

**ASSEMBLY, No. 2059**

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**STATE OF NEW JERSEY**

**222nd LEGISLATURE**

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PRE-FILED FOR INTRODUCTION IN THE 2026 SESSION

**Sponsored by:**

**Assemblywoman SHAMA A. HAIDER**

**District 37 (Bergen)**

**Assemblyman AL ABDELAZIZ**

**District 35 (Bergen and Passaic)**

**Assemblywoman MELINDA KANE**

**District 6 (Burlington and Camden)**

**Co-Sponsored by:**

**Assemblywoman Morales and Assemblyman Sampson**

**SYNOPSIS**

Eliminates court filing fees for individuals who are sued for consumer debt.

**CURRENT VERSION OF TEXT**

As reported by the Assembly Consumer Affairs Committee with technical review.



**(Sponsorship Updated As Of: 9/24/2026)**

1 AN ACT concerning certain court filing fees and supplementing  
2 Title 22A of the New Jersey Statutes.

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4 **BE IT ENACTED** *by the Senate and General Assembly of the State*  
5 *of New Jersey:*

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7 1. a. Notwithstanding the provisions of sections 12, 13, or 19 of  
8 P.L.2014, c.31 (C.2B:1-7, C.2B:1-8, or C.2B:1-13); section 14 of  
9 P.L.1991, c.177 (C.22A:2-37.1); or any other provision of law to  
10 the contrary, no individual who is a defendant in an action to collect  
11 a consumer debt or associated fees or costs shall be charged any  
12 court fee to file an appearance, answer to a complaint, counterclaim,  
13 cross-claim or third-party complaint in the Special Civil Part of the  
14 Superior Court, Law Division, including a small claim, or in the  
15 Civil Part of the Superior Court, Law Division.

16 b. As used in this act, “consumer debt” means debt incurred by  
17 an individual primarily for a personal, family, or household  
18 purpose. “Consumer debt” shall also include consumer credit, as  
19 that term is defined in section 1 of P.L.1974, c.146 (C.56:11-1), and  
20 medical debt, as that term is defined in section 2 of P.L.2024, c.48  
21 (C.56:11-57).

22

23 2. This act shall take effect on the 90<sup>th</sup> day following enactment.