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55 and investments;

56 WHEREAS, the 2010 Retirement Confidence Survey reports that 27% of American

57 workers have less than \$1,000 in savings;

58 WHEREAS, a 2010 study completed by the University of Michigan Law School

121 BE IT FURTHER RESOLVED that the Legislature and the Governor recommend that
 122 Utahns consider participating in activities in connection with Utah Saves Week, such as
 123 enrolling as a Utah Saver online at www.utahsaves.org, calling 2-1-1 to set savings goals and
 124 stay connected with free educational opportunities, or taking advantage of attending a free
 125 community financial management class.

126 BE IT FURTHER RESOLVED that the Legislature and the Governor encourage
 127 parents and teachers to prepare children of all ages for responsible money management through
 128 modeling, direct instruction, and maximizing teaching moments.

129 BE IT FURTHER RESOLVED that the Legislature and the Governor applaud the
 130 collaboration of financial institutions, businesses, state agencies, religious and community
 131 organizations, schools and others to help Utahns gain easier access to existing financial
 132 education resources.

133 BE IT FURTHER RESOLVED that the Legislature and the Governor encourage all
 134 entities that provide financial education to do so in partnership with the Utah Council on
 135 Financial and Economic Education and to become part of the Believe in Financial Management
 136 campaign.

137 BE IT FURTHER RESOLVED that the Legislature and the Governor encourage all
 138 Utahns to access the resources available through www.believeinyourfuture.org,
 139 www.imagineahappieryou.org, www.financeintheclassroom.org, ~~§~~→ www.uesp.org, ←~~§~~ and
 139a www.utahsaves.org.

140 BE IT FURTHER RESOLVED that a copy of this resolution be sent to the Utah Parent
 141 Teacher Association, the Utah State Office of Education, the Utah State Board of Regents, the
 142 members of the Utah Council on Financial and Economic Education, ~~§~~→ the Utah Broadcasters
 142a Association, AARP, ←~~§~~ the Utah Banker's
 143 Association, the Utah League of Credit Unions, Utah's Chambers of Commerce, and Utah
 144 Saves.

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- 28 ▶ encourages parents and teachers to prepare children of all ages for responsible
 29 money management through modeling, direct instruction, and maximizing teaching
 30 moments;
- 31 ▶ recognizes the contributions of the Utah Council on Financial and Economic
 32 Education in bringing the state's public, private, and nonprofit sectors together to
 33 address financial responsibility issues;
- 34 ▶ encourages providers of financial education to join the Council and the Believe in
 35 Financial Empowerment campaign; and
- 36 ▶ encourages all Utahns to take advantage of the financial responsibility resources
 37 available through www.believeinyourfuture.org, www.imagineahappieryou.org,
 38 www.financeintheclassroom.org, ~~§~~→ www.uesp.org, ←~~§~~ and www.utahsaves.org.

39 **Special Clauses:**

40 None

41

42 *Be it resolved by the Legislature of the state of Utah, the Governor concurring therein:*

43 WHEREAS, the stress of a personal financial crisis can completely disrupt the lives of
 44 individuals and families;

45 WHEREAS, increased costs for basic necessities such as food, fuel, health care, and
 46 housing are stretching families to the limit;

47 WHEREAS, the current economic crisis is putting a financial bind on working people
 48 at all income levels, resulting in unprecedented numbers of bankruptcies and home
 49 foreclosures;

50 WHEREAS, according to the Employee Benefit Research Institute, the percentage of
 51 American workers very confident about having enough money for a comfortable retirement fell
 52 to 16% in 2010, and more workers expect to work longer to supplement their income upon
 53 retirement;

54 WHEREAS, an increased percentage of workers report they have virtually no savings
 55 and investments;

56 WHEREAS, the 2010 Retirement Confidence Survey reports that 27% of American
 57 workers have less than \$1,000 in savings;

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