

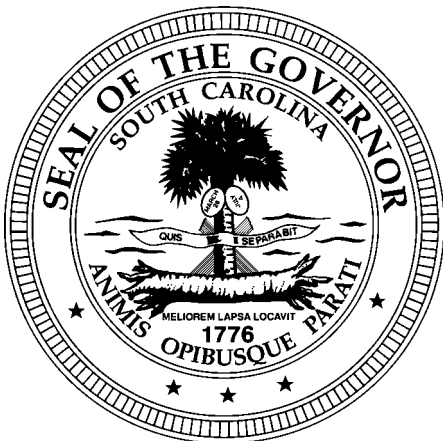
*State of South Carolina*  
*Proclamation*  
*by*  
*Governor Jim Hodges*

- 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,** though the rights of consumers in credit transactions are guaranteed in federal and state laws, many consumers have little understanding of their rights or of the agencies responsible for protecting these rights; and
- WHEREAS,** the 2002 observance of "Credit Education Month" will help educate consumers in careful budgeting and planning, so they can better 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 2002 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**