

Department of Legislative Services  
 Maryland General Assembly  
 2019 Session

FISCAL AND POLICY NOTE  
 Third Reader - Revised

House Bill 1411  
 Appropriations

(Delegate Smith, *et al.*)

Budget and Taxation

CASH Campaign of Maryland Grant

This bill requires the Governor to include \$200,000 in the annual State budget for the Creating Assets, Savings, and Hope (CASH) Campaign of Maryland to promote the financial capability of low-income individuals and families by providing outreach, education, and free tax preparation services. **The bill takes effect July 1, 2019.**

Fiscal Summary

**State Effect:** General fund expenditures increase by \$200,000 annually beginning in FY 2020. The FY 2020 budget includes funding for this purpose. Revenues are not affected. **This bill establishes a mandated appropriation beginning in FY 2021.**

(in dollars)	FY 2020	FY 2021	FY 2022	FY 2023	FY 2024
Revenues	\$0	\$0	\$0	\$0	\$0
GF Expenditure	200,000	200,000	200,000	200,000	200,000
Net Effect	(\$200,000)	(\$200,000)	(\$200,000)	(\$200,000)	(\$200,000)

*Note: ( ) = decrease; GF = general funds; FF = federal funds; SF = special funds; - = indeterminate increase; (-) = indeterminate decrease*

**Local Effect:** None.

**Small Business Effect:** None.

Analysis

**Bill Summary:** The appropriation may only be used to (1) provide free volunteer income tax assistance that helps low-income individuals and families, as specified; (2) coordinate and expand access to free, fact-based financial education and coaching for low-income individuals and families; (3) connect low-income individuals and families to affordable,

high-quality financial services; (4) recruit, train, and manage a corps of volunteers to provide financial education, coaching, and tax preparation services for low-income individuals and families; and (5) conduct outreach to low-income individuals and families.

**Background:** The CASH Campaign of Maryland is a nonprofit organization that promotes economic advancement for low- to moderate-income individuals and families through direct service programs, building organizational and field capacity, and promoting policy and advocacy initiatives to strengthen family economic stability.

**State Fiscal Effect:** The fiscal 2020 budget restricts \$200,000 in general funds to be used only for the implementation of a Cash Campaign of Maryland program to promote the financial capability of low-income individuals and families by providing outreach, education, and free tax preparation services. For purposes of this fiscal and policy note, it is assumed that such funding is used to meet the requirements of this bill.

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### **Additional Information**

**Prior Introductions:** None.

**Cross File:** None.

**Information Source(s):** CASH Campaign of Maryland; Department of Legislative Services

**Fiscal Note History:** First Reader - March 22, 2019  
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Revised - Amendment(s) - April 5, 2019  
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