18A:62-53 & 18A:62-54

LEGISLATIVE HISTORY CHECKLIST

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- LAWS OF: 2013 CHAPTER: 18
- NJSA: 18A:62-53 & 18A:62-54 (Prohibits public institutions of higher education from permitting direct solicitation of students for credit card accounts)
- BILL NO: A1688 (Substituted for S2303)
- SPONSOR(S) Russo and others
- DATE INTRODUCED: January 10, 2012
- COMMITTEE: ASSEMBLY: Higher Education
 - SENATE: Higher Education
- AMENDED DURING PASSAGE: No
- DATE OF PASSAGE:ASSEMBLY:October 18, 2012
 - SENATE: December 20, 2012
- DATE OF APPROVAL: January 25, 2013

FOLLOWING ARE ATTACHED IF AVAILABLE:

FINAL TEXT OF BILL (Introduced version of bill with technical review enacted)

| A1688 | SPONSOR'S STATEMENT: (Begins on page 2 of introduced bill) | | |
|-------|--|-----------|-----|
| | INTRODUCED BILL WITH TECHNICAL REVIEW: | | |
| | COMMITTEE STATEMENT: | ASSEMBLY: | Yes |
| | | SENATE: | Yes |

(Audio archived recordings of the committee meetings, corresponding to the date of the committee statement, *may possibly* be found at www.njleg.state.nj.us)

| | FLOOR AMENDMENT STATEMENT: | | | No |
|-------|------------------------------|-------------------|---------------------|-----|
| | LEGISLATIVE FISCAL ESTIMATE: | | | No |
| S2303 | | | | |
| | SPONSOR'S STATEMENT: | (Begins on page 2 | of introduced bill) | Yes |
| | COMMITTEE STATEMENT: | | ASSEMBLY: | No |
| | | | SENATE: | Yes |
| | FLOOR AMENDMENT STAT | EMENT: | | No |
| | LEGISLATIVE FISCAL ESTI | MATE: | | No |
| | | | | |

| VETO MESSAGE: | No |
|---|-------------------------|
| GOVERNOR'S PRESS RELEASE ON SIGNING: | No |
| FOLLOWING WERE PRINTED: To check for circulating copies, contact New Jersey State Government Publications at the State Library (609) 278-2640 ext.103 or <u>mailto:refdes</u> | <u>k@njstatelib.org</u> |
| REPORTS: | No |
| HEARINGS: | No |
| NEWSPAPER ARTICLES: | No |

LAW/RWH

§§1,2 -C.18A:62-53 & 18A:62-54 §3 - Note

P.L.2013, CHAPTER 18, *approved January 25, 2013* Assembly, No. 1688

AN ACT concerning certain credit card solicitations and 1 2 supplementing Title 18A of the New Jersey Statutes. 3 4 **BE IT ENACTED** by the Senate and General Assembly of the State 5 of New Jersey: 6 7 1. As used in this act: 8 "Credit" means the right to defer payment of debt or to incur debt 9 and defer its payment. 10 "Credit card" means any card, plate, coupon book, or other single 11 credit device that may be used from time to time to obtain credit. "Direct merchandising" means the promotion to sell or offer any 12 13 goods, wares, services or merchandise to any person by means of 14 interpersonal contact or through the use of displays. 15 "Public institution of higher education" means Rutgers, The State 16 University, the State colleges or universities established pursuant to 17 chapter 64 of Title 18A of the New Jersey Statutes, the New Jersey 18 Institute of Technology, the University of Medicine and Dentistry 19 of New Jersey, the county colleges and any other public university or college now or hereafter established or authorized by State law. 20 21 "Student" means a person who is a matriculated student at a 22 public institution of higher education in this State whose billing 23 address is in this State. 24 25 2. A public institution of higher education is not authorized to enter into any agreement, or to permit any of its agents or student 26 27 organizations to enter into any agreement, for the direct merchandising of credit cards to any students. 28 29 30 3. This act shall take effect on the 30th day after enactment. 31 32 33 34 35 Prohibits public institutions of higher education from permitting direct solicitation of students for credit card accounts. 36

ASSEMBLY, No. 1688 STATE OF NEW JERSEY 215th LEGISLATURE

PRE-FILED FOR INTRODUCTION IN THE 2012 SESSION

Sponsored by: Assemblyman DAVID C. RUSSO District 40 (Bergen, Essex, Morris and Passaic) Assemblywoman CELESTE M. RILEY District 3 (Cumberland, Gloucester and Salem) Assemblywoman CONNIE WAGNER District 38 (Bergen and Passaic)

SYNOPSIS

Prohibits public institutions of higher education from permitting direct solicitation of students for credit card accounts.

