temporary period exception?		
c Did the organization maintain an escrow account other than a refunding escrow at any time during the year to defease any tax-exempt bonds?		
d Did the organization act as an "on behalf of" issuer for bonds outstanding at any time during the year?		
25a Section 501(c)(3), 501(c)(4), and 501(c)(29) organizations. Did the organization engage in an excess benefit transaction with a disqualified person during the year? If "Yes," complete Schedule L, Part I		X
b Is the organization aware that it engaged in an excess benefit transaction with a disqualified person in a prior year, and that the transaction has not been reported on any of the organization's prior Forms 990 or 990-EZ? If "Yes," complete Schedule L, Part I		X
26 Did the organization report any amount on Part X, line 5 or 22, for receivables from or payables to any current or former officer, director, trustee, key employee, creator or founder, substantial contributor, or 35% controlled entity or family member of any of these persons? If "Yes," complete Schedule L, Part II		X
27 Did the organization provide a grant or other assistance to any current or former officer, director, trustee, key employee, creator or founder, substantial contributor or employee thereof, a grant selection committee member, or to a 35% controlled entity (including an employee thereof) or family member of any of these persons? If "Yes," complete Schedule L, Part III		X
28 Was the organization a party to a business transaction with one of the following parties (see the Schedule L, Part IV, instructions for applicable filing thresholds, conditions, and exceptions):		
a A current or former officer, director, trustee, key employee, creator or founder, or substantial contributor? If "Yes," complete Schedule L, Part IV		X
b A family member of any individual described in line 28a? If "Yes," complete Schedule L, Part IV		X
c A 35% controlled entity of one or more individuals and/or organizations described in line 28a or 28b? If "Yes," complete Schedule L, Part IV		X
29 Did the organization receive more than \$25,000 in non-cash contributions? If "Yes," complete Schedule M		X
30 Did the organization receive contributions of art, historical treasures, or other similar assets, or qualified conservation contributions? If "Yes," complete Schedule M		X
31 Did the organization liquidate, terminate, or dissolve and cease operations? If "Yes," complete Schedule N, Part I		X
32 Did the organization sell, exchange, dispose of, or transfer more than 25% of its net assets? If "Yes," complete Schedule N, Part II		X
33 Did the organization own 100% of an entity disregarded as separate from the organization under Regulations sections 301.7701-2 and 301.7701-3? If "Yes," complete Schedule R, Part I		X
34 Was the organization related to any tax-exempt or taxable entity? If "Yes," complete Schedule R, Part II, III, or IV, and Part V, line 1	X	
35a Did the organization have a controlled entity within the meaning of section 512(b)(13)?		X
b If "Yes" to line 35a, did the organization receive any payment from or engage in any transaction with a controlled entity within the meaning of section 512(b)(13)? If "Yes," complete Schedule R, Part V, line 2		
36 Section 501(c)(3) organizations. Did the organization make any transfers to an exempt non-charitable related organization? If "Yes," complete Schedule R, Part V, line 2		X
37 Did the organization conduct more than 5% of its activities through an entity that is not a related organization and that is treated as a partnership for federal income tax purposes? If "Yes," complete Schedule R, Part VI		X
38 Did the organization complete Schedule O and provide explanations on Schedule O for Part VI, lines 11b and 19?	X	

Note: All Form 990 filers are required to complete Schedule O

Part V Statements Regarding Other IRS Filings and Tax ComplianceCheck if Schedule O contains a response or note to any line in this Part V ☐

	Yes	No
1a Enter the number reported in box 3 of Form 1096. Enter -0- if not applicable		
b Enter the number of Forms W-2G included on line 1a. Enter -0- if not applicable		
c Did the organization comply with backup withholding rules for reportable payments to vendors and reportable gaming (gambling) winnings to prize winners?	X	

Part V Statements Regarding Other IRS Filings and Tax Compliance (continued)

	Yes	No
2a Enter the number of employees reported on Form W-3, Transmittal of Wage and Tax Statements, filed for the calendar year ending with or within the year covered by this return 2a 72		
b If at least one is reported on line 2a, did the organization file all required federal employment tax returns? Note: If the sum of lines 1a and 2a is greater than 250, you may be required to e-file. See instructions.	2b <input checked="" type="checkbox"/>	
3a Did the organization have unrelated business gross income of \$1,000 or more during the year?		3a <input checked="" type="checkbox"/>
b If "Yes," has it filed a Form 990-T for this year? If "No" to line 3b, provide an explanation on Schedule O	3b	
4a At any time during the calendar year, did the organization have an interest in, or a signature or other authority over, a financial account in a foreign country (such as a bank account, securities account, or other financial account)?	4a	<input checked="" type="checkbox"/>
b If "Yes," enter the name of the foreign country ▶ See instructions for filing requirements for FinCEN Form 114, Report of Foreign Bank and Financial Accounts (FBAR).		
5a Was the organization a party to a prohibited tax shelter transaction at any time during the tax year?	5a	<input checked="" type="checkbox"/>
b Did any taxable party notify the organization that it was or is a party to a prohibited tax shelter transaction?	5b	<input checked="" type="checkbox"/>
c If "Yes" to line 5a or 5b, did the organization file Form 8886-T?	5c	
6a Does the organization have annual gross receipts that are normally greater than \$100,000, and did the organization solicit any contributions that were not tax deductible as charitable contributions?	6a	<input checked="" type="checkbox"/>
b If "Yes," did the organization include with every solicitation an express statement that such contributions or gifts were not tax deductible?	6b	
7 Organizations that may receive deductible contributions under section 170(c).		
a Did the organization receive a payment in excess of \$75 made partly as a contribution and partly for goods and services provided to the payor?	7a <input checked="" type="checkbox"/>	
b If "Yes," did the organization notify the donor of the value of the goods or services provided?	7b <input checked="" type="checkbox"/>	
c Did the organization sell, exchange, or otherwise dispose of tangible personal property for which it was required to file Form 8282?	7c	<input checked="" type="checkbox"/>
d If "Yes," indicate the number of Forms 8282 filed during the year 7d 	7d	
e Did the organization receive any funds, directly or indirectly, to pay premiums on a personal benefit contract?	7e	<input checked="" type="checkbox"/>
f Did the organization, during the year, pay premiums, directly or indirectly, on a personal benefit contract?	7f	<input checked="" type="checkbox"/>
g If the organization received a contribution of qualified intellectual property, did the organization file Form 8899 as required?	7g	
h If the organization received a contribution of cars, boats, airplanes, or other vehicles, did the organization file a Form 1098-C?	7h	
8 Sponsoring organizations maintaining donor advised funds. Did a donor advised fund maintained by the sponsoring organization have excess business holdings at any time during the year?	8	
9 Sponsoring organizations maintaining donor advised funds.		
a Did the sponsoring organization make any taxable distributions under section 4966?	9a	
b Did the sponsoring organization make a distribution to a donor, donor advisor, or related person?	9b	
10 Section 501(c)(7) organizations. Enter:		
a Initiation fees and capital contributions included on Part VIII, line 12 10a 	10a	
b Gross receipts, included on Form 990, Part VIII, line 12, for public use of club facilities 10b 	10b	
11 Section 501(c)(12) organizations. Enter:		
a Gross income from members or shareholders 11a 	11a	
b Gross income from other sources. (Do not net amounts due or paid to other sources against amounts due or received from them.) 11b 	11b	
12a Section 4947(a)(1) non-exempt charitable trusts. Is the organization filing Form 990 in lieu of Form 1041?	12a	
b If "Yes," enter the amount of tax-exempt interest received or accrued during the year 12b 	12b	
13 Section 501(c)(29) qualified nonprofit health insurance issuers.		
a Is the organization licensed to issue qualified health plans in more than one state? Note: See the instructions for additional information the organization must report on Schedule O.	13a	
b Enter the amount of reserves the organization is required to maintain by the states in which the organization is licensed to issue qualified health plans 13b 	13b	
c Enter the amount of reserves on hand 13c 	13c	
14a Did the organization receive any payments for indoor tanning services during the tax year?	14a	<input checked="" type="checkbox"/>
b If "Yes," has it filed a Form 720 to report these payments? If "No," provide an explanation on Schedule O	14b	
15 Is the organization subject to the section 4960 tax on payment(s) of more than \$1,000,000 in remuneration or excess parachute payment(s) during the year? If "Yes," see the instructions and file Form 4720, Schedule N.	15	<input checked="" type="checkbox"/>
16 Is the organization an educational institution subject to the section 4968 excise tax on net investment income? If "Yes," complete Form 4720, Schedule O.	16	<input checked="" type="checkbox"/>
17 Section 501(c)(21) organizations. Did the trust, any disqualified person, or mine operator engage in any activities that would result in the imposition of an excise tax under section 4951, 4952 or 4953? If "Yes," complete Form 6069.	17	

Part VI Governance, Management, and Disclosure. For each "Yes" response to lines 2 through 7b below, and for a "No" response to line 8a, 8b, or 10b below, describe the circumstances, processes, or changes on Schedule O. See instructions.

Check if Schedule O contains a response or note to any line in this Part VI

☒ X**Section A. Governing Body and Management**

	1a	1b	11	Yes	No
1a Enter the number of voting members of the governing body at the end of the tax year			11		
If there are material differences in voting rights among members of the governing body, or if the governing body delegated broad authority to an executive committee or similar committee, explain on Schedule O.					
b Enter the number of voting members included on line 1a, above, who are independent			11		
2 Did any officer, director, trustee, or key employee have a family relationship or a business relationship with any other officer, director, trustee, or key employee?					X
3 Did the organization delegate control over management duties customarily performed by or under the direct supervision of officers, directors, trustees, or key employees to a management company or other person?					X
4 Did the organization make any significant changes to its governing documents since the prior Form 990 was filed?					X
5 Did the organization become aware during the year of a significant diversion of the organization's assets?					X
6 Did the organization have members or stockholders?					X
7a Did the organization have members, stockholders, or other persons who had the power to elect or appoint one or more members of the governing body?					X
b Are any governance decisions of the organization reserved to (or subject to approval by) members, stockholders, or persons other than the governing body?					X
8 Did the organization contemporaneously document the meetings held or written actions undertaken during the year by the following:					
a The governing body?				X	
b Each committee with authority to act on behalf of the governing body?				X	
9 Is there any officer, director, trustee, or key employee listed in Part VII, Section A, who cannot be reached at the organization's mailing address? If "Yes," provide the names and addresses on Schedule O					X

Section B. Policies (This Section B requests information about policies not required by the Internal Revenue Code.)

	Yes	No
10a Did the organization have local chapters, branches, or affiliates?		X
b If "Yes," did the organization have written policies and procedures governing the activities of such chapters, affiliates, and branches to ensure their operations are consistent with the organization's exempt purposes?		
10b		
11a Has the organization provided a complete copy of this Form 990 to all members of its governing body before filing the form?	X	
b Describe on Schedule O the process, if any, used by the organization to review this Form 990.		
12a Did the organization have a written conflict of interest policy? If "No," go to line 13	X	
b Were officers, directors, or trustees, and key employees required to disclose annually interests that could give rise to conflicts?	X	
12b		
c Did the organization regularly and consistently monitor and enforce compliance with the policy? If "Yes," describe on Schedule O how this was done	X	
12c		
13 Did the organization have a written whistleblower policy?	X	
14 Did the organization have a written document retention and destruction policy?	X	
15 Did the process for determining compensation of the following persons include a review and approval by independent persons, comparability data, and contemporaneous substantiation of the deliberation and decision?		
a The organization's CEO, Executive Director, or top management official	X	
15a		
b Other officers or key employees of the organization	X	
15b		
If "Yes" to line 15a or 15b, describe the process on Schedule O. See instructions.		
16a Did the organization invest in, contribute assets to, or participate in a joint venture or similar arrangement with a taxable entity during the year?		X
b If "Yes," did the organization follow a written policy or procedure requiring the organization to evaluate its participation in joint venture arrangements under applicable federal tax law, and take steps to safeguard the organization's exempt status with respect to such arrangements?		
16b		

Section C. Disclosure

17 List the states with which a copy of this Form 990 is required to be filed **AL, AK, AR, CA, CO, CT, FL, GA, IL, MD, MA, MI**

18 Section 6104 requires an organization to make its Forms 1023 (1024 or 1024-A, if applicable), 990, and 990-T (section 501(c)(3)s only) available for public inspection. Indicate how you made these available. Check all that apply.
☐ Own website ☐ Another's website ☒ Upon request ☐ Other (explain on Schedule O)

19 Describe on Schedule O whether (and if so, how) the organization made its governing documents, conflict of interest policy, and financial statements available to the public during the tax year.

20 State the name, address, and telephone number of the person who possesses the organization's books and records **MARGARET KOHLER - 617-542-8010**
7 WINTHROP SQUARE, 4TH FLOOR, BOSTON, MA 02110-1006

Part VII Compensation of Officers, Directors, Trustees, Key Employees, Highest Compensated Employees, and Independent ContractorsCheck if Schedule O contains a response or note to any line in this Part VII ☐**Section A. Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees****1a** Complete this table for all persons required to be listed. Report compensation for the calendar year ending with or within the organization's tax year.

- List all of the organization's **current** officers, directors, trustees (whether individuals or organizations), regardless of amount of compensation. Enter -0- in columns (D), (E), and (F) if no compensation was paid.
 - List all of the organization's **current** key employees, if any. See the instructions for definition of "key employee."
 - List the organization's five **current** highest compensated employees (other than an officer, director, trustee, or key employee) who received reportable compensation (box 5 of Form W-2, Form 1099-MISC, and/or box 1 of Form 1099-NEC) of more than \$100,000 from the organization and any related organizations.
 - List all of the organization's **former** officers, key employees, and highest compensated employees who received more than \$100,000 of reportable compensation from the organization and any related organizations.
 - List all of the organization's **former** directors or trustees that received, in the capacity as a former director or trustee of the organization, more than \$10,000 of reportable compensation from the organization and any related organizations.
- See the instructions for the order in which to list the persons above.

☐ Check this box if neither the organization nor any related organization compensated any current officer, director, or trustee.

(A) Name and title	(B) Average hours per week (list any hours for related organizations below line)	(C) Position (do not check more than one box, unless person is both an officer and a director/trustee)						(D) Reportable compensation from the organization (W-2/1099-MISC/1099-NEC)	(E) Reportable compensation from related organizations (W-2/1099-MISC/1099-NEC)	(F) Estimated amount of other compensation from the organization and related organizations
		Individual trustee or director	Institutional trustee	Officer	Key employee	Highest compensated employee	Former			
(1) RICHARD DUBOIS EXECUTIVE DIRECTOR	40.00 1.00			X				227,232.	0.	39,246.
(2) CAROLYN CARTER DEPUTY DIRECTOR OF ADVOCACY	40.00			X				194,380.	0.	20,396.
(3) STEPHEN HURLEY CHIEF DEVELOPMENT OFFICER	40.00			X				165,628.	0.	36,055.
(4) JONATHAN SHELTON STAFF ATTORNEY	40.00					X		165,850.	0.	35,390.
(5) MARGARET KOHLER CHIEF FINANCIAL OFFICER	40.00 1.00			X				163,910.	0.	36,675.
(6) MARGOT SAUNDERS STAFF ATTORNEY	40.00					X		170,340.	0.	25,049.
(7) STUART ROSSMAN DIRECTOR OF LITIGATION	40.00					X		166,667.	0.	28,551.
(8) CHARLES DELBAUM STAFF ATTORNEY	40.00					X		165,369.	0.	28,607.
(9) LAUREN SAUNDERS STAFF ATTORNEY	40.00					X		166,848.	0.	14,583.
(10) MICHAEL FERRY PRESIDENT	1.00 1.00	X		X				0.	0.	0.
(11) DANCY MCKINNEY-PARKER VICE PRESIDENT	1.00	X		X				0.	0.	0.
(12) BEVERLY COURTNEY DIRECTOR	1.00	X						0.	0.	0.
(13) DAVID VLADECK DIRECTOR	1.00	X						0.	0.	0.
(14) DOLORES S. SMITH DIRECTOR	1.00	X						0.	0.	0.
(15) JONATHAN L. KRAVETZ DIRECTOR	1.00	X						0.	0.	0.
(16) MARK E. BUDNITZ DIRECTOR	1.00	X						0.	0.	0.
(17) NANCY BARRON DIRECTOR	1.00	X						0.	0.	0.

