



The Consumer Financial Protection Bureau (CFPB) enforces consumer protection laws and protects people from financial companies engaged in unfair, deceptive, and abusive practices.

Since its creation, the CFPB has leveled the playing field between companies that treat consumers fairly and those that do not, obtaining more than [\\$21 billion in relief](#) for over 205 million people from companies that cheated and violated the law.

Companies that have been forced to return money to our pocketbooks are angry and have continued to attack the CFPB and undermine its consumer protection work. **Congress must [reject calls](#) to weaken the CFPB.**

**Debt collection** is a key focus for the CFPB, and the agency has taken numerous actions to protect consumers from abusive debt collection practices:

- **Reduced debt collection junk fees.** The CFPB issued an [advisory opinion](#) clarifying when federal law prohibits debt collectors from charging fees to make a payment and filed amicus briefs in [2021](#) and [2024](#) in cases involving the illegal collection of such fees.
- **Prohibited collection lawsuits on zombie mortgage debt.** The CFPB issued an [advisory opinion](#) clarifying that suing a consumer on an expired mortgage violates federal debt collection laws.
- **Sued abusive debt collectors**, including one of the nation's largest [debt buyers](#) and [fraudulent debt collectors](#) to enforce federal debt collection laws.
- **Helped people with rental debt complaints.** Starting in August 2023, the CFPB began accepting [complaints](#) about rental debt collection and also highlighted abusive practices by rental debt collectors in its [annual report](#).
- **Addressed surprise credit reporting and unwanted contacts.** The CFPB passed rules requiring collectors to notify consumers about alleged debt [before credit reporting](#) and allowing consumers to [stop unwanted types of communications](#), such as all collection calls, texts, or emails.
- **Issued reports** about emerging issues like [employer-driven](#) debts and highlighted unique challenges faced by populations like [servicemembers](#) with debts in collection.

**The CFPB protects ordinary people and a fair financial marketplace.  
Protect the CFPB.**