

**First Regular Session  
Seventy-fifth General Assembly  
STATE OF COLORADO**

**PREAMENDED**

*This Unofficial Version Includes Committee  
Amendments Not Yet Adopted on Second Reading*

LLS NO. 25-0122.01 Shelby Ross x4510

**HOUSE BILL 25-1194**

---

**HOUSE SPONSORSHIP**

**Armagost and Lindsay, Duran**

**SENATE SPONSORSHIP**

**Daugherty and Pelton B.,**

---

**House Committees**

Judiciary  
Finance

**Senate Committees**

---

**A BILL FOR AN ACT**

101      **CONCERNING PROTECTIONS FOR VICTIMS OF ECONOMIC ABUSE.**

---

**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>.)*

**Sections 2 and 5** of the bill require a creditor, debt collector, or debt collection agency to cease collection of a debt or any disputed portion of a debt if a consumer notifies the creditor, debt collector, or collection agency in writing that the debt or a portion of the debt is the result of economic abuse or coerced debt and provides a written statement of coerced debt and sufficient documentation to the creditor, debt collector, or collection agency until the debt collector or collection agency obtains a decree, judgment, or court order finding the debt was not the

Shading denotes HOUSE amendment. Double underlining denotes SENATE amendment.  
Capital letters or bold & italic numbers indicate new material to be added to existing law.  
Dashes through the words or numbers indicate deletions from existing law.

result of economic abuse or coerced debt.

**Sections 3 and 4** prohibit a debt collector or debt collection agency from collecting or attempting to collect any debt that is the result of economic abuse or coerced debt unless the debt collector or debt collection agency first obtains a decree, judgment, or court order finding the debt was not the result of economic abuse or coerced debt.

Current law requires a consumer reporting agency to reinvestigate a disputed item in the consumer's file free of charge. **Sections 6 and 7** authorize a consumer reporting agency to reinvestigate an item that the consumer asserts is the result of economic abuse or coerced debt.

**Section 8** adds economic abuse and coerced debt to the definition of "coercion" as it relates to civil protection orders issued in cases of domestic violence.

---

1 *Be it enacted by the General Assembly of the State of Colorado:*

2 **SECTION 1. Legislative declaration.** (1) The general assembly  
3 finds that:

4 (a) Economic abuse is a serious issue impacting vulnerable  
5 populations. Economic abuse occurs in 98% of abusive relationships and  
6 is the number one reason victims of abuse stay in or return to abusive  
7 relationships.

8 (b) Coerced debt is a form of economic abuse and an avenue for  
9 abusers to limit the economic independence of an individual. Coerced  
10 debt occurs when an abuser utilizes coercive control to incur debt in the  
11 name of an individual. Coerced debt can occur through threat, force, or  
12 fraud in the context of domestic abuse, which can be physical, emotional,  
13 or financial.

14 (c) Though the term "coerced debt" was originally observed in the  
15 context of domestic violence, the same dynamic exists within other  
16 vulnerable populations such as the elderly, foster youth, and victims of  
17 human trafficking. In cases of elder abuse, family members, caretakers,  
18 and other trusted individuals use the dynamic of power and control to

1 obtain credit without the elder's consent, or by coercing or misleading the  
2 elder to obtain credit.

3 (d) Perpetrators of human trafficking use coerced debt as a form  
4 of control to exploit and trap victims into engaging in unwanted, unlawful  
5 acts and labor. The traffickers may obtain credit in the victim's name  
6 without the victim's knowledge or force the victim to obtain credit.

7 (e) The debt and poor credit score resulting from economic abuse  
8 more broadly and coerced debt more specifically can have long-term  
9 consequences, creating barriers to education, housing, and employment  
10 opportunities; and

11 (f) Coerced debt can subject an individual to ruined credit,  
12 substantial payment expectations, debt collection, and even bankruptcy.

13 (2) Therefore, the general assembly declares it is necessary to  
14 provide protections and remedies for victims of economic abuse or  
15 coerced debt.

16 **SECTION 2.** In Colorado Revised Statutes, **add** 5-3-306 as  
17 follows:

18 **5-3-306. Validation of debts - economic abuse and coerced**  
19 **debt - definitions.** (1) IF A CONSUMER NOTIFIES A CREDITOR IN WRITING  
20 THAT A CONSUMER CREDIT TRANSACTION, OR ANY PORTION OF A  
21 CONSUMER CREDIT TRANSACTION, IS THE RESULT OF ECONOMIC ABUSE OR  
22 COERCED DEBT AND PROVIDES A WRITTEN STATEMENT OF COERCED DEBT  
23 AND SUFFICIENT DOCUMENTATION TO THE CREDITOR, THE CREDITOR  
24 SHALL CEASE COLLECTION OF THE CONSUMER CREDIT TRANSACTION OR  
25 THE DISPUTED PORTION OF THE TRANSACTION UNTIL THE CREDITOR  
26 OBTAINS A DECREE, JUDGMENT, OR COURT ORDER FINDING THE  
27 TRANSACTION WAS NOT THE RESULT OF ECONOMIC ABUSE OR COERCED

