

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;

Whereas United States citizens were also killed in the wide-scale destruction caused by the earthquake;

Whereas Nepal, which is one of the poorest countries in the world, has an estimated 25 percent of the population living on less than \$1.25 a day, has an estimated 46 percent unemployment rate with a majority of the population engaged in subsistence agriculture, and has one of the slowest economic growth rates in the region;

Whereas years of civil conflict in Nepal led to a massive influx of people into urban areas despite the absence of appropriate facilities, roads, housing, and infrastructure to support the people;

Whereas, since the end of hostilities, political gridlock among the leadership of Nepal to finalize a constitution has stymied growth and development;

Whereas the loss of infrastructure will further inhibit economic growth in the impoverished country of Nepal;

Whereas the United States Government has worked with the Government of Nepal on disaster risk reduction and earthquake preparedness for years, which certainly saved many lives and accelerated the ability of the Government and people of Nepal to respond to disasters and earthquakes;

Whereas the United States Government and the international community are mounting a large-scale response and recovery effort; and

Whereas the United States Agency for International Development is leading the response of the United States by providing a Disaster Assistance Response Team (DART), funding, and Urban Search and Rescue experts: Now, therefore, be it

*Resolved*, That the Senate—

(1) expresses profound sympathy to, and unwavering support for, the people of Nepal, India, Bangladesh, and the Tibetan Autonomous Region of China, who have always shown resilience and now face catastrophic conditions in the aftermath of the April 25, 2015, earthquake, and sympathy for the families of the citizens of the United States who perished in the disaster;

(2) applauds the rapid and concerted mobilization by President Barack Obama to provide immediate emergency humanitarian assistance to Nepal, and the hard work and dedication of the people at the Department of State, the United States Agency for International Development, and the Department of Defense in quickly marshaling United States Government resources to address both the short- and long-term needs in Nepal;

(3) urges that all appropriate efforts be made to secure the safety of orphans in Nepal;

(4) urges that all appropriate efforts be made to sustain recovery assistance to Nepal beyond the immediate humanitarian crisis to support the people of Nepal with appropriate humanitarian, developmental, and infrastructure assistance needed to overcome the effects of the earthquake;

(5) expresses appreciation for the ongoing and renewed commitment of the international community to the recovery and development of Nepal;

(6) urges all countries to commit to assisting the people of Nepal with their long-term needs;

(7) calls on the Government of Nepal to take all necessary actions to enable a faster and more sustainable recovery; and

(8) expresses support for the United States Embassy team in Kathmandu, DART members, other Federal agencies, and the non governmental organization community in the United States, who are valiantly working to assist thousands of people in Nepal under extremely adverse conditions.

#### SENATE RESOLUTION 164—DESIGNATING APRIL 30, 2015, AS DÍA DE LOS NIÑOS: CELEBRATING YOUNG AMERICANS

Mr. MENENDEZ (for himself, Mr. REID of Nevada, Mr. CRAPO, Mr. BENNET, Mr. BOOKER, Mr. DURBIN, Mrs. FEINSTEIN, Mr. HEINRICH, Mrs. MURRAY, Mr. REED of Rhode Island, and Mr. SCHUMER) submitted the following resolution; which was considered and agreed to:

S. RES. 164

Whereas each year, people in many countries throughout the world, and especially in the Western Hemisphere, celebrate Día de los Niños, or Day of the Children, on April 30th in recognition and celebration of the future of their country—their children;

Whereas children represent the hopes and dreams of the people of the United States, and the well-being of children remains one of the top priorities of the United States;

Whereas the people of the United States must nurture and invest in children to preserve and enhance economic prosperity, democracy, and the spirit of the United States;

Whereas in 2013, the Census Bureau estimated that approximately 17,800,000 of the nearly 54,000,000 individuals of Hispanic descent living in the United States are children under 18 years of age, representing 1/3 of the total Hispanic population residing in the United States and roughly 1/4 of the total population of children in the United States;

