



Past Legislative Victories

- We worked with the Department of Human Resources (DHR), legislators, and reporting industry stakeholders to pass legislation requiring DHR to request a credit freeze for all youth entering foster care. This will help protect foster youth from identity theft. (2013)
- We chair the statewide [Financial Education and Capability Commission](#) as a result of legislation designed to help the state assess financial education in Maryland. Maryland CASH Campaign is the first non-profit organization to chair a legislative commission. (2012)
- We compiled a [policy brief about the dangers of Refund Anticipation Loans \(RALs\)](#) and Refund Anticipation Checks (RACs) and advocated for increased disclosures on terms and minimization of fees by tax preparers ([HB 1206](#)). (2010)
- We advocated to stop online payday lenders from charging Marylanders triple-digit interest on short-term loans ([HB 79](#)). (2010)
- We eliminated asset limits for recipients who use Temporary Cash Assistance, allowing them to build emergency savings and become more self-sufficient. (2010)
- We advocated for the [Task Force to Study How to Improve Financial Literacy](#). Maryland CASH was named to the Task Force by the Senate President and Speaker of the House. This Task Force made recommendations on ways to improve the financial capability of public school students (K-12) and adults. A final report was submitted in December 2009 and the Task Force term ended in June 2010. The Maryland State Department of Education created its own [Advisory Council](#) and Design Team on financial literacy, which culminated in required content standards in grade bands 3-5, 6-8, and 9-12. (2009)
- We advocated for the state to allow tax refunds to be deposited into more than one bank account ([HB 883/SB 698](#)). We encourage taxpayers to save a portion of their refund through this mechanism. Federal tax refunds can also be split into multiple accounts. (2009)
- We advocated for the Maryland Individual Tax Preparers Act ([SB 817](#)) that now requires the licensing of paid tax preparers. This new law, the third of its kind in the nation, creates an exam and testing requirement for paid tax preparers. Enrolled agents, CPAs, and attorneys are exempt. This law is implemented by the [Department of Labor, Licensing, and Regulation](#).



CASH Director Robin McKinney and Program Manager Lara Henneman with Governor O'Malley, Speaker Busch, Senate President Miller, legislative sponsors and other advocates and the 2013 signing of the foster youth credit freeze bill.

CASH Director, former Senator Mike Lenett, a representative from the Comptroller's Office, and tax partners at the bill signing of the Maryland Individual Tax Preparer's Act.