1 DEBT.

2 (2) THE CONSUMER ESTABLISHES A PRIMA FACIE CASE THAT THE  
3 CONSUMER CREDIT TRANSACTION IS A RESULT OF ECONOMIC ABUSE OR  
4 COERCED DEBT BY PROVIDING A WRITTEN STATEMENT OF COERCED DEBT  
5 AND SUFFICIENT DOCUMENTATION TO THE CREDITOR. IF THE CREDITOR  
6 HAS A GOOD FAITH BASIS TO BELIEVE THAT THE CONSUMER CREDIT  
7 TRANSACTION IS NOT THE RESULT OF ECONOMIC ABUSE OR COERCED DEBT  
8 OR THAT THE CONSUMER'S CLAIM IS FRAUDULENT, THE CREDITOR MAY FILE  
9 SUIT IN A COURT OF COMPETENT JURISDICTION TO SEEK A DECREE,  
10 JUDGMENT, OR COURT ORDER DECLARING THAT THE CONSUMER CREDIT  
11 TRANSACTION IS NOT THE RESULT OF ECONOMIC ABUSE OR COERCED DEBT.  
12 THE CREDITOR HAS THE BURDEN TO PROVE THE CONSUMER CREDIT  
13 TRANSACTION IS NOT THE RESULT OF ECONOMIC ABUSE OR COERCED DEBT  
14 OR THAT THE CONSUMER'S CLAIM OF ECONOMIC ABUSE OR COERCED DEBT  
15 IS FRAUDULENT BY A PREPONDERANCE OF THE EVIDENCE.

16 (3)(a) A CREDITOR MAY USE ALL LEGAL RIGHTS AND REMEDIES TO  
17 COLLECT THE DEBT THAT IS THE RESULT OF ECONOMIC ABUSE OR COERCED  
18 DEBT FROM THE PERPETRATOR WHO CAUSED OR IS ALLEGED TO HAVE  
19 CAUSED THE ECONOMIC ABUSE OR COERCED DEBT TO BE INCURRED BY THE  
20 CONSUMER.

21 (b) THE PERPETRATOR WHO CAUSED OR IS ALLEGED TO HAVE  
22 CAUSED THE ECONOMIC ABUSE OR COERCED DEBT DOES NOT HAVE A  
23 PRIVATE RIGHT OF ACTION OR REMEDY AGAINST THE CREDITOR FOR  
24 PURSUING THE PERPETRATOR FOR THE DEBT IF THE CREDITOR HAS FIRST  
25 SECURED A DECREE, JUDGMENT, OR COURT ORDER FINDING THE DEBT WAS  
26 THE RESULT OF ECONOMIC ABUSE OR COERCED DEBT.

27 (4) AS USED IN THIS SECTION, UNLESS THE CONTEXT OTHERWISE

1       REQUIRES:

2           (a) "COERCED DEBT" MEANS A DEBT OR A PORTION OF A DEBT  
3       THAT WAS INCURRED THROUGH FRAUD, DURESS, INTIMIDATION, THREAT,  
4       FORCE, COERCION, MANIPULATION, UNDUE INFLUENCE, MISINFORMATION,  
5       OR THE NONCONSENSUAL USE OF THE DEBTOR'S PERSONAL IDENTIFYING  
6       INFORMATION WITHIN THE CONTEXT OF DOMESTIC VIOLENCE, AS DEFINED  
7       IN SECTION 13-14-101, OR HUMAN TRAFFICKING FOR INVOLUNTARY OR  
8       SEXUAL SERVITUDE, AS DESCRIBED IN SECTION 18-3-503 OR 18-3-504, OR  
9       ABUSE OF AN AT-RISK ELDER, AS DESCRIBED IN SECTION 18-6.5-102.

10          (b) "ECONOMIC ABUSE" MEANS A BEHAVIOR THAT IS COERCIVE,  
11       DECEPTIVE, OR MANIPULATIVE, OR RESTRAINS, SABOTAGES, OR  
12       UNREASONABLY CONTROLS A PERSON'S ABILITY TO ACQUIRE, USE, OR  
13       MAINTAIN ECONOMIC RESOURCES THAT THE PERSON IS ENTITLED TO,  
14       INCLUDING USING COERCION, THREAT OF HARM, FORCE, FRAUD, OR  
15       MANIPULATION TO:

16           (I) RESTRICT A PERSON'S ACCESS TO MONEY, ASSETS, CREDIT, OR  
17       FINANCIAL INFORMATION;

18           (II) STEAL OR UNFAIRLY USE A PERSON'S ECONOMIC RESOURCES,  
19       INCLUDING MONEY, ASSETS, AND CREDIT;

20           (III)    USE A PERSON'S CREDIT OR PROPERTY WITHOUT  
21       AUTHORIZATION;

22           (IV) PREVENT A PERSON FROM LEAVING THE PERSON'S RESIDENCE  
23       TO ATTEND SCHOOL OR EMPLOYMENT;

24           (V) EXPLOIT THE PERSON'S RESOURCES FOR THE PERPETRATOR'S  
25       PERSONAL GAIN;

26           (VI) WITHHOLD INDIVIDUAL RESOURCES FROM A PERSON, SUCH AS  
27       FOOD, CLOTHING, NECESSARY MEDICATIONS, OR SHELTER;

1 (VII) CAUSE OR ATTEMPT TO CAUSE A PERSON TO BE FINANCIALLY  
2 DEPENDENT BY MAINTAINING CONTROL OVER THE PERSON'S FINANCIAL  
3 RESOURCES; OR

4 (VIII) EXERT UNDUE INFLUENCE OVER A PERSON'S FINANCIAL  
5 BEHAVIOR OR DECISIONS, INCLUDING FORCING DEFAULT ON JOINT OR  
6 OTHER FINANCIAL OBLIGATIONS; EXPLOITING POWERS OF ATTORNEY,  
7 GUARDIANSHIP, OR CONSERVATORSHIP; OR THREATENING TO EXPOSE A  
8 PERSON'S SUSPECTED CITIZENSHIP OR IMMIGRATION STATUS OR THE  
9 SUSPECTED CITIZENSHIP OR IMMIGRATION STATUS OF A PERSON'S FAMILY  
10 MEMBER TO A FEDERAL, STATE, OR LOCAL AGENCY.

