

**PROPOSITION 209 - SAMPLE BALLOT/BALLOT FORMAT**

**PROPOSITION 209**

**PROPOSED BY INITIATIVE PETITION RELATING TO PREDATORY DEBT  
COLLECTION PROTECTION**

**OFFICIAL TITLE**

AMENDING SECTIONS 12-1598.10, 33-1101, 33-1123, 33-1125, 33-1126, 33-1131, AND 44-1201, ARIZONA REVISED STATUTES; RELATING TO PREDATORY DEBT COLLECTION PROTECTION.

**DESCRIPTIVE TITLE**

THE LAW WOULD REDUCE MAXIMUM INTEREST RATES ON MEDICAL DEBT FROM 10% TO 3% ANNUALLY; INCREASE THE AMOUNT OF CERTAIN ASSETS EXEMPT FROM DEBT COLLECTION; ANNUALLY ADJUST EXEMPTIONS FOR INFLATION BEGINNING 2024; AND ALLOW COURTS TO REDUCE THE AMOUNT OF DISPOSABLE EARNINGS GARNISHED IN CASES OF EXTREME ECONOMIC HARDSHIP.

A “YES” vote shall have the effect of reducing maximum interest rates on medical debt from ten percent to no more than three percent per year; increasing exemptions from all debt collection for certain personal assets, including a debtor’s home, household items, motor vehicle, and bank account from debt collection; adjusting exemptions from all debt collection for inflation beginning in 2024; decreasing the amount of disposable earnings subject to garnishment to no more than ten percent of disposable earnings but allowing a court to decrease the disposable earnings subject to garnishment to five percent based on extreme economic hardship.	<b>YES</b> <input type="checkbox"/>
A “NO” vote shall have the effect of retaining existing laws related to debt collection.	<b>NO</b> <input type="checkbox"/>