Part VIII Statement of RevenueCheck if Schedule O contains a response or note to any line in this Part VIII ☐

				(A)	(B)	(C)	(D)
				Total revenue	Related or exempt function revenue	Unrelated business revenue	Revenue excluded from tax under sections 512 - 514
Contributions, Gifts, Grants and Other Similar Amounts	1 a	Federated campaigns	1a				
	b	Membership dues	1b				
	c	Fundraising events	1c				
	d	Related organizations	1d				
	e	Government grants (contributions)	1e	79,000.			
	f	All other contributions, gifts, grants, and similar amounts not included above	1f	3,294,663.			
	g	Noncash contributions included in lines 1a-1f	1g	\$			
	h	Total. Add lines 1a-1f		3,373,663.			
Program Service Revenue	2 a	PUBLICATIONS	Business Code	511120	2,288,271.	2,288,271.	
	b	ATTORNEY FEE AWARDS		541100	2,030,142.	2,030,142.	
	c	CONFERENCES		900099	478,388.	478,388.	
	d	ADVICE AND ASSISTANCE		541100	68,090.	68,090.	
	e	MISCELLANEOUS		900099	10,400.	10,400.	
	f	All other program service revenue					
	g	Total. Add lines 2a-2f			4,875,291.		
	3	Investment income (including dividends, interest, and other similar amounts)			1,257,526.		1,257,526.
4	Income from investment of tax-exempt bond proceeds						
5	Royalties						
Other Revenue	6 a	Gross rents	(i) Real	204,474.			
	b	Less: rental expenses	(ii) Personal	0.			
	c	Rental income or (loss)		204,474.			
	d	Net rental income or (loss)		204,474.			204,474.
	7 a	Gross amount from sales of assets other than inventory	(i) Securities	14,811,215.			
	b	Less: cost or other basis and sales expenses	(ii) Other	12,411,742.			
	c	Gain or (loss)		2,399,473.			
	d	Net gain or (loss)		2,399,473.			2,399,473.
	8 a	Gross income from fundraising events (not including \$ of contributions reported on line 1c). See Part IV, line 18					
	b	Less: direct expenses					
	c	Net income or (loss) from fundraising events					
	9 a	Gross income from gaming activities. See Part IV, line 19					
	b	Less: direct expenses					
	c	Net income or (loss) from gaming activities					
Miscellaneous Revenue	10 a	Gross sales of inventory, less returns and allowances					
	b	Less: cost of goods sold					
	c	Net income or (loss) from sales of inventory					
	11 a		Business Code				
b							
c							
d	All other revenue						
e	Total. Add lines 11a-11d						
12	Total revenue. See instructions			12,110,427.	4,875,291.	0.	3,861,473.

Part IX Statement of Functional Expenses

Section 501(c)(3) and 501(c)(4) organizations must complete all columns. All other organizations must complete column (A).

Check if Schedule O contains a response or note to any line in this Part IX ☐

	(A) Total expenses	(B) Program service expenses	(C) Management and general expenses	(D) Fundraising expenses
Do not include amounts reported on lines 6b, 7b, 8b, 9b, and 10b of Part VIII.				
1 Grants and other assistance to domestic organizations and domestic governments. See Part IV, line 21	22,000.	22,000.		
2 Grants and other assistance to domestic individuals. See Part IV, line 22				
3 Grants and other assistance to foreign organizations, foreign governments, and foreign individuals. See Part IV, lines 15 and 16				
4 Benefits paid to or for members				
5 Compensation of current officers, directors, trustees, and key employees	883,522.	154,639.	486,631.	242,252.
6 Compensation not included above to disqualified persons (as defined under section 4958(f)(1)) and persons described in section 4958(c)(3)(B)				
7 Other salaries and wages	5,592,139.	4,821,308.	407,714.	363,117.
8 Pension plan accruals and contributions (include section 401(k) and 403(b) employer contributions)	263,439.	223,449.	21,175.	18,815.
9 Other employee benefits	1,066,694.	905,731.	91,372.	69,591.
10 Payroll taxes	474,464.	371,092.	61,202.	42,170.
11 Fees for services (nonemployees):				
a Management				
b Legal				
c Accounting	44,000.		44,000.	
d Lobbying				
e Professional fundraising services. See Part IV, line 17				
f Investment management fees	138,793.		138,793.	
g Other. (If line 11g amount exceeds 10% of line 25, column (A), amount, list line 11g expenses on Sch O.)	589,929.	527,592.	27,716.	34,621.
12 Advertising and promotion				
13 Office expenses	276,002.	190,379.	51,002.	34,621.
14 Information technology				
15 Royalties				
16 Occupancy	997,057.	906,270.	58,312.	32,475.
17 Travel	17,611.	12,107.	3,815.	1,689.
18 Payments of travel or entertainment expenses for any federal, state, or local public officials				
19 Conferences, conventions, and meetings	8,168.	8,168.		
20 Interest				
21 Payments to affiliates				
22 Depreciation, depletion, and amortization	36,311.	24,406.	8,929.	2,976.
23 Insurance	32,670.	24,530.	5,988.	2,152.
24 Other expenses. Itemize expenses not covered above. (List miscellaneous expenses on line 24e. If line 24e amount exceeds 10% of line 25, column (A), amount, list line 24e expenses on Schedule O.)				
a EQUIPMENT	327,617.	290,464.	22,161.	14,992.
b MISCELLANEOUS	90,150.	49,382.	37,712.	3,056.
c PUBLICATIONS	84,033.	84,033.		
d PERIODICALS	25,273.	16,986.	6,215.	2,072.
e All other expenses	13,258.	594.	12,664.	
25 Total functional expenses. Add lines 1 through 24e	10,983,130.	8,633,130.	1,485,401.	864,599.
26 Joint costs. Complete this line only if the organization reported in column (B) joint costs from a combined educational campaign and fundraising solicitation.				

Check here ☐ if following SOP 98-2 (ASC 958-720)

Part X Balance SheetCheck if Schedule O contains a response or note to any line in this Part X ☐

		(A) Beginning of year		(B) End of year		
Assets	1	Cash - non-interest-bearing	1,264,153.	1	268,546.	
	2	Savings and temporary cash investments	2,326,861.	2	2,722,787.	
	3	Pledges and grants receivable, net	1,887,386.	3	1,101,899.	
	4	Accounts receivable, net	224,793.	4	373,192.	
	5	Loans and other receivables from any current or former officer, director, trustee, key employee, creator or founder, substantial contributor, or 35% controlled entity or family member of any of these persons		5		
	6	Loans and other receivables from other disqualified persons (as defined under section 4958(f)(1)), and persons described in section 4958(c)(3)(B)		6		
	7	Notes and loans receivable, net		7		
	8	Inventories for sale or use		8		
	9	Prepaid expenses and deferred charges	225,933.	9	236,838.	
	10a	Land, buildings, and equipment: cost or other basis. Complete Part VI of Schedule D	10a	1,929,638.		
	b	Less: accumulated depreciation	10b	852,587.		
	11	Investments - publicly traded securities	371,441.	10c	1,077,051.	
	12	Investments - other securities. See Part IV, line 11	32,547,595.	11	32,343,141.	
	13	Investments - program-related. See Part IV, line 11		12		
	14	Intangible assets		13		
	15	Other assets. See Part IV, line 11	342,823.	14		
16	Total assets. Add lines 1 through 15 (must equal line 33)	39,190,985.	15	343,669.		
Liabilities	17	Accounts payable and accrued expenses	39,190,985.	16	38,467,123.	
	18	Grants payable	939,783.	17	1,185,650.	
	19	Deferred revenue		18		
	20	Tax-exempt bond liabilities	844,390.	19	853,441.	
	21	Escrow or custodial account liability. Complete Part IV of Schedule D		20		
	22	Loans and other payables to any current or former officer, director, trustee, key employee, creator or founder, substantial contributor, or 35% controlled entity or family member of any of these persons		21		
	23	Secured mortgages and notes payable to unrelated third parties		22		
	24	Unsecured notes and loans payable to unrelated third parties		23		
	25	Other liabilities (including federal income tax, payables to related third parties, and other liabilities not included on lines 17-24). Complete Part X of Schedule D		24		
	26	Total liabilities. Add lines 17 through 25	1,784,173.	25		
	Net Assets or Fund Balances	Organizations that follow FASB ASC 958, check here <input checked="" type="checkbox"/> X and complete lines 27, 28, 32, and 33.				
27		Net assets without donor restrictions	32,191,017.	26	2,039,091.	
28		Net assets with donor restrictions	5,215,795.	27	32,603,346.	
Organizations that do not follow FASB ASC 958, check here <input type="checkbox"/> and complete lines 29 through 33.						
29		Capital stock or trust principal, or current funds		28	3,824,686.	
30		Paid-in or capital surplus, or land, building, or equipment fund		29		
31		Retained earnings, endowment, accumulated income, or other funds		30		
32		Total net assets or fund balances	37,406,812.	31	36,428,032.	
33	Total liabilities and net assets/fund balances	39,190,985.	32	38,467,123.		

Form 990 (2021)

Part XI Reconciliation of Net AssetsCheck if Schedule O contains a response or note to any line in this Part XI ☐

1	Total revenue (must equal Part VIII, column (A), line 12)	1	12,110,427.
2	Total expenses (must equal Part IX, column (A), line 25)	2	10,983,130.
3	Revenue less expenses. Subtract line 2 from line 1	3	1,127,297.
4	Net assets or fund balances at beginning of year (must equal Part X, line 32, column (A))	4	37,406,812.
5	Net unrealized gains (losses) on investments	5	-2,106,077.
6	Donated services and use of facilities	6	
7	Investment expenses	7	
8	Prior period adjustments	8	
9	Other changes in net assets or fund balances (explain on Schedule O)	9	0.
10	Net assets or fund balances at end of year. Combine lines 3 through 9 (must equal Part X, line 32, column (B))	10	36,428,032.

Part XII Financial Statements and ReportingCheck if Schedule O contains a response or note to any line in this Part XII ☒

	Yes	No
1 Accounting method used to prepare the Form 990: <input type="checkbox"/> Cash <input checked="" type="checkbox"/> Accrual <input type="checkbox"/> Other _____ If the organization changed its method of accounting from a prior year or checked "Other," explain on Schedule O.		
2a Were the organization's financial statements compiled or reviewed by an independent accountant? If "Yes," check a box below to indicate whether the financial statements for the year were compiled or reviewed on a separate basis, consolidated basis, or both: <input type="checkbox"/> Separate basis <input type="checkbox"/> Consolidated basis <input type="checkbox"/> Both consolidated and separate basis		x
2b Were the organization's financial statements audited by an independent accountant? If "Yes," check a box below to indicate whether the financial statements for the year were audited on a separate basis, consolidated basis, or both: <input type="checkbox"/> Separate basis <input checked="" type="checkbox"/> Consolidated basis <input type="checkbox"/> Both consolidated and separate basis	x	
2c If "Yes" to line 2a or 2b, does the organization have a committee that assumes responsibility for oversight of the audit, review, or compilation of its financial statements and selection of an independent accountant? If the organization changed either its oversight process or selection process during the tax year, explain on Schedule O.	x	
3a As a result of a federal award, was the organization required to undergo an audit or audits as set forth in the Single Audit Act and OMB Circular A-133?		x
3b If "Yes," did the organization undergo the required audit or audits? If the organization did not undergo the required audit or audits, explain why on Schedule O and describe any steps taken to undergo such audits		

Form 990 (2021)

Department of the Treasury
Internal Revenue Service

► Go to www.irs.gov/Form990 for instructions and the latest information.

2021

Open to Public Inspection

Name of the organization

NATIONAL CONSUMER LAW CENTER, INC.

Employer identification number

04-2488502

Part I	Reason for Public Charity Status. (All organizations must complete this part.) See instructions.
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The organization is not a private foundation because it is: (For lines 1 through 12, check only one box.)

- ☐ 1 A church, convention of churches, or association of churches described in **section 170(b)(1)(A)(i)**.
- ☐ 2 A school described in **section 170(b)(1)(A)(ii)**. (Attach Schedule E (Form 990).)
- ☐ 3 A hospital or a cooperative hospital service organization described in **section 170(b)(1)(A)(iii)**.
- ☐ 4 A medical research organization operated in conjunction with a hospital described in **section 170(b)(1)(A)(iii)**. Enter the hospital's name, city, and state: _____
- ☐ 5 An organization operated for the benefit of a college or university owned or operated by a governmental unit described in **section 170(b)(1)(A)(iv)**. (Complete Part II.)
- ☐ 6 A federal, state, or local government or governmental unit described in **section 170(b)(1)(A)(v)**.
- ☒ 7 An organization that normally receives a substantial part of its support from a governmental unit or from the general public described in **section 170(b)(1)(A)(vi)**. (Complete Part II.)
- ☐ 8 A community trust described in **section 170(b)(1)(A)(vi)**. (Complete Part II.)
- ☐ 9 An agricultural research organization described in **section 170(b)(1)(A)(ix)** operated in conjunction with a land-grant college or university or a non-land-grant college of agriculture (see instructions). Enter the name, city, and state of the college or university: _____
- ☐ 10 An organization that normally receives (1) more than 33 1/3% of its support from contributions, membership fees, and gross receipts from activities related to its exempt functions, subject to certain exceptions; and (2) no more than 33 1/3% of its support from gross investment income and unrelated business taxable income (less section 511 tax) from businesses acquired by the organization after June 30, 1975. See **section 509(a)(2)**. (Complete Part III.)
- ☐ 11 An organization organized and operated exclusively to test for public safety. See **section 509(a)(4)**.
- ☐ 12 An organization organized and operated exclusively for the benefit of, to perform the functions of, or to carry out the purposes of one or more publicly supported organizations described in **section 509(a)(1)** or **section 509(a)(2)**. See **section 509(a)(3)**. Check the box on lines 12a through 12d that describes the type of supporting organization and complete lines 12e, 12f, and 12g.
 - ☐ a **Type I.** A supporting organization operated, supervised, or controlled by its supported organization(s), typically by giving the supported organization(s) the power to regularly appoint or elect a majority of the directors or trustees of the supporting organization. **You must complete Part IV, Sections A and B.**
 - ☐ b **Type II.** A supporting organization supervised or controlled in connection with its supported organization(s), by having control or management of the supporting organization vested in the same persons that control or manage the supported organization(s). **You must complete Part IV, Sections A and C.**
 - ☐ c **Type III functionally integrated.** A supporting organization operated in connection with, and functionally integrated with, its supported organization(s) (see instructions). **You must complete Part IV, Sections A, D, and E.**
 - ☐ d **Type III non-functionally integrated.** A supporting organization operated in connection with its supported organization(s) that is not functionally integrated. The organization generally must satisfy a distribution requirement and an attentiveness requirement (see instructions). **You must complete Part IV, Sections A and D, and Part V.**
 - ☐ e Check this box if the organization received a written determination from the IRS that it is a Type I, Type II, Type III functionally integrated, or Type III non-functionally integrated supporting organization.

f Enter the number of supported organizations

g Provide the following information about the supported organization(s).

