

Legislative Engagement

CAASLAR Convention, April 24, 2026

Presented by:
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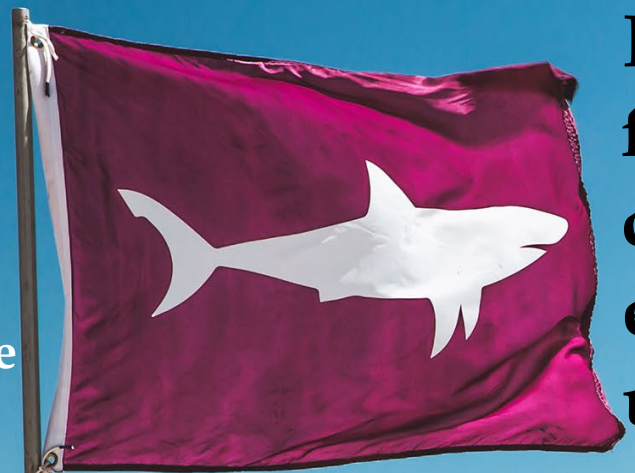
GREENBERG & MOODY PC

Warning:



Today's presenter is an attorney, but she is not your attorney. Nothing discussed today creates or implies the formation of an attorney-client relationship.

This is not legal advice.

Information contained in this presentation is for educational purposes only. What is covered today is not a full or exhaustive explanation of the laws and should not be used to replace legal advice. Consult your own legal counsel to secure appropriate legal advice on any of the subjects covered today.

Some of the examples used in this presentation are dramatic tools and do not depict real events. These examples, however, may be based loosely on real events or experiences.

Rumored Introduction Date:

April 24th

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Second Regular Session
Seventy-fifth General Assembly
STATE OF COLORADO

DRAFT

DRAFT 4/1/26

LLS NO. 26-0000.01 John Doe x0000 HOUSE BILL

HOUSE SPONSORSHIP

Moody,

SENATE SPONSORSHIP

Greenberg,

BILL TOPIC: Limitations on Collection Actions for Student Loan Debt
DEADLINES: Finalize by: 5/13/2026 File by: 5/10/2026

A BILL FOR AN ACT

HIGHER EDUCATION FINANCIAL AID & LOANS SERVICING ENFORCEMENT.

Bill Summary

(Note: This summary applies to this bill as introduced and does not reflect any amendments that may be subsequently adopted. If this bill passes third reading in the house of introduction, a bill summary that applies to the reengrossed version of this bill will be available at http://leg.colorado.gov.)

The bill adds to the list of impermissible collection actions that a higher education creditor is prohibited from using when collecting student aid and loan debts. Current law requires creditors to comply with certain conditions and notify borrowers with student aid or loan debts before taking any permissible extraordinary collection actions. In addition to providing notice before taking any permissible extraordinary collection actions, the bill places limitations on what are permissible

Rumored Anticipated 1st Committee Hearing:

April 28th

If passed, this would:

- Prohibits judicial remedies for the collection of Higher Education student debt.
  - Property Liens & Foreclosures
  - Contempt proceedings (even for pre-judgment discovery violations)
  - Bank account garnishments
  - Wage garnishment
- Requires payment plans that do not exceed 4% of borrower's net monthly income
- Reduces the statute of limitations from 6 years to 3 years



What are you going to do?????



Higher Education F.A.L.S.E. Act

This is a test. This presenter is conducting a test of your Legislative Emergency Response System. This is only a test.



Higher Education F.A.L.S.E. Act



Let’s formulate a game plan

Monitor & Identify –

– Media campaigns,

-Repayment Plans
-Forgiveness
- School Accountability

– National trends,

- ISAs, TARPs, & OPMs
(Income Share Agreements, Training Agreement Repayments Programs, Online Program Managers)
-call recording (mandatory)
- Forgiveness incentives

One Big Beautiful Bill:

-Scholarship Granting Organizations (SGO) tax credits (HB26-1292)
- Workforce Pell Grants
- Earnings Premium Measure (outcome focused earning potential and access to student loans)
- Supplemental State Based Loans (addressing caps on Federal lending.)

