

# MDHE DIGEST

*Building Missouri's future... by degrees®*

The Digest, an electronic newsletter produced by the Missouri Department of Higher Education, is intended for Missouri's financial aid officers, high school counselors and other secondary and higher education professionals interested in promoting student success and access to postsecondary education.

## April 2011

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### MDHE

Missouri Department of Higher Education

# Digest

[www.dhe.mo.gov](http://www.dhe.mo.gov)

Mailboxes are being replaced since some of the older ones did not work properly. The previous boxes were aluminum. The new ones will be brass. "It will look real nice; it will go with the unique nature of the university," Henderson said. In addition, the opening into the mailroom is much during an exclusive interview with The Clarion. Henderson said that in addition to the mailroom, the staff lounge is moving, and a new office for Auxiliary Services is opening.

The refurbishments have affected the relocation of the staff lounge from the right side to the left side of the mailroom. It was also made smaller. According to Henderson, the lounge was well used a great deal by staff. Thus the downsizing of space. The Auxiliary Services office will move from the main mail room where the old staff lounge used to be. This will allow Sylvia Wilson, the Auxiliary Services director, to be closer to the mailroom. Henderson said Auxiliary Services was looking for a bigger area and

the size of the old ones at four feet wide. Resident floor will be put in to benefit mailroom employees who stand most of the day. Henderson said the new mailroom will feature more light for the mailroom staff. He explained that being "downgrade" or partially underground due to the slope of the landscape outside, average light makes you feel like you're in a dungeon. "We're going to overdo it on the light."

Mailboxes are being replaced since some of the older ones did not work properly. The previous boxes were aluminum. The new ones will be brass. "It will look real nice; it will go with the unique nature of the university," Henderson said. In addition, the opening into the mailroom is much taller. Henderson believes this will allow mail to flow much better.

Even the finish on the new walls has been matched to the original finish. Henderson said, "It's going to look like it was always here." He added that they wanted the students to feel proud of the school just



Copy Editor  
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Clarion  
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Yuk

mail postal service, overnight service as well as UPS services are offered through the mailroom. Any student, faculty or staff member can send mail through the mailroom.

The money for the renovation came from the Auxiliary Services budget. The mail-

pus include Dawson Hall where floors six and seven are under renovation due to a fire last semester. Also in Dawson Hall, life safety improvements will be made. Over the summer sprinkler systems will be installed on all floors. Henderson said the renovation is Auxiliary

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## Missouri News

### Administrative rules available for comment

The 30-day public comment period for the proposed administrative rules for the [A+ Scholarship program](#) (6 CSR 10-2.190) and the [Minority and Underrepresented Environmental Literacy program](#) (6 CSR 10-2.180) began April 1, 2011, and will continue through May 1, 2011. The proposed rules are published in the [April 1, 2011 edition of the Missouri Register](#). Instructions for submitting comments on these rules are included with the amendments in the Missouri Register.

The [Coordinating Board for Higher Education](#) approved these proposed administrative rules at its Feb.10, 2011, meeting. The information provided to the CBHE regarding these proposed rules can be found under Tab H and Tab I in the [Feb. 10 Board Book](#).

The policies outlined in these administrative rules will be effective for the 2011-12 academic year, unless the rule specifies a later implementation date for a provision.

As with the other state student financial aid programs the Missouri Department of Higher Education administers, information about these programs will be primarily distributed through messages on the department's [e-distribution listserv](#). Separate distribution lists are maintained for Missouri state aid programs/FAMOUS and the A+ Scholarship program. Individuals may sign up to receive information from either of these lists or both. To

prevent people from receiving duplicate messages, the MDHE will target A+ Scholarship information only to those signed up on that specific list. Register for these and other department communications via the MDHE's website at [www.dhe.mo.gov](http://www.dhe.mo.gov).

Questions about either of these proposed rules may be directed to Kelli Reed at [kelli.reed@dhe.mo.gov](mailto:kelli.reed@dhe.mo.gov) or 573-751-2444, or Leroy Wade at [leroy.wade@dhe.mo.gov](mailto:leroy.wade@dhe.mo.gov) or 573-751-2361.



