

NCLC Advocates for Consumers Before Congress

NCLC's expertise has helped produce the most important laws and regulations protecting consumers from abuse, deception, and discrimination for over fifty years, and continues to be called upon regularly by policymakers and regulators to inform their actions. In the last few months, several NCLC staff attorneys have been invited to testify before congressional committees to provide input and recommendations on a range of key issues.



Senior Attorney **Margot Saunders** testified before a subcommittee of the Senate Commerce Committee to advocate for more meaningful protections from robocalls, scam calls, and telemarketing calls and texts. These unwanted

— and mostly illegal — messages defraud consumers, erode the value of the nation's telephone system, and make it difficult for important messages from legitimate callers to get through. Her testimony pointed out that current efforts have failed to produce meaningful results, and she called for regulators to take more aggressive measures to protect telephone subscribers.

Advocating for consumers who are victims of banking fraud and scams, Senior Attorney **Carla Sanchez-Adams** testified before



the Senate Committee on Banking, Housing, and Urban Affairs. While payment fraud impacts consumers across the economic spectrum, the effect is acutely felt by vulnerable populations. Her testimony laid out clear actions federal regulators can take to address existing gaps that leave consumers unprotected.



Senior Attorney **Steve Sharpe** testified before the U.S. House of Representatives Committee on Veterans' Affairs regarding the state of the Department of Veterans Affairs (VA) Home Loan Guaranty Program. Steve's testimony emphasized that the payment pause will be meaningful only if VA puts options in place that veterans can

access before losing their homes. Following NCLC's advocacy, the VA announced a six-month pause on foreclosures in November of 2024, and released a new program called the VA Servicing Purchase (VASP) in April of 2024 to help veterans avoid foreclosure.

In the coming months, NCLC will continue to push for substantive reforms in these areas to protect vulnerable consumers from illegal calls, bank fraud, and home foreclosure. ■

CFPB Proposes Rule to Limit Harmful Overdraft Fees

The Consumer Financial Protection Bureau has proposed a rule to stop large banks from gouging hard-hit families with abusive overdraft fees that typically cost \$35 and pile on when banks charge multiple fees.

Loopholes in the law have allowed banks to charge these high fees without complying with the long-standing consumer protections on loans specified in the Truth in Lending Act (TILA). The CFPB proposal is part of its ongoing effort to tackle junk fees in the banking and finance industries — and it's a significant

step towards just and equitable banking.

The new rules would apply to banks with more than \$10 billion in assets — which covers approximately 175 of the largest banks — and will go a long way towards shutting down what CFPB Director **Rohit Chopra** called "a massive junk fee harvesting machine."



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See inside for these stories and more!

Consumer Impact

is a biannual publication of the National Consumer Law Center to inform our supporters about NCLC's advocacy. To receive *Consumer Impact* via e-mail, contact development@nclc.org.



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A Note from the Executive Director

Dear friends and colleagues,

As you'll see in this edition of *Consumer Impact*, NCLC advocates are at the forefront of efforts to strengthen consumer protections at the federal and state level.

In the last few months, our experts have been asked to testify before Congress on multiple occasions. We've urged lawmakers to crack down on rampant payment fraud, stop the flood of scam robocalls, and protect veterans from losing their homes to foreclosure. We also continue to utilize close relationships with regulatory and enforcement officials, along with legislators and their staff, to develop and advance reforms to banking practices, credit reporting, housing policy, medical debt, student loans, and many other issues impacting vulnerable consumers.

NCLC's advocacy on these and other issues is immeasurably strengthened through partnerships with a broad coalition of reform allies. As one recent example, NCLC helped organize a coalition of 144 consumer, civil rights, military, legal services, and community groups to submit comments in strong support of the CFPB's proposed rule governing the overdraft lending practices of the largest financial institutions in our country.

These valued partnerships illustrate the importance of standing together for fairness and justice. This fall, that's just what we're going to do – while learning, brainstorming, and networking to strengthen our consumer protection efforts – at the 32nd annual Consumer Rights Litigation Conference (CRLC) and Consumer Class Action Symposium, which will be held from October 24-27 in Orlando, Florida.