11 (c) "QUALIFIED THIRD PARTY" MEANS A PERSON WHO IS  
12 UNRELATED TO THE CONSUMER AND WHO IS:

13 (I) A LAW ENFORCEMENT OFFICER;

14 (II) A PHYSICIAN, PHYSICIAN ASSISTANT, PSYCHIATRIST,  
15 PSYCHOLOGIST, SOCIAL WORKER, NURSE, THERAPIST, OR CLINICAL  
16 PROFESSIONAL COUNSELOR WHO IS LICENSED TO PRACTICE IN COLORADO;

17 (III) A VICTIM'S ADVOCATE, AS DESCRIBED IN SECTION 13-90-107;  
18 OR

19 (IV) A MEMBER OF THE CLERGY OF A CHURCH, RELIGIOUS SOCIETY,  
20 OR DENOMINATION.

21 (d) (I) "STATEMENT OF COERCED DEBT" MEANS A SWORN  
22 STATEMENT OR UNSWORN DECLARATION THAT COMPLIES WITH THE  
23 REQUIREMENTS OF SECTION 13-27-106 MADE BY A CONSUMER TO A  
24 CREDITOR IN WRITING THAT CONVEYS:

25 (A) ENOUGH INFORMATION ABOUT THE DEBT OR A PORTION OF THE  
26 DEBT TO ALLOW THE CREDITOR TO IDENTIFY THE ACCOUNT AND AMOUNT  
27 ASSOCIATED WITH THE DEBT;

1 (B) THAT THE CONSUMER DID NOT WILLINGLY AUTHORIZE THE USE  
2 OF THE CONSUMER'S NAME, ACCOUNT, OR PERSONAL INFORMATION FOR  
3 INCURRING THE DEBT OR A PORTION OF THE DEBT, OR A CLAIM THAT A  
4 DEBT OR A PORTION OF THE DEBT IS A RESULT OF ECONOMIC ABUSE OR  
5 COERCED DEBT;

6 (C) WHETHER THE CONSUMER KNOWS HOW THE DEBT WAS  
7 INCURRED AND, IF SO, FACTS DESCRIBING HOW THE DEBT WAS INCURRED;

8 (D) WHETHER THE CONSUMER KNOWS THE IDENTITY OF THE  
9 PERPETRATOR WHO CAUSED OR WHO IS ALLEGED TO HAVE CAUSED THE  
10 ECONOMIC ABUSE OR COERCED DEBT AND, IF SO, THE PERSON'S NAME AND  
11 CONTACT INFORMATION TO THE EXTENT THE CONSUMER HAS ACCESS TO  
12 OR KNOWS THE INFORMATION; AND

13 (E) THE CONSUMER'S PREFERRED CONTACT INFORMATION,  
14 INCLUDING THE CONSUMER'S PHONE NUMBER, EMAIL ADDRESS, AND  
15 PHYSICAL ADDRESS OR SAFE ADDRESS FOR EITHER THE CONSUMER OR A  
16 THIRD PARTY WHOM THE CONSUMER DESIGNATES TO RECEIVE  
17 INFORMATION ABOUT THE COERCED DEBT.

18 (II) NOTWITHSTANDING ANY OTHER PROVISION OF LAW  
19 GOVERNING HOW A CREDITOR COMMUNICATES WITH, OR PROVIDES  
20 SPECIFIC INFORMATION TO, A CONSUMER OR CO-BORROWER, IN  
21 CONNECTION WITH ANY COMMUNICATION RELATED TO A STATEMENT OF  
22 COERCED DEBT, THE CREDITOR:

23 (A) SHALL CONTACT THE CONSUMER USING ONLY THE CONTACT  
24 INFORMATION THE CONSUMER PROVIDED IN THE STATEMENT OF COERCED  
25 DEBT AND SHALL NOT USE ANY OTHER CONTACT INFORMATION, UNLESS  
26 OTHERWISE DIRECTED BY A COURT;


27 (B) SHALL NOT DISCLOSE THE CONTACT INFORMATION THE

1 CONSUMER PROVIDED IN THE STATEMENT OF COERCED DEBT TO ANY  
2 OTHER PERSON INCLUDING, BUT NOT LIMITED TO, THE PERPETRATOR WHO  
3 CAUSED OR WHO IS ALLEGED TO HAVE CAUSED THE ECONOMIC ABUSE OR  
4 COERCED DEBT OR ANY JOINT ACCOUNT HOLDERS, WITHOUT FIRST  
5 OBTAINING A COURT ORDER OR THE CONSUMER'S EXPRESS WRITTEN  
6 AUTHORIZATION; AND

7 (C) MAY REQUEST THAT THE CONSUMER PROVIDE THE IDENTITY  
8 OF THE PERPETRATOR WHO CAUSED OR WHO IS ALLEGED TO HAVE CAUSED  
9 THE ECONOMIC ABUSE OR COERCED DEBT, IF KNOWN, AND THE CONTACT  
10 INFORMATION FOR THE PERSON, IF KNOWN.