## National News

By Robert Powell, MDHE policy analyst



### Guidance for Upcoming Regulations

The U.S. Department of Education recently released several Dear Colleague Letters providing guidance related to the Program Integrity regulations that go into effect on July 1, 2011. [DCL GEN-11-05](#) provides a question and answer document that addresses the issues of state authorization, incentive compensation and misrepresentation. [DCL GEN-11-06](#) provides information regarding the new definition of a credit hour. [DCL GEN-11-08](#) provides guidance regarding Ability-to-Benefit testing and non-English speaking students.

### Direct Loan Guidance

On March 22, 2011, the UDSE issued [DCL GEN-11-07](#) providing guidance on several Direct Loan awarding issues. Among the issues clarified is that a school can not only offer either subsidized or unsubsidized loans, but must offer both loan types

to eligible students. Also if a school offers PLUS loans, they must offer them to parents of dependent undergraduate students and to graduate students. Schools cannot have a policy to only offer subsidized loans or only offer PLUS loans to parents and not offer them to graduate students. Further guidance was included regarding PLUS loans and additional unsubsidized borrowing along with a discussion of the new requirement of having a completed student Free Application for Federal Student Aid on file before awarding a parent PLUS loan.

### Assistance for Students in Japan

Following the earthquake that hit Japan on March 10, 2011, the USDE issued [DCL GEN-11-09](#) with guidance regarding assisting students who were enrolled in study-abroad programs in Japan. The letter extends provisions previously provided in [DCL GEN-10-16](#) for federally declared disasters to cover the Japan earthquake.

### 2011-2012 Publications

The USDE recently released the following new and updated publications for the 2011-2012 Award Year.

[2011-2012 Application and Verification Guide](#)

[2011-2012 ISIR Guide - Updated](#)

[2011-2012 SAR Comment Codes and Text Guide - Updated](#)

[2011-2012 COD Technical Reference - Updated](#)



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## National News

### Common Manual Updates

*The latest updates to the July 2010 reprint of the Common Manual are available:*

[Incentive Compensation](#)

[Evaluating the Validity of a Student's High School Completion](#)

[Loan Limits and Progressing from Undergraduate to Graduate Grade Levels](#)

[Withdrawal Dates at a School That Is Required to Record Attendance](#)



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## Default Prevention

### MDHE hosts annual Default Prevention Grant meeting and training session in May

The Missouri Department of Higher Education's annual Default Prevention Grant meeting will be held on Wednesday, May 11th at the Governor's Office Building in Jefferson City. All 33 institutions participating in the [grant program](#) are encouraged to attend. The meeting will begin with a luncheon and move immediately into the program. The MDHE is in the process of securing guest speakers and creating an exciting agenda. This is also an excellent opportunity for grant recipients to network and share ideas.

In addition to this annual meeting, we would like to extend an invitation to all Missouri institutions to attend a half-day default prevention training on Thursday, May 12th. Among the guest speakers for this event will be Mike English, President & CEO of the [Missouri Council on Economic Education](#). All Missouri students are now required to have a 0.5 credit in [personal finance](#) to graduate from a Missouri high school, but Mike will share why it is important for colleges to build upon this foundation by offering [financial literacy](#) programs at the postsecondary level. Other topics of discussion will include innovative default prevention and financial literacy initiatives used by Missouri schools and procedures for accessing and utilizing the U.S. Department of Education's delinquent borrower reports.

If you have any questions regarding the MDHE's

annual Default Prevention Grant meeting or the training on the following day, please contact [Marilyn Landrum](#) or [Sarah Schedler](#).

### Default Prevention Grant letter of intent deadline draws near

Postsecondary institutions who are interested in applying for the [Missouri Department of Higher Education's Default Prevention Grant](#) for the 2011-12 award year must submit a letter of intent by the close of business, Friday, April 15.

