

H. Con. Res. 96. Concurrent resolution establishing the budget for the United States Government for fiscal year 2015 and setting forth appropriate budgetary levels for fiscal years 2016 through 2024.

REPORTS OF COMMITTEES

The following reports of committees were submitted:

By Mr. TESTER, from the Committee on Indian Affairs:

Report to accompany S. 1352, a bill to reauthorize the Native American Housing Assistance and Self-Determination Act of 1996, and for other purposes (Rept. No. 113-152).

By Mr. MENENDEZ, from the Committee on Foreign Relations, with amendments and with an amended preamble:

S. Res. 410. A resolution expressing the sense of the Senate regarding the anniversary of the Armenian Genocide.

By Mr. MENENDEZ, from the Committee on Foreign Relations, without amendment:

S. Res. 413. A resolution recognizing 20 years since the genocide in Rwanda, and affirming it is in the national interest of the United States to work in close coordination with international partners to help prevent and mitigate acts of genocide and mass atrocities.

INTRODUCTION OF BILLS AND JOINT RESOLUTIONS

The following bills and joint resolutions were introduced, read the first and second times by unanimous consent, and referred as indicated:

By Mr. WALSH (for himself and Mr. TESTER):

S. 2256. A bill to direct the Secretary of the Interior to take certain land and mineral rights on the reservation of the Northern Cheyenne Tribe of Montana and other culturally important land into trust for the benefit of the Northern Cheyenne Tribe, and for other purposes; to the Committee on Energy and Natural Resources.

SUBMISSION OF CONCURRENT AND SENATE RESOLUTIONS

The following concurrent resolutions and Senate resolutions were read, and referred (or acted upon), as indicated:

By Mr. REED (for himself, Mr. ENZI, Mrs. MURRAY, Mr. BARRASSO, Mr. COONS, Mr. CRAPO, Mr. DURBIN, Mr. BLUNT, Ms. HEITKAMP, Mr. WICKER, Mr. MERKLEY, Mr. COCHRAN, Mr. WARNER, Mr. BEGICH, Mr. CARPER, Mr. KING, Mrs. HAGAN, Mr. JOHNSON of Wisconsin, and Mr. CARDIN):

S. Res. 423. A resolution designating April 2014 as "Financial Literacy Month"; considered and agreed to.

By Mr. WICKER (for himself, Mr. LEAHY, Mr. GRASSLEY, and Mr. SCHUMER):

S. Res. 424. A resolution supporting the mission and goals of 2014 National Crime Victims' Rights Week, which include increasing public awareness of the rights, needs, and concerns of, and services available to assist, victims and survivors of crime in the United States; to the Committee on the Judiciary.

ADDITIONAL COSPONSORS

S. 772

At the request of Mr. NELSON, the name of the Senator from Montana

(Mr. WALSH) was added as a cosponsor of S. 772, a bill to amend the Federal Food, Drug, and Cosmetic Act to clarify the Food and Drug Administration's jurisdiction over certain tobacco products, and to protect jobs and small businesses involved in the sale, manufacturing and distribution of traditional and premium cigars.

S. 1135

At the request of Mr. CASEY, the name of the Senator from Maryland (Ms. MIKULSKI) was added as a cosponsor of S. 1135, a bill to amend the Safe Drinking Water Act to repeal a certain exemption for hydraulic fracturing, and for other purposes.

S. 1690

At the request of Mr. LEAHY, the name of the Senator from Connecticut (Mr. BLUMENTHAL) was added as a cosponsor of S. 1690, a bill to reauthorize the Second Chance Act of 2007.

S. 1908

At the request of Mr. CORNYN, the name of the Senator from Indiana (Mr. COATS) was added as a cosponsor of S. 1908, a bill to allow reciprocity for the carrying of certain concealed firearms.

