

BEEFING UP STUDENTS' FINANCIAL LITERACY EDUCATION

To make sure high school and college students are prepared to manage their personal finances and understand the importance of maintaining a good credit score, this legislation broadens the curriculum topics that must be developed by the Department of Education, Board of Regents, and the UConn Board of Trustees. The curriculum must include the topics of banking, investing, savings, and the handling of personal finances.

BIG NEWS IN COLLEGE AFFORDABILITY

Student loan debt is an issue that impacts many Connecticut families. Sixty-four percent of college graduates in our state have student loan debt. This year, Connecticut became the first state in the nation to create a Student Loan Bill of Rights, which establishes an Office of the Student Loan Ombudsman. This office will regulate student loan servicers, compile data on borrower complaints, develop a financial literacy education course for students, and will help student borrowers and their parents navigate the loan process.

In addition, the Connecticut Higher Education Supplemental Loan Authority (CHESLA.ORG) took historic steps toward increasing college affordability by announcing that it will offer its lowest fixed interest rate yet at 4.95%, down from its current rate of 6.75%. This rate is also significantly lower than the upcoming Federal PLUS loan rate of 6.84%.



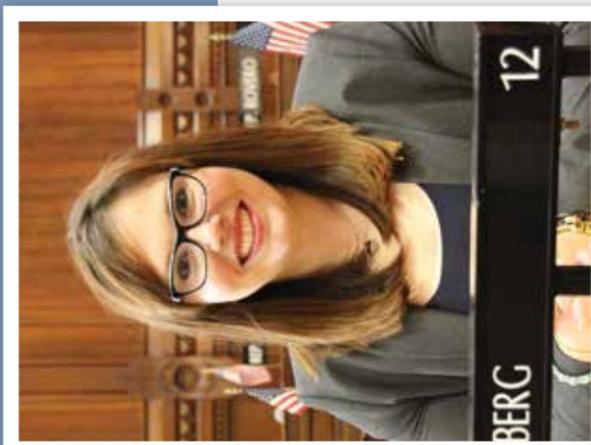
Representative Luxenberg with Manchester students at Invention Convention Day at the Capitol

STATE REPRESENTATIVE
KELLY J.S. LUXENBERG

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CAPITOL UPDATE 2015

*Representative Luxenberg meets with members of
MARC Inc., of Manchester*

I am pleased to share with you this update on the recently concluded legislative session.

We worked hard to adopt a budget that represents the wide-ranging priorities of our diverse state, and sets us on a path that encourages continued economic growth.

We protected hard-working middle-class families by providing property tax relief through additional aid to our communities, and funded the vital services people rely on every day by asking millionaires and corporations to pay a little bit more. The budget is balanced, under the spending cap, and invests in Connecticut's transportation infrastructure, which is critical to our future economy.

I heard from you that funding for families that need it most, including social services, libraries, before- and after-school programs, mental health services, developmental services, and state parks were important, so I advocated for those in the budget.

This is just a small sample of the work we did together this session. I hope you find it helpful and please feel free to call or email me for any reason — I am here to work for you.

As always, I am humbled and honored to serve as your State Representative.

Sincerely,

Kelly J.S. Luxenberg
State Representative

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Representative Luxenberg with her husband and daughter during Opening Day of the 2015 Session

DEVELOPMENTAL SCREENINGS FOR CHILDREN

The developmental screenings are an important tool in identifying potential delays in a child's physical and mental development. A new law will help to identify children who have, and have not had, a developmental screening with parental consent. Early detection increases opportunities for early intervention and improved outcomes, while reducing special education costs.

INCREASING SERVICES AVAILABLE TO VETERANS

ESTABLISHING THE CONNECTICUT WOMEN VETERANS' PROGRAM

The CT Department of Veterans' Affairs will now conduct benefits and services outreach for female veterans, and also offer recommendations to the legislature on what types of service initiatives would be best for female veterans. It is critically important that we protect those who protect us and this legislation is a good way to honor these brave women.

CREATING THE VETERANS TO AGRICULTURE PROGRAM

A new law establishes the Veterans to Agriculture Program, which will give a tax credit to veterans that have a gross income from agricultural production of over \$2,500. The program is facilitated by the Department of Agriculture and UConn, and will provide additional training and educational opportunities.

INCREASING SERVICES TO VETERANS ON CAMPUSES

Operation Academic Support for Incoming Service (OASIS) helps members of the Armed Services receive grants and scholarships to purchase necessary school supplies when enrolling in educational programs here in state. A new law asks for a study of how our colleges could implement the best services and practices into the OASIS program.

VARIABLE ELECTRIC RATES

This year, Connecticut became the first state in the nation to protect residents from electricity providers who offer a low introductory rate that increases rapidly afterwards. The protections require electric retailers to give their customers a 60-day notice before the end of their contracts. Retailers cannot charge these customers a termination or early cancellation fee and must allow customers who want to switch to standard service the ability to do so within 72 hours. We also set up a process for PURA to further investigate and take measures to completely eliminate variable electric rates when a customer's contract expires.



Representative Luxenberg testifies with a Republican colleague

PROTECTING THE ELDERLY

This year, we focused on protecting our seniors from elder abuse. In situations where abuse or neglect of an elderly person is suspected, the Department of Social Services is now able to petition a probate court to gain access to that person's premises to make an assessment. For the purpose of DSS investigations and services, the definition of neglect is also expanded to include elderly people who do not live alone but whose caretaker fails to provide or arrange to provide for services necessary to maintain the physical and mental health of the elderly person. To protect residents of nursing homes, the Department of Social Services must notify a resident's designee or legal guardian of any suspected abuse, neglect, exploitation or abandonment within 24 hours of receiving notice from a medical provider or other mandated reporter.



Representative Luxenberg testifies on behalf of her constituents on the floor of the House

PREVENTING SUBSTANCE ABUSE AND OVERDOSES

This year, the legislature passed a number of important laws to improve public health and safety. Prescribers are now required to receive training in how to properly prescribe controlled substances and must also check a patient's record in the prescription drug monitoring program to help prevent prescription drug abuse. This law also increases access to life-saving opioid antagonists, commonly known as Narcan, which can be administered during heroin overdose.

PATIENT DESIGNATED CAREGIVERS

Some patients end up returning to the hospital soon after discharge because they had not been instructed properly on their follow-up care or were unable to follow instructions. This law, the CARE (Caregiver Advise, Record, Enable) Act, requires that a hospital document a caregiver in the patient's discharge plan, designated by the patient. They must attempt to notify the caregiver of the patient's discharge, and to instruct the caregiver on any post-discharge tasks with which the patient will need assistance.