



CERTIFICATE of RECOGNITION

By virtue of the authority vested by the Constitution in the Governor of the Commonwealth of Virginia, there is hereby officially recognized:

FINANCIAL LITERACY MONTH

WHEREAS, it is essential to the Commonwealth that its citizenry be financially literate, responsible and able to properly manage money, credit, and debt; and

WHEREAS, it is incumbent upon the Commonwealth to support initiatives that promote and advance financial literacy education; and

WHEREAS, United States consumer debt totaled more than \$2.4 trillion by December 2010, of which credit card debt alone exceeded \$800 billion; and

WHEREAS, Americans continue to face the threat of home foreclosure, and the number of U.S. consumer bankruptcy filings in 2010 was nearly 1.53 million, the highest number of filings since 2005; and

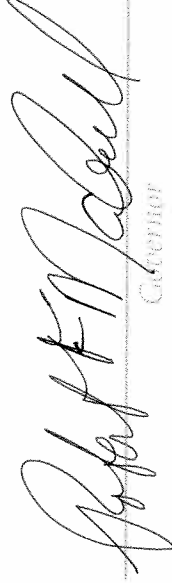
WHEREAS, Americans now save, on average, less than 5.75 percent of their income; and

WHEREAS, public, consumer, community-based, and private sector organizations throughout the Commonwealth are working to educate the public on personal finance issues and increase financial literacy for Virginians of all ages; and

WHEREAS, it is important to encourage all Virginians to recognize the many educational resources available to the public and it is fitting to encourage responsible financial planning and personal budgeting;

NOW, THEREFORE, I, Robert F. McDonnell, do hereby recognize April 2011 as **FINANCIAL LITERACY MONTH** in our **COMMONWEALTH OF VIRGINIA**, and I call this observance to the attention of all our citizens.




Governor


Secretary of the Commonwealth