



SOLUTIONS FOR CONSUMER PROTECTION

Our state government has a responsibility to protect people and create a fairer, safer Minnesota for all. House Democrats have collaborated with local officials and community leaders and are pushing for \$6.82 million of new investments into proven provisions in order to protect Minnesota families, students, and children.

Student Loan Advocates

A quality higher education should be an option for all Minnesotans, but too often, the cost of higher education and the resulting student loans serve as a burden and roadblock to a person's opportunities. The House DFL seeks to establish a Student Loan Advocate in the Department of Commerce to help borrowers understand their rights and responsibilities under the terms of a student loan, resolve issues they are having, and create a student loan education course.

Those who owe would also have the opportunity to be connected with credit counselors in six languages (English, Spanish, Somali, Hmong, Vietnamese, and Chinese), leading to much better outcomes for people with student loan debt.

Ensuring the Rights of Accident Victims

For too long, the laws around structured settlement buyouts have been vague and allowed predatory bad actors to take advantage of accident victims. Victims of accidents deserve to be treated fairly, and the House DFL provide further protections regarding these buyouts, allowing

courts to appoint an independent attorney evaluator to advise if the settlement is fair, reasonable, and in the best interest of the seller and their dependents.

Protecting Our Children

Social media can be harnessed as a useful tool that connects us. But when used incorrectly, it can also have a major toll on the mental health of young people. The House DFL seeks to prohibit social media platforms from delivering harmful user-created content to people under the age of 18 through the use of an algorithm.

Curtailing Auto & Catalytic Converter Thefts

To combat the rise in auto theft, the House DFL is making significant investments to require the Department of Commerce to establish a library of equipment to combat auto theft. The equipment must be made available to all law enforcement agencies upon request. To combat the rising rates of catalytic converter thefts, this bill prohibits the possession of a catalytic converter unless it was obtained in a lawful way.