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St. Leonard, Maryland

Delegate Jheanelle K. Wilkins, Chair

Ways & Means Committee

131 Taylor House Office Building

6 Bladen Street

Annapolis, MD 21401

Subject: Written Testimony in Support of House Bill 0455

Madam Chair, Madam Vice Chair, and Members of the Committee,

Thank you for the opportunity to testify today in support of House Bill 0455. My name is Chris Palombi, and I work in education. I've taught Computer Science, helping students build problem solving and critical thinking skills. I've also spent 17 years coaching boys and girls ice hockey, where I've seen firsthand how a supportive environment that meets each child's needs unlocks confidence and achievement.

My experience in both the classroom and on the ice has shown me something fundamental. Every learner is different, and every student deserves access to the tools that help them succeed.

When I taught Computer Science, I quickly learned that students absorb information in very different ways. Some are visual learners who need diagrams and flowcharts. Some are auditory learners who understand best through explanation. Others are hands-on learners who only grasp concepts when they can test, experiment, and debug code themselves. Programming makes this obvious. Two students can sit in the same class, hear the same lesson, and one understands immediately while the other needs a different approach. That doesn't mean one is less capable. It means they learn differently.

House Bill 0455 recognizes that reality. It would allow Maryland to opt into the federal education tax credit scholarship program. The program provides a dollar for dollar federal tax credit of up to \$1,700 for donations to scholarship organizations that help students access educational resources such as tutoring, therapies, specialized instruction, and tuition.

This is important. This is a federal opportunity that Maryland must opt into for our families to benefit. If Maryland does not opt in, Maryland taxpayers will still be able to make

charitable donations and claim the federal credit, but those donations will go to support students in other states. Maryland students will not be able to access the private funding

This bill does not divert existing Maryland education funding and does not require new state spending. It simply allows Maryland students to access private donations to support their learning goals. The federal tax credit does not provide "federal dollars" or federal resources. And importantly, it does not leave students or families behind. It recognizes that parents know their children best and gives them additional tools to help their students succeed.

As an educator and coach, I have seen students with different learning needs thrive when they receive the right supports. Many students, including those with IEPs or specialized learning needs, require services such as tutoring, speech therapy, occupational therapy, or adaptive tools. For some families, these supports are financially out of reach. This program can help bridge that gap, whether a student remains in public school or needs supplemental services beyond what is currently available.

When students receive the support that matches how they learn, everything changes. Confidence replaces frustration. Engagement replaces discouragement. Potential replaces limitation. That is the difference between getting by and truly thriving.

Support for accessing these federal resources as 27 states have already opted in, and support has crossed party lines. Colorado Governor Jared Polis, a Democrat, chose to opt his state into the program. He stated that the tax credit creates "an immense opportunity" for families and emphasized that if Colorado did not participate, the state would be "leaving millions of federal dollars on the table that could help children."

That principle is simple and bipartisan: when resources exist to help students, we should not leave them unused.

House Bill 0455 gives Maryland the chance to say yes to every available resource that can help our students succeed, especially those who face the greatest challenges. It costs our state nothing, but it has the potential to change lives.

If you truly believe every student deserves the chance to succeed, then a favorable report and vote for House Bill 0455 is a step worth taking.

Thank you for your time and consideration.

Chris Palombi