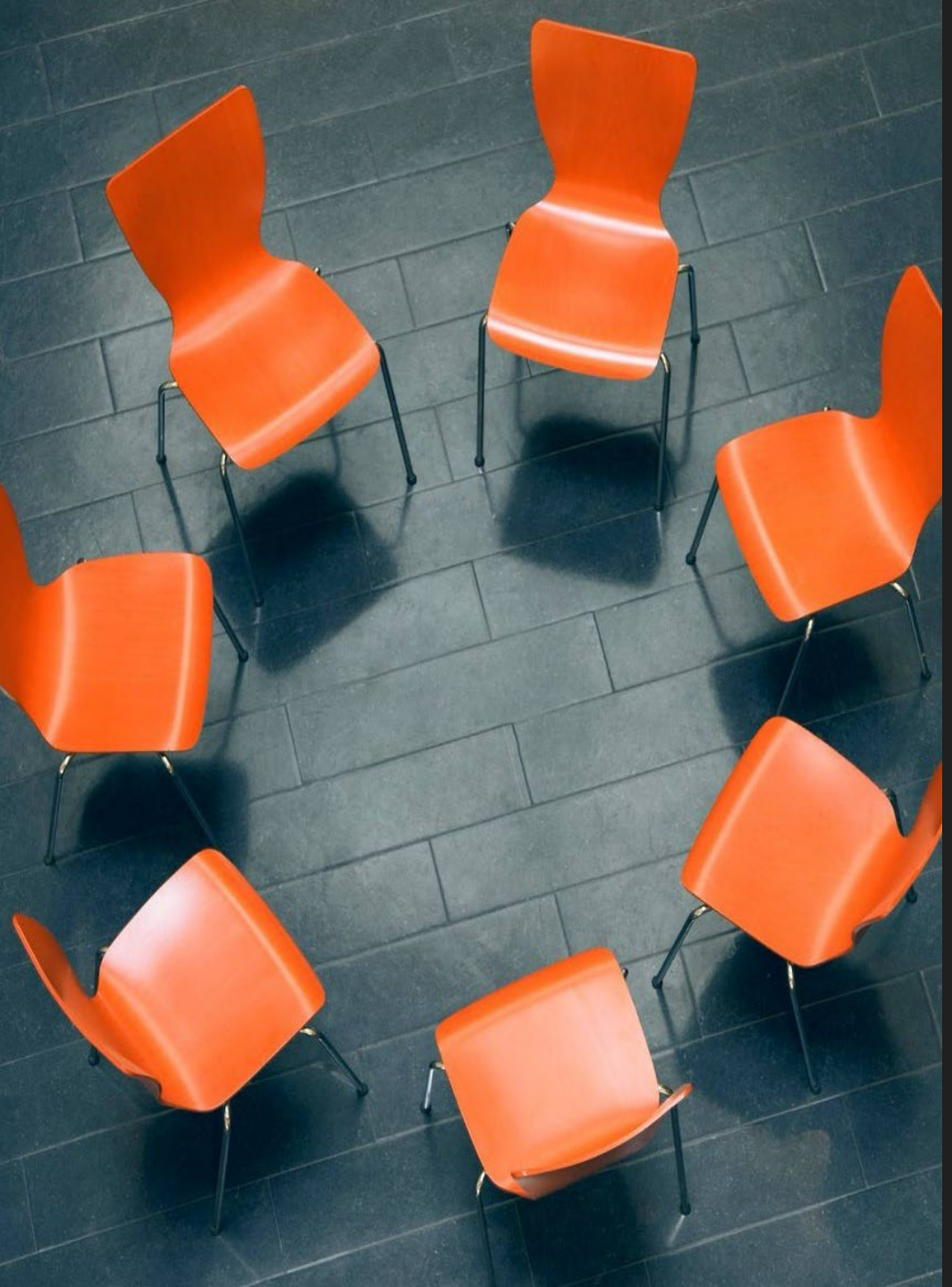
– Consumer groups,

-School accountability
-Family Property & Income Protection

– Review introduced Bills

Identification





Build a Legislative Committee

A small group within the organization with broad knowledge of the industry, legislative experience, and time.

