**ARTICLE 1**

**APPROPRIATIONS**

Section 1. **APPROPRIATIONS.**

The sums shown in the columns marked "Appropriations" are appropriated to the agencies and for the purposes specified in this article. The appropriations are from the general fund, or another named fund, and are available for the fiscal years indicated for each purpose.

The figures "2024" and "2025" used in this article mean that the appropriations listed under them are available for the fiscal year ending June 30, 2024, or June 30, 2025, respectively.

"The first year" in fiscal year 2024, "the second year" in fiscal year 2025. "The biennium" is fiscal years 2024 and 2025. If an appropriation in this act is enacted more than once in the 2023 legislative session, the appropriation must be given effect only once.

<table>
<thead>
<tr>
<th>Appropriations by Fund</th>
<th>Available for the Year Ending June 30</th>
<th>2024</th>
<th>2025</th>
</tr>
</thead>
<tbody>
<tr>
<td>General</td>
<td></td>
<td>31,018,000</td>
<td>31,104,000</td>
</tr>
<tr>
<td>Special Revenue</td>
<td></td>
<td>2,093,000</td>
<td>2,093,000</td>
</tr>
<tr>
<td>Workers' Compensation Fund</td>
<td></td>
<td>788,000</td>
<td>815,000</td>
</tr>
</tbody>
</table>

| Subdivision 1. Total Appropriation | $33,899,000 | $34,802,000 |

<table>
<thead>
<tr>
<th>Appropriations by Fund</th>
<th>Available for the Year Ending June 30</th>
<th>2024</th>
<th>2025</th>
</tr>
</thead>
<tbody>
<tr>
<td>General</td>
<td></td>
<td>30,876,000</td>
<td>261,247,000</td>
</tr>
<tr>
<td>Workers' Compensation Fund</td>
<td></td>
<td>788,000</td>
<td>815,000</td>
</tr>
</tbody>
</table>

The figures "2024" and "2025" used in this article mean that the appropriations listed under them are available for the fiscal year ending June 30, 2024, or June 30, 2025, respectively.

"The first year" in fiscal year 2024, "the second year" in fiscal year 2025. "The biennium" is fiscal years 2024 and 2025. If an appropriation in this act is enacted more than once in the 2023 legislative session, the appropriation must be given effect only once.
The amounts that may be spent for each purpose are specified in the following subdivisions.

### Subd. 2. Financial Institutions

<table>
<thead>
<tr>
<th>Financial Institutions</th>
<th>$2,569,000</th>
<th>$2,689,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>(a) $400,000 each year is for a grant to Prepare and Prosper to develop, market, evaluate, and distribute a financial services inclusion program that (1) assists low-income and financially underserved populations to build savings and strengthen credit, and (2) provides services to assist low-income and financially underserved populations to become more financially stable and secure. Any unencumbered balance remaining at the end of the first year does not cancel but is available in the second year.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(b) $254,000 each year is to administer the requirements of Minnesota Statutes, chapter 58B.011.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(g) $197,000 each year is to create and maintain a student loan advocate position under Minnesota Statutes, section 58B.011.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Subd. 3. Administrative Services

<table>
<thead>
<tr>
<th>Administrative Services</th>
<th>$10,088,000</th>
<th>$10,114,000</th>
</tr>
</thead>
<tbody>
<tr>
<td>(a) $353,000 each year is for system modernization and cybersecurity upgrades for the unclaimed property program.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(b) $586,000 in the first year and $608,000 in the second year are for additional operations of the unclaimed property program.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(c) $249,000 each year is for the senior safe fraud prevention program.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(d) $568,000 in the first year and $537,000 in the second year are for the duties under Minnesota Statutes, sections 62J.841 to 64J.845. The base for this appropriation is $500,000 in fiscal year 2026 and each year thereafter.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(a) $353,000 each year is for information technology and cybersecurity upgrades for the unclaimed property program.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(b) $584,000 in the first year and $604,000 in the second year are for additional operations of the unclaimed property program.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(c) $249,000 each year is for the senior safe fraud prevention program.</td>
<td></td>
<td></td>
</tr>
<tr>
<td>(d) $568,000 in the first year and $537,000 in the second year are for the duties under Minnesota Statutes, sections 62J.841 to 64J.845. The base for this appropriation is $500,000 in fiscal year 2026 and each year thereafter.</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

The amounts that may be spent for each purpose are specified in the following subdivisions.
3.24 (f) $200,000 in fiscal year 2024 is appropriated to the commissioner of commerce for a grant to Exodus Lending to assist the development of a character-based small dollar loan program. Character-based lending is the practice of issuing loans based on the borrower's involvement in and ties to community-based organizations that provide client services, such as financial coaching. This is a one-time appropriation and is available until June 30, 2027.

