

Debt Collection Rulemaking at the CFPB



Fair Debt Collection

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The CFPB's Debt Collection Rule



In Dec. 2020, the Consumer Financial Protection Bureau disappointed advocates with the second of its two-part final debt collection rule, impacting 68 million American consumers. The rules made some improvements for consumers but they do not go far enough to provide needed consumer protections on key issues.

- CFPB Moves Forward with Flawed Debt Collection Rules, Aug. 2, 2021
- CFPB Changes Needed to Prevent New Debt Collection Rules from Hurting Consumers, Jan. 2021
- CFPB's Debt Collection Rule Misses Critical Opportunities to Protect Consumers, Dec. 18, 2020
- How Congress and the CFPB Can Protect Americans from Abusive Debt Collection, Nov. 2020
- CFPB Debt Collection Rule a Mixed Bag for Consumers, Oct. 30, 2020

Debt Collection Rule Resources

- Webinar: Final Debt Collection Rule: Part 2, by Andrea Bopp Stark (NCLC), April Kuehnoff (NCLC), Jan. 7, 2021
- Webinar: Final Debt Collection Rule: Part 1, by Andrea Bopp Stark (NCLC), April Kuehnoff (NCLC), Nov. 6, 2020
- Fact Sheet: Debt Collection in the States and D.C. (consumer complaints and share of population with a debt in collection), May 2020
- Debt Collection Fact Sheets & Infographics

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Comments & Testimony

- Group comments supporting CFPB's Proposed 60-day Delay in Finalizing Debt Collection Regulations, May 19, 2021
- Group comments to the CFPB on its Debt Collection Practices in Connection with the Global Covid-19 Pandemic, May 7, 2021
- NCLC and coalition comments to the CFPB re: proposed supplemental debt collection rule re: disclosures on time-barred debt, August 4, 2020; Press release
- NCLC Comments to the Consumer Financial Protection Bureau on its Qualitative Testing of the Debt Collection Validation Notice, July 29, 2020
- Testimony of NCLC attorney April Kuehnhoff before the U.S. House Financial Services Committee re: Examining Legislation to Protect Consumers and Small Business Owners from Abusive Debt Collection Practices, Sept. 26, 2019, Press Release

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Issue Briefs and Reports

- Issue Brief: CFPB Changes Needed to Prevent New Debt Collection Rules from Hurting Consumers, Jan. 2021
- How Congress and the CFPB Can Protect Americans from Abusive Debt Collection, Nov. 2020
- Issue Brief: Potential Impact on Employers and Businesses of CFPB Proposed Debt Collection Rule, July 2019

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Press Releases

- NCLC Advocates Applaud CFPB Bulletin To Prevent Unlawful Medical Debt Collection and Credit Reporting, Jan. 13, 2022
- CFPB Moves Forward with Flawed Debt Collection Rules, Aug. 2, 2021
- CFPB's Debt Collection Rule Misses Critical Opportunities to Protect Consumers, Dec. 18, 2020
- CFPB Debt Collection Rule a Mixed Bag for Consumers, Oct. 30, 2020

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Letters

- Letter to CFPB Acting Director Uejio re: Application of CFPB's Interim Final Rule to the New CDC Eviction Moratorium, Aug. 10, 2021
- Letter to CFPB Acting Director Uejio re: Additional Modifications to Debt Collection Rule to Better Protect Consumers, Mar. 3, 2021

- Letter to CFPB Acting Director Uejio re: Non-Regulatory Actions Needed on Debt Collection, Feb. 1, 2021
- Group letter to CFPB urging improved language access protections in upcoming debt collection rulemaking, Nov. 30, 2020

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Fact Sheets

- Racial Disparities in Consumer Debt Collection
- Servicemembers, Veterans, and Debt Collection
- Older Consumers and Debt Collection
- Medical Debt Collection
- Student Debt Collection
- Pervasiveness of Consumer Debt Collection
- Debt Buyers and Debt Collection
- National and State Debt Collection Fact Sheets

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