In recent years, too many elected officials in Florida – and elsewhere, including Washington, DC – have displayed unacceptable hostility toward vulnerable communities including LGBTQ+ individuals, immigrants, and people of color. NCLC and our consumer law community reject discrimination of every kind. Our 2024 conference location was chosen and contracts were signed years ago, and we have a responsibility to address and confront the injustices we see in the state we'll be in – and we will.

We have already begun reaching out to equality and justice advocates in Florida, creating opportunities to learn about and act on ways we can be allies for those who need our support. The safety of our community is our highest priority, and we will continue consulting with these organizations to take the necessary steps to ensure a safe and supportive experience for all conference attendees.

We are all in this together, and we all need to stand up for each other. Thank you for your work, and your support of NCLC, as we fight – together – for justice.

Rich Dubois
Executive Director



NCLC Needs You! NCLC's high-impact advocacy, conferences, litigation, and publications help consumer attorneys make a real difference in the lives of all consumers. We win when we stand together to take on corporate interests and level the playing field for vulnerable people, families, and communities. If you haven't done so recently, please take a moment to support NCLC's work to advance consumer rights and economic justice with a tax-deductible contribution. **Thank you!** Give online at www.nclc.org or use the QR Code to support NCLC today!



NCLC Tackles “Heirs Property” Foreclosures

Rising home costs, economic crises, and persistent structural barriers to fair housing have contributed to a widening homeownership gap between white and Black households.

Advocates and policymakers have devoted considerable attention to increasing access to homeownership for first time homebuyers of color. But less attention has been paid to reducing the

racial wealth gap by slowing the rate of home loss, and to one significant driver of land loss in communities of color: heirs property.

“Heirs property” describes a form of property ownership that arises when several heirs inherit a home but have not completed the probate process to clarify title. Over successive generations of unclear title, this can lead to dozens of

heirs with an increasingly fractional ownership interest in a home. Due to both historical abuses and lack of access to the legal system, Black Americans are significantly less likely than their white counterparts to have a will, making heirs property issues disproportionately problematic in communities of color. Some studies estimate that more than half the real property owned by Black Americans is owned as heirs property.

Summary of Heirs Property Legal Interventions



Two new NCLC resources aim to increase awareness of this problem and promote solutions to protect heirs property owners from foreclosure.

“Property Tax Foreclosures on Heirs Property: The Devastating Consequences and Recommendations for Prevention” discusses the problems of “heirs property” or “tangled title” and recommends steps states can take to prevent property tax foreclosures and preserve homeownership.

Keeping It in the Family: Legal Strategies to Address the Challenge of Heirs Property and Prevent Home Loss analyzes laws and policies aimed at helping owners of heirs property. ■

Learn more about NCLC’s work to protect heirs property owners from losing their homes, increase housing and economic security, protect marginalized communities, and reduce the racial wealth gap through homeownership preservation at nclc.org

Last Week Tonight with John Oliver Highlights NCLC’s Expertise

Who better than **John Oliver** to roast the student loan industry on his HBO show “Last Week Tonight”? Oliver lambasted the broken student loan system that traps over 43 million Americans in a cycle of unaffordable debt, and gave a hat tip to NCLC’s Co-Director of Advocacy **Abby Shafroth** for advising the show on why so many people have come to take on student loan debt, why it’s so hard to pay off, and what we can do about it. The show also refers to NCLC’s report with co-author CLASP, *Disproportionately*



Impacted: Closing the Racial Wealth Gap through Student Loan Cancellation, Payment Reforms, and Investment in College Affordability and our issue brief

with co-author SBPC, *Education Department’s Decades-Old Debt Trap: How the Mismanagement of Income-Driven Repayment Locked Millions in Debt*. ■

Cy Pres Awards Advance Consumer Justice

Courts use the doctrine of *cy pres* to award unclaimed or impractical-to-distribute funds from class action settlements to appropriate charitable organizations, as the “next best” way to advance the core interests of the underlying class members, and one of the most effective ways to promote and advance consumer justice.

NCLC works to ensure a fair marketplace and access to justice for all consumers, including low-income people and families, older Americans, students, military service members and veterans. Our work covers a broad range of consumer issues, including consumer protection, fair credit, debt collection, student loans, mortgages and foreclosures, financial services, bankruptcy, unfair and deceptive acts and practices, robocalls and telemarketing scams, credit reporting and discrimination, auto loans, energy and utility issues, privacy rights, criminal justice debt, civil rights, and more.

