

to 30,000,000 households with approximately 60,000,000 adults, are unbanked or underbanked and, subsequently, have missed opportunities for savings, lending, and basic financial services;

Whereas according to the 2011 Consumer Financial Literacy Survey Final Report of the National Foundation for Credit Counseling, 41 percent of adults in the United States, or more than 77,000,000 adults living in the United States, gave themselves a grade of C, D, or F on their knowledge of personal finance;

Whereas according to the National Bankruptcy Research Center, the number of personal bankruptcy filings reached 1,500,000 in 2010, the highest number since 2005, and in 2011, the percentage of total consumer filings increased from 2010;

Whereas the 2011 Retirement Confidence Survey conducted by the Employee Benefit Research Institute found that only 13 percent of workers were “very confident” about having enough money for a comfortable retirement, a sharp decline in worker confidence from the 27 percent of workers who were “very confident” in 2007;

Whereas according to the 2011 Retirement Confidence Survey conducted by the Employee Benefit Research Institute, less than half of workers (42 percent) in the United States have tried to calculate how much they need to save for retirement;

Whereas according to a 2011 “Flow of Funds” report by the Board of Governors of the Federal Reserve System, household debt stood at \$13,200,000,000,000 at the end of the third quarter of 2010;

Whereas according to the 2011 Consumer Financial Literacy Survey Final Report of the National Foundation for Credit Counseling, 28 percent, or nearly 64,000,000 adults, admit to not paying all of their bills on time;

Whereas according to the 2011 Consumer Financial Literacy Survey Final Report of the National Foundation for Credit Counseling, only 43 percent of adults keep close track of their spending, and more than 128,400,000 adults do not know how much they spend on food, housing, and entertainment, and do not monitor their overall spending;

Whereas according to the 2011 Consumer Financial Literacy Survey Final Report of the National Foundation for Credit Counseling, 1 in 3 adults in the United States, or more than 75,600,000 individuals, report that they have no savings, and only 22 percent of adults in the United States are now saving more than they did a year ago because of the current economic climate;

Whereas according to the seventh Council for Economic Education biennial Survey of the States 2011: Economic, Personal Finance, and Entrepreneurship Education in Our Nation’s Schools, only 22 States require students to take an economics course as a high school graduation requirement, and only 16 States require the testing of student knowledge in economics;

Whereas according to the seventh Council for Economic Education biennial Survey of the States 2011: Economic, Personal Finance, and Entrepreneurship Education in Our Nation’s Schools, only 12 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, while 69 percent of American students strongly believe that the best time to save money is now, only 57 percent believe that their parents are saving money for the future;

Whereas expanding access to the mainstream financial system will provide individuals with less expensive and more secure op-

tions 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;

Whereas, in light of that finding, 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 2012 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 410—HONORING THE ACCOMPLISHMENTS AND LEGACY OF CÉSAR ESTRADA CHÁVEZ**

Mr. MENENDEZ (for himself, Mr. REID of Nevada, Ms. STABENOW, Mr. AKAKA, Mr. DURBIN, Mr. UDALL of New Mexico, Mr. LEAHY, Mr. BROWN of Ohio, Mrs. BOXER, Mr. BINGAMAN, Mrs. GILLIBRAND, Mr. MERKLEY, Mr. UDALL of Colorado, and Mr. SCHUMER) submitted the following resolution; which was referred to the Committee on the Judiciary:

**S. RES. 410**

Whereas César Estrada Chávez was born on March 31, 1927, near Yuma, Arizona;

Whereas César Estrada Chávez spent his early years on a family farm;

Whereas, at the age of 10, César Estrada Chávez joined the thousands of migrant farm workers laboring in fields and vineyards throughout the Southwest after a bank foreclosure resulted in the loss of the family farm;

Whereas César Estrada Chávez, after attending more than 30 elementary and middle schools and achieving an eighth grade education, left school to work full-time as a farm worker to help support his family;

Whereas, at the age of 17, César Estrada Chávez entered the United States Navy and served the United States with distinction for 2 years;

Whereas, in 1948, César Estrada Chávez returned from military service to marry Helen Fabela, whom he had met while working in the vineyards of central California;

Whereas César Estrada Chávez and Helen Fabela had 8 children;

Whereas, as early as 1949, César Estrada Chávez was committed to organizing farm workers to campaign for safe and fair working conditions, reasonable wages, livable housing, and the outlawing of child labor;

