



An Act Relative to Fairness in Debt Collection

S120, H2811

Lead Sponsors: Sen. Jamie Eldridge and Rep. Paul Brodeur

Protects consumers with debts by ensuring they can retain a basic level of earnings to pay for essential needs while they repay debts. Provides protections from unscrupulous practices of certain debt collectors by requiring that collectors provide evidence of the debt. Limits the additional fees and interest that collectors can charge after the judgment, and prohibits the arrest and imprisonment of a borrower who does not pay a judgment.

An Act to Create a Massachusetts Child Savings Account Program

S682, H2225

Lead Sponsors: Sen. Jamie Eldridge and Rep. Sean Garballey

Creates a program to incentivize savings for post-secondary education by families, while increasing access to financial education.

An Act Relative to Financial Literacy in Schools

S2343

Lead Sponsor: Sen. Jamie Eldridge

Supports the Department of Elementary and Secondary Education (DESE) to develop financial literacy curriculum for grades kindergarten to 12 and make resources available to help school districts start financial literacy programs. This would build upon a 10-site, Gateway City pilot program that the state supported for three years.

An Act Restricting Fine Time Sentences

S755, H3077

Lead Sponsors: Sen. Michael Barrett and Rep. Mary Keefe

Limits "fine time" sentences by requiring judges to determine if a person is able to pay the assessed fines and fees without substantial financial hardship to himself or his dependents. Requires that attorney services be offered while eliminating the \$150 charge associated with obtaining a public defender. Other fees would also be waivable if they were deemed an undue hardship.

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An Act Improving the Earned Income Credit for Healthier Families

S1521, H1504

Lead Sponsors: Sen. Jamie Eldridge and Rep. Marjorie Decker

Increases the state Earned Income Tax Credit from 23% to 50% of the value of the federal EITC for all eligible recipients to reward work, increase mobility, reduce inequality, and improve children's health.

An Act to Regulate the Use of Credit Reports by Employers

S985, H3153

Lead Sponsors: Sen. Michael Barrett and Rep. Elizabeth Malia

Prohibits employers from using a credit report as a criterion for employment. Prevents employers from requesting credit checks unless required to do so by state or federal law. Also prohibits the use of credit scores for promotions, terminations or disciplinary matters.

An Act to Create a Student Tuition Recovery Fund

S112, H627

Lead Sponsors: Sen. Eileen Donoghue and Rep. Jennifer Benson

Establishes the Student Tuition Recovery Fund to reimburse students who are entitled to a refund of tuition and fees because a private occupational school has ceased operations or has failed to perform faithfully an agreement or contract with the student or comply with licensing requirements.

An Act Establishing a Family & Medical Leave & Temporary Disability Leave Insurance Program

S1048, H2172

Lead Sponsors: Sen. Karen Spilka and Rep. Kenneth Gordon

Creates an insurance program to provide partial wage replacement for workers who need to recover from a serious illness, care for a family member, or care for a newborn, newly adopted, or new foster child.

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