

Whereas National Crime Victims' Rights Week provides an opportunity for the Nation to strive to reach the goal of justice for all by ensuring that all victims are afforded legal rights and provided with assistance to face the financial, physical, spiritual, psychological, and social impact of crime: Now, therefore, be it

*Resolved*, That the Senate—

(1) supports the mission and goals of 2009 National Crime Victims' Rights Week to increase public awareness of the impact of crime on victims and survivors, and of the constitutional and statutory rights and needs of victims;

(2) recognizes the 25th anniversary of the enactment of the Victims of Crime Act of 1984 (42 U.S.C. 10601 et seq.); and

(3) directs the Secretary of the Senate to transmit an enrolled copy of this resolution to the Office for Victims of Crime within the Office of Justice Programs of the Department of Justice.

#### SENATE RESOLUTION 94—DESIGNATING APRIL 2009 AS "FINANCIAL LITERACY MONTH"

Mr. AKAKA (for himself and Mr. DODD, Mr. CRAPO, Mr. KENNEDY, Mr. ENZI, Mrs. HAGAN, Mr. CORKER, Mr. LEVIN, Mr. WICKER, Mr. SCHUMER, Mr. INOUE, Mr. MENENDEZ, Mr. DURBIN, Ms. STABENOW, Mr. JOHNSON, Mr. CARDIN, Mr. CARPER, Mrs. LINCOLN, Mrs. MURRAY, Mrs. GILLIBRAND, Mr. COCHRAN, and Mr. BAUCUS) submitted the following resolution; which was considered and agreed to:

S. RES. 94

Whereas, in September 2008, consumer bankruptcy filings in the United States increased more than 30 percent from the same period in 2006, according to the Administrative Office of the United States Courts;

Whereas there were more than 1,000,000 personal bankruptcy filings in the United States in 2008, the most since bankruptcy laws were amended in 2005, according to the Administrative Office of the United States Courts;

Whereas, according to a 2008 "Flow of Funds" report by the Federal Reserve, the net worth of households in the United States fell for the 4th consecutive quarter, dropping \$2,800,000,000,000, the largest decline in the 57-year history of the report;

Whereas, according to a 2008 "Flow of Funds" report by the Federal Reserve, household debt in the United States reached \$14,000,000,000;

Whereas the 2008 Retirement Confidence Survey conducted by the Employee Benefit Research Institute found that the percentage of workers who were "very confident" about having enough money for a comfortable retirement decreased sharply, from 27 percent in 2007 to 18 percent in 2008, the biggest 1-year decline in the 18-year history of the survey;

Whereas the Department of the Treasury sponsored the 2008 National Financial Literacy Challenge, an examination testing knowledge of high school students of important personal finance concepts;

Whereas the average score on the examination was an "F", only 56 percent;

Whereas the 2007 "Survey of the States" compiled by the Council for Economic Education found that only 22 States require an economics test as a high school graduation requirement, 3 fewer than in 2004;

Whereas many students who graduate from high school lack basic skills in the management of personal financial affairs and are un-

able to balance a checkbook, according to the Jumpstart Coalition for Personal Financial Literacy;

Whereas, according to the National Foundation for Credit Counseling, fewer than half the people in the United States accessed their credit report in 2008, despite the fact that such report can be obtained for free and contains critically important information for consumers;

Whereas approximately 76,000,000 adults say they do not have any non-retirement savings, according to the National Foundation for Credit Counseling;

Whereas expanding access to the mainstream financial system will provide individuals with less expensive and more secure options for managing finances and building wealth;

Whereas quality personal financial education is essential to ensure that individuals are prepared to manage money, credit, and debt, and to become responsible workers, heads of households, investors, entrepreneurs, business leaders, and citizens;

Whereas increased financial literacy empowers individuals to make wise financial decisions and reduces the confusion caused by an increasingly complex economy;

Whereas a greater understanding of, and familiarity with, financial markets and institutions will lead to increased economic activity and growth;

Whereas, in 2003, Congress found it important to coordinate Federal financial literacy efforts and formulate a national strategy; and

Whereas, in light of that finding, Congress passed the Financial Literacy and Education Improvement Act of 2003 (Public Law 108-159; 117 Stat. 2003) establishing the Financial Literacy and Education Commission and designating the Office of Financial Education of the Department of the Treasury to provide support for the Commission: Now, therefore, be it

*Resolved*, That the Senate—

(1) designates April 2009 as "Financial Literacy Month" to raise public awareness about—

(A) the importance of personal financial education in the United States; and

(B) the serious consequences that may result from a lack of understanding about personal finances; and

(2) calls on the Federal Government, States, localities, schools, nonprofit organizations, businesses, and the people of the United States to observe the month with appropriate programs and activities.

