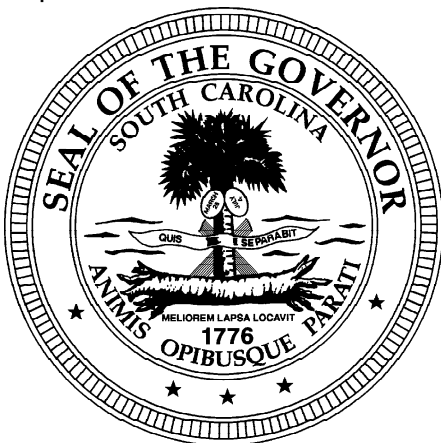


*State of South Carolina*  
*Proclamation*  
*by*  
*Governor Jim Hodges*

- WHEREAS,** consumer credit is an integral part of the free enterprise economy of the United States, with the prudent use of credit increasing economic stability and enhancing market competition; and
- WHEREAS,** informed consumers who know their choices, rights, and responsibilities are better able to choose and use credit wisely, allowing them to realize fuller benefits from the necessary expenditure of income now and in the future; and
- WHEREAS,** a good credit record can help a consumer obtain a job, finance a child's education, and obtain a mortgage to buy a home; and
- WHEREAS,** even though the rights of consumers in credit transactions are guaranteed in federal and state laws, most consumers have little understanding of their rights or of the agencies responsible for protecting these rights; and
- WHEREAS,** because tests of adults and high school students across the nation show that consumers in the United States are not prepared adequately to deal with complex consumer credit choices, credit education is crucial to helping the public use credit wisely and responsibly; and
- WHEREAS,** the 2001 observance of "Credit Education Month" will help raise awareness that consumers, with careful budgeting and planning, can benefit from increased choices and opportunities in today's marketplace.
- NOW, THEREFORE, I, Jim Hodges, Governor of the Great State of South Carolina, do hereby** proclaim April, 2001, as

**CREDIT EDUCATION MONTH**

throughout the state and encourage all South Carolinians to learn more about their credit rights and responsibilities and about the benefits of the wise use of credit.



*Jim Hodges*

**Jim Hodges**  
**Governor**  
**State of South Carolina**