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- Statement in Response to Education Department's Announcement on Automatic Cancellation for Disabled Borrowers
- CRL and NCLC Research Reveals Two-Thirds of Navient Borrowers Enrolled in IDRs and Making Voluntary Loan Payments During COVID Student Loan Pause Are Underwater
- Statement of NCLC's Persis Yu re: extension of student loan payment pause until 2022
- Free Webinar for Thousands of Students Impacted by Sudden Closure of Online Schools
- CFPB Moves Forward with Flawed Debt Collection Rules
- NCLC Advocates Applaud 36% National Rate Cap Bill to Curb High-Cost, Predatory Loans Across the Nation
- Bipartisan Legislation in Congress Would Ban Forced Arbitration Clauses that Protect Sexual Predators
- Statement on PHEAA Not Extending its Servicer Contract with Dept. of Education
- Advocates Applaud Maine Legislature's Passage of Bill to Protect Basic Necessities from Garnishment by Debt Collectors
- Over Two Dozen Consumer Groups Urge DOE's Granholm to Immediately Act on Long Overdue, Legally Required, Efficiency Standard for Lighting Products
- Advocates Push for Increased Enforcement and Later Rule Sunset to Prevent Improper Foreclosures as the CFPB Issues Final Servicing Rule
- National Consumer Law Center Advocates Praise U.S. House Vote to Repeal National Banking Regulator's Predatory Lending Rule
- National Consumer Law Center Advocates Support Education Department Giving Loan Relief for 18,000 Former ITT Students but Urge More Action
- New Maryland Law Will Protect Low-Income Families from Overpriced Electricity and Gas
- New 50-State Survey Finds Gains and Losses for Consumers in Larger, Longer High-Cost Predatory Loans
- LDF and NCLC Urge DeKalb County, Georgia, to Delay Lifting Water Disconnection Moratorium, Implement Stronger Protections Against Shutoffs
- Advocates Cheer House Passage of Comprehensive Debt Collection Improvement Act
- Advocates Applaud HUD's Actions to Protect Vulnerable Widows and Widowers and Prevent Avoidable Foreclosures
- Advocates Applaud Senate Repeal of National Banking Regulator's Predatory Lending

Rule; Urge the House to Act Soon

- Federal Emergency Broadband Benefit (EBB) Program to Launch Wednesday
- New Bank Regulator Leadership Welcome; Congress Still Must Roll Back Rule Promoting Predatory Lending
- Statement on Education Department's Appointment of Richard Cordray to Oversee Trillion Dollar Federal Student Aid
- Credit Union Regulator Must Not Facilitate Predatory Lending, Groups Say in Comment Letter
- Bipartisan Group of 25 State Attorneys General Urge Congress to Repeal OCC "True Lender" Rule
- Nearly 140 Scholars Call for Congressional Repeal of "True Lender" Rule
- CFPB Will Hold Debt Collectors Accountable to Tenants for Illegal Evictions
- Report: Social Security Administration's Reliance on Flawed Data from Private Company Leads to Low-Income People Losing Vital SSI Benefits
- Housing Advocates Praise CFPB's Focus on Helping Homeowners at Risk of Losing Homes but Urge a Different Approach
- President Biden's American Jobs Plan Would Deliver Clean Water, Electric Transportation Grid, High-Speed Broadband, and Housing Equity
- Supreme Court Deals Blow to Protections Against Robocalls; Advocates Urge Congress to Act to Prevent a Tsunami of Unwanted Calls and Texts to Cellphones
- Advocates Praise CFPB for Rescinding Harmful Policies that Weakened Consumer Protections
- NCLC and SPBC Statements on Partial Administrative Action to Protect Student Loan Borrowers During the Pandemic
- U.S. Department of Education's Action on Discharges for Borrowers with Total and Permanent Disabilities Falls Short
- Congress Introduces Resolution to Rescind OCC's "Fake Lender" Rule, Which Protects Predatory Lenders' Evasions of State Interest Rate Limits
- The National Consumer Law Center Stands with the Asian American Pacific Islander Community and Condemns the Hate-Fueled Violence in Atlanta
- Days Before Crucial Deadline, the National Consumer Law Center Joins Over 325 Groups Calling for Congress to Rescind "Fake Lender" Rule that Facilitates Predatory Loan Schemes
- Advocates Applaud Passage of \$1.9 Trillion COVID-19 Economic Stimulus to Help Americans but Congress Must Ensure EIPs Feed Families, Not Debt Collectors
- 19 Financial Services and Consumer Groups Urge Congress to Exempt Economic Impact Payments from Garnishment
- New Government Data Exposes Complete Failure of Education Department's Income-Driven Repayment Program
- Report: What States Can Do to Save Lives and Protect Seriously Ill Residents from Utility Shut-Offs
- COVID-Driven Utility Debt Fuels a Looming Crisis in Shut-offs in Massachusetts and the Nation
- Report: Vulnerable Taxpayers Can Expect Higher Costs for Tax Preparation Services During the COVID Economic Crisis; Missing Stimulus Payments Can Be Claimed through Tax Returns
- Advocates Applaud Bill to Restore Access to the Courts and End Forced Arbitration
- Advocates Applaud Senate Bill Fund to Help Millions of Families Keep Their Homes; Urge Inclusion In COVID Stimulus Bill
- Leading Civil Rights Groups Commend President Joe Biden's Executive Action to Advance Fair Housing and Racial Equity