11 (e) "SUFFICIENT DOCUMENTATION" MEANS ANY OF THE  
12 FOLLOWING DOCUMENTS:

13 (I) A POLICE REPORT THAT IDENTIFIES THE ECONOMIC ABUSE OR  
14 COERCED DEBT, OR A PORTION OF THE ECONOMIC ABUSE OR COERCED  
15 DEBT; IDENTIFIES THE NAME OF THE CREDITOR AND, IF APPLICABLE, THE  
16 NAME OF THE CREDITOR'S BILLING OR SERVICING AGENT; AND DESCRIBES  
17 THE CIRCUMSTANCES UNDER WHICH THE ECONOMIC ABUSE OR COERCED  
18 DEBT WAS INCURRED;

19   
20 (II) A COURT ORDER SETTING FORTH FINDINGS OF ECONOMIC  
21 ABUSE OR COERCED DEBT, INCLUDING THE NAME OF THE CREDITOR AND  
22 THE DEBT OR PORTION OF THE DEBT THAT RESULTED FROM THE ECONOMIC  
23 ABUSE OR COERCED DEBT;

24 (III) AN UNSWORN DECLARATION THAT COMPLIES WITH THE  
25 REQUIREMENTS IN SECTION 13-27-106 OR A SWORN STATEMENT FROM A  
26 QUALIFIED THIRD PARTY TO WHOM THE CONSUMER REPORTED THE  
27 ECONOMIC ABUSE OR COERCED DEBT THAT INCLUDES THE FOLLOWING:



1 (A) INFORMATION IDENTIFYING THAT THE PARTY IS A QUALIFIED  
2 THIRD PARTY;

3 (B) THE LETTERHEAD, ADDRESS, AND PHONE NUMBER OF THE  
4 QUALIFIED THIRD PARTY'S EMPLOYER, INCLUDING IF THE QUALIFIED THIRD  
5 PARTY IS SELF-EMPLOYED, AND THE NAME OF THE LICENSING ENTITY IF  
6 THE QUALIFIED THIRD PARTY IS A LICENSED PROFESSIONAL; AND

7 (C) INFORMATION IDENTIFYING THE ECONOMIC ABUSE OR  
8 COERCED DEBT, OR A PORTION OF THE DEBT, AND DESCRIBING THE  
9 CIRCUMSTANCES UNDER WHICH THE ECONOMIC ABUSE OR COERCED DEBT  
10 WAS INCURRED;

11 (IV) A DOCUMENT STATING WHETHER THE CONSUMER KNOWS THE  
12 IDENTITY OF THE PERPETRATOR WHO CAUSED OR WHO IS ALLEGED TO  
13 HAVE CAUSED THE ECONOMIC ABUSE OR COERCED DEBT AND, IF SO, THE  
14 PERSON'S NAME AND CONTACT INFORMATION TO THE EXTENT THE  
15 CONSUMER HAS ACCESS TO OR KNOWS THE INFORMATION; AND

16 (V) ANY OTHER DOCUMENT THAT DEMONSTRATES THE CONSUMER  
17 WAS SUBJECT TO ECONOMIC ABUSE OR COERCED DEBT AND THAT  
18 SUPPORTS A STATEMENT OF ECONOMIC ABUSE OR COERCED DEBT.

19 **SECTION 3.** In Colorado Revised Statutes, 5-16-103, **add** (2.5),  
20 (9.5), (12.5), (15), and (16) as follows:

21 **5-16-103. Definitions.** As used in this article 16, unless the  
22 context otherwise requires:

23 (2.5) "COERCED DEBT" MEANS A DEBT OR A PORTION OF A DEBT  
24 THAT WAS INCURRED THROUGH FRAUD, DURESS, INTIMIDATION, THREAT,  
25 FORCE, COERCION, MANIPULATION, UNDUE INFLUENCE, MISINFORMATION,  
26 OR THE NONCONSENSUAL USE OF THE DEBTOR'S PERSONAL IDENTIFYING  
27 INFORMATION WITHIN THE CONTEXT OF DOMESTIC VIOLENCE, AS DEFINED

1 IN SECTION 13-14-101, OR HUMAN TRAFFICKING FOR INVOLUNTARY OR  
2 SEXUAL SERVITUDE, AS DESCRIBED IN SECTION 18-3-503 OR 18-3-504, OR  
3 ABUSE OF AN AT-RISK ELDER, AS DESCRIBED IN SECTION 18-6.5-102.

4 (9.5) "ECONOMIC ABUSE" MEANS A BEHAVIOR THAT IS COERCIVE,  
5 DECEPTIVE, OR MANIPULATIVE, OR RESTRAINS, SABOTAGES, OR  
6 UNREASONABLY CONTROLS A PERSON'S ABILITY TO ACQUIRE, USE, OR  
7 MAINTAIN ECONOMIC RESOURCES THAT THE PERSON IS ENTITLED TO,  
8 INCLUDING USING COERCION, THREAT OF HARM, FORCE, FRAUD, OR  
9 MANIPULATION TO:

10 (a) RESTRICT A PERSON'S ACCESS TO MONEY, ASSETS, CREDIT, OR  
11 FINANCIAL INFORMATION;

12 (b) STEAL OR UNFAIRLY USE A PERSON'S ECONOMIC RESOURCES,  
13 INCLUDING MONEY, ASSETS, AND CREDIT;

14 (c) USE A PERSON'S CREDIT OR PROPERTY WITHOUT  
15 AUTHORIZATION;

16 (d) PREVENT A PERSON FROM LEAVING THE PERSON'S RESIDENCE  
17 TO ATTEND SCHOOL OR EMPLOYMENT;

18 (e) EXPLOIT THE PERSON'S RESOURCES FOR THE PERPETRATOR'S  
19 PERSONAL GAIN;

