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- $\circ\,$ NCLC, EPIC Urge FCC to Hold Voice Service Providers Accountable for Transmitting Illegal Robocalls
- NCLC Advocate Applauds CFPB Report Spotlighting Deficiencies in Credit Bureaus' Complaint Handling; Calls for Fundamental Reform of Troubled Industry
- NCLC Advocate Applauds the Biden Administration Extension of the Pause on Federal Student Loan Payments, but More Needs to Be Done
- Broad Coalition Urges CFPB To Examine FINTECH Credit Products and Fee Models
- $\circ\,$ CFPB Must Protect Consumers From Fraud in Payment Systems
- $\circ\,$ Advocates Urge CFPB to Prevent Rental Debt From Becoming a Barrier to Housing
- $\circ\,$ NCLC's Pizor Applauds CFPB Final Rule to Facilitate the Transition from LIBOR
- $\circ\,$ Advocates Praise Cap One End to Overdraft, NSF Fees
- Advocates Applaud DC Predatory Rent-a-Bank Lending Settlement
- $\circ~$ Important Investments in Homeownership and Families in Build Back Better
- $\circ\,$ U.S. House Introduces 36% Rate Cap Bill to Curb High-Cost, Predatory Loans
- $\circ\,$ Report: COVID-Driven Utility Debt Rises in Massachusetts, Urgent Action Needed to Keep the Heat On
- Report: Will States Let Debt Collectors Push Families into Poverty as Pandemic Protections Expire?
- Key Broadband Affordability Wins in Biden's Infrastructure Bill
- NCLC Advocates Applaud CFPB's Action to Protect Consumers from False Identification by Background Screening Companies
- NCLC's Pizor Urges Protections for Borrowers With Adjustable Interest Rate Loans in Senate Testimony
- NCLC's Saunders Testifies on Buy Now, Pay Later and Other Fintech Cashflow Products
- SBPC and NCLC Warn Education Department that Delaying "Operation Fresh Start" Will Deny Promised COVID-19 Protections to Millions of Student Loan Borrowers in Default
- $\circ~$ Bank Regulators' Proposal on Third-Party Relationships Silent on Predatory Rent-a-bank

Lending, Posing Risks for Banks and Consumers

- $\circ\,$ Consumer and Privacy Advocates Push FCC to Require VoIP Providers to Be Vigilant Against Illegal Robocallers
- $\circ\,$ U.S. Department of Education to Extend Federal Student Loan Servicing Contracts for Two Years
- CFPB Urged to Reverse Earned Wage Actions that Threaten to Create Dangerous Fintech Payday Loan Loopholes
- $\circ~$ California Prohibits Overdraft Fees on Fake Bank Accounts Receiving Government Payments
- $\circ\,$ Advocates Oppose Perdue for Senate Campaign Effort to Greenlight Ringless Voicemail
- NCLC Welcomes Chopra at CFPB
- $\circ\,$ Advocates Testify Before House Subcommittee on Closed School Discharges
- $\circ\,$ Troubled Servicer Navient to Exit Federal Student Loan System
- $\circ\,$ Appalachian, Wheeling Power Companies Proposal Will Cause Significant Rate Increases for Low-Income West Virginians
- $\circ\,$ Fed Must Do More to Protect Consumers From Fraud and Mistakes in New P2P Payment System
- Statement in Response to Education Department's Announcement on Student Loan Discharges for ITT Tech Students
- 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
- $\circ\,$ Free Webinar for Thousands of Students Impacted by Sudden Closure of Online Schools
- $\circ\,$ CFPB Moves Forward with Flawed Debt Collection Rules
- $\circ\,$ NCLC Advocates Applaud 36% National Rate Cap Bill $\,$ to Curb High-Cost, Predatory Loans Across the Nation
- $\circ~$ Bipartisan Legislation in Congress Would Ban Forced Arbitration Clauses that Protect Sexual Predators
- $\circ\,$ 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
- $\circ\,$ 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
- $\circ~$ 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
- $\circ\,$ 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
- $\circ\,$ 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
- $\circ~$ Credit Union Regulator Must Not Facilitate Predatory Lending, Groups Say in Comment Letter
- $\circ~$ Bipartisan Group of 25 State Attorneys General Urge Congress to Repeal OCC "True Lender" Rule
- $\circ\,$ 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
- $\circ\,$ 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
- $\circ~$ 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.
- $\circ\,$ Report: Survey of State Student Protection Funds that Help Students Harmed by Higher Education Fraud
- $\circ\,$ Trump Administration Levels Another Assault on Consumers' Energy Bills
- $\circ\,$ In Memoriam: Andy Spanogle (1934-2020)
- $\circ\,$ Joint Statement: Advocates Urge President-Elect Biden to Provide More Student Debt Relief
- $\circ\,$ FCC Issues Order Limiting Invasive Robocalls to Landline Phones
- $\circ~$ Civil Rights and Consumer Groups File Amicus Brief in Support of States' Challenge to OCC Rule that Enables Predatory Lending
- $\circ~\mbox{Important}$ 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
- $\circ\,$ 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
- $\circ\,$ U.S. Supreme Court to Hear Case on December 8 that Could Open the Floodgates to More Invasive Robocalls
- $\circ\,$ New NCLC, CRL Report Proposes Roadmap for Student Borrowers to Survive the COVID Debt Crisis
- $\circ\,$ CFPB Debt Collection Rule a Mixed Bag for Consumers
- Report: Which States Put Families at Risk of Poverty During the Covid Crisis?
- $\circ\,$ New OCC Rule Protecting Predatory Lenders Could Face Legal Challenge
- $\circ~$ Consumer Groups Take on Facebook at the U.S. Supreme Court to Stop Deluge of Robocalls
- $\circ\,$ Consumer Advocates Commemorate the 50th Anniversary of the Fair Credit Reporting Act $\,$
- $\circ\,$ 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
- $\circ\,$ Consumer and Faith Groups to CFPB Director: Stop Letting Industry Violate the Fair Credit Reporting Act
- NCLC Advocates Applaud Schumer/Warren Senate Resolution Calling for \$50,000 in Debt Cancellation for 43 Million Student Loan Borrowers
- 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
- $\circ\,$ CFPB Issues Proposal to Permit Mortgage Lenders to Make Unaffordable Loans Without Consequences
- $\circ\,$ CFPB Proposal Allows Abusive "Zombie" Debt Collection to Continue
- $\circ\,$ Amicus Brief Opposes OCC Charter That Would Aid Predatory Lenders
- $\circ\,$ Consumer, Civil Rights, and Housing Groups Call on U.S. Senate to Save Family Homes