S. 2100

At the request of Ms. COLLINS, the name of the Senator from Hawaii (Ms. HIRONO) was added as a cosponsor of S. 2100, a bill to promote the use of clean cookstoves and fuels to save lives, improve livelihoods, empower women, and protect the environment by creating a thriving global market for clean and efficient household cooking solutions.

S. 2125

At the request of Mr. JOHNSON of South Dakota, the name of the Senator from Wisconsin (Ms. BALDWIN) was added as a cosponsor of S. 2125, a bill to amend the Communications Act of 1934 to ensure the integrity of voice communications and to prevent unjust or unreasonable discrimination among areas of the United States in the delivery of such communications.

S. 2141

At the request of Mr. REED, the names of the Senator from Delaware (Mr. CARPER) and the Senator from Ohio (Mr. PORTMAN) were added as cosponsors of S. 2141, a bill to amend the Federal Food, Drug, and Cosmetic Act to provide an alternative process for review of safety and effectiveness of nonprescription sunscreen active ingredients and for other purposes.

S. 2204

At the request of Mr. DURBIN, the name of the Senator from Rhode Island (Mr. REED) was added as a cosponsor of S. 2204, a bill to establish the Proprietary Education Oversight Coordination Committee.

S. 2221

At the request of Mr. LEVIN, the name of the Senator from Michigan (Ms. STABENOW) was added as a cosponsor of S. 2221, a bill to extend the authorization for the Automobile National Heritage Area in Michigan.

S. 2244

At the request of Mr. SCHUMER, the names of the Senator from Idaho (Mr.

CRAPO), the Senator from South Dakota (Mr. JOHNSON), the Senator from New York (Mrs. GILLIBRAND) and the Senator from Georgia (Mr. ISAKSON) were added as cosponsors of S. 2244, a bill to extend the termination date of the Terrorism Insurance Program established under the Terrorism Insurance Act of 2002, and for other purposes.

S. 2252

At the request of Mr. VITTER, the name of the Senator from Louisiana (Ms. LANDRIEU) was added as a cosponsor of S. 2252, a bill to reaffirm the importance of community banking and community banking regulatory experience on the Federal Reserve Board of Governors, to ensure that the Federal Reserve Board of Governors has a member who has previous experience in community banking or community banking supervision, and for other purposes.

SUBMITTED RESOLUTIONS

SENATE RESOLUTION 423—DESIGNATING APRIL 2014 AS "FINANCIAL LITERACY MONTH"

Mr. REED of Rhode Island (for himself, Mr. ENZI, Mrs. MURRAY, Mr. BARRASSO, Mr. COONS, Mr. CRAPO, Mr. DURBIN, Mr. BLUNT, Ms. HEITKAMP, Mr. WICKER, Mr. MERKLEY, Mr. COCHRAN, Mr. WARNER, Mr. BEGICH, Mr. CARPER, Mr. KING, Mrs. HAGAN, Mr. JOHNSON of Wisconsin, and Mr. CARDIN) submitted the following resolution; which was considered and agreed to:

S. RES. 423

Whereas according to the Federal Deposit Insurance Corporation (referred to in this preamble as the "FDIC"), at least 28.3 percent of households in the United States, or nearly 34,000,000 households with approximately 67,888,000 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 2013 Consumer Financial Literacy Survey Final Report of the National Foundation for Credit Counseling—

(1) approximately 40 percent of adults in the United States gave themselves a grade of C, D, or F on their knowledge of personal finance, and 78 percent of adults acknowledged that they could benefit from additional advice and answers to everyday financial questions from a professional;

(2) 26 percent of adults in the United States, or approximately 61,000,000 individuals, admitted to not paying their bills on time;

(3) only 40 percent of adults in the United States reported keeping close track of their spending, a percentage that has held steady since 2007; and

(4) more than 40 percent of adults in the United States, or over 100,000,000 individuals, said not having enough "rainy day" savings for an emergency is their greatest financial concern, while a slightly lower percentage said that their greatest financial concern is