First Regular Session Seventy-second General Assembly STATE OF COLORADO

REENGROSSED

This Version Includes All Amendments Adopted in the House of Introduction

LLS NO. 19-0664.01 Brita Darling x2241

SENATE BILL 19-057

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A BILL FOR AN ACT

101 CONCERNING INFORMATION RELATING TO EMPLOYEE ELIGIBILITY FOR 102 STUDENT LOAN REPAYMENT PROGRAMS.

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.)

The bill requires the department of personnel to develop and annually distribute informational materials to state employees concerning federal student loan repayment programs and loan forgiveness programs for which state employees may be eligible. The department of personnel may use existing federal informational materials, if available. The informational materials may be distributed by e-mail or through a regular

SENATE 3rd Reading Unamended February 5, 2019

Amended 2nd Reading 3rd R. February 4, 2019 Fe

mailing or communication to state employees. The department of personnel shall update the materials at least annually and distribute any updated materials.

In addition, the department of personnel must distribute the informational materials to:

- ! The department of education, for distribution to school district, charter school, institute charter school, and boards of cooperative services employees;
- ! The department of higher education, for distribution to employees at state institutions of higher education;
- ! The secretary of state, for dissemination to nonprofit public service organizations, as defined in the bill, with encouragement for these organizations to distribute the informational materials to their employees; and
- ! The division of local government in the department of local affairs, for distribution to cities, counties, cities and counties, special districts, and other local government entities, with encouragement for those entities to distribute the informational materials to their employees.

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

2 SECTION 1. In Colorado Revised Statutes, add 24-5-102 as

3 follows:

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24-5-102. Employee information - student loan repayment and forgiveness programs - legislative declaration - definitions.

- 6 (1) (a) THE GENERAL ASSEMBLY FINDS AND DECLARES THAT:
- 7 (I) MANY COLORADANS HAVE FEDERAL STUDENT LOANS MADE
 8 THROUGH THE UNITED STATES DEPARTMENT OF EDUCATION'S DIRECT
 9 LOAN PROGRAM OR THE FEDERAL FAMILY EDUCATION LOAN PROGRAM;
 - (II) LARGE AMOUNTS OF STUDENT LOAN DEBT AND INSECURITY IN THE JOB MARKET HAVE RESULTED IN HIGH STUDENT LOAN DEFAULT RATES;
- 12 (III) HOWEVER, MANY BORROWERS QUALIFY FOR LOAN
 13 REPAYMENT PROGRAMS THAT ALLOW FOR LOWER MONTHLY PAYMENTS;
- 14 (IV) IN ADDITION, THERE ARE FEDERAL PROGRAMS THAT ALLOW

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1	BORROWERS TO HAVE THEIR LOANS FORGIVEN AFTER WORKING FOR A
2	CERTAIN PERIOD OF TIME IN THE PUBLIC SECTOR, AS A TEACHER, OR FOR A
3	NONPROFIT PUBLIC SERVICE ORGANIZATION;
4	$(V)\ The\ Federal\ Consumer\ financial\ Protection\ Bureau\ Has$
5	A TOOLKIT AND RESOURCES TO HELP EMPLOYERS ASSIST THEIR EMPLOYEES
6	IN ACCESSING THE FEDERAL PROGRAMS;
7	(VI) AS A PUBLIC SECTOR EMPLOYER, COLORADO CAN HELP
8	QUALIFIED EMPLOYEES ACCESS FEDERAL LOAN REPAYMENT AND LOAN
9	FORGIVENESS PROGRAMS FOR WHICH THEY MAY QUALIFY BY PROVIDING
10	INFORMATION TO ITS EMPLOYEES ABOUT THESE FEDERAL PROGRAMS; AND
11	(VII) FURTHER, SCHOOL DISTRICTS, THE STATE CHARTER SCHOOL
12	INSTITUTE, LOCAL GOVERNMENTAL ENTITIES, AND NONPROFIT PUBLIC
13	SERVICE ORGANIZATIONS CAN ASSIST THEIR EMPLOYEES BY PROVIDING
14	INFORMATION ABOUT THESE FEDERAL PROGRAMS.
15	(b) THEREFORE, THE GENERAL ASSEMBLY DECLARES THAT
16	EMPLOYEES WILL BENEFIT FROM RECEIVING INFORMATION ABOUT FEDERAL
17	STUDENT LOAN PROGRAMS THAT PROVIDE ASSISTANCE THROUGH LOAN
18	REPAYMENT OPTIONS OR LOAN FORGIVENESS.
19	(2) AS USED IN THIS SECTION, UNLESS THE CONTEXT OTHERWISE
20	REQUIRES:
21	(a) "PUBLIC SERVICE LOAN FORGIVENESS PROGRAM" MEANS THE
22	LOAN FORGIVENESS PROGRAM SET FORTH IN 34 CFR 685.219.
23	(b) "TEACHER LOAN FORGIVENESS PROGRAM" MEANS THE LOAN
24	FORGIVENESS PROGRAM SET FORTH IN 34 CFR 685.217.
25	(3) (a) On or before December 31, 2019, the department of
26	PERSONNEL SHALL DEVELOP INFORMATIONAL MATERIALS DESCRIBED IN
27	SUBSECTION (3)(e) OF THIS SECTION TO INCREASE AWARENESS OF THE

