FURTHER READING ON CONSUMER LOBBY DAY 2019'S TOPICS

Consumer Financial Protection Bureau

- For more information on the **overall decline in consumer protection** at the CFPB: New York Times's Mick Mulvaney's Master Class in Destroying a Bureaucracy from Within

- For more information about priorities for CFPB's upcoming **debt collection** rule: National Consumer Law Center's Top Consumer Concerns for Debt Collection Regulations

- For more information on CFPB's **failure to enforce the law**: Consumer Federation of America's Dormant: The Consumer Financial Protection Bureau's Law Enforcement Program in Decline

- For more information on the CFPB and **discrimination in consumer finance**: Coalition Letter to CFPB on the Equal Opportunity Act (ECOA) and disparate impact

Predatory Lending

- For more information on the **benefits of a national usury limit**: National Consumer Law Center's Why 36%? The History, Use and Purpose of the 36% Interest Rate Cap

- For more information on the impact of **CFPB's proposal to delay** the original 2017 pro-consumer rule: National Coalition Letter on the Payday Rule Delay

- For more information on **payday and auto title loans** and their **impact on communities of color:** Testimony of Diane Standaert, Center for Responsible Lending, before the Consumer Protection and Financial Institutions Subcommittee, April 30, 2019

- For more information on how **payday loans work as debt traps** and alternatives to payday lending: Testimony of Christopher Peterson, Consumer Federation of America, before the Consumer Protection and Financial Institutions Subcommittee, April 30, 2019

Forced Arbitration

- For more information about **harmful forced arbitration clauses**: Coalition letter to Chairman Graham and Ranking Member Feinstein for the hearing, *Arbitration in America*

- For more information about **support for the FAIR Act**: South Carolina Appleseed's Op-Ed on Forced Arbitration