STATE OF CALIFORNIA
Budget Change Proposal - Cover Sheet
DF-46 (REV 10/20)

Fiscal Year	Business Unit	Department	Priority No.
2021-22	1701	Department of Financial Protection and Innovation	1

Budget Request Name	Program	Subprogram
1701-048-BCP-2021-MR	1557-Debt Collectors	Click or tap here to enter text.

Budget Request Description
Adjustment to Debt Collector Licensing and Regulation (SB 908)

Budget Request Summary
The Department of Financial Protection and Innovation (Department) requests a reduction of the resources included in the Governor's Budget to license, examine, and regulate debt collectors under the provisions of Chapter 163, Statutes of 2020, (SB 908). The Department requests a decrease in expenditure authority of $4.9 million Financial Protection Fund and 21.0 fewer positions in 2021-22; $5.3 million and 28.0 fewer positions in 2022-23; and $6.0 million and 32.0 fewer positions in 2023-24.

Requires Legislation	Code Section(s) to be Added/Amended/Repealed
☐ Yes ☒ No	None

Does this BCP contain information technology (IT) components? ☐ Yes ☒ No *If yes, departmental Chief Information Officer must sign.*	Department CIO	Date
	Click or tap here to enter text.	Click or tap to enter a date.

For IT requests, specify the project number, the most recent project approval document (FSR, SPR, S1BA, S2AA, S3SD, S4PRA), and the approval date.

Project No. Click or tap here to enter text. **Project Approval Document:** Click or tap here to enter text.

Approval Date: Click or tap to enter a date.

If proposal affects another department, does other department concur with proposal? ☐ Yes ☒ No
Attach comments of affected department, signed and dated by the department director or designee.

Prepared By	Date	Reviewed By	Date
April Levens	4/29/2021	Betsy Barnhart	4/29/2021
Department Director	**Date**	**Agency Secretary**	**Date**
Manuel P. Alvarez	4/29/2021	Lourdes M. Castro Ramirez	4/29/2021

Department of Finance Use Only

Additional Review: ☐ Capital Outlay ☐ ITCU ☐ FSCU ☐ OSAE ☐ Dept. of Technology

PPBA	Date submitted to the Legislature
Kimberly S. Harbison	5/14/2021

A. Budget Request Summary

The Department of Financial Protection and Innovation (Department) requests a reduction of the resources included in the Governor's Budget to license, examine, and regulate debt collectors under the provisions of Chapter 163, Statutes of 2020, (SB 908).

The Governor's Budget proposal requested an increase in expenditure authority of $10.7 million Financial Protection Fund and 44.0 positions in 2021-22, $10.3 million and 51.0 positions in 2022-23, and $10.9 million and 55.0 positions in 2023-24. The Department requests a reduction in expenditure authority of $4.9 million and 21.0 fewer positions in 2021-22, $5.3 million and 28.0 fewer positions in 2022-23, and $6.0 million and 32.0 fewer positions in 2023-24.

The total net resources needed to license, examine, and regulate debt collectors is:

- $5.8 million and 23.0 positions in 2021-22,
- $5.0 million and 23.0 positions in 2022-23, and
- $4.9 million and 23.0 positions in 2023-24.

B. Background/History

The Governor's Budget proposal was based on debt collection data provided by the Consumer Financial Protection Bureau. From this data, it was estimated that the Department would license approximately 7,000 debt collectors.

Since January 2021, the Department has received additional data from industry experts and other states. Analysis of this more recent data indicates that the debt collector population in California may be closer to 3,500 licensees. The data provided by industry included the number of debt collectors operating in states throughout the nation. When comparing this data to US Census data on state population size, there appears to be a relationship between the number of debt collectors operating in each state and that state's population. Texas reported 2,372 debt collectors and a population of 28.9 million. California, with a population of 39.5 million and more robust consumer protection laws, will likely have closer to 3,500 debt collectors.

The decrease in the expected number of licensees, from 7,000 to 3,500, will reduce the program workload and the number of staff needed to implement SB 908. This request reduces the number of staff and the expenditure authority needed to license and regulate debt collectors.

The implementation of the Debt Collector program is intertwined with the resources the Department received beginning in 2020-21 to register and oversee the new entities covered under the California Consumer Financial Protection (CCFP) program. Debt collectors are a subset of these expected new registrants and, as a result, some resources are being redirected from the CCFP program to the Debt Collector program.

