

S. RES. 193

Whereas, according to the 2023 Federal Deposit Insurance Corporation National Survey of Unbanked and Underbanked Households—

(1) approximately 4.2 percent of households, representing 5,600,000 households in the United States, remain unbanked and therefore have limited or no access to savings, lending, or other basic financial services; and

(2) an estimated 14.2 percent of households, representing about 19,000,000 households in the United States, remain underbanked, including nearly 1 in 4 households without a high school diploma;

Whereas, according to a report entitled “Financial Capability of Adults with Disabilities” by the National Disability Institute and the Financial Industry Regulatory Authority, people with disabilities are more likely to struggle with the key components of financial capability, which are making ends meet, planning ahead, managing financial products, and financial knowledge and decisionmaking, and could benefit from targeted financial education;

Whereas, according to the statistical release of the Federal Reserve Bank of New York for the fourth quarter of 2024 entitled “Household Debt and Credit Report”—

(1) outstanding household debt in the United States has increased by \$3,890,000,000 since the end of 2019;

(2) outstanding student loan balances have increased steadily during the last decade to more than \$1,600,000,000; and

(3) delinquency rates increased for all debt types except for debt related to student loans;

Whereas the 2023 Employer Survey of the Employee Benefits Research Institute reported that financial wellness benefits, including broad-based financial education, are a tool to improve worker satisfaction and productivity;

Whereas, according to the National Endowment for Financial Education, as of 2025, a total of 27 States have passed legislation requiring students to complete a financial education course prior to completing high school, representing more than 50 percent of all students across the United States;

Whereas, in 2024, survey research conducted by the National Endowment for Financial Education reports that—

(1) 83 percent of adults in the United States say that their State should require a semester or year-long course focused on personal finance education for high school graduation, and 82 percent of adults in the United States whose high schools did not offer such a course say they wish they had been required to take one in order to graduate; and

(2) 1 in 4 respondents in multigenerational households who took financial education in secondary school and found it useful report a quality of financial life that is better than they expected, compared to 11 percent of those who did not take financial education in secondary school and a survey-wide average of 16 percent;

Whereas a growing amount of empirical evidence affirms that exposure to financial education in high school has measurable and substantive effects on the financial knowledge and financial behavior of young adults, including studies that show—

(1) requirements for financial education in high school—

(A) are associated with fewer defaults and higher credit scores among young adults aged 18 to 21; and

(B) increase the likelihood that college-bound students will apply for financial aid; and

(2) individuals exposed to financial education in high school demonstrate greater fi-

ancial literacy and, as a result, are more likely to plan for retirement and less likely to report being financially fragile;

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—

(1) make sound money management decisions about credit, debt, insurance, financial transactions, and planning for the future; and

(2) become responsible workers, heads of household, investors, entrepreneurs, business leaders, and citizens;

Whereas financial education in schools in the United States is critical to a long-term financial inclusion strategy to reach students who are not able to get sufficient personal finance guidance at home;

Whereas increased financial literacy—

(1) empowers individuals to make wise financial decisions; and

(2) 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 2025 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 194—EX-PRESSING SUPPORT FOR THE DESIGNATION OF THE MONTH OF APRIL 2025 AS “PARKINSON’S AWARENESS MONTH”

Mr. SCOTT of Florida (for himself, Mr. BOOKER, and Mr. RISCH) submitted the following resolution; which was referred to the Committee on Health, Education, Labor, and Pensions:

S. RES. 194

Whereas Parkinson’s disease—

(1) affects over 1,000,000 individuals in the United States with nearly 90,000 individuals diagnosed each year;

(2) is the fastest-growing and second most common neurodegenerative disease in the world;

(3) is believed to be caused by a combination of genetic and environmental factors, but the exact cause in most individuals is still unknown; and

(4) is the 15th leading cause of death in the United States, according to the Centers for Disease Control and Prevention;

Whereas, by the year 2037, it is estimated that the number of individuals in the United

States with Parkinson’s disease will nearly double, and Parkinson’s disease will cost the United States at least \$80,000,000,000 annually;

Whereas the symptoms of Parkinson’s disease can include dementia and cognitive impairment, tremors, slowness of movement and rigidity, gait and balance difficulties, speech and swallowing difficulties, depression, and a variety of other symptoms;

Whereas there are millions of family caregivers, friends, and loved ones whose lives are greatly affected by Parkinson’s disease; and