Skills:

- Vigilance, Leadership, Advocacy, Communication, and Coordination

Duties:

- Provide Specialized Expertise
  - Attend meetings with individual legislators and stakeholders
  - Assist with drafting- both Bills and Amendments
  - Testify at committee hearings

Craft a Response-

-Assess your position
-Look for areas of compromise
    -Wants *vs* Must Haves
-Redline introduced Bills
    -Less is more
-Develop talking points
    -Educate & Advocate
    -Facts & Statistics
    -Avoid attacks

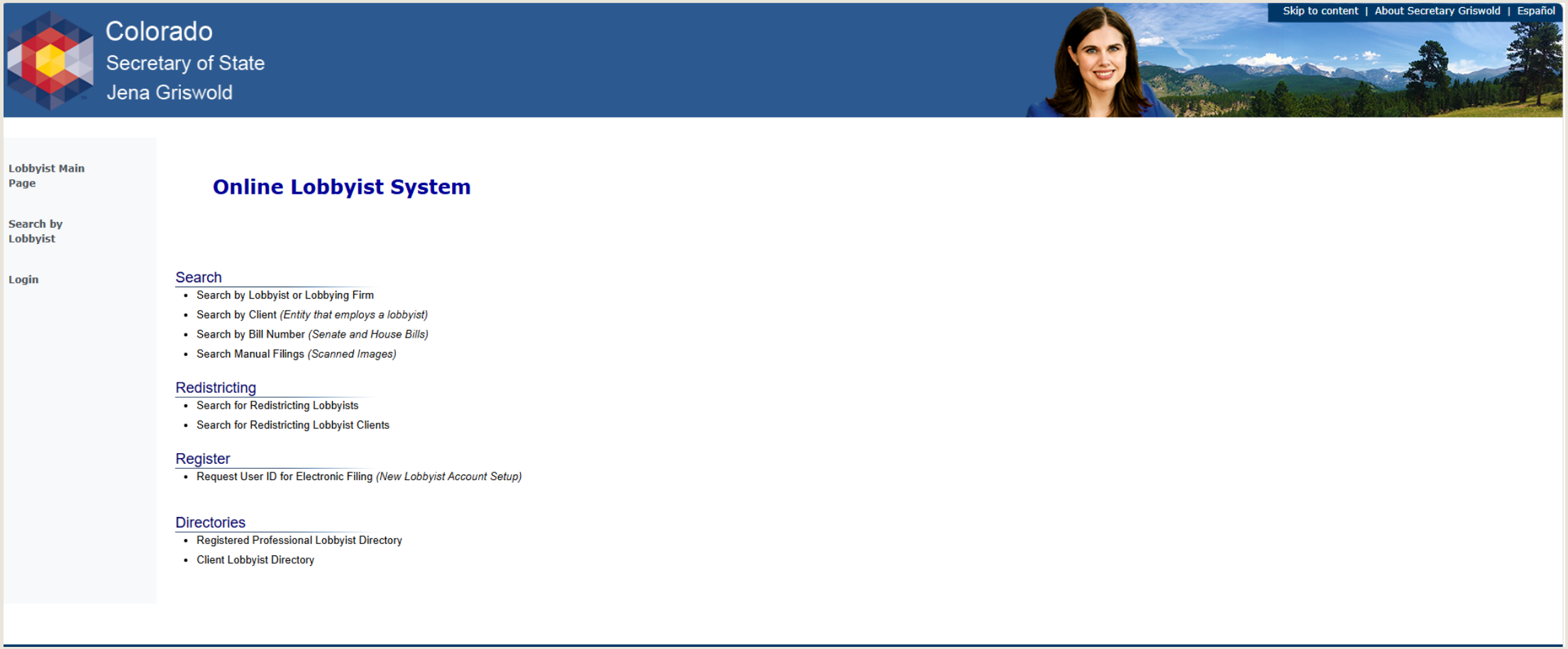
Engage



Lobbyist are a key to opening doors and gaining access

- **Time and urgency**
  - Ongoing or short-term campaign
- **Find a Qualified Lobbyist**
  - Check registration
  - Identify potential conflicts of interest
- **Funding**
  - Long-term contracts
  - Project-base





Practice tip:
Conduct interviews with potential Lobbyists during the off-season.

