



**Department of
Commerce**

Heard in the Business and Labor
Interim Committee on 5/20/2026

Currency Availability

Division of Consumer Protection

Blake Young
Assistant Division Director

May 20, 2026



Issue

The primary consumer protection concern with rounding is potential deception

The Division first heard from industry about this issue in late October, and we advised that clear, up-front disclosure to the consumer was key

There is not a statutory basis for the Division to mandate a rounding method, that is a business decision for the company to make

Timeline

Division of Consumer Protection contacted by state agencies about the penny shortage

Division of Consumer Protection creates a draft advisory letter and flyer, circulates to other agencies for review

Agencies provide feedback, flyer and letter are revised and re-circulated for final review

Press release distributed, advisory letter and flyer made available to the public

Wednesday
November 5th

Thursday
November 6th

Friday
November 7th

Monday
November 10th



Attention Customers Paying with Cash

Flyer

*Explains preferred
cash rounding
method*

Due to the removal of pennies from circulation, cash purchases will be rounded to the nearest \$0.05

If you choose to pay in cash,
please consult the following:



Example:

You Pay:	Total:	Total:	You Pay:
\$10.00 ←	\$10.02	\$10.03 →	\$10.05

Exact change is still welcome.

Payments made with credit cards, debit cards, or other non-cash methods will not be rounded.

Advisory Letter

*Specific guidance for
businesses, including
tax procedures*



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SPENCER J. COX
Governor

DEIDRE M. HENDERSON
Lieutenant Governor



MARGARET W. BUSSE
Executive Director

KATHERINE S. HASS
Division Director

November 10, 2025

Business Advisory Regarding Penny Shortage

The Division of Consumer Protection is aware of the current penny shortage and publishes this advisory letter¹ to help businesses navigate the issue. In consultation with our partners at the [Utah State Tax Commission](#) and [Department of Government Operations](#), we provide the following guidance:

- **Cash only:** Price rounding is applicable to cash purchases only where, after the total amount due is calculated (price + tax), change to the consumer is required.
- **Methodology:** If a purchase requires change to a consumer, a business may choose how to round, so long as notice is provided.

The recommended price rounding method is as follows:

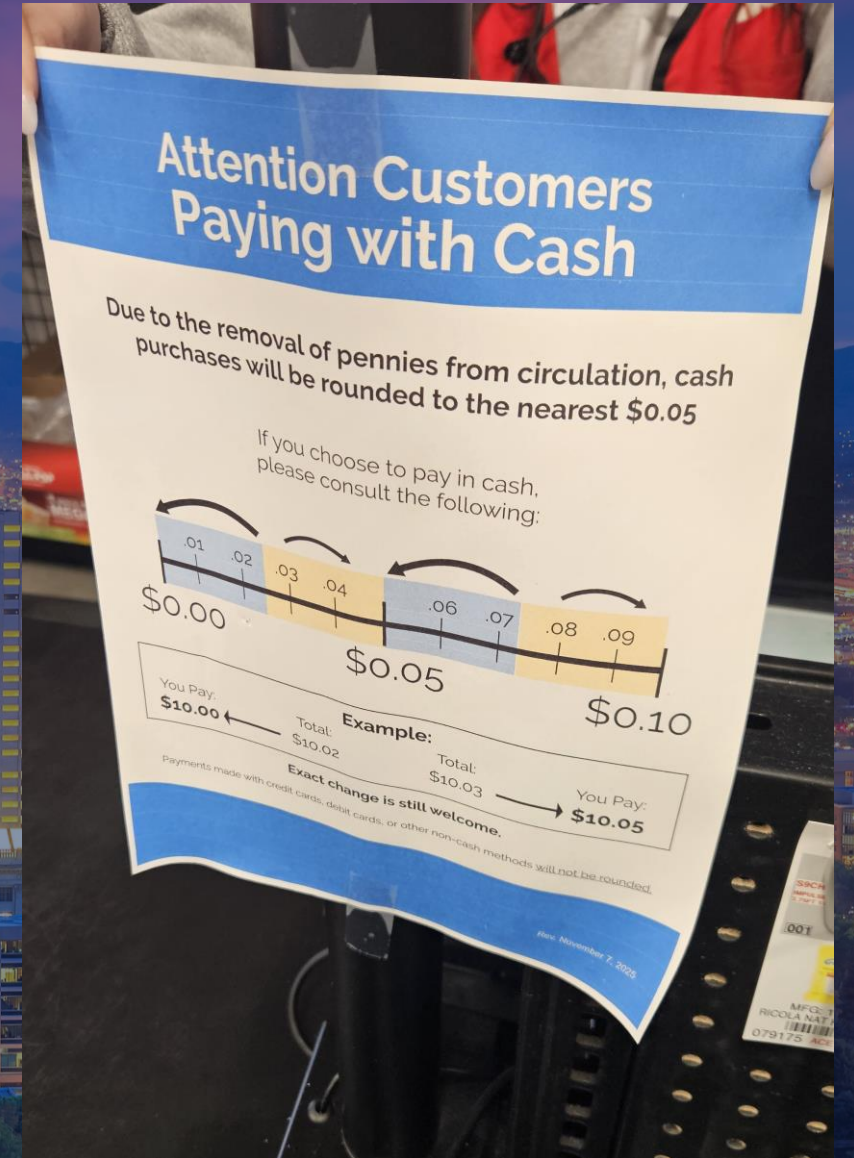
- \$0.01 or \$0.02 round down to \$0.00
 - \$0.03 or \$0.04 round up to \$0.05
 - \$0.06 or \$0.07 round down to \$0.05
 - \$0.08 or \$0.09 round up to \$0.10
- **Notice:** Businesses should clearly and conspicuously disclose their rounding method for cash purchases through prominent signage within the business.
 - **Taxes:** Taxes must be calculated on the actual transaction amount. The cash rounding method occurs after the applicable taxes have been applied to the sale price.

ALL CHARGED TAXES MUST BE REMITTED AS REQUIRED BY LAW.

¹ This advisory is not legally binding and may be supplanted by future state or federal legislation or rulemaking on this issue.

Results

Since publication of the advisory letter and flyer, the Division has received no calls or complaints on this topic



Rounding flyer in use at a local hardware store



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THANK YOU

Blake Young
Division of Consumer Protection
bdyoung@utah.gov



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