















Re: House File 2543

Dear Chair Liebling, Chair Scott, and committee members:

Last session the legislature passed comprehensive medical and consumer debt collection legislation following months of negotiations by a broad group of stakeholders. That legislation required the Minnesota Attorney General to review applicable legal forms, in consultation with impacted business and consumer organizations, and make recommendations to the legislature on how to revise them into plain language and ensure comportment with the changes made to the law.

A working group with representatives from the Minnesota Attorney General's Office and the undersigned organizations have conducted that review and our recommended revisions are reflected in HF 2543. The working group engaged collaboratively over many weeks with multiple meetings and sub-meetings. Furthermore, working group members sought input from their own organizations' members. The working group produced thoughtful and comprehensive updated legal forms. We urge the legislature to pass these bills as soon as possible.

With an April 1, 2025, effective date for the wage garnishment changes, which required a significant revision to related legal forms, it is critical the legislature act quickly. It will take time following passage of HF 2543 for the Minnesota Judicial Branch to post them and for practitioners to put them into use. The author's amendment recognizes that and clarifies that use of the new legal forms is required starting on June 1, 2025.

The undersigned organizations support HF 2543, and the compliance date amendment, and respectfully ask the legislature to expedite passage of these bills.

Sincerely,

BankIn Minnesota
Great Lakes Credit & Collection Association
Legal Services State Support
Lutheran Social Service of Minnesota
Mid-Minnesota Legal Aid & Legal Services Advocacy Project
Minnesota Bankers Association
Minnesota Creditors' Rights Association
Minnesota Credit Union Network



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Legislative Testimony

Date: March 21, 2025

To: Reps. Reyer, Scott, and Liebling **From:** Center for Plain Language

Subject: HF 2543; plain-language consultation on 2024 session law, chapter 114

Dear Committee Members,

Last year, the Minnesota Legislature demonstrated its commitment to plain language by directing the Minnesota Office of the Attorney General to determine whether to revise wage-garnishment forms into plain language. As part of this review process, the legislature directed the Minnesota AG to "consult with the Center for Plain Language and other plain language experts the attorney general may identify . . ." The law was signed by the governor on May 21, 2024, and was effective August 1, 2024.

Center consultation

When the legislation was introduced, the Center for Plain Language provided written testimony. In our testimony, we emphasized the cadre of members that support the Center and help advance our plain-language mission. We also said the following:

Many of these members are plain-language consultants that help companies and governments revise material into plain language. If the bill is enacted, we would gladly provide high-level consultation and review, but our public-service capacity is ill-suited for large-scale, extensive projects. Our members are ready to step in and provide detailed plain-language expertise.

The Center was not notified of the revision efforts until January, and we were told that we would be consulted when the revisions were completed. The Center was then emailed on a Friday in mid-February and asked to review the revisions by the next Tuesday, over a holiday weekend. After the Center followed up, it was clarified that the revisions were "pretty much done" and that the person doing the revisions felt they did a "very good job."

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¹ 2024 Minn. Laws, ch. 114.

Meaningfully committing to plain language

The Center was excited to be mentioned in a state bill, especially on such an important issue that affects working Minnesotans in stressful situations. But the Center does not believe that it was consulted in a meaningful way as the legislature intended, nor does the Center endorse the proposed revisions in this bill. Plain language takes a lot of work, and while the proposed revisions are a good first step, they don't meet the Center's standards and that of the international plain-language community.

The Center commends the Minnesota Legislature's commitment to plain language and stands ready to support its commitment.

Sincerely,

Barbra Kingsley

Chair

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