NCLC is honored to have been nominated by class counsel for over 500 *cy pres* awards since 1996, and is generally approved by courts after judicial review and consideration of the expertise we bring to bear in promoting consumer rights.

“In recent years, there has been a notable increase in judicial scrutiny surrounding *cy pres* awards, reflecting a growing emphasis on ensuring that such awards truly benefit the intended class of plaintiffs. This heightened scrutiny underscores the importance of selecting recipients who demonstrate a clear commitment to advancing the interests of affected individuals or groups.

“Due to NCLC’s broad spectrum of consumer-focused initiatives, ranging from combating predatory lending practices to promoting fair debt collection



standards, a compelling argument can be made that NCLC can benefit most class members in a wide variety of consumer class actions. In light of the increasing judicial scrutiny surrounding *cy pres* awards, selecting a recipient with a proven track record of advocating for the rights of consumers is paramount.

“NCLC’s steadfast commitment to championing consumer rights makes it an ideal choice for *cy pres* awards, and we wholeheartedly endorse them as a worthy recipient in our settlements at the Kazerouni Law Group, APC.”

—David J. McGlothlin, Esq.
Partner, Kazerouni Law Group

Thank you to all consumer attorneys who have recommended NCLC to receive a *cy pres* award. If you have a case in which NCLC would be an appropriate recipient, please contact Paul Laurent at pl Laurent@nclc.org. ■

Harmful Overdraft Fees *continued from page 1*

The CFPB estimates that this rule will save consumers \$3.5 billion or more in fees every year – which is why the banking industry is already lobbying to stop this proposal. We can’t let that happen.

We are grateful to all who have submitted comments supporting the overdraft fee rule, and urge all members of the consumer law community to tell your representatives in Congress to support the rule. Advocates can also submit letters to the editor and op-eds in support of overdraft fee reform, explaining how overdraft fees have impacted you or your clients and how the proposed rule will help consumers. Visit the “Take Action” page on NCLC’s website to see how you can help push the overdraft junk fee proposal over the finish line! ■



“The CFPB estimates that this rule will save consumers \$3.5 billion or more in fees every year – which is why the banking industry is already lobbying to stop this proposal.”

NCLC Litigation Priorities

By Shennan Kavanagh, Director of Litigation

NCLC's new litigation team is off to a running start, doing its best to build upon the meaningful and groundbreaking work of recently retired Litigation Director Stuart Rossman and Senior Attorney Charles Delbaum. As we litigate cases, foster partnerships, and engage in case development, we're clarifying our guiding principles and priorities to ensure that our work continues its remarkable impact.

The Litigation Project advances NCLC's mission by using litigation as a tool to promote consumer justice and economic security for low-income consumers nationwide. We focus on class actions and impact litigation to change industry practices, expand and strengthen the law, support grassroots and policy advocacy, and hold corporations accountable for breaking the law, and put money back in the pockets of consumers who have been harmed.

We choose our cases carefully to ensure the most impact. When considering issues to investigate and cases to file, we focus on several factors, including the case's ability to obtain financial relief for consumers and hold wrongdoers accountable; impact on industry standards; the novelty and impact of the legal issues; whether the litigation supports grassroots advocacy; our geographic reach; and the support the litigation lends to NCLC's advocacy priorities and work.

The Litigation Project centers on cases that support those facing systemic and historical oppression in the United States. Consumers who have been intentionally excluded from access to credit and financial services are often those who are preyed upon in the marketplace. As a result, we prioritize cases that highlight and seek to correct the harm to Black, Indigenous, and other people of color; immigrants; people with disabilities; and LGBTQ+ people.

Currently, our litigation priorities include: promoting housing stability and wealth preservation; debtor and borrower rights; financial wellbeing for justice involved people; student borrower



“NCLC accomplishes its litigation goals by marshaling strong and diverse co-counseling partnerships with large and small private plaintiff law firms, solo practitioners, legal services organizations, and other nonprofits.”

rights and access to quality education; and fair and equitable access to credit and banking. We're currently in court challenging predatory rent-to-own schemes, discriminatory tenant screening algorithms, abusive debt collection, and illegal bail bond pricing. We look forward to expanding our work in these areas and more.

