

**PROCLAMATION**

TO ALL TO WHOM THESE PRESENTS COME – GREETINGS:

WHEREAS: The world is changing fast, and the financial world is no exception. Teenagers, college students, young adults, and retirees frequently hold bank and credit union accounts, credit cards, and other financial tools before they are trained how to use them responsibly; and

WHEREAS: All too often, we hear of teens struggling with mounting financial debt before they are even out of school. When learned early in life, financial literacy can not only prevent terrible debt problems, but can also provide a strong foundation upon with Arkansans can build their future; and

WHEREAS: Whatever their income level, Arkansans can have a bright future if they take charge of their financial management skills today. Financial education plays a key role in helping our youth mature into responsible adults, and ultimately leads our adults to financial freedom; and

WHEREAS: Organizations across this great state work to promote awareness and education on financial management. Their efforts include instruction on development of financial goals and explanation of the benefits of bank or credit union accounts, savings programs, and prudent spending; and

WHEREAS: Having budgeting strategies and a strong grasp of how to avoid credit card debt empowers Arkansans to make sound financial choices for their future financial stability; and

WHEREAS: Throughout the month of April, an awareness campaign will be conducted to highlight the importance of financial literacy, whether young or old, and the need to develop financial capability and capacity;

NOW, THEREFORE, I, MIKE BEEBE, Governor of the State of Arkansas, by virtue of the authority vested in me by the laws of the State of Arkansas, do hereby proclaim the month of April 2014, as

NATIONAL FINANCIAL LITERACY MONTH IN ARKANSAS

across the State of Arkansas, and I encourage Arkansans of all ages to learn more about financial strategies and options. With careful planning, we can all make sure we are on solid financial footing now and in the future.

IN TESTIMONY WHEREOF, I have hereunto set my hand and caused the Great Seal of the State of Arkansas to be affixed this 19<sup>th</sup> day of March, in the year of our Lord 2014.



MIKE BEEBE, GOVERNOR

MARK MARTIN, SECRETARY OF STATE