

February 12, 2026

The Honorable Susan Humphries, Chairperson  
House Committee on Judiciary  
300 SW 10th Avenue, Room 582-N  
Topeka, Kansas 66612

Dear Representative Humphries:

**SUBJECT:** Fiscal Note for HB 2754 by House Committee on Judiciary

In accordance with KSA 75-3715a, the following fiscal note concerning HB 2754 is respectfully submitted to your committee.

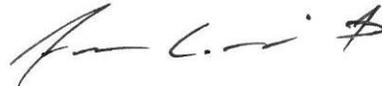
HB 2754 would establish the Providing Civil Relief from Coerced Debt Act to provide protections and remedies for victims of coerced debt. The bill would define “coerced debt” as a debt that was incurred, within the context of domestic violence, from certain acts including identity theft, fraud, intimidation, threat, misinformation, or nonconsensual use of personally identifiable information. The bill would require a creditor to notify any consumer reporting agency to which adverse information was reported within ten business days of receiving a debtor’s statement of coerced debt that the debtor disputes the adverse information. The bill would require the creditor to take certain actions within ten business days of the receiving the statement, including ceasing all attempts to collect the debt, refraining from filing a lawsuit, ceasing all garnishment of funds, and returning all payments received as garnishments. The bill would require the debtor to notify a creditor that a report has incomplete information within five business days. The bill would require the Office of the State Bank Commissioner to publish a form for use under the bill. The bill would specify that a debtor is not liable for a coerced debt and that a person could not cause another person to incur a coerced debt or they would be held civilly liable to the creditor. The bill would require the court to take appropriate steps to protect a debtor from an alleged perpetrator of coerced debt and would hold any creditor who fails to comply with provisions of the bill liable to the debtor for certain damages.

The Office of Judicial Administration indicates enactment of the bill could increase expenditures of the Judicial Branch. The bill would require that court records be sealed and personally identifiable information of the debtor and immediate family members be redacted. This

would result in expenditures incurred by the Judicial Branch for programming changes to the case management system. In addition, enactment of the bill could increase the number of cases filed in district courts, which would increase the time spent by district court judicial and nonjudicial personnel in processing, researching, and hearing cases. The bill could also result in the collection of additional docket fees in cases filed under the provisions of the bill which would be deposited in the State General Fund. However, a precise fiscal effect cannot be estimated.

The Office of the State Bank Commissioner indicates enactment of the bill would not have a fiscal effect on the agency. The Office states it would be required to publish a form for use under the bill that is substantially similar to an existing form published by the National Consumer Law Center. The Office notes that assessments would increase in order for it to remain revenue neutral but no additional personnel would be needed. Any fiscal effect associated with HB 2754 is not reflected in *The FY 2027 Governor's Budget Report*.

Sincerely,

A handwritten signature in black ink, appearing to read "Adam C. Proffitt", with a stylized flourish at the end.

Adam C. Proffitt  
Director of the Budget

cc: Trisha Morrow, Judiciary  
Jesse Becker, Office of the State Bank Commissioner