

(3) only 40 percent of adults in the United States maintain a budget;

(4) 25 percent of adults in the United States do not have any money saved for retirement; and

(5) 16 percent of adults in the United States identified not having enough “rainy day” savings for an emergency, and 18 percent of adults in the United States identified not having enough money set aside for retirement, as the most worrisome area of personal finance;

Whereas the 2017 Retirement Confidence Survey conducted by the Employee Benefit Research Institute found that 73 percent of workers are not currently saving for retirement;

Whereas, according to the statistical release of the Board of Governors of the Federal Reserve System for the fourth quarter of 2017 entitled “Financial Accounts of the United States: Flow of Funds, Balance Sheets, and Integrated Macroeconomic Accounts”, outstanding household debt in the United States was \$15,660,000,000,000 at the end of the fourth quarter of 2017;

Whereas, according to the 2018 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 22 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 as a high school graduation requirement, either independently or as part of an economics course;

Whereas, according to the Gallup-HOPE Index, only 52 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—

(1) to manage money, credit, and debt; and

(2) 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; and

Whereas, in 2003, Congress—

(1) determined that coordinating Federal financial literacy efforts and formulating a national strategy is important; and

(2) in light of that determination, 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 2018 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 491—RECOGNIZING THE INDEPENDENT TRANSPORTATION NETWORK OF AMERICA ON THE OCCASION OF PROVIDING 1,000,000 RIDES TO OLDER AND VISUALLY CHALLENGED PEOPLE OF THE UNITED STATES

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

S. RES. 491

Whereas the number of people of the United States aged 65 and older is projected to more than double from 46,000,000 today to almost 100,000,000 by the year 2060, when people of the United States aged 65 or older will represent nearly a quarter of the total population of the United States;

Whereas transportation is necessary for access to the basic necessities of life and most people of the United States outlive their decision to stop driving by more than a decade;

Whereas 3 out of 4 older people in the United States live in rural and suburban communities that lack the density for traditional transportation solutions;

Whereas the scarcity of transportation for older people of the United States leads to social isolation, diminishing quality of life, limited access to health care services, and a strain on families and caregivers;

Whereas the Independent Transportation Network of America (referred to in this preamble as “ITNAmerica”) is a nonprofit transportation network company that integrates social capital through volunteerism and local community support with traditional capital to increase the resources available to meet the mobility needs of older people, visually challenged people, and the families of older and visually challenged people;

Whereas the average age of ITNAmerica riders is 84, and 58 percent of riders are 85 years and older;

Whereas ITNAmerica has built Rides in Sight, a searchable, online database of all senior transportation services in the United States, with 15,000 services catalogued, and offers it to the public as a free service; and

Whereas ITNAmerica has provided 1,000,000 rides to older and visually challenged people of the United States and, of those rides—

(1) 40 percent were for the purpose of obtaining health care services;

(2) 21 percent were for people who are visually challenged; and

(3) 44 percent have been provided by volunteer drivers: Now, therefore, be it

Resolved, That the Senate—

(1) congratulates the volunteers and staff of the Independent Transportation Network of America in communities across the United States for the 1,000,000 rides they have provided to older and visually challenged people, their families, and their communities;

(2) recognizes the Independent Transportation Network of America as a nonprofit transportation network company that serves the common good and has helped people remain in their own homes and communities after they can no longer drive safely; and

(3) anticipates many more millions of rides in the future as the Independent Transportation Network of America helps to meet the mobility needs of older and visually challenged people and the needs of small and rural communities across the United States.

SENATE RESOLUTION 492—SUPPORTING THE GOALS AND IDEALS OF NATIONAL SAFE DIGGING MONTH

Mr. THUNE (for himself, Mr. NELSON, Mrs. FISCHER, and Mr. PETERS) submitted the following resolution; which was considered and agreed to:

S. RES. 492

Whereas each year, the underground utility infrastructure of the United States, including pipelines, electric, gas, telecommunications, water, sewer, and cable television lines, is jeopardized by unintentional damage caused by those who fail to have underground lines located prior to digging;

Whereas some utility lines are buried only a few inches underground, making the lines easy to strike, even during shallow digging projects;

Whereas digging prior to locating underground utility lines often results in unintended consequences, such as service interruption, environmental damage, personal injury, and even death;

Whereas the month of April marks the beginning of the peak period during which excavation projects are carried out around the United States;

Whereas in 2002, Congress required the Department of Transportation and the Federal Communications Commission to establish a 3-digit, nationwide, toll-free number to be used by State “One Call” systems to provide information on underground utility lines;

Whereas in 2005, the Federal Communications Commission designated “811” as the nationwide “One Call” number for homeowners and excavators to use to obtain information on underground utility lines before conducting excavation activities;

