

ASSEMBLY CONSUMER AFFAIRS COMMITTEE

STATEMENT TO

ASSEMBLY, No. 2059

STATE OF NEW JERSEY

DATED: OCTOBER 5, 2026

The Assembly Consumer Affairs Committee reports favorably Assembly Bill No. 2059.

As reported by the committee, this bill would eliminate court filing fees for individuals who are sued to collect consumer debt. The bill prohibits an individual from being charged a court fee to file an appearance, an answer to a complaint, a counterclaim, a cross-claim, or a third-party complaint in the Special Civil Part of the Superior Court, Law Division, including a small claim, or in the Civil Part of the Superior Court, Law Division.

The bill defines “consumer debt” as debt incurred by an individual primarily for a personal, family, or household purpose, and includes consumer credit and medical debt as those terms are defined under current law.

According to reports, in the majority of lawsuits to collect a consumer debt, the defendant does not respond or try to defend against the lawsuit. As a result, courts often enter default judgments against these defendants, leading to additional fees and interest as well as garnishment of wages and bank accounts. Consumer debt claims are often for relatively small sums, in amounts less than \$10,000.

This bill is based on Benchmark 5 in the 2024 “Consumer Debt Litigation Index” by the National Center for Access to Justice.

This bill was prefiled for introduction in the 2026-2027 session pending technical review. As reported, the bill includes the changes required by technical review, which has been performed.