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This Week's Podcast: A Discussion of the CFPB's Proposed Changes to Its Payday Loan Rule [PODCAST]

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The CFPB [is proposing](#) to rescind the ability-to-repay provisions of its payday loan rule and delay the provisions' compliance date while leaving in place the rule's troublesome payment provisions and their August 19 compliance date. In this week's podcast, we look at the CFPB's rationale for rescinding the ATR provisions, what the payment provisions require and the implementation challenges they present, how industry input could improve the final outcome, the potential impact of the pending litigation challenging the rule, and possible legal challenges to the proposals.

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