



HB 1321 - Child Care Scholarship Program - Application Process and Copays - Alterations
Senate Education, Energy, and the Environment Committee

March 25, 2026

SUPPORT WITH AMENDMENTS

Chair Feldman, Vice-Chair, and members of the committee, thank you for the opportunity to submit testimony in support with amendments for House Bill 1321.

The CASH Campaign of Maryland promotes economic advancement for low-to-moderate income individuals and families in Baltimore and across Maryland. CASH accomplishes its mission through operating a portfolio of direct service programs, building organizational and field capacity, and leading policy and advocacy initiatives to strengthen family economic stability. CASH and its partners across the state achieve this by providing free tax preparation services through the IRS program 'VITA', offering free financial education and coaching, and engaging in policy research and advocacy. **Almost 4,000 of CASH's tax preparation clients earn less than \$10,000 annually. More than half earn less than \$20,000.**

The Child Care Scholarship Program plays a critical role in the financial stability for working families. Access to affordable child care allows parents to enter and remain in the workforce, pursue education and training opportunities, and build more secure financial futures. For many families we serve, child care is one of the largest monthly expenses, and without assistance, it can be a significant barrier to employment and economic mobility.

The CCS program not only supports families, but also strengthens Maryland's workforce and economy by helping parents maintain consistent employment and employers retain workers. When child care is stable and affordable, families are better able to plan, save, and avoid financial shocks that can lead to debt or missed payments.

HB 1321's intent is to help sustain and expand access to the program so that more children and families can benefit. As drafted, the bill does not fully outline the co-pay structure in statute, which may create some uncertainty for families over time. Establishing clear, income-based guardrails in statute would help ensure that co-pays remain predictable and affordable, particularly for those with the greatest financial need.

We believe that with these thoughtful adjustments, HB 1321 can both strengthen the program and preserve its accessibility for Maryland families.

Thus, we encourage you to return a report of favorable with amendments for HB 1490.

Creating Assets, Savings and Hope