- National Consumer Law Center Statement on the Capitol Siege and Our Commitment to Racial Equity as We Celebrate the Life and Work of Martin Luther King, Jr.
- Report: Survey of State Student Protection Funds that Help Students Harmed by Higher Education Fraud
- Trump Administration Levels Another Assault on Consumers' Energy Bills
- In Memoriam: Andy Spanogle (1934-2020)
- Joint Statement: Advocates Urge President-Elect Biden to Provide More Student Debt Relief
- FCC Issues Order Limiting Invasive Robocalls to Landline Phones
- Civil Rights and Consumer Groups File Amicus Brief in Support of States' Challenge to OCC Rule that Enables Predatory Lending
- Important wins, but unmet needs, in new stimulus package
- CFPB's Debt Collection Rule Misses Critical Opportunities to Protect Consumers
- New FCC Ruling Supports Advocates' Petition Urging it to Stop Unwanted Robocalls from Federal Contractors but Leaves Gray Area Regarding States' Role
- Consumer Advocates: New Rule from FDIC on Industrial Loan Companies is a Gift to Predatory Lenders
- Statement Regarding CFPB Revamp of Mortgage Rules That Will Protect Lenders from Legal Liability for Peddling Unaffordable Loans, Increase Foreclosures, and Create Instability in the Mortgage Market
- U.S. Supreme Court to Hear Case on December 8 that Could Open the Floodgates to More Invasive Robocalls
- New NCLC, CRL Report Proposes Roadmap for Student Borrowers to Survive the COVID Debt Crisis
- CFPB Debt Collection Rule a Mixed Bag for Consumers
- Report: Which States Put Families at Risk of Poverty During the Covid Crisis?
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- Consumer Advocates Commemorate the 50th Anniversary of the Fair Credit Reporting Act
- New Report: Using Bankruptcy to Discharge Criminal Justice Debt
- LDF, ACLU of Michigan, National Consumer Law Center, and Michigan Poverty Law Program File Class Action Fair Housing Lawsuit Against Vision Property Management for Targeting Black Homebuyers in Home Purchase Scheme
- Consumer and Faith Groups to CFPB Director: Stop Letting Industry Violate the Fair Credit Reporting Act
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- HUD Guts Civil Rights Rule Used to Address Systemic Discrimination in the Housing Market on the Dawn of an Eviction and Foreclosure Crisis
- Consumer & Civil Rights Advocates to OCC: Your Proposed "True Lender" Rule Would Help Fraudulent, Predatory Lenders Evade State Interest Rate Laws that Protect Families
- FHFA's Delay of Fannie & Freddie Mortgage Refinancing Fee is a Necessary Yet Utterly Insufficient Step for Struggling Homeowners
- CFPB Issues Proposal to Permit Mortgage Lenders to Make Unaffordable Loans Without Consequences
- CFPB Proposal Allows Abusive "Zombie" Debt Collection to Continue
- Amicus Brief Opposes OCC Charter That Would Aid Predatory Lenders
- Consumer, Civil Rights, and Housing Groups Call on U.S. Senate to Save Family Homes

and Stop Evictions in Next COVID-19 Bill

- Student Loan Borrowers Need Real Relief, Not a COVID Stimulus Plan that Will Bury Them Deeper in Debt
- Consumer Advocates to CFPB: Don't Destabilize the Mortgage Market in the Midst of a Pandemic
- Consumer Groups Demand Review of FCC Ruling that the Calling Industry Claims Will Allow Millions More Unsolicited Text Messages and Calls to Consumers' Cellphones
- Leading Civil Rights & Housing Groups Condemn President's Effort to Gut Fair Housing, Use of Incendiary Racial Rhetoric for Political Gain
- OCC Proposal Would Turn State Interest Rate Limits Into a "Dead Letter," Causing Explosion of Rent-a-Bank Payday Lending that Will Devastate Struggling Families
- National Consumer Law Center Attorney Alys Cohen to Testify at U.S. House Hearing on Thursday, July 16: Mortgage Servicers' Implementation of the CARES Act
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- How to Get Help with Your Mortgage During COVID-19
- CFPB Guts Curbs on Unaffordable 400% APR Payday Loans
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- Advocates Slam FDIC Proposed Rule for Industrial Loan Companies as Invitation for Predatory Lending
- Alert: IRS Sending Letters About Unactivated Stimulus Prepaid Cards
- Statement of National Consumer Law Center Advocate in Support of The Emergency Broadband Connections Act of 2020
- Supreme Court Weakens Independence of Consumer Watchdog
- Advocates Decry Congress's Failure to Protect Student Loan Borrowers and Taxpayers from School Fraud and Closures
- Advocates Condemn FDIC Rule that Encourages Predatory High-Cost Loans; Call on Congress to Pass Federal 36% Interest Rate Cap Limit
- CFPB Proposal Would Encourage Unaffordable Mortgage Lending and Threaten Access to Credit
- CFPB Announces Another Pilot Program Placing Financial Companies' Interests Before Consumers
- Advocates Praise California Public Utility Commission's Unanimous Vote to Pass Utility Shut-Off Protections for Residents
- Advocates Praise Rent-a-Bank Ruling Upholding State Interest Rate Caps
- Advocates Praise D.C. Attorney General Suit Against Predatory High-Cost Rent-a-Bank Lender
- National Consumer Law Center Statement: Time for Action on Racial Equity
- Consumer Advocates Criticize Credit Card "Relief" from CFPB and Warn Consumers to Avoid Unwanted Electronic Statements
- Advocates File Complaint with FTC; Urge Enforcement Action Against Vemo Education for Its Deceptive Marketing of Income-Share Agreements to Students
- Advocates Condemn Rent-a-Bank Rule that Encourages Predatory High-Cost Loans; Call on Congress to Pass Federal 36% Interest Rate Cap Limit
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- Consumer, Banking Groups Applaud Bill to Exempt Economic Impact Payments from Garnishment
- Los Angeles County Ends PACE Program Marred by Fraud, Abuse, and Unaffordable Loans