20 (f) WITHHOLD INDIVIDUAL RESOURCES FROM A PERSON, SUCH AS  
21 FOOD, CLOTHING, NECESSARY MEDICATIONS, OR SHELTER;

22 (g) CAUSE OR ATTEMPT TO CAUSE A PERSON TO BE FINANCIALLY  
23 DEPENDENT BY MAINTAINING CONTROL OVER THE PERSON'S FINANCIAL  
24 RESOURCES; OR

25 (h) EXERT UNDUE INFLUENCE OVER A PERSON'S FINANCIAL  
26 BEHAVIOR OR DECISIONS, INCLUDING FORCING DEFAULT ON JOINT OR  
27 OTHER FINANCIAL OBLIGATIONS; EXPLOITING POWERS OF ATTORNEY,

1 GUARDIANSHIP, OR CONSERVATORSHIP; OR THREATENING TO EXPOSE A  
2 PERSON'S SUSPECTED CITIZENSHIP OR IMMIGRATION STATUS OR THE  
3 SUSPECTED CITIZENSHIP OR IMMIGRATION STATUS OF A PERSON'S FAMILY  
4 MEMBER TO A FEDERAL, STATE, OR LOCAL AGENCY.

5 (12.5) "QUALIFIED THIRD PARTY" MEANS A PERSON WHO IS  
6 UNRELATED TO THE CONSUMER AND WHO IS:

7 (a) A LAW ENFORCEMENT OFFICER;

8 (b) A PHYSICIAN, PHYSICIAN ASSISTANT, PSYCHIATRIST,  
9 PSYCHOLOGIST, SOCIAL WORKER, NURSE, THERAPIST, OR CLINICAL  
10 PROFESSIONAL COUNSELOR WHO IS LICENSED TO PRACTICE IN COLORADO;

11 (c) A VICTIM'S ADVOCATE, AS DESCRIBED IN SECTION 13-90-107;  
12 OR

13 (d) A MEMBER OF THE CLERGY OF A CHURCH, RELIGIOUS SOCIETY,  
14 OR DENOMINATION.

15 (15) (a) "STATEMENT OF COERCED DEBT" MEANS A SWORN  
16 STATEMENT OR AN UNSWORN DECLARATION THAT COMPLIES WITH THE  
17 REQUIREMENTS OF SECTION 13-27-106 MADE BY A CONSUMER TO A DEBT  
18 COLLECTOR OR COLLECTION AGENCY IN WRITING THAT CONVEYS:

19 (I) ENOUGH INFORMATION ABOUT THE DEBT OR A PORTION OF THE  
20 DEBT TO ALLOW THE DEBT COLLECTOR OR COLLECTION AGENCY TO  
21 IDENTIFY THE ACCOUNT AND AMOUNT ASSOCIATED WITH THE DEBT;

22 (II) THAT THE CONSUMER DID NOT WILLINGLY AUTHORIZE THE USE  
23 OF THE CONSUMER'S NAME, ACCOUNT, OR PERSONAL INFORMATION FOR  
24 INCURRING THE DEBT OR A PORTION OF THE DEBT, OR A CLAIM THAT A  
25 DEBT OR A PORTION OF THE DEBT IS A RESULT OF ECONOMIC ABUSE OR  
26 COERCED DEBT;

27 (III) WHETHER THE CONSUMER KNOWS HOW THE DEBT WAS

1 INCURRED AND, IF SO, FACTS DESCRIBING HOW THE DEBT WAS INCURRED;

2 (IV) WHETHER THE CONSUMER KNOWS THE IDENTITY OF THE  
3 PERPETRATOR WHO CAUSED OR WHO IS ALLEGED TO HAVE CAUSED THE  
4 ECONOMIC ABUSE OR COERCED DEBT AND, IF SO, THE PERSON'S NAME AND  
5 CONTACT INFORMATION TO THE EXTENT THE CONSUMER HAS ACCESS TO  
6 OR KNOWS THE INFORMATION; AND

7 (V) THE CONSUMER'S PREFERRED CONTACT INFORMATION,  
8 INCLUDING THE CONSUMER'S PHONE NUMBER, EMAIL ADDRESS, AND  
9 PHYSICAL ADDRESS OR SAFE ADDRESS FOR EITHER THE CONSUMER OR A  
10 THIRD PARTY WHOM THE CONSUMER DESIGNATES TO RECEIVE  
11 INFORMATION ABOUT THE COERCED DEBT.

12 (b) NOTWITHSTANDING ANY OTHER PROVISION OF LAW  
13 GOVERNING HOW A DEBT COLLECTOR OR COLLECTION AGENCY  
14 COMMUNICATES WITH, OR PROVIDES SPECIFIC INFORMATION TO, A  
15 CONSUMER OR CO-BORROWER, IN CONNECTION WITH ANY  
16 COMMUNICATION RELATED TO A STATEMENT OF COERCED DEBT, THE DEBT  
17 COLLECTOR OR COLLECTION AGENCY:

18 (I) SHALL CONTACT THE CONSUMER USING ONLY THE CONTACT  
19 INFORMATION THE CONSUMER PROVIDED IN THE STATEMENT OF COERCED  
20 DEBT AND SHALL NOT USE ANY OTHER CONTACT INFORMATION, UNLESS  
21 OTHERWISE DIRECTED BY A COURT;

