

**SENATE
STATE OF MINNESOTA
NINETY-FIRST SESSION**

S.F. No. 4090

(SENATE AUTHORS: HAWJ, Eaton, Wiger, Champion and Bigham)

DATE	D-PG	OFFICIAL STATUS
03/05/2020	5266	Introduction and first reading Referred to Commerce and Consumer Protection Finance and Policy

1.1 A bill for an act

1.2 relating to consumer protection; requiring debt collectors to provide information

1.3 in the preferred language of the debtor; proposing coding for new law in Minnesota

1.4 Statutes, chapter 332.

1.5 BE IT ENACTED BY THE LEGISLATURE OF THE STATE OF MINNESOTA:

1.6 Section 1. **[332.375] LANGUAGE ASSISTANCE.**

1.7 A collection agency or collector must:

1.8 (1) record and retain the language preference of each consumer from whom they attempt

1.9 to collect a debt;

1.10 (2) upon the request of the debtor, provide a validation notice for proof of the debt in

1.11 the debtor's preferred language;

1.12 (3) wait 30 days from the date the validation notice under clause (2) is provided before

1.13 collecting on a debt;

1.14 (4) at the time the debtor indicates the language preference and at any other time if

1.15 requested by the debtor, provide a simple glossary of common debt collection terms in the

1.16 debtor's preferred language; and

1.17 (5) provide an accurate and complete interpretation or written translation of

1.18 correspondence related to the debt in the preferred language indicated by the debtor.