3.25 (g) $200,000 in the first year is for a grant to Exodus Lending to assist in the development of a character-based small dollar loan program. This is a one-time appropriation and is available until June 30, 2027.

3.26 For the purposes of paragraphs (e) and (g), the following terms have the meanings given:

1. "barriers to financial inclusion" means a person's financial history, credit history and credit score requirements, scarcity of deposit or other financial products, membership in lower income or communities, and deposit or other financial products provided most commonly by regulated financial institutions, including credit cards and installment loans. Program

4.4 Loans issued under the program must be (1) interest- and fee-free, and (2) made to

4.5 Minnesotans facing significant barriers, including banking history, credit history and credit score requirements, scarcity of bank branches in lower income communities and communities of color, and low or irregular income flows; to mainstream financial products. Mainstream financial products are products provided most commonly by regulated financial institutions, including credit cards and installment loans. Program
participants must be recruited through a statewide network of trusted community-based partners. Loan payments by borrowers must be reported to the credit bureaus.

involvement in and ties to community-based organizations that provide client services, including but not limited to financial coaching; and

(3) "mainstream financial products" means financial products that are provided most commonly by regulated financial institutions, including but not limited to credit cards and installment loans.

(h) No later than July 15, 2024, and annually thereafter until fiscal year 2027, Exodus Lending must submit a report to the commissioner of commerce on the activities required of Exodus Lending under paragraphs (e) and (f). The report must detail, at a minimum, each of the following for the prior calendar year:

(1) the total number of loans granted;
(2) the total number of participants granted loans;
(3) an analysis of the participants' race and ethnicity, gender, and geographic locations;
(4) the average loan amount;
(5) the total loan amounts paid back by participants;
(6) a list of the trusted community-based partners described under paragraph (f); and
(7) the final criteria developed for character-based small dollar loan program determinations under paragraph (f); and
5.25 (8) summary data on the significant barriers to mainstream financial products faced by participants.

5.26 (I) No later than August 15, 2024, and annually thereafter until fiscal year 2027, the commissioner of commerce must submit a report to the chairs and ranking minority members of the legislative committees with primary jurisdiction over commerce and consumer protection. The report must detail the information collected by the commissioner of commerce under paragraph (f).

5.27 (J) $12,000 each year is for the intermediate blends of gasoline and biofuels report in Minnesota Statutes, chapter 239.791, subdivision 8.

5.28 (a) $811,000 each year is for five additional peace officers in the Commerce Fraud Bureau, from the general fund to the insurance fraud prevention account under Minnesota Statutes, section 45.0135, subdivision 6.

5.29 (b) $345,000 each year is for additional staff to focus on market conduct examinations.
(e) $283,000 each year is for law enforcement salary increases authorized under Laws 2021, chapter 4, article 9, section 1.

(d) $41,000 in the first year and $21,000 in the second year are for body cameras worn by Commerce Fraud Bureau agents.

(e) $208,000 in the first year and $215,000 in the second year are for body cameras worn by Commerce Fraud Bureau agents.

(f) $100,000 in the second year is for the creation and maintenance of the Mental Health Parity and Substance Abuse Accountability Office under Minnesota Statutes, section 62Q.465. The base for fiscal year 2026 is $198,000.

