#### **Webinars**

#### PAST NCLC'S WEBINARS

#### The Color of Debt: Racial Disparity in Debt Collection Lawsuits

Recently, ProPublica published, "The Color of Debt", a first-of-its-kind analysis that showed that debt collection lawsuits are far more common in black communities than white ones. This webinar will cover the details of ProPublicas analysis of court data, explore [...]

# **Protecting Your Bank Account from Unauthorized and Recurring Payments**

The constant news about data breaches and scams targeting seniors has left people worried about their rights if an unauthorized charge is taken out of their account. Consumers also face problems when a gym, unwanted membership club or payday [...]

## Representing Clients in Guardianship Actions: Winning the Case for Supported Decision Making

Supported Decision-Making is an alternative to guardianship where older adults and people with disabilities work with trusted friends, family members, and professionals to help them understand the situations they face and the choices they must make so they can [...]

#### **Discovery: Getting the Information You Need**

Discovery plays a key role in mortgage litigation. The focus on this program will be on what information is available from mortgage servicers and other possible parties, but we'll also touch on electronic (ESI) discovery and protective orders. Presenters: [...]

#### The Fine Art of Balancing Protection with Self Determination

Research shows that empowering individuals to actively participate in personal decision making

improves life outcomes and can reduce the risk of abuse and exploitation. There is a risk of abuse and exploitation in all models of decision making for [...]

#### Helping Elders and Communities of Color to Pay for Voice and Internet Service: An Overview of the Federal Lifeline Program

Come and learn about the federal Lifeline program, which was established to ensure that low-income households are connected to the modern communication network. Learn about the importance of this program for elders and communities of color as the program, [...]

## The Benefits and Challenges of Older Adults Aging in Place in Manufactured Housing Communities

Thousands of older adults with modest financial resources live in manufactured housing communities. These naturally occurring retirement communities provide a safe physical and socially active environment that enable older adults to successfully age in place. Elders, however, risk displacement [...]

## Getting Started in Student Loan Law Part 4: Discharging student loans: Disability Discharges and Bankruptcy

Administrative disability discharge and bankruptcy are two important ways for borrowers experiencing hardship to eliminate their student loan debts. It is very difficult, but not impossible, to discharge student loans in bankruptcy. Most of the webinar will focus on [...]

## Getting Started in Student Loan Law Part 3: Federal Student Loan Repayment Options and Default Resolution

This will be the third session in a series of student loan webinars. This session will cover the basics on how to get federal student loan borrowers out of default, pros and cons of each method, and the various [...]

## Part II: Litigating on Behalf of Reverse Mortgage Surviving Spouses

Advocates representing elderly homeowners that were left off of a reverse mortgage loan taken out by their spouses have been struggling to keep foreclosure at bay. For most surviving spouses, HUD

is extending only the "Mortgagee Optional Election," wherein  $\left[\ldots\right]$ 

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