and Stop Evictions in Next COVID-19 Bill

- $\circ~$ Student Loan Borrowers Need Real Relief, Not a COVID Stimulus Plan that Will Bury Them Deeper in Debt
- $\circ\,$ 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
- $\circ\,$ Report: Student Loan Borrowers Teetering on the Edge of Catastrophe after Having Tax Refunds Seized
- $\circ~$ How to Get Help with Your Mortgage During COVID-19 ~
- CFPB Guts Curbs on Unaffordable 400% APR Payday Loans
- Supreme Court Votes to Uphold Right to Stop Political Robocalls and Texts; Advocates Stress Importance of FCC in Upholding Key Consumer Privacy Law (TCPA)
- $\circ\,$ Advocates Slam FDIC Proposed Rule for Industrial Loan Companies as Invitation for Predatory Lending
- $\circ\,$ Alert: IRS Sending Letters About Unactivated Stimulus Prepaid Cards
- $\circ~$ Statement of National Consumer Law Center Advocate in Support of The Emergency Broadband Connections Act of 2020
- $\circ~$ 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
- $\circ\,$ CFPB Proposal Would Encourage Unaffordable Mortgage Lending and Threaten Access to Credit
- CFPB Announces Another Pilot Program Placing Financial Companies' Interests Before Consumers
- $\circ\,$ Advocates Praise California Public Utility Commission's Unanimous Vote to Pass Utility Shut-Off Protections for Residents
- $\circ\,$ 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
- $\circ\,$ 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
- $\circ\,$ 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
- $\circ\,$ Advocates Praise FTC Action on Discrimination and Abuse at Car Dealer and Urge Further Efforts
- $\circ~$ Consumer, Banking Groups Applaud Bill to Exempt Economic Impact Payments from Garnishment
- $\circ~$ Los Angeles County Ends PACE Program Marred by Fraud, Abuse, and Unaffordable Loans

- $\circ~$ 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
- $\circ~$ National Consumer Law Center Advocates' Statement Regarding U.S. House Passage of HEROES Act
- NCLC Advocates Praise U.S. House HEROES Act for Giving a Lifeline for Student Loan Borrowers Drowning in Debt
- U.S. Dept. of Education and Secretary DeVos Sued for Illegally Seizing Student Borrowers' Paychecks During Coronavirus Emergency
- Consumer Bureau Mortgage Origination Guidance Overlooks Urgently Needed Consumer Protections
- CFPB Guidance for Mortgage Servicing Transfers Lacks Crucial Consumer Protections, Especially During COVID-19 Crisis
- $\circ~$ Consumer, Banking Groups to Congress: Exempt Economic Impact Payments From Garnishment
- 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
- National Consumer Law Center Advocate Slams Trump Administration Credit Reporting Guidance for Giving Relief to Creditors and Credit Bureaus But Not Consumers During COVID-19 Pandemic
- $\circ\,$ U.S. Treasury Must Protect Stimulus Payments From Garnishment by Debt Collectors
- $\circ~$ COVID-19 Crisis: Advocates Call for U.S. Governors to Take Immediate Action to Ensure Residents are Protected from Utility Shut Offs
- $\circ~$ Civil Rights and Consumer Groups Condemn "Emergency" Regulatory Guidance that Allows Banks to Make Payday Loans
- Senate COVID-19 Stimulus Bill is a Start but Falls Far Short for Families, Students, and the Nation's Most Vulnerable
- $\circ\,$ Advocates: HUD Must Do Much More to Protect Older Reverse Mortgage Borrowers in the Coronavirus Epidemic
- Trump Administration's plan to pause student loan payments is woefully insufficient
- Advocates Praise Senators for Bold Student Loan Principles
- Advocates Applaud Halt to Foreclosures and Bills to Stabilize Homeownership and Protect Credit Reports but Highlight Need for Further Relief During Pandemic
- $\circ~$ Covid 19: What the U.S. Dept. of Education, Lenders and Student Loan Borrowers Should Do Now
- $\circ\,$ Advocates Applaud Senate Vote to Restore Rule to Protect Borrowers from School Fraud and Closures
- $\circ~$ New CFPB Advisory Opinion Program Would Give Lenders a Safe Harbor for Violating Federal Consumer Laws
- Telecom Carrier and Consumer Groups Stress Critical Need to Maintain Landmark Consumer Privacy Law to Protect Integrity of Communications System and Curb Robocalls in U.S. Supreme Court Case
- West Virginia to Adopt Used Car Donor Tax Credit Program, Incentivizing Donation of Reliable and Affordable Vehicles
- $\circ\,$ CFPB Fails to Protect Consumers from Abusive Collection of Time-Barred Debts (Again)

