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Opinion: Louisiana Families Deserve Financial Innovation That Works For Everyone

Submitted by DK Willard

Louisianans are no strangers to hard work. We consistently rank as one of the [hardest working](#) states in the country, with many residents working overtime to pay down loans, invest in their first homes, and create financial stability for themselves and their families. Now, digital assets and new financial technologies are becoming integral to everyday investing, providing new tools to help Americans build financial security in ways previously thought to be impossible. In recent years, Louisiana has made strides to embrace digital assets and protect those who own them. Now it's time for Congress to build financial markets with commonsense safeguards for investors from all walks of life.

Congress is debating market structure legislation that would set rules of the road for digital assets. Done right, the legislation could modernize our financial system, encourage responsible innovation and expand opportunity for everyday Americans. But some proposals include exemptions that would allow digital asset developers to bypass core investor protections, leaving the market ripe for fraud and financial crimes and putting Louisianans' hard-earned savings and investments at risk.

Louisiana legislators understand the importance of clear rules and traditional safeguards. Legislation like HB 488, which allows residents to maintain self-custody of their digital assets, provides regulatory clarity for Louisianans and instills confidence that bad actors cannot exploit loopholes or carve-outs to operate outside the law. As digital assets become increasingly connected to Louisianans' everyday savings and long-term investments, it's becoming essential that any new market structure legislation include the same time-tested investor protections that exist across our financial system today. These include clear registration requirements, transparency standards, anti-fraud and anti-manipulation rules and obligations that help prevent illicit activity. As someone who works with the ins and outs of financial markets every day, I know that these safeguards are not barriers to innovation; they are what make markets trustworthy and durable.

The House has already passed a bipartisan market structure bill that takes a more balanced approach; it supports innovation while preserving core investor protections. Congress should build on that foundation and avoid letting controversial provisions added to Senate proposals block progress on innovative reforms where there is already bipartisan consensus. More complex issues, like decentralized finance, deserve continued, careful consideration, but should not be a reason to slow down passage of the separate reforms that already hold broad support in Congress.

The United States has an opportunity to lead the world in financial innovation, but leadership requires acting decisively. Smart regulation will encourage participation, protect families' savings and ensure that innovation works for everyone.

Louisiana values common sense, fairness and responsibility. Congress should reflect those values by passing digital asset legislation that gives hardworking families a fair shot at the new economic opportunities ahead. As an investor based in Louisiana, I care that digital asset markets are fair, transparent and worthy of trust from our communities.

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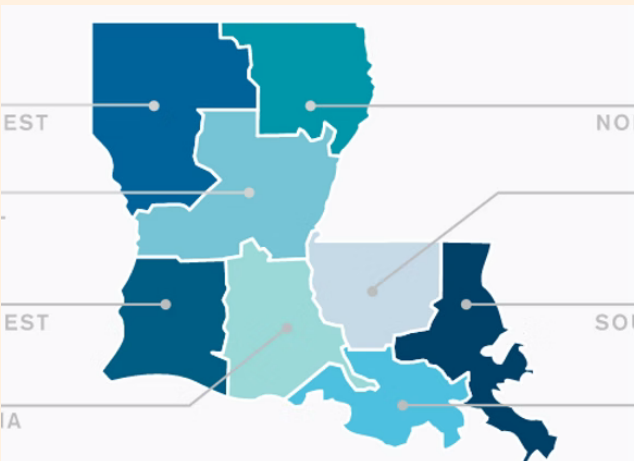
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