



**St. Mary's Ryken**  
A College Preparatory Catholic High School

February 25, 2026

Senator Brian J. Feldman, Chair  
Education, Energy, and the Environment Committee  
2 West Miller Senate Office Building  
11 Bladen Street  
Annapolis, MD 21401

**Subject: Support HB 0455 / SB 0329 – Keeping Opportunity in Maryland**

Dear Senator Feldman,

As a **registered Democrat**, an education professional with more than three decades of experience, and someone who believes deeply in the importance of education and economic justice, I am writing to respectfully urge your support for **SB 0329 — the Opting In on Opportunity Act**.

While this federal education tax credit originated under Republican leadership, **expanding access for working and underserved families is a Democratic value**. The question before us is whether Maryland will use this federal tool to advance equity for families in our state.

This proposal **does not divert a single dollar from Maryland public schools**. It does not alter the Blueprint. It does not reduce state aid formulas. It leverages **federal tax credits — not Maryland's general fund** — there is no negative fiscal impact on public education funding.

Importantly, these scholarships are designed to support families in choosing **the school that best fits their child's educational needs**. Families with children in public schools can also benefit by receiving assistance for necessary services and supports — including therapies, specialized instruction, required materials, and transportation — expenses that often fall directly on working and underserved families.

**It is also important to look carefully at the data.**

According to the Maryland State Department of Education's 2024–2025 enrollment reports, Maryland serves **1,026,820 K–12 students** statewide. Of those, **889,971 students — approximately 87% — attend public schools**, while **136,849 students — approximately 13% — attend nonpublic schools**.<sup>1 2</sup>

Because tax-credit donations may support eligible educational expenses for students in public schools — including therapies, tutoring, materials, and transportation — participation would naturally reflect where the overwhelming majority of Maryland students are enrolled.

If participation mirrors enrollment:

**Approximately 87% of donors would likely be connected to public school families.**

**Approximately 87% of funds would support educational expenses for public school students.**

For every **300 donors**, the \$1,700 federal tax credit generates **\$510,000** in scholarship funding.

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If just one family member for each of Maryland's **889,971 public school students** participated by donating \$1,700 to a qualified Scholarship Granting Organization, that would generate more than **\$1.5 billion (\$1,512,950,700)** to help Maryland public school families cover out-of-pocket educational expenses.

By comparison, participation directed toward nonpublic school students would represent a smaller share of total enrollment. Even so, for working and underserved families in independent and faith-based schools, the impact would still be transformational. Eligibility is limited to households earning under **300% of area median income**, ensuring the program **prioritizes middle-income, working-class, and underserved households**.

In addition to the policy and fiscal merits, I bring more than **30 years of experience working to make appropriate education accessible for students facing financial and learning challenges**. I have seen firsthand that when we support children early — with the right environment, structure, and services — **we change life trajectories**. Appropriate education can mean the difference between long-term dependency and long-term productivity; between involvement in the criminal justice system and stable employment; between young adults stuck without direction and launching successful careers.

**When we invest in students early, we invest in a more productive adult population and stronger communities.**

If Maryland declines to opt in, **our taxpayers' federal contributions will fund scholarships in other states**. Maryland families will subsidize opportunity elsewhere while receiving none of the benefit here.

This legislation **expands opportunity, protects public school funding, and utilizes federal resources without increasing state spending**. It is not about weakening public education — it is about strengthening families across educational settings.

**A rising tide truly does lift all boats.**

As an advocate for education, you know well that access to a quality education for every Marylander and creating a well-educated workforce is not a one-size-fits-all model. I respectfully ask that you support a favorable report and help ensure Maryland families — especially working and underserved families — are not left behind.

I would welcome the opportunity to speak further about the data and the lived outcomes behind this model. Thank you for your leadership and service.

Sincerely,



Michele Minicozzi

Director of Development

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610-496-8307

1 Maryland State Department of Education. Enrollment and Attendance Update, December 2025. MD State Board of Education.  
2 Maryland State Department of Education. 2024–2025 Nonpublic School Enrollment Report (Table 2).