- Defrauded Borrowers Sue U.S. Department of Education Contractor for Seizing Funds While They Wait in Limbo for Borrower Defense Relief
- $\circ\,$ Cruel Cuts for Struggling Families in the President's Proposed FY21 Budget
- Consumer and Civil Rights Groups Strongly Oppose FDIC Rent-a-Bank Payday Proposal that Would Sidestep State Interest Rate Caps
- Statement Regarding CFPB and U.S. Department of Education MOU on Handling Student Loan Borrower Complaints
- $\circ~2020$ Tax Season: More Delays and Higher Costs for Struggling Taxpayers
- $\circ\,$ Report Assesses the Value of Smart Thermostats in Low-Income Weatherization Programs
- $\circ\,$ 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
- $\circ~$ Consumer and Civil Rights Groups Urge Federal Banking Regulator to Stop Rent-a-Bank Payday Loan Schemes
- Advocates Applaud U.S. House Vote to Restore Rule to Protect Borrowers from School Fraud and Closures
- $\circ~$ New Report: A 50-State Review Finds Many States Lacking Hospital Financial Assistance Programs
- $\circ\,$ National Consumer Law Center Attorney Testifies at Jan. 14 Hearing $\,$ on Massachusetts Competitive Energy Supply Bills
- 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
- $\circ\,$ The National Consumer Law Center Earns Top Rating From Charity Navigator
- $\circ~$ Statement Regarding Bank Regulators' Guidance on Alternative Data
- $\circ\,$ Advocates Condemn U.S. Department of Education Delays on Student Debt Relief for Disabled Veterans
- $\circ\,$ FDIC/OCC Proposal Would Encourage Rent-a-Bank High-Cost Predatory Lending
- Beware Holiday Shoppers: Deferred Interest Promotions Promise No Interest Now, but Can Cost Big Bucks Later
- $\circ\,$ Advocates Applaud Bill to Cap Interest Rates at 36%
- $\circ\,$ Report: States Put Families at Risk to Feed an Insatiable Debt Collection Machine
- Advocates Urge FDIC, OCC, Federal Reserve to Stop Banks from Helping Payday Lenders Evade State Interest Rate Limits
- 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
- $\circ\,$ Groups: FDIC & OCC Are Wrong to Support Predatory Small Business Lender
- Are Robot Calls Robocalls?
- $\circ~$ Consumer and Civil Rights Advocates Condemn Credit Bureaus for Suing Over Language Access Law
- $\circ~$ CFPB Quietly Launches Web Database of Prepaid and Payroll Card Fees and Disclosures but Some Cards with Overdraft Fees are Missing
- $\circ\,$ New California Law Targets Long-Term Payday Loans; Will Payday Lenders Evade it?

- $\circ\,$ Legal Experts Decry Credit Bureaus' Lawsuit to Invalidate Maine Laws Protecting Consumers from Medical Debt and Economic Abuse
- $\circ\,$ National Consumer Law Center Advocate Statement Opposing Sen. Alexander's Legislation to Reform Higher Education Act
- 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
- $\circ~$ More than 200 Organizations across the 50 States and D.C. Call for Strong Consumer Protections on Debt Collection
- NCLC Attorney Statement Regarding Challenge to Constitutionality of Consumer Financial Protection Bureau Leadership Structure
- Elizabeth Cabraser to Receive Consumer Law's Top Award
- CFPB to Approve Potentially Risky Fintech Products
- 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
- $\circ~$ 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
- $\circ\,$ HUD Proposal Would $\,$ Significantly Obstruct Enforcement of Long-Standing Civil Rights $\,$ Protections $\,$
- $\circ~$ Statement Regarding Credit Report/Score Requirement in DHS Public Charge Regulation
- $\circ\,$ FHFA Backtracks on Critical Language Access Question on Mortgage Application
- Advocates Applaud the Fed's Faster Payment System, Urge Fraud Protection
- 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
- $\circ\,$ U.S. General Accountability Office Report Misses the Mark on Income-Driven Repayment Plans
- $\circ~$ Consumer groups praise overwhelming House passage of strong anti-robocalls bill
- National Consumer Law Center Attorney Chi Chi Wu to Testify on July 25 before U.S. House on Use of Alternative Credit Data to Expand Access to Credit
- Statement Regarding Support of Bills to Relieve Student Loan Debt
- Statement Regarding Settlement with Equifax over its 2017 Data Breach
- $\circ\,$ Federal Government Strips Legal Rights of Older Consumers in Nursing Homes
- $\circ\,$ Bipartisan House Bill Moves Forward in the Fight to Stop Unwanted Robocalls
- $\circ~$ Statement Regarding CFPB Settlement with Nation's Largest Debt Relief Company