#### SENATE RESOLUTION 95—CONGRATULATING THE UNIVERSITY OF IOWA MEN'S WRESTLING TEAM FOR WINNING THE 2009 NATIONAL COLLEGIATE ATHLETIC ASSOCIATION DIVISION I WRESTLING CHAMPIONSHIP

Mr. HARKIN (for himself and Mr. GRASSLEY) submitted the following resolution; which was considered and agreed to:

S. RES. 95

Whereas on March 21, 2009, in St. Louis, Missouri, the University of Iowa Hawkeyes won the 2009 National Collegiate Athletic Association (NCAA) Division I Wrestling Championship with a total of 96.5 team points;

Whereas the University of Iowa is one of the premier academic institutions in the State of Iowa;

Whereas the University of Iowa men's wrestling team was ranked number 1 in the Nation upon entering the tournament;

Whereas the Hawkeyes are back-to-back champions and have won 22 national wrestling titles in the program's history;

Whereas on March 9, 2009, the Hawkeyes won their second straight Big Ten Championship;

Whereas University of Iowa wrestling head coach Tom Brands has led the team to 2 straight victories in only 3 years as head coach;

Whereas the Hawkeyes finished the regular season undefeated for the 12th time in as many years; and

Whereas University of Iowa students, alumni, faculty, and fans are committed to keeping alive the tradition of wrestling in Iowa and bringing pride to the State of Iowa as well as the University of Iowa: Now, therefore, be it

*Resolved*, That the Senate—

(1) congratulates the University of Iowa Hawkeyes for winning the 2009 NCAA Division I Wrestling Championship; and

(2) recognizes the achievements and efforts of the wrestlers, coaches, fans, and staff that helped the team to achieve this significant victory.

#### SENATE RESOLUTION 96—CONGRATULATING THE MORNINGSIDE COLLEGE WOMEN'S BASKETBALL TEAM FOR WINNING THE 2009 NATIONAL ASSOCIATION OF INTERCOLLEGIATE ATHLETICS (NAIA) DIVISION II CHAMPIONSHIP

Mr. HARKIN (for himself and Mr. GRASSLEY) submitted the following resolution; which was considered and agreed to:

S. RES. 96

Whereas on March 17, 2009, at the Tyson Event Center in Sioux City, Iowa, the Morningside College Mustangs won the national title game for the NAIA Division II women's basketball with a 68-63 win over the Hastings College Broncos;

Whereas Morningside College Mustangs captured the Great Plains Athletic Conference (GPAC) championship title with an 18-0 record;

Whereas Morningside College women's basketball Head Coach Jamie Sale was named NAIA Division II Coach of the Year;

Whereas 7 members of the Morningside College women's basketball team were named 2009 Daktronics-NAIA Scholar-Athletes for maintaining a minimum GPA of 3.50 and having at least a junior academic status: Cara Anderson, Autumn Bartel, Emily Christen, Sarah Culp, Mackenzi Mendlik, Roni Miller, and Brittany Williamson;

Whereas Autumn Bartel, a senior guard for Morningside College, was named Most Valuable Player of the NAIA Division II tournament;

Whereas Dani Gass, a senior guard for Morningside College, was named NAIA Division II Player of the Year;

Whereas the Morningside College women's basketball team was the unanimous number 1 vote in the final NAIA Division II Women's Basketball Coaches' Top 25 Poll, receiving 312 points and all 12 first place votes; and

Whereas the Mustangs finished the 2009 season with an undefeated record of 38-0, and was only the second team in NAIA Division II history to do so: Now, therefore, be it

*Resolved*, That the Senate—

(1) congratulates the Morningside College Mustangs for winning the NAIA Division II national championship; and

(2) recognizes the achievements of the players, coaches, and staff whose hard work