Subd. 5. Telecommunications

Appropriations by Fund

<table>
<thead>
<tr>
<th>Account</th>
<th>General</th>
<th>Telecommunications Access Fund</th>
</tr>
</thead>
<tbody>
<tr>
<td>6.21</td>
<td>1,128,000</td>
<td>2,093,000</td>
</tr>
<tr>
<td>6.22</td>
<td>1,168,000</td>
<td>2,093,000</td>
</tr>
</tbody>
</table>

$2,093,000 each year is from the telecommunications access Minnesota fund account in the special revenue fund for the following transfers:

(1) $1,620,000 each year is to the commissioner of human services to supplement the ongoing operational expenses of the Commission of Deaf, DeafBlind, and Hard-of-Hearing Minnesotans. This transfer is subject to Minnesota Statutes, section 16A.281.

(2) $290,000 each year is to the information officer to coordinate technology accessibility and usability.

(2) $290,000 each year is to the information officer to coordinate technology accessibility and usability.
7.4 (3) $133,000 each year is to the Legislative Coordinating Commission for captioning legislative coverage. This transfer is subject to Minnesota Statutes, section 16A.281; and
7.5 (4) $50,000 each year is to the Office of MN.IT Services for a consolidated access fund to provide grants or services to other state agencies related to accessibility of web-based services.

7.13 Subd. 6. Insurance 9,305,000 9,709,000
7.14 Appropriations by Fund
7.15 General 8,583,000 8,967,000
7.16 Workers’ Compensation 580,000 600,000
7.18 (a) $136,000 each year is to advance standardized health plan options.
7.19 (b) $318,000 each year is to conduct a feasibility study on a proposal to offer free primary care to Minnesotans. This is a onetime appropriation.
7.20 (c) $105,000 each year is to evaluate legislation for new mandated health benefits under Minnesota Statutes, section 62J.26.
7.21 (d) $180,000 each year is for additional staff to focus on property- and casualty-related insurance products.
7.22 (e) $580,000 in the first year and $600,000 in the second year are from the workers’ compensation fund.
7.24 (f) $42,000 each year is for ensuring health plan company compliance with Minnesota Statutes, section 62Q.47.

8.1 Subd. 6. Insurance 9,173,000 9,577,000
8.7 Appropriations by Fund
8.8 General 8,593,000 8,977,000
8.9 Workers’ Compensation 580,000 600,000
8.11 (a) $136,000 each year is to advance standardized health plan options.
8.12 (b) $318,000 each year is to conduct a feasibility study on a proposal to offer free primary care to Minnesotans. The appropriations in this paragraph are onetime.
8.13 (c) $105,000 each year is to evaluate legislation for new mandated health benefits under Minnesota Statutes, section 62J.26.
8.14 (d) $180,000 each year is for additional staff to focus on property- and casualty-related insurance products.
8.15 (e) $580,000 in the first year and $600,000 in the second year are from the workers’ compensation fund.
8.16 (f) $42,000 each year is for ensuring health plan company compliance with Minnesota Statutes, section 62Q.47.
8. (g) $25,000 each year is to pay the costs incurred to evaluate existing statutory health benefit mandates under article 2, section 39.

8.7 Subd. 7. Weights and Measures Division

9.1 Subdivision 1. Total Appropriation

9.2 The amounts that may be spent for each purpose are specified in the following subdivisions.

9.3 Subd. 7. Weights and Measures Division

9.4 Subd. 8. ATTORNEY GENERAL

9.5 Subdivision 1. Total Appropriation

9.6 Appropriations by Fund

9.7 General

9.8 The amounts that may be spent for each purpose are specified in the following subdivisions.

9.9 Subd. 3. Age-Appropriate Design

9.10 Subd. 2. Excessive Price Increases to Generic Drugs

9.11 Subd. 9.549,000 each year is for the duties under Minnesota Statutes, sections 62J.841 to 64J.845.

9.12 Subd. 4. DEPARTMENT OF HEALTH

9.13 Subdivision 1. Total Appropriation
Section 3.

DEPARTMENT OF EDUCATION

Appropriations by Fund

<table>
<thead>
<tr>
<th>2024</th>
<th>2025</th>
</tr>
</thead>
<tbody>
<tr>
<td>$100,000</td>
<td>$100,000</td>
</tr>
</tbody>
</table>

Subdivision 1.