- $\circ~$ Consumer, Civil Rights Advocates to CFPB: Don't Water Down Overdraft Fee "Opt In" Rule
- $\circ~$ Will Student Loan Borrowers in Income-Driven Repayment Get the Loan Forgiveness They've Been Promised?
- $\circ\,$ Bipartisan House Bill is a Significant Step Forward in the Fight to Stop Unwanted Robocalls
- $\circ~$ Statement: Nearly 50 Organizations Oppose FCC Proposed Cap on Universal Service Fund
- $\circ\,$ Consumer and Civil Rights Groups Send Letters to FDIC, OCC, and Fed Urging them to Prevent Bank Payday Loans
- $\circ\,$ National Consumer Law Center Attorney to Testify on June 11 before U.S. House Oversight Committee on Student Loan Servicing
- $\circ~$ Statement re: FCC Approves Phone Companies Proactively Blocking Robocalls
- $\circ~$ National Consumer Law Center's Work to Protect Low-Income Consumers Featured in Visionaries Documentary
- In Comprehensive Official Comment Letter, Broad Coalition Rebukes Trump-appointed CFPB Director's Plan to Gut Payday Loan Rule
- Consumer Watchdog's Proposed Debt Collection Rule Bites Consumers: Authorizes Harassment by Debt Collectors
- Advocates Applaud CFPB for Suing Firms Accused of Illegally Taking Upfront Fees for Credit Repair Services
- 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
- National Consumer Law Center Attorney Margot Saunders Will Testify at U.S. House Hearing on Legislating to Stop the Onslaught of Annoying Robocalls
- Court Decision Signals End of Faux Tribal Payday Lending
- Report: Defaulted Federal Student Loan Borrowers in Communities of Color Are Disproportionately Sued
- National Consumer Law Center Sues U.S. Education Department to Obtain Copy of Student Loan Servicing Contract
- 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
- $\circ~$ New Tax-Time Report: The Return of the Interest-Bearing Refund Anticipation Loan and other Perils Faced by Consumers
- $\circ\,$ No Fooling! New Prepaid, Payroll, and Government Benefit Card Protections Take Effect April 1
- Statement of National Consumer Law Center Staff Attorney Olivia Wein Regarding FCC Proposal to Cap Critical Universal Service Fund Programs
- New Report Documents Growing Problem of Consumer Abuses Perpetuated by Companies Profiting from Mass Incarceration
- $\circ\,$ President's Proposed Budget: Poor Vision for Low-Income and Older Consumers
- $\circ~$ New Report Examines the Benefits and Potential Risks of Fintech Products for Consumers
- $\circ~$ New Report Tackles Energy System Inequities, Opportunities During the Clean Energy Transition
- $\circ\,$ Advocates Applaud CFPB's Intention to Deal with PACE Loan Program Abuses
- Liberty Bank, the Connecticut Fair Housing Center, Inc. And NCLC Announce Agreement to Settle Fair Housing Act Lawsuit
- $\circ\,$ Advocates Applaud Bill to Restore Access to the Courts and End Forced Arbitration
- Report: Despite Efforts by Regulators, Credit Bureaus Still Need Serious Reform; Consumer Complaints Skyrocket and Errors Not Fixed

- $\circ~$ New Report Highlights How the Rent to Own Industry Coerces Payments from Vulnerable Families
- Statement of National Consumer Law Center's Persis Yu Regarding Report on U.S. Department of Education's Sweetheart Deal for Loan Servicers
- $\circ~$ Statement on CFPB Sandbox Proposal
- $\circ\,$ The Dark Side of Payroll Withholding to Repay Student Loans
- Report: Unpublished FTC Data about Debt Collection Complaints Shed Light on Reported Law Violations by Collectors
- Consumer Financial Protection Bureau Guts Rule to Rein in High-Cost Short-Term Loans
- $\circ\,$ Legislation to Shut Down Unwanted Robocalls Reintroduced
- Insurance Companies Conspired to Inflate Bail Bond Premiums Contends Lawsuit Brought by Lieff Cabraser, National Consumer Law Center and Other Public Interest Groups
- $\circ~$ 2019 Tax Filing Season: More Questions than Answers
- $\circ\,$ Advocates Applaud Senate Bill to Boost Energy Security for Low-Income Families Across the United States
- $\circ~$ Civil Rights and Consumer Groups Implore the FDIC to Say No to Bank Payday Loans and Rent-a-Bank Payday Lending
- $\circ\,$ Advocates: Department of Education Plan to Redo Rule that Protects Students Harmed by Illegal School Conduct Falls Short
- $\circ\,$ Consumer Groups Urge Action on Bipartisan Legislation to Stop Misleading "Spoofed" Robocalls
- $\circ\,$ How the Government Shutdown Puts Working Families at Risk
- Advocates at Nearly 75 National, State, and Community Groups Urge Consumer Bureau to Protect Consumers from Abusive Debt Collection Practices in 2019
- After Multiple Lawsuits and Court Order, Education Department Finally Agrees to Provide Relief to Students Hurt By School Closures
- Consumer Bureau's Shocking New "No Consumer Protection" Policy
- Advocates Decry Lack of Compensation in Consumer Bureau Settlement
- $\circ\,$ FCC Issues Proposed Order to Reduce Wrong Number Robocalls
- National Consumer Law Center Advocates Urge HUD to Take Immediate Action to Reduce Foreclosures on Widows and Widowers of Reverse Mortgage Borrowers
- 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
- 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
- National Consumer Law Center Files FOIA Lawsuit Against U.S. Department of Education
- $\circ~$ Consumer Groups Welcome Bipartisan Legislation to Stop Misleading "Spoofed" Robocalls
- Beware Holiday Shoppers: Deferred Interest Promotions Promise No Interest Now, but Can Cost Big Bucks Later
- National Consumer Law Center Foreclosure Experts Train Attorneys in Puerto Rico to Help Stave Off Foreclosures in the Wake of Hurricane Maria
- New Report Finds 90 Million Americans Exposed to Larger, Longer Triple-Digit Interest Predatory Loans
- Grupos de Interés Púbico Aplauden a la FHFA por Ampliar Recursos para Prestatarios con Conocimientos Limitados del Inglés
- $\circ~$ Public Interest Groups Applaud FHFA Move to Expand Resources for LEP Borrowers
- Public Interest Groups Oppose CFPB Loosening Rules for Fintech Providers
- Liberty Bank Accused of Racial Discrimination in Lending