(i) Name of supported organization	(ii) EIN	(iii) Type of organization (described on lines 1-10 above (see instructions))	(iv) Is the organization listed in your governing document?		(v) Amount of monetary support (see instructions)	(vi) Amount of other support (see instructions)
			Yes	No		
Total						

LHA For Paperwork Reduction Act Notice, see the Instructions for Form 990 or 990-EZ. 132021 01-04-22

Schedule A (Form 990) 2021

33

14480919 715045 2196

2021.04021 NATIONAL CONSUMER LAW CENTE 2196 01

Part II Support Schedule for Organizations Described in Sections 170(b)(1)(A)(iv) and 170(b)(1)(A)(vi)

(Complete only if you checked the box on line 5, 7, or 8 of Part I or if the organization failed to qualify under Part III. If the organization fails to qualify under the tests listed below, please complete Part III.)

Section A. Public Support

Calendar year (or fiscal year beginning in) ▶	(a) 2017	(b) 2018	(c) 2019	(d) 2020	(e) 2021	(f) Total
1 Gifts, grants, contributions, and membership fees received. (Do not include any "unusual grants.")	3,869,842.	3,237,235.	3,147,226.	4,090,720.	3,373,663.	17,718,686.
2 Tax revenues levied for the organization's benefit and either paid to or expended on its behalf						
3 The value of services or facilities furnished by a governmental unit to the organization without charge						
4 Total. Add lines 1 through 3	3,869,842.	3,237,235.	3,147,226.	4,090,720.	3,373,663.	17,718,686.
5 The portion of total contributions by each person (other than a governmental unit or publicly supported organization) included on line 1 that exceeds 2% of the amount shown on line 11, column (f)						5,822,549.
6 Public support. Subtract line 5 from line 4.						11,896,137.

Section B. Total Support

Calendar year (or fiscal year beginning in) ▶	(a) 2017	(b) 2018	(c) 2019	(d) 2020	(e) 2021	(f) Total
7 Amounts from line 4	3,869,842.	3,237,235.	3,147,226.	4,090,720.	3,373,663.	17,718,686.
8 Gross income from interest, dividends, payments received on securities loans, rents, royalties, and income from similar sources	1,135,859.	1,481,020.	1,562,031.	1,226,054.	1,462,000.	6,866,964.
9 Net income from unrelated business activities, whether or not the business is regularly carried on						
10 Other income. Do not include gain or loss from the sale of capital assets (Explain in Part VI.)						
11 Total support. Add lines 7 through 10						24,585,650.
12 Gross receipts from related activities, etc. (see instructions)					12	35,454,185.
13 First 5 years. If the Form 990 is for the organization's first, second, third, fourth, or fifth tax year as a section 501(c)(3) organization, check this box and stop here <input type="checkbox"/>						

Section C. Computation of Public Support Percentage

14 Public support percentage for 2021 (line 6, column (f), divided by line 11, column (f))	14	48.39 %
15 Public support percentage from 2020 Schedule A, Part II, line 14	15	51.83 %
16a 33 1/3% support test - 2021. If the organization did not check the box on line 13, and line 14 is 33 1/3% or more, check this box and stop here. The organization qualifies as a publicly supported organization <input checked="" type="checkbox"/>		
b 33 1/3% support test - 2020. If the organization did not check a box on line 13 or 16a, and line 15 is 33 1/3% or more, check this box and stop here. The organization qualifies as a publicly supported organization <input type="checkbox"/>		
17a 10% -facts-and-circumstances test - 2021. If the organization did not check a box on line 13, 16a, or 16b, and line 14 is 10% or more, and if the organization meets the facts-and-circumstances test, check this box and stop here. Explain in Part VI how the organization meets the facts-and-circumstances test. The organization qualifies as a publicly supported organization <input type="checkbox"/>		
b 10% -facts-and-circumstances test - 2020. If the organization did not check a box on line 13, 16a, 16b, or 17a, and line 15 is 10% or more, and if the organization meets the facts-and-circumstances test, check this box and stop here. Explain in Part VI how the organization meets the facts-and-circumstances test. The organization qualifies as a publicly supported organization <input type="checkbox"/>		
18 Private foundation. If the organization did not check a box on line 13, 16a, 16b, 17a, or 17b, check this box and see instructions <input type="checkbox"/>		

Schedule A (Form 990) 2021

Part III Support Schedule for Organizations Described in Section 509(a)(2)

(Complete only if you checked the box on line 10 of Part I or if the organization failed to qualify under Part II. If the organization fails to qualify under the tests listed below, please complete Part II.)

Section A. Public Support

Calendar year (or fiscal year beginning in) ►	(a) 2017	(b) 2018	(c) 2019	(d) 2020	(e) 2021	(f) Total
1 Gifts, grants, contributions, and membership fees received. (Do not include any "unusual grants.")						
2 Gross receipts from admissions, merchandise sold or services performed, or facilities furnished in any activity that is related to the organization's tax-exempt purpose						
3 Gross receipts from activities that are not an unrelated trade or business under section 513						
4 Tax revenues levied for the organization's benefit and either paid to or expended on its behalf						
5 The value of services or facilities furnished by a governmental unit to the organization without charge						
6 Total. Add lines 1 through 5						
7a Amounts included on lines 1, 2, and 3 received from disqualified persons						
b Amounts included on lines 2 and 3 received from other than disqualified persons that exceed the greater of \$5,000 or 1% of the amount on line 13 for the year						
c Add lines 7a and 7b						
8 Public support. (Subtract line 7c from line 6.)						

Section B. Total Support

Calendar year (or fiscal year beginning in) ►	(a) 2017	(b) 2018	(c) 2019	(d) 2020	(e) 2021	(f) Total
9 Amounts from line 6						
10a Gross income from interest, dividends, payments received on securities loans, rents, royalties, and income from similar sources						
b Unrelated business taxable income (less section 511 taxes) from businesses acquired after June 30, 1975						
c Add lines 10a and 10b						
11 Net income from unrelated business activities not included on line 10b, whether or not the business is regularly carried on						
12 Other income. Do not include gain or loss from the sale of capital assets (Explain in Part VI.)						
13 Total support. (Add lines 9, 10c, 11, and 12.)						

14 First 5 years. If the Form 990 is for the organization's first, second, third, fourth, or fifth tax year as a section 501(c)(3) organization, check this box and stop here. ☐

Section C. Computation of Public Support Percentage

15 Public support percentage for 2021 (line 8, column (f), divided by line 13, column (f))	15	%
16 Public support percentage from 2020 Schedule A, Part III, line 15	16	%

Section D. Computation of Investment Income Percentage

17 Investment income percentage for 2021 (line 10c, column (f), divided by line 13, column (f))	17	%
18 Investment income percentage from 2020 Schedule A, Part III, line 17	18	%

19a 33 1/3% support tests - 2021. If the organization did not check the box on line 14, and line 15 is more than 33 1/3%, and line 17 is not more than 33 1/3%, check this box and stop here. The organization qualifies as a publicly supported organization. ☐

b 33 1/3% support tests - 2020. If the organization did not check a box on line 14 or line 19a, and line 16 is more than 33 1/3%, and line 18 is not more than 33 1/3%, check this box and stop here. The organization qualifies as a publicly supported organization. ☐

20 Private foundation. If the organization did not check a box on line 14, 19a, or 19b, check this box and see instructions. ☐

Part IV Supporting Organizations

(Complete only if you checked a box in line 12 on Part I. If you checked box 12a, Part I, complete Sections A and B. If you checked box 12b, Part I, complete Sections A and C. If you checked box 12c, Part I, complete Sections A, D, and E. If you checked box 12d, Part I, complete Sections A and D, and complete Part V.)

Section A. All Supporting Organizations

	Yes	No
1 Are all of the organization's supported organizations listed by name in the organization's governing documents? If "No," describe in Part VI how the supported organizations are designated. If designated by class or purpose, describe the designation. If historic and continuing relationship, explain.		
2 Did the organization have any supported organization that does not have an IRS determination of status under section 509(a)(1) or (2)? If "Yes," explain in Part VI how the organization determined that the supported organization was described in section 509(a)(1) or (2).		
3a Did the organization have a supported organization described in section 501(c)(4), (5), or (6)? If "Yes," answer lines 3b and 3c below.		
b Did the organization confirm that each supported organization qualified under section 501(c)(4), (5), or (6) and satisfied the public support tests under section 509(a)(2)? If "Yes," describe in Part VI when and how the organization made the determination.		
c Did the organization ensure that all support to such organizations was used exclusively for section 170(c)(2)(B) purposes? If "Yes," explain in Part VI what controls the organization put in place to ensure such use.		
4a Was any supported organization not organized in the United States ("foreign supported organization")? If "Yes," and if you checked box 12a or 12b in Part I, answer lines 4b and 4c below.		
b Did the organization have ultimate control and discretion in deciding whether to make grants to the foreign supported organization? If "Yes," describe in Part VI how the organization had such control and discretion despite being controlled or supervised by or in connection with its supported organizations.		
c Did the organization support any foreign supported organization that does not have an IRS determination under sections 501(c)(3) and 509(a)(1) or (2)? If "Yes," explain in Part VI what controls the organization used to ensure that all support to the foreign supported organization was used exclusively for section 170(c)(2)(B) purposes.		
5a Did the organization add, substitute, or remove any supported organizations during the tax year? If "Yes," answer lines 5b and 5c below (if applicable). Also, provide detail in Part VI , including (i) the names and EIN numbers of the supported organizations added, substituted, or removed; (ii) the reasons for each such action; (iii) the authority under the organization's organizing document authorizing such action; and (iv) how the action was accomplished (such as by amendment to the organizing document).		
b Type I or Type II only. Was any added or substituted supported organization part of a class already designated in the organization's organizing document?		
c Substitutions only. Was the substitution the result of an event beyond the organization's control?		
6 Did the organization provide support (whether in the form of grants or the provision of services or facilities) to anyone other than (i) its supported organizations, (ii) individuals that are part of the charitable class benefited by one or more of its supported organizations, or (iii) other supporting organizations that also support or benefit one or more of the filing organization's supported organizations? If "Yes," provide detail in Part VI .		
7 Did the organization provide a grant, loan, compensation, or other similar payment to a substantial contributor (as defined in section 4958(c)(3)(C)), a family member of a substantial contributor, or a 35% controlled entity with regard to a substantial contributor? If "Yes," complete Part I of Schedule L (Form 990).		
8 Did the organization make a loan to a disqualified person (as defined in section 4958) not described on line 7? If "Yes," complete Part I of Schedule L (Form 990).		
9a Was the organization controlled directly or indirectly at any time during the tax year by one or more disqualified persons, as defined in section 4946 (other than foundation managers and organizations described in section 509(a)(1) or (2))? If "Yes," provide detail in Part VI .		
b Did one or more disqualified persons (as defined on line 9a) hold a controlling interest in any entity in which the supporting organization had an interest? If "Yes," provide detail in Part VI .		
c Did a disqualified person (as defined on line 9a) have an ownership interest in, or derive any personal benefit from, assets in which the supporting organization also had an interest? If "Yes," provide detail in Part VI .		
10a Was the organization subject to the excess business holdings rules of section 4943 because of section 4943(f) (regarding certain Type II supporting organizations, and all Type III non-functionally integrated supporting organizations)? If "Yes," answer line 10b below.		
b Did the organization have any excess business holdings in the tax year? (Use Schedule C, Form 4720, to determine whether the organization had excess business holdings.)		

Part IV Supporting Organizations *(continued)*

- 11** Has the organization accepted a gift or contribution from any of the following persons?
- a** A person who directly or indirectly controls, either alone or together with persons described on lines 11b and 11c below, the governing body of a supported organization?
- b** A family member of a person described on line 11a above?
- c** A 35% controlled entity of a person described on line 11a or 11b above? If "Yes" to line 11a, 11b, or 11c, provide detail in **Part VI**.

	Yes	No
11a		
11b		
11c		

Section B. Type I Supporting Organizations

- 1** Did the governing body, members of the governing body, officers acting in their official capacity, or membership of one or more supported organizations have the power to regularly appoint or elect at least a majority of the organization's officers, directors, or trustees at all times during the tax year? If "No," describe in **Part VI** how the supported organization(s) effectively operated, supervised, or controlled the organization's activities. If the organization had more than one supported organization, describe how the powers to appoint and/or remove officers, directors, or trustees were allocated among the supported organizations and what conditions or restrictions, if any, applied to such powers during the tax year.
- 2** Did the organization operate for the benefit of any supported organization other than the supported organization(s) that operated, supervised, or controlled the supporting organization? If "Yes," explain in **Part VI** how providing such benefit carried out the purposes of the supported organization(s) that operated, supervised, or controlled the supporting organization.

	Yes	No
1		
2		

Section C. Type II Supporting Organizations

- 1** Were a majority of the organization's directors or trustees during the tax year also a majority of the directors or trustees of each of the organization's supported organization(s)? If "No," describe in **Part VI** how control or management of the supporting organization was vested in the same persons that controlled or managed the supported organization(s).

	Yes	No
1		

Section D. All Type III Supporting Organizations

- 1** Did the organization provide to each of its supported organizations, by the last day of the fifth month of the organization's tax year, (i) a written notice describing the type and amount of support provided during the prior tax year, (ii) a copy of the Form 990 that was most recently filed as of the date of notification, and (iii) copies of the organization's governing documents in effect on the date of notification, to the extent not previously provided?
- 2** Were any of the organization's officers, directors, or trustees either (i) appointed or elected by the supported organization(s) or (ii) serving on the governing body of a supported organization? If "No," explain in **Part VI** how the organization maintained a close and continuous working relationship with the supported organization(s).
- 3** By reason of the relationship described on line 2, above, did the organization's supported organizations have a significant voice in the organization's investment policies and in directing the use of the organization's income or assets at all times during the tax year? If "Yes," describe in **Part VI** the role the organization's supported organizations played in this regard.

	Yes	No
1		
2		
3		

Section E. Type III Functionally Integrated Supporting Organizations

- 1** Check the box next to the method that the organization used to satisfy the Integral Part Test during the year (see instructions).
- a** ☐ The organization satisfied the Activities Test. Complete line 2 below.
- b** ☐ The organization is the parent of each of its supported organizations. Complete line 3 below.
- c** ☐ The organization supported a governmental entity. Describe in **Part VI** how you supported a governmental entity (see instructions).

2 Activities Test. Answer lines 2a and 2b below.

- a** Did substantially all of the organization's activities during the tax year directly further the exempt purposes of the supported organization(s) to which the organization was responsive? If "Yes," then in **Part VI** identify those supported organizations and explain how these activities directly furthered their exempt purposes, how the organization was responsive to those supported organizations, and how the organization determined that these activities constituted substantially all of its activities.
- b** Did the activities described on line 2a, above, constitute activities that, but for the organization's involvement, one or more of the organization's supported organization(s) would have been engaged in? If "Yes," explain in **Part VI** the reasons for the organization's position that its supported organization(s) would have engaged in these activities but for the organization's involvement.
- 3** Parent of Supported Organizations. Answer lines 3a and 3b below.
- a** Did the organization have the power to regularly appoint or elect a majority of the officers, directors, or trustees of each of the supported organizations? If "Yes" or "No" provide details in **Part VI**.
- b** Did the organization exercise a substantial degree of direction over the policies, programs, and activities of each of its supported organizations? If "Yes," describe in **Part VI** the role played by the organization in this regard.

