

HOUSE No. 293

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.