- National Consumer Law Center Resources to Help Communities Cope with Financial Devastation after a Natural Disaster Strikes
- Statement of Former Members of Disbanded Consumer Advisory Board in Response to Consumer Financial Protection Bureau Appointing new Board
- Statement Regarding Resignation of Seth Frotman, Student Loan Ombudsman of the Consumer Financial Protection Bureau
- Department of Education Proposes to Abandon Rule Protecting Students and Taxpayers from Schools that Fail to Deliver Value
- National Consumer Law Center, ACLU & Color of Change Praise Senate Inquiry into Predatory Bail Industry Practices
- Booker, Brown Bill Would Rein in Abusive Overdraft Fees that Cost Consumers Billions Every Year
- $\circ\,$ Bipartisan Robocall Issue Draws Contrasting Response in U.S. Senate
- $\circ\,$ New OCC "Fintech" Charter Could Open the Flood gates to Predatory Lending
- $\circ\,$ Deepak Gupta Joins National Consumer Law Center Board
- Education Dept. Proposes New Rules that Would Make it Much Harder for Students Harmed by For-Profit Schools to Get Loan Relief
- Advocates, Tribal Groups Seek to Delay Drastic Changes to Program Providing Affordable Voice and Broadband Access in Indian Country
- NCLC Advocates Applaud CA AG's Lawsuit Against Navient
- Banks, Mortgage Servicers, Student Lenders, and Auto Dealers Push FCC to Weaken Consumer Protections from Unwanted Robocalls
- Trump Nominates Office of Management & Budget's Kathy Kraninger to Lead the Consumer Financial Protection Bureau
- $\circ\,$ Court to CFPB: Payday Lending Rule Compliance Date Stays Intact
- $\circ\,$ As Robocall Volume Breaks Records, FCC Could Open the Flood gates to Even More Robocalls
- 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
- CFPB Payday Rule Survives Legislative Threat, Remains Intact For Now
- \circ 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
- Congress Votes to Roll Back Consumer Bureau Effort to Thwart Auto Lending Discrimination
- Illegal Kickback Scheme Nearly Doubles the Cost of Privatized Calls made by Prisoners in Massachusetts Corrections Facilities, Lawsuit Alleges
- $\circ\,$ CFPB Should Not Weaken its Investigations of Wrongdoing
- Education Department Unlawfully Withholding Records Concerning Delay of Rule to Protect Student Borrowers from Fraud
- $\circ\,$ U.S. Senate Votes to Roll Back Consumer Bureau Effort to Thwart Auto Lending Discrimination
- Statement of National Consumer Law Center Olivia Wein Regarding FCC Commissioner Mignon Clyburn Stepping Down from the Federal Communications Commission
- $\circ\,$ NCLC Attorney Margot Saunders to Testify at U.S. Senate Hearing on Stopping Abusive