22 (II) SHALL NOT DISCLOSE THE CONTACT INFORMATION THE  
23 CONSUMER PROVIDED IN THE STATEMENT OF COERCED DEBT TO ANY  
24 OTHER PERSON INCLUDING, BUT NOT LIMITED TO, THE PERPETRATOR WHO  
25 CAUSED OR WHO IS ALLEGED TO HAVE CAUSED THE ECONOMIC ABUSE OR  
26 COERCED DEBT OR ANY JOINT ACCOUNT HOLDERS, WITHOUT FIRST  
27 OBTAINING A COURT ORDER OR THE CONSUMER'S EXPRESS WRITTEN

1 AUTHORIZATION; AND

2 (III) MAY REQUEST THAT THE CONSUMER PROVIDE THE IDENTITY  
3 OF THE PERPETRATOR WHO CAUSED OR WHO IS ALLEGED TO HAVE CAUSED  
4 THE ECONOMIC ABUSE OR COERCED DEBT, IF KNOWN, AND THE CONTACT  
5 INFORMATION FOR THE PERSON, IF KNOWN.

6 (16) "SUFFICIENT DOCUMENTATION" MEANS ANY OF THE  
7 FOLLOWING DOCUMENTS:

8 (a) A POLICE REPORT THAT IDENTIFIES THE ECONOMIC ABUSE OR  
9 COERCED DEBT, OR A PORTION OF THE ECONOMIC ABUSE OR COERCED  
10 DEBT; IDENTIFIES THE NAME OF THE CREDITOR AND, IF APPLICABLE, THE  
11 NAME OF THE CREDITOR'S BILLING OR SERVICING AGENT; AND DESCRIBES  
12 THE CIRCUMSTANCES UNDER WHICH THE ECONOMIC ABUSE OR COERCED  
13 DEBT WAS INCURRED;

14

15 (b) A COURT ORDER SETTING FORTH FINDINGS OF ECONOMIC ABUSE  
16 OR COERCED DEBT, INCLUDING THE NAME OF THE CREDITOR AND THE DEBT  
17 OR PORTION OF THE DEBT THAT RESULTED FROM THE ECONOMIC ABUSE OR  
18 COERCED DEBT;

19 (c) AN UNSWORN DECLARATION THAT COMPLIES WITH THE  
20 REQUIREMENTS IN SECTION 13-27-160 OR A SWORN STATEMENT FROM A  
21 QUALIFIED THIRD PARTY TO WHOM THE CONSUMER REPORTED THE  
22 ECONOMIC ABUSE OR COERCED DEBT THAT INCLUDES THE FOLLOWING:

23 (I) INFORMATION IDENTIFYING THAT THE PARTY IS A QUALIFIED  
24 THIRD PARTY;

25 (II) THE LETTERHEAD, ADDRESS, AND PHONE NUMBER OF THE  
26 QUALIFIED THIRD PARTY'S EMPLOYER, INCLUDING IF THE QUALIFIED THIRD  
27 PARTY IS SELF-EMPLOYED, AND THE NAME OF THE LICENSING ENTITY IF

1 THE QUALIFIED THIRD PARTY IS A LICENSED PROFESSIONAL; AND  
2 (III) INFORMATION IDENTIFYING THE ECONOMIC ABUSE OR  
3 COERCED DEBT, OR A PORTION OF THE DEBT, AND DESCRIBING THE  
4 CIRCUMSTANCES UNDER WHICH THE ECONOMIC ABUSE OR COERCED DEBT  
5 WAS INCURRED;

6 (d) A DOCUMENT STATING WHETHER THE CONSUMER KNOWS THE  
7 IDENTITY OF THE PERPETRATOR WHO CAUSED OR WHO IS ALLEGED TO  
8 HAVE CAUSED THE ECONOMIC ABUSE OR COERCED DEBT AND, IF SO, THE  
9 PERSON'S NAME AND CONTACT INFORMATION TO THE EXTENT THE  
10 CONSUMER HAS ACCESS TO OR KNOWS THE INFORMATION; AND

11 (e) ANY OTHER DOCUMENT THAT DEMONSTRATES THE CONSUMER  
12 WAS SUBJECT TO ECONOMIC ABUSE OR COERCED DEBT AND THAT  
13 SUPPORTS A STATEMENT OF ECONOMIC ABUSE OR COERCED DEBT.

14 **SECTION 4.** In Colorado Revised Statutes, 5-16-108, **add** (2) as  
15 follows:

16 **5-16-108. Unfair practices - economic abuse - coerced debt.**

17 (2) A DEBT COLLECTOR OR COLLECTION AGENCY, AFTER RECEIVING  
18 WRITTEN NOTICE FROM THE CONSUMER WITHIN THE TIME FRAME  
19 DESCRIBED IN SECTION 5-16-109 (2), SHALL CEASE COLLECTION OF ANY  
20 DEBT OR PORTION OF ANY DEBT THAT IS THE RESULT OF ECONOMIC ABUSE  
21 OR COERCED DEBT, UNLESS THE DEBT COLLECTOR OR COLLECTION AGENCY  
22 FIRST OBTAINS A DECREE, JUDGMENT, OR COURT ORDER FINDING THE DEBT  
23 WAS NOT THE RESULT OF ECONOMIC ABUSE OR COERCED DEBT.

