



Protecting consumers from predatory lending

Consumers need trusted financial advisors at tax time and at any point a question or problem arises. If they don't find reliable sources, they may accept help that can ultimately harm them.

Most at risk are our most vulnerable populations including seniors, students, and low-income people who may live paycheck to paycheck. In addition to payday loans there are a number of other financial products that pose a risk including subprime car loans, some kinds of student loans and foreclosure prevention scams. New rules require lenders to evaluate a borrower's ability to repay a loan of any size.

The NeighborWorks Loan Scam Alert has reached more than **2.1 million** homeowners

Tax season may be drawing to a close, but efforts to protect consumers from predatory lending provide essential support year round.

Test your knowledge



What are common predatory lending tactics?



What is 'loan packing'?

Take the quiz →

Blog: Staying financially savvy beyond tax time

David Rothstein, Neighborhood Housing Services of Greater Cleveland, has written a guest blog post, "Avoiding the high-cost lending trap with financial capability counseling."

In it, Rothstein explains the value of financial counseling, and the need to provide year-round services so consumers can avoid pred

Read more →



Video PSA: Continuing the fight against loan scams

During during National Consumer Protection Week 2015, NeighborWorks America joined the Federal Trade Commission, other federal agencies and organizations to raise awareness of scams. Barbara Floyd Jones, Senior Manager of National Homeownership Programs was heard on over 400 radio stations educating homeowners about the signs of a loan modification scam.

NeighborWorks America also released a new TV PSA for the Loan Modification Scam Alert campaign.



[Watch video →](#)



NeighborWorks America
NeighborWorks.org
999 North Capitol Street NE, Suite 900
Washington, DC 20002
Tel: 202-760-4000

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