

## **286.12-005 Legislative findings and declarations.**

The General Assembly finds and declares that:

- (1) Student education loans in Kentucky affect a significant portion of citizens;
- (2) For student education loan borrowers, and the countless others who are making student education loan payments, student education loan financial issues affect every aspect of their lives, from buying a home to choosing a career and from starting a family to saving for retirement; and
- (3) Student education loan debt casts a shadow that many Kentuckians cannot escape.

**Effective:** July 14, 2022

**History:** Created 2022 Ky. Acts ch. 88, sec. 1, effective July 14, 2022.

**Legislative Research Commission Note** (7/14/2022). Subtitle 12 of KRS Chapter 286 was established by 2022 Ky. Acts ch. 88, which created KRS 286.12-005 to 286.12-155. Under Section 22 of ch. 88, that Act may be cited as the Student Education Loan Servicing, Licensing, and Protection Act of 2022.