Resource History
(Dollars in thousands)

Program Budget	2015-16	2016-17	2017-18	2018-19	2019-20	2020-21*
Authorized Expenditures	91,657	90,488	96,867	101,956	108,139	111,089
Actual Expenditures	82,117	83,992	93,176	98,944	104,715	108,000
Revenues	133,013	97,213	102,428	99,338	109,447	108,000
Authorized Positions	618.0	627.0	655.0	660.0	670.0	674.0
Filled Positions	543.3	576.4	566.7	602.4	600.2	618.0
Vacancies	74.7	50.6	88.3	57.6	69.8	56.0

*Projected: Does not include the California Consumer Financial Protection Program.

C. State Level Consideration

This proposal supports the implementation of SB 908 and the Department's mission to promote fair and honest business practices and protect consumers by preventing potential marketplace risks, fraud, and abuse. The implementation of the Debt Collection Licensing Act will have a positive impact on the state economy. With the requested resources, the Department will be able to stop and prevent abusive practices of bad actors in the debt collection industry.

D. Justification

There is almost no oversight of debt collectors in California. Consumer advocates state that debt collectors pose a potential threat to consumers and argue that stronger state oversight will reduce the incidence of noncompliance with debt collection laws. The implementation of SB 908 will provide strong oversight over debt collectors operating in California.

Licensing and Examination

The Department expects up to 3,500 debt collectors to apply for a license before December 31, 2021. Applicants will operate with a provisional license while the Department validates their applications. The Department expects to process 2,000 license applications in 2021-22, and 1,500 license applications in 2022-23. Once debt collectors have been licensed in California, the Department projects a 10 percent turnover of licensees in 2023-24 based upon the Department's experience setting up the California Financing Law program.

In the first year of licensure, the Department will perform preliminary examinations of a random sampling of new licensees. The purpose of the examination is to obtain first-hand knowledge of the licensee's operations, establish a baseline of their compliance with California Law, and introduce the Department's regulatory expectations. By the third year of licensure, the Department anticipates all licensees will be examined every 10 years as a best practice to comply with the Act.

The decrease in the expected number of licensees, from 7,000 to 3,500, will reduce the licensing and examination workload and the number of staff needed to implement SB 908. The workload estimates for the examination and licensing teams, as shown in the table below, are informed by the Department's knowledge and experience in developing and implementing the California Financing Law program.

Licensing and Examination Workload

Workload Measure	2021-22	2022-23	2023-24
Issue new licenses	2,000	1,500	350
Process license amendments	250	400	2,500
Preliminary examinations	9	22	29
Full scope examinations	11	44	206
Special Examinations	0	22	15

The table below summarizes the total decrease of licensing and examination positions redirected from the CCFP. The details of the reduction by position and year are displayed in Attachment 1.

Licensing and Examination Positions Redirected to Debt Collector Program

Request	2021-22	2022-23	2023-24
Original Request	13.0	19.0	19.0
Reduction	-2.0	-2.0	-2.0
Total Positions	11.0	17.0	17.0

Analysis of Problem

The table below summarizes the total proposed decrease of new debt collector positions within the licensing and examination unit. The details of the reduction by position and year are displayed in Attachment 2.

New Licensing and Examination Positions

Request	2021-22	2022-23	2023-24
Original Request	28.0	35.0	39.0
Reduction	-13.0	-20.0	-24.0
Total Positions	15.0	15.0	15.0

Legal Division

The workload of the Legal Division is not expected to change based on the number of licensees. The Legal Division's staffing needs are unchanged from the Governor's Budget request. The Department continues to request 1.0 Attorney V and 1.0 Attorney IV to effectively administer the Act.

The Legal Division is the Department's legal counsel. The Legal Division supports the Department's mission to oversee financial service providers; promotes innovation and fair and honest business practices; enhances consumer awareness; and protects consumers by preventing potential marketplace risks, fraud, and abuse. The Legal Division supports the Department by administering and interpreting the 20 state laws under the Department's jurisdiction; promulgates regulations to implement the laws; provides legal research for the Department's programs and the Enforcement Division; reviews administrative hearings involving licensees for legal correctness; and acts as a hearing officer by rejecting administrative law judge decisions in administrative hearings.

Enforcement Division

With the expected decrease in the number of licensees from 7,000 to 3,500, the workload of the Enforcement Division is expected to decrease in proportion to the number of licensees. Instead of 6.0 positions, the Department requests 3.0 new positions. The requested positions are 2.0 Attorney IVs and 1.0 Financial Institutions Examiner.

