



**March 10, 2023**

Members of the Senate Commerce Committee  
*Via Electronic Delivery*

**Re: Letter in Support of Senate File 2712**

Dear Members of the Committee:

The Minnesota Coalition Against Sexual Assault (MNCASA), Violence Free Minnesota (VFMN) and Standpoint, in community submit this letter to express our support for Senate File 2712 – Coerced Debt. Our programs serve victims/survivors of sexual violence and domestic abuse throughout the state of Minnesota. We advocate on behalf of our member organizations, clients and individuals to lift the voices of victims/survivors at the legislature and beyond.

Economic abuse is an especially pernicious form of abuse that can be seen in situations of domestic violence and sexual exploitation or trafficking. Often, victims/survivors are coerced or otherwise forced into involuntary incurring debts from which they do not benefit. These debts can stay with them for years and years, impeding a victim/survivor from moving forward and escaping financial insecurity.

The results of this form of abuse include collection harassment, legal entanglement, court judgments, garnishments, and a low credit score. All of these create barriers to finding housing, employment, and stability.

SF 2712 would serve as a means to help victims/survivors move ahead. It would provide a legal path to have these unwanted and unfair debts declared extinguished as far as the victim/survivor is concerned. Obtaining such a court order could then serve to clean up credit reports and help a victim/survivor to rebuild their life.

This bill is an important step forward to protect victims/survivors of sexual exploitation and domestic violence. We urge the committee to pass SF 2712.

In Community,

**Artika Roller**  
**Executive Director, MNCASA**

**Guadalupe Lopez**  
**Executive Director, VFMN**

**Rana Alexander**  
**Executive Director, Standpoint**