

CASH Campaign of Maryland Grant

CASH Campaign of Maryland will use the state grant to expand free tax preparation and EITC outreach efforts. For the 2019 tax year, CASH saved Marylanders \$6 million in fees. CASH also helped put millions of federal and state refunds directly in the hands of 24,000 Marylanders. However, there are millions of unclaimed EITC refunds that Marylanders are left on the table every year. CASH is devoted to conducting EITC outreach to ensure that all who qualify to receive the credit are able to obtain it.

Making Work Pay

- ***EITC Outreach:*** We support expanding awareness of the EITC to those who are most likely to qualify. Every year there are millions of dollars that are left on the table instead of in the hands and pockets of Marylanders.
- ***EITC Expansion for Single Filers that do not Claim Dependents:*** CASH supports expanding the EITC for single filers that do not claim dependents. The EITC is ascribed with lifting families out of poverty. However, the credit does not have the same lifting power for single filers who do not claim dependents. Those left out include young veterans, youth aging out of foster care or transitioning out of homelessness, single men struggling to remain engaged in the workforce, and noncustodial parents.

We propose expanding Maryland's EITC for single filers who do not claim dependents by:

- [HB 679/ SB 717](#): Increasing the income phaseout to 200% of the federal poverty level
- [HB 680/ SB 719](#): Matching the state EITC to 100% of the federal EITC

Stop the Poor from Paying More

- ***Regulation of Check Cashers (HB 1196/ SB939):*** Currently, check cash services are regulated under Maryland Department of Labor's Office of Financial Regulation. There is an exemption that allows stores that cash checks as an incidental service and for fees of no more than 1.5 percent to avoid regulation. CASH supports repealing the exemption and applying regulations universally.
- ***Video Toll Collection Reform (HB 38):*** The increase of cashless tolls means that drivers have two options: E-Z Pass or Video Tolling. Both of these options can leave Maryland drivers in significant debt and facing penalties. CASH is committed to improving the notification and collection processes of toll fees for those who often unknowingly accrue significant debt.

Strengthen Maryland 529 Accounts

- **Limit One State Contribution Match Per Beneficiary Annually (SB 615/ HB 532):** Currently, multiple accounts with the same beneficiary can each receive a state contribution. This means that the state is contributing to one beneficiary numerous times annually. CASH supports legislation limiting one state contribution per beneficiary annually.
- **Clarification of the State Contribution Program (HB 1066/ SB 761):** Federal tax reform in 2017 allows 529 funds to be used for eligible K-12 education costs. This means that state contribution funds can be used for K-12 expenses. CASH believes that the State Contribution Program, which was created through the College Affordability Act, should be limited to eligible postsecondary education expenses.

Protect Vulnerable Adults from Financial Abuse

- **Financial Protections for Elders (SB 407):** Elderly Marylanders are vulnerable to exploitation by means of debt collection, identity theft, imposter scams, and predatory financial institutions. CASH supports legislation to create and fund a unit within Maryland's Office of Attorney General, which will be dedicated to addressing financial abuse of older adults.

Partnerships

- **Auto Insurance Reform (Lead by the Maryland Consumer Rights Coalition)(SB 17)**: We plan to work with our partners to eliminate non-driving related factors for determining auto insurance rates and establish a low-cost auto insurance program in Maryland.

- **Student Loan Debt (Lead by the Maryland Consumer Rights Coalition)**: We plan to work with our partners to protect students from harmful practices that create barriers to higher education. These barriers leave students without credible education or credentials and financially vulnerable.
 - **SB 294/ HB 593**: Protects veteran's from predatory practices
 - **HB419**: Increases transparency of the fining structure of higher education institutions
 - **SB 445/ HB 470**: Instructional spending is at least 50% of the revenue for for-profit colleges
 - **SB 446/ HB 469**: Protects students from closing schools

- **Fine and Fees Reform (Led by the American Civil Liberties Union, Job Opportunities Task Force, and Maryland Consumer Rights Coalition)**: The suspension of a low-income person's registration or license and/or wage garnishment inhibits their ability to get to and from work, medical appointments, childcare, and contributes to the barriers they have in paying their debt. CASH supports the elimination of driver's license, occupational license, and vehicle registration suspension due to unpaid fines, fees, and taxes.
 - **SB 177/ HB 46**: Repeals the MVA's authority to suspend a vehicles registration for failure to pay certain violations
 - **HB 38**: Lowers the video toll failure to pay civil fine and Repeals the MVA's authority to suspend a vehicles registration for failure to pay
 - **HB 280/ SB234**: Repeals the MVA's authority to suspend a driver's license for non-payment

- **Paid Family Leave (Lead by MD Family Network)(HB 839/ SB 539)**: Many Marylanders do not have access to paid family leave. This means that they have to choose between the health of themselves or loved ones or financial security. CASH supports Maryland instating a Family and Medical Leave Program.