NCLC accomplishes its litigation goals by marshaling strong and diverse co-counseling partnerships with large and small private plaintiff law firms, solo practitioners, legal services organizations, and other nonprofits. We're excited about the road ahead and NCLC's unique ability to creatively engage the law to better serve consumers through the courts. If you'd like to co-counsel or learn more about how to support our work, we'd love to hear from you. ■

Learn more about NCLC's Litigation Project at nclc.org/litigation

NCLC/NACA Conferences Bring Consumer Advocates Together

2024 Spring Training

Almost 350 consumer advocates gathered in Atlanta this April for the largest “Spring Training” conference to date! The four-day conference included two-day “deep dives” into FCRA, FDCPA and Solar Fraud issues, as well as workshops on Deposition Skills, Class Actions and an Auto Practicum. Opportunities to network and connect with colleagues at the gathering were plentiful. NCLC and NACA thank the attendees, sponsors, supporters, and speakers who were essential to the success of this year’s event.



2024 Mortgage Conference (Virtual)

The 2024 Mortgage Conference will allow advocates to participate virtually from the convenience of a home or office for expert-led sessions on the fundamentals of mortgage law and the latest updates on foreclosure prevention policies and practices. The pre-conference intensive, Introduction to Mortgage Servicing Litigation, will be held on May 29-30, with the main conference taking place from June 3-6.



NCLC Energy Advocacy: 2024 Energy Justice Exchange

As part of NCLC’s continued effort to build a strong network of low-income energy advocates, the second Energy Justice Exchange was held from April 30-May 1 in Raleigh, NC. More than 25 consumer advocates, affordable housing advocates, racial justice advocates, and community action agency representatives convened to collaborate on local, state, and/or federal solutions to the energy affordability crisis.

2024 Consumer Rights Litigation Conference (CRLC) and Class Action Symposium

See the back page of this newsletter for more information about the largest annual gathering of the entire consumer law community – October 24-27 in Orlando, FL! ■

Learn more about NCLC conferences at nclc.org/conferences

Beth Terrell Is Planting the Seeds of Change

Beth Terrell co-founded Terrell Marshall Law Group to bring together attorneys who share her dedication to vindicating the rights of consumers, workers, and victims of discrimination and other civil rights violations. “We think of the firm as a private/public interest law firm that can help affect systemic change. And we feel good about what we do.”

Beth grew up on a 600-acre farm in Idaho where, she says, “my parents helped instill the core values of treating everyone with respect and dignity, and helping others who needed it. It was ingrained in me to help the little guy or gal against a bigger force that kept the playing field from being level.”

Her commitment to serving the community grew when she worked for a Bay Area referral service helping poor and disadvantaged people find shelter, clothes, advocacy, and other necessities, and watched available resources shrink year after year. This experience propelled her to attend UC Davis School of Law, where she chaired the public interest law group and graduated with a goal of advocating on behalf of those with the greatest need and least support. “I wanted to help muster the resources to do high quality work to stop big law and big corporations from taking advantage of the more vulnerable. I fight to help consumers against that stacked deck.”

Terrell Marshall focuses largely on class actions, often litigating collectively with attorneys around the country to battle corporate wrongdoing. The firm takes on significant individual cases as well, and recently won a race discrimination and hostile work environment case against the University of Washington Police Department, securing a \$16 million verdict for five plaintiffs. “The jury believed our clients even though UW called them liars and worse at trial. The case underscored the importance of the jury system and an impartial venue, both of which are needed to give all our clients a fair shot at justice.”

In addition to steadfastly pursuing daunting and cutting-edge cases and her

sharp strategic mind, Beth is known for fostering the development of new lawyers—a value that was reinforced early in her career when Elizabeth Cabraser entrusted her with arguing part of a pivotal motion. She also strives to empower and expand the public interest bar by supporting organizations like NCLC. “What NCLC does is very important. I first became involved via the Consumer Rights Litigation Conference when it was held in Seattle. I’ve been to every conference since bar one – last year, when I was humbled to receive NCLC’s Vern Countryman Award. I was disappointed I couldn’t be there because I was in trial. The CRLC brings the community together. It also serves as a great vehicle to expand the community, and our firm tries to help by providing scholarships to younger and new consumer attorneys when we can since the broader the base, the stronger the community!”