- FDIC to Repeal 36% Rate Cap and Bank Payday Loan Guidance, but Banks Should Not Take the Bait
- Advocates Urge President Trump to Join Congress in Restoring Rule to Protect Student Loan Borrowers from School Fraud and Closures
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- CFPB Guidance for Mortgage Servicing Transfers Lacks Crucial Consumer Protections, Especially During COVID-19 Crisis
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- Civil Rights, Consumer, Housing, and Real Estate Groups Urge U.S Treasury and Federal Regulators to Help Mortgage Servicers Maintain Liquidity
- Consumer Groups Support FCC Allowing Limited Automated Calls Related to COVID-19 from Lenders to Customers
- COVID-19 Crisis: Advocates Urge FHFA to Help Ensure Fair Treatment for All Borrowers, Especially Limited English Proficient Borrowers
- New CFPB Mortgage Guidance Does More for Servicers than Consumers
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- Advocates Praise Senators for Bold Student Loan Principles
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- Covid 19: What the U.S. Dept. of Education, Lenders and Student Loan Borrowers Should Do Now
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- West Virginia to Adopt Used Car Donor Tax Credit Program, Incentivizing Donation of Reliable and Affordable Vehicles
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- Defrauded Borrowers Sue U.S. Department of Education Contractor for Seizing Funds While They Wait in Limbo for Borrower Defense Relief
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- Report Assesses the Value of Smart Thermostats in Low-Income Weatherization Programs
- Consumer Advocates Praise Passage of Landmark Bill in U.S. House to Reform Credit Reporting Industry
- Advocates Decry Consumer Agency's Narrowing of Abusive Standards Which Will Protect Dishonest Businesses Instead of Cheated Consumers
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- New Report: A 50-State Review Finds Many States Lacking Hospital Financial Assistance Programs
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- Statement Condemning Consumer Financial Protection Bureau's New Taskforce to Review Consumer Protection Regulations
- Student Loan Giant Accused of Cheating Public Service Workers Moves to Block Montana Legal Services Program from Advocating for Low-Income Borrowers' Rights
- Bipartisan TRACED Act Signed Into Law, Latest Tool in Fight Against the Robocall Epidemic
- Report: Rampant Errors on Criminal Background Check Reports Are Still Preventing Consumers from Securing Jobs and Housing
- The National Consumer Law Center Earns Top Rating From Charity Navigator
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- Beware Holiday Shoppers: Deferred Interest Promotions Promise No Interest Now, but Can Cost Big Bucks Later
- Advocates Applaud Bill to Cap Interest Rates at 36%
- Report: States Put Families at Risk to Feed an Insatiable Debt Collection Machine
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- Statement of National Consumer Law Center Attorney and Negotiator Robyn Smith on U.S. Department of Education's Harmful Departure from Consensus on State Authorization Distance Education Regulations
- Groups: FDIC & OCC Are Wrong to Support Predatory Small Business Lender
- Are Robot Calls Robocalls?
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- New California Law Targets Long-Term Payday Loans; Will Payday Lenders Evade it?

- Legal Experts Decry Credit Bureaus' Lawsuit to Invalidate Maine Laws Protecting Consumers from Medical Debt and Economic Abuse
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- U.S. House Financial Services Committee Hearing on September 26 on Abusive Debt Collection with Testimony by National Consumer Law Center Attorney April Kuehnhoff
- In the Wake of HUD Major Policy Change on Non-Borrowing Spouses, National Consumer Law Center Attorney to Testify on September 25 before U.S. House on Risks to Elders from Reverse Mortgage Abuses
- Consumer Advocates Applaud U.S. House for Passage of Bill that Would Restore American Families' Right to Their Day in Court
- Credit Union Regulator Expands High-Cost Loan Program Without Needed Safeguards, Say Consumer Groups
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- Elizabeth Cabraser to Receive Consumer Law's Top Award
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- National Consumer Law Center Attorney Persis Yu to Testify on September 10 before U.S. House on Protecting Student Borrowers and Holding Student Loan Servicers Accountable
- Consumer Watchdog Files Suit against "Forensic Loan Auditing" Company for Foreclosure Rescue Scam
- U.S. Dept. of Energy Rollback of Light Bulb Standards will Cost Consumers Billions
- HUD's Disaster Relief Changes Will Allow for Faster Relief, But More Flexibility is Still Needed
- Education Department Erects New Barriers to Relief for Students Harmed by School Fraud and Closures; Protects For-Profit College Industry at Expense of Students
- FDIC's New Mortgage Appraisal Rule Ignores Lessons of Great Recession
- HUD Proposal Would Significantly Obstruct Enforcement of Long-Standing Civil Rights Protections
- Statement Regarding Credit Report/Score Requirement in DHS Public Charge Regulation
- FHFA Backtracks on Critical Language Access Question on Mortgage Application
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- Government Report Shows Harm to Consumers from HUD Loan Auctions to Private Equity Firms
- Statement Regarding Capital One Data Breach
- National Consumer Law Center and the Consumer Federation of America Urge CFPB to Maintain Ability to Repay Determinations for All Mortgage Loans
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- Statement Regarding CFPB Settlement with Nation's Largest Debt Relief Company

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- Statement: Nearly 50 Organizations Oppose FCC Proposed Cap on Universal Service Fund
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- Report Documents Racial and Ethnic Disparities in Auto Sales and Finance; National Consumer Law Center Attorney to Testify at U.S. House Committee Hearing on May 1
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- NCLC Attorney Margot Saunders to Testify at U.S. Senate Hearing on Stopping Illegal Robocalls on April 11; Will Urge FCC to Strengthen Key Federal Privacy Law
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- Advocates at Nearly 75 National, State, and Community Groups Urge Consumer Bureau to Protect Consumers from Abusive Debt Collection Practices in 2019
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- Advocates Decry Lack of Compensation in Consumer Bureau Settlement
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- National Consumer Law Center Advocates Urge HUD to Take Immediate Action to Reduce Foreclosures on Widows and Widowers of Reverse Mortgage Borrowers
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- American Bar Association's Consumer Financial Services Committee Fellows Protest ABA's Support for H.R. 5082, Which Could be Attached to Omnibus Budget Bill
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- New Report Finds 90 Million Americans Exposed to Larger, Longer Triple-Digit Interest Predatory Loans
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- Acting Director Mulvaney Fires Members of Advisory Board of Consumer Financial Protection Bureau, Endangering Financial Well-Being of American Families
- Consumer Advisory Board Members of Consumer Financial Protection Bureau Alarmed by Bureau’s Shift to Deregulate Industry Rather than Protect Consumers
- Consumer Watchdog Mulvaney Colludes with Payday Lenders to Delay Payday Rule
- With New OCC Guidance, Banks Must Ensure Small-Dollar Loans are Affordable
- New Law Allows Mortgage Lenders to Resume Risky Loans, Hide Discrimination and Engage in Rural Lending Abuses
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- Financial Regulators Should Not Sanction High-Cost Unaffordable Loans
- Advocates Condemn Move by Consumer Bureau’s Mulvaney to Shutter Student Loan Division that Uncovered Major Abuses by Predatory Lenders
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Robocalls on April 18; Will Urge FCC to Strengthen Key Federal Privacy Law