Whereas, in 1952, César Estrada Chávez joined the Community Service Organization, a prominent Latino civil rights group, and worked with the organization—

(1) to coordinate voter registration drives; and

(2) to conduct campaigns against discrimination in East Los Angeles;

Whereas César Estrada Chávez served as the national director of the Community Service Organization;

Whereas, in 1962, César Estrada Chávez left the Community Service Organization to found the National Farm Workers Association, which eventually became the United Farm Workers of America;

Whereas César Estrada Chávez was a strong believer in the principles of non-violence practiced by Mahatma Gandhi and Dr. Martin Luther King, Jr.;

Whereas César Estrada Chávez effectively used peaceful tactics that included fasting for 25 days in 1968, 25 days in 1972, and 38 days in 1988, to call attention to the terrible working and living conditions of farm workers in the United States;

Whereas, under the leadership of César Estrada Chávez, the United Farm Workers of America organized thousands of migrant farm workers to fight for fair wages, health care coverage, pension benefits, livable housing, and respect;

Whereas, through his commitment to non-violence, César Estrada Chávez—

(1) brought dignity and respect to the organized farm workers; and

(2) became an inspiration to and a resource for individuals engaged in human rights struggles throughout the world;

Whereas the influence of César Estrada Chávez extends far beyond agriculture and provides inspiration for those working—

(1) to better human rights;

(2) to empower workers; and

(3) to advance the American Dream that includes all inhabitants of the United States;

Whereas César Estrada Chávez died on April 23, 1993, at the age of 66 in San Luis, Arizona, only miles from his birthplace;

Whereas more than 50,000 people attended the funeral services of César Estrada Chávez in Delano, California;

Whereas César Estrada Chávez was laid to rest at the headquarters of the United Farm Workers of America, known as Nuestra Señora de La Paz, located in the Tehachapi Mountains at Keene, California;

Whereas, since the death of César Estrada Chávez, schools, parks, streets, libraries, and other public facilities, as well as awards and scholarships, have been named in his honor;

Whereas 10 States and dozens of communities across the United States honor the life and legacy of César Estrada Chávez on March 31 of each year;

Whereas, during his lifetime, César Estrada Chávez was a recipient of the Martin Luther King, Jr. Peace Prize;

Whereas, on August 8, 1994, César Estrada Chávez was posthumously awarded the Presidential Medal of Freedom;

Whereas President Barack Obama honored the life of service of César Estrada Chávez by proclaiming March 31, 2011, to be “César Chávez Day”;

Whereas the United States should continue the efforts of César Estrada Chávez to ensure equality, justice, and dignity for all people of the United States: Now, therefore, be it

*Resolved*, That the Senate—

(1) recognizes the accomplishments and example of a great hero of the United States, César Estrada Chávez;

(2) pledges to promote the legacy of César Estrada Chávez; and

(3) encourages the people of the United States to commemorate the legacy of César

Estrada Chávez and to always remember his great rallying cry, “¡Si, se puede!”, which is Spanish for “Yes we can!”.

#### AMENDMENTS SUBMITTED AND PROPOSED

SA 1977. Mr. GRAHAM (for himself, Mr. DEMINT, Mr. JOHNSON of Wisconsin, and Mr. KIRK) submitted an amendment intended to be proposed by him to the bill S. 2204, to eliminate unnecessary tax subsidies and promote renewable energy and energy conservation; which was ordered to lie on the table.

SA 1978. Mr. CORNYN submitted an amendment intended to be proposed by him to the bill S. 2204, supra; which was ordered to lie on the table.

SA 1979. Mr. CARPER (for himself and Ms. SNOWE) submitted an amendment intended to be proposed by him to the bill S. 2204, supra; which was ordered to lie on the table.

SA 1980. Mr. COBURN submitted an amendment intended to be proposed by him to the bill S. 2204, supra; which was ordered to lie on the table.

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SA 1983. Mr. COBURN submitted an amendment intended to be proposed by him to the bill S. 2204, supra; which was ordered to lie on the table.

SA 1984. Mr. HOEVEN (for himself, Mr. LUGAR, Mr. VITTER, and Mr. KIRK) submitted an amendment intended to be proposed by him to the bill S. 2204, supra; which was ordered to lie on the table.

SA 1985. Ms. MURKOWSKI (for herself and Mr. HOEVEN) submitted an amendment intended to be proposed by her to the bill S. 2204, supra; which was ordered to lie on the table.