Robocalls on April 18; Will Urge FCC to Strengthen Key Federal Privacy Law

- Students Defrauded by Marinello Schools of Beauty Obtain Belated Discharges After Filing Suit Against the Department of Education
- 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
- $\circ\,$ A New Generation of Tax-Time Loans Surges in Popularity
- $\circ\,$ Federal Reverse Mortgage Program Results in Widows Losing Their Homes After Death of Spouse
- Consumer Advocates Urge House Members to Halt Bank Payday Loan Legislation in Committee Markup
- $\circ\,$ Ball is Now in FCC Chairman Pai's Court to Protect Consumers from Robocalls
- $\circ~$ New Report Lifts Voices of Borrowers Trapped in Poverty by Draconian Student Loan Collection Tactic
- $\circ\,$ Senate Votes to Roll Back Protections against Reckless Practices that Triggered Great Recession
- $\circ~$ U.S. Department of Education's Plan to Protect Servicers and Debt Collectors that Lie to Borrowers
- $\circ\,$ How Well Do States Protect Consumers from Unfair and Deceptive Business Practices?
- $\circ~$ Texas Lawyers and Law Professors Urge Representative Gonzalez to Withdraw Support of Bill that Would Harm Texas Consumers
- U.S. Dept. of Education Rewards Shoddy Practices of Servicers and Private Debt Collectors while Hammering Borrowers and Taxpayers
- $\circ\,$ Advocates to FCC: Do More, Much More to Block Unwanted Robocalls
- 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
- $\circ\,$ U.S. House Votes to Weaken State Limits on High-Cost Loans
- A Cold, Drafty Valentine for Low Income and Working Families in President Trump's Proposed Budget
- NCLC and Legal Aid Foundation of Los Angeles File Lawsuit Challenging U.S. Department of Education's Refusal to Discharge Loans of Students Defrauded by Marinello Schools of Beauty
- Consumer Advocates Explain Crucial Public Interest in a Strong Consumer Financial Protection Bureau
- Disturbing Report of Consumer Bureau Pull-Back on Equifax Investigation Compels Increased Efforts to Protect Consumers' Data
- $\circ~$ Court Affirms Consumer Watchdog's Independence; Trump Must Appoint an Independent Director
- NCLC / CFA 2018 Consumer Advisory: Tax Time Consumer Issues: New Risks, Old Problems
- $\circ\,$ Consumer Financial Protection Bureau Drops Lawsuit Over 950% APR Loans
- National Consumer Law Center Attorney Will Testify before U.S. Senate Committee on Financial Aid Simplification and Transparency on January 18
- Private IRS Collectors Waste Taxpayer Money While Squeezing Low-Income Families
- $\circ\,$ Robocall Problem Even Worse than FTC Data Shows
- $\circ\,$ Education Department Rolls Back Relief to Defrauded Corinthian Colleges Students
- Banking Lobbyists Back FCC Petition to Shield Companies from Penalties for Text Messaging Consumers
- $\circ~$ U.S. House Financial Services Committee Votes to Reduce Credit Bureau Consumer Protections

- $\circ\,$ Consumer Advocates File in Support of Acting CFPB Director Leandra English
- $\circ~$ Congress Moves to Protect Predatory Payday Lenders' Unaffordable 300% Loans
- $\circ\,$ 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
- $\circ\,$ 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
- $\circ\,$ 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
- $\circ\,$ Consumer Advocates Press Congress on Access to Justice
- $\circ~$ Consumer Groups Oppose Credit Unions' Attempts to Robocall, Text Message Customers Without Their Consent
- $\circ~$ 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
- $\circ\,$ 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 Abilityto-Repay Provisions
- Statement of National Consumer Law Center Staff Attorney Chi Chi Wu on the Equifax Data Breach that Affected 143 Million Consumers
- $\circ~$ 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
- $\circ~$ Statement re: DeVos Decision to Stop Working with CFPB to Protect Student Loan Borrowers
- $\circ\,$ Report: States Battle to Restrain High-Cost Installment Loans
- Advocates File Amicus Brief To Defend Consumers Against Capital One Overdraft Fee Practice
- $\circ~$ Court to Hear Wells Fargo's Bid to Block 49-State Overdraft Fee Class Action
- $\circ~$ Scam Claiming that Consumers Can Access Unpaid Social Security to Pay Debts Could Prove Costly
- $\circ\,$ 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
- $\circ\,$ House Votes to Strip Americans' Right to Their Day in Court
- $\circ\,$ Fees Dropping On State Prepaid Cards for Unemployed Workers
- $\circ\,$ CFPB: Six Years of Putting Consumers First
- $\circ\,$ Congress Moves to Take Away Consumers' Right to Day in Court

- $\circ\,$ 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
- $\circ~$ New Reforms Will Improve Credit Reporting Accuracy for Millions of Consumers
- $\circ\,$ Class Actions Matter: Consumers Mislabeled as Terrorists Join in \$60 Million Verdict against TransUnion for Violating Key Consumer Protection Law
- $\circ\,$ 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
- $\circ\,$ 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
- $\circ\,$ Congress Makes the Wrong Choice with Financial Reform Rollback Legislation
- $\circ\,$ NCLC Applauds CFPB Plan to Issue Regulations Protecting Consumers from Abusive Debt Collection Communications
- $\circ~$ South Carolina Consumers Mislabeled as Terrorists Join in \$60 Million Class Action Verdict Against TransUnion
- $\circ\,$ 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
- $\circ\,$ Court to Consider Constitutionality of CFPB in PHH v CFPB
- $\circ\,$ Racial Justice, Civil Liberties and Digital Rights Groups Urge FCC Not to Harm Lifeline Program
- $\circ\,$ 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
- $\circ\,$ 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
- $\circ\,$ Advocates Applaud CFPB for Enforcement Action against Experian for Deceptive Marketing of Credit Scoring Products
- $\circ\,$ 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
- $\circ\,$ 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
- $\circ\,$ Congress Poised to Block Fraud Protections to Preserve Prepaid Card Overdraft Fees
- $\circ\,$ CFPB's TCF Bank Overdraft Fee Case Has Echoes of Wells Fargo's Fraud
- $\circ~$ 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
- $\circ\,$ Tax Time Kick-Off: Delays and Risks Await Many Taxpayers This Year
- GAO Report Shows Draconian Consequences of SSA Offsets for Student Loan Borrowers
- $\circ\,$ 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
- $\circ\,$ Consumer and Small Business Advocates Oppose OCC's Plan to Offer Fintech Lending Charters
- $\circ\,$ Advocates Applaud Bill to Give Fake Account Victims Their Day in Court
- $\circ~$ 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
- $\circ~$ NetSpend Plans Evasions of CFPB Prepaid Rules to Preserve \$80 Million in Overdraft Fees
- $\circ\,$ CFPB Report Shows Student Loan Rehabilitation Fails Many Borrowers
- $\circ~$ 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
- $\circ\,$ 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
- $\circ\,$ 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
- $\circ\,$ Consumer Groups Urge the Department of Energy to Strengthen Protections for

