



TO: Senate Committee on Government Operations, Labor & Economic Development
FROM: Kacy Kostiuk, Director, Lutheran Office for Public Policy in Wisconsin
DATE: January 7, 2026
RE: Comments Opposing Senate Bill 737

Dear Chair Feyen and Esteemed Members of the Senate Committee on Government Operations, Labor, and Economic Development,

My name is Kacy Kostiuk. I'm director of the Lutheran Office for Public Policy in Wisconsin, which is a ministry of the Evangelical Lutheran Church in America (ELCA). We engage in advocacy for policies that promote peace, justice, and care for creation, and we represent the coordinated public policy witness of the ELCA in Wisconsin, bringing Lutheran voices to statewide legislative issues.

On behalf of the Lutheran Office for Public Policy in Wisconsin, I am here to testify in **opposition to Senate Bill 737**.

Lutherans consider economic concerns through the lens of "the moral imperative to seek sufficient, sustainable livelihood for all" ([ELCA Social Statement on Sufficient, Sustainable Livelihood for All](#), p. 1), seeking to do what is good for the neighbor, addressing the complex causes of poverty, and investing in initiatives to reduce it.

From that perspective, we are concerned about the risks that SB 737 poses to those most vulnerable in our communities. This bill would remove regulation of rent-to-own transactions from the Wisconsin Consumer Act (WCA), which is designed to protect Wisconsinites engaging in credit transactions. While the bill seeks to include elements to protect consumers – such as clear disclosure requirements – the most important protections for consumers already exist in the WCA, and SB 737 would weaken some of those protections.

We are concerned that SB 737 lacks several requirements in the WCA, including:

- Prohibition on the merchant taking advantage of a consumer based on lack of knowledge or capacity, physical or mental infirmities, illiteracy, inability to understand the agreement, or lack of education or similar factors,
- A specific prohibition on making false statements or failing to disclose information to induce a consumer into a credit transaction, and
- A requirement to disclose the annual percentage rate (APR).

Many rent-to-own customers intend to ultimately purchase the goods they rent but cannot afford to do so outright. It is particularly important that people in already insecure financial situations have all the information and protections possible.

The WCA provides Wisconsinites with better protections than SB 737 would. For these reasons, we ask you to oppose SB 737.

Thank you for the opportunity to speak today, thank you for your work, and blessings upon you.

Sincerely,

Kacy Kostiuk
Director, Lutheran Office for Public Policy in Wisconsin (LOPPW)