SA 1986. Ms. MURKOWSKI (for herself and Mr. HOEVEN) submitted an amendment intended to be proposed by her to the bill S. 2204, supra; which was ordered to lie on the table.

SA 1987. Ms. SNOWE submitted an amendment intended to be proposed by her to the bill S. 2204, supra; which was ordered to lie on the table.

SA 1988. Mr. CASEY submitted an amendment intended to be proposed by him to the bill S. 2204, supra; which was ordered to lie on the table.

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SA 1992. Mr. LIEBERMAN submitted an amendment intended to be proposed by him to the bill S. 2204, supra; which was ordered to lie on the table.

SA 1993. Mr. SESSIONS submitted an amendment intended to be proposed by him to the bill S. 2204, supra; which was ordered to lie on the table.

SA 1994. Mr. SESSIONS (for himself and Mr. VITTER) submitted an amendment intended to be proposed by him to the bill S. 2204, supra; which was ordered to lie on the table.

SA 1995. Mr. SESSIONS (for himself and Mr. INHOFE) submitted an amendment in-

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SA 1996. Mr. SESSIONS submitted an amendment intended to be proposed by him to the bill S. 2204, supra; which was ordered to lie on the table.

SA 1997. Mr. VITTER submitted an amendment intended to be proposed by him to the bill S. 2204, supra; which was ordered to lie on the table.

#### TEXT OF AMENDMENTS

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turned to an entity described in subsection (c)(2)—

“(A) 75 percent shall be used by the entity

to provide rebates to ratepayers of the entity; and

“(B) 25 percent shall be used by the entity to carry out upgrades to nuclear power facilities of the entity to enhance the storage and security of materials used to generate nuclear power.

“(2) DEFENSE WASTE.—In the case of a payment required to be paid to an entity for the storage of defense waste, the Secretary shall use the amount required to be paid to the entity to meet the penalty payment obligation of the Secretary under subsection (e)(2) to the State in which the entity is located.

“(e) DISPOSITION OF DEFENSE WASTE.—

“(1) IN GENERAL.—Not later than January 1, 2017, the Secretary shall initiate the transportation of defense waste from each State in which defense waste is located to the Yucca Mountain site.

“(2) PENALTY.—

“(A) IN GENERAL.—Subject to subparagraph (B), if the Secretary fails to initiate the transportation of defense waste in accordance with paragraph (1), the Secretary shall pay to each State in which defense waste is located \$1,000,000 for each day that the defense waste is located in the State until the date on which the Secretary initiates the transportation of the defense waste under paragraph (1).

“(B) MAXIMUM AMOUNT.—Subject to subsection (c)(2), for each calendar year, the Secretary shall not pay to any State described in subparagraph (A) an amount greater than \$100,000,000.

“(C) REQUIRED USE OF PAYMENTS.—A State that receives amounts through a payment from the Secretary under this paragraph shall use the amounts—

“(i) to help offset the loss in community investments that results from the continued storage of defense waste in the State; and

“(ii) to help mitigate the public health risks that result from the continued storage of defense waste in the State.

“(f) DETERMINATION BY COMMISSION TO GRANT OR AMEND LICENSES.—In determining whether to grant or amend any license to operate any civilian nuclear power reactor, or high-level radioactive waste or spent fuel storage or treatment facility, under the Atomic Energy Act of 1954 (42 U.S.C. 2011 et seq.), the responsibilities of the President and the Secretary described in this subtitle shall be considered to be sufficient and independent grounds for the Commission to determine the existence of reasonable assurances that spent nuclear fuel and high-level radioactive waste would be disposed of safely and in a timely manner by the entity that is the subject of the determination.

“(g) EFFECTS.—

“(1) TERMINATION OF PAYMENT REQUIREMENT; ACCEPTANCE OF RETURNED PAYMENTS.—With respect to an entity that receives a benefit under paragraph (1) or (2) of subsection (c)—

“(A) the entity shall not be considered by the Commission to be in violation under section 302(b); and

“(B) the Commission shall not refuse to take any action with respect to a current or prospective license of the entity on the grounds that the entity has cancelled or rescinded a contract to which the entity is a party as the result of—

“(i) the failure by the entity to make a payment to the Secretary under section 302; or

“(ii) the acceptance by the entity of amounts described in subsection (c)(2).

“(2) DISPOSITION OF WASTE.—Nothing in this section affects the responsibility of the