

**Ballot Proposition I-5-2022**  
**Predatory Debt Collection Protection Act**  
**Fiscal Analysis**

**Estimated Impact**

A.R.S. § 19-123(E) requires the Joint Legislative Budget Committee Staff to prepare a summary of 300 words or less on the fiscal impact of voter-initiated ballot measures. Proposition \_\_\_ would a) lower the interest rate cap on medical debt, b) increase the amount of equity in a person's home that is protected from certain creditors, c) increase the dollar value of personal property and assets exempt from the claims of creditors, and d) reduce the level of earnings that an employer can withhold due to unpaid debt.

The proposition is not expected to have any direct impact on the state's General Fund revenues and expenditures.

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