CURRENT VERSION OF TEXT

Introduced Pending Technical Review by Legislative Counsel



(Sponsorship Updated As Of: 9/25/2012)

A1688 RUSSO, RILEY

2

AN ACT concerning certain credit card solicitations and 1 2 supplementing Title 18A of the New Jersey Statutes. 3 4 **BE IT ENACTED** by the Senate and General Assembly of the State 5 of New Jersey: 6 7 1. As used in this act: 8 "Charge card" means a credit card on an account for which no 9 periodic rate is used to compute a finance charge. 10 "Credit" means the right to defer payment of debt or to incur debt 11 and defer its payment. 12 "Credit card" means any card, plate, coupon book, or other single 13 credit device that may be used from time to time to obtain credit. 14 "Direct merchandising" means the promotion to sell or offer any 15 goods, wares, services or merchandise to any person by means of 16 interpersonal contact or through the use of displays. 17 "Public institution of higher education" means Rutgers, The State 18 University, the State colleges or universities established pursuant to 19 chapter 64 of Title 18A of the New Jersey Statutes, the New Jersey 20 Institute of Technology, the University of Medicine and Dentistry 21 of New Jersey, the county colleges and any other public university 22 or college now or hereafter established or authorized by State law. 23 "Student" means a person who is a matriculated student at a 24 public institution of higher education in this State whose billing 25 address is in this State. 26 27 2. A public institution of higher education is not authorized to enter into any agreement, or to permit any of its agents or student 28 29 organizations to enter into any agreement, for the direct 30 merchandising of credit cards to any students. 31 32 3. This act shall take effect on the 30th day after enactment. 33 34 STATEMENT 35 36 37 This bill prohibits a public institution of higher education in this 38 State from entering into an agreement, or permitting its agents or a 39 student organization from entering into any agreement, for the 40 purposes of the direct merchandising of credit cards in person or by 41 displays to students.

ASSEMBLY, No. 1688 STATE OF NEW JERSEY 215th LEGISLATURE

PRE-FILED FOR INTRODUCTION IN THE 2012 SESSION

Sponsored by: Assemblyman DAVID C. RUSSO District 40 (Bergen, Essex, Morris and Passaic) Assemblywoman CELESTE M. RILEY District 3 (Cumberland, Gloucester and Salem) Assemblywoman CONNIE WAGNER District 38 (Bergen and Passaic)

Co-Sponsored by: Assemblyman S.Kean, Senators O'Toole and Allen

SYNOPSIS

Prohibits public institutions of higher education from permitting direct solicitation of students for credit card accounts.

CURRENT VERSION OF TEXT

As reported by the Assembly Higher Education Committee with technical review.



(Sponsorship Updated As Of: 12/21/2012)

A1688 RUSSO, RILEY

2

AN ACT concerning certain credit card solicitations and 1 2 supplementing Title 18A of the New Jersey Statutes. 3 4 **BE IT ENACTED** by the Senate and General Assembly of the State 5 of New Jersey: 6 7 1. As used in this act: 8 "Credit" means the right to defer payment of debt or to incur debt 9 and defer its payment. 10 "Credit card" means any card, plate, coupon book, or other single 11 credit device that may be used from time to time to obtain credit. 12 "Direct merchandising" means the promotion to sell or offer any 13 goods, wares, services or merchandise to any person by means of 14 interpersonal contact or through the use of displays. 15 "Public institution of higher education" means Rutgers, The State 16 University, the State colleges or universities established pursuant to 17 chapter 64 of Title 18A of the New Jersey Statutes, the New Jersey 18 Institute of Technology, the University of Medicine and Dentistry 19 of New Jersey, the county colleges and any other public university 20 or college now or hereafter established or authorized by State law. 21 "Student" means a person who is a matriculated student at a 22 public institution of higher education in this State whose billing 23 address is in this State. 24 25 2. A public institution of higher education is not authorized to 26 enter into any agreement, or to permit any of its agents or student 27 organizations to enter into any agreement, for the direct merchandising of credit cards to any students. 28 29 30 3. This act shall take effect on the 30th day after enactment.