Stand and Deliver

Participate -

-Attend stakeholder meetings

- Communicate with Legislators
  - -individual meetings
  - -written campaigns

- Testify
  - - In-person *vs* Virtual
  - - Time limitations



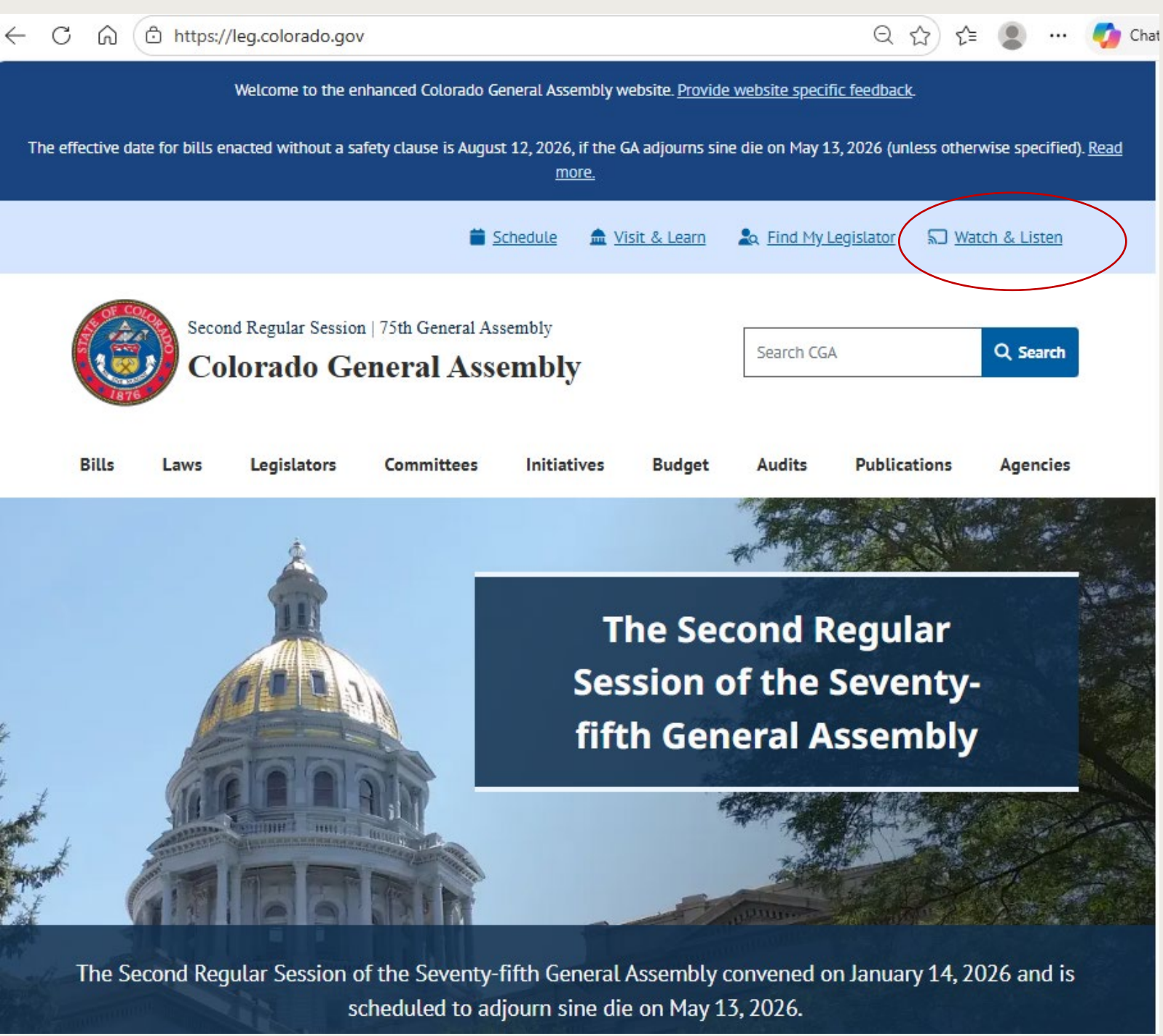
Membership Engagement



Support, Funding, Respond to Calls for Action.



Extra Credit



Watch & Listen

HB26-1292- Scholarship Granting Organizations

Upcoming Schedule

1 meeting

Thu
Apr 30

House Education

1:30 PM

HCR 0107



Growing tension with state-based consumer protection measures

Litigate:

- HB 23-1126 (Prohibits Medical Debt from appearing on most consumer credit reports)
  - Trade groups filed suit on November 5, 2025.
  - Issues:
    - Preemption by FCRA
    - 1st Amendment Concerns
    - Economic & Operational Impact
    - Sovereign Immunity / 10th Amendment showdown



Thank you

Questions