

LEGISLATIVE SERVICES AGENCY
OFFICE OF FISCAL AND MANAGEMENT ANALYSIS
FISCAL IMPACT STATEMENT

LS 6559

BILL NUMBER: SB 231

NOTE PREPARED: Dec 28, 2025

BILL AMENDED:

SUBJECT: Assistance in Obtaining Veterans' Benefits.

FIRST AUTHOR: Sen. Tomes

BILL STATUS: As Introduced

FIRST SPONSOR:

FUNDS AFFECTED: **GENERAL**
 DEDICATED
 FEDERAL

IMPACT: State & Local

Summary of Legislation: This bill provides that a person may not receive compensation for:

- (1) the preparation, presentation, or prosecution of; or
- (2) advising, consulting, or assisting an individual regarding;

a veterans' benefits matter, except as permitted under federal law. It also provides that a person may not receive excessive or unreasonable fees for services related to veterans' benefits matters.

The bill provides that a person may not receive compensation for referring an individual to another person to provide services related to veterans' benefits matters.

The bill provides that a person may not condition the repayment of fees:

- (1) upon the opening of a joint account with the recipient of veterans' benefits from which the person may make withdrawals;
- (2) upon the use of electronic funds transfers; or
- (3) by requiring an individual to act, in any manner, in violation of federal requirements relating to preauthorized transactions.

The bill provides that a person may not collect, or attempt to collect, any fee for services rendered after receipt of benefits by a veteran or any other individual eligible for the benefits, if the person participated in the veterans' benefits matter prior to the issuance of veterans' benefits, and if the transaction was structured with an intent to avoid prohibited acts. It also provides that a person seeking to receive compensation for services related to veterans' benefits matters must, before rendering any services, enter into a written agreement that is signed by both parties and that complies with federal regulations, including all terms regarding the payment of fees for services rendered.

The bill requires a person to provide certain disclosures when entering into a business relationship with an individual or advertising for compensation services.

The bill also provides that a violation constitutes a deceptive act under the law concerning deceptive consumer sales and senior consumer protection provisions.

Effective Date: July 1, 2026.

Explanation of State Expenditures: *Attorney General:* The bill may increase workload for the Attorney General to enforce the newly-prohibited deceptive acts and the expanded statute concerning financial exploitation of a senior. The bill's provisions should be able to be accomplished within existing resources and staffing.

Explanation of State Revenues: *Deceptive Act:* Unfair and deceptive acts discovered by the Attorney General carry a maximum \$5,000 civil penalty for each violation, which is deposited in the General Fund. If this bill increases the number of unfair and deceptive acts discovered in the state, revenue to the General Fund will increase from civil penalties paid by violators. Actual increases in revenue are unknown but expected to be small.

Financial Exploitation of a Senior: This bill expands the statutory definition of financial exploitation of a senior, violations of which carry a civil penalty of between \$5,000 and \$10,000. These penalties would be deposited to the General Fund. Actual increases in revenue are unknown but expected to be small.

Court Fee Revenue: If additional civil cases occur and court fees are collected, revenue to the state General Fund will increase. The total revenue per case would range between \$100 and \$122. The amount deposited will vary depending on whether the case is filed in a court of record or a municipal court. The following linked document describes the fees and distribution of the revenue: [Court fees imposed in civil, probate, and small claims cases.](#)

Explanation of Local Expenditures:

Explanation of Local Revenues: *Court Fee Revenue:* If additional cases occur, revenue will be collected by certain local units. If the case is filed in a court of record, the county will receive \$32 and qualifying municipalities will receive a share of \$3. If the case is filed in a municipal court, the county receives \$20, and the municipality will receive \$37. The following linked document describes the fees and distribution of the revenue: [Court fees imposed in civil, probate, and small claims cases.](#)

State Agencies Affected: Attorney General.

Local Agencies Affected: Trial courts, city and town courts.

Information Sources: Indiana Supreme Court, Indiana Trial Court Fee Manual.

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