WHEREAS, knowledge of finance and money is important to people of all ages, from children receiving an allowance to teenagers working a part-time job to college students with their first credit cards and from young adults buying a house and starting to raise a family to middle-aged people looking forward to retirement to retirees facing fixed incomes and estate planning; and

WHEREAS, a solid foundation in financial management, including budgeting, balancing a checkbook, savings and investments, personal insurance, the wise use of credit, computing federal and state income taxes, and planning for retirement, is essential to the improved quality of life of all South Carolinians; and

WHEREAS, improving financial literacy for all residents of the Palmetto State helps strengthen our families and communities and ensure our continued success in the global marketplace.

NOW, THEREFORE, I, Mark Sanford, Governor of the Great State of South Carolina, do hereby proclaim April 2005 as

FINANCIAL LITERACY MONTH

throughout the state and encourage all South Carolinians to learn more about personal finance to help ensure our future success.