WHEREAS, personal financial capability is a challenging, complex endeavor to make good decisions about money that lead to financial independence; and

WHEREAS, the Department of Banking and Securities assists thousands of Pennsylvanians each year through its leadership of the Consumer Financial Protection Initiative; its partnerships with the Investor Protection Trust, AARP Pennsylvania, the Conference of State Bank Supervisors, the North American Securities Administrators Association; and

WHEREAS, the Department of Agriculture, the Pennsylvania State Police, the Department of Banking and Securities, and the Pennsylvania Office of Attorney General are collaborating on a statewide campaign to raise awareness among consumers about illegal card skimmers; and

WHEREAS, the Pennsylvania Department of Corrections is working with the Department of Banking and Securities to reduce recidivism by offering financial education to inmates about to transition out of incarceration; and working with the Pennsylvania Credit Union Foundation, the Department of Banking and Securities, and the Pennsylvania Housing Finance Agency to present PA Financial Reality Fairs to the reentrant population in communities across the commonwealth; and

WHEREAS, the Pennsylvania Department of Revenue, the Pennsylvania Department of Aging, and the Pennsylvania Department of Banking and Securities collaborated on helping private-sector tax preparers understand the issue of elder financial abuse and learn how to prevent and report this crime against their clients during tax season; and

WHEREAS, the Pennsylvania Jump$tart Coalition for Personal Financial Literacy, is dedicated to improving financial education in preschool through college; and

WHEREAS, many banks will participate in “Teach Children to Save Day” on April 20, and many credit unions will participate in “National Credit Union Youth Month” from April 1-30.

THEREFORE, I, Tom Wolf, Governor of the Commonwealth of Pennsylvania, do hereby proclaim April 2018 FINANCIAL CAPABILITY MONTH in special recognition of the importance of affordable, accessible, high-quality education and resources that support financial capability, and encourage all citizens, parents, teachers, business and community leaders, and others to seek ways to improve personal finance capabilities for themselves, their loved ones, their stakeholders, and their customers.