



## 2018 Legislative Agenda

MCRC focuses on protecting and promoting economic rights and financial inclusion. In 2018, we are focusing on high-impact legislation that increases economic rights and reduces the high-cost of being poor.



### **Drivers' Bill of Rights**

MCRC will work to eliminate the use of sex and marital status, as well as education and occupation in setting auto insurance rates. These steps will reduce economic discrimination in auto insurance and save drivers money. We will address the high cost of auto insurance by creating an Low-Income Affordable Auto Insurance program in Maryland.



### **Debtors' Bill of Rights**

MCRC will work to eliminate debtors' prisons in Maryland – poverty is not a crime. In addition, MCRC will work to raise the limits on what families in debt can keep from collectors, including a car, a larger percentage of their wages, and a small amount of money in their bank accounts.



### **Students' Bill of Rights**

MCRC will work to establish a Student Loan Ombudsman in Maryland, require that student loan servicers be licensed as debt collectors and be subject to examinations and enforcement by the Commissioner of Financial Regulation. MCRC will work to increase transparency around the cost of higher education by requiring for-profit colleges and private career schools to use technology to disclose costs, and promote the use of the CFPB Financial Shopping sheet for all schools.



### **Renters' and Homeowners' Rights**

MCRC will support efforts to increase awareness of the Homeowners' Tax Credit among eligible homeowners and to eliminate late-fee charges to qualified low-income tenants whose federal benefits currently arrive after the first of the month.