The Department's Enforcement Division serves Californians by enforcing the state's financial services laws and regulations. The division supports the Department's mission to oversee financial service providers; promotes innovation and fair and honest business practices; enhances consumer awareness; and protects consumers by preventing potential marketplace risks, fraud, and abuse. The Enforcement Division's primary function is two-fold: investigating and stopping unlicensed activities and bringing actions against licensees who violate the laws. The Enforcement Division acts as the Department's litigation arm, conducting all aspects of litigation for the Department.

Administration Division

When program staff are added to the Department, the workload of the Administration Division increases. To meet these administrative needs, the Department requests a total of 3.0 positions. The Governor's Budget request included 6.0 positions for administration; this is a reduction of 3.0 positions to support the remaining program staff. The Department requests 1.0 Staff Services Manager I and 1.0 Associate Governmental Program Analyst for the Human Resources Office and 1.0 Senior Accounting Officer (Specialist) for the Fiscal Management Office.

Revenues to Support the Debt Collection Licensing Act

The Department will support the program in the first year mostly through reserves in the Financial Protection Fund. However, this is not sustainable on an ongoing basis. To continue to regulate debt collectors, the Department will collect revenues associated with fees from debt collectors, including application, investigation, amendment fees, payments associated with examinations

and assessments, and settlements. The following table details the total revenue needed to cover the cost for the Department to implement the Act, including the cost of resources redirected from the Consumer Financial Protection program.

Cost of Debt Collector Licensing (In Thousands)

Appropriation Description	2021-22	2022-23	2023-24
This proposal	$5,850	$4,977	$4,939
Redirected from CCFP	$4,334	$5,746	$5,670
Total Cost	**$10,184**	**$10,723**	**$10,609**

Department licensees are required to support the Department's cost to regulate them. Debt collectors are expected to pay for the cost of the Debt Collector program's activities. The proposed fee schedule for debt collector regulation is modeled on the fee schedules of the Department's existing licensing laws. The Department expects to support the program by charging licensees flat-rate application, investigation, amendment, and hourly examination fees while using a pro rata method to calculate annual assessment fees. The following table displays projected revenue from these sources. The Department calculated the projected application and investigation fees assuming it will process 2,000 applications in 2021-22, 1,500 applications in 2022-23, and 350 applications in 2023-24**.** The estimate of 350 applications is based on an anticipated 10 percent turnover of licensees, which is informed from the Department's experience setting up the California Financing Law program.

Proposed Debt Collector Licensing Revenues (In Thousands)

Funding Source	2021-22	2022-23	2023-24
Application fees @ $350 per application	$700	$525	$123
Investigation fees @ $150 per application	$300	$225	$53
Amendment fees @ $300 per amendment	$75	$120	$750
Examination revenues	$96	$607	$1,575
Assessments – pro rata to cover costs	$0	$9,046	$7,708
Settlements	$0	$200	$400
Financial Protection Fund Reserve	$9,013	$0	$0
Total Projected Revenues	**$10,184**	**$10,723**	**$10,609**

E. Outcomes and Accountability

Utilizing the resources requested in this proposal, the Department of Financial Protection and Innovation expects to:

- Accept license application packages in 2021;
- Process 3,500 applications for licensure by the end of 2022-23; and
- See a marked decline in unlicensed debt collection activities by 2023-24.
- The Department will submit a 2024-25 Budget Change Proposal to request ongoing resources to support the Debt Collection program's activities. After three fiscal years of running the Debt Collection program, the Department will have more data available to inform the level of ongoing resources needed to sustain the program.

F. Analysis of All Feasible Alternatives

Alternative 1: Approve this request to reduce the expenditure authority of $4.9 million Financial Protection Fund and 21.0 fewer positions in 2021-22; $5.3 million and 28.0 fewer positions in 2022-23; and $6.0 million and 32.0 fewer positions in 2023-24 to implement the Debt Collection Licensing Act, based on a revised analysis of debt collectors to be licensed in California.

Pros:

- Recent data supports the 3,500-licensee projection.
- Significantly reduces costs to the Department when compared to the Governor's Budget proposal.

Cons:

- Will increase costs to the Department and the initial setup costs during the first year will draw down the Financial Protection Fund balance.

