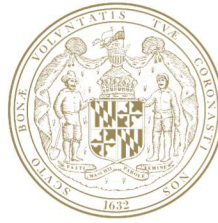


JEFFERSON L. GHRIST
Co-CHAIR

NATALIE ZIEGLER
Co-CHAIR



H. KEVIN ANDERSON
TERRY BAKER
KEVIN B. HORNBERGER
ANDRE V. JOHNSON, JR.
STEVE JOHNSON
SHEREE SAMPLE-HUGHES

THE MARYLAND HOUSE OF DELEGATES
HOUSE RURAL CAUCUS

March 5, 2026

The Honorable Jheanelle K. Wilkins
Chair, Ways & Means Committee
131 Taylor House Office Building
Annapolis, MD 21401

Chair Wilkins, Vice Chair Feldmark, and Honorable Members of the Health Committee:

On behalf of the Rural Caucus, we are writing to express our support for **HB676 Maryland Financial Empowerment Center Network Pilot Program – Establishment.**

This bill would establish a statewide network of financial empowerment centers in different regions across the State. These centers would provide one-on-one, free financial counseling, helping people build financial literacy, understand tax credits they qualify for, and learn about options for debt relief, among other topics. These centers would help rural areas, which often have significantly higher poverty rates, and fewer similar resources.

For these reasons, the Rural Caucus supports HB676 and requests a favorable report.

Thank you,

A handwritten signature in black ink, appearing to read "Jefferson L. Ghrist".

Delegate Jefferson L. Ghrist
Co-Chair

A handwritten signature in black ink, appearing to read "Natalie Ziegler".

Delegate Natalie Ziegler
Co-Chair