



**TESTIMONY FOR HB0365
DEBT COLLECTION – EXEMPTIONS FROM ATTACHMENT AND EXECUTION**

Bill Sponsor: Delegate Dumais

Committee: Economic Matters

Organization Submitting: Maryland Legislative Coalition

Person Submitting: Cecilia Plante, co-chair

Position: FAVORABLE

I am submitting this testimony in favor of SB0424 on behalf of the Maryland Legislative Coalition. The Maryland Legislative Coalition is an association of individuals and grassroots groups with members in every district in the state. We have over 30,000 members across the state.

We support working Marylanders who struggle every day with debt. So many of our neighbors and friends work hard to support themselves and their families. If they have debt and are working towards repaying it, they are forced to struggle even more because our outdated laws require that so much of their income is garnished that they don't have enough to get by. This seems to throw them into a cycle of poverty.

People should be able to make, and keep, a living wage. Yes, they should pay their debts, but they should not go underwater just to do so. We should let them keep enough to make a living, but continue to pay back the debt.

We support this bill and we believe it is a very important step in helping get people to work through their debts without creating other, unintended problems. We recommend a **FAVORABLE** report in committee.