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1	PUBLIC SERVICE LOAN FORGIVENESS PROGRAM, THE TEACHER LOAN
2	FORGIVENESS PROGRAM, AND FEDERAL STUDENT LOAN REPAYMENT
3	OPTIONS, INCLUDING INCOME-SENSITIVE REPAYMENT PROGRAMS. IN LIEU
4	OF DEVELOPING THE INFORMATIONAL MATERIALS, THE DEPARTMENT OF
5	PERSONNEL MAY PROVIDE MATERIALS PUBLISHED BY A FEDERAL AGENCY
6	THAT INCLUDE THE REQUIRED INFORMATION.
7	(b) On or before January 1, 2020, and on or before January
8	1 EACH YEAR THEREAFTER, THE DEPARTMENT OF PERSONNEL SHALL
9	FACILITATE THE DISTRIBUTION OF THE INFORMATIONAL MATERIALS TO:
10	(I) ALL STATE EMPLOYEES;
11	(II) THE DEPARTMENT OF EDUCATION, FOR DISTRIBUTION TO EACH
12	SCHOOL DISTRICT AND BOARD OF COOPERATIVE SERVICES AND TO THE
13	STATE CHARTER SCHOOL INSTITUTE FOR THE BENEFIT OF TEACHERS
14	EMPLOYED BY A SCHOOL DISTRICT, A DISTRICT CHARTER SCHOOL, A BOARD
15	OF COOPERATIVE SERVICES, OR BY AN INSTITUTE CHARTER SCHOOL;
16	(III) THE DEPARTMENT OF HIGHER EDUCATION, FOR DISTRIBUTION
17	TO THE GOVERNING BOARD FOR EACH STATE INSTITUTION OF HIGHER
18	EDUCATION FOR THE BENEFIT OF EMPLOYEES OF STATE INSTITUTIONS OF
19	HIGHER EDUCATION;
20	$(IV)\ The secretary of state, for posting the information al$
21	MATERIALS ON THE SECRETARY OF STATE'S WEBSITE FOR DISTRIBUTION TO
22	NONPROFIT PUBLIC SERVICE ORGANIZATIONS, AS DEFINED IN 34 CFR
23	685.219, FOR THE BENEFIT OF THE EMPLOYEES OF NONPROFIT PUBLIC
24	SERVICE ORGANIZATIONS; AND
25	$(V) \ \ The \ division \ of \ local \ government in \ the \ department \ of$
26	LOCAL AFFAIRS, FOR DISTRIBUTION TO LOCAL GOVERNMENTAL ENTITIES,
27	AS DEFINED IN SECTION 24-32-104 (1)(m)(II).

