

FY 2027 Budget Performance Review 635 - Oklahoma Department of Consumer Credit		
Version	Original	Date submitted
Lead Administrator: Joel Scott Leshner		Lead Financial Officer: Roberta Hale
10/1/2025		

Agency Mission
We protect and educate consumer buyers, lessees, and borrowers against unfair practices, and are fair and impartial in the regulation of consumer credit transactions in Oklahoma.

Division and Program Descriptions
Note: Please define any acronyms used in program descriptions.
10 General Operations
Administration
88 ISD Data Processing
IT Services

FY'26 Budgeted Department Funding By Source							
Dept. #	Department Name	Appropriations	Federal	Revolving	Local ¹	Other ²	Total
1000001	General Operations	\$0	\$0	\$6,482,626			\$6,482,626
8800010	ISD Data Processing	\$0	\$0	\$499,992			\$499,992
Total		\$0	\$0	\$6,982,618	\$0	\$0	\$6,982,618
1. Please describe source of Local funding not included in other categories:							
2. Please describe source(s) and % of total of "Other" funding if applicable for each department:							

Balances of Appropriated Funds from Prior Fiscal Years						
3-digit Class Fund #	Class Fund Name	GA Bill # and Section #	Fiscal Year of Original Appropriation	Original Appropriation Amount (\$)	Total Expended Amount as of 8/31/2025 (\$)	Balance as of 8/31/2025 (\$)
	NON-APPROPRIATED AGENCY					\$0
Total remaining prior year appropriation balance:						\$0
Report appropriations that have existing balances from all prior fiscal years at the 3-digit class fund number (i.e. 194, 195). Do not report carryover class funds separately. Include appropriations located in disbursing funds. Report PREP, but not ARPA/SRF, appropriations.						

What changes did the agency make between FY'25 and FY'26?
1.) Are there any services no longer provided because of budget cuts?
N/A
2.) What services are provided at a higher cost to the user?
N/A
3.) What services are still provided but with a slower response rate?
N/A
4.) Did the agency provide any pay raises that were not legislatively/statutorily required?
N/A

Appropriation Increase Review					
Appropriation Increase Purpose	Appropriation Increases (Additional to Agency Base Appropriation)			Expenditures	
	FY 2024	FY 2025	Total Amount Received FY 2024-2025	Total Expenditure of Increase as of 6/30/2025	If funds have not been spent, please explain why.
NON-APPROPRIATED AGENCY			\$0		
Total:	\$0	\$0	\$0	\$0	
List appropriation increases that the agency has received in the prior two years. List amounts received in each year. Include PREP, but not ARPA/SRF, appropriations.					

FY'27 Requested Funding By Department and Source
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Dept. #	Department Name	Appropriations	Federal	Revolving	Other ¹	Total	% Change
1000001	General Operations	\$0	\$0	\$6,482,626	\$0	\$6,482,626	0.00%
8800010	ISD Data Processing	\$0	\$0	\$499,992	\$0	\$499,992	0.00%
Total		\$0	\$0	\$6,982,618	\$0	\$6,982,618	0.00%

1. Please describe source(s) and % of total of "Other" funding for each department:

FY'27 Top Five Incremental Appropriated Funding Increase Requests					
Request by Priority	Request Description	Is this a Supplemental Request? (Yes/No)	Timeframe (One-Time or Recurring)	Appropriation Request Increase Amount (\$)	
Request 1:	NON-APPROPRIATED AGENCY				
Request 2:	NON-APPROPRIATED AGENCY				
Request 3:	NON-APPROPRIATED AGENCY				
Request 4:	NON-APPROPRIATED AGENCY				
Request 5:	NON-APPROPRIATED AGENCY				
Top Five Request Subtotal:					\$0
Total Increase above FY-26 Budget (including all requests)					
Difference between Top Five requests and total requests:					\$0

* Capital requests in the table above should be listed in the next table.

What are the agency's top 2-3 capital or technology (one-time) requests, if applicable?			
Description of requested increase in order of priority	Total Project Cost (\$)	Needed State Funding for Project (\$)	Submitted to LRCPC? (Yes/No)
Priority 1 N/A			
Priority 2			
Priority 3			

Does the agency has any costs associated with the Pathfinder retirement system and federal employees? If so, please describe the impact.
N/A

* Include the total number of federally funded FTE in the Pathfinder system.

How would the agency be affected by receiving the same appropriation for FY '27 as was received in FY '26? (Flat / 0% change)
NON-APPROPRIATED AGENCY

How would the agency handle a 2% appropriation reduction in FY '27?
NON-APPROPRIATED AGENCY

Is the agency seeking any fee increases for FY '27?		
Description of requested increase in order of priority	Fee Increase Request (\$)	Statutory change required?
Increase 1 NO FEE INCREASES ANTICIPATED FOR FY27		
Increase 2		
Increase 3		

Federal Funds						
CFDA	Federal Program Name	Agency Dept. #	FY 26 budget (\$)	FY 25 actuals (\$)	FY 24 actuals (\$)	FY 23 actuals (\$)
	THE AGENCY DOES NOT RECEIVE FEDERAL FUNDS					

Federal Government Impact
1.) How much federal money received by the agency is tied to a mandate by the Federal Government?
THE AGENCY DOES NOT RECEIVE FEDERAL FUNDS

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2.) Are any of those funds inadequate to pay for the federal mandate?
THE AGENCY DOES NOT RECEIVE FEDERAL FUNDS
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?
N/A

FY 2026 Budgeted FTE							
Division #	Division Name	Supervisors	Non-Supervisors	\$0 - \$35 K	\$35 K - \$70 K	\$70 K - \$100K	\$100K+
1000001	General Operations	12	26	0	5	20	13
Total		12	26	0	5	20	13

FTE History by Fiscal Year							
Division #	Division Name	FY 2026 Budgeted	FY 2026 YTD	FY 2025	FY 2024	FY 2023	FY 2017
1000001	General Operations	39.0	38.0	39.0	36.3	32.9	45.0
Total		39.0	38.0	39.0	36.3	32.9	45.0

Performance Measure Review						
Program Name		FY 2025	FY 2024	FY 2023	FY 2022	FY 2021
		Budgeted	Budgeted	Budgeted	Budgeted	Budgeted
1000001	General Operations	6,624,513	5,581,320	5,711,960	5,424,796	5,459,165
8800010	ISD Data Processing	554,350	542,916	542,916	350,000	325,000

Revolving Funds (200 Series Funds)			
	FY'23-25 Avg. Revenues	FY'23-25 Avg. Expenditures	June 2025 Balance
Fund: 250			
Consumer Credit Administrative Expenses Revolving Fund 14A O.S. § 6-301	\$7,883,364	\$5,764,942	\$11,208,412
Fund: 230			
Consumer Credit Counseling Revolving Fund 14A O.S. § 3-211	\$7,558	\$0	\$336,772
Fund: 260			
Oklahoma Mortgage Broker and Mortgage Loan Originator Recovery Fund 59 O.S. § 2095.20	\$125,157	\$0	\$1,442,843

FY 2026 Current Employee Telework Summary						
List each agency physical location (not division), then report the number of employees associated with that location in the teleworking categories indicated. Use "No specified location" to account for remote employees not associated with a site. Use actual current employees (headcount), not budgeted or actual FTE.			Full-time and Part-time Employees (#)			
			Onsite (5 days onsite, rarely remote)	Hybrid (2-4 days onsite weekly)	Remote (1 day or less weekly onsite)	Total Employees
Agency Location / Address	City	County				
629 NE 28th St.	Oklahoma City	Oklahoma	2	21	15	38
Total Agency Employees						38