



MARYLAND LEGISLATIVE LATINO CAUCUS

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TO: Delegate Ben Barnes, Chair
Delegate Mark S. Chang, Vice Chair
Appropriations Committee Members
FROM: March 7, 2024
RE: HB0815 - Economic Development - Maryland Financial Empowerment Center Network Pilot Program – Establishment

The MLLC supports HB0815 - Economic Development – Maryland Financial Empowerment Center Network Pilot Program – Establishment, 2024

The MLLC is a bipartisan group of Senators and Delegates committed to supporting legislation that improves the lives of Latinos throughout our state. The MLLC is a crucial voice in the development of public policy that uplifts the Latino community and benefits the state of Maryland. Thank you for allowing us the opportunity to express our support of HB0815.

Maryland is home to a large Latino community, whose members often encounter barriers due to language disparities and limited access to essential resources.¹ Therefore, the availability of governmental services offered in Spanish is not just a convenience but a necessity. In 18 of the 24 Maryland counties, more than 10% of Latino families face poverty and financial obstacles.² A resource that provides support to mitigate these obstacles would be an important stepping stone for Latino communities in our state when it comes to financial literacy, familiarization to the U.S. financial and banking system, and wealth building and management.

HB0815 establishes the Maryland Financial Empowerment Center Network Pilot Program within the Office of the Comptroller. The purpose of the pilot program is to create a statewide network of financial empowerment centers in different regions throughout Maryland. Each center will provide free one-on-one financial counseling and coaching services, including information on increasing savings, paying down debt, accessing banking, improving credit scores, and tax preparation assistance. The services must be available in English, Spanish, and any other language required by the Department.

For these reasons, the Maryland Legislative Latino Caucus respectfully requests a favorable report on HB0815.

¹ [U.S. Census: Maryland](#)

² [National Institute on Minority Health and Health Disparities](#)