



To: Senate Finance Committee

Re: Support for S-2823 – Refundable State Child Tax Credit (\$650 per child)

Dear Chair and Members of the Senate Finance Committee,

My name is Jody SW Bernard, and I am the Director and Education Coordinator at the Genesis Child Development and Learning Center.

I am writing in strong support of S-2823, introduced by Senator Lammiss Vargas, which would establish a refundable State Child Tax Credit of \$650 per child under age 19.

Through my work with children and families, I see daily the realities of rising costs and economic hardship. Many of the families we serve struggle to afford essential needs such as housing, food, transportation, and childcare. These financial pressures create stress that affects not only parents but also their children's healthy development.

A stronger Child Tax Credit at \$650 per child would provide more substantial relief to families, allowing them better to meet their children's needs during critical developmental years. Early childhood is a foundational period, and financial stability during this time directly influences cognitive development, emotional well-being, school success, and long-term health.

Families with young children are especially vulnerable, often experiencing reduced income and increased expenses. This enhanced credit recognizes those realities and offers meaningful support that can reduce stress and promote stability.

Investing in children is one of the most effective ways to strengthen our communities and our future workforce. By supporting S-2823, Rhode Island can take a bold step toward improving outcomes for children and families across the state.

Thank you for your time, consideration, and dedication to Rhode Island's children and families.

Respectfully,

Jody SW Bernard

Director/Education Coordinator

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