Whereas more research, education, and community support services are needed—

(1) to find better treatments and a cure for Parkinson’s disease; and

(2) to maintain the dignity of individuals living with Parkinson’s disease: Now, therefore, be it

*Resolved*, That the Senate—

(1) expresses support for the designation of the month of April 2025 as “Parkinson’s Awareness Month”;

(2) supports the goals and ideals of Parkinson’s Awareness Month;

(3) continues to support research to find better treatments and a cure for Parkinson’s disease;

(4) recognizes the individuals living with Parkinson’s disease who participate in vital clinical trials to advance the knowledge of the disease; and

(5) commends the dedication of organizations, volunteers, researchers, and millions of individuals across the United States working to improve the quality of life of people living with Parkinson’s disease and their families.

AUTHORITY FOR COMMITTEES TO MEET

Mr. CRAPO. Mr. President, I have nine requests for committees to meet during today’s session of the Senate. They have the approval of the Majority and Minority Leaders.

Pursuant to Rule XXVI, paragraph 5(a), of the Standing Rules of the Senate, the following committees are authorized to meet during today’s session of the Senate:

COMMITTEE ON COMMERCE, SCIENCE, AND TRANSPORTATION

The Committee on Commerce, Science, and Transportation is authorized to meet during the session of the Senate on Wednesday, April 30, 2025, at 10 a.m., to conduct an executive session.

COMMITTEE ON ENERGY AND NATURAL RESOURCES

The Committee on Energy and Natural Resources is authorized to meet during the session of the Senate on Wednesday, April 30, 2025, at 9:30 a.m., to conduct a business meeting and hearing.

COMMITTEE ON ENVIRONMENT AND PUBLIC WORKS

The Committee on Environment and Public Works is authorized to meet during the session of the Senate on Wednesday, April 30, 2025, at 10 a.m., to conduct a hearing.

COMMITTEE ON FINANCE

The Committee on Finance is authorized to meet during the session of the Senate on Wednesday, April 30, 2025, at 10 a.m., to conduct a hearing on a nomination.

## COMMITTEE ON FOREIGN RELATIONS

The Committee on Foreign Relations is authorized to meet during the session of the Senate on Wednesday, April 30, 2025, at 10 a.m., to conduct an executive business meeting.

## COMMITTEE ON THE JUDICIARY

The Committee on the Judiciary is authorized to meet during the session of the Senate on Wednesday, April 30, 2025, at 10:15 a.m., to conduct a hearing on nominations.

## SPECIAL COMMITTEE ON AGING

The Special Committee on Aging is authorized to meet during the session of the Senate on Wednesday, April 30, 2025, at 3:30 p.m., to conduct a hearing.

## SELECT COMMITTEE ON INTELLIGENCE

The Select Committee on Intelligence is authorized to meet during the session of the Senate on Wednesday, April 30, 2025, at 2:30 p.m., to conduct a closed briefing.

## SUBCOMMITTEE ON AIRLAND

The Subcommittee on Airland of the Committee on Armed Services is authorized to meet during the session of the Senate on Wednesday, April 30, 2025, at 4 p.m., to conduct a closed briefing.

ORDERS FOR THURSDAY, MAY 1,  
2025

Mr. THUNE. Mr. President, I ask unanimous consent that when the Senate completes its business today, it stand adjourned until 10 a.m. on Thursday, May 1; that following the prayer and pledge, the Journal of proceedings be approved to date, the morning hour be deemed expired, the time for the two leaders be reserved for their use later in the day, morning business be closed, and the Senate resume consideration of Calendar No. 31, S.J. Res. 31; further, that at 11 a.m., the Senate execute the order with respect to H.J. Res. 75; further, that following disposition of H.J. Res. 75, the Senate resume consideration of Calendar No. 31, S.J. Res. 31, all debate time be expired, the joint resolution be read a third time, the Senate vote on passage of the joint resolution, and, if passed, the motion to reconsider be considered made and laid upon the table; further, that following disposition of Calendar No. 31, S.J. Res. 31, the Senate proceed to executive session and resume consideration of the Bisignano nomination; finally, that notwithstanding rule XXII, the cloture motion with respect to the Bisignano nomination ripen at 1:45 p.m. tomorrow.

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

## ORDER FOR ADJOURNMENT

Mr. THUNE. Mr. President, if there is no further business to come before the Senate, I ask that it stand adjourned under the previous order following the remarks of Senator MARKEY.