Total Appropriation

<table>
<thead>
<tr>
<th>2024</th>
<th>2025</th>
</tr>
</thead>
<tbody>
<tr>
<td>$100,000</td>
<td>$100,000</td>
</tr>
</tbody>
</table>

Appropriations by Fund

<table>
<thead>
<tr>
<th>2024</th>
<th>2025</th>
</tr>
</thead>
<tbody>
<tr>
<td>$100,000</td>
<td>$100,000</td>
</tr>
</tbody>
</table>

(a) $69,000 in the first year and $51,000 in the second year are for the duties under Minnesota Statutes, sections 62J.841 to 64J.845.

(b) $5,000 each year is for consultation with the commissioner of commerce to evaluate existing statutory health benefit mandates.

This appropriation is onetime.

(1) provide professional development to Minnesota teachers of courses or content related to personal finance or consumer protection for students in grades 9 through 12;

(2) support the direct-to-student ancillary personal finance programs that Minnesota teachers supervise and coach or that the Minnesota Council on Economic Education delivers directly to students; and

(3) provide support to geographically diverse affiliated higher education-based centers for economic education engaged in financial education.

This balance does not cancel but is available in the second year.
literacy education as it pertains to financial
literacy education initiatives, including those
based at Minnesota State University Mankato,
St. Cloud State University, and St. Catherine
University, as their work relates to activities
in clauses (1) and (2).

(b) The Minnesota Council on Economic
Education must prepare and submit reports to
the commissioner of education in the form and
manner prescribed by the commissioner that:

(1) describe the number and type of in-person
and online teacher professional development
opportunities provided by the Minnesota
Council on Economic Education or its
affiliated state centers;

(2) list the content, length, and location of the
programs;

(3) identify the number of preservice and
licensed teachers receiving professional
development through each of these
opportunities;

(4) summarize evaluations of professional
opportunities for teachers; and

(5) list the number, types, and summary
evaluations of the direct-to-student ancillary
personal finance programs that are supported
with funds from the grant.

(c) By February 15 of each year following the
receipt of a grant, the Minnesota Council on
Economic Education must provide a mid-year
report to the commissioner of education and;
on August 15 of each year following receipt
of a grant, the Minnesota Council on
Economic Education must prepare a year-end
report according to the requirements of
paragraph (b). The reports must be prepared
and filed according to Minnesota Statutes,
section 3.195. The commissioner may request
additional information as necessary. This is a
onetime appropriation. Any balance in the first
year does not cancel and is available in the
second year.

Sec. 6. PREMIUM SECURITY ACCOUNT TRANSFER; OUT.

$275,775,000 in fiscal year 2026 is transferred from the premium security plan account
under Minnesota Statutes, section 62E.25, subdivision 1, to the general fund. This is a
onetime transfer.

Sec. 6. PREMIUM SECURITY ACCOUNT TRANSFER; OUT.

(a) $275,775,000 in fiscal year 2026 is transferred from the premium security plan
account under Minnesota Statutes, section 62E.25, subdivision 1, to the general fund. This
is a onetime transfer.

(b) By March 1, 2024, the Minnesota Comprehensive Health Association shall submit
a report to the commissioner of commerce and the chairs and ranking minority members of
the legislative committees with jurisdiction over health and insurance reviewing the overall
impact that the Minnesota Premium Insurance Program has had on individual health insurance
premiums and health care costs in this state.

Sec. 7. TRANSFER FROM CONSUMER EDUCATION ACCOUNT.

$100,000 in fiscal year 2024 is transferred from the consumer education account in the
special revenue fund to the general fund.

Sec. 7. TRANSFER FROM CONSUMER EDUCATION ACCOUNT.

(f) $100,000 in the first year is transferred
from the consumer education account in the
special revenue fund to the general fund.

Sec. 8. Laws 2022, chapter 93, article 1, section 2, subdivision 5, is amended to read:

Subd. 5. Enforcement and Examinations

$522,000 in fiscal year 2023 is for the auto
theft prevention library under Minnesota
Statutes, section 65B.84, subdivision 1.

Subd. 5. Enforcement and Examinations

$522,000 in fiscal year 2023 is for the auto
theft prevention library under Minnesota
Statutes, section 65B.84, subdivision 1.

and is available until June 30, 2024.