



Legislative Fiscal Office  
83<sup>rd</sup> Oregon Legislative Assembly  
2026 Regular Session

Prepared by: MaryMichelle Sosne  
Reviewed by: Emily Coates, John Terpening  
Date: February 11, 2026

**Bill Title:** Relating to consumer finance loans; prescribing an effective date.

**Government Unit(s) Affected:** Department of Consumer and Business Services, Legislative Assembly, Task Force

**Summary of Fiscal Impact:**

2025-27 Biennium	General Fund	Lottery Funds	Other Funds	Federal Funds	Total Funds	Positions	FTE
Department of Consumer and Business Services	\$ -	\$ -	\$ 167,768	\$ -	\$ 167,768	1	0.54
<b>Total Fiscal Impact</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 167,768</b>	<b>\$ -</b>	<b>\$ 167,768</b>	<b>1</b>	<b>0.54</b>

2027-29 Biennium	General Fund	Lottery Funds	Other Funds	Federal Funds	Total Funds	Positions	FTE
Department of Consumer and Business Services	\$ -	\$ -	\$ 72,193	\$ -	\$ 72,193	1	0.25
<b>Total Fiscal Impact</b>	<b>\$ -</b>	<b>\$ -</b>	<b>\$ 72,193</b>	<b>\$ -</b>	<b>\$ 72,193</b>	<b>1</b>	<b>0.25</b>

**Measure Description**

The measure creates the 12-member Task Force on Equitable Access to Short-Term Financial Products which is to study current access to short term loans, features of the loans that benefit consumers, who needs these types of loans, potential consequences of restricting or eliminating access to these loans and alternatives or policy options to address the need for short-term credit. The bill directs the Department of Consumer and Business Services (DCBS) to provide staff support for the task force.

**Fiscal Analysis**

Department of Consumer and Business Services

The estimated fiscal impact of the measure is \$167,768 Other Funds and one full-time limited duration position (0.54 FTE) in 2025-27. In 2027-29, the estimated fiscal impact of the measure is \$72,193 Other Funds and one full-time limited duration position (0.25 FTE).

The Division of Financial Regulation, within DCBS, anticipates needing one limited duration Operations and Policy Analyst 3 position to support the task force by identifying data sources for research, planning and facilitating meetings, and preparing the final report and recommendations. The estimated costs for the position, including personal services and standard position-related services and supplies costs, is \$165,018 Other Funds in the 2025-27 biennium and \$71,193 Other Funds in the 2027-29 biennium. Additional costs to reimburse eligible task force members for in-state travel and per diems includes \$2,750 in the 2025-27 biennium and \$1,000 in the 2027-29 biennium.

The revenue source for this position and additional services and supplies comes from banking fees.

**Legislative Assembly**

The bill is also expected to have a minimal impact on the Legislative Assembly. Although the 2025-27 Legislative Assembly budget contains funds allocated for interim committees and task forces, if the work required by this task force, or if the cumulative enactment of other legislation with interim committees and task forces exceeds expenditure levels beyond those assumed in the 2025-27 budget, additional General Fund resources may be required.

Four members of the task force will be legislative members who are entitled to per diem and travel reimbursement. The task force would not incur additional costs to the Legislative Assembly budget if the meetings are held at the Capitol building during the Legislative Session, or Task Force or Legislative Days.

**Relevant Dates**

The measure takes effect on the 91st day after sine die, and the task force sunsets on December 31, 2027.

The task force is to report to an interim committee of the Legislative Assembly related to consumer protection by December 15, 2026.