The MDHE sent letters on March 29, 2011, to all Missouri postsecondary institutions that administer federal student loans announcing the opportunity to apply for grant funding. These letters were mailed to both school presidents/directors and financial aid directors explaining the application process and grant guidelines.

The letter of intent only needs to include a very **brief** statement expressing the school's intention to submit a Default Prevention Grant proposal. The purpose of the letter is simply to provide the MDHE with the number of proposals the review board can expect and consequently does not need to include any details about the nature of the proposal.

**Please note:** The official proposal is due by close of business on **May 16, 2011**. Grants will be awarded on a competitive basis. The deadline is firm and late proposals will not be evaluated for award.

If you have any questions regarding the letter of intent, the proposal, or the [MDHE Default Prevention Grant program](#), please contact Marilyn



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Landrum at [marilyn.landrum@dhe.mo.gov](mailto:marilyn.landrum@dhe.mo.gov), or Sarah  
Schedler at [sarah.schedler@dhe.mo.gov](mailto:sarah.schedler@dhe.mo.gov).



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## Training & Events

### FAFSA Frenzy\* 2011

The Missouri Department of Higher Education and the [Missouri Association of Student Financial Aid Personnel](#) are now wrapping up the 2011 [FAFSA Frenzy\\*](#) program. The MDHE is pleased to report that 2011 attendance numbers more than doubled numbers reported in 2010, which were low due to inclement weather experienced on two of three official FAFSA Frenzy dates. This year's weather presented an opportunity for more than 50 sites to keep their original FAFSA Frenzy event date.

2011 FAFSA Frenzy events were held on high school and college campuses in addition to YMCA facilities in 32 Missouri counties. During the months of January, February and March, high school counselors and financial officers joined forces to help **1,274** students file the [Free Application for Federal Student Aid \(FAFSA\)](#). The [Missouri Higher Education Loan Authority](#) supplied a toll-free volunteer support line on the main event date of Sunday, Feb. 13. Four financial aid experts responded to calls from site coordinators and volunteers to help answer those sticky questions that often confuse students and their parents.

#### Scholarship drawing

A statewide drawing for four \$1,000 scholarships from 1,274 FAFSA Frenzy student attendees will be conducted on Friday, April 22. Scholarship winners must enroll in a Missouri postsecondary institution in the fall of 2011 in order to be eligible to receive scholarship funds. Upon receipt of enrollment

verification, MASFAP will disburse funds to the school of attendance. As a reminder, winners are not required to be first-time freshmen. The four scholarship winners will be drawn by Buddy Mayfield, MASFAP's 2011 president. Site coordinators will be notified if names of scholarship winners are drawn from their location. The MDHE will also list the sites with scholarship winners in the May issue of the *MDHE Digest*.

If you have any questions or comments regarding FAFSA Frenzy/CGS in Missouri, you may contact:

- [Julie Meyer](#) or [Jessie McCoy](#) (MASFAP Early Awareness Committee co-chairs)
- [B.J. White](#) (MDHE's Outreach Services Coordinator)

\*FAFSA Frenzy, a program of [College Goal SundaySM](#), is offered in Missouri through partnerships between the MDHE with [MASFAP](#), [MOHELA](#), the [Lumina Foundation for Education](#), and the [YMCA](#).

### MDHE spring beginner webinar update

On April 7, the Missouri Department of Higher Education provided training to high school counselors and financial aid officers (FAOs) via a webinar that delivered the latest information on a variety of financial aid topics.

More than forty high school counselors and FAOs who were either new to financial aid or needed a refresher course were able to log on to computers within their schools to participate in the webinar.



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In prior years, the MDHE conducted annual spring beginner workshops at locations in Cape Girardeau, Jefferson City, Kansas City, Springfield and St. Louis. The MDHE offered training via the webinar format for 2011 in response to school requests. Individuals who registered for the live presentation date were afforded an opportunity to download MDHE resource materials two days prior to the webinar.