	Yes	No
2a		
2b		
3a		
3b		

Part V Type III Non-Functionally Integrated 509(a)(3) Supporting Organizations

- 1 ☐ Check here if the organization satisfied the Integral Part Test as a qualifying trust on Nov. 20, 1970 (*explain in Part VI*). **See instructions.**
All other Type III non-functionally integrated supporting organizations must complete Sections A through E.

Section A - Adjusted Net Income		(A) Prior Year	(B) Current Year (optional)
1	Net short-term capital gain	1	
2	Recoveries of prior-year distributions	2	
3	Other gross income (see instructions)	3	
4	Add lines 1 through 3.	4	
5	Depreciation and depletion	5	
6	Portion of operating expenses paid or incurred for production or collection of gross income or for management, conservation, or maintenance of property held for production of income (see instructions)	6	
7	Other expenses (see instructions)	7	
8	Adjusted Net Income (subtract lines 5, 6, and 7 from line 4)	8	

Section B - Minimum Asset Amount		(A) Prior Year	(B) Current Year (optional)
1	Aggregate fair market value of all non-exempt-use assets (see instructions for short tax year or assets held for part of year):		
a	Average monthly value of securities	1a	
b	Average monthly cash balances	1b	
c	Fair market value of other non-exempt-use assets	1c	
d	Total (add lines 1a, 1b, and 1c)	1d	
e	Discount claimed for blockage or other factors (<i>explain in detail in Part VI</i>):		
2	Acquisition indebtedness applicable to non-exempt-use assets	2	
3	Subtract line 2 from line 1d.	3	
4	Cash deemed held for exempt use. Enter 0.015 of line 3 (for greater amount, see instructions).	4	
5	Net value of non-exempt-use assets (subtract line 4 from line 3)	5	
6	Multiply line 5 by 0.035.	6	
7	Recoveries of prior-year distributions	7	
8	Minimum Asset Amount (add line 7 to line 6)	8	

Section C - Distributable Amount			Current Year
1	Adjusted net income for prior year (from Section A, line 8, column A)	1	
2	Enter 0.85 of line 1.	2	
3	Minimum asset amount for prior year (from Section B, line 8, column A)	3	
4	Enter greater of line 2 or line 3.	4	
5	Income tax imposed in prior year	5	
6	Distributable Amount. Subtract line 5 from line 4, unless subject to emergency temporary reduction (see instructions).	6	
7	<input type="checkbox"/> Check here if the current year is the organization's first as a non-functionally integrated Type III supporting organization (see instructions).		

Schedule A (Form 990) 2021

Part V Type III Non-Functionally Integrated 509(a)(3) Supporting Organizations (continued)

Section D - Distributions		Current Year
1	Amounts paid to supported organizations to accomplish exempt purposes	1
2	Amounts paid to perform activity that directly furthers exempt purposes of supported organizations, in excess of income from activity	2
3	Administrative expenses paid to accomplish exempt purposes of supported organizations	3
4	Amounts paid to acquire exempt-use assets	4
5	Qualified set-aside amounts (prior IRS approval required - provide details in Part VI)	5
6	Other distributions (describe in Part VI). See instructions.	6
7	Total annual distributions. Add lines 1 through 6.	7
8	Distributions to attentive supported organizations to which the organization is responsive (provide details in Part VI). See instructions.	8
9	Distributable amount for 2021 from Section C, line 6	9
10	Line 8 amount divided by line 9 amount	10

Section E - Distribution Allocations (see instructions)	(i) Excess Distributions	(ii) Underdistributions Pre-2021	(iii) Distributable Amount for 2021
1	Distributable amount for 2021 from Section C, line 6		
2	Underdistributions, if any, for years prior to 2021 (reasonable cause required - explain in Part VI). See instructions.		
3	Excess distributions carryover, if any, to 2021		
a	From 2016		
b	From 2017		
c	From 2018		
d	From 2019		
e	From 2020		
f	Total of lines 3a through 3e		
g	Applied to underdistributions of prior years		
h	Applied to 2021 distributable amount		
i	Carryover from 2016 not applied (see instructions)		
j	Remainder. Subtract lines 3g, 3h, and 3i from line 3f.		
4	Distributions for 2021 from Section D, line 7: \$		
a	Applied to underdistributions of prior years		
b	Applied to 2021 distributable amount		
c	Remainder. Subtract lines 4a and 4b from line 4.		
5	Remaining underdistributions for years prior to 2021, if any. Subtract lines 3g and 4a from line 2. For result greater than zero, explain in Part VI. See instructions.		
6	Remaining underdistributions for 2021. Subtract lines 3h and 4b from line 1. For result greater than zero, explain in Part VI. See instructions.		
7	Excess distributions carryover to 2022. Add lines 3j and 4c.		
8	Breakdown of line 7:		
a	Excess from 2017		
b	Excess from 2018		
c	Excess from 2019		
d	Excess from 2020		
e	Excess from 2021		

Schedule A (Form 990) 2021

Part VI

Supplemental Information. Provide the explanations required by Part II, line 10; Part II, line 17a or 17b; Part III, line 12; Part IV, Section A, lines 1, 2, 3b, 3c, 4b, 4c, 5a, 6, 9a, 9b, 9c, 11a, 11b, and 11c; Part IV, Section B, lines 1 and 2; Part IV, Section C, line 1; Part IV, Section D, lines 2 and 3; Part IV, Section E, lines 1c, 2a, 2b, 3a, and 3b; Part V, line 1; Part V, Section B, line 1e; Part V, Section D, lines 5, 6, and 8; and Part V, Section E, lines 2, 5, and 6. Also complete this part for any additional information.
(See instructions.)

SCHEDULE C
(Form 990)

Department of the Treasury
Internal Revenue Service

Political Campaign and Lobbying Activities

For Organizations Exempt From Income Tax Under section 501(c) and section 527
▶ **Complete if the organization is described below. ▶ Attach to Form 990 or Form 990-EZ.**
▶ **Go to www.irs.gov/Form990 for instructions and the latest information.**

OMB No. 1545-0047

2021

**Open to Public
Inspection**

If the organization answered "Yes," on Form 990, Part IV, line 3, or Form 990-EZ, Part V, line 46 (Political Campaign Activities), then

- Section 501(c)(3) organizations: Complete Parts I-A and B. Do not complete Part I-C.
- Section 501(c) (other than section 501(c)(3)) organizations: Complete Parts I-A and C below. Do not complete Part I-B.
- Section 527 organizations: Complete Part I-A only.

If the organization answered "Yes," on Form 990, Part IV, line 4, or Form 990-EZ, Part VI, line 47 (Lobbying Activities), then

- Section 501(c)(3) organizations that have filed Form 5768 (election under section 501(h)): Complete Part II-A. Do not complete Part II-B.
- Section 501(c)(3) organizations that have NOT filed Form 5768 (election under section 501(h)): Complete Part II-B. Do not complete Part II-A.

If the organization answered "Yes," on Form 990, Part IV, line 5 (Proxy Tax) (See separate instructions) or Form 990-EZ, Part V, line 35c (Proxy Tax) (See separate instructions), then

- Section 501(c)(4), (5), or (6) organizations: Complete Part III.

Name of organization NATIONAL CONSUMER LAW CENTER, INC.	Employer identification number 04-2488502
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Part I-A Complete if the organization is exempt under section 501(c) or is a section 527 organization.

1 Provide a description of the organization's direct and indirect political campaign activities in Part IV.

2 Political campaign activity expenditures ▶ \$

3 Volunteer hours for political campaign activities ▶

Part I-B Complete if the organization is exempt under section 501(c)(3).

1 Enter the amount of any excise tax incurred by the organization under section 4955 ▶ \$

2 Enter the amount of any excise tax incurred by organization managers under section 4955 ▶ \$

3 If the organization incurred a section 4955 tax, did it file Form 4720 for this year? ☐ Yes ☐ No

4a Was a correction made? ☐ Yes ☐ No

b If "Yes," describe in Part IV.

Part I-C Complete if the organization is exempt under section 501(c), except section 501(c)(3).

1 Enter the amount directly expended by the filing organization for section 527 exempt function activities ▶ \$

2 Enter the amount of the filing organization's funds contributed to other organizations for section 527
exempt function activities ▶ \$

3 Total exempt function expenditures. Add lines 1 and 2. Enter here and on Form 1120-POL,
line 17b ▶ \$

4 Did the filing organization file Form 1120-POL for this year? ☐ Yes ☐ No

5 Enter the names, addresses and employer identification number (EIN) of all section 527 political organizations to which the filing organization made payments. For each organization listed, enter the amount paid from the filing organization's funds. Also enter the amount of political contributions received that were promptly and directly delivered to a separate political organization, such as a separate segregated fund or a political action committee (PAC). If additional space is needed, provide information in Part IV.

(a) Name	(b) Address	(c) EIN	(d) Amount paid from filing organization's funds. If none, enter -0-	(e) Amount of political contributions received and promptly and directly delivered to a separate political organization. If none, enter -0-

For Paperwork Reduction Act Notice, see the Instructions for Form 990 or 990-EZ.

Schedule C (Form 990) 2021

LHA

132041 11-03-21

Part II-A Complete if the organization is exempt under section 501(c)(3) and filed Form 5768 (election under section 501(h)).

A Check ☐ if the filing organization belongs to an affiliated group (and list in Part IV each affiliated group member's name, address, EIN, expenses, and share of excess lobbying expenditures).

B Check ☐ if the filing organization checked box A and "limited control" provisions apply.

Limits on Lobbying Expenditures (The term "expenditures" means amounts paid or incurred.)		(a) Filing organization's totals	(b) Affiliated group totals												
1a Total lobbying expenditures to influence public opinion (grassroots lobbying)		8,359.													
b Total lobbying expenditures to influence a legislative body (direct lobbying)		206,914.													
c Total lobbying expenditures (add lines 1a and 1b)		215,273.													
d Other exempt purpose expenditures		10,767,857.													
e Total exempt purpose expenditures (add lines 1c and 1d)		10,983,130.													
f Lobbying nontaxable amount. Enter the amount from the following table in both columns.		699,157.													
<table border="1"> <thead> <tr> <th>If the amount on line 1e, column (a) or (b) is:</th> <th>The lobbying nontaxable amount is:</th> </tr> </thead> <tbody> <tr> <td>Not over \$500,000</td> <td>20% of the amount on line 1e.</td> </tr> <tr> <td>Over \$500,000 but not over \$1,000,000</td> <td>\$100,000 plus 15% of the excess over \$500,000.</td> </tr> <tr> <td>Over \$1,000,000 but not over \$1,500,000</td> <td>\$175,000 plus 10% of the excess over \$1,000,000.</td> </tr> <tr> <td>Over \$1,500,000 but not over \$17,000,000</td> <td>\$225,000 plus 5% of the excess over \$1,500,000.</td> </tr> <tr> <td>Over \$17,000,000</td> <td>\$1,000,000.</td> </tr> </tbody> </table>	If the amount on line 1e, column (a) or (b) is:	The lobbying nontaxable amount is:	Not over \$500,000	20% of the amount on line 1e.	Over \$500,000 but not over \$1,000,000	\$100,000 plus 15% of the excess over \$500,000.	Over \$1,000,000 but not over \$1,500,000	\$175,000 plus 10% of the excess over \$1,000,000.	Over \$1,500,000 but not over \$17,000,000	\$225,000 plus 5% of the excess over \$1,500,000.	Over \$17,000,000	\$1,000,000.			
If the amount on line 1e, column (a) or (b) is:	The lobbying nontaxable amount is:														
Not over \$500,000	20% of the amount on line 1e.														
Over \$500,000 but not over \$1,000,000	\$100,000 plus 15% of the excess over \$500,000.														
Over \$1,000,000 but not over \$1,500,000	\$175,000 plus 10% of the excess over \$1,000,000.														
Over \$1,500,000 but not over \$17,000,000	\$225,000 plus 5% of the excess over \$1,500,000.														
Over \$17,000,000	\$1,000,000.														
g Grassroots nontaxable amount (enter 25% of line 1f)		174,789.													
h Subtract line 1g from line 1a. If zero or less, enter -0-		0.													
i Subtract line 1f from line 1c. If zero or less, enter -0-		0.													
j If there is an amount other than zero on either line 1h or line 1i, did the organization file Form 4720 reporting section 4911 tax for this year?			<input type="checkbox"/> Yes <input type="checkbox"/> No												

4-Year Averaging Period Under Section 501(h)

(Some organizations that made a section 501(h) election do not have to complete all of the five columns below.

See the separate instructions for lines 2a through 2f.)

Lobbying Expenditures During 4-Year Averaging Period

Calendar year (or fiscal year beginning in)	(a) 2018	(b) 2019	(c) 2020	(d) 2021	(e) Total
2a Lobbying nontaxable amount	602,403.	644,485.	677,165.	755,930.	2,679,983.
b Lobbying ceiling amount (150% of line 2a, column(e))					4,019,975.
c Total lobbying expenditures	85,380.	97,323.	186,546.	215,273.	584,522.
d Grassroots nontaxable amount	150,601.	161,121.	169,291.	188,982.	669,995.
e Grassroots ceiling amount (150% of line 2d, column (e))					1,004,993.
f Grassroots lobbying expenditures	4,925.	1,640.	2,219.	8,359.	17,143.

Schedule C (Form 990) 2021

Part II-B Complete if the organization is exempt under section 501(c)(3) and has NOT filed Form 5768 (election under section 501(h)).

For each "Yes" response on lines 1a through 1i below, provide in Part IV a detailed description of the lobbying activity.

	(a)		(b)
	Yes	No	Amount
1 During the year, did the filing organization attempt to influence foreign, national, state, or local legislation, including any attempt to influence public opinion on a legislative matter or referendum, through the use of:			
a Volunteers?			
b Paid staff or management (include compensation in expenses reported on lines 1c through 1i)?			
c Media advertisements?			
d Mailings to members, legislators, or the public?			
e Publications, or published or broadcast statements?			
f Grants to other organizations for lobbying purposes?			
g Direct contact with legislators, their staffs, government officials, or a legislative body?			
h Rallies, demonstrations, seminars, conventions, speeches, lectures, or any similar means?			
i Other activities?			
j Total. Add lines 1c through 1i			
2a Did the activities in line 1 cause the organization to be not described in section 501(c)(3)?			
b If "Yes," enter the amount of any tax incurred under section 4912			
c If "Yes," enter the amount of any tax incurred by organization managers under section 4912			
d If the filing organization incurred a section 4912 tax, did it file Form 4720 for this year?			

Part III-A Complete if the organization is exempt under section 501(c)(4), section 501(c)(5), or section 501(c)(6).

	Yes	No
1 Were substantially all (90% or more) dues received nondeductible by members?	1	
2 Did the organization make only in-house lobbying expenditures of \$2,000 or less?	2	
3 Did the organization agree to carry over lobbying and political campaign activity expenditures from the prior year?	3	

Part III-B Complete if the organization is exempt under section 501(c)(4), section 501(c)(5), or section 501(c)(6) and if either (a) BOTH Part III-A, lines 1 and 2, are answered "No" OR (b) Part III-A, line 3, is answered "Yes."

