

# HOUSE BILL 676

O1  
HB 801/25 – W&M

6lr0920  
CF 6lr0921

By: **Delegates Spiegel, Cardin, Crutchfield, Fair, Foley, Hornberger, D. Jones, Kaiser, Kaufman, Moreno, Palakovich Carr, Rogers, Schindler, Simmons, Stinnett, Terrasa, Tomlinson, Vogel, Wims, Wolek, Woods, Woorman, and Wu**

Introduced and read first time: February 2, 2026

Assigned to: Ways and Means

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## A BILL ENTITLED

1 AN ACT concerning

2                   **Maryland Financial Empowerment Center Network Pilot Program –**  
3                   **Establishment**

4 FOR the purpose of establishing the Maryland Financial Empowerment Center Network  
5                   Pilot Program within the Office of the Comptroller; and generally relating to the  
6                   Maryland Financial Empowerment Center Network Pilot Program.

7 BY adding to

8                   Article – Tax – General

9                   Section 1–501 through 1–505 to be under the new subtitle “Subtitle 5. Maryland  
10                  Financial Empowerment Center Network Pilot Program”

11                  Annotated Code of Maryland

12                  (2022 Replacement Volume and 2025 Supplement)

13                  SECTION 1. BE IT ENACTED BY THE GENERAL ASSEMBLY OF MARYLAND,  
14 That the Laws of Maryland read as follows:

15                   **Article – Tax – General**

16                  **SUBTITLE 5. MARYLAND FINANCIAL EMPOWERMENT CENTER NETWORK PILOT**  
17                  **PROGRAM.**

18                  **1–501.**

19                  **(A) IN THIS SUBTITLE THE FOLLOWING WORDS HAVE THE MEANINGS**  
20                  **INDICATED.**

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EXPLANATION: CAPITALS INDICATE MATTER ADDED TO EXISTING LAW.

[Brackets] indicate matter deleted from existing law.



1           **(B)** "CENTER" MEANS A FINANCIAL EMPOWERMENT CENTER ESTABLISHED  
2 UNDER THE PILOT PROGRAM.

3           **(C)** "PILOT PROGRAM" MEANS THE MARYLAND FINANCIAL  
4 EMPOWERMENT CENTER NETWORK PILOT PROGRAM.

5   **1-502.**

6           **(A)** THERE IS A MARYLAND FINANCIAL EMPOWERMENT CENTER NETWORK  
7 PILOT PROGRAM.

8           **(B)** THE PURPOSE OF THE PILOT PROGRAM IS TO ESTABLISH A STATEWIDE  
9 NETWORK OF FINANCIAL EMPOWERMENT CENTERS IN DIFFERENT REGIONS OF THE  
10 STATE.

11          **(C)** THE COMPTROLLER SHALL IMPLEMENT AND ADMINISTER THE PILOT  
12 PROGRAM.

13   **1-503.**

14          **(A) (1)** EACH CENTER SHALL PROVIDE ONE-ON-ONE FINANCIAL  
15 COUNSELING AND COACHING SERVICES FREE OF CHARGE, INCLUDING  
16 INFORMATION ON HOW TO:

17                   **(I)** INCREASE SAVINGS;

18                   **(II)** PAY DOWN DEBT;

19                   **(III)** ACCESS BANKING; AND

20                   **(IV)** IMPROVE CREDIT SCORES.

21          **(2)** EACH CENTER SHALL MAKE THE INFORMATION PROVIDED UNDER  
22 THIS SUBSECTION AVAILABLE IN ENGLISH, SPANISH, AND ANY OTHER LANGUAGE  
23 REQUIRED BY THE OFFICE OF THE COMPTROLLER.

24          **(B)** EACH FINANCIAL COUNSELOR EMPLOYED BY A CENTER SHALL  
25 COMPLETE TRAINING THAT MEETS OR EXCEEDS THE FINANCIAL EMPOWERMENT  
26 CENTER COUNSELOR TRAINING STANDARDS DEVELOPED BY THE CITIES FOR  
27 FINANCIAL EMPOWERMENT FUND.

28   **1-504.**

1       **FOR FISCAL YEARS 2028 AND 2029, THE GOVERNOR SHALL INCLUDE IN THE**  
2       **ANNUAL BUDGET BILL AN APPROPRIATION TO THE COMPTROLLER IN AN AMOUNT**  
3       **SUFFICIENT TO COVER THE COSTS OF THE PILOT PROGRAM.**

4       **1-505.**

5       **THE COMPTROLLER SHALL ADOPT REGULATIONS TO CARRY OUT THIS**  
6       **SUBTITLE.**

7       **SECTION 2. AND BE IT FURTHER ENACTED,** That this Act shall take effect  
8       October 1, 2026. It shall remain effective for a period of 3 years and, at the end of September  
9       30, 2029, this Act, with no further action required by the General Assembly, shall be  
10      abrogated and of no further force and effect.