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1	(c) IN ADDITION TO ANNUAL DISTRIBUTION, THE DEPARTMENT OF
2	PERSONNEL SHALL <u>FACILITATE THE DISTRIBUTION OF</u> THE INFORMATIONAL
3	MATERIALS TO NEWLY HIRED STATE EMPLOYEES AS PART OF ITS EMPLOYEE
4	ORIENTATION PROCESS.
5	(d) The department of personnel may distribute the
6	INFORMATIONAL MATERIALS TO STATE EMPLOYEES OR HUMAN RESOURCES
7	<u>DIRECTORS</u> THROUGH AN E-MAIL OR AS PART OF A MAILING OR
8	REGULAR COMMUNICATION TO STATE EMPLOYEES.
9	(e) THE INFORMATION PROVIDED PURSUANT TO THIS SECTION MUST
10	INCLUDE A SUMMARY OF THE PUBLIC SERVICE LOAN FORGIVENESS
11	PROGRAM, THE TEACHER LOAN FORGIVENESS PROGRAM, AND FEDERAL
12	STUDENT LOAN REPAYMENT PROGRAMS, INCLUDING WHO MAY BE ELIGIBLE
13	FOR THE PROGRAMS, STEPS THAT AN ELIGIBLE EMPLOYEE MUST TAKE IN
14	ORDER TO PARTICIPATE IN THE PROGRAMS, AND A RECOMMENDATION
15	THAT EMPLOYEES CONTACT THEIR STUDENT LOAN SERVICER OR AN
16	$\underline{OMBUDSMANATTHESTATEIFONEEXISTS}FOR\underline{ADDITIONALINFORMATION.}$
17	(f) The department of personnel shall make the
18	INFORMATIONAL MATERIALS AVAILABLE ON THE DEPARTMENT OF
19	PERSONNEL'S WEBSITE. THE DEPARTMENT OF PERSONNEL SHALL VERIFY
20	THE INFORMATION'S ACCURACY AT LEAST ANNUALLY AND UPDATE THE
21	INFORMATIONAL MATERIALS AS NECESSARY. THE DEPARTMENT OF
22	PERSONNEL SHALL DISTRIBUTE UPDATED INFORMATIONAL MATERIALS TO
23	THE ENTITIES INCLUDED IN SUBSECTION (3)(b) OF THIS SECTION.
24	SECTION 2. In Colorado Revised Statutes, 22-2-112, add (1)(t)
25	as follows:
26	22-2-112. Commissioner - duties. (1) Subject to the supervision
27	of the state board, the commissioner has the following duties:

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	THE STATE CHARTER SCHOOL INSTITUTE INFORMATIONAL MATERIALS
3	RECEIVED FROM THE DEPARTMENT OF PERSONNEL PURSUANT TO SECTION
4	24-5-102 RELATING TO FEDERAL STUDENT LOAN REPAYMENT PROGRAMS
5	AND STUDENT LOAN FORGIVENESS PROGRAMS.
6	SECTION 3. In Colorado Revised Statutes, 22-30.5-505, add
7	(20) as follows:
8	22-30.5-505. State charter school institute - institute board -
9	appointment - powers and duties - rules. (20) THE INSTITUTE SHALL
10	ANNUALLY DISTRIBUTE TO EACH INSTITUTE CHARTER SCHOOL
11	INFORMATIONAL MATERIALS RECEIVED FROM THE DEPARTMENT OF
12	EDUCATION PURSUANT TO SECTION 22-2-112 (1)(t) RELATING TO FEDERAL
13	STUDENT LOAN REPAYMENT PROGRAMS AND STUDENT LOAN FORGIVENESS
14	PROGRAMS.
15	SECTION 4. In Colorado Revised Statutes, 22-30.5-507, add
16	(14) as follows:
	()
17	22-30.5-507. Institute charter school - requirements -
17 18	
	22-30.5-507. Institute charter school - requirements -
18	22-30.5-507. Institute charter school - requirements - authority - rules. (14) An institute charter school shall
18 19	22-30.5-507. Institute charter school - requirements - authority - rules. (14) An institute charter school shall annually distribute to each employee informational materials
18 19 20	22-30.5-507. Institute charter school - requirements - authority - rules. (14) An institute charter school shall annually distribute to each employee informational materials relating to federal student loan repayment programs and
18 19 20 21	22-30.5-507. Institute charter school - requirements - authority - rules. (14) An institute charter school shall annually distribute to each employee informational materials relating to federal student loan repayment programs and student loan forgiveness programs, including updated
18 19 20 21 22	22-30.5-507. Institute charter school - requirements - authority - rules. (14) An institute charter school shall annually distribute to each employee informational materials relating to federal student loan repayment programs and student loan forgiveness programs, including updated materials, received from the state charter school institute
18 19 20 21 22 23	22-30.5-507. Institute charter school - requirements - authority - rules. (14) An institute charter school shall annually distribute to each employee informational materials relating to federal student loan repayment programs and student loan forgiveness programs, including updated materials, received from the state charter school institute pursuant to section 22-30.5-505 (20). In addition to annual
18 19 20 21 22 23 24	22-30.5-507. Institute charter school - requirements - authority - rules. (14) An institute charter school shall annually distribute to each employee informational materials relating to federal student loan repayment programs and student loan forgiveness programs, including updated materials, received from the state charter school institute pursuant to section 22-30.5-505 (20). In addition to annual distribution, an institute charter school shall distribute the