24 **SECTION 5.** In Colorado Revised Statutes, 5-16-109, **add** (2.5)  
25 as follows:

26 **5-16-109. Validation of debts. (2.5) (a)** IF THE CONSUMER  
27 NOTIFIES THE DEBT COLLECTOR OR COLLECTION AGENCY IN WRITING

1     WITHIN THE THIRTY-DAY PERIOD DESCRIBED IN SUBSECTION (1)(c) OF THIS  
2     SECTION THAT THE DEBT, OR ANY PORTION OF THE DEBT, IS THE RESULT OF  
3     ECONOMIC ABUSE OR COERCED DEBT AND PROVIDES A STATEMENT OF  
4     COERCED DEBT AND SUFFICIENT DOCUMENTATION TO THE DEBT  
5     COLLECTOR OR COLLECTION AGENCY, THE DEBT COLLECTOR OR  
6     COLLECTION AGENCY SHALL CEASE COLLECTION OF THE DEBT OR THE  
7     DISPUTED PORTION OF THE DEBT UNTIL THE DEBT COLLECTOR OR  
8     COLLECTION AGENCY OBTAINS A DECREE, JUDGMENT, OR COURT ORDER  
9     FINDING THE DEBT WAS NOT THE RESULT OF ECONOMIC ABUSE OR  
10    COERCED DEBT.

11           (b)(I) THE CONSUMER ESTABLISHES A PRIMA FACIE CASE THAT THE  
12    DEBT IS A RESULT OF ECONOMIC ABUSE OR COERCED DEBT BY PROVIDING  
13    A STATEMENT OF COERCED DEBT AND SUFFICIENT DOCUMENTATION TO  
14    THE DEBT COLLECTOR OR COLLECTION AGENCY. IF THE DEBT COLLECTOR  
15    OR COLLECTION AGENCY HAS A GOOD FAITH BASIS TO BELIEVE THAT THE  
16    DEBT IS NOT THE RESULT OF ECONOMIC ABUSE OR COERCED DEBT, OR IF  
17    THE CONSUMER'S CLAIM IS FRAUDULENT, THE DEBT COLLECTOR OR  
18    COLLECTION AGENCY MAY FILE SUIT IN A COURT OF COMPETENT  
19    JURISDICTION TO SEEK A DECREE, JUDGMENT, OR COURT ORDER  
20    DECLARING THAT THE DEBT IS NOT THE RESULT OF ECONOMIC ABUSE OR  
21    COERCED DEBT. THE DEBT COLLECTOR OR COLLECTION AGENCY HAS THE  
22    BURDEN TO PROVE THE DEBT IS NOT THE RESULT OF ECONOMIC ABUSE OR  
23    COERCED DEBT OR THAT THE CONSUMER'S CLAIM IS FRAUDULENT BY A  
24    PREPONDERANCE OF THE EVIDENCE.

25           (II) IN ANY COURT ACTION BROUGHT PURSUANT TO THIS  
26    SUBSECTION (2.5), THE COURT SHALL TAKE APPROPRIATE STEPS  
27    NECESSARY TO PROTECT THE CONSUMER AND THE CONSUMER'S IMMEDIATE

1 FAMILY FROM THE PERPETRATOR WHO CAUSED OR WHO IS ALLEGED TO  
2 HAVE CAUSED THE ECONOMIC ABUSE OR COERCED DEBT, INCLUDING, BUT  
3 NOT LIMITED TO, SEALING COURT RECORDS, REDACTING PERSONALLY  
4 IDENTIFIABLE INFORMATION ABOUT THE CONSUMER AND THE CONSUMER'S  
5 IMMEDIATE FAMILY, AND DIRECTING THAT ANY DEPOSITION OR  
6 EVIDENTIARY HEARING BE CONDUCTED REMOTELY.

7 (III) AN ACTION BROUGHT BY A DEBT COLLECTOR OR COLLECTION  
8 AGENCY TO DETERMINE WHETHER A DEBT IS THE RESULT OF ECONOMIC  
9 ABUSE OR COERCED DEBT OR WHETHER A CONSUMER'S CLAIM IS  
10 FRAUDULENT DOES NOT CREATE A PRIVATE RIGHT OF ACTION OR  
11 ENTITLEMENT TO A REMEDY AGAINST THE DEBT COLLECTOR OR  
12 COLLECTION AGENCY.

13 (c) (I) A DEBT COLLECTOR OR COLLECTION AGENCY MAY USE ALL  
14 LEGAL RIGHTS AND REMEDIES TO COLLECT THE DEBT THAT IS A RESULT OF  
15 ECONOMIC ABUSE OR COERCED DEBT FROM THE PERPETRATOR WHO  
16 CAUSED OR IS ALLEGED TO HAVE CAUSED THE ECONOMIC ABUSE OR  
17 COERCED DEBT TO BE INCURRED BY THE CONSUMER.

18 (II) THE PERPETRATOR WHO CAUSED OR IS ALLEGED TO HAVE  
19 CAUSED THE ECONOMIC ABUSE OR COERCED DEBT DOES NOT HAVE A  
20 PRIVATE RIGHT OF ACTION OR REMEDY AGAINST THE DEBT COLLECTOR OR  
21 COLLECTION AGENCY FOR PURSUING THE PERPETRATOR FOR THE DEBT IF  
22 THE DEBT COLLECTOR OR COLLECTION AGENCY HAS FIRST SECURED A  
23 DECREE, JUDGMENT, OR COURT ORDER FINDING THE DEBT WAS THE RESULT  
24 OF ECONOMIC ABUSE OR COERCED DEBT.