1 Dues, assessments and similar amounts from members	1	
2 Section 162(e) nondeductible lobbying and political expenditures (do not include amounts of political expenses for which the section 527(f) tax was paid).		
a Current year	2a	
b Carryover from last year	2b	
c Total	2c	
3 Aggregate amount reported in section 6033(e)(1)(A) notices of nondeductible section 162(e) dues	3	
4 If notices were sent and the amount on line 2c exceeds the amount on line 3, what portion of the excess does the organization agree to carryover to the reasonable estimate of nondeductible lobbying and political expenditure next year?	4	
5 Taxable amount of lobbying and political expenditures. See instructions	5	

Part IV Supplemental Information

Provide the descriptions required for Part I-A, line 1; Part I-B, line 4; Part I-C, line 5; Part II-A (affiliated group list); Part II-A, lines 1 and 2 (See instructions); and Part II-B, line 1. Also, complete this part for any additional information.

SCHEDULE D
(Form 990)

Department of the Treasury
Internal Revenue Service

Supplemental Financial Statements

▶ **Complete if the organization answered "Yes" on Form 990, Part IV, line 6, 7, 8, 9, 10, 11a, 11b, 11c, 11d, 11e, 11f, 12a, or 12b.**
▶ **Attach to Form 990.**

▶ **Go to www.irs.gov/Form990 for instructions and the latest information.**

OMB No. 1545-0047

2021

Open to Public Inspection

Name of the organization

NATIONAL CONSUMER LAW CENTER, INC.

Employer identification number

04-2488502

Part I Organizations Maintaining Donor Advised Funds or Other Similar Funds or Accounts. Complete if the organization answered "Yes" on Form 990, Part IV, line 6.

	(a) Donor advised funds	(b) Funds and other accounts
1 Total number at end of year		
2 Aggregate value of contributions to (during year)		
3 Aggregate value of grants from (during year)		
4 Aggregate value at end of year		
5 Did the organization inform all donors and donor advisors in writing that the assets held in donor advised funds are the organization's property, subject to the organization's exclusive legal control?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
6 Did the organization inform all grantees, donors, and donor advisors in writing that grant funds can be used only for charitable purposes and not for the benefit of the donor or donor advisor, or for any other purpose conferring impermissible private benefit?	<input type="checkbox"/> Yes	<input type="checkbox"/> No

Part II Conservation Easements. Complete if the organization answered "Yes" on Form 990, Part IV, line 7.

1 Purpose(s) of conservation easements held by the organization (check all that apply).
☐ Preservation of land for public use (for example, recreation or education) ☐ Preservation of a historically important land area
☐ Protection of natural habitat ☐ Preservation of a certified historic structure
☐ Preservation of open space

2 Complete lines 2a through 2d if the organization held a qualified conservation contribution in the form of a conservation easement on the last day of the tax year.

	Held at the End of the Tax Year
a Total number of conservation easements	2a
b Total acreage restricted by conservation easements	2b
c Number of conservation easements on a certified historic structure included in (a)	2c
d Number of conservation easements included in (c) acquired after 7/25/06, and not on a historic structure listed in the National Register	2d

3 Number of conservation easements modified, transferred, released, extinguished, or terminated by the organization during the tax year ▶

4 Number of states where property subject to conservation easement is located ▶

5 Does the organization have a written policy regarding the periodic monitoring, inspection, handling of violations, and enforcement of the conservation easements it holds?

6 Staff and volunteer hours devoted to monitoring, inspecting, handling of violations, and enforcing conservation easements during the year ▶

7 Amount of expenses incurred in monitoring, inspecting, handling of violations, and enforcing conservation easements during the year ▶ \$

8 Does each conservation easement reported on line 2(d) above satisfy the requirements of section 170(h)(4)(B)(i) and section 170(h)(4)(B)(ii)?

9 In Part XIII, describe how the organization reports conservation easements in its revenue and expense statement and balance sheet, and include, if applicable, the text of the footnote to the organization's financial statements that describes the organization's accounting for conservation easements.

Part III Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets.

Complete if the organization answered "Yes" on Form 990, Part IV, line 8.

1a If the organization elected, as permitted under FASB ASC 958, not to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide in Part XIII the text of the footnote to its financial statements that describes these items.

b If the organization elected, as permitted under FASB ASC 958, to report in its revenue statement and balance sheet works of art, historical treasures, or other similar assets held for public exhibition, education, or research in furtherance of public service, provide the following amounts relating to these items:

(i) Revenue included on Form 990, Part VIII, line 1

(ii) Assets included in Form 990, Part X

2 If the organization received or held works of art, historical treasures, or other similar assets for financial gain, provide the following amounts required to be reported under FASB ASC 958 relating to these items:

a Revenue included on Form 990, Part VIII, line 1

b Assets included in Form 990, Part X

LHA For Paperwork Reduction Act Notice, see the Instructions for Form 990.

Schedule D (Form 990) 2021

132051 10-28-21

Part III Organizations Maintaining Collections of Art, Historical Treasures, or Other Similar Assets (continued)

3 Using the organization's acquisition, accession, and other records, check any of the following that make significant use of its collection items (check all that apply):

- a ☐ Public exhibition
 b ☐ Scholarly research
 c ☐ Preservation for future generations

- d ☐ Loan or exchange program
 e ☐ Other _____

4 Provide a description of the organization's collections and explain how they further the organization's exempt purpose in Part XIII.

5 During the year, did the organization solicit or receive donations of art, historical treasures, or other similar assets to be sold to raise funds rather than to be maintained as part of the organization's collection? ☐ Yes ☐ No

Part IV Escrow and Custodial Arrangements. Complete if the organization answered "Yes" on Form 990, Part IV, line 9, or reported an amount on Form 990, Part X, line 21.

1a Is the organization an agent, trustee, custodian or other intermediary for contributions or other assets not included on Form 990, Part X? ☐ Yes ☐ No

b If "Yes," explain the arrangement in Part XIII and complete the following table:

	Amount
c Beginning balance	1c
d Additions during the year	1d
e Distributions during the year	1e
f Ending balance	1f

2a Did the organization include an amount on Form 990, Part X, line 21, for escrow or custodial account liability? ☐ Yes ☐ No

b If "Yes," explain the arrangement in Part XIII. Check here if the explanation has been provided on Part XIII ☐

Part V Endowment Funds. Complete if the organization answered "Yes" on Form 990, Part IV, line 10.

	(a) Current year	(b) Prior year	(c) Two years back	(d) Three years back	(e) Four years back
1a Beginning of year balance	10,677,366.	9,915,770.	8,672,626.	8,792,488.	5,765,455.
b Contributions	462,448.	384,517.	146,938.	8,332.	2,582,446.
c Net investment earnings, gains, and losses	355,539.	377,079.	1,096,206.	-128,194.	444,587.
d Grants or scholarships					
e Other expenditures for facilities and programs					
f Administrative expenses					
g End of year balance	11,495,353.	10,677,366.	9,915,770.	8,672,626.	8,792,488.

2 Provide the estimated percentage of the current year end balance (line 1g, column (a)) held as:

- a Board designated or quasi-endowment ☐ 100.0000 %
 b Permanent endowment ☐ %
 c Term endowment ☐ %

The percentages on lines 2a, 2b, and 2c should equal 100%.

3a Are there endowment funds not in the possession of the organization that are held and administered for the organization by:

- (i) Unrelated organizations
 (ii) Related organizations

	Yes	No
3a(i)		X
3a(ii)		X
3b		

b If "Yes" on line 3a(ii), are the related organizations listed as required on Schedule R? ☐

4 Describe in Part XIII the intended uses of the organization's endowment funds.

Part VI Land, Buildings, and Equipment.

Complete if the organization answered "Yes" on Form 990, Part IV, line 11a. See Form 990, Part X, line 10.

Description of property	(a) Cost or other basis (investment)	(b) Cost or other basis (other)	(c) Accumulated depreciation	(d) Book value
1a Land				
b Buildings				
c Leasehold improvements		228,195.	122,319.	105,876.
d Equipment		1,701,443.	730,268.	971,175.
e Other				
Total. Add lines 1a through 1e. (Column (d) must equal Form 990, Part X, column (B), line 10c.)				1,077,051.

Schedule D (Form 990) 2021

Part VII Investments - Other Securities.

Complete if the organization answered "Yes" on Form 990, Part IV, line 11b. See Form 990, Part X, line 12.

(a) Description of security or category (including name of security)	(b) Book value	(c) Method of valuation: Cost or end-of-year market value
(1) Financial derivatives		
(2) Closely held equity interests		
(3) Other		
(A)		
(B)		
(C)		
(D)		
(E)		
(F)		
(G)		
(H)		
Total. (Col. (b) must equal Form 990, Part X, col. (B) line 12.) ▶		

Part VIII Investments - Program Related.

Complete if the organization answered "Yes" on Form 990, Part IV, line 11c. See Form 990, Part X, line 13.

(a) Description of investment	(b) Book value	(c) Method of valuation: Cost or end-of-year market value
(1)		
(2)		
(3)		
(4)		
(5)		
(6)		
(7)		
(8)		
(9)		
Total. (Col. (b) must equal Form 990, Part X, col. (B) line 13.) ▶		

Part IX Other Assets.

Complete if the organization answered "Yes" on Form 990, Part IV, line 11d. See Form 990, Part X, line 15.

(a) Description	(b) Book value
(1)	
(2)	
(3)	
(4)	
(5)	
(6)	
(7)	
(8)	
(9)	
Total. (Column (b) must equal Form 990, Part X, col. (B) line 15.) ▶	

Part X Other Liabilities.

Complete if the organization answered "Yes" on Form 990, Part IV, line 11e or 11f. See Form 990, Part X, line 25.

1. (a) Description of liability	(b) Book value
(1) Federal income taxes	
(2)	
(3)	
(4)	
(5)	
(6)	
(7)	
(8)	
(9)	
Total. (Column (b) must equal Form 990, Part X, col. (B) line 25.) ▶	

2. Liability for uncertain tax positions. In Part XIII, provide the text of the footnote to the organization's financial statements that reports the organization's liability for uncertain tax positions under FASB ASC 740. Check here if the text of the footnote has been provided in Part XIII... ☒

Schedule D (Form 990) 2021

Part XI Reconciliation of Revenue per Audited Financial Statements With Revenue per Return.

Complete if the organization answered "Yes" on Form 990, Part IV, line 12a.

1	Total revenue, gains, and other support per audited financial statements		1	
2	Amounts included on line 1 but not on Form 990, Part VIII, line 12:			
a	Net unrealized gains (losses) on investments	2a		
b	Donated services and use of facilities	2b		
c	Recoveries of prior year grants	2c		
d	Other (Describe in Part XIII.)	2d		
e	Add lines 2a through 2d		2e	
3	Subtract line 2e from line 1		3	
4	Amounts included on Form 990, Part VIII, line 12, but not on line 1:			
a	Investment expenses not included on Form 990, Part VIII, line 7b	4a		
b	Other (Describe in Part XIII.)	4b		
c	Add lines 4a and 4b		4c	
5	Total revenue. Add lines 3 and 4c. (This must equal Form 990, Part I, line 12.)		5	

Part XII Reconciliation of Expenses per Audited Financial Statements With Expenses per Return.

Complete if the organization answered "Yes" on Form 990, Part IV, line 12a.

1	Total expenses and losses per audited financial statements		1	
2	Amounts included on line 1 but not on Form 990, Part IX, line 25:			
a	Donated services and use of facilities	2a		
b	Prior year adjustments	2b		
c	Other losses	2c		
d	Other (Describe in Part XIII.)	2d		
e	Add lines 2a through 2d		2e	
3	Subtract line 2e from line 1		3	
4	Amounts included on Form 990, Part IX, line 25, but not on line 1:			
a	Investment expenses not included on Form 990, Part VIII, line 7b	4a		
b	Other (Describe in Part XIII.)	4b		
c	Add lines 4a and 4b		4c	
5	Total expenses. Add lines 3 and 4c. (This must equal Form 990, Part I, line 18.)		5	

Part XIII Supplemental Information.

Provide the descriptions required for Part II, lines 3, 5, and 9; Part III, lines 1a and 4; Part IV, lines 1b and 2b; Part V, line 4; Part X, line 2; Part XI, lines 2d and 4b; and Part XII, lines 2d and 4b. Also complete this part to provide any additional information.

PART X, LINE 2:

THE AGENCY ACCOUNTS FOR UNCERTAINTY IN INCOME TAXES IN ACCORDANCE WITH ASC

TOPIC, INCOME TAXES. THIS STANDARD CLARIFIES THE ACCOUNTING FOR

UNCERTAINTY IN TAX POSITIONS AND PRESCRIBES A RECOGNITION THRESHOLD AND

MEASUREMENT ATTRIBUTE FOR THE CONSOLIDATED FINANCIAL STATEMENTS REGARDING

A TAX POSITION TAKEN OR EXPECTED TO BE TAKEN IN A TAX RETURN. THE AGENCY

HAS DETERMINED THAT THERE ARE NO UNCERTAIN TAX POSITIONS WHICH QUALIFY FOR

EITHER RECOGNITION OR DISCLOSURE IN THE CONSOLIDATED FINANCIAL STATEMENTS

AT DECEMBER 31, 2021.

Part XIII Supplemental Information *(continued)*

Supplemental information area with horizontal lines for text entry.

SCHEDULE I
(Form 990)

Department of the Treasury
Internal Revenue Service

Grants and Other Assistance to Organizations,
Governments, and Individuals in the United States

Complete if the organization answered "Yes" on Form 990, Part IV, line 21 or 22.

► Attach to Form 990.

► Go to www.irs.gov/Form990 for the latest information.

OMB No. 1545-0047

2021

Open to Public
Inspection

Name of the organization

NATIONAL CONSUMER LAW CENTER, INC.

Employer identification number

04-2488502

Part I General Information on Grants and Assistance

1 Does the organization maintain records to substantiate the amount of the grants or assistance, the grantees' eligibility for the grants or assistance, and the selection criteria used to award the grants or assistance? ☒ Yes ☐ No

2 Describe in Part IV the organization's procedures for monitoring the use of grant funds in the United States.

Part II Grants and Other Assistance to Domestic Organizations and Domestic Governments. Complete if the organization answered "Yes" on Form 990, Part IV, line 21, for any recipient that received more than \$5,000. Part II can be duplicated if additional space is needed.

1 (a) Name and address of organization or government	(b) EIN	(c) IRC section (if applicable)	(d) Amount of cash grant	(e) Amount of noncash assistance	(f) Method of valuation (book, FMV, appraisal, other)	(g) Description of noncash assistance	(h) Purpose of grant or assistance
TEXAS APPLESEED 1609 SHOAL CREEK, SUITE 201 AUSTIN, TX 78701	74-2804268	501 (C)3	7,000.	0.			TO HELP LOW INCOME CONSUMERS THROUGH REFORM OF DEBT COLLECTION PRACTICES IN TEXAS.
BLACKS IN GREEN 6431-33 S. COTTAGE GROVE AVE. CHICAGO, IL 60637	45-2453557	501 (C)3	10,000.	0.			TO CONTINUE AND EXPAND ITS EFFORTS TO ENGAGE LOCAL AND STATE PARTNERS ON ISSUES INVOLVING THE

2 Enter total number of section 501(c)(3) and government organizations listed in the line 1 table 2.

3 Enter total number of other organizations listed in the line 1 table 2.

LHA For Paperwork Reduction Act Notice, see the Instructions for Form 990.