(t) TO ANNUALLY DISTRIBUTE TO EACH SCHOOL DISTRICT AND TO

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1	AN E-MAIL TO EMPLOYEES OR AS PART OF A MAILING OR REGULAR
2	COMMUNICATION TO EMPLOYEES.
3	SECTION 5. In Colorado Revised Statutes, 22-32-109, add
4	(1)(pp) as follows:
5	22-32-109. Board of education - specific duties. (1) In addition
6	to any other duty required to be performed by law, each board of
7	education shall have and perform the following specific duties:
8	(pp) To annually distribute to each district charter
9	SCHOOL AND TO EACH DISTRICT EMPLOYEE INFORMATIONAL MATERIALS
10	RELATING TO FEDERAL STUDENT LOAN REPAYMENT PROGRAMS AND
11	STUDENT LOAN FORGIVENESS PROGRAMS, INCLUDING UPDATED
12	MATERIALS, RECEIVED FROM THE DEPARTMENT OF EDUCATION PURSUANT
13	${\tt TOSECTION22-2-112(1)(t).INADDITIONTOANNUALDISTRIBUTION, EACH}$
14	BOARD SHALL DISTRIBUTE THE INFORMATIONAL MATERIALS TO NEWLY
15	HIRED DISTRICT EMPLOYEES AS PART OF ITS EMPLOYEE ORIENTATION
16	PROCESS. THE BOARD MAY DISTRIBUTE THE INFORMATIONAL MATERIALS
17	TO DISTRICT EMPLOYEES THROUGH AN E-MAIL TO EMPLOYEES OR AS PART
18	OF A MAILING OR REGULAR COMMUNICATION TO EMPLOYEES.
19	SECTION 6. In Colorado Revised Statutes, 22-30.5-104, add
20	(13) as follows:
21	22-30.5-104. Charter school - requirements - authority - rules.
22	(13) EACH CHARTER SCHOOL SHALL ANNUALLY DISTRIBUTE TO EACH
23	EMPLOYEE INFORMATIONAL MATERIALS RELATING TO FEDERAL STUDENT
24	LOAN REPAYMENT PROGRAMS AND STUDENT LOAN FORGIVENESS
25	PROGRAMS, INCLUDING UPDATED MATERIALS, RECEIVED FROM ITS
26	CHARTERING SCHOOL BOARD PURSUANT TO SECTION 22-32-109 (1)(pp).
27	IN ADDITION TO ANNUAL DISTRIBUTION, A CHARTER SCHOOL SHALL