Whereas Hispanic Americans, the youngest and largest racial or ethnic minority group in the United States, celebrate the tradition of honoring their children on Día de los Niños and wish to share this custom with all people of the United States;

Whereas, as the United States becomes more culturally and ethnically diverse, the people of the United States must strive to create opportunities that provide dignity and upward mobility for all children;

Whereas the primary teachers of family values, morality, and culture are parents and family members, and children are responsible for passing on family values, morality, and culture to future generations;

Whereas the importance of literacy and education is most often communicated to children through family members;

Whereas the latest data from the National Assessment of Educational Progress (NAEP) indicates that Latino students continue to score lower than the national average on reading assessments conducted at the elementary school, middle school, and high school levels—an achievement gap that has persisted for decades;

Whereas the most recent data by NAEP demonstrates that 81 percent of Latino fourth graders in public schools are not proficient in reading;

Whereas Latino authors and Latino protagonists remain underrepresented in literature for children, and less than 3 percent of books for children are written by Latino authors, illustrated by Latino book creators, or feature significant Latino cultural content, even though 1/4 of all public school children are Latino;

Whereas research has shown that culturally relevant literature can increase student engagement and reading comprehension, yet some Latino students may go their entire educational experience without seeing themselves portrayed positively in the books that they read and the stories that they hear;

Whereas increasing the number and proportion of multicultural authors in literature for children elevates the voices of the growing diverse communities in the United States and can serve as an effective

strategy for closing the reading proficiency achievement gap;

Whereas addressing the widening disparities that still exist among children is of paramount importance to the economic prosperity of the United States;

Whereas the designation of a day to honor the children of the United States will help affirm the significance of family, education, and community among the people of the United States;

Whereas the designation of a day of special recognition for the children of the United States will provide an opportunity for children to reflect on their futures, articulate their aspirations, and find comfort and security in the support of their family members and communities;

Whereas families should be encouraged to engage in family and community activities that include extended and elderly family members and encourage children to explore and develop confidence;

Whereas the National Latino Children's Institute (NLCI), serving as a voice for children, has worked with cities throughout the United States to declare April 30, 2015, as Día de los Niños: Celebrating Young Americans, a day to bring together Latinos and communities across the United States to celebrate and uplift children; and

Whereas the people of the United States should be encouraged to celebrate the gifts of children to society and invest in future generations: Now, therefore, be it

*Resolved*, That the Senate—

(1) designates April 30, 2015, as Día de los Niños: Celebrating Young Americans; and

(2) calls on the people of the United States to join with all children, families, organizations, communities, churches, cities, and States across the United States to observe the day with appropriate ceremonies, including activities that—

(A) center around children and are free or minimal in cost so as to encourage and facilitate the participation of all people;

(B) are positive and uplifting, and help children express their hopes and dreams;

(C) provide opportunities for children of all backgrounds to learn about each other's cultures and share ideas;

(D) include all family members, especially extended and elderly family members, so as to promote greater communication among the generations within families, which will enable children to appreciate and benefit from the experiences and wisdom of elderly family members;

(E) provide opportunities for families within a community to build relationships; and

(F) provide children with the support they need to develop skills and confidence, and to find the inner strength, will, and fire of the human spirit to make their dreams come true.

#### SENATE RESOLUTION 165—SUPPORTING THE GOALS AND IDEALS OF WORLD MALARIA DAY

Mr. WICKER (for himself, Mr. COONS, Mr. DURBIN, Mr. INHOFE, Mr. BOOZMAN, Mr. RUBIO, Mr. COCHRAN, Mrs. BOXER, Mr. KIRK, Mr. CARDIN, and Mr. BROWN) submitted the following resolution; which was considered and agreed to:

S. RES. 165

Whereas April 25th of each year is recognized internationally as World Malaria Day; Whereas malaria is a leading cause of death and disease in many developing countries, despite being preventable and treatable;