ASSEMBLY HIGHER EDUCATION COMMITTEE

STATEMENT TO

ASSEMBLY, No. 1688

STATE OF NEW JERSEY

DATED: SEPTEMBER 24, 2012

The Assembly Higher Education Committee reports favorably Assembly Bill No. 1688.

This bill prohibits a public institution of higher education in this State from entering into an agreement, or permitting its agents or a student organization from entering into any agreement, for the purposes of the direct merchandising of credit cards in person or by displays to students.

This bill was pre-filed for introduction in the 2012-2013 session pending technical review. As reported, the bill includes the changes required by technical review, which has been performed.

STATEMENT TO

ASSEMBLY, No. 1688

STATE OF NEW JERSEY

DATED: DECEMBER 6, 2012

The Senate Higher Education committee reports favorably Assembly Bill No. 1688.

This bill prohibits a public institution of higher education in this State from entering into an agreement, or permitting its agents or a student organization from entering into any agreement, for the purposes of the direct merchandising of credit cards in person or by displays to students.

As reported by the committee, this bill is identical to Senate Bill No. 2303 with committee amendments, which also was reported by the committee on this same date.

SENATE, No. 2303 **STATE OF NEW JERSEY** 215th LEGISLATURE

INTRODUCED NOVEMBER 19, 2012

Sponsored by: Senator KEVIN J. O'TOOLE District 40 (Bergen, Essex, Morris and Passaic)

SYNOPSIS

Prohibits public institutions of higher education from permitting direct solicitation of students for credit card accounts.

CURRENT VERSION OF TEXT

As introduced.



S2303 O'TOOLE

2

1 AN ACT concerning certain credit card solicitations and 2 supplementing Title 18A of the New Jersey Statutes. 3 4 **BE IT ENACTED** by the Senate and General Assembly of the State 5 of New Jersey: 6 7 1. As used in this act: 8 "Charge card" means a credit card on an account for which no 9 periodic rate is used to compute a finance charge. 10 "Credit" means the right to defer payment of debt or to incur debt 11 and defer its payment. 12 "Credit card" means any card, plate, coupon book, or other single 13 credit device that may be used from time to time to obtain credit. 14 "Direct merchandising" means the promotion to sell or offer any goods, wares, services or merchandise to any person by means of 15 16 interpersonal contact or through the use of displays. 17 "Public institution of higher education" means Rutgers, The State 18 University, the State colleges or universities established pursuant to 19 chapter 64 of Title 18A of the New Jersey Statutes, the New Jersey 20 Institute of Technology, the University of Medicine and Dentistry 21 of New Jersey, the county colleges and any other public university 22 or college now or hereafter established or authorized by State law. "Student" means a person who is a matriculated student at a 23 24 public institution of higher education in this State whose billing address is in this State. 25 26 27 2. A public institution of higher education is not authorized to 28 enter into any agreement, or to permit any of its agents or student 29 organizations to enter into any agreement, for the direct 30 merchandising of credit cards to any students. 31 32 3. This act shall take effect on the 30th day after enactment. 33 34 35 **STATEMENT** 36 37 This bill prohibits a public institution of higher education in this 38 State from entering into an agreement, or permitting its agents or a 39 student organization from entering into any agreement, for the 40 purposes of the direct merchandising of credit cards in person or by 41 displays to students.

SENATE HIGHER EDUCATION COMMITTEE

STATEMENT TO

SENATE, No. 2303

with committee amendments

STATE OF NEW JERSEY

DATED: DECEMBER 6, 2012

The Senate Higher Education committee reports favorably Senate Bill No. 2303 with committee amendments.

This bill prohibits a public institution of higher education in this State from entering into an agreement, or permitting its agents or a student organization from entering into any agreement, for the purposes of the direct merchandising of credit cards in person or by displays to students.

The committee made a technical amendment to the bill to remove a reference to charge cards.

As reported by the committee with amendments, this bill is identical to Assembly Bill No. 1688, which also was reported by the committee on this same date.