SEE PART IV FOR COLUMN (H) DESCRIPTIONS

Schedule I (Form 990) 2021

Part IV Supplemental Information

PROTECTIONS OF WAGES FROM GARNISHMENT.

NAME OF ORGANIZATION OR GOVERNMENT: BLACKS IN GREEN

(H) PURPOSE OF GRANT OR ASSISTANCE: TO CONTINUE AND EXPAND ITS EFFORTS

TO ENGAGE LOCAL AND STATE PARTNERS ON ISSUES INVOLVING THE SAFETY AND

AFFORDABILITY OF WATER.

**SCHEDULE J
(Form 990)**

Department of the Treasury
Internal Revenue Service

Compensation Information

For certain Officers, Directors, Trustees, Key Employees, and Highest Compensated Employees
▶ Complete if the organization answered "Yes" on Form 990, Part IV, line 23.
▶ Attach to Form 990.
▶ Go to www.irs.gov/Form990 for instructions and the latest information.

OMB No. 1545-0047

2021

Open to Public Inspection

Name of the organization

NATIONAL CONSUMER LAW CENTER, INC.

Employer identification number

04-2488 502

Part I Questions Regarding Compensation

- 1a** Check the appropriate box(es) if the organization provided any of the following to or for a person listed on Form 990, Part VII, Section A, line 1a. Complete Part III to provide any relevant information regarding these items.
- | | |
|--|--|
| <input type="checkbox"/> First-class or charter travel | <input type="checkbox"/> Housing allowance or residence for personal use |
| <input type="checkbox"/> Travel for companions | <input type="checkbox"/> Payments for business use of personal residence |
| <input type="checkbox"/> Tax indemnification and gross-up payments | <input type="checkbox"/> Health or social club dues or initiation fees |
| <input type="checkbox"/> Discretionary spending account | <input type="checkbox"/> Personal services (such as maid, chauffeur, chef) |

Yes No

- b** If any of the boxes on line 1a are checked, did the organization follow a written policy regarding payment or reimbursement or provision of all of the expenses described above? If "No," complete Part III to explain

1b

- 2** Did the organization require substantiation prior to reimbursing or allowing expenses incurred by all directors, trustees, and officers, including the CEO/Executive Director, regarding the items checked on line 1a?

2

- 3** Indicate which, if any, of the following the organization used to establish the compensation of the organization's CEO/Executive Director. Check all that apply. Do not check any boxes for methods used by a related organization to establish compensation of the CEO/Executive Director, but explain in Part III.

- | | |
|---|---|
| <input type="checkbox"/> Compensation committee | <input type="checkbox"/> Written employment contract |
| <input checked="" type="checkbox"/> Independent compensation consultant | <input checked="" type="checkbox"/> Compensation survey or study |
| <input type="checkbox"/> Form 990 of other organizations | <input checked="" type="checkbox"/> Approval by the board or compensation committee |

- 4** During the year, did any person listed on Form 990, Part VII, Section A, line 1a, with respect to the filing organization or a related organization:

- a** Receive a severance payment or change-of-control payment? **4a**
- b** Participate in or receive payment from a supplemental nonqualified retirement plan? **4b**
- c** Participate in or receive payment from an equity-based compensation arrangement? **4c**
- If "Yes" to any of lines 4a-c, list the persons and provide the applicable amounts for each item in Part III.

Only section 501(c)(3), 501(c)(4), and 501(c)(29) organizations must complete lines 5-9.

- 5** For persons listed on Form 990, Part VII, Section A, line 1a, did the organization pay or accrue any compensation contingent on the revenues of:

- a** The organization? **5a**
- b** Any related organization? **5b**
- If "Yes" on line 5a or 5b, describe in Part III.

- 6** For persons listed on Form 990, Part VII, Section A, line 1a, did the organization pay or accrue any compensation contingent on the net earnings of:

- a** The organization? **6a**
- b** Any related organization? **6b**
- If "Yes" on line 6a or 6b, describe in Part III.

- 7** For persons listed on Form 990, Part VII, Section A, line 1a, did the organization provide any nonfixed payments not described on lines 5 and 6? If "Yes," describe in Part III

7

- 8** Were any amounts reported on Form 990, Part VII, paid or accrued pursuant to a contract that was subject to the initial contract exception described in Regulations section 53.4958-4(a)(3)? If "Yes," describe in Part III

8

- 9** If "Yes" on line 8, did the organization also follow the rebuttable presumption procedure described in Regulations section 53.4958-6(c)?

9

LHA For Paperwork Reduction Act Notice, see the Instructions for Form 990.

Schedule J (Form 990) 2021

Part III	Supplemental Information
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Provide the information, explanation, or descriptions required for Part I, lines 1a, 1b, 3, 4a, 4b, 4c, 5a, 5b, 6a, 6b, 7, and 8, and for Part II. Also complete this part for any additional information.

[illegible]

SCHEDULE O
(Form 990)

Department of the Treasury
Internal Revenue Service

Supplemental Information to Form 990 or 990-EZ

Complete to provide information for responses to specific questions on
Form 990 or 990-EZ or to provide any additional information.

▶ Attach to Form 990 or Form 990-EZ.

▶ Go to www.irs.gov/Form990 for the latest information.

OMB No. 1545-0047

2021

Open to Public
Inspection

Name of the organization

NATIONAL CONSUMER LAW CENTER, INC.

Employer identification number

04-2488502

FORM 990, PART I, LINE 1, DESCRIPTION OF ORGANIZATION MISSION:

SINCE 1969, THE NONPROFIT NATIONAL CONSUMER LAW CENTER HAS USED ITS

EXPERTISE IN CONSUMER LAW AND ENERGY POLICY TO WORK FOR CONSUMER

JUSTICE AND ECONOMIC SECURITY FOR LOW-INCOME AND OTHER DISADVANTAGED

PEOPLE. NCLC'S EXPERTISE INCLUDES POLICY ANALYSIS AND ADVOCACY;

CONSUMER LAW AND ENERGY PUBLICATIONS; LITIGATION; EXPERT WITNESS

SERVICES, AND TRAINING AND ADVICE FOR ADVOCATES. NCLC WORKS WITH

NONPROFIT AND LEGAL SERVICES ORGANIZATIONS, PRIVATE ATTORNEYS,

POLICYMAKERS, AND FEDERAL AND STATE GOVERNMENT AND COURTS ACROSS THE

NATION TO STOP EXPLOITATIVE PRACTICES, HELP FINANCIALLY STRESSED FAMILIES

BUILD AND RETAIN WEALTH, AND ADVANCE ECONOMIC FAIRNESS.

NCLC ATTORNEYS ARE WIDELY RECOGNIZED AS LEADING NATIONAL EXPERTS IN

CONSUMER CREDIT, BANKING, HOME ENERGY, AND OTHER AREAS OF CRITICAL

IMPORTANCE TO LOW-INCOME FAMILIES. NCLC IS A 501(C)(3) NONPROFIT

ORGANIZATION WITH OFFICES IN BOSTON, MASSACHUSETTS AND IN WASHINGTON,

D.C. WITH OVER 60 STAFF MEMBERS AND AN ANNUAL OPERATING BUDGET IN 2021

OF JUST UNDER TWELVE MILLION DOLLARS.

OUR FOCUS IS ON SYSTEMIC REFORM: CHANGING THE RULES OF OUR ECONOMY TO

BREAK DOWN PRACTICES AND PATTERNS OF DISCRIMINATION; ERADICATING ABUSES

THAT STRIP FAMILIES OF FINANCIAL STABILITY; ARMING CONSUMER ATTORNEYS

AND ADVOCATES WITH THE TOOLS THEY NEED TO ADVOCATE FOR CONSUMERS WHO

HAVE BEEN HARMED; AND EXPANDING ACCESS TO FAIR FINANCIAL PRODUCTS AND

SERVICES. NCLC IS AT THE CENTER OF A ROBUST AND GROWING COMMUNITY OF

CONSUMER ATTORNEYS, ADVOCATES, AND ACTIVISTS WHO USE NCLC'S TRAININGS,

LHA For Paperwork Reduction Act Notice, see the Instructions for Form 990 or 990-EZ.

Schedule O (Form 990) 2021

132211 11-11-21

Name of the organization

NATIONAL CONSUMER LAW CENTER, INC.

Employer identification number

04-2488502

PUBLICATIONS, AND SUPPORT SERVICES TO REPRESENT CONSUMERS IN EVERY

CORNER OF THE NATION AND ADVANCE THE LONG-TERM FINANCIAL HEALTH AND

SECURITY OF THOSE MOST IN NEED.

HIGHLIGHTS OF NCLC PROGRAM ACCOMPLISHMENTS IN 2021

REPEAL OF THE "FAKE LENDER" RULE: NCLC LED THE SUCCESSFUL EFFORT TO

PERSUADE CONGRESS TO REPEAL THE "FAKE LENDER" RULE (ADOPTED IN 2020 BY

THE OFFICE OF THE COMPTROLLER OF THE CURRENCY), WHICH WOULD HAVE

ALLOWED PREDATORY LENDERS TO USE "RENT-A-BANK" ARRANGEMENTS TO LAUNDER

THEIR HIGH-COST LOANS, AND NULLIFIED DECADES OF EFFORTS BY STATE

ADVOCATES TO PUSH STATES TO CAP INTEREST RATES AND PROHIBIT HIGH-COST

WEALTH-DRAINING PAYDAY LOANS. NCLC PRODUCED WEBINARS, ISSUE BRIEFS AND

OP-EDS, ENGAGED IN LOBBYING EFFORTS, AND COORDINATED THE STRATEGIES OF

ALLIES. OUR EFFORTS ALSO CONTRIBUTED TO THE OCC'S ENDING OF TWO

HIGH-COST RENT-A-BANK ARRANGEMENTS.

CONSUMER FINANCIAL PROTECTION BUREAU ADVOCACY: NCLC AND ALLIES

SUCCESSFULLY URGED THE CONSUMER FINANCIAL PROTECTION BUREAU (CFPB) TO

RESCIND SEVERAL POLICY STATEMENTS ISSUED IN 2020 THAT WEAKENED CONSUMER

PROTECTIONS, INCLUDING LAWS GOVERNING CREDIT CARDS AND PREPAID CARDS,

HOME MORTGAGES, AND CREDIT REPORTS.

[HTTPS://WWW.NCLC.ORG/MEDIA-CENTER/ADVOCATES-PRAISE-CFPB-FOR-RESCINDING-](https://www.nclc.org/media-center/advocates-praise-cfpb-for-rescinding-)

ELIMINATION OF OVERDRAFT AND NSF FEES: NCLC ADVOCATES PLAYED AN

IMPORTANT ROLE IN PERSUADING A LEADING BANK TO COMPLETELY ELIMINATE ALL

OVERDRAFT AND NON SUFFICIENT FUND (NSF) FEES ON ALL OF ITS ACCOUNTS,

AND CONTINUES TO CALL ON OTHER BANKS AND CREDIT UNIONS TO DO THE SAME,

AND FOR THE CFPB TO ENACT RULES ENDING THE USE OF OVERDRAFT FEES AS A

DECEPTIVE FORM OF HIGH-COST CREDIT.

[HTTPS://WWW.NCLC.ORG/MEDIA-CENTER/ADVOCATES-PRAISE-CAP-ONE-END-TO-OVERD](https://www.nclc.org/media-center/advocates-praise-cap-one-end-to-overd)

Name of the organization

NATIONAL CONSUMER LAW CENTER, INC.

Employer identification number

04-2488502

STUDENT LOAN ADVOCACY: THE PANDEMIC EXPOSED MANY OF THE INJUSTICES AND

DISPARITIES OF THE STUDENT LOAN SYSTEM AFFECTING LOW-INCOME BORROWERS

AND BORROWERS OF COLOR, AS A RESULT OF NCLC'S LONG-TIME ADVOCACY ON

ISSUES FACING BORROWERS IN FINANCIAL DISTRESS, WE WERE WELL-POSITIONED

TO ADVOCATE FOR LOW-INCOME BORROWERS DURING THE ECONOMIC TURMOIL FACED

BY LOW-INCOME PEOPLE AND FAMILIES RESULTING FROM THE PANDEMIC. MANY OF

NCLC'S EARLY RECOMMENDATIONS WERE ADOPTED BY THE DEPARTMENT OF

EDUCATION AND INCLUDED IN THE CARES ACT. ALONG WITH MANY ALLIES, NCLC

ALSO ADVOCATED SUCCESSFULLY FOR MULTIPLE EXTENSIONS OF THE SUSPENSION

OF STUDENT LOAN PAYMENTS DURING THE PANDEMIC. THE PAUSE HAS BEEN

EXTENDED TO AUGUST 31, 2022.

[HTTPS://WWW.NCLC.ORG/MEDIA-CENTER/ADVOCATES-CAUTION-THAT-PAYMENT-PAUSE-](https://www.nclc.org/media-center/advocates-caution-that-payment-pause-)

DISCHARGE OF STUDENT LOAN DEBT: NCLC'S STUDENT LOAN ADVOCATES AND

ALLIED ORGANIZATIONS HELPED PERSUADE THE U.S. DEPARTMENT OF EDUCATION

TO DISCHARGE LOANS TO HUNDREDS OF THOUSANDS OF BORROWERS WHO ATTENDED

PREDATORY FOR-PROFIT SCHOOLS, AND/OR HAVE A TOTAL AND PERMANENT

DISABILITY.