During the pandemic, Beth and her husband Bill (often seen playing guitar in the CRLC band) purchased a small farm on the Olympic Peninsula where they planted 10,000 seedlings amidst the wheat and other grains. The swathes of vibrant dahlias, roses, and other flowers draw in passersby who then score invites to gatherings that bring together hundreds of neighbors. On many evenings Beth and Bill can be found surrounded by grapevines, tomatoes and sunflowers enjoying the sunset and mountain views with a glass of wine.

Beth has recently taken over as Chair of NCLC’s Partners Council, where she served for over 12 years. NCLC congratulates Beth and thanks her for the guidance and support she and Terrell Marshall have shown NCLC over many years! ■



“I wanted to help muster the resources to do high quality work to stop big law and big corporations from taking advantage of the more vulnerable. I fight to help consumers against that stacked deck.”

Beth Terrell and husband Bill Zimmerman



Realizing the Promise of the Fair Housing Act

By Odette Williamson, Racial Justice and Equal Opportunity Project Director

Last month was National Fair Housing Month and the 56th anniversary of the Fair Housing Act, a landmark civil rights law outlawing discrimination in the housing market. Despite this groundbreaking law, discriminatory and abusive practices persist in the housing market.

Landlords use tenant screening companies to deny housing to qualified applicants, add junk fees to rental agreements, and engage in the abusive collection of rental debt. These practices add to the already high debt burden of renter households. Between the first quarter of 2020 and the first quarter of 2023, rents increased by 23.9 percent, and a record number of renter households are cost-burdened or experiencing homelessness.

Consumers of color face challenges in obtaining homes or sustaining homeownership. A steep rise in carrying costs, including for insurance and property taxes, makes homeownership prohibitively expensive or unsustainable for many households of color. Family members and others who inherit their homes informally and do not have legal proof of ownership face unique challenges. They are hampered in their ability to manage their property, and excluded from many important government benefits, including property tax relief programs.

Federal housing agencies and the Biden-Harris Administration have taken steps to address some of these challenges, including reinstating the discriminatory-effects rule and investing in fair housing enforcement. But more must be done to stem the tide of discrimination in the housing market, including the release of the U.S. Department of Housing and Urban Development's (HUD) final Affirmatively Furthering Fair Housing (AFFH) rule, a critical tool to advance equitable and affordable housing opportunities.

NCLC will continue to push for policies that promote affordable, sustainable, and discrimination-free housing by calling on governments to protect renters from abusive practices in the housing market, beefing up protections for homeowners facing hardship, and reforming the tax system to protect consumers from tax foreclosure. The Center pays particular attention to issues impacting consumers of color, such as the prevalence of heirs property. The report *Keeping It in the Family: Legal Strategies to Address the Challenge of Heirs Property and Prevent Home Loss* provides a slate of recommendations to preserve generational wealth by stabilizing this form of homeownership. Affordable and accessible housing and mortgage products ensure that the nation will come closer to realizing the promise of the Fair Housing Act, to remedy segregation and discrimination in housing in the past and in the present. ■



Thinking About Your Legacy?

Including a nonprofit organization like NCLC in your estate plan makes a powerful statement about your ideals and the value you place on economic fairness and justice.

A legacy gift, sometimes called a planned gift, is a charitable contribution you plan in advance to support a nonprofit organization after your death. Legacy gifts can take a variety of forms – a charitable bequest, beneficiary designation, or gift of a retirement account, for example – and can be designed to accommodate your unique circumstances. You can always modify your estate plan in the future if your circumstances or desires change.

In addition to putting your principles into your estate plan, a good plan can also provide substantial tax and financial benefits. There's a lot to think about, and we're here to help if you have questions or would like some basic information about estate planning. Contact us at legacy@nclc.org – and thank you for considering NCLC when you think about your legacy. ■

“I’ve included NCLC in my estate plan because I know how essential its work is to continued progress toward economic justice in our nation. I am proud to be a member of The NCLC Legacy Society, and hope you will join me in leaving a lasting legacy for consumer justice.”