For those financial aid officers and high school counselors who were unable to participate on April 7, a recorded version of the webinar was posted to the MDHE's [Spring Beginner Workshops Web page](#) earlier this week.

During the webinar, high school counselors and FAOs submitted questions that covered several subjects. The questions are listed below along with the answers the MDHE provided:

**Question:** With verification, are copies of the tax return required if the student/parent used the IRS data retrieval process?

**Answer:** If the data retrieved from the IRS was not changed after retrieval, the institution is not required to gather copies of tax returns to verify income information. The school may, however, still need to verify other information reported on the Free Application for Federal Student Aid (FAFSA). ([2011-2012 FSA Handbook, Application and Verification Guide, Page AVG-29](#))

**Question:** If parents are separated but not divorced, does the student have to provide tax information for both parents or only for the parent they live with?

**Answer:** If the student's parents are separated,

the student will be required to provide parental information for the parent with whom they have lived with more during the past 12 months. If a student currently lives the same amount of time with each parent, the student will only be required to provide information for the parent who has provided the majority of financial support during the past 12 months or during the most recent year that support from a parent was actually received.

([2011-2012 FSA Handbook, Application and Verification Guide, Page AVG-84](#))

**Question:** If a student is a legal immigrant (age 18) but the parent(s) do not live in the country, is that student able to be considered independent for the FAFSA?

**Answer:** No, a student's reaching the age of 18 or living apart from his/her parents will not affect dependency status. If the student answered "no" to all questions on step three of the FAFSA, that student is considered to be a dependent student and must provide parental information on the FAFSA. However, students with unusual circumstances may be eligible for a dependency override by their financial aid officer (FAO) on a case-by-case basis. ([2011-2012 FSA Handbook, Application and Verification Guide, page AVG-21](#))

Evaluations for the spring beginner webinar are still being accepted. If you had an opportunity to view the webinar and have yet to complete your evaluation, you may do so by visiting <http://dhe.mo.gov/ppc/springbeginnerworkshops.php>.

Questions regarding the spring beginner webinar should be directed to Lesley Hendrix, MDHE training services coordinator, at 800-473-6757.



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## What's New

### 2012 FAFSA Frenzy planning activities underway

Successful results brought about by increased student and volunteer participation during Missouri's 2011 FAFSA Frenzy events have led the Missouri Department of Higher Education and the Missouri Association of Student Financial Aid Personnel to rev up plans for an even more ambitious 2012 program.

As the summer months approach, it is not too early to begin thinking about hosting a FAFSA Frenzy event for 2012. The MDHE and MASFAP are developing a 2012 project plan that is full of enhancements such as:

- For 2012 FAFSA Frenzy events, the MDHE plans to release the site application in May of 2011 with a **due date of Monday, Aug. 15, 2011**. This earlier due date will provide more time to promote all 2012 events, including printing brochures sooner so these can be distributed during the fall college fair season.
- Starting in May, the MDHE will make on-site visits to YMCA facilities in St. Louis, Kansas City, Springfield, and other locations across the state to increase FAFSA Frenzy partnerships. For 2011, two YMCA facilities hosted FAFSA Frenzy sites in the Kansas City and St. Louis areas. The MDHE has set a goal to increase 2012 YMCA FAFSA Frenzy partnerships, which includes hosting sites, promoting local FAFSA Frenzy activities and volunteering to staff events.
- Again, the MDHE will conduct a one-day site coordinator meeting in Jefferson City. The

meeting is scheduled for **Wednesday, Nov. 2, 2011** and will be mandatory for all coordinators with approved site applications. Promotional materials and the Site Coordinator Toolkit, providing most of the instructions regarding site coordinator tasks and responsibilities and providing tools to assist in the planning and preparation for their event, will be distributed at that time. Lunch will be provided.

- A Spanish version of the MDHE's *Seven Steps to Applying for Financial Aid* webcast will be made available. This feature was created for site coordinators who work or live in school districts with large Hispanic populations and will complement other FAFSA Frenzy materials offered in Spanish.