25 **SECTION 6.** In Colorado Revised Statutes, 5-18-103, **add** (1.5)  
26 and (7.5) as follows:

27 **5-18-103. Definitions.** As used in this article 18, unless the



1 context otherwise requires:

2 (1.5) "COERCED DEBT" MEANS A DEBT OR A PORTION OF A DEBT  
3 THAT WAS INCURRED THROUGH FRAUD, DURESS, INTIMIDATION, THREAT,  
4 FORCE, COERCION, MANIPULATION, UNDUE INFLUENCE, MISINFORMATION,  
5 OR THE NONCONSENSUAL USE OF THE DEBTOR'S PERSONAL IDENTIFYING  
6 INFORMATION WITHIN THE CONTEXT OF DOMESTIC VIOLENCE, AS DEFINED  
7 IN SECTION 13-14-101, OR HUMAN TRAFFICKING FOR INVOLUNTARY OR  
8 SEXUAL SERVITUDE, AS DESCRIBED IN SECTION 18-3-503 OR 18-3-504, OR  
9 ABUSE OF AN AT-RISK ELDER, AS DESCRIBED IN SECTION 18-6.5-102.

10 (7.5) "ECONOMIC ABUSE" MEANS A BEHAVIOR THAT IS COERCIVE,  
11 DECEPTIVE, OR MANIPULATIVE, OR RESTRAINS, SABOTAGES, OR  
12 UNREASONABLY CONTROLS A PERSON'S ABILITY TO ACQUIRE, USE, OR  
13 MAINTAIN ECONOMIC RESOURCES THAT THE PERSON IS ENTITLED TO,  
14 INCLUDING USING COERCION, THREAT OF HARM, FORCE, FRAUD, OR  
15 MANIPULATION TO:

16 (a) RESTRICT A PERSON'S ACCESS TO MONEY, ASSETS, CREDIT, OR  
17 FINANCIAL INFORMATION;

18 (b) STEAL OR UNFAIRLY USE A PERSON'S ECONOMIC RESOURCES,  
19 INCLUDING MONEY, ASSETS, AND CREDIT;

20 (c) USE A PERSON'S CREDIT OR PROPERTY WITHOUT  
21 AUTHORIZATION;

22 (d) PREVENT A PERSON FROM LEAVING THE PERSON'S RESIDENCE  
23 TO ATTEND SCHOOL OR EMPLOYMENT;

24 (e) EXPLOIT THE PERSON'S RESOURCES FOR THE PERPETRATOR'S  
25 PERSONAL GAIN;

26 (f) WITHHOLD INDIVIDUAL RESOURCES FROM A PERSON, SUCH AS  
27 FOOD, CLOTHING, NECESSARY MEDICATIONS, OR SHELTER;

1 (g) CAUSE OR ATTEMPT TO CAUSE A PERSON TO BE FINANCIALLY  
2 DEPENDENT BY MAINTAINING CONTROL OVER THE PERSON'S FINANCIAL  
3 RESOURCES; OR

4 (h) EXERT UNDUE INFLUENCE OVER A PERSON'S FINANCIAL  
5 BEHAVIOR OR DECISIONS, INCLUDING FORCING DEFAULT ON JOINT OR  
6 OTHER FINANCIAL OBLIGATIONS; EXPLOITING POWERS OF ATTORNEY,  
7 GUARDIANSHIP, OR CONSERVATORSHIP; OR THREATENING TO EXPOSE A  
8 PERSON'S SUSPECTED CITIZENSHIP OR IMMIGRATION STATUS OR THE  
9 SUSPECTED CITIZENSHIP OR IMMIGRATION STATUS OF THE PERSON'S  
10 FAMILY MEMBER TO A FEDERAL, STATE, OR LOCAL AGENCY.

11 **SECTION 7.** In Colorado Revised Statutes, 5-18-110, **amend** (1)  
12 as follows:

13 **5-18-110. Procedure for disputed information - economic**  
14 **abuse or coerced debt.** (1) If the completeness or accuracy of any item  
15 of information contained in the consumer's file is disputed by the  
16 consumer, INCLUDING AN ITEM THE CONSUMER ASSERTS IS THE RESULT OF  
17 ECONOMIC ABUSE OR COERCED DEBT, and the consumer notifies the  
18 consumer reporting agency directly of the dispute, the agency shall  
19 reinvestigate the item free of charge and record the current status of the  
20 disputed information on or before thirty business days after the date the  
21 agency receives notice conveyed by the consumer. The consumer  
22 reporting agency shall provide the consumer with the option of speaking  
23 directly to a representative of the agency to notify the agency of disputed  
24 information contained in the consumer's file.

25 **SECTION 8.** In Colorado Revised Statutes, 13-14-101, **amend**  
26 (1.6) as follows:

27 **13-14-101. Definitions.** For purposes of this article 14, unless the

1 context otherwise requires:

2 (1.6) "Coercion" means compelling a person by force, threat of  
3 force, or intimidation to engage in conduct from which the person has the  
4 right or privilege to abstain, or to abstain from conduct in which the  
5 person has the right or privilege to engage. "COERCION" ALSO INCLUDES  
6 ECONOMIC ABUSE AND COERCED DEBT AS THOSE TERMS ARE DEFINED IN  
7 SECTION 5-18-103.

8 **SECTION 9. Act subject to petition - effective date -**  
9 **applicability.** (1) This act takes effect at 12:01 a.m. on the day following  
10 the expiration of the ninety-day period after final adjournment of the  
11 general assembly; except that, if a referendum petition is filed pursuant  
12 to section 1 (3) of article V of the state constitution against this act or an  
13 item, section, or part of this act within such period, then the act, item,  
14 section, or part will not take effect unless approved by the people at the  
15 general election to be held in November 2026 and, in such case, will take  
16 effect on the date of the official declaration of the vote thereon by the  
17 governor.

18 (2) This act applies to a debt or a portion of a debt incurred on or  
19 after the applicable effective date of this act.