Whereas the 1,700 members of the Common Ground Alliance, who are dedicated to ensuring public safety, environmental protection, and the integrity of services, promote the national “Call Before You Dig” campaign to increase public awareness about the importance of homeowners and excavators calling 811 to find out the exact location of underground lines;

Whereas the Pipeline Safety, Regulatory Certainty, and Job Creation Act of 2011 (Public Law 112-90; 125 Stat. 1904) affirmed and expanded the “One Call” program by eliminating exemptions given to local and State government agencies and their contractors regarding notifying “One Call” centers before digging; and

Whereas the Common Ground Alliance has designated April as “National Safe Digging Month” to increase awareness of safe digging practices across the United States and to celebrate the anniversary of 811, the national “Call Before You Dig” number: Now, therefore, be it

Resolved, That the Senate—

(1) supports the goals and ideals of National Safe Digging Month; and

(2) encourages all homeowners and excavators throughout the United States to call 811 before digging.

SENATE RESOLUTION 493—CONGRATULATING THE FIGHTING IRISH OF THE UNIVERSITY OF NOTRE DAME WOMEN'S BASKETBALL TEAM FOR WINNING THE 2018 NATIONAL COLLEGIATE ATHLETIC ASSOCIATION DIVISION I WOMEN'S BASKETBALL CHAMPIONSHIP

Mr. DONNELLY (for himself and Mr. YOUNG) submitted the following resolution; which was considered and agreed to:

S. RES. 493

Whereas, on Sunday, April 1, 2018, the University of Notre Dame Women's Basketball Team (referred to in this preamble as the "Fighting Irish") won the 2018 National Collegiate Athletic Association (referred to in this preamble as the "NCAA") Division I title with a 61–58 win over the Mississippi State Bulldogs, becoming 1 of only 7 women's basketball programs to win multiple NCAA championship titles;

Whereas the Fighting Irish displayed their grit and determination to overcome a 15-point disadvantage to the Bulldogs in the championship game, setting a record for the largest comeback in a NCAA title game;

Whereas the victory marked the second national title, the first of those titles coming on Sunday, April 1, 2001, for the Fighting Irish under the leadership of Head Coach Muffet McGraw;

Whereas Head Coach McGraw has excelled during her 31 seasons with the Fighting Irish, having—

(1) led the Fighting Irish to their 800th win under her leadership to secure their second national championship title;

(2) been inducted into the Naismith Memorial Basketball Hall of Fame in 2017; and

(3) been named 2018 AP, USA Today, and ESPNW Coach of the Year;

Whereas Head Coach McGraw has been supported by assistant coaches and staff including—

- (1) Carol Owens;
- (2) Niele Ivey;
- (3) Beth Cunningham;
- (4) Katie Capps;
- (5) Erica Williamson; and
- (6) Sharla Lewis;

Whereas the full roster of the 2017–2018 national championship Fighting Irish team includes—

- (1) Kristina Nelson;
- (2) Lili Thompson;
- (3) Mychal Johnson;
- (4) Kathryn Westbeld;
- (5) Brianna Turner;
- (6) Marina Mabrey;
- (7) Maureen Butler;
- (8) Arike Ogunbowale;
- (9) Jessica Shepard;
- (10) Kaitlin Cole;
- (11) Jackie Young;
- (12) Mikayla Vaughn;
- (13) Nicole Benz; and
- (14) Danielle Patterson;

Whereas Arike Ogunbowale, junior guard for the Fighting Irish, was awarded Most Outstanding Player of the Final Four and scored 145 total points throughout the course of the 2018 NCAA tournament, which included the game-winning shots in both the semifinal and final rounds of play;

Whereas Jackie Young, sophomore guard and a native of Princeton, Indiana, led the Fighting Irish to a victory over the then-undefeated University of Connecticut Huskies with a dominant, breakout performance, racking up 32 points and pulling down 11 rebounds;

Whereas the tradition of the Fighting Irish of excelling in both athletics and academics

continues to advance the sport of women's basketball and provide inspiration for future generations of young female athletes; and

Whereas the spirit and achievement of the Fighting Irish in the face of adversity and the dramatic conclusion of their championship run inspired the respect and admiration of the basketball-loving State of Indiana: Now, therefore, be it

Resolved, That the Senate—

(1) congratulates the University of Notre Dame women's basketball team for its victory in the National Collegiate Athletic Association (referred to in this resolving clause as the "NCAA") tournament claiming the 2018 NCAA Division I title;

(2) recognizes the dedication, perseverance, and hard work of the players, coaches, students, alumni, administration, and support staff that directly contributed to the victory of the University of Notre Dame in the NCAA women's basketball championship; and

(3) respectfully requests that the Secretary of the Senate transmit an enrolled copy of this resolution to—

(A) Reverend John I. Jenkins, C.S.C., President of the University of Notre Dame;

(B) Muffet McGraw, Head Coach of the University of Notre Dame women's basketball team; and

(C) Jack Swarbrick, Vice-President and Athletic Director of the University of Notre Dame.