Alternative 2: Do not authorize this reduction; approve the resources as requested in the Governor's Budget proposal.

Pros:

- The Governor's Budget proposal includes resources to license and regulate up to 7,000 debt collectors.

Cons:

- Updated forecasts do not support 7,000 debt collector licensees.
- Does not respond to concerns about phasing in staff growth until the actual number of licensees, and an estimate of unlicensed activity, is known.
- Will increase costs to the Department and the initial setup costs during the first year will draw down the Financial Protection Fund balance.

G. Implementation Plan

Establishing the Debt Collector program will require a phased-in hiring approach. Preliminary work has begun in 2020-21, utilizing resources provided under the CCFP program for debt collection registration activities. The Department will concentrate on establishing procedures and protocols for the successful implementation of the Debt Collection program by:

- Developing the license application package to be used to authorize licensees to engage in the debt collection business in California.
- Developing a debt collection application policy and procedures manual; and
- Developing a debt collection examination policy and procedures manual.

In July 2021, the Department will begin hiring the remaining CCFP resources to be redirected to the Debt Collection program, and an additional 23.0 new debt collector positions to prepare for the January 1, 2022 operative date of the Act. The Department will focus on processing 2,000 new licensee applications in 2021-22. The Department's Business Operations Office will begin the acquisition and renovation of the additional leased office space needed to house the new positions.

In July 2022, the Department expects to focus on processing another 1,500 licensees and slowly expanding the number of examinations and license amendments.

By July 2023, the Department expects to see a decline in new licensee applications, but an increase in license amendments and examinations as most licenses will have been issued by the previous year.

H. Supplemental Information

The Department cannot accommodate the requested staff in its existing offices. Additional office space is necessary to accommodate the 23.0 staff to be hired between 2021-22 and 2023-24. This request includes $650,000 in one-time costs to acquire and renovate additional leased office space.

I. Recommendation

The Department recommends Alternative 1: Authorize a decrease in expenditure authority of $4.9 million Financial Protection Fund and 21.0 fewer positions in 2021-22; $5.3 million and 28.0 fewer positions in 2022-23; and $6.0 million and 32.0 fewer positions in 2023-24 to implement the Debt Collection Licensing Act, based on a revised analysis of debt collectors to be licensed in California.

BCP Fiscal Detail Sheet

BCP Title: Adjustment to Debt Collector Licensing and Regulation (SB 908)

BR Name: 1701-048-BCP-2021-MR

Budget Request Summary

Personal Services

Personal Services	FY21 Current Year	FY21 Budget Year	FY21 BY+1	FY21 BY+2	FY21 BY+3	FY21 BY+4
Positions - Permanent	0.0	-21.0	-28.0	-32.0	-32.0	-32.0
Total Positions	**0.0**	**-21.0**	**-28.0**	**-32.0**	**-32.0**	**-32.0**
Salaries and Wages Earnings - Permanent	0	-1,743	-2,266	-2,549	0	0
Total Salaries and Wages	**$0**	**$-1,743**	**$-2,266**	**$-2,549**	**$0**	**$0**
Total Staff Benefits	0	-971	-1,262	-1,420	0	0
Total Personal Services	**$0**	**$-2,714**	**$-3,528**	**$-3,969**	**$0**	**$0**

Operating Expenses and Equipment

Operating Expenses and Equipment	FY21 Current Year	FY21 Budget Year	FY21 BY+1	FY21 BY+2	FY21 BY+3	FY21 BY+4
5301 - General Expense	0	-1,007	-270	-310	0	0
5304 - Communications	0	-42	-56	-64	0	0
5320 - Travel: Out-of-State	0	-26	-36	-44	0	0
5320 - Travel: In-State	0	-130	-180	-220	0	0
5322 - Training	0	-34	-46	-54	0	0
5324 - Facilities Operation	0	-210	-280	-320	0	0
5342 - Departmental Services	0	-595	-840	-980	0	0
5346 - Information Technology	0	-105	-40	-20	0	0
Total Operating Expenses and Equipment	**$0**	**$-2,149**	**$-1,748**	**$-2,012**	**$0**	**$0**

Total Budget Request

Total Budget Request	FY21 Current Year	FY21 Budget Year	FY21 BY+1	FY21 BY+2	FY21 BY+3	FY21 BY+4
Total Budget Request	**$0**	**$-4,863**	**$-5,276**	**$-5,981**	**$0**	**$0**