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- NCLC's Report Urges the Massachusetts Department of Public Utilities and State Legislators to End Failed Competitive Electricity Market Experiment and Stop Harm to Consumers
- A New Generation of Tax-Time Loans Surges in Popularity
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- Consumer Advocates Urge House Members to Halt Bank Payday Loan Legislation in Committee Markup
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- Senate Votes to Roll Back Protections against Reckless Practices that Triggered Great Recession
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- Texas Lawyers and Law Professors Urge Representative Gonzalez to Withdraw Support of Bill that Would Harm Texas Consumers
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- Advocacy Organizations Urge FCC to Step Back From Radical Proposals that Will Jeopardize Affordable Voice and Internet for Millions of Low-Income Veterans, Families with Children, and Older Adults
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- U.S. House Financial Services Committee Votes to Reduce Credit Bureau Consumer Protections

- Consumer Advocates File in Support of Acting CFPB Director Leandra English
- Congress Moves to Protect Predatory Payday Lenders' Unaffordable 300% Loans
- House Education Bill Ends Key Student Protections that Will Lead to a Lifetime of Debt
- Statement of National Consumer Law Center's Lauren Saunders Regarding Appointment of Mulvaney as Interim Director of Consumer Bureau
- CFPB Director Cordray Shaped a Critical Consumer Watchdog
- Statement of National Consumer Law Center Executive Director Rich Dubois Regarding Richard Cordray Stepping Down as Director of the Consumer Financial Protection Bureau
- FCC Proposed Changes Would Undermine Lifeline, a Key Program that Helps to Close the Digital Divide
- Beware Holiday Shoppers: Deferred Interest Promotions Promise 0% Now, but Can Cost Big Bucks Later
- Consumer Advocates Press Congress on Access to Justice
- Consumer Groups Oppose Credit Unions' Attempts to Robocall, Text Message Customers Without Their Consent
- National Consumer Law Center Attorney Chi Chi Wu to Testify on October 25 before House Financial Services Committee on Equifax Data Breach
- Senate Votes to Repeal Americans' Day in Court; Gives Wall Street a Huge Win
- Language Preference Question in Uniform Mortgage Application Will Help Borrowers Gain Access to the Mortgage Market
- NCLC Report Finds Discretionary Pricing and Racial Disparities in Auto Add-on Products Sold by Car Dealers
- Consumer Watchdog Curbs Unaffordable 300% Payday Loans
- National Consumer Law Center Joins Legal Fight for Student Borrower Protections against Predatory Schools
- On Anniversary of 7th Amendment, More than 400 Professors in All 50 States Urge Congress Not to Take Away Our Day in Court
- Housing and Consumer Groups Statement on California A.B. 1284's PACE Loan Ability-to-Repay Provisions
- Statement of National Consumer Law Center Staff Attorney Chi Chi Wu on the Equifax Data Breach that Affected 143 Million Consumers
- Tens of Millions of Consumers Will Benefit from New Rules for Medical Debt on Credit Reports
- NCLC's Attorney Chi Chi Wu to Testify on Sept. 7 before House Financial Services Committee on Six Anti-Consumer Bills
- Statement re: DeVos Decision to Stop Working with CFPB to Protect Student Loan Borrowers
- Report: States Battle to Restrain High-Cost Installment Loans
- Advocates File Amicus Brief To Defend Consumers Against Capital One Overdraft Fee Practice
- Court to Hear Wells Fargo's Bid to Block 49-State Overdraft Fee Class Action
- Scam Claiming that Consumers Can Access Unpaid Social Security to Pay Debts Could Prove Costly
- Government Should Not Deprive Seniors in Nursing Homes of Their Day in Court
- Advocates Applaud CFPB for Enforcement Action against JPMorgan Chase for Deficiencies Related to Reporting to ChexSystems/Early Warning Services
- House Votes to Strip Americans' Right to Their Day in Court
- Fees Dropping On State Prepaid Cards for Unemployed Workers
- CFPB: Six Years of Putting Consumers First
- Congress Moves to Take Away Consumers' Right to Day in Court

- CFPB Rule Restores Consumers' Day in Court Over Financial Misconduct
- NCLC Attorney to Testify at U.S. Department of Education In Support of Important Protections against For-Profit School Fraud
- National Consumer Law Center Advocates Condemn U.S. Department of Education Blocking Important Protections against For-Profit School Fraud
- New Reforms Will Improve Credit Reporting Accuracy for Millions of Consumers
- Class Actions Matter: Consumers Mislabeled as Terrorists Join in \$60 Million Verdict against TransUnion for Violating Key Consumer Protection Law
- Congress Must Defend Service Members from Predatory Financial Scams
- Department of Education Intends to Revisit Rules that Provide Relief and Protections to Students, Taxpayers from School Fraud
- NCLC Leads Consumer Groups in Urging FCC to Initiate Enforcement Action Against Navient for Violations of the TCPA
- NCLC Calls on Congress to Restore Federal Protections Against Abusive Debt Collection
- Congress Makes the Wrong Choice with Financial Reform Rollback Legislation
- NCLC Applauds CFPB Plan to Issue Regulations Protecting Consumers from Abusive Debt Collection Communications
- South Carolina Consumers Mislabeled as Terrorists Join in \$60 Million Class Action Verdict Against TransUnion
- Nevada Consumers Mislabeled as Terrorists Join in \$60 Million Class Action Verdict Against TransUnion
- Trump Reverse Robin Hood Budget Would Kill Bipartisan Programs that Protect Vulnerable Seniors, Veterans, Working Families
- Court to Consider Constitutionality of CFPB in PHH v CFPB
- Racial Justice, Civil Liberties and Digital Rights Groups Urge FCC Not to Harm Lifeline Program
- FCC Must Protect Consumers from Unwanted Telemarketing and Debt Collection Voicemails
- CFPB Issues 5th Annual Servicemember Report: Charting Our Course Through the Military Lifecycle
- Report Documents How Older Americans are Increasingly Pushed into Poverty Due to Seizure of Social Security Benefits to Pay Defaulted Student Loans
- Prepaid Card Protections Likely to Escape Congressional Veto
- Advocates from 36 States Head to Congress To Counter Unprecedented Attack On Consumer Protections
- Fair Arbitration Now Coalition Urges the House to Reject Legislation Stripping Federal Agencies of Authority to Restrict Forced Arbitration
- Regulatory Accountability Act Puts Wall St. Interests Ahead of Consumers
- Consumer Financial Protection Bureau Defends Borrowers from Illegal High-Cost Loans
- Statement of National Consumer Law Center's Lauren Saunders Regarding the Regulatory Accountability Act of 2017
- Consumer Financial Protection Bureau Goes to Bat for Military Families Again
- Statement of National Consumer Law Center's Lauren Saunders on Introduction of Wrong Choice Financial Reform Rollback Legislation
- NCLC Advocate Statement re: Education Secretary Withdrawal of Critical Student Loan Borrower Protections
- NetSpend Stealthily Settles FTC Charges Ahead of Fight Over CFPB Prepaid Card Rules
- Big Changes Burden Taxpayers
- Advocates Applaud CFPB for Enforcement Action against Experian for Deceptive Marketing of Credit Scoring Products
- Second National Poll Indicates Strong Support for Reform of Paid Tax Preparer Industry