SENATE RESOLUTION 494—CONGRATULATING THE HOOSIERS OF INDIANA UNIVERSITY FOR WINNING THE 2018 WOMEN'S NATIONAL INVITATION TOURNAMENT

Mr. DONNELLY (for himself and Mr. YOUNG) submitted the following resolution; which was considered and agreed to:

S. RES. 494

Whereas, on March 31, 2018, the Indiana University women's basketball team (referred to in this preamble as the "Hoosiers") defeated the Virginia Tech Hokies by a score of 65–57 in the final game of the Women's National Invitation Tournament (referred to in this preamble as the "WNIT") in Bloomington, Indiana;

Whereas the Hoosiers won their first national postseason championship, and became only the sixth Big Ten school to earn a WNIT championship;

Whereas the Hoosiers hosted a record 13,007 fans in Simon Skjodt Assembly Hall for the WNIT championship game to mark the largest crowd to watch a Big Ten women's basketball game this season, the largest crowd in Indiana University women's basketball history, and the sixth largest crowd in WNIT history;

Whereas the Hoosiers tied a program-record 23 wins for the second straight season, finishing 23–14 overall and 9–7 in the Big Ten Conference;

Whereas the Hoosiers have shined under the leadership of Head Coach Teri Moren and have been supported by assistant coaches and staff including—

- (1) Rhet Wierzbza;
- (2) Janese Banks;
- (3) Glenn Box;
- (4) Liz Honegger;
- (5) Briana Bass;
- (6) Erin McKinney;
- (7) Eddie Praley; and
- (8) Ashley Williams;

Whereas the full roster of the 2017–2018 WNIT championship Hoosier team includes—

- (1) Tyra Buss;
- (2) Amanda Cahill;
- (3) Grace Withrow;
- (4) Kym Royster;
- (5) Brenna Wise;
- (6) Bre Wickware;
- (7) Bendu Yeane;
- (8) Keyanna Warthen;
- (9) Linsey Marchese;
- (10) Jaelynn Penn;
- (11) Alexis Johnson; and
- (12) Ali Patberg;

Whereas senior Tyra Buss was named Women's Basketball Coaches Association All-American Honorable Mention and First Team All-Big Ten, setting 8 school records, including the scoring record for Indiana University with 2,364 points;

Whereas senior Amanda Cahill was named College Sports Information Directors of America Academic All-American and Second Team All-Big Ten, scoring over 1,800 points and racking up 1,100 rebounds during her college career;

Whereas freshman Jaelynn Penn became the first Indiana University freshman to be named to the Big Ten All-Freshman Team; and

Whereas the consistent excellence, both academically and athletically, of the Hoosiers has advanced the sport of women's basketball and inspired countless generations of young women athletes: Now, therefore, be it

Resolved, That the Senate—

(1) congratulates and honors the Indiana University women's basketball team and its loyal fans on the performance of the team in the 2018 Women's National Invitation Tournament;

(2) recognizes and commends the dedication, determination, and commitment to excellence of the players, parents, families, coaches, and managers of the Indiana University women's basketball team; and

(3) respectfully requests that the Secretary of the Senate transmit an enrolled copy of this resolution to—

(A) Dr. Michael A. McRobbie, President of Indiana University;

(B) Teri Moren, Head Coach of the Indiana University women's basketball team; and

(C) Fred Glass, Vice President and Director of Intercollegiate Athletics of Indiana University.

SENATE RESOLUTION 495—EXPRESSING THE SENSE OF THE SENATE THAT, DURING PUBLIC SERVICE RECOGNITION WEEK, PUBLIC SERVANTS SHOULD BE COMMENDED FOR THEIR DEDICATION AND CONTINUED SERVICE TO THE UNITED STATES

Ms. HEITKAMP (for herself, Mr. LANKFORD, Mr. CARPER, Mr. TESTER, Mr. BLUMENTHAL, Ms. HASSAN, Mr. BROWN, Mrs. FEINSTEIN, Mr. WARNER, Mrs. SHAHEEN, Mrs. MCCASKILL, Mr. KAINE, Mr. KING, Mr. COONS, Mr. PETERS, Mr. VAN HOLLEN, Mr. CARDIN, Mrs. MURRAY, Mr. SANDERS, Ms. HARRIS, Mr. JOHNSON, and Mr. LEAHY) submitted the following resolution; which was considered and agreed to:

S. RES. 495

Whereas the week of May 6 through 12, 2018, has been designated as "Public Service Recognition Week" to honor employees of the Federal Government and State and local governments and members of the uniformed services;

Whereas Public Service Recognition Week provides an opportunity to recognize and