

Amendment No. 233

Senate Amendment to Senate Bill No. 459	(BDR 34-1093)
Proposed by: Committee on Human Resources and Education	
Amendment Box:	
Resolves Conflicts with: N/A	
Amends: Summary: No Title: No Preamble: Add Joint Sponsorship: No Digest: No	

ASSEMBLY ACTION	Initial and Date	SENATE ACTION	Initial and Date
Adopted <input type="checkbox"/> Lost <input type="checkbox"/>	_____	Adopted <input type="checkbox"/> Lost <input type="checkbox"/>	_____
Concurred In <input type="checkbox"/> Not <input type="checkbox"/>	_____	Concurred In <input type="checkbox"/> Not <input type="checkbox"/>	_____
Receded <input type="checkbox"/> Not <input type="checkbox"/>	_____	Receded <input type="checkbox"/> Not <input type="checkbox"/>	_____

Amend section 1, page 1, line 5, by deleting:

“at least 9 hours of”.

Amend the bill as a whole by adding a preamble, immediately preceding the enacting clause, to read as follows:

“WHEREAS, Personal financial responsibility and a basic understanding of the management of personal debt is a key element for the success of a person; and

WHEREAS, Teenagers represent a significant segment of the consuming public and the average credit card debt of teenagers increased by 300 percent during the 1990-2000 decade; and

WHEREAS, Nationally less than 40 percent of high school students receive any type of formal financial education; and



WHEREAS, The average score nationwide of 12th graders on a personal financial basic skills test was 52 percent; and

WHEREAS, The Legislature recognizes that April is National Financial Literacy for Youth Month, which includes both nationwide and statewide events and activities that highlight the importance of financial literacy programs in education; and

WHEREAS, The Legislature recognizes that on April 26, 2005, Nevada will participate in the National Teach Children to Save Day; and

WHEREAS, The American Bankers Association and the American Financial Services Association and other financial institutions have developed educational programs concerning financial responsibility for use in the public schools; and

WHEREAS, The Legislature recognizes and encourages the personal financial education programs offered for use in the public schools, which are available through the efforts of organizations such as the Nevada Bankers Association and the Nevada Consumer Finance Association; and

WHEREAS, It would be beneficial to the residents of the State of Nevada to become aware of and support the services and benefits offered by personal financial education programs; now, therefore,".