

Department of Consumer Credit

Lead Administrator: Scott Leshar

FY'14 Budgeted FTE						
	Supervisors	Classified	Unclassified	\$0 - \$35 K	\$35 K - \$70 K	\$70 K - \$\$\$
Division 1	0	0	0	0	0	0
Division 2	0	0	0	0	0	0
Division 3	0	0	0	0	0	0
Division 4*	5	20	5	0	22	3
Total	5	20	5	0	22	3

*Does NOT include benefits

FTE History					
	2013 Budgeted	2012	2009	2008	2003
Division 1	0	0	0	0	0
Division 2	0	0	0	0	0
Division 3	0	0	0	0	0
Division 4	25	21	19	16	16
Total	25	21	19	16	16

FY'13 Projected Division/Program Funding By Source						
	Appropriations	Federal	Revolving	Local	Other*	Total
Division 1	\$0	\$0	\$0	\$0	\$0	\$0
Division 2	\$0	\$0	\$0	\$0	\$0	\$0
Division 3	\$0	\$0	\$0	\$0	\$0	\$0
Division 4	\$31,730	\$0	\$2,723,800	\$0	\$0	\$2,755,530
Total	\$31,730	\$0	\$2,723,800	\$0	\$0	\$2,755,530

*Source of "Other" and % of "Other" total for each.

FY'12 Carryover by Funding Source						
	Appropriations	Federal	Revolving	Local	Other*	Total
FY'12 Carryover	\$29,581	\$0	\$1,586,290	\$0	\$0	\$1,615,871

*Source of "Other" and % of "Other" total for each.

What Changes did the Agency Make between FY'12 and FY'13

- 1.) Are there any services no longer provided because of budget cuts?
No.
- 2.) What services are provided at a higher cost to the user?
None.
- 3.) What services are still provided but with a slower response rate?
None.

FY'14 Requested Division/Program Funding By Source						
	Appropriations	Federal	Revolving	Other	Total	% Change
Division 1	\$0	\$0	\$0	\$0	\$0	0.00%
Division 2	\$0	\$0	\$0	\$0	\$0	0.00%
Division 3	\$0	\$0	\$0	\$0	\$0	0.00%
Division 4	\$31,730	\$0	\$2,723,800	\$0	\$2,755,530	0.00%
Total	\$31,730	\$0	\$2,723,800	\$0	\$2,755,530	0.00%

*Source of "Other" and % of "Other" total for each.

FY'14 Top Five Appropriation Funding Requests

		\$ Amount
Request 1	IT Shared Service Agreement with Office of Management and Enterprise Services (Mandated by Statute)	\$31,730
Request 2		\$0
Request 3		\$0

Request 4	\$0
Request 5	\$0

How would the agency handle a 3% appropriation reduction in FY'14?

N/A - The only appropriations received by the Department of Consumer Credit are those to cover the IT Shared Service Agreement with the Office of Management and Enterprise Services as mandated by Oklahoma statute. Appropriations from FY '12 to FY '13 were reduced by 90% (from \$317,300 to \$31,730).

How would the agency handle a 5% appropriation reduction in FY'14?

N/A - The only appropriations received by the Department of Consumer Credit are those to cover the IT Shared Service Agreement with the Office of Management and Enterprise Services as mandated by Oklahoma statute. Appropriations from FY '12 to FY '13 were reduced by 90% (from \$317,300 to \$31,730).

Is the agency seeking any fee increases for FY'14?

	\$ Amount
Increase 1 No fee increases requested.	\$0
Increase 2	\$0
Increase 3	\$0

Federal Government Impact

1.) How much federal money received by the agency is tied to a mandate by the Federal Government?
None.

2.) Are any of those funds inadequate to pay for the federal mandate?
N/A

3.) What would the consequences be of ending all of the federal funded programs for your agency?
N/A

4.) How will your agency be affected by federal budget cuts in the coming fiscal year?
N/A

5.) Has the agency requested any additional federal earmarks or increases?
No.

Division and Program Descriptions

Division 1	Program 1 Program 2
Division 2	Program 1 Program 2
Division 3	Program 1 Program 2
Division 4	Program 1 Program 2
Division 5	Program 1 Program 2

Division 6

Program 1
Program 2

Performance Measure Review					
	FY12	FY'11	FY'10	FY'09	FY'08
Type of License Regulated - Revenue					
Supervised Lenders	\$917,965	\$865,740	\$557,489	\$671,238	\$824,880
Pawnbrokers	\$221,560	\$206,745	\$108,785	\$99,150	\$100,075
Rent-To-Owns	\$92,000	\$90,725	\$59,500	\$77,700	\$69,500
Credit Services Organizations	\$9,900	\$14,200	\$10,400	\$12,800	\$12,700
Mortgage Brokers	\$547,220	\$553,015	\$280,724	\$42,014	\$56,389
Health Spas	\$68,110	\$55,800	\$34,355	\$32,400	\$30,600
Precious Metals Dealers	\$92,100	\$45,875	\$21,600	\$3,575	\$1,675
Precious Metals Employees	\$53,600	\$32,450	\$7,275	\$850	\$450
Notifications	\$219,380	\$210,492	\$162,824	\$239,693	\$287,029
Deferred Deposit Lenders	\$347,100	\$314,084	\$309,223	\$286,447	\$377,003
Mortgage Loan Originators	\$760,640	\$617,235	\$324,720	\$26,582	\$45,628
Misc. Fees (copies, late, change, civil penalties)	\$174,551	\$74,703	\$2,599	\$6,035	\$1,851
Type of License Regulated - Number					
Supervised Lenders	1078	1,064	1,111	1,299	1,437
Pawnbrokers	313	317	317	311	320
Rent-To-Owns	139	134	204	233	218
Credit Services Organizations	16	19	37	39	41
Mortgage Brokers	612	627	471	217	387
Health Spas	179	175	164	150	145
Precious Metal Dealers	182	180	67	41	24
Precious Metal Employees	201	169	49	17	17
Notifications	1742	1,749	2,063	2,380	3,077
Deferred Deposit Lenders	343	351	357	368	403
Mortgage Loan Originators	2223	2,225	2,166	317	575
Misc. Fees(copies,late,change)	57	89	49	16	1