[HTTPS://WWW.NCLC.ORG/UNCATEGORIZED/NATIONAL-CONSUMER-LAW-CENTER-ADVOCAT](https://www.nclc.org/uncategorized/national-consumer-law-center-advocat)

ASSISTANCE FOR STUDENT LOAN BORROWERS: NCLC PRODUCED EXTENSIVE

MATERIALS TO ASSIST STUDENT LOAN BORROWERS IN NAVIGATING THE

INCREASINGLY TREACHEROUS STUDENT LOAN SYSTEM, AND TO HELP POLICYMAKERS

UNDERSTAND THE PROBLEMS BORROWERS FACE AND INFORM THEIR THINKING ABOUT

SOLUTIONS. NCLC ALSO PROVIDED LEGAL EXPERTISE IN MULTIPLE GROUP

LETTERS, COMMENTS, AND MEMOS TO THE DEPARTMENT OF EDUCATION. NCLC'S

EXPERTISE WAS RECOGNIZED THROUGH THE APPOINTMENT OF AN NCLC STAFF

Name of the organization	Employer identification number
NATIONAL CONSUMER LAW CENTER, INC.	04-2488502

ATTORNEY TO THE DEPARTMENT OF EDUCATION'S STUDENT LENDING RULEMAKING
COMMITTEE, PROVIDING OPPORTUNITIES TO ADVANCE SIGNIFICANT REFORMS FOR
STUDENT LOAN BORROWERS. NCLC REGULARLY PROVIDES INFORMATION AND ADVICE
DIRECTLY TO BORROWERS AT [HTTPS://WWW.STUDENTLOANBORROWERASSISTANCE.ORG](https://www.studentloanborrowerassistance.org)

INCREASED ACCURACY AND ACCOUNTABILITY FOR CREDIT REPORTS: CITING NCLC'S
REPORT, BROKEN RECORDS REDUX: HOW ERRORS BY CRIMINAL BACKGROUND CHECK
COMPANIES CONTINUE TO HARM CONSUMERS SEEKING JOBS AND HOUSING, THE
CONSUMER FINANCIAL PROTECTION BUREAU (CFPB) ISSUED AN ADVISORY OPINION
AFFIRMING THAT CONSUMER REPORTING AGENCIES, INCLUDING TENANT AND
EMPLOYMENT SCREENING COMPANIES, VIOLATE THE FAIR CREDIT REPORTING ACT
IF THEY USE NAME-ONLY MATCHING OR OTHER INSUFFICIENT MATCHING
PROCEDURES TO MATCH INFORMATION TO A CONSUMER. THIS CFPB ACTION WILL
LEAD TO INCREASED ACCOUNTABILITY, BETTER ACCURACY, AND FEWER CONSUMERS
BEING DENIED JOBS AND HOUSING.
[HTTPS://WWW.NCLC.ORG/MEDIA-CENTER/NCLC-ADVOCATES-APPLAUD-CFPBS-ACTION-T](https://www.nclc.org/media-center/nclc-advocates-applaud-cfpbs-action-t)

FAIR CREDIT REPORTING ACT (FCRA): AN NCLC STAFF ATTORNEY TESTIFIED BY
INVITATION BEFORE THE U.S. HOUSE FINANCIAL SERVICES COMMITTEE ON FCRA
ISSUES ON MAY 26, 2021 2021.
[HTTPS://WWW.NCLC.ORG/IMAGES/PDF/CREDIT_REPORTS/TESTIMONY_HFSC_OI_CREDIT](https://www.nclc.org/images/pdf/credit_reports/testimony_hfsc_oi_credit)
AND JUNE 29, 2021,
[HTTPS://WWW.NCLC.ORG/IMAGES/PDF/CREDIT_REPORTS/TESTIMONY_HFSC_CREDIT_RE](https://www.nclc.org/images/pdf/credit_reports/testimony_hfsc_credit_re)
AND AGAIN ON THE RELATED ISSUE OF THE PROTECTION OF CONSUMERS' ACCESS
TO THEIR FINANCIAL DATA ON SEPTEMBER 21, 2021
[HTTPS://WWW.NCLC.ORG/IMAGES/PDF/CREDIT_REPORTS/PERSONAL_FINANCE_DATA_TE](https://www.nclc.org/images/pdf/credit_reports/personal_finance_data_te)

CREDIT REPORTS AVAILABLE IN SPANISH: IN SEPTEMBER 2021, EQUIFAX BEGAN

Name of the organization

NATIONAL CONSUMER LAW CENTER, INC.

Employer identification number

04-2488502

OFFERING FULL VERSIONS OF THEIR CREDIT REPORTS IN SPANISH, A POSITIVE
DEVELOPMENT THAT NCLC HAD REQUESTED TWO YEARS EARLIER FROM ALL THREE
CREDIT BUREAUS.

[HTTPS://WWW.NCLC.ORG/IMAGES/PDF/SPECIAL_PROJECTS/COVID-19/TRANSLATED_CR](https://www.nclc.org/images/pdf/special_projects/covid-19/translated_cr)

HIGHLIGHTING CONSUMER COMPLAINTS: NCLC HAS ADVOCATED FOR MANY YEARS ON
THE FAILINGS OF THE BIG THREE NATIONWIDE CREDIT REPORTING AGENCIES IN
PROPERLY INVESTIGATING DISPUTES UNDER THE FCRA. ON JANUARY 5, 2022,
THE CFPB ISSUED A SCATHING REPORT ON HOW THESE AGENCIES FAILED TO
RESPOND MEANINGFULLY TO ALMOST ALL OF THE 700,000 COMPLAINTS FILED
AGAINST THEM WITH THE BUREAU BETWEEN JANUARY 2020 AND SEPTEMBER 2021.
THE CFPB REPORT CITES NCLC'S AUTOMATED INJUSTICE REDUX REPORT, RELEASED
IN FEBRUARY 2019.

[HTTPS://WWW.NCLC.ORG/IMAGES/PDF/CREDIT_REPORTS/AUTOMATED-INJUSTICE-REDU](https://www.nclc.org/images/pdf/credit_reports/automated-injustice-redu)

DEBT COLLECTION IMPROVEMENT ACT: NCLC PLAYED A LEADERSHIP ROLE IN
RAISING AWARENESS OF THE NEED FOR REFORMS AND CLARITY TO STOP ABUSIVE
DEBT COLLECTION PRACTICES, INCLUDING CONTRIBUTING TO THE INTRODUCTION
OF THE COMPREHENSIVE DEBT COLLECTION IMPROVEMENT ACT, WHICH WOULD ENACT
A WIDE VARIETY OF CRITICALLY-NEEDED REFORMS SUCH AS PROHIBITING
COLLECTION OF MEDICAL DEBT BY DEBT COLLECTORS FOR THE FIRST TWO YEARS;
PROHIBITING CREDIT REPORTING OF DEBT ARISING FROM ANY MEDICALLY
NECESSARY PROCEDURE; AMENDING THE FAIR DEBT COLLECTION PRACTICES ACT
(FDCPA) TO EXPAND AND CLARIFY COVERAGE, INCLUDING EXTENDING COVERAGE
FOR ALL FEDERAL, STATE, AND LOCAL DEBTS COLLECTED BY DEBT COLLECTORS;
AND CLARIFYING FDCPA COVERAGE FOR NON-JUDICIAL FORECLOSURES. THIS
IMPORTANT LEGISLATION PASSED IN THE U.S. HOUSE OF REPRESENTATIVES, AND
AWAITS ACTION IN THE U.S. SENATE.

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[HTTPS://WWW.NCLC.ORG/MEDIA-CENTER/ADVOCATES-CHEER-HOUSE-PASSAGE-OF-COMP](https://www.nclc.org/media-center/advocates-cheer-house-passage-of-comp)

CRIMINAL JUSTICE DEBT: NCLC PUBLISHED "COLLECTING CRIMINAL JUSTICE DEBT THROUGH THE STATE CIVIL JUSTICE SYSTEM: A PRIMER FOR ADVOCATES & POLICYMAKERS," A REPORT EXAMINING THE ADVANTAGES AND DISADVANTAGES OF USING A STATE'S EXISTING CIVIL JUSTICE SYSTEM AS AN ALTERNATIVE TO THE CRIMINAL JUSTICE SYSTEM TO COLLECT FINES, FEES, RESTITUTION, AND OTHER TYPES OF CRIMINAL JUSTICE DEBT.

[HTTPS://WWW.NCLC.ORG/ISSUES/DEBT-RELIEF-SERVICES/COLLECTING-CRIMINAL-JU](https://www.nclc.org/issues/debt-relief-services/collecting-criminal-ju)

PREVENTING FORECLOSURE: NCLC'S EXPERTISE WAS ESSENTIAL IN WINNING IMPORTANT PROTECTIONS FOR FAMILIES STRUGGLING TO MAINTAIN HOMEOWNERSHIP DURING THE COVID-19 PANDEMIC. OVER TWO MILLION HOMEOWNERS WERE IN TEMPORARY PAYMENT FORBEARANCES AND WERE VULNERABLE TO FORECLOSURE WHEN THOSE FORBEARANCES EXPIRED. NCLC'S ATTORNEYS LED THE DRAFTING OF DETAILED COMMENTS TO THE CONSUMER FINANCIAL PROTECTION BUREAU (CFPB) IN MAY 2021 THAT RESULTED IN IMPORTANT PROTECTIONS AGAINST FORECLOSURE: STREAMLINED PROCEDURES FOR COVID-AFFECTED HOMEOWNERS TO ACCESS FORECLOSURE PREVENTION MEASURES, PRE-FORECLOSURE REVIEWS TO DETERMINE IF MORE AFFORDABLE LOAN TERMS WOULD SAVE THE HOME BEFORE ANY FORECLOSURE ACTIVITY STARTED, AND ADDITIONAL COMMUNICATIONS TO HOMEOWNERS FACING IMMINENT FORECLOSURE.

[HTTPS://WWW.NCLC.ORG/IMAGES/PDF/FORECLOSURE_MORTGAGE/MORTGAGE_SERVICING](https://www.nclc.org/images/pdf/foreclosure_mortgage/mortgage_servicing)

PROTECTING HOMEOWNERSHIP OF VETERANS: SIGNIFICANTLY INCREASED PROTECTIONS FOR VETERANS WHO ARE HOMEOWNERS WERE ANNOUNCED BY THE VETERANS ADMINISTRATION (VA) IN IMPORTANT CHANGES TO A FINAL COVID PAYMENT PROGRAM RULE IN MAY 2021; THE VA ADOPTED NCLC'S PROPOSED

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CHANGES TO ALLOW VETERANS TO RECEIVE INTEREST-FREE MORTGAGE ASSISTANCE

THAT DID NOT INCREASE THEIR MONTHLY PAYMENTS, IN LINE WITH A SIMILAR

POLICY FOR FHA-INSURED BORROWERS.

[HTTPS://WWW.NCLC.ORG/IMAGES/PDF/SPECIAL_PROJECTS/COVID-19/COVID_VETERAN](https://www.nclc.org/images/pdf/special_projects/covid-19/covid_veteran)

PROTECTING COVID-AFFECTED HOMEOWNERS: HUNDREDS OF THOUSANDS OF

SERIOUSLY DELINQUENT FHA-INSURED MORTGAGE BORROWERS (MANY OF WHOM ARE

PERSONS OF COLOR) HAVE INCREASED PROTECTIONS DUE TO THE ENGAGEMENT OF

NCLC AND ITS ALLIES WITH THE FEDERAL HOUSING ADMINISTRATION (FHA). IN

JUNE 2021 THE DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT (HUD)

CIRCULATED A PROPOSED PROGRAM FOR MODIFICATION OF FHA LOANS THAT WAS

FAR TOO COMPLEX FOR SERVICERS TO PROPERLY IMPLEMENT. AFTER NCLC AND

OTHER GROUPS SUBMITTED AN ALTERNATIVE MODIFICATION PROPOSAL TO HUD, HUD

ISSUED A SIGNIFICANTLY IMPROVED MODIFICATION PROGRAM ADOPTING MANY OF

NCLC'S RECOMMENDATIONS AND ON SEPTEMBER 27, HUD PROPOSED AN ADDITIONAL

REVISION TO ITS PANDEMIC MODIFICATION PROGRAM THAT FURTHER ADOPTED

ASPECTS OF NCLC'S ORIGINAL PROPOSAL. ON JUNE 30, 2021, THE FEDERAL

HOUSING FINANCE AGENCY (FHFA) ANNOUNCED THE EXPANSION OF THE USE OF

INTEREST RATE REDUCTIONS TO HELP COVID-AFFECTED BORROWERS REDUCE THEIR

MONTHLY PAYMENTS TO HELP THEM STAY IN THEIR HOMES. THIS ANNOUNCEMENT

ADOPTED THE PROPOSAL FROM NCLC AND OTHER NATIONAL GROUPS IN A LETTER

SENT TO FHFA, FANNIE MAE AND FREDDIE MAC REQUESTING THAT THEY AMEND

THEIR GUIDELINES FOR THEIR MAIN FORECLOSURE PREVENTION OPTION, THE

"FLEX MODIFICATION," TO BORROWERS WHO MAY HAVE EQUITY IN THEIR HOMES

BUT NEED ADDITIONAL RELIEF AS THEY RECOVER FROM COVID-RELATED

HARDSHIPS.

[HTTPS://LIBRARY.NCLC.ORG/FOURTEEN-NEW-FEDERAL-ACTIONS-PROTECTING-MORTGA](https://library.nclc.org/fourteen-new-federal-actions-protecting-mortga)

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HOMEOWNER ASSISTANCE FUND (HAF): NCLC PLAYED A LEADERSHIP ROLE IN
 IMPLEMENTATION OF THE NEW HOMEOWNER ASSISTANCE FUND (HAF) RUN BY THE
 U.S. TREASURY DEPARTMENT. HAF HELPS HOMEOWNERS CATCH UP ON MORTGAGE
 PAYMENTS, PROPERTY TAXES, INSURANCE PAYMENTS, AND UTILITY BILLS,
 FOCUSED ON FORECLOSURE PREVENTION FOR LOW-INCOME FAMILIES AND IN
 COMMUNITIES OF COLOR. TREASURY'S GUIDANCE TO STATES, TERRITORIES AND
 TRIBES, ANNOUNCED IN AUGUST 2021, ADOPTED MANY KEY ASPECTS OF THE NCLC
 COALITION'S PROPOSALS, INCLUDING REQUIREMENTS TO LIMIT BARRIERS TO
 ACCESS, WORK WITH COMMUNITY ORGANIZATIONS, EXPAND ELIGIBILITY RULES,
 AND APPLY FUNDS TO REVERSE MORTGAGES (USED BY OLDER BORROWERS WANTING
 TO AGE IN PLACE), LAND CONTACTS (COMMON IN COMMUNITIES OF COLOR), AND
 MANUFACTURED HOME LOANS (PREVALENT IN RURAL COMMUNITIES). HAF WAS
 PASSED BY CONGRESS IN MARCH 2021 AS PART OF THE AMERICAN RESCUE PLAN.
[HTTPS://WWW.NCLC.ORG/IMAGES/PDF/SPECIAL_PROJECTS/COVID-19/IB_HOUSING_AS](https://www.nclc.org/images/pdf/special_projects/covid-19/ib_housing_as)
 PROTECTING RENTERS: NCLC HAS UNDERTAKEN EFFORTS TO PROTECT RENTERS WHO
 HAVE SUFFERED ECONOMICALLY DURING THE PANDEMIC FROM HARMFUL DEBT
 COLLECTION, CREDIT REPORTING, AND TENANT SCREENING PRACTICES. IN
 PARTICULAR, RENTAL DEBT AND TENANT SCREENING CAN PREVENT DISPLACED
 RENTERS FROM OBTAINING NEW HOUSING. IN MAY OF 2021, NCLC AND 142 OTHER
 GROUPS SENT A LETTER URGING THE CFPB TO KEEP RENTAL DEBT OFF THE CREDIT
 REPORTS OF RENTERS. THE NEXT MONTH, CFPB ISSUED A BULLETIN WARNING
 CONSUMER REPORTING AGENCIES AND INFORMATION FURNISHERS AGAINST FAILING
 TO COMPLY WITH THE FAIR CREDIT REPORTING ACT'S (FCRA) ACCURACY AND
 DISPUTE OBLIGATIONS WITH RESPECT TO RENTAL INFORMATION.
[HTTPS://WWW.NCLC.ORG/IMAGES/PDF/CREDIT_REPORTS/CFPB_LTR_PROHIBIT_RENTA](https://www.nclc.org/images/pdf/credit_reports/cfpb_ltr_prohibit_rental)

IN DECEMBER 2021, NCLC ISSUED A REPORT ON ASSISTING CONSUMERS WITH

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RENTAL DEBT DURING COVID-19, A SURVEY OF 82 LEGAL AID AND NON-PROFIT

ATTORNEYS WHO WORK WITH CONSUMERS WITH RENTAL DEBT, FINDING INCREASES

IN CLIENTS REPORTING SUCH DEBTS AND THAT IT WAS A BARRIER TO HOUSING.

NCLC SENT THIS REPORT TO THE CFPB WITH A COVER LETTER URGING MORE DEBT

COLLECTION AND CREDIT REPORTING PROTECTIONS FOR RENTERS.

