

CONSUMER FEDERATION OF AMERICA'S
53rd ANNUAL



Awards
CELEBRATION

June 5, 2025

Program

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2025 Award Recipients

PHILIP HART PUBLIC SERVICE AWARD

ROHIT CHOPRA, CFPB, FTC

Rohit Chopra served as the Consumer Financial Protection Bureau's 3rd Director from 2021 to 2025 and previously as a commissioner at the U.S. Federal Trade Commission from 2018 to 2021. During his time at the CFPB and the FTC, Chopra helped to reshape the national conversation about fair dealing in financial services. He has been a visionary leader in the fight against the scourge of junk fees, removing medical debt from credit reports, reining in big tech, protecting Americans' sensitive personal data, focusing on meaningful enforcement against repeat offender corporations, and changing the way the federal government thinks about unfair conduct. Chopra ensured that the Consumer Financial Protection Bureau truly works for Americans in all walks of life, especially those who are frequently abused and taken advantage of by unscrupulous actors.

Rohit Chopra's leadership in working to finalize rules to limit overdraft fees, give consumers more control over their financial data, regulate "buy now pay later" loans, cap credit card late fees, as well as enforcement actions resulting in significant relief for consumers, with billions of dollars recovered and millions of consumers benefiting from the agency's work are all evidence of his powerful work on pivotal consumer financial protection issues.

CFA is pleased to present the Philip Hart Public Service Award to Rohit Chopra in recognition of his distinguished career, his commitment, his leadership, and his advocacy work making significant changes for consumers.

ESTHER PETERSON CONSUMER SERVICE AWARD

LAUREN SAUNDERS, NATIONAL CONSUMER LAW CENTER

Lauren Saunders has spent nearly three decades fighting for the financial wellbeing of consumers. During her tenure at the National Consumer Law Center, first as a Managing Attorney, and now as Associate Director, she has been a key advocate in securing many major advances in consumer rights. She held a key position leading the passage of the 2006 Military Lending Act, protecting active-duty service members and their dependents from predatory lending practices, capping interest rates, and banning mandatory arbitration. With the 2009 CARD Act, Saunders was the primary legal backup to the Senate on language and compromises - resulting in clearer credit disclosures, limiting fees like late charges, and requiring fees to be reasonable and proportional. Recently, she led a successful effort to get Congress to overturn the true lender rule which would have wiped out decades of advocacy to cap payday and high-cost loans interest rates. Lauren Saunders has been an integral partner to CFA by joining various coalitions and being a key voice for consumer financial protections.

Among policy makers, consumer advocates, and the media, Lauren is admired and trusted for her storied ability to see and describe the big picture while mastering all of the details, for her impressive strategic sense, for her coalition work, and for being a thoughtful leader. Lauren is generous with her time and expertise and indefatigable in her support of the underdog.

Lauren's commitment, leadership, and strong advocacy on critical consumer issues make her an exceptionally worthy recipient of the Esther Peterson Consumer Service Award, which CFA is honored to present to her.

2025 Award Recipients

LIFETIME ACHIEVEMENT AWARD

ED MIERZWINSKI, U.S. PIRG

Until his recent semi-retirement, Ed Mierzwinski served as the Senior Director of the Federal Consumer Program at U.S. PIRG and fought tirelessly to protect consumers from a variety of predatory products and services for over three decades. Ed spent his career working against corporate crime and advancing consumer rights in financial services, privacy, identity theft, credit reporting, toy and product safety, air passenger rights, and for consumer legal rights. Mierzwinski worked alongside CFA to pass important bills including the Truth in Lending Act which helped to prevent banks from treating consumers unfairly. He also worked in support of the Fair Credit Reporting Act and its many amendments and, most significantly, worked with CFA to pass the Dodd-Frank Wall Street Reform and Consumer Financial Protection Act creating the Consumer Financial Protection Bureau, which he continues to work to defend. Ed has published numerous reports on significant consumer issues including state pre-emption, Big Data, the CFPB's consumer complaint database, internet privacy, identity theft, credit reporting mistakes and product safety. As CFA's former Executive Director Steve Brobeck put it, "no consumer lobbyist has worked so long, so diligently, and so effectively as Ed."