Fund Summary

Fund Source

Fund Source	FY21 Current Year	FY21 Budget Year	FY21 BY+1	FY21 BY+2	FY21 BY+3	FY21 BY+4
State Operations - 3363 - Financial Protection Fund	0	-4,863	-5,276	-5,981	0	0
Total State Operations Expenditures	**$0**	**$-4,863**	**$-5,276**	**$-5,981**	**$0**	**$0**
Total All Funds	**$0**	**$-4,863**	**$-5,276**	**$-5,981**	**$0**	**$0**

Program Summary

Program Funding

Program Funding	FY21 Current Year	FY21 Budget Year	FY21 BY+1	FY21 BY+2	FY21 BY+3	FY21 BY+4
1557 - Debt Collectors	0	-4,863	-5,276	-5,981	0	0
Total All Programs	**$0**	**$-4,863**	**$-5,276**	**$-5,981**	**$0**	**$0**

Personal Services Details

Positions

Positions	FY21 Current Year	FY21 Budget Year	FY21 BY+1	FY21 BY+2	FY21 BY+3	FY21 BY+4
1138 - Office Techn (Gen) (Eff. 07-01-2021)	0.0	-2.0	-2.0	-2.0	-2.0	-2.0
1405 - Info Tech Mgr I (Eff. 07-01-2021)	0.0	-1.0	-1.0	-1.0	-1.0	-1.0
1414 - Info Tech Spec II (Eff. 07-01-2021)	0.0	-1.0	-1.0	-1.0	-1.0	-1.0
4101 - Financial Institutions Examiner (Eff. 07-01-2021)	0.0	-7.0	-7.0	-7.0	-7.0	-7.0
4101 - Financial Institutions Examiner (Eff. 07-01-2022)	0.0	0.0	-4.0	-4.0	-4.0	-4.0
4101 - Financial Institutions Examiner (Eff. 07-01-2023)	0.0	0.0	0.0	-4.0	-4.0	-4.0
4102 - Sr Financial Institutions Examiner (Eff. 07-01-2021)	0.0	-3.0	-3.0	-3.0	-3.0	-3.0
4102 - Sr Financial Institutions Examiner (Eff. 07-01-2022)	0.0	0.0	-1.0	-1.0	-1.0	-1.0
4104 - Financial Institutions Mgr (Eff. 07-01-2021)	0.0	-3.0	-3.0	-3.0	-3.0	-3.0
4546 - Accounting Officer (Spec) (Eff. 07-01-2021)	0.0	-1.0	-1.0	-1.0	-1.0	-1.0
5393 - Assoc Govtl Program Analyst (Eff. 07-01-2021)	0.0	-2.0	-2.0	-2.0	-2.0	-2.0
5393 - Assoc Govtl Program Analyst (Eff. 07-01-2022)	0.0	0.0	-2.0	-2.0	-2.0	-2.0
5780 - Atty IV (Eff. 07-01-2021)	0.0	-1.0	-1.0	-1.0	-1.0	-1.0
Total Positions	**0.0**	**-21.0**	**-28.0**	**-32.0**	**-32.0**	**-32.0**

Salaries and Wages

Salaries and Wages	FY21 Current Year	FY21 Budget Year	FY21 BY+1	FY21 BY+2	FY21 BY+3	FY21 BY+4
1138 - Office Techn (Gen) (Eff. 07-01-2021)	0	-85	-85	-85	0	0
1405 - Info Tech Mgr I (Eff. 07-01-2021)	0	-113	-113	-113	0	0
1414 - Info Tech Spec II (Eff. 07-01-2021)	0	-103	-103	-103	0	0
4101 - Financial Institutions Examiner (Eff. 07-01-2021)	0	-371	-371	-371	0	0
4101 - Financial Institutions Examiner (Eff. 07-01-2022)	0	0	-284	-284	0	0
4101 - Financial Institutions Examiner (Eff. 07-01-2023)	0	0	0	-283	0	0
4102 - Sr Financial Institutions Examiner (Eff. 07-01-2021)	0	-387	-387	-387	0	0
4102 - Sr Financial Institutions Examiner (Eff. 07-01-2022)	0	0	-100	-100	0	0
4104 - Financial Institutions Mgr (Eff. 07-01-2021)	0	-342	-342	-342	0	0
4546 - Accounting Officer (Spec) (Eff. 07-01-2021)	0	-61	-61	-61	0	0
5393 - Assoc Govtl Program Analyst (Eff. 07-01-2021)	0	-138	-138	-138	0	0
5393 - Assoc Govtl Program Analyst (Eff. 07-01-2022)	0	0	-139	-139	0	0
5780 - Atty IV (Eff. 07-01-2021)	0	-143	-143	-143	0	0
Total Salaries and Wages	**$0**	**$-1,743**	**$-2,266**	**$-2,549**	**$0**	**$0**