[HTTPS://WWW.NCLC.ORG/IMAGES/PDF/CREDIT_REPORTS/RENTAL-DEBT-SURVEY-ISSUE](https://www.nclc.org/images/pdf/credit_reports/rental-debt-survey-issue)

[HTTPS://WWW.NCLC.ORG/IMAGES/PDF/CREDIT_REPORTS/DEC-14-LETTER-TO-CFPB-DI](https://www.nclc.org/images/pdf/credit_reports/dec-14-letter-to-cfpb-di)

PROTECTING SERIOUSLY ILL CONSUMERS FROM UTILITY DISCONNECTIONS: IN

FEBRUARY 2021 NCLC RELEASED A REPORT DETAILING STATE BY STATE

PROTECTIONS AGAINST UTILITY TERMINATIONS. STATE UTILITY COMMISSIONS

SET THE RULES REGARDING WHEN AND HOW THE COMPANIES THEY REGULATE CAN

TERMINATE ELECTRIC AND GAS SERVICE FOR NON-PAYMENT-FOR HOUSEHOLDS WITH

A SERIOUSLY ILL PERSON, AND STRONG RULES (AS DETAILED IN NCLC'S REPORT)

CAN MEAN THE DIFFERENCE BETWEEN LIFE AND DEATH. MILLIONS OF UTILITY

CUSTOMERS HAVE SERVICES TERMINATED EACH YEAR FOR NON-PAYMENT AND THIS

IS ESPECIALLY DANGEROUS FOR VULNERABLE POPULATIONS: THE VERY ILL AND

THE VERY YOUNG AND OLD. AS THIS REPORT DETAILS, SOME STATES PROVIDE

STRONG PROTECTIONS AGAINST TERMINATION OF HOUSEHOLDS WHERE SOMEONE IS

SERIOUSLY ILL, WHILE OTHER STATES PROVIDE VERY LITTLE OR NO PROTECTION.

[HTTPS://WWW.NCLC.ORG/ISSUES/ENERGY-UTILITIES-A-COMMUNICATIONS/PROTECTIN](https://www.nclc.org/issues/energy-utilities-a-communications/protectin)

HOLDING ILLEGAL ROBOCALLERS ACCOUNTABLE FOR SCAM CALLS: NCLC, ON BEHALF

OF ITS LOW-INCOME CLIENTS, AND THE ELECTRONIC PRIVACY INFORMATION

CENTER (EPIC) SUBMITTED COMPREHENSIVE COMMENTS IN OCTOBER 2021

REQUESTING THAT THE FEDERAL COMMUNICATIONS COMMISSION (FCC) FORCE THE

TELEPHONE SERVICE PROVIDERS (WHO PROVIDE ACCESS TO THE TELEPHONE

SYSTEM) TO HOLD ACCOUNTABLE ILLEGAL ROBOCALLERS FOR THEIR ACTIONS.

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[HTTPS://WWW.NCLC.ORG/IMAGES/EPIC-NCLC-NUMBER-POLICIES-COMMENT_21-10-14](https://www.nclc.org/images/epic-nclc-number-policies-comment_21-10-14)

STATE ADVOCACY: AT THE STATE LEVEL, NCLC PRODUCED AN ISSUE BRIEF

DETAILING HOW BORROWERS HAVE BENEFITTED FROM STATE INTEREST RATE CAPS

OF 36% OR LESS, AND SUCCEEDED IN DRAWING BROAD COALITION SUPPORT AND

RENEWED ATTENTION TO EVASIONS OF STATE INTEREST RATE CAPS. AT LEAST ONE

HARMFUL RENT-A-BANK PROGRAM HAS BEEN SHUT DOWN; THE DISTRICT OF

COLUMBIA ATTORNEY GENERAL HAS FILED LAWSUITS AGAINST TWO LENDERS; THE

CALIFORNIA REGULATOR HAS CRACKED DOWN AND LARGELY KEPT RENT-A-BANK

PROGRAMS OUT; A BROAD BIPARTISAN COALITION OF STATE ATTORNEYS GENERAL,

ALONG WITH MANY OTHERS, HAVE COME OUT AGAINST "RENT-A-BANK" PROGRAMS,

AND RENEWED ATTENTION IN CONGRESS AND IN AGENCIES APPEARS LIKELY TO

LEAD TO MORE PROGRESS.

CONFERENCES, TRAININGS AND PUBLICATIONS: NCLC PARTICIPATED IN AND

PROVIDED TRAINING TO OVER 17,000 ATTORNEYS, ADVOCATES, POLICYMAKERS AND

OTHER SOCIAL SERVICE PROVIDERS IN CLOSE TO 100 WEBINARS, TRAININGS,

VIRTUAL CONFERENCES, MEETINGS AND TOWN HALLS DURING 2021. THREE OF

THESE WERE NCLC CONFERENCES (VIRTUAL): A FAIR DEBT COLLECTION

CONFERENCE ON MARCH 8-12 (270 PARTICIPANTS); A MORTGAGE CONFERENCE ON

JUNE 14-25 (416 PARTICIPANTS); AND A CONSUMER RIGHTS LITIGATION

CONFERENCE ON DECEMBER 6-16 (756 PARTICIPANTS). NCLC ALSO UPDATED EACH

OF OUR 21 CONSUMER LAW TREATISES AND PUBLISHED 24 FREE ARTICLES

DETAILING NEW DEVELOPMENTS IN CONSUMER LAW. NCLC'S CONTINUALLY-UPDATED

DIGITAL TREATISES AND ARTICLES WERE ACCESSED NEARLY HALF A MILLION

TIMES AND WE SHARED UP-TO-DATE LEGAL INFORMATION AND EXPERTISE THROUGH

LISTSERVS FOCUSING ON AUTO FRAUD; AUTO OWNERSHIP; BANKRUPTCY; DEBT

COLLECTION; DISASTERS AND CONSUMER LAW; LOW-INCOME ENERGY, AND STUDENT

LOANS.

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FORM 990, PART III, LINE 1, DESCRIPTION OF ORGANIZATION MISSION:

CONSUMER LAW AND ENERGY PUBLICATIONS; LITIGATION; EXPERT WITNESS

SERVICES, AND TRAINING AND ADVICE FOR ADVOCATES. NCLC WORKS WITH

NONPROFIT AND LEGAL SERVICES ORGANIZATIONS, PRIVATE ATTORNEYS,

POLICYMAKERS, AND FEDERAL AND STATE GOVERNMENT AND COURTS ACROSS THE

NATION TO STOP EXPLOITIVE PRACTICES, HELP FINANCIALLY STRESSED FAMILIES

BUILD AND RETAIN WEALTH, AND ADVANCE ECONOMIC FAIRNESS.

FORM 990, PART III, LINE 4B, PROGRAM SERVICE ACCOMPLISHMENTS:

BRIDGING THE DIGITAL DIVIDE & PRESERVING AFFORDABLE TELECOMMUNICATIONS:

THE STIMULUS PACKAGE SIGNED INTO LAW ON DECEMBER 27, 2020 INCLUDED \$3.2

BILLION TO HELP MILLIONS OF AMERICANS ACCESS THE INTERNET, AND IN MARCH

2021 THE AMERICAN RESCUE PLAN INCLUDED ANOTHER \$7.6 BILLION FOR

BROADBAND FOR SCHOOLS AND LIBRARIES TO HELP CLOSE THE HOMEWORK GAP FOR

STUDENTS. NCLC AND ITS BROADBAND EQUITY PARTNERS VIEW THESE STEPS AS

HISTORIC PROGRESS TOWARD THE GOAL OF REMEDYING THE DISPROPORTIONATE

IMPACT OF DIGITAL INEQUITY AMONG LOW-INCOME COMMUNITIES, INCLUDING

COMMUNITIES OF COLOR AND OTHERS HARDEST HIT BY THE COVID-19 PANDEMIC

AND THE ENSUING ECONOMIC CRISIS.

FORM 990, PART III, LINE 4C, PROGRAM SERVICE ACCOMPLISHMENTS:

FORECLOSURES, AND CREATED A VIDEO EXPLAINER: CORONAVIRUS CRISIS: WHAT

CONSUMERS NEED TO KNOW ABOUT MORTGAGE RELIEF. NCLC ALSO ORGANIZED A

GROUP OF ATTORNEYS IN MULTIPLE STATES COORDINATING RESOURCES AND

INFORMATION TO PROTECT HOMEOWNERS FROM COVID-RELATED FORECLOSURES.

SIMULTANEOUSLY, WE LED SEVERAL KEY FEDERAL ADVOCACY EFFORTS TO IMPROVE

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FORECLOSURE PREVENTION OPTIONS AND EXPAND ACCESS TO DIRECT ASSISTANCE

FOR STRUGGLING HOMEOWNERS. NCLC SUSTAINED MOMENTUM WITH THE FEDERAL

HOUSING ADMINISTRATION (FHA) TO STRENGTHEN PROTECTIONS AGAINST

FORECLOSURES, INCLUDING THE DEVELOPMENT OF SEVERAL NEW LOAN

MODIFICATION OPTIONS. WE ALSO SUCCESSFULLY ADVOCATED FOR SUBSTANTIAL

CHANGES TO A NEW RULE BY THE CONSUMER FINANCIAL PROTECTION BUREAU

(CFPB) PROVIDING HOMEOWNERS WITH COVID HARDSHIPS MORE OPPORTUNITIES AND

INFORMATION AS THEY EXIT PAYMENT FORBEARANCES AND FACE IMMINENT

FORECLOSURES. FINALLY, WE LED A COALITION OF ORGANIZATIONS THAT SECURED

\$10 BILLION IN PRESIDENT BIDEN'S AMERICAN RESCUE PLAN, PASSED BY

CONGRESS IN MARCH 2021, FOR THE HOMEOWNER ASSISTANCE FUND. NCLC

CONTINUES TO WORK WITH THE U.S. TREASURY DEPARTMENT, STATES AND STATE

ADVOCATES ON IMPLEMENTATION OF THE FUND.

PREVENTING PREDATORY LENDING NCLC CONTINUED TO PLAY A LEADERSHIP ROLE

IN CHALLENGING PREDATORY LENDING PRACTICES, INCLUDING EDUCATING

DECISION MAKERS ABOUT NEW "FINTECH" LENDING PRODUCTS THAT SEEK TO

EXPLOIT LOOPHOLES TO AVOID COMPLYING WITH FEDERAL AND STATE CONSUMER

PROTECTION LAWS. NCLC CREATED AN INFORMATIONAL RENT-A-BANK WATCH LIST

TO HIGHLIGHT BANKS THAT ARE ACTING AS FRONTS FOR HIGH-COST LENDERS.

THIS ALLOWS THE LENDERS TO EVADE STATE INTEREST RATE CAPS. NCLC ALSO

CREATED AN INFORMATION SHEET: STATE RATE CAPS FOR \$500 AND \$2,000

LOANS.

FORM 990, PART VI, SECTION B, LINE 11B:

THE 990 IS SENT BY THE PREPARER VIA EMAIL AND IS REVIEWED AND REVISED BY

THE FINANCE COMMITTEE BEFORE IT IS FILED. THE FULL BOARD OF DIRECTORS ALSO

RECEIVES A COPY.

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FORM 990, PART VI, SECTION B, LINE 12C:

EVERY YEAR, BOARD MEMBERS ARE CALLED UPON TO MAKE FULL CONFLICT OF INTEREST

DISCLOSURES AT THE BOARD'S ANNUAL MEETING. THE EXECUTIVE DIRECTOR IS

RESPONSIBLE FOR PUTTING THIS ITEM ON THE MEETING AGENDA AND THE BOARD

SECRETARY RECORDS THE RESULTS IN THE MINUTES.

FORM 990, PART VI, SECTION B, LINE 15:

EVERY 3 YEARS, NCLC CONTRACTS WITH AN OUTSIDE PROFESSIONAL SALARY

CONSULTANT FIRM TO DO A SALARY COMPARABILITY STUDY. THE BOARD APPROVES THE

RESULTS OF THE STUDY AND SALARIES FOR ALL STAFF (INCLUDING THE EXECUTIVE

DIRECTOR AND OTHER KEY EMPLOYEES) ARE SET ACCORDINGLY.

FORM 990, PART VI, LINE 17, LIST OF STATES RECEIVING COPY OF FORM 990:

AL, AK, AR, CA, CO, CT, FL, GA, IL, MD, MA, MI, MN, MS, NJ, NY, OH, OR, PA, RI, TN, UT, VA, WV, WA

WI, DC

FORM 990, PART VI, SECTION C, LINE 19:

THE 990 AND AUDITED FINANCIAL STATEMENTS ARE AVAILABLE TO THE PUBLIC UPON

REQUEST.

FORM 990, PART XII, LINE 2C

THIS PROCESS HAS NOT CHANGED FROM THE PRIOR YEAR.

Part I Identification of Disregarded Entities. Complete if the organization answered "Yes" on Form 990, Part IV, line 33.

[illegible]

Part II Identification of Related Tax-Exempt Organizations. Complete if the organization answered "Yes" on Form 990, Part IV, line 34, because it had one or more related tax-exempt organizations during the tax year.

[illegible]

Part V Transactions With Related Organizations. Complete if the organization answered "Yes" on Form 990, Part IV, line 34, 35b, or 36.**Note:** Complete line 1 if any entity is listed in Parts II, III, or IV of this schedule.**1** During the tax year, did the organization engage in any of the following transactions with one or more related organizations listed in Parts II-IV?

	Yes	No
a Receipt of (i) interest, (ii) annuities, (iii) royalties, or (iv) rent from a controlled entity		<input checked="" type="checkbox"/>
b Gift, grant, or capital contribution to related organization(s)		<input checked="" type="checkbox"/>
c Gift, grant, or capital contribution from related organization(s)		<input checked="" type="checkbox"/>
d Loans or loan guarantees to or for related organization(s)	<input checked="" type="checkbox"/>	
e Loans or loan guarantees by related organization(s)		<input checked="" type="checkbox"/>
f Dividends from related organization(s)		<input checked="" type="checkbox"/>
g Sale of assets to related organization(s)		<input checked="" type="checkbox"/>
h Purchase of assets from related organization(s)		<input checked="" type="checkbox"/>
i Exchange of assets with related organization(s)		<input checked="" type="checkbox"/>
j Lease of facilities, equipment, or other assets to related organization(s)		<input checked="" type="checkbox"/>
k Lease of facilities, equipment, or other assets from related organization(s)	<input checked="" type="checkbox"/>	
l Performance of services or membership or fundraising solicitations for related organization(s)		<input checked="" type="checkbox"/>
m Performance of services or membership or fundraising solicitations by related organization(s)		<input checked="" type="checkbox"/>
n Sharing of facilities, equipment, mailing lists, or other assets with related organization(s)		<input checked="" type="checkbox"/>
o Sharing of paid employees with related organization(s)		<input checked="" type="checkbox"/>
p Reimbursement paid to related organization(s) for expenses		<input checked="" type="checkbox"/>
q Reimbursement paid by related organization(s) for expenses	<input checked="" type="checkbox"/>	
r Other transfer of cash or property to related organization(s)		<input checked="" type="checkbox"/>
s Other transfer of cash or property from related organization(s)	<input checked="" type="checkbox"/>	

2 If the answer to any of the above is "Yes," see the instructions for information on who must complete this line, including covered relationships and transaction thresholds.

	(a) Name of related organization	(b) Transaction type (a-s)	(c) Amount involved	(d) Method of determining amount involved
(1)	CONSUMER LAW BUILDING CORPORATION	D	4,037,342.	FAIR MARKET VALUE
(2)	CONSUMER LAW BUILDING CORPORATION	X	780,000.	FAIR MARKET VALUE
(3)				
(4)				
(5)				
(6)				

Part VII Supplemental Information

Provide additional information for responses to questions on Schedule R. See instructions.

Lined area for supplemental information.