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2	EMPLOYEES AS PART OF ITS EMPLOYEE ORIENTATION PROCESS. THE
3	CHARTER SCHOOL MAY DISTRIBUTE THE INFORMATIONAL MATERIALS TO
4	ITS EMPLOYEES THROUGH AN E-MAIL TO EMPLOYEES OR AS PART OF A
5	MAILING OR REGULAR COMMUNICATION TO EMPLOYEES.
6	SECTION 7. In Colorado Revised Statutes, amend 22-5-107 as
7	follows:
8	22-5-107. Duties of board of cooperative services. In addition
9	to any other duty required to be performed by law, the board of
10	cooperative services shall have the same duties as those for boards of
11	education as set forth in section 22-32-109 (1)(a) to (1)(m), (1)(q), and
12	(1)(r), AND (1)(pp) and section 22-9-106.
13	SECTION 8. In Colorado Revised Statutes, add 23-1-136 as
14	follows:
15	23-1-136. Department directive - federal student loan
	23-1-136. Department directive - federal student loan repayment and forgiveness program information. IN ADDITION TO ANY
15 16 17	•
16	repayment and forgiveness program information. IN ADDITION TO ANY
16 17 18	repayment and forgiveness program information. In Addition to any other powers and duties set forth in Law, the department shall
16 17 18 19	repayment and forgiveness program information. In addition to any other powers and duties set forth in Law, the department shall annually distribute to the governing board for each state
16 17	repayment and forgiveness program information. In addition to any other powers and duties set forth in law, the department shall annually distribute to the governing board for each state institution of higher education informational materials
16 17 18 19 20 21	repayment and forgiveness program information. In addition to any other powers and duties set forth in law, the department shall annually distribute to the governing board for each state institution of higher education informational materials received from the department of personnel pursuant to section
16 17 18 19 20	repayment and forgiveness program information. In addition to any other powers and duties set forth in Law, the department shall annually distribute to the governing board for each state institution of higher education informational materials received from the department of personnel pursuant to section 24-5-102 relating to federal student loan repayment programs
16 17 18 19 20 21 22 23	repayment and forgiveness program information. In addition to any other powers and duties set forth in Law, the department shall annually distribute to the governing board for each state institution of higher education informational materials received from the department of personnel pursuant to section 24-5-102 relating to federal student loan repayment programs and student loan forgiveness programs.
16 17 18 19 20 21 22 23 24	repayment and forgiveness program information. In addition to any other powers and duties set forth in Law, the department shall annually distribute to the governing board for each state institution of higher education informational materials received from the department of personnel pursuant to section 24-5-102 relating to federal student loan repayment programs and student loan forgiveness programs. SECTION 9. In Colorado Revised Statutes, add 23-5-140.5 as follows:
16 17 18 19 20 21 22 23 24 25	repayment and forgiveness program information. In addition to any other powers and duties set forth in law, the department shall annually distribute to the governing board for each state institution of higher education informational materials received from the department of personnel pursuant to section 24-5-102 relating to federal student loan repayment programs and student loan forgiveness programs. SECTION 9. In Colorado Revised Statutes, add 23-5-140.5 as follows: 23-5-140.5. Employee information - student loan repayment
16 17 18 19 20 21 22 23 24	repayment and forgiveness program information. In addition to any other powers and duties set forth in Law, the department shall annually distribute to the governing board for each state institution of higher education informational materials received from the department of personnel pursuant to section 24-5-102 relating to federal student loan repayment programs and student loan forgiveness programs. SECTION 9. In Colorado Revised Statutes, add 23-5-140.5 as follows:

DISTRIBUTE THE INFORMATIONAL MATERIALS TO NEWLY HIRED

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1	TO FEDERAL STUDENT LOAN REPAYMENT PROGRAMS AND STUDENT LOAN
2	FORGIVENESS PROGRAMS, INCLUDING UPDATED MATERIALS, RECEIVED
3	FROM THE DEPARTMENT OF HIGHER EDUCATION PURSUANT TO SECTION
4	23-1-106.6 (1)(a). IN ADDITION TO ANNUAL DISTRIBUTION, EACH
5	GOVERNING BOARD SHALL DISTRIBUTE THE INFORMATIONAL MATERIALS
6	TO NEWLY HIRED EMPLOYEES AS PART OF ITS EMPLOYEE ORIENTATION
7	PROCESS. THE GOVERNING BOARD MAY DISTRIBUTE THE INFORMATIONAL
8	MATERIALS TO ITS EMPLOYEES THROUGH AN E-MAIL TO EMPLOYEES OR AS
9	PART OF A MAILING OR REGULAR COMMUNICATION TO EMPLOYEES.
10	SECTION 10. In Colorado Revised Statutes, 24-32-104, add
11	(1)(m) as follows:
12	24-32-104. Functions of the division - definition. (1) The
13	division shall perform the following functions:
14	$(m)(I)\ \ Annually\ distribute\ to\ each\ local\ governmental$
15	ENTITY INFORMATIONAL MATERIALS RELATING TO FEDERAL STUDENT
16	LOAN REPAYMENT PROGRAMS AND STUDENT LOAN FORGIVENESS
17	PROGRAMS, INCLUDING UPDATED MATERIALS, RECEIVED FROM THE
18	DEPARTMENT OF PERSONNEL PURSUANT TO SECTION 24-5-102. THE
19	DIVISION MAY DISTRIBUTE THE INFORMATIONAL MATERIALS TO EACH
20	LOCAL GOVERNMENTAL ENTITY THROUGH AN E-MAIL OR AS PART OF A
21	MAILING OR REGULAR COMMUNICATION TO LOCAL GOVERNMENTAL
22	ENTITIES. THE DIVISION SHALL ENCOURAGE EACH LOCAL GOVERNMENTAL
23	ENTITY TO ANNUALLY DISTRIBUTE THE INFORMATIONAL MATERIALS,
24	INCLUDING ANY UPDATED MATERIALS, TO EACH EMPLOYEE OF THE LOCAL
25	GOVERNMENTAL ENTITY, AND TO INCLUDE THE INFORMATIONAL
26	MATERIALS AS PART OF THE LOCAL GOVERNMENTAL ENTITY'S NEW
27	EMPLOYEE ORIENTATION PROCESS.

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1	(II) FOR PURPOSES OF SUBSECTION (1)(m)(I) OF THIS SECTION, A
2	"LOCAL GOVERNMENTAL ENTITY" MEANS A CITY, COUNTY, CITY AND
3	COUNTY, SPECIAL DISTRICT, OR OTHER UNIT OF LOCAL GOVERNMENT FOR
4	WHICH THE DIVISION HAS RECEIVED INFORMATION PURSUANT TO SECTION
5	24-32-116.
6	SECTION 11. In Colorado Revised Statutes, add 7-90-404 as
7	follows:
8	7-90-404. Distribution of information - student loan
9	repayment and loan forgiveness programs. (1) THE SECRETARY OF
10	STATE SHALL ANNUALLY DISSEMINATE FOR THE BENEFIT OF EMPLOYEES OF
11	NONPROFIT PUBLIC SERVICE ORGANIZATIONS, AS DEFINED IN 34 CFR
12	685.219, INFORMATIONAL MATERIALS RELATING TO FEDERAL STUDENT
13	LOAN REPAYMENT PROGRAMS AND STUDENT LOAN FORGIVENESS
14	PROGRAMS, INCLUDING UPDATED MATERIALS, RECEIVED FROM THE
15	DEPARTMENT OF PERSONNEL PURSUANT TO SECTION 24-5-102. THE
16	SECRETARY OF STATE MAY DISSEMINATE THE INFORMATIONAL MATERIALS
17	BY POSTING THE MATERIALS ON THE SECRETARY OF STATE'S WEBSITE.
18	(2) The secretary of state shall encourage each
19	NONPROFIT PUBLIC SERVICE ORGANIZATION TO ANNUALLY DISTRIBUTE THE
20	INFORMATIONAL MATERIALS, INCLUDING ANY UPDATED MATERIALS, TO
21	EACH EMPLOYEE OF THE NONPROFIT PUBLIC SERVICE ORGANIZATION, AND
22	TO INCLUDE THE INFORMATIONAL MATERIALS AS PART OF THE NONPROFIT
23	PUBLIC SERVICE ORGANIZATION'S NEW EMPLOYEE ORIENTATION PROCESS.
24	SECTION 12. Act subject to petition - effective date. This act
25	takes effect at 12:01 a.m. on the day following the expiration of the
26	ninety-day period after final adjournment of the general assembly (August
27	2, 2019, if adjournment sine die is on May 3, 2019); except that, if a

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- referendum petition is filed pursuant to section 1 (3) of article V of the
- state constitution against this act or an item, section, or part of this act
- 3 within such period, then the act, item, section, or part will not take effect
- 4 unless approved by the people at the general election to be held in
- November 2020 and, in such case, will take effect on the date of the
- 6 official declaration of the vote thereon by the governor.

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