CFA's Lifetime Achievement Awards are given to individuals who have dedicated their careers to protecting consumers and whose work has had a profound impact on public policy, consumer protection, and marketplace fairness. This award recognizes Ed Mierzwinski's commitment, leadership, and lifetime of effective advocacy on pivotal consumer issues.

CONSUMER CHAMPION AWARD

LIZ COYLE, GEORGIA WATCH

Throughout her career, Liz Coyle has been a leading voice in fighting for consumers. She joined Georgia Watch, a statewide, non-profit consumer advocacy organization working to inform and protect Georgia consumers on matters including predatory business practices, the high cost of utilities and healthcare, and restricted access to the civil justice system in 2012. As Executive Director, she has been a formidable force in championing the rights of consumers across the state of Georgia. Her dedication to pushing for policies that expand access to the financial mainstream, enhance financial security, increase access to affordable healthcare, and reduce the energy burden on consumers has made a significant and lasting impact on the lives of many Georgians.

The Consumer Champion Award recognizes CFA members who have demonstrated exceptional commitment to advocating for consumer rights and protections. This award honors those who passionately work to empower consumers, promote transparency, and enhance the overall quality of life for consumers within their communities. Liz Coyle is truly a consumer champion, and we are thrilled to honor her with this award.

Betty Furness Consumer Media Honors

Ann Carrns is a veteran financial journalist and a trusted voice for American consumers. This year, the Consumer Federation of America is proud to break from tradition by honoring the works of a single journalist with the Betty Furness Consumer Media Honor. As a longtime reporter for The New York Times, Carrns has built a reputation for making complex financial topics accessible, actionable, and deeply human. Her work, including essential pieces on flood insurance, elder fraud, rising auto premiums, and protecting yourself in a time of diminished federal oversight, has provided readers with critical tools to navigate today's financial landscape with clarity and confidence. CFA is proud to honor the below stories for their exceptional contributions to consumer reporting.

With the Consumer Agency on Pause, Here's How to Protect Yourself

This essential article outlines how the Consumer Financial Protection Bureau has paused enforcement under new leadership, leaving consumers with fewer protections. The piece offers practical guidance for navigating common financial pitfalls, from junk fees to fraudulent practices, at a time when federal oversight has diminished, and the burden increasingly falls on individuals to safeguard themselves.

With Start of Hurricane Season, It's Time to Consider Flood Insurance

This piece expertly breaks down the importance of assessing your flood risk and insurance coverage, especially as climate change intensifies weather events. The article offers practical tips and highlights the gaps in federal programs and private policies that can leave homeowners financially exposed.

Why Older People Are Vulnerable to Fraud, and How to Protect Them

A vital story that sheds light on the tactics scammers use to target older adults and the systemic factors, like isolation and cognitive decline, that increase vulnerability. The article is both a warning and a guide, offering prevention strategies and resources for caregivers and families.

Your Car Insurance Is Likely to Go Up. Again

This article explores the potential increase in auto insurance rates, as tariffs are expected to drive up the price of vehicles and car parts. The piece offers timely tips to help consumers shop smarter, compare coverage, and find ways to keep costs down.

Buying a Home? Without the Consumer Bureau, You Need to Be Your Own Watchdog

This story highlights how homebuyers are increasingly on their own as federal consumer guardrails are being taken away. The article explains the role the Consumer Financial Protection Bureau has previously played in home buying and empowers readers with insights into navigating a complex housing market without the safety net once supplied by the Consumer Bureau.

Scan here to read the stories:



About CFA

CFA is an association of non-profit consumer organizations, established in 1968 to advance the consumer interest through research, advocacy and education. Today, almost 250 of these groups participate in the Federation, working to protect consumers on the national, state, and local level. CFA's broad range of activities include AI & Privacy, Competition & Regulation, Consumer Protection, Energy, Financial Services, Food & Agriculture, Housing, Insurance, Investor Protection, Product Safety, and the America Saves & Veterans Saves programs.

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