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

The PRESIDING OFFICER. The Senator from Massachusetts.

TRUMP ADMINISTRATION FIRST  
100 DAYS

Mr. MARKEY. Mr. President, 100 days ago, Donald Trump proclaimed "the golden age of America begins now." But in 100 days, since Inauguration Day, "King" Donald has shown us that he sits on a throne of fool's gold—one built on empty votes, unfulfilled promises, and lie after lie after lie.

In just over 3 months, "King" Donald's reign has rained down chaos and corruption and cuts and crisis on the American people. And he is counting on you not to pay attention. He is hoping you don't notice that, every day, costs are rising, retirement savings are sinking, and families are living paycheck to paycheck and they are bearing the burden of the Trump world.

He is relying on all of us to roll over, accept his absolute rule, and let him and his caviar Cabinet enjoy the circus while they pass a massive tax break for their billionaire buddies out of all of the programs that would serve every family in our country.

So to help us all keep track here on the 100th day of the Trump Presidency, here are the 100 damages from Trump's 100 days:

In his first 100 days, Donald Trump, No. 1, propped up Big Tech billionaires at his inauguration, right here in this building.

No. 2, withdrew the United States from the World Health Organization.

No. 3, pulled the United States out of the Paris climate agreement to save our planet.

No. 4, created DOGE.

No. 5, called to end birthright citizenship through an Executive order, which is unlawful because it cannot override the Constitution of the United States.

No. 6, canceled nearly \$400 million in funding to support communities' efforts to eliminate or reduce flood damage.

No. 7, eliminated the Office of Climate Change and Health Equity, which addresses greenhouse gas emissions from the health sector and facilitates interagency coordination to address climate change impacts on the public health of all 330 million Americans.

No. 8, he attacked clean car regulations that save drivers money at the pump.

No. 9, unleashed ICE at schools and hospitals and churches to threaten children and families.

No. 10, disbanded the Office of Gun Violence Prevention, which championed the first Federal gun safety legislation in more than 30 years.

No. 11, repealed the Biden administration's AI protections for minority communities in our country.

No. 12, he helped States refuse abortion care in life-threatening emergencies.

No. 13, threatened to take over the Panama Canal.

No. 14, he fired 18 inspectors general who work to eliminate government waste and fraud and abuse.

No. 15, threatened to hold California wildlife aid hostage.

No. 16, threatened to use military action against Greenland to take it by force and violate its sovereignty.

No. 17, illegally fired two National Labor Relations Board officials.

No. 18, banned transgender Americans from serving in the U.S. military.

No. 19, restricted access to gender-affirming care.

No. 20, he froze the Clean School Bus Rebate funding, standing in the way of keeping our air clean for kids on buses in our country.

No. 21, spread misinformation about vaccines and risked the health of millions of Americans.

No. 22, he blamed a plane crash on DEI—irresponsible.

No. 23, eliminated the public records office at the Centers for Disease Control.

No. 24, scrubbed health data related to HIV from the CDC website.

No. 25, allowed DOGE access to sensitive Treasury Department information about all Americans.

No. 26, fired the Director of the Consumer Financial Protection Bureau because he favors the interests of his billionaire buddies over those of American consumers.

No. 27, gutted Federal protections for worker safety.

No. 28, scrubbed the mention of climate change from any Federal Agency in our country.

No. 29, froze \$10 billion in disaster funding as part of a bogus investigation into nonprofit support for undocumented immigrants.

No. 30, cut cancer research funding.

No. 31, cut diabetes research funding.

No. 32, cut HIV-AIDS research funding.

No. 33, cut heart disease research funding.

No. 34, cut mental health research funding.

No. 35, cut family caregiving research funding.

No. 36, cut funding to recruit the next generation of health researchers, putting years of innovation at risk.

No. 37, withdrew grant opportunities with the Office on Violence Against Women.

No. 38, threatened providers, hospitals, and community health centers because of the type of care which they provide.

No. 39, froze funding for community health centers in our country.

No. 40, ordered the suspension of EV charging funding.

No. 41, tried to rename the Gulf of Mexico.

No. 42, illegally rescinded \$80 million in congressionally appropriated FEMA funding for New York City bank accounts.

No. 43, fired—and then rehired—over 300 staffers at the National Nuclear Security Administration, jeopardizing