Homeowners in Best Practice Guidelines

- $\circ~$ NCLC and 39 Others Urge Department of Education to Address Racial Disparities in Student Loans
- $\circ\,$ A Win for Consumers! FCC Limits Robocalls for Collectors of Federal Student Loan Debt
- $\circ\,$ NCLC Statement re: CFPB Final Mortgage Servicing Rules
- $\circ\,$ Rule to Rein in Illegal Business Practice Gains Key Support from Congress
- $\circ\,$ Advocates Applaud CFPB Proposed Debt Collection Rules but Additional Provisions Are Needed
- $\circ\,$ NCLC and 50 Groups File Petition with FCC to Stop Millions of Robocalls to Cell Phones
- $\circ\,$ 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
- $\circ\,$ 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
- $\circ\,$ 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
- $\circ\,$ 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
- $\circ\,$ 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
- $\circ\,$ 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

- $\circ\,$ FCC's Lifeline Proposal Would Bring Affordable Broadband Internet to Low-Income Households
- $\circ~$ 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
- $\circ~$ 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
- $\circ~$ 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
- $\circ\,$ New National Poll Indicates Strong Support for Reform of Paid Tax Preparer Industry
- $\circ~$ National Consumer Law Center Appoints Richard Dubois as Executive Director
- $\circ\,$ NCLC Report: 'Tis the Season to be Wary of Deferred Interest Credit Card Promotions Advocates Urge CFPB to Ban Deceptive Practice
- $\circ\,$ Coalition Calls on Seven Major Corporations to Stop Using Forced Arbitration
- $\circ~$ States Urged to Step Up Protections for Online Education Students
- $\circ~$ Press Release: NCLC Advocates Applaud FTC Rule Banning Payment Devices Used by Scammers
- $\circ~$ Group letter supporting S. 2255 amending the Fair Debt Collection Practices Act to include third-party private debt collectors
- $\circ~$ Survey of State Government Payroll Cards: Thumbs Up for Cash Access and Thumbs Down on Overdraft Fees
- $\circ~$ Group letter urging U.S. Senators to support the Help Americans Never Get Unwanted Phone calls (HANGUP) bill
- $\circ\,$ Congress Set to Allow Robocalls to Cellphones
- $\circ\,$ New Education Rules Will Protect Students from High Fee Campus Prepaid and Debit Cards
- $\circ~$ Group letter to the Federal Reserve, OCC, and CFPB re: RushCard and other Prepaid Card Protections, October 2015
- $\circ\,$ Report: Account Screening Consumer Reporting Agencies Impede Access for Millions
- $\circ\,$ 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
- $\circ~$ 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
- $\circ\,$ NCLC & NACBA comments to CFPB regarding student loan servicing issues related to borrowers in bankruptcy, July 13, 2015
- $\circ~$ 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
- $\circ~$ Credit Invisibility and Alternative Data: The Devil is in the Details
- $\circ\,$ FCC Protects Consumers from Unsolicited Robocalls and Texts to Cell Phones and Moves to Modernize Lifeline Program
- $\circ\,$ Consumers to CFPB: End Forced Arbitration
- $\circ\,$ 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
- $\circ\,$ What is Operation Choke Point? Stopping Banks from Helping Scammers Raid Your Bank Account, May 2015
- $\circ~$ NCLC and 57 Other Groups Oppose Sweeping Effort to Gut Housing Protections, May 2015
- $\circ\,$ NCLC's Lauren Saunders Testifies on Operation Choke Point
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- $\circ\,$ Category: Summary of Programs, Model Documents & FAQs $\,$
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- Lauryn Hart, Development Coordinator
- $\circ~$ 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
- $\circ\,$ Consumer Rights Litigation Conference: Know Before You Go
- $\circ\,$ Protected: Mortgage Conference 2021: Intensive B
- Protected: Mortgage Conference 2021: Intensive A
- $\circ\,$ Mack Makishima, Fundraising and Development Communications Manager
- Protected: Mortgage Conference 2021
- $\circ~$ Protected: Virtual Fair Debt Collections Conference 2021
- $\circ\,$ Issue Brief: Education Department's Decades-Old Debt Trap: How the Mismanagement of Income-Driven Repayment Locked Millions in Debt

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- 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

