

and craft employees of the Federal Government who provide support to their efforts, are committed to doing their jobs regardless of the circumstances, and contribute greatly to the security of the United States and the world;

Whereas public servants have bravely fought in armed conflicts in the defense of the United States and its ideals, and deserve the care and benefits they have earned through their honorable service;

Whereas public servants have much to offer, as demonstrated by their expertise and innovative ideas, and serve as examples by passing on institutional knowledge to train the next generation of public servants; and

Whereas the week of May 3 through 9, 2015 marks the 31st anniversary of Public Service Recognition Week; Now, therefore, be it

Resolved, That the Senate—

(1) supports the designation of the week of May 3 through 9, 2015 as “Public Service Recognition Week”;

(2) commends public servants for their outstanding contributions to this great country during Public Service Recognition Week and throughout the year;

(3) salutes government employees, and members of the uniformed services, for their unyielding dedication to and enthusiasm for public service;

(4) honors government employees and members of the uniformed services who have given their lives in service to their country;

(5) calls upon a new generation to consider a career in public service as an honorable profession; and

(6) encourages efforts to promote public service careers at all levels of government.

SENATE RESOLUTION 161—DESIGNATING APRIL 2015 AS “FINANCIAL LITERACY MONTH”

Mr. REED of Rhode Island (for himself, Mr. DONNELLY, Mr. SCOTT, Mr. KIRK, Mr. CARPER, Mr. ENZI, Mr. UDALL, Mr. COONS, Ms. HIRONO, Mrs. MURRAY, Mr. FRANKEN, Mr. MENENDEZ, Mr. MORAN, Ms. HEITKAMP, Mr. SCHATZ, Mr. DURBIN, Mr. CARDIN, and Mr. COCHRAN) submitted the following resolution; which was considered and agreed to:

S. RES. 161

Whereas according to the Federal Deposit Insurance Corporation (referred to in this preamble as the “FDIC”), at least 27.7 percent of households in the United States, or nearly 34,400,000 households with approximately 67,600,000 adults, are unbanked or underbanked and therefore have not had the opportunity to access savings, lending, and other basic financial services;

Whereas according to the FDIC, approximately 30 percent of banks reported in 2011 that consumers lacked understanding of the financial products and services banks offered;

Whereas according to the 2014 Consumer Financial Literacy Survey Final Report of the National Foundation for Credit Counseling—

(1) approximately 41 percent of adults in the United States gave themselves a grade of C, D, or F on their knowledge of personal finance, and 73 percent of adults acknowledged that they could benefit from additional advice and answers to everyday financial questions from a professional;

(2) 24 percent of adults in the United States, or approximately 56,300,000 individuals, admitted to not paying their bills on time;

(3) only 39 percent of adults in the United States reported keeping close track of their

spending, a percentage that has held steady since 2007; and

(4) 16 percent of adults in the United States, or over 37,500,000 individuals, said not having enough “rainy day” savings for an emergency is their greatest financial concern, while the same percentage said that their greatest financial concern is not having enough money set aside for retirement;

Whereas the 2014 Retirement Confidence Survey conducted by the Employee Benefit Research Institute found that only 18 percent of workers were “very confident” about having enough money for a comfortable retirement, which is a sharp decline in worker confidence from the 27 percent of workers who were “very confident” in 2007, while approximately 56 percent of workers say they or their spouses have not calculated the amount of money they need to save for retirement;

Whereas according to a 2015 “Flow of Funds” report by the Board of Governors of the Federal Reserve System, outstanding household debt in the United States was \$13,500,000,000,000 at the end of the fourth quarter of 2014;

Whereas according to the 2014 Survey of the States: Economic and Personal Finance Education in Our Nation’s Schools, a biennial report by the Council for Economic Education—

(1) only 24 States require students to take an economics course as a high school graduation requirement; and

(2) only 17 States require students to take a personal finance course either independently or as part of an economics course as a high school graduation requirement;

Whereas according to the Gallup-Operation HOPE Financial Literacy Index, only 58 percent of students in the United States have money in a bank or credit union account;

Whereas expanding access to the safe, 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 household, 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 determined that coordinating Federal financial literacy efforts and formulating a national strategy is important; and

Whereas in light of that determination, Congress passed the Financial Literacy and Education Improvement Act (20 U.S.C. 9701 et seq.), establishing the Financial Literacy and Education Commission: Now, therefore, be it

Resolved, That the Senate—

(1) designates April 2015 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 Financial Literacy Month with appropriate programs and activities.

SENATE RESOLUTION 162—SUPPORTING THE GOALS AND IDEALS OF ALCOHOL RESPONSIBILITY MONTH

Ms. HEITKAMP (for herself and Mr. HELLER) submitted the following resolution; which was considered and agreed to:

S. RES. 162

Whereas, in 2013, an estimated 10,076 people were killed in the United States in drunk driving crashes involving a driver with a blood alcohol content of .08 or greater, impacting countless family members, friends, and communities;

Whereas, in 2013, 1 person died in a drunk driving crash every 52 minutes, on average;

Whereas, in 2013, approximately 8,700,000 people of the United States between the ages of 12 and 20, or nearly 23 percent of the age group for whom alcohol consumption is illegal, reported consuming alcohol during the preceding 30 days;

Whereas research shows that a lifetime of conversations between parents and their children about alcohol, beginning at an early age, can help prevent underage drinking and alcohol abuse;

Whereas the potential danger for young people to be involved in alcohol-related crashes escalates during prom and graduation season;

Whereas many State attorneys general are launching underage drinking prevention messages and programs in their States and communities; and

Whereas April has been dedicated to alcohol awareness for the last 28 years, and more than awareness is needed to further reduce drunk driving and underage drinking: Now, therefore, be it

Resolved, That the Senate—

(1) declares April to be Alcohol Responsibility Month and supports the goal of encouraging responsible decision-making regarding beverage alcohol;

(2) encourages parents to be responsible role models and to have ongoing conversations with their children throughout their childhood, adolescence, and early adulthood about the dangers of alcohol abuse;

(3) condemns the pervasiveness of alcohol-impaired driving and resulting tragedies; and

(4) promotes the responsible consumption of alcohol by adults in the United States.

SENATE RESOLUTION 163—EXPRESSING THE SENSE OF THE SENATE ON THE HUMANITARIAN CATASTROPHE CAUSED BY THE APRIL 25, 2015, EARTHQUAKE IN NEPAL

Mr. CARDIN (for himself, Mr. RISCH, Mr. DURBIN, Mr. MARKEY, Mrs. SHAHEEN, Ms. MKULSKI, Mr. TESTER, Mr. MURPHY, Mr. SCHUMER, Mrs. BOXER, Mrs. MURRAY, Mr. Kaine, Mr. COONS, Mr. REED of Rhode Island, Ms. MURKOWSKI, Mr. RUBIO, and Ms. AYOTTE) submitted the following resolution; which was considered and agreed to:

S. RES. 163

Whereas, on April 25, 2015, an earthquake measuring 7.8 on the Richter scale and the aftershocks of the earthquake devastated Kathmandu, Nepal and the surrounding areas, killing thousands, injuring thousands more people, and leaving many thousands of people homeless;

Whereas the earthquake also resulted in the loss of life and destruction of property in India, Bangladesh, and the Tibetan Autonomous Region of China;