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# TAKE OUR DAUGHTERS AND SONS TO WORK DAY

Mr. WHITEHOUSE. Mr. President, I ask unanimous consent that the Senate proceed to the consideration of S. Res. 408, which was submitted earlier today.

The PRESIDING OFFICER. The clerk will report the resolution by title.

The legislative clerk read as follows: A resolution (S. Res. 408) supporting the goals and ideals of Take Our Daughters and Sons To Work Day.

There being no objection, the Senate proceeded to consider the resolution.

Mr. WHITEHOUSE. Mr. President, I ask unanimous consent that the resolution be agreed to, the preamble be agreed to, and the motions to reconsider be laid upon the table.

The PRESIDING OFFICER. Without objection, it is so ordered.

The resolution (S. Res. 408) was agreed to.

The preamble was agreed to.

The resolution, with its preamble, reads as follows:

#### S. RES. 408

Whereas the Take Our Daughters To Work Day program was created in New York City as a response to research that showed that, by the 8th grade, many girls were dropping out of school, had low self-esteem, and lacked confidence;

Whereas, in 2003, the name of the program was changed to "Take Our Daughters and Sons To Work Day" so that boys who face many of the same challenges as girls could also be involved in the program:

Whereas the mission of the program, to develop "innovative strategies that empower girls and boys to overcome societal barriers to reach their full potential", now fully reflects the addition of boys:

Whereas the Take Our Daughters and Sons To Work Foundation, a nonprofit organization, has grown to become one of the largest public awareness campaigns, with more than 37,000,000 participants annually in more than 3,000,000 organizations and workplaces in every State:

Whereas, in 2007, the Take Our Daughters To Work program transitioned to Elizabeth City, North Carolina, became known as the Take Our Daughters and Sons To Work Foundation, and received national recognition for the dedication of the Foundation to future generations;

Whereas every year, mayors, governors, and other private and public officials sign proclamations and lend their support to Take Our Daughters and Sons To Work;

Whereas the fame of the Take Our Daughters and Sons To Work program has spread overseas, with requests and inquiries being made from around the world on how to operate the program;

Whereas 2012 marks the 20th anniversary of the Take Our Daughters and Sons To Work program; Whereas Take Our Daughters and Sons to Work Day will be observed on Thursday, April 26, 2012; and

Whereas Take Our Daughters and Sons To Work is intended to continue helping millions of girls and boys on an annual basis through experienced activities and events to examine their opportunities and strive to reach their fullest potential: Now, therefore, he it.

Resolved, That the Senate-

(1) recognizes the goals of introducing our daughters and sons to the workplace; and

(2) commends all the participants in Take Our Daughters and Sons To Work for their ongoing contributions to education, and for the vital role the participants play in promoting and ensuring a brighter, stronger future for the United States.

## FINANCIAL LITERACY MONTH

Mr. WHITEHOUSE. Mr. President, I ask unanimous consent that the Senate proceed to S. Res. 409, submitted earlier today.

The PRESIDING OFFICER. The clerk will report the resolution by title.

The legislative clerk read as follows: A resolution (S. Res. 409) designating April 2012 as "Financial Literacy Month."

There being no objection, the Senate proceeded to consider the resolution.

Mr. WHITEHOUSE. Mr. President, I ask unanimous consent that the resolution be agreed to, the preamble be agreed to, the motions to reconsider be laid upon the table, with no intervening action or debate, and that any statements be printed in the RECORD.

The PRESIDING OFFICER. Without objection, it is so ordered.

The resolution (S. Res. 409) was agreed to.

The preamble was agreed to.

The resolution, with its preamble, reads as follows:

# S. RES. 409

Whereas according to the Federal Deposit Insurance Corporation, at least 25.6 percent of households in the United States, or close 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 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 (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.

#### ORDERS FOR THURSDAY, MARCH 29. 2012

Mr. WHITEHOUSE. Mr. President, I ask unanimous consent that when the Senate completes its business today, it stand adjourned until Thursday, March 29, at 9:30 a.m.; that following the prayer and pledge, the Journal of proceedings be approved to date, the morning hour be deemed expired, and the time for the two leaders be reserved for their use later in the day; that following any leader remarks, the Senate resume consideration of the motion to proceed to S. 2230, the Paying A Fair Share Act, with the time until 11:30 a.m. equally divided and controlled between the two leaders or their designees, with the majority controlling the first 30 minutes and the Republicans controlling the second 30 minutes; further, that the filing deadline for second-degree amendments to

S. 2204, the Repeal Big Oil Tax Subsidies Act, be 10:30 a.m. on Thursday; and that at 11:30 a.m., the Senate proceed to a vote on the motion to invoke cloture on S. 2204.

The PRESIDING OFFICER. Without objection, it is so ordered.

## PROGRAM

Mr. WHITEHOUSE. Mr. President, I am informed that the first vote tomorrow will be at approximately 11:30 in the morning on the motion to invoke cloture on the Repeal Big Oil Tax Subsidies Act. The Transportation bill expires at the end of the month. That will also have to be addressed before we leave this week.

## ADJOURNMENT UNTIL 9:30 A.M. TOMORROW

Mr. WHITEHOUSE. If there is no further business to come before the Senate, I ask unanimous consent that it stand adjourned under the previous order.

There being no objection, the Senate, at 7:07 p.m., adjourned until Thursday, March 29, 2012, at 9:30 a.m.

#### NOMINATIONS

Executive nominations received by the Senate:

#### LEGAL SERVICES CORPORATION

ROBERT JAMES GREY, JR., OF VIRGINIA, TO BE A MEM-BER OF THE BOARD OF DIRECTORS OF THE LEGAL SERV-ICES CORPORATION FOR A TERM EXPIRING JULY 13, 2014. (REAPPOINTMENT)

JOHN GERSON LEVI, OF ILLINOIS, TO BE A MEMBER OF THE BOARD OF DIRECTORS OF THE LEGAL SERVICES CORPORATION FOR A TERM EXPIRING JULY 13, 2014. (RE-APPOINTMENT)

LAURIE I. MIKVA, OF ILLINOIS, TO BE A MEMBER OF THE BOARD OF DIRECTORS OF THE LEGAL SERVICES CORPORATION FOR A TERM EXPIRING JULY 13, 2013. (RE-

APPOINTMENT)

MARTHA L. MINOW, OF MASSACHUSETTS, TO BE A
MEMBER OF THE BOARD OF DIRECTORS OF THE LEGAL SERVICES CORPORATION FOR A TERM EXPIRING JULY 13, 2014. (REAPPOINTMENT)

GLORIA VALENCIA—WEBER, OF NEW MEXICO, TO BE A
MEMBER OF THE BOARD OF DIRECTORS OF THE LEGAL SERVICES CORPORATION FOR A TERM EXPIRING JULY 13. 2014. (REAPPOINTMENT)

## CONFIRMATIONS

Executive nominations confirmed by the Senate March 28, 2012:

#### THE JUDICIARY

MIRANDA DU, OF NEVADA, TO BE UNITED STATES DISTRICT JUDGE FOR THE DISTRICT OF NEVADA.
SUSIE MORGAN, OF LOUISIANA, TO BE UNITED STATES

DISTRICT JUDGE FOR THE EASTERN DISTRICT OF LOU-