



MARYLAND
CATHOLIC
CONFERENCE

February 19th 2026
HB676

**Maryland Financial Empowerment Center Network Pilot Program – Establishment
Ways and Means Committee
Position: Favorable**

The Maryland Catholic Conference (MCC) offers this testimony in support of **House Bill 676**. The Catholic Conference is the public policy representative of the three (arch)dioceses serving Maryland, which together encompass over one million Marylanders. Statewide, their parishes, schools, hospitals, and numerous charities combine to form our state's second largest social service provider network, behind only our state government.

House Bill 676 would establish the Maryland Financial Empowerment Center Network Pilot Program to develop a network of financial empowerment centers throughout Maryland to promote economic empowerment and financial stability for all Marylanders.

At the heart of Catholic social teaching lies a commitment to advancing the common good and ensuring that every person has the opportunity to flourish and reach their full potential. Financial stability is a fundamental aspect of human flourishing, as it allows individuals and families to meet their basic needs, plan for the future, and participate fully in society. Unfortunately, many Marylanders face barriers to achieving financial security, including limited access to resources and financial education.

The establishment of the Maryland Financial Empowerment Center Network Pilot Program represents a proactive and compassionate response to these challenges. By creating a statewide network of financial empowerment centers, this legislation seeks to provide individuals with the tools, knowledge, and support they need to take control of their financial futures. The provision of one-on-one financial counseling and coaching services free of charge will empower Maryland residents to make informed decisions, set achievable goals, and navigate financial challenges with confidence.

This initiative embodies the principles of solidarity and subsidiarity, recognizing the importance of collective action to address systemic issues while also empowering local communities to meet the unique needs of their residents. By investing in the financial well-being of individuals and families across the state, we strengthen the fabric of our communities and foster a more inclusive and equitable society.

The MCC appreciates your consideration and, for these reasons, respectfully requests a favorable report on **House Bill 676**.