Public Law 102–483 102d Congress

Joint Resolution

Oct. 23, 1992 [S.J. Res. 252] Designating the week of April 18 through 24, 1993, as "National Credit Education Week".

Whereas consumer credit is an integral part of the free enterprise economy of the United States;

Whereas the vast array of credit products has increasingly com-

plicated the problems and opportunities for consumers;

Whereas the benefits consumers receive from using credit depend upon the prudent use of credit and the prompt discharge of credit obligations;

Whereas educated consumers who know their choices, rights, and responsibilities are better able to use credit wisely, thus increas-

ing economic stability and marketplace competition;

Whereas the increasing sophistication and complexity of the financial marketplace necessitates that consumers be given simple and understandable information about financial products in order to make informed decisions; and

Whereas businesses, schools, community organizations, and individuals should educate the people of the United States concerning

consumer credit: Now, therefore, be it

Resolved by the Senate and House of Representatives of the United States of America in Congress assembled, That the week beginning April 18, 1993, is designated as "National Credit Education Week", and the President is authorized and requested to issue a proclamation calling on the people of the United States to observe the week with appropriate programs, ceremonies, and activities.

Approved October 23, 1992.