

GENERAL ASSEMBLY OF NORTH CAROLINA  
SESSION 2025

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S.B. 786  
PRINCIPAL CLERK

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SENATE BILL DRS35343-MCa-247

Short Title: Protect NC Prosperity & Health. (Public)

Sponsors: Senator Bradley (Primary Sponsor).

Referred to:

1 A BILL TO BE ENTITLED  
2 AN ACT TO LAUNCH STATEWIDE INITIATIVES TO PROTECT NORTH CAROLINA  
3 PROSPERITY AND HEALTH.

4 The General Assembly of North Carolina enacts:

5 **SECTION 1.(a)** Consumer Finance Awareness Initiative. – The Department of  
6 Justice (Department) shall launch a statewide consumer finance awareness initiative to educate  
7 the public about risks, including, but not limited to, phishing, mail fraud, identity theft, pyramid  
8 schemes, predatory home-based business opportunities, and money transfer fraud. The initiative  
9 required under this section shall include the development of (i) the website and toolkit required  
10 under subsection (b) of this section and (ii) the outreach process required under subsection (c) of  
11 this section.

12 **SECTION 1.(b)** Development of Website and Toolkit. – The Department shall  
13 develop a website to provide information to the public about (i) the risks listed in subsection (a)  
14 of this section, (ii) links to webpages for various resources related to consumer finance and  
15 emerging schemes and fraudulent activities, and (iii) access to a toolkit of information that local  
16 communities may use to launch consumer finance awareness initiatives at the local level. The  
17 toolkit shall provide materials and resources that may be tailored to a community's needs and  
18 used for launching local education and awareness campaigns, events, and local groups focused  
19 on consumer finance awareness and the distribution of information related thereto. The website  
20 and toolkit required under this section shall be developed by September 1, 2026.

21 **SECTION 1.(c)** Development of State-Coordinated Outreach. – Upon development  
22 of the website and toolkit required under subsection (b) of this section, the Department shall  
23 develop and implement an outreach process for disseminating the information and toolkit  
24 described in subsection (b) of this section to the public and to local communities, as well as the  
25 provision of technical assistance to local communities to assist them in utilizing the toolkit to  
26 launch local initiatives.

27 **SECTION 1.(d)** Use of Third-Party Entity. – The Department may contract with a  
28 third-party entity with relevant expertise related to consumer finance to launch the awareness  
29 initiative required under subsection (a) of this section.

30 **SECTION 1.(e)** Prohibition on Advocacy. – The awareness initiative required under  
31 subsection (a) of this section and any State funds used to launch and maintain the initiative shall  
32 not be used to advocate, promote, or lobby for the creation of new or the revision of existing laws  
33 regulating consumer finance. The initiative and any State funds used to launch or maintain the  
34 initiative shall only be used for the purposes set forth in subsections (b) through (d) of this section  
35 and only to explain and promote existing laws and resources for consumer awareness and  
36 protection.



1           **SECTION 1.(f)** Appropriation. – There is appropriated from the General Fund to the  
2 Department of Justice the sum of three million dollars (\$3,000,000) in recurring funds beginning  
3 in the 2026-2027 fiscal year to be used to cover costs of the initiative.

4           **SECTION 1.(g)** Report. – The Department of Justice shall submit a report to the  
5 Joint Legislative Oversight Committee on Justice and Public Safety detailing the progress in  
6 meeting the requirements set forth in subsection (a) of this section. The report required under this  
7 section shall be submitted by September 1, 2027.

8           **SECTION 2.(a)** Health and Civil Rights Awareness Initiative. – The Department of  
9 Health and Human Services (Department) shall launch a statewide health and civil rights  
10 awareness initiative to educate the public about the risks to public health and information  
11 pertaining to issues including, but not limited to, reproductive, LGBTQIA+, gender, and racial  
12 health issues. The initiative required under this section shall include the development of (i) the  
13 website and toolkit required under subsection (b) of this section and (ii) the outreach process  
14 required under subsection (c) of this section.

15           **SECTION 2.(b)** Development of Website and Toolkit. – The Department shall  
16 develop a website to provide information to the public about (i) the risks and issues listed in  
17 subsection (a) of this section, (ii) links to webpages for various resources related to health and  
18 civil rights, and (iii) access to a toolkit of information that local communities may use to launch  
19 health and civil rights initiatives at the local level. The toolkit shall provide materials and  
20 resources that may be tailored to a community's needs, distributed to local media outlets, and  
21 used for launching local education and awareness campaigns, events, and local groups focused  
22 on health and civil rights awareness and the distribution of information related thereto. The  
23 website and toolkit required under this section shall be developed by September 1, 2026.

24           **SECTION 2.(c)** Development of State-Coordinated Outreach. – Upon development  
25 of the website and toolkit required under subsection (b) of this section, the Department shall  
26 develop and implement an outreach process for disseminating the information and toolkit  
27 described in subsection (b) of this section to the public and to local communities, as well as the  
28 provision of technical assistance to local communities to assist them in utilizing the toolkit to  
29 launch local initiatives.

30           **SECTION 2.(d)** Use of Third-Party Entity. – The Department may contract with a  
31 third-party entity with relevant expertise related to health and civil rights to launch the awareness  
32 initiative required under subsection (a) of this section.

33           **SECTION 2.(e)** Prohibition on Advocacy. – The awareness initiative required under  
34 subsection (a) of this section and any State funds used to launch and maintain the initiative shall  
35 not be used to advocate, promote, or lobby for the creation of new or the revision of existing laws  
36 regulating health and civil rights. The initiative and any State funds used to launch or maintain  
37 the initiative shall only be used for the purposes set forth in subsections (b) through (d) of this  
38 section and only to explain and promote existing laws and resources for health and civil rights.

39           **SECTION 2.(f)** Appropriation. – There is appropriated from the General Fund to the  
40 Department of Health and Human Services the sum of four million dollars (\$4,000,000) in  
41 recurring funds beginning in the 2026-2027 fiscal year to be used to cover costs of the initiative.

42           **SECTION 2.(g)** Report. – The Department of Health and Human Services shall  
43 submit a report to the Joint Legislative Oversight Committee on Health and Human Services  
44 detailing the progress in meeting the requirements set forth in subsection (a) of this section. The  
45 report required under this section shall be submitted by September 1, 2027.

46           **SECTION 3.** Effective Date. – This act becomes effective July 1, 2026.