Staff Benefits

Staff Benefits	FY21 Current Year	FY21 Budget Year	FY21 BY+1	FY21 BY+2	FY21 BY+3	FY21 BY+4
5150900 - Staff Benefits - Other	0	-971	-1,262	-1,420	0	0
Total Staff Benefits	**$0**	**$-971**	**$-1,262**	**$-1,420**	**$0**	**$0**

Total Personal Services

Total Personal Services	FY21 Current Year	FY21 Budget Year	FY21 BY+1	FY21 BY+2	FY21 BY+3	FY21 BY+4
Total Personal Services	**$0**	**$-2,714**	**$-3,528**	**$-3,969**	**$0**	**$0**

Attachment 1

Consumer Financial Protection Staff Redirected to Implement the Debt Collection Licensing Act (Dollars in Thousands)

Classification	Unit	Governor's Budget Request 2021-22	Proposed Reduction 2021-22	Total Redirected Staff 2021-22	Governor's Budget Request 2022-23	Proposed Reduction 2022-23	Total Redirected Staff 2022-23	Governor's Budget Request 2023-24	Proposed Reduction 2023-24	Total Redirected Staff 2023-24
Deputy Commissioner, C.E.A. - B	Licensing and Examination	1.0	0.0	1.0	1.0	0.0	1.0	1.0	0.0	1.0
Regional Deputy Commissioner, Corporations Examiner IV (Supervisor)	Licensing and Examination	2.0	0.0	2.0	2.0	0.0	2.0	2.0	0.0	2.0
Corporation Examiner IV (Supervisor)	Licensing and Examination	1.0	0.0	1.0	1.0	0.0	1.0	1.0	0.0	1.0
Corporation Examiner IV (Specialist)	Licensing and Examination	0.0	0.0	0.0	1.0	0.0	1.0	1.0	0.0	1.0
Corporation Examiner	Licensing and Examination	8.0	-2.0	6.0	11.0	-2.0	9.0	11.0	-2.0	9.0
Associate Governmental Program Analyst	Licensing and Examination	1.0	0.0	1.0	2.0	0.0	2.0	2.0	0.0	2.0
Office Technician (Gen)	Licensing and Examination	0.0	0.0	0.0	1.0	0.0	1.0	1.0	0.0	1.0
Legal Analyst	Legal Division	1.0	0.0	1.0	1.0	0.0	1.0	1.0	0.0	1.0
Assistant Chief Counsel	Legal Division	1.0	0.0	1.0	1.0	0.0	1.0	1.0	0.0	1.0
Attorney III	Legal Division	1.0	0.0	1.0	1.0	0.0	1.0	1.0	0.0	1.0
Legal Analyst	Enforcement	1.0	0.0	1.0	1.0	0.0	1.0	1.0	0.0	1.0

Classification	Unit	Governor's Budget Request 2021-22	Proposed Reduction 2021-22	Total Redirected Staff 2021-22	Governor's Budget Request 2022-23	Proposed Reduction 2022-23	Total Redirected Staff 2022-23	Governor's Budget Request 2023-24	Proposed Reduction 2023-24	Total Redirected Staff 2023-24
Assistant Chief Counsel	Enforcement	1.0	0.0	1.0	1.0	0.0	1.0	1.0	0.0	1.0
Attorney III	Enforcement	5.0	-3.0	2.0	7.0	-3.0	4.0	7.0	-3.0	4.0
Supervising Special Investigator	Enforcement	1.0	0.0	1.0	1.0	0.0	1.0	1.0	0.0	1.0
Investigator	Enforcement	3.0	-2.0	1.0	3.0	-2.0	1.0	3.0	-2.0	1.0
-	**Total Positions**	**27.0**	**-7.0**	**20.0**	**35.0**	**-7.0**	**28.0**	**35.0**	**-7.0**	**28.0**
-	**Total Personnel Services**	**$4,005**	**-$1,031**	**$2,974**	**$5,149**	**-$1,031**	**$4,118**	**$5,149**	**-$1,031**	**$4,118**
-	**Total Operating Expenses and Equipment**	**$1,763**	**-$403**	**$1,360**	**$2,031**	**-$403**	**$1,628**	**$1,955**	**-$403**	**$1,552**
-	**Total Redirected Resources**	**$5,768**	**-$1,434**	**$4,334**	**$7,180**	**-$1,434**	**$5,746**	**$7,104**	**-$1,434**	**$5,760**