- Trump Reverse Robin Hood Budget Would Kill Bipartisan Programs that Protect Vulnerable Seniors, Veterans, Working Families
- Sterling Jewelers, Wells Fargo Scandals Show Why Forced Arbitration Must End
- National Consumer Law Center Statement on Appellate Court Order to Vacate and Review Questionable Decision on Trump Power over Consumer Watchdog
- FCC Must Resist Industry Pressure to Unleash Incessant Robocalls to Student Loan Borrowers and Their Relatives and Neighbors
- Congress Moving Quickly to Squelch Worker Complaints at Federal Contractors Through Forced Arbitration
- Congress Poised to Block Fraud Protections to Preserve Prepaid Card Overdraft Fees
- CFPB's TCF Bank Overdraft Fee Case Has Echoes of Wells Fargo's Fraud
- Statement of NCLC's Lauren Saunders re: Legal Standing of CFPB Director on Auto Lending Rule
- Advocates Applaud CFPB Lawsuit against Navient for Failing Student Loan Borrowers, Especially Disabled Students and Veterans
- New CFPB Research Highlights Need for Strong Regulations to Protect Consumers from Collection Abuses
- CFPB Taps Former Pentagon Legal Official to Head Office of Servicemember Affairs
- Advocates Applaud CFPB for Highlighting Older Student Loan Borrowers
- Statement Applauding CFPB for Enforcement Actions against Equifax and TransUnion for Deceptive Marketing of Credit Monitoring Products
- Tax Time Kick-Off: Delays and Risks Await Many Taxpayers This Year
- GAO Report Shows Draconian Consequences of SSA Offsets for Student Loan Borrowers
- FTC Fails to Rein in Unrepaired Recalled Used Cars
- National Consumer Law Center Advocates Applaud New Rules Designed to Better Protect Online Students from Predatory Schools
- Consumer and Small Business Advocates Oppose OCC's Plan to Offer Fintech Lending Charters
- Advocates Applaud Bill to Give Fake Account Victims Their Day in Court
- Statement Regarding Nomination Of Mnuchin As U.S. Treasury Secretary
- PACE Energy Efficiency Mortgages Still Risky Despite New Department of Energy Guidelines
- Consumer Advisory: Beware Holiday Shoppers Deferred Interest Promotions Promise 0% Now But Can Cost Big Bucks Later
- NetSpend Plans Evasions of CFPB Prepaid Rules to Preserve \$80 Million in Overdraft Fees
- CFPB Report Shows Student Loan Rehabilitation Fails Many Borrowers
- National consumer and civil rights groups urge CFPB to strengthen payday and car title lending rule
- CFPB Issues Strong Rule to Protect Prepaid Cards
- Consumer Advocates Disappointed Private Debt Collectors Will Begin Collecting Federal Tax Debts
- Advocates Urge CFPB to Strengthen Outlined Debt Collection Rules to Better Protect Consumers
- Advocates Applaud CFPB Action Against Bridgepoint Education for Predatory Student Lending Practices
- NCLC Advocates Commend Department of Education's Actions against ITT to Protect Students and Taxpayers
- Stop Bank, Payday Lender, and Scammer Get-Out-of-Jail-Free Cards and Restore Consumers' Access to Court
- Consumer Groups Urge the Department of Energy to Strengthen Protections for

