

**HOUSE . . . . . No. 293**

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**The Commonwealth of Massachusetts**

PRESENTED BY:

***Michael J. Finn***

*To the Honorable Senate and House of Representatives of the Commonwealth of Massachusetts in General Court assembled:*

The undersigned legislators and/or citizens respectfully petition for the adoption of the accompanying bill:

An Act relative to the collection of debt.

PETITION OF:

NAME:	DISTRICT/ADDRESS:	DATE ADDED:
<i>Michael J. Finn</i>	<i>6th Hampden</i>	<i>1/20/2023</i>

**HOUSE . . . . . No. 293**

By Representative Finn of West Springfield, a petition (accompanied by bill, House, No. 293) of Michael J. Finn relative to the collection of debt. Consumer Protection and Professional Licensure.

**The Commonwealth of Massachusetts**

**In the One Hundred and Ninety-Third General Court  
(2023-2024)**

An Act relative to the collection of debt.

*Be it enacted by the Senate and House of Representatives in General Court assembled, and by the authority of the same, as follows:*

1           SECTION 1: Notwithstanding any general or special law to the contrary, a debt collector  
2 or creditor as defined by Section 24 of Chapter 93 of the General Laws shall be permitted to  
3 offer a consumer or debtor the option of payment for a debt or any portion thereof by postdated  
4 check, draft, order for withdrawal or other similar instrument. A debt collector or creditor may  
5 negotiate such instrument before the due date. Nothing in this section shall constitute an unfair or  
6 deceptive act or practice.