If you are interested in hosting a 2012 FAFSA Frenzy event or would like more background information on the national program, you may contact [Julie Meyer](#) or [Jessie McCoy](#) (MASFAP Early Awareness Committee co-chairs) or [B.J. White](#) (MDHE's Outreach Services Coordinator).

\*FAFSA Frenzy, a program of [College Goal SundaySM](#), is offered in Missouri through partnerships between the MDHE with [MASFAP](#), the [Missouri Higher Education Loan Authority](#), the [Lumina Foundation for Education](#), and the [YMCA](#).

### MDHE Web report availability

The Missouri Department of Higher Education would like to notify our lender and servicer clients about a recent change to our Web report availability. Previously, the ATOM Lender Invoice and the Default Fee Billing Invoice were available as Web



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reports for both our lender and servicer clients. As changes occur in the Federal Family Education Loan Program industry, the MDHE is phasing out some of these reports. Going forward, these two invoices will only be available to our lender clients.

We apologize for the late notice and hope that there will be minimal effects on your operations. If this change affects your current processing and you need additional assistance, please contact [Lori Casteel](#), MDHE coordinator of loan operations.

## **MDHE discontinues Federal Default Fee invoices**

The Missouri Department of Higher Education recently performed a comprehensive review of Federal Default Fee transactions related to MDHE-guaranteed loans. The MDHE determined that the aggregate liability for FDFs stemming from MDHE-guaranteed loans has been materially satisfied.

Sept. 30, 2010 marked the last disbursement date for MDHE-guaranteed loans; consequently, any future FDF assessments or credits will be caused by post-disbursement loan adjustments. Based on a review of 2011 FDF invoices, the MDHE determined that the amount of FDF transactions appearing on current invoices is immaterial. Consequently, the MDHE intends to discontinue the process of invoicing lenders for FDFs due and issuing refunds for FDF credits, effective May 1, 2011.

Please contact Debbie Crossnoe at 800-473-6757 before May 1, 2011, with any questions or concerns regarding this change.



## Compliance Q&A

*Provided by the MDHE compliance staff*

### Question:

We are a school that as a matter of school policy has chosen to take attendance for all classes. How do the new Return to Title IV (R2T4) regulations effective July 1, 2011 affect our school regarding taking attendance?

### Answer:

Currently, schools that are required by an outside entity to take class attendance must use those attendance records when determining withdrawal dates and R2T4 calculations. Beginning July 1, 2011, any school that has a policy to take attendance - regardless of whether it is required by an outside entity or it is the school's requirement - must follow the same rules regarding R2T4 calculations. An overview of these rules can be found in Volume 5 of the 2010-2011 FSA Handbook, beginning with Page 46.

The main difference that a school with their own required attendance policy will have is in the handling of students who unofficially withdraw. Currently the school has no longer than 30 days after the end of the term to determine that the student withdrew, and the school has some flexibility in determining what the withdrawal date was. Under the new rules for schools with policies requiring attendance taking, the date of determination of withdrawal for R2T4 calculations can be no later than 14 days after the last date of reported attendance, and the school must use the last

reported date as the withdrawal date.

More discussion regarding this change can be found in the Federal Registers listed below.

[06/18/2010 Federal Register - Notice of Proposed Rulemaking: Program Integrity Issues](#)

[10/29/2010 Federal Register - Final Rule: Program Integrity Issues](#)

[2010-2011 FSA Handbook, Volume 5 - Overawards, Overpayments, and Withdrawal Calculations](#)



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## Staff News

**Lori Casteel** was recently promoted to Coordinator of Loan Operations. Lori will continue working with schools, lenders and servicers to maintain accurate loan data. In addition, Lori will be reviewing data, reports and queries to identify and resolve loan and claim issues.





## Economic Tidbit: Spring Cleaning for Financial Records

*Provided by the MDHE default prevention staff*

Are you hesitant to get rid of personal financial records from years long gone by? For suggestions as to how long you should keep records containing your Social Security number and other self-identifiers, check out the following article recently posted on