Homeowners in Best Practice Guidelines

- NCLC and 39 Others Urge Department of Education to Address Racial Disparities in Student Loans
- A Win for Consumers! FCC Limits Robocalls for Collectors of Federal Student Loan Debt
- NCLC Statement re: CFPB Final Mortgage Servicing Rules
- Rule to Rein in Illegal Business Practice Gains Key Support from Congress
- Advocates Applaud CFPB Proposed Debt Collection Rules but Additional Provisions Are Needed
- NCLC and 50 Groups File Petition with FCC to Stop Millions of Robocalls to Cell Phones
- NCLC Report: Why High-Rate Installment Lenders Want Borrowers Who Will Default
- Report Finds Wall Street Investment Companies Chasing Profits From Predatory Real Estate Product with Racist Roots
- FHA Note Sales Should Cease until Homeowners are Fully Protected
- Rep. Austin Scott's (R-GA) Bills Undercut Lifeline, Limiting Economic and Education Opportunities for Low-Income Families
- National Consumer Law Center Names Steve Hurley as Chief Development Officer
- NCLC to testify before the Chicago City Council on harms of forced arbitration by contractors in consumer and employment agreements
- Comments to the FCC supporting the FCC's proposed rule to stop unwanted robocalls for federal debt and urging even greater protections
- CFPB Proposes Strong Rules to Protect Payday Borrowers Yet Worrisome Loopholes Need Tightening
- Broad Coalition of Advocates Urges Support for Comprehensive Consumer Credit Reporting Reform Act of 2016
- NCLC testifies at Senate hearing on TCPA and robocalls
- FCC Proposes to Protect Student Loan Borrowers and Other Consumers from a Tidal Wave of Robocalls and Texts from Collectors of Federal Debts
- Report: HUD's Sales of FHA-Defaulted Mortgage Loans Benefit the Big Mortgage Servicers and Hedge Funds While Homeowners Lose
- Forced Arbitration: CFPB Issues Proposed Rules to Restore Consumers' Legal Rights
- NCLC Sues Nationstar Mortgage for conducting unnecessary reverse mortgage inspections, May 4, 2016
- NCLC Advocates Applaud Department of Education Implementation of Its New Matching Program for Disabled Student Loan Borrowers, April 12, 2016
- Advocates Applaud FCC Vote to Modernize Lifeline to Bring Affordable Broadband Internet to Low-Income Households
- A Minefield of Risks for Taxpayers
- NCLC and ACLU File Lawsuit against U.S. Department of Education Over Failure to Disclose Debt Collection Practice Data
- Coalition Letter to the Federal Housing Finance Agency, Fannie Mae, and Freddie Mac Urging the GSEs to Include Language Preference in the Uniform Residential Loan Application
- Report Documents Heirs Struggling to Save Family Homes, March 23, 2016
- NCLC's and CFA's Written testimony to the U.S. House of Representatives Committee on Financial Services regarding "The FDIC's Targeting of Refund Anticipation Loans", March 16, 2016
- Group letter urging U.S. House of Representatives to support HR 4682 Help Americans Never Get Unwanted Phone call (HANGUP Act), March 11, 2016
- Group Comments to the FTC RE: Auto Buyers Consumer Survey
- Press Release: NCLC and NACBA Laud CFPB for Stopping Illegal Practices by Student Loan Servicers and U.S. Dept. of Education Debt Collectors

- FCC's Lifeline Proposal Would Bring Affordable Broadband Internet to Low-Income Households
- Unprecedented Consumer, Environmental Coalition Calls on Top Energy Regulator to Create Office to Protect Consumers
- 47 Groups Call on Department of Education to Halt Federal Funding for Predatory Schools That Deny Students' Legal Rights
- Group Letter that the FCC Expand the Lifeline Eligibility Criteria to Include Low-Income Veterans Programs
- Report: Paper or Electronic Statements? Why It Should Be the Consumer's Choice
- NCLC testimony before the New York State Assembly on the harms of forced arbitration clauses
- Advocates Commend Dept. of Education Plan to Protect Student Borrowers from Predatory School Practices
- National Consumer Law Center Names Attorney Persis Yu as Director of the Student Loan Borrower Assistance Project
- NCLC Advocates Applaud Department of Education Crack Down of Student Debt Relief Companies
- Advocates' Letter to the FCC Urging Rulemaking on Broadband Privacy
- First Possible Tech IPO of Year: Elevate Pushes Predatory Long-Term Payday Loans
- New National Poll Indicates Strong Support for Reform of Paid Tax Preparer Industry
- National Consumer Law Center Appoints Richard Dubois as Executive Director
- NCLC Report: 'Tis the Season to be Wary of Deferred Interest Credit Card Promotions Advocates Urge CFPB to Ban Deceptive Practice
- Coalition Calls on Seven Major Corporations to Stop Using Forced Arbitration
- States Urged to Step Up Protections for Online Education Students
- Press Release: NCLC Advocates Applaud FTC Rule Banning Payment Devices Used by Scammers
- Group letter supporting S. 2255 amending the Fair Debt Collection Practices Act to include third-party private debt collectors
- Survey of State Government Payroll Cards: Thumbs Up for Cash Access and Thumbs Down on Overdraft Fees
- Group letter urging U.S. Senators to support the Help Americans Never Get Unwanted Phone calls (HANGUP) bill
- Congress Set to Allow Robocalls to Cellphones
- New Education Rules Will Protect Students from High Fee Campus Prepaid and Debit Cards
- Group letter to the Federal Reserve, OCC, and CFPB re: RushCard and other Prepaid Card Protections, October 2015
- Report: Account Screening Consumer Reporting Agencies Impede Access for Millions
- Group Letter to the CFPB and FTC re: Experian's T-Mobile Data Breach
- Consumer letter to Uniform Law Commission opposing revisions to Uniform Unclaimed Property Act
- CFPB Takes Aim at Corporate Get-Out-of-Jail Cards
- HR 957 (Stivers), Bureau of Consumer Financial Protection-Inspector General Reform Act of 2015. AFR Opposition Letter
- Consumer and Labor Groups Urge Experian to Offer Free Security Freezes to T-Mobile Customers to Help Prevent Id Theft
- Testimony of NCLC Director of Litigation Stuart Rossman before the U.S. Senate Committee on Aging re: pension advance schemes, Sept. 2015
- First Set and Second Set of Comments of NCLC in response to CFPB Request for Information Regarding the Credit Card Market

