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**AARP Support for Consumer Fraud Restitution Fund  
Senate Taxes Committee  
May 7, 2025**

Chair Rest and Committee Members,

On behalf of our more than 620,000 members statewide, thank you for including a consumer fraud restitution fund in the Senate Taxes omnibus bill. This legislation is AARP's top legislative priority this year and we appreciate Senator Rest authoring SF 447, our bipartisan coauthors, and the Attorney General's office for their support.

The impact of scams and fraud in Minnesota is profound, particularly when victims are older adults who are at a time in their lives when they are least able to recover financially. There are few viable options for recovering money lost to scams, but a Consumer Fraud Restitution Fund can help address that problem in three key ways:

First, this fund will incentivize those who have been scammed to report fraud. Too often, defrauded Minnesotans do not report the crimes they have experienced. With an increased chance of restitution, defrauded Minnesotans have more reason to report their cases, which will help the state catch and hold more criminals accountable.

Second, the creation of this fund incentivizes the attorney general to pursue these cases. Without the chance of restitution in many scam cases, the attorney general often prioritizes other cases. As things stand now, public civil law enforcement tools like injunctions and orders to pay money simply don't do enough to stop scam operations.

Third, this fund will provide monetary restitution to those who have lost funds to criminals. To receive restitution funds, the attorney general would have to bring a case against a defendant as a consumer enforcement action and obtain a final order establishing that the person was defrauded.

Finally, it's important to note that AARP is leading the effort to protect Minnesotans from fraud through community education, our AARP Fraud Watch Network, and fraud helpline, but criminals are becoming more sophisticated and preying on vulnerable Minnesotans.

Thank you for the opportunity to submit written testimony in support of SF 2374 with the A-4 amendment. For further discussion, please contact me at [telness@aarp.org](mailto:telness@aarp.org).

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State Advocacy Director  
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