SUBCOMMITTEE ON OVERSIGHT OF GOVERNMENT MANAGEMENT, THE FEDERAL WORKFORCE, AND THE DISTRICT OF COLUMBIA

Mr. CONRAD. Mr. President, I ask unanimous consent that the Committee on Homeland Security and Governmental Affairs' Subcommittee on Oversight of Government Management, the Federal Workforce, and the District of Columbia, be authorized to meet during the session of the Senate on Tuesday, March 31, 2009, at 10 a.m. to conduct a hearing entitled, ''Stability through Scandal—a Review of the Office of the Chief Financial Officer.''

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

SUBCOMMITTEE ON WATER AND WILDLIFE

Mr. CONRAD. Mr. President, I ask unanimous consent that the Subcommittee on Water and Wildlife of the Committee on Environment and Public Works be authorized to meet during the session of the Senate on Tuesday, March 31, 2009 at 10 a.m. in room 406 of the Dirksen Senate Office Building to hold a hearing entitled, ''EPA's Role in Promoting Water Use Efficiency.''

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

PRIVILEGES OF THE FLOOR

Mr. CASEY. Mr. President, I ask unanimous consent that Tom Feeley of my staff be granted floor privileges for the remainder of the consideration of the budget resolution.

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

Mrs. SHAHEEN. Mr. President, I ask unanimous consent that Lea Anderson, a detailee with the Environment and Public Works Committee, be granted the privilege of the floor during consideration of Senate Concurrent Resolution 13.

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

NATIONAL AUCTIONEERS DAY

Mrs. SHAHEEN. Mr. President, I ask unanimous consent that the Judiciary Committee be discharged from further consideration of and the Senate now proceed to S. Res. 86.

The PRESIDING OFFICER. Without objection, it is so ordered. The clerk will report the resolution by title.

The bill clerk read as follows:

A resolution (S. Res. 86) designating April 18, 2009, as ''National Auctioneers Day.''

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

Mrs. SHAHEEN. 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. 86) was agreed to.

The preamble was agreed to.

The resolution, with its preamble, reads as follows:

S. RES. 86

Whereas auctions have played an important role in the sale and exchange of goods for nearly 2,000 years;

Whereas auctions have been an integral part of the marketplace in the United States and around the world;

Whereas auctioneers sold nearly $268,400,000,000 in goods and assets in 2008;

Whereas the National Auctioneers Association has 5,000 members and has its headquarters in Overland Park, Kansas;

Whereas, in 2008, members of the National Auctioneers Association raised $16,000,000,000 for charity through benefit auctions;

Whereas auctions are growing in popularity and are used with increasing frequency in the marketplace;

Whereas, through competitive bidding, auctions demonstrate how the free enterprise system establishes fair market value;

Whereas trained professional auctioneers ensure that auctions are conducted in a manner that is fair to both buyers and sellers;

Whereas, in the past, Federal, State, and local governments have designated days and weeks to celebrate auctioneers; and

Whereas the designation by the Senate of April 18, 2009, as ''National Auctioneers Day'' will heighten awareness of the contributions made by auctions and auctioneers to the economy, culture, and way of life of the people of the United States: Now, therefore, be it

Resolved, That the Senate designates April 18, 2009, as ''National Auctioneers Day''.

FINANCIAL LITERACY MONTH

Mrs. SHAHEEN. Mr. President, I ask unanimous consent that the Senate proceed to the immediate consideration of S. Res. 94, submitted earlier today.

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

The bill clerk read as follows:

A resolution (S. Res. 94) designating April 2009 as ''Financial Literacy Month.''

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

Mr. AKAKA. Mr. President, I rise in support of a resolution to designate April as Financial Literacy Month. First, I would like to thank my cosponsors, Senators DODD, CRAPO, KENNEDY, ENZI, HAGAN, CORKER, LEVIN, WICKER, SCHUMER, INOUYE, MENENDEZ, DURBIN, STABENOW, JOHNSON, CARDIN, CARPER, LINCOLN, MURRAY, and GILLIBRAND. As in past years, I am once again pleased to work with my colleagues on both sides of the aisle to promote financial literacy for people of all ages across America.

This resolution highlights the need to promote financial literacy in our homes, schools, workplaces, and communities. Education in personal finance means empowerment, because it can provide people with the tools they need for sound decision-making and future economic opportunities. Unfortunately, many individuals do not understand even the basics of our increasingly complex economic system. Although much continues to be done to provide Americans with an education in personal finance and economics, a number of troubling indicators show that many people are not equipped to negotiate financial choices.

For instance, according to the Jump$tart Coalition for Personal Financial Literacy, many students who graduate from high school lack basic skills in the management of personal finances such as the ability to effectively balance their checking account. The average score of high school students in the Department of the Treasury sponsored 2008 National Financial Literacy Challenge was a 56 percent—an ''F.'' While some States have begun to recognize the need for economic or personal finance in their curriculum, according to a 2007 ''Survey of the States'' compiled by the Council for Economic Education only 22 States require an economics test as a high school graduation requirement. We must do more to invest in financial literacy now for our young men and women in order to ensure a knowledgeable, prosperous generation of future American leaders.

On the other end of the spectrum, the 2008 Retirement Confidence Survey conducted by the Employee Benefit Research Institute found that the percentage of workers who were ''very confident'' about having enough money for a comfortable retirement decreased sharply, from 27 percent in 2007 to 18 percent in 2008. This is the biggest 1-year decline in the 18-year history of the survey. To further illustrate this problem, approximately 76 million adults say they do not have any nonretirement savings, according to the National Foundation for Credit Counseling. These findings suggest a serious problem exacerbated by the fact that most workers have not calculated how much they need to save for retirement, even if they believe they are behind schedule in their retirement savings.

Increased financial and economic literacy can help people navigate around the countless pitfalls that confront working families. In September 2008, consumer bankruptcy filings in the United States increased more than 30 percent from the same period in 2006, and there were more than 1,000,000 personal bankruptcy filings in the United States in 2008, according to the Administrative Office of the United States Courts. This was the highest personal bankruptcy mark since bankruptcy laws were amended in 2005. The current market turmoil underscores the critical need for improved financial literacy in the United States.

As leaders and policymakers, we need to champion financial literacy efforts year round. However, identifying April as Financial Literacy Month will allow us to focus our attention on this critical issue. We must continue to address financial literacy by educating Americans of all ages throughout their lifetime to better protect consumers and expand access to economic empowerment opportunities. Once again, I thank my colleagues for their support of this resolution.

Mrs. SHAHEEN. Mr. President, I ask unanimous consent that the resolution