

SB0518\_Crossfiled\_Bill  
RichardKaplowitz\_FAV

04/02/2026

Richard Keith Kaplowitz  
Frederick, MD 21703

**TESTIMONY ON CROSS-FILED BILL SB#0518- POSITION:**  
**FAVORABLE**

**Maryland Financial Empowerment Center Network Pilot Program - Establishment**

**TO:** Chair Wilkins, Vice Chair Feldmark, and members of the Ways and Means Committee

**FROM:** Richard Keith Kaplowitz

My name is Richard Keith Kaplowitz. I am a resident of District 3, Frederick County. I am submitting this testimony in support of cross-filed bill SB#0518, **Maryland Financial Empowerment Center Network Pilot Program - Establishment**

I submitted testimony on the cross-filed bill version heard in your chamber. That was bill HB0676 heard in committee on 02/19/26 but did proceed. This is the crossover bill from the other chamber, SB0518. I urge you to support this bill which passed the Senate without amendments by the vote of 46-0. Please reconcile these bills and pass them in both chambers after a favorable vote in your committee.

**I respectfully urge this committee to return a favorable report on cross-filed bill SB#0518.**