- NCLC Comments to the U.S. Department of Treasury's Request for Information on Online Marketplace Lending, Sept. 30, 2015
- Policy brief: Priorities for Consumers with HECM Reverse Mortgages, September 2015
- Comments to the FCC on Blackboard, Edison Electric Institute, and American Gas Association petitions
- Report: State Installment Loan Laws Leave Borrowers Vulnerable in New Wave of Predatory Lending
- Press Release: Payday lender prepaid cards: overdraft and junk fees hit cash-strapped families coming and going, July 15, 2015
- NCLC & NACBA comments to CFPB regarding student loan servicing issues related to borrowers in bankruptcy, July 13, 2015
- Consumer group urges FCC to protect consumer access to phone and communication services during the technology transition
- Debt Collection Communications: Protecting Consumers in the Digital Age
- Credit Invisibility and Alternative Data: The Devil is in the Details
- FCC Protects Consumers from Unsolicited Robocalls and Texts to Cell Phones and Moves to Modernize Lifeline Program
- Consumers to CFPB: End Forced Arbitration
- NACA and NCLC: House Moves to Weaken the Consumer Financial Protection Bureau
- Advocates Applaud HUD on New Reverse Mortgage Policy that Could Reduce Foreclosures on Surviving Spouses
- What is Operation Choke Point? Stopping Banks from Helping Scammers Raid Your Bank Account, May 2015
- NCLC and 57 Other Groups Oppose Sweeping Effort to Gut Housing Protections, May 2015
- NCLC's Lauren Saunders Testifies on Operation Choke Point
- **Category: Press Releases (Archived)**
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 - NCLC in the News
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 - Expert Witness and Co-Counseling with NCLC
 - Expert Witness Services and Complex Case Consulting Services
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 - COVID-19 & Consumer Protections
 - How the Lifeline Program Can Help Vulnerable Consumers Connect to Voice and Internet Service after a Natural Disaster
 - Need Help with Debts?
 - Michigan Foreclosure Prevention Project
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 - Public Policy Reforms
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 - Sustainable Homeownership
 - Equitable Access to Broadband, Media, Utilities, and Telecom Services
 - Equal Access to Higher Education
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 - Racial Justice and Equal Economic Opportunity
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 - **Category: Summary of Programs, Model Documents & FAQs**
 - Summary of Programs
 - Model Documents
 - FAQs on FDIC Loan Modification-in-a-Box

- **Category: Take Action**

- May 17 Deadline to Get Unclaimed Stimulus Payments
- Tell Congress to End Forced Arbitration!
- Tell the FCC to maintain strong rules against robocalls
- Save Civil Legal Aid Funding!
- Stop 100% APR Loans in Your State!
- Protect the Lifeline Program!

- **Category: Training & Additional Resources**

- TransUnion L.L.C. v. Ramirez Resources
- **Category: Bankrupt Lenders & Failed Banks**
 - Lender Bankruptcies
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- **Category: Books, Tools & Other Resources for Advocates**
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- **Category: Uncategorized**

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

- **Category: Uncategorized**

- Lauryn Hart, Development Coordinator
- Predatory Installment Lending In the States 2022
- Consumer and Animal Welfare Advocates to Rally at State Legislature, Urge TAB Bank to Stop Making Predatory Puppy Loans
- Consumer Rights Litigation Conference: Know Before You Go
- Protected: Mortgage Conference 2021: Intensive B
- Protected: Mortgage Conference 2021: Intensive A
- Mack Makishima, Fundraising and Development Communications Manager
- Protected: Mortgage Conference 2021
- Protected: Virtual Fair Debt Collections Conference 2021
- Issue Brief: Education Department's Decades-Old Debt Trap: How the Mismanagement of Income-Driven Repayment Locked Millions in Debt

- COVID-19 & Consumer Protections Archive
- Racial Justice and Equal Economic Opportunity Archives
- Bankruptcy Date Calculator
- National Legal Resource Center Website: A Guided Tour for Legal and Aging Services Networks
- **Category: Webinars**
 - COVID-19 and Mortgage Relief for Homeowners: CARES Act Protections
 - Helping Those Harmed Financially by COVID-19 Policy & Practice: An Overview
 - 2011 Webinars
 - **Category: Auto Sales & Financing**
 - Driving with Debt: What Attorneys and Organizers Can Do to Address the Problem of Driver's License Suspensions for Court Debt
 - Understanding the Impact of Car Ownership Programs
 - Cars and Insurance Issues
 - Yo-Yo Sales- Understanding Car Dealers' Attempts to Create Conditional Car Sales
 - New Working Cars for Working Families Website and Getting to Know More Than Wheels
 - The Importance & Impact of Cars for Family Economic Success
 - Add-ons and Loan Packing: How and Why Car Dealers
 - Small Loans That Create BIG Problems: Payday and Auto Title Loans
 - Baby, You Can Take My Car: The Dangers of Auto Title Loans
 - Transportation and an Aging America
 - Collision or Intersection? Car Ownership and Energy and Environmental Concerns
 - Repo Madness: Dangers, Developments, and Calls for Change in Auto Repossession Webinar
 - Auto Databases: Who Knows Where that Car Has Been?
 - The Impact of High-Cost Credit on Seniors
 - Cars and Working Families, Part 2: Cash for Clunkers, Data Collection and State Advocacy
 - Cars and Working Families, Part 1: Asset Limits
 - **Category: Criminal Debt Justice**
 - Using Bankruptcy Law to Provide Relief from Criminal Legal System Debt
 - Litigating Bail Cases: Using Consumer Laws to Challenge Commercial Bail Industry Practices
 - Ensuring that People Are Not Jailed Due to Poverty: Reforming Policies and Representing Clients in Criminal Justice Debt Ability to Pay Proceedings.
 - Affirmative Litigation of Criminal Justice Debt Abuses - Theory and Practice
 - Introduction to Harvard's Criminal Justice Policy Program's 50-State Criminal Justice Debt Law Web Tool
 - Using Bankruptcy Law to Aid Criminal Justice Debtors
 - The Advocacy Gap: Meeting the Urgent Need for Counsel to Represent Individuals in Criminal Debt Proceedings
 - Confronting Criminal Justice Debt: Introduction and Impact on Communities of Color
 - Debt and Democracy: How the Collection of Civil Fees and Fines Contributed to the Unrest in Ferguson
 - Fugitive Felons: Clark v. Astrue Implementation for SSI & Social Security and Similar Provisions in Other Benefit Programs
 - **Category: Domestic Violence**
 - Abuse in Later Life: Responses, Resources, Collaborations
 - Advocacy and Lobbying: How to make it work for your program