– Mike Greenfield, George Alexander Madill Professor of Contracts and Commercial Law at Washington University

State Advocacy Project: Harnessing the Wave of Medical Debt Legislation

From sea (CA's SB 1061 which NCLC is cosponsoring) to shining sea (NJ's A3861) and lots of places in between (IL's HB3452; MN's SF4065), legislatures are working on bills to protect consumers from medical debt. Banning the reporting of medical debt to credit bureaus is a particularly hot issue in the wake of bills that passed in CO and NY last session. When an issue like this catches the imagination of legislatures, advocates know to harness that enthusiasm to pass strong protections in that issue area quickly.

It is also possible to use that legislative enthusiasm to help move other debt provisions and general debt collection protections. In Massachusetts, for instance, right before the Senate unanimously passed an omnibus debt collection bill that NCLC has worked on for several years, State Senator Feeney, very effectively connected the dots between the need for more general debt collection protections and medical debt by calling "special attention to the ongoing crushing crisis of debt especially in the healthcare context." That bill now awaits passage in the MA House and advocates are hard at work to ensure it reaches the Governor's desk this year.

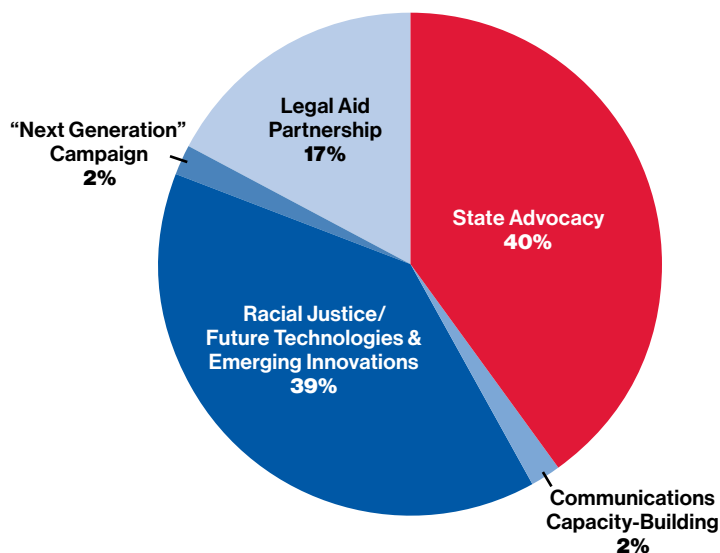
There is an opportunity for advocates across the country to harness the wave of enthusiasm, to limit the harms of medical debt, to broaden economic justice protections. ■

Contact Michel Best (mbest@nclc.org) if you are interested in working with NCLC in your state.

Campaign for the Future Update

Thanks to its generous supporters, the NCLC Campaign for the Future continues to drive new, long-term investments in expanding and enhancing NCLC's advocacy and our support of the consumer law community. These investments are helping build capacity to take on the most significant challenges of the present – and more proactively anticipate and prepare to tackle the next wave of threats to consumer economic security.

New Investments to Date Made possible by Campaign supporters



NCLC is deeply grateful to all Campaign for the Future supporters, including the newest member of the Campaign leadership group: Melissa Weiner, Partner at Pearson Warshaw, LLP in Minneapolis. *Thank you* for your high-impact and long-lasting support!

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Learn more about how you can make a difference by supporting the NCLC Campaign for the Future by contacting Paul Laurent at pl Laurent@nclc.org

NCLC Staff and Leadership Updates



Civil litigation expert **Elizabeth Cabraser** has been named to the NCLC Board of Directors. Elizabeth is a partner at Lieff Cabraser Heimann & Bernstein, based in San Francisco. She is a national leader of the plaintiffs bar, recovering billions of dollars for millions of consumers while halting unlawful and fraudulent business practices. Elizabeth was the 2019 recipient of NCLC's Vern Countryman Award, in recognition of her career-long commitment to seeking economic justice for consumers.



