



**March 4, 2026**

The Honorable Hanna M. Gallo, Chair  
Senate Committee on Education  
Rhode Island State House  
Providence, RI 02903

**RE: TESTIMONY IN SUPPORT OF SENATE BILL S 2635 – EDUCATION -- FEDERAL AID**

Chair Gallo and Members of the Senate Committee on Education:

On behalf of United Way of Rhode Island, we strongly support **Senate Bill S 2635**. This bill requires schools to offer at least one **no-fee payment option** for school meals, ensures families are clearly informed of any fees before completing a transaction, and prohibits vendors from profiting from meal-payment processing.

United Way's policy and advocacy work is guided by our strategic framework: **Strong Families, Strong Nonprofits, Strong United Way**. Under our **Strong Families** pillar, we support policies that strengthen household stability and reduce barriers to opportunity. As the cost of basic needs continues to rise, even small and avoidable fees can create real hardship for families. In the school meal context, these charges may appear minor, but they add one more cost to already-stretched household budgets and create unnecessary friction around a basic student need.

These burdens fall especially hard on Asset-Limited, Income-Constrained, Employed (ALICE) households and other working families who are living paycheck to paycheck. Rhode Island's high cost of living continues to outpace what many households earn. According to the Economic Progress Institute's **2024 Rhode Island Standard of Need**, a **single-parent family with two children needs \$83,239 annually** to meet basic expenses in Rhode Island (EPI, 2025). In that context, transaction fees on school meal payments are significant. They are yet another avoidable expense layered onto families already balancing housing, transportation, childcare, food, and health care costs.

**S 2635** offers a practical and targeted solution. The bill requires at least one no-fee payment option, directs the Rhode Island Department of Education to establish **uniform statewide standards** for no-fee access, and requires schools to clearly notify families of those options. It also requires payment platforms to disclose whether fees will be charged, the amount and type of each fee, and whether a no-fee option is available **before** a transaction is completed. These are straightforward consumer protections that reduce financial and administrative friction for families while helping ensure that payment-system practices do not undermine student access to school meals.



United Way of Rhode Island respectfully urges your support for **S 2635**. By eliminating avoidable fees and strengthening transparency, this bill will reduce unnecessary burdens on Rhode Island families, support household stability, and help ensure students go to school ready to learn.

Sincerely,

**Elijah McLean**

Manager, Government Relations & Policy

United Way of Rhode Island