

2025 Consumer Financial Services Year in Review and a Look Ahead

2025 was another consequential year in the consumer finance industry. On the federal level, President Donald Trump started his second term in January 2025 and since then has led an unprecedented rollback of federal agency oversight, impacting everything from the Consumer Financial Protection Bureau to the Federal Trade Commission. State legislatures, regulators, and attorneys general moved quickly to fill the resulting void.

Looking ahead to 2026, we expect these trends to deepen: a leaner and more constrained federal enforcement posture, increasing reliance on courts rather than agencies to interpret core consumer statutes, and an even more complex state-by-state patchwork governing credit, collections, digital assets, and emerging products. In this environment, compliance and litigation strategies will need to account not only for today's reduced federal scrutiny but also for future administrations and private litigants who will review 2025-2026 conduct in hindsight.

[To access the report, please click here.](#)

Topics covered include:

- Auto Finance
- Background Screening
- Bankruptcy
- Consumer Class Actions
- Consumer Credit Reporting
- Debt Collection
- Digital Assets
- Fair Lending & UDAAP
- Fintech

- Mass Arbitration
- Mortgage Lending & Servicing
- Payment Processing & Cards
- Privacy & Security
- Small Dollar Lending & Small Business Finance
- Student Lending & Education Finance
- Telephone Consumer Protection Act
- Tribal Lending
- Uniform Commercial Code Litigation & Banking

We hope you find this report insightful and valuable. We are here as your trusted resource to help you understand and tackle today's challenges, while preparing you for what lies ahead.

The Consumer Finance Podcast: In this [episode](#) of *The Consumer Finance Podcast*, host Chris Willis is joined by Consumer Financial Services Practice Group leadership Michael Lacy and Simon Fleischmann to preview the firm's annual *Consumer Financial Services Year in Review and Look Ahead* publication. They describe how the publication provides concise summaries of the past year's key trends, cases, and regulatory developments — along with informed predictions for 2026 and beyond — across areas such as consumer class actions, bankruptcy, credit reporting, digital assets, mass arbitration, mortgage and auto finance, payment processing, and privacy and data security. They also introduce an upcoming companion podcast series featuring several of the publication's section authors. [Click here to listen.](#)

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