Cassie Nedwell Cape Elizabeth LD 1294

Senator Grohoski, Representative Cloutier, and honorable committee members, my name is Cassie Nedwell, I live in Cape Elizabeth, and I am here to speak in support of LD 1294, expanding Maine's Dependent Exemption Tax Credit for children under six in families with low and moderate incomes.

As a mom of three who has experienced the challenges of living paycheck to paycheck, I can't help but think about how the changes to the Dependent Exemption Tax Credit (DETC) could have helped my family. Providing an additional \$300 per dependent under age six, this plan would have offered much needed financial relief to families like mine. The primary aim is to aid low and middle-income households, which means significant support for covering essential expenses such as groceries, childcare, and educational supplies. However, what often goes unnoticed are the myriad of other expenses that families face. For example, there's the cost of enrolling kids in sports or after-school activities, things that are important for their social development and physical health but can be expensive. Then there's the need for new clothes and shoes with each changing season here in Maine's unpredictable climate. Add in medications when someone gets sick or excursions like school field trips. These may seem like small costs but they add up so quickly. It costs \$300 just for my son to play one season of basketball. Having this extra cushion in our budget would have allowed me some peace of mind, offering a chance to breathe easier and stress less about stretching our dollars. What makes this expansion particularly appealing is its revenue-neutral nature, it wouldn't cost the state any additional money while providing substantial benefits to families. It's a way to offer support and show Maine families that you care, without placing further strain on public resources. For parents who have multiple responsibilities on limited incomes, this kind of targeted assistance has the potential to allow them to focus more on their children's well being. Please vote Ought to Pass on LD 1294 and show Maine families that you care. Thank you for your time, I'd be happy to answer any questions you may have.