

Chairman Hoheisel and members of the committee, I, Mariana Gomez, a former foster youth of the state of Kansas, thank you for the opportunity to testify in support of House bill 2247. HB 2247 would allow youth in custody of the Secretary of DCF to open bank accounts without a cosigner. As an individual who experienced foster care, I have personal experience with banking while in custody.

Today, I am testifying not only as a foster foster youth but as a graduating bachelor's level social work student, a Child Protection Services Intern, and a researcher for evidence-based foster care reform initiatives through a KU research project entitled Kansas Strong.

I was first placed into state custody in June of 2012, along with 4 out of my 5 siblings. While some of us were adopted and others emancipated, I remained in state custody until aging out in 2018. The trauma of our removal, loss of familial relationships (including sibling relationships), as well as trauma within our foster homes already significantly affected our mental and emotional well-being, self esteem, and general understanding of how to participate as future social and functional adults. Yet another setback involves a risk of harm to our financial autonomy that HB2247 can eliminate.

I have always had a desire to work, and continue to have a relentless work ethic, mostly in response to trauma. I first began creating income when I was 15 years old by babysitting for local military families in Leavenworth, Kansas. Then upon turning 16, I expressed a desire to obtain a more steady and sustainable job to begin saving for college. This resulted in a conversation between my case worker, my foster parents, and myself regarding setting up a bank account. I vividly remember my case worker hesitantly mentioning that my foster parents could open an account for me under their own account. It was the first option given and I realize now that she may have approached the conversation hesitantly because there were no other options to discuss. My foster parents had never had a youth as old as I was, leaving us all unaware that there were no alternatives.

At this point in time, my foster parents and I were getting along so they agreed to cosign on an account for me. I was excited and began researching various banking establishments to find an option that was best for me. From the moment I entered the foster system, I knew I wanted to be able to travel to see my family who live in other states. Because of this, I wanted a bank that has branches located across the nation. When I presented my preferences to my foster parents, their response was to inform me of all the reasons their bank was a better choice, including that it was small and more "personable" which was in no way conducive to my own financial needs. When I expressed that their bank was not appealing to my financial desires they responded "well, this is our bank." I was left without a choice regarding the beginning of my financial journey. Since then, I had many issues with this particular financial establishment, mostly concerning travel,

which sometimes meant not having access to my own money while out of state as I only had a debit card as a means of making transactions.

As the years went by, my relationship with my foster parents became very tense and negative for all of us, mostly due to differences in beliefs and inability to withhold from pushing one belief over another. The consequence was that, upon graduation, my foster parents suddenly expressed they did not trust me and told me I had to close my bank account and open a new one which created even more anxiety while feeling like I have just been thrown into the adult world without substantial guidance.

Even with these struggles, I was lucky enough that my foster parents agreed to cosign on a bank account for me as a means of growing my own savings. Some of my siblings were not so lucky. One of my siblings had foster parents who agreed to cosign which resulted in their exploitation as they worked and never saw a single paycheck, even after aging out. One of my younger siblings never had access to any of their money prior to aging out. Not to mention all of the foster youths who can not open a banking account at all without agreement from a foster parent who may not want to manage that responsibility or may misuse/abuse their position as there are no mandates in place that require for those accounts to be monitored by anyone other than the foster parents themselves. Foster youths' financial decision-making abilities need protecting.

I hope what you have heard today inspires the support of this bill and the support of these individuals whose success and safety is dependent on systems in which we as a state are responsible.

Thank you again for the opportunity to speak with you on why legislation like HB2247 is so important to the lives of our states' foster youths.

Mariana Gomez