This summer, NCLC will welcome rising third year law students **Joshua Allen** (University of Utah School of Law), **Steven Rome** (Harvard Law School), **Andrew Schreder** (Hobbs Fellow from the University of Michigan Law School), **William Stallings** (Greenfield Fellow from Washington University School of Law), and **Nora Van Horn** (Harvard Law School) as summer interns. Nora is the inaugural Stuart Rossman Fellow, selected for her commitment to consumer protection and embodiment of the spirit of public service that **Stuart Rossman** brought to his career before his retirement at the end of last year. We are all looking forward to the annual arrival of the summer interns!



Pictured left to right: Nicole Cabañez, Sarah Bolling Mancini and Nketiah "Ink" Berko

Sarah Bolling Mancini, NCLC's Co-Director of Advocacy, was inducted into the American College of Bankruptcy (ACB). The ACB is a public service association of insolvency professionals that works to improve the quality of bankruptcy law and practice, and provides grants for pro bono legal service programs. At the induction ceremony in March, Sarah was supported by NCLC colleagues, **Nicole Cabañez**, Skadden Fellow, and **Nketiah "Ink" Berko**, Equal Justice Works Fellow Sponsored by the Rossotti Foundation. Congratulations, Sarah! ■

News from NCLC Digital Library

In addition to the continuous updates to the treatises in the Consumer Law Practice Series, NCLC is making regular additions to the resources available for free on the NCLC Digital Library.

Explore the resources offered under the headline Free@NCLC. The publicly accessible page hosts a variety of practice checklists for practitioners, NCLC model statutes for state advocates, sample letters to debt collectors, and much more.

NCLC has also compiled videos and written materials under trending topics: zombie second mortgages, tangled title, property tax foreclosures, and disaster resources. Resources on these subjects are from the Digital Library and beyond, and include articles, reports, training sessions, relevant conference materials, and more. View these aggregate resource pages under "Trending."

Videos and written materials from NCLC/NACA's Consumer Rights Litigation, Class Action Symposium, Mortgage, Fair Debt Collection, and Spring Training conferences are available for free on the NCLC Digital Library. These conference materials are from practice presentations by leading consumer law practitioners from around the country and are only available to the consumer law community: legal aid and vetted nonprofit practitioners, active NACA members, and those who attended a recent NCLC conference. ■

Learn more about these resources, as well as the other books and thousands of free and publicly available practice tools published by NCLC at nclc.org/library

Thank you!

NCLC relies on the generosity of our supporters to advocate for fairness, litigate for justice, and educate, train, and support the consumer law community. Space limitations prohibit us from recognizing every supporter by name, but we are tremendously grateful to all who have donated to NCLC, including the following individuals and organizations who have made significant contributions in support of our efforts:

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NCLC Receives Highest Ratings from Charity Watchdogs



In recognition of our commitment to financial stability and transparency, NCLC recently received the highest possible rating of 4-stars from Charity Navigator, the world's largest and most trusted nonprofit evaluator. We also received a highest-level Platinum Seal of Transparency rating from Candid

(previously known as GuideStar), the world's largest source of nonprofit information.

Your gift to NCLC supports one the nation's most trusted and respected non-profit organizations working to advance economic justice.

Support NCLC today! nclc.org/donate

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The nonprofit National Consumer Law Center® (NCLC®) works for economic justice for low-income and other disadvantaged people in the U.S. through policy analysis and advocacy, publications, litigation, and training.

2024 Consumer Rights Litigation Conference (CRLC) and Class Action Symposium

Join NCLC, NACA, and the entire consumer law community this fall for the 32nd annual Consumer Rights Litigation Conference (CRLC) and Class Action Symposium, October 24-27, 2024 in sunny Orlando, Florida.

Legal Aid and “Next Gen” attorneys (those with less than five years of experience) receive an automatic 50% scholarship to attend the CRLC.

Be On The Lookout! Registration opens in June. Look for the 2024 CRLC brochure in your mailbox and inbox soon! ■

Learn more about upcoming NCLC/NACA conferences at nclc.org/annual-conferences

The CRLC is the most comprehensive convening in consumer law, with 60+ training courses covering every major issue area, plenary speeches from leading policymakers and thought leaders, and extensive networking opportunities.

The Class Action Symposium is a forum for experienced consumer class action practitioners to address emerging developments and evolving practices. This year's CRLC includes optional pre-conference intensives on Medical Debt, Estate Planning and Heirs Property, and a full day introduction to Consumer Law for attorneys new to practice.