$\circ\,$ 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 Remedying 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 Listserve 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 Financers: 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
- Diminished Capacity: How to Recognize It and What to Do About It?
- Protecting Clients' Funds in Bank Accounts
- Stopping Debt Collection Harassment and Responding to Debt Collection Suits
- Protecting the Pocketbook: Guarding Elders against Wealth Stealing and Equity Draining Scams
- American Recovery and Reinvestment Act (ARRA) of 2009 and You
- Category: Foreclosures & Mortgages
 - Revised COVID-19 Options for VA-Guaranteed Borrowers
 - Updates to Covid-19 Relief Options for FHA, Fannie Mae, and Freddie Mac Borrowers
 - Overview of the CFPB's Covid-19 RESPA Rule
 - An Introduction to CARES Post-Forbearance Options
 - Reverse Mortgage Foreclosure Issues in the Covid-19 Pandemic
 - Forbearance Options and CARES Act Requirements
 - Toxic Transactions: How Land Installment Contracts Once Again Threaten Communities of Color
 - Discrimination in the Manufactured Housing Industry: An Inside Look at Abusive Lending and Collection Practices by the Nation's Largest Mobile Home Company
 - Discovery: Getting the Information You Need
 - Limiting Confidentiality in Mortgage Litigation
 - Who Owns the Note?: A Securitization Primer
 - Saving Homes in Bankruptcy
 - Getting Loan Mods for Successors: Saving the Family Home After a Death or Divorce
 - Medley of Mortgage Issues
 - Saving the Family Home After Death or Divorce
 - Pass It On: Older Adults, Fraud, and the Federal Trade Commission
 - Getting Loan Mods for Successors in Interest
 - New CFPB Mortgage Servicing Rules Part 2: Loss Mitigation Procedures
 - New CFPB Mortgage Servicing Rules Part 1: Error Resolution; Force Placed Insurance; Periodic Statements, Other servicer duties
 - Defending Reverse Mortgage Foreclosures

- HAMP Rules on Loss Mitigation
- Representing Heirs & Divorcing Spouses in Foreclosure
- Copy of Understanding the National Mortgage Settlement: A Road Map for Housing Counselors – Part Two
- Understanding the National Mortgage Settlement: A Road Map for Housing Counselors - Part One

• Category: Other Webinars

- Introduction to the Debt Collection Lab's Debt Collection Tracker Tool and the Need for a More Enabling Environment for Debt Collection Data
- Using Consumer Laws to Protect Workers from Corporate Fraud and Misconduct
- TransUnion v. Ramirez: Part 2
- TransUnion v. Ramirez: Part 1
- Final Debt Collection Rule: Part 2
- Final Debt Collection Rule: Part 1
- CFPB's Proposed Debt Collection Rule: Briefing and Action Items
- Legal Services and Payday Loans: Help for Us, Help for You
- How California's New Privacy Law Affects Everyone
- Payday Loan Battles: Preparing Before the Fight Even Begins
- Framing the Message: Advocacy Communication Focused on Diversity and Inclusion in a New Era
- Don't Settle for Less: Tips for Negotiating Settlement Agreements
- Using Bankruptcy to Help Older Consumers Overwhelmed by Debt
- Medical Debt: Overview of New IRS Regulations and Industry Best Practices
- CFPB Servicing Rules in Practice
- Social Security, Post-DOMA: Effects on the LGBT Communities
- Lifeline to Affordable Phone Service
- Federal Rural Housing Programs Update
- RESPA 101
- Enrolling in Coverage Through the New Health Insurance Marketplaces
- The National Legal Resource Center: Resources, Training, and Technical Assistance to Help Older Clients
- Crowdfunding Basics
- Why is America's Racial Wealth Gap Growing?
- Credit Discrimination: New Ideas for Challenges to Discriminatory Policies
- The New Consumer Financial Protection Bureau: What Can It Do, What Should It Do?

• Category: Racial Justice

- Medical Debt Crisis: Impact on Black American Families
- Working Twice As Hard To Get Half As Far: The Impact of Student Loan Debt on Black Women
- Approaching Consumer Work with a Racial Justice Lens: Session 3
- Approaching Consumer Work with a Racial Justice Lens: Session 2
- Approaching Consumer Work with a Racial Justice Lens: Session 1
- Minding the Gap: Using the New Racial Wealth Audit to Measure the Impact of State and National Policies on the Racial Wealth Gap
- The Color of Debt: Racial Disparity in Debt Collection Lawsuits
- The Role of Broadband in Rebuilding Wealth and Economic Opportunity in Communities of Color
- Weblining and Other Racial Justice Concerns in the Era of Big Data
- Credit Scores and Credit Reports: Problematic Uses and How They Worsen the Racial Economic Gap

• Reading between the Lines: Basic Financial Issue Spotting

Category: Rural Development

- Creative Thinking about Developing Rural Food Systems
- Disability and Rural Communities: Making a Difference in Small Towns
- Connecting Community Assets with Market Demand for Lasting Livelihoods
- Strengthening Rural Organizations through Grassroots Fundraising
- Investments in Rural America: Create Jobs for USA Initiative
- Understanding How to Work With Community Foundations and the Role of Gift Planning
- Sustainable Rural Development Funding: Lessons from the Field
- Rethinking Investments in Rural Infrastructure and Access in a Changing World
- Investments in Rural America: Impact Investors and Rural Readiness
- Investments in Rural America: Where Are the Foundations?

• Category: Student Loans

- Legal Aid Staff FAQ on Public Service Loan Forgiveness
- More Students Impacted by School Closures: What Should Independence University, CollegeAmerica, Stevens-Henager College, and California College San Diego Students Do?
- What the New Arbitration Rule Means for Litigating Against For-Profit Schools
- False Certification Discharges for Wilfred Academy Students
- Getting Started in Student Loan Law Part 4: Discharging student loans: Disability Discharges and Bankruptcy
- Getting Started in Student Loan Law Part 3: Federal Student Loan Repayment Options and Default Resolution
- Part II: Litigating on Behalf of Reverse Mortgage Surviving Spouses
- Part 2: Getting Started in Student Loan Law: The Nuts and Bolts of Seeking Federal Debt Relief Based on School Misconduct
- Part 1: Getting Started In Student Loan Law

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