



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

February 24, 2026

Delegate Jheanelle K. Wilkins, Chair
Ways & Means Committee
131 Taylor House Office Building
6 Bladen Street
Annapolis, MD 21401

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

Dear Delegate Wilkins,

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 **HB 0455 and 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**.^{1 2}

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.

February 24, 2026

Delegate Jheanelle K. Wilkins

Page 2 of 2

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 underserved communities, you know well that creating greater opportunity for all people to live their best lives includes championing policies that level the playing field and expand access. 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

C: Delegate April Miller

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).