



SPONSOR: Rep. Neal & Sen. Pinkney  
Reps. Bush, Osienski, Baumbach, K. Johnson, Romer,  
Morrison, Yearick, Michael Smith; Sens. Hansen, Gay,  
Huxtable, Hoffner, Wilson, Mantzavinos

HOUSE OF REPRESENTATIVES  
152nd GENERAL ASSEMBLY

HOUSE CONCURRENT RESOLUTION NO. 121

DEDICATING THE MONTH OF APRIL 2024 AS “FINANCIAL LITERACY MONTH”.

1 WHEREAS, according to the Financial Industry Regulatory Authority, 66% of Americans are financially illiterate;  
2 and

3 WHEREAS, regardless of income 60% of Americans live paycheck to paycheck; and

4 WHEREAS, 95% of Americans do not save enough for retirement, 33% of Americans save nothing at all for  
5 retirement; and

6 WHEREAS, according to US Bureau of labor statistics 37% of high school students do not go to college, most of  
7 these students do not receive financial literacy training in high schools; and

8 WHEREAS, it is vital that Delaware’s public schools prepare students to be financially literate and make  
9 appropriate personal finance decisions that prepare students for college, career, and civic participation; and

10 WHEREAS, states across the country have designed financial literacy programs and standards that better prepare  
11 students for college, careers and civic participation; and

12 WHEREAS, the Council for Economic Education has determined that financial literacy is not just a high school  
13 concern, but a concern for students throughout their K-12 education and college; and

14 WHEREAS, the National Endowment for Financial Education found that students have less of a likelihood of  
15 carrying a credit card balance if they took personal finance classes; and

16 WHEREAS, institutions of education, governments, private businesses, community-based organizations and  
17 private businesses should work together to inform consumers to make financial decisions; and

18 WHEREAS, there is a strong group of educators and organizations that are working to improve personal finance  
19 and financial literacy throughout Delaware.

20 NOW, THEREFORE:

21 BE IT RESOLVED by the House of Representatives of the 152nd General Assembly of the State of Delaware, the  
22 Senate concurring therein, that April 2024 is hereby designated as “Financial Literacy Month”.

SYNOPSIS

This Concurrent Resolution dedicates the month of April 2024 as "Financial Literacy Month" in the State of Delaware.