- The Role of Undue Influence in Elder Abuse
- Screening for Consumer Issues: A Tool for Domestic Violence Advocates and Attorneys
- Credit Reporting and Repair for Domestic Violence Survivors
- Federal Tax Advocacy for Domestic Violence Survivors Webinar
- **Category: Elder Rights**
 - Helping Communities of Color Access Opportunity: An overview of the Lifeline program and current threats to its scope and purpose
 - Nursing Home Debt: What to Watch Out for and Strategies for Defending Collection Lawsuits
 - A Changing Lifeline: 21st Century Update for an Important Low-income Phone Assistance Program
 - Student Loan Debt Collection and Seniors
 - Legal Responses to Elder Abuse: The Role of APS, Legal Aid, and Protection and Advocacy
 - Capacity and Vulnerability to Elder Abuse
 - Financial Frauds and Scams Against Elders: Government Responses and Resources
 - Recognizing and Remediating Elder Financial Abuse in Medicaid Denials
 - Legal Remedies to Financial Exploitation of Property: Let's Get Grandpa's House Back!
 - Protecting Your Bank Account from Unauthorized and Recurring Payments
 - Representing Clients in Guardianship Actions: Winning the Case for Supported Decision Making
 - The Fine Art of Balancing Protection with Self Determination
 - Helping Elders and Communities of Color to Pay for Voice and Internet Service: An Overview of the Federal Lifeline Program
 - The Benefits and Challenges of Older Adults Aging in Place in Manufactured Housing Communities
 - U.S. Department of Justice and Fraud Schemes Targeting Older Americans
 - Debt Relief Services Aren't Just for Kids Anymore
 - Supporting Grandfamilies
 - Part 1: Litigation and Other Strategies to Help Reverse Mortgage Surviving Spouses
 - Involuntary Transfer and Discharge from Nursing Homes: Prevention, Advocacy, and Appeals
 - Exploring Ethical Challenges of Legal Services Working on Elder Abuse Issues
 - Supporting Consumers Who Transition Out of Nursing Homes
 - AGING INTO POVERTY: Economic Insecurity among Older Adults of Color & LGBT Elders
 - Preventing and Addressing Elder Financial Exploitation: Tips and Tools from the Consumer Financial Protection Bureau
 - Nursing Home Admissions Agreements: A Discussion of the Unfair Terms in the Agreements Presented to Elders on Entering a Nursing Home
 - Crossing Paths: The Intersection Between Reverse Mortgages and Bankruptcy
 - Involuntary Transfer/Discharge: A Growing Problem We Can Do Something About!
 - What You Need to Know About SSI
 - The Most Important Conversation: Tools and Techniques for Advance Health Care Planning
 - What's in Store for Older Adults (50-64) Under Health Care Reform
 - Understanding Property Tax Sales and What Advocates Can Do to Help Clients

Avoid Tax Lien Foreclosures

- Free Webinar For Legal Professionals: Elder Abuse, Neglect and Exploitation and Clients with Dementia
- Keeping the Spigot Open: Protecting Guaranteed Streams of Income
- Free Webinar For Aging Professionals: Critical Legal Issues in Alzheimer's
- Understanding Bankruptcy and What a Hotline Advocate Can Do to Help Clients (Hosted by CERA)
- The End of Social Security Checks: The 2013 Transition to Electronic Payments
- Free Webinar For Legal Professionals: Advance Care Planning with People with Dementia
- Holding Wall Street Accountable for the Subprime Mortgage Crisis in Urban Communities
- Legal Tools to Avoid Guardianship
- Update on the National Mortgage Settlement for Legal Advocates
- Alternatives to Bankruptcy — Advising Seniors When Bankruptcy Is Not An Option
- Providing Culturally Competent Services to Lesbian, Gay, Bisexual and Transgender Clients
- Lifeline and Strategies for Maintaining Affordable Telecommunications Services
- Home Energy Security for Elders: Consumer Protections for a Changing Energy and Utility Environment
- Helping Older Americans Cope with Medical Debt
- Net Present Value Webinar
- State Medicaid Cases: Trends and Challenges
- Guardian Accountability and Monitoring: Where Do We Stand?
- Preemption of State Consumer Protection Laws: Dodd-Frank Changes and the New (Old) Barnett Standard
- Fair Debt Collection for Legal Hotline Advocates
- Introduction to Representing Consumers Abused by Debt Collectors
- Home Affordable Modification Program (HAMP) Enforcement Listserv Call
- Understanding Pension Rights
- A Toolkit for Serving Diverse Communities
- New Rules on Protection and Electronic Payment of Social Security
- Solving Elders' Manufactured Home Problems: Tools, Resources, Legal Approaches
- Basics of Veterans Administration (VA) Benefits (Veterans Affairs)
- Dodd-Frank, Dealers, and Financiers: The Changing Landscape of Federal Consumer Protections for Car Buyers and How You Can Make a Difference
- "Smart" Utility Meters And The Movement Toward Dynamic Pricing: The Need For Effective Consumer Protections
- Methods for Studying Residential Foreclosure Diversion Processes - a Philadelphia Case Study
- Identifying, Preventing, and Addressing Identity Theft
- Advising Clients with Tax and Insurance Deficiency Notices on Reverse Mortgages
- Debt Collection and Arbitration Resources for Pro Se and Pro Bono Cases
- Due Process Protections in Supplemental Security Income (SSI) Non-Disability Appeals
- The Next Frontier in Public Benefits: Prepaid Cards (Hosted by the Sargent Shriver National Center on Poverty Law, NCLC, and Consumers Union)
- Dealers Going Out of Business, Leaving Consumers Out of Luck
- Home Affordable Modification Program (HAMP) Basics Webinar
- National Legal Resource Center Website

- Dealer Kickbacks: How Car Dealers are Paid to Put Us in More Expensive Loans and How We Can Stop It
- Health Care Reform & the Aging Population: How the Patient Protection & Affordable Care Act Will Impact Low-income Older Adults
- Nuts and Bolts on Guardianship as Last Resort: The Basics on When to File and How to Maximize Autonomy
- The Hallmarks of Consumer Fraud Targeting Senior Victims: A Primer on How to Identify, Deter, and Defend Against Consumer Fraud
- National Legal Resource Center Website: A Guided Tour for Model Approaches Demonstration Projects
- Mortgage Assistance Relief Scams: What Advocates Should Know & Updates on Regulation
- The Settlement in Martinez v. Astrue: Benefits Available to Your Social Security and SSI Clients
- Helping Difficult Clients: Tips and Techniques for Helping Hard to Help Clients
- Medicaid's New HCBS State Plan Option
- Effective Health Care Advance Planning
- When is Bankruptcy the Right Option for your Elderly Clients?
- Using the Fair Credit Reporting Act to Increase Elders' Financial Security
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