Since 1969, the nonprofit National Consumer Law Center® (NCLC®) has used its expertise in consumer law and energy policy to work for consumer justice and economic security for low-income and other disadvantaged people, including older adults, in the United States. NCLC’s expertise includes policy analysis and advocacy; consumer law and energy publications; litigation; expert witness services; and training and advice for advocates. NCLC works with nonprofit and legal services organizations, private attorneys, policymakers, federal and state government, and courts across the nation to stop exploitative practices, to help financially stressed families build and retain wealth, and to advance economic fairness.

NCLC publishes a nationally acclaimed series of legal treatises on all major aspects of consumer credit and sales. The treatises, available individually or as a set, are available in print volumes and in continuously updated digital format on the NCLC Digital Library. Visit the NCLC Digital Library at www.nclc.org/library to subscribe to news and analysis from NCLC attorneys and to read the first chapter of each treatise for free.

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