



State of Rhode Island

Rhode Island Department of Children, Youth and Families

May 5, 2026

The Honorable Louis P. DiPalma, Chairman
Senate Committee on Finance
82 Smith Street
Providence, Rhode Island 02903

RE: 2026 S-2841 – Relating to State Affairs and Government – Department of Children, Youth & Families

Dear Chairman DiPalma:

Please accept this letter from the Department of Children, Youth & Families (DCYF or “the department”) regarding S 2841. The department acknowledges the well-intentioned objectives of this bill to ensure that youth in foster care receive and retain access to crucial benefits.

However, the department has significant concerns about certain provisions, as the resources necessary to implement them do not exist within DCYF’s current staffing capacity or budget. Additionally, the financial literacy training component duplicates some requirements of the consumer education curriculum that high schools are required to teach pursuant to § 16-22-13.

The department’s two concerns are as follows:

1. Significant additional staffing and/or financial resources are required:

Various subsections of this bill would require additional staffing with particular skills and expertise that is not already prevalent within the department, including:

- **Subsection (b):** assess each youth in foster care – when initially placed in foster care and annually thereafter – for potential benefits eligibility and file applications on their behalf.
- **Subsection (d):** provide notice to certain entities on five (5) separate occasions concerning the benefits application process.
- **Subsection (e):** maintain an accounting of each child’s benefits, obtain information regarding a child’s other assets (insurance, cash, trust accounts, etc.), and monitoring both to ensure federal asset and resource limits do not impact a child’s eligibility.
- **Subsection (g):** establish accounts to conserve each child’s benefits and transfer the benefits when the child leaves foster care or another payee is identified.
- **Subsection (h):** for each child over age 14 with an account, provide ongoing financial information, tailored to each child, about the use and limitations of the account funds.

It would take a substantial increase in staff to conduct assessments, prepare and submit applications, handle appeals, and manage the ongoing case work required by this bill. Further, the individuals performing these duties must have knowledge and expertise in external financial systems, individual asset accounting and management, and eligibility requirements, application procedures, and asset limits for federal benefits.

Accordingly, not only would DCYF require a considerable increase in staff, but the staff would also need to possess specialized knowledge and experience in these areas, which current staff cannot accommodate. If passed without consideration for the additional staffing and funding required, this bill would hinder the department's ability to effectively serve Rhode Island's most vulnerable children.

2. The financial literacy requirement is duplicative of what schools must teach in high school.

This bill would require DCYF to “provide the child with ongoing financial literacy training and support, beginning at fourteen (14) years of age” and may include, “**budgeting; money management; informed decision-making;** banking, checking and **savings accounts; credit card counseling;** managing debt; planning for financial security and stability...”¹ among other topics.

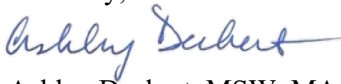
Under § 16-22-13, school districts “shall ensure that public high schools offer a course that includes instruction in consumer education” and shall include, “installment purchasing, **budgeting, comparison of prices, credit and the law,** employment and income, rights and responsibilities in the marketplace, **money management, maintaining credit, saving,** investing, protecting and insuring assets...”² and others.²

These two pieces of language are extremely similar. They're identical in some instances. Requiring DCYF to provide financial literacy to youth 14 years of age and older, when proficiency in financial literacy is already a high school graduation requirement, is a redundant use of state resources.

The department is committed to maximizing resources for youth in foster care; however, the significant fiscal impact of S 2841 cannot be overlooked. DCYF urges the committee to carefully consider the financial and operational gaps that would need to be filled within the department before passing this bill.

Thank you for providing DCYF with the opportunity to express its concerns regarding this legislation.

Sincerely,



Ashley Deckert, MSW, MA
Director

cc: Honorable Members of the Senate Committee on Finance
The Honorable Pamela J. Lauria
Kristen Silvia, Deputy Chief of Staff and Director of Legislation
Patricia Resende, Director of Senate Policy

¹ [S 2841\(i\)](#); page 4, lines 1-5, emphasis added.

² [§ 16-22-13\(c\)](#); emphasis added.