Attachment 2

Additional Positions Requested to Implement Debt Collector Licensing Act (Dollars in Thousands)

Classification	Unit	Governor's Budget Request 2021-22	Proposed Reduction 2021-22	Total Staff 2021-22	Governor's Budget Request 2022-23	Proposed Reduction 2022-23	Total Staff 2022-23	Governor's Budget Request 2023-24	Proposed Reduction 2023-24	Total Staff 2023-24
Executive Secretary	Licensing and Examination	1.0	0.0	1.0	1.0	0.0	1.0	1.0	0.0	1.0
Financial Institutions Manager	Licensing and Examination	4.0	-3.0	1.0	4.0	-3.0	1.0	4.0	-3.0	1.0
Senior Financial Institutions Examiner	Licensing and Examination	10.0	-3.0	7.0	11.0	-4.0	7.0	11.0	-4.0	7.0
Financial Institutions Examiner	Licensing and Examination	9.0	-5.0	4.0	13.0	-9.0	4.0	17.0	-13.0	4.0
Associate Governmental Program Analyst	Licensing and Examination	2.0	0.0	-2.0	4.0	-2.0	2.0	4.0	-2.0	2.0
Office Technician (Typing)	Licensing and Examination	2.0	-2.0	0.0	2.0	-2.0	0.0	2.0	-2.0	0.0
Attorney IV	Legal	1.0	0.0	1.0	1.0	0.0	1.0	1.0	0.0	1.0
Attorney V	Legal	1.0	0.0	1.0	1.0	0.0	1.0	1.0	0.0	1.0
Attorney IV	Enforcement	3.0	-1.0	2.0	3.0	-1.0	2.0	3.0	-1.0	2.0
Financial Institutions Examiner	Enforcement	3.0	-2.0	1.0	3.0	-2.0	1.0	3.0	-2.0	1.0
Staff Services Manager I	Admin – HR	1.0	0.0	1.0	1.0	0.0	1.0	1.0	0.0	1.0
Associate Governmental Program Analyst	Admin – HR	2.0	-1.0	2.0	2.0	-1.0	1.0	2.0	-1.0	1.0

Classification	Unit	Governor's Budget Request 2021-22	Proposed Reduction 2021-22	Total Staff 2021-22	Governor's Budget Request 2022-23	Proposed Reduction 2022-23	Total Staff 2022-23	Governor's Budget Request 2023-24	Proposed Reduction 2023-24	Total Staff 2023-24
Senior Accounting Officer (Spec)	Admin – Fiscal Mang.	1.0	0.0	1.0	1.0	0.0	1.01	1.0	0.0	1.0
Accounting Officer (Spec)	Admin – Fiscal Mang.	1.0	-1.0	0.0	1.0	-1.0	0.0	1.0	-1.0	0.0
Associate Governmental Program Analyst	Admin – Business Ops	1.0	-1.0	0.0	1.0	-1.0	0.0	1.0	-1.0	0.0
Information Technology Manager I	IT Office	1.0	-1.0	0.0	1.0	-1.0	0.0	1.0	-1.0	0.0
Information Technology Specialist II	IT Office	1.0	-1.0	0.0	1.0	-1.0	0.0	1.0	-1.0	0.0
-	**Total Positions**	**44.0**	**-21.0**	**23.0**	**51.0**	**-28.0**	**23.0**	**55.0**	**-32.0**	**23.0**
-	**Total Personnel Services**	**6,275**	**-2,714**	**3,561**	**7,088**	**-3,528**	**3,560**	**7,529**	**-3,969**	**3,560**
-	**Total Operating Expenses and Equipment**	**4,438**	**-2,149**	**2,289**	**3,165**	**-1,748**	**1,417**	**3,391**	**-2,012**	**1,379**
-	**Total Resources**	**10,713**	**-4,863**	**5,850**	**10,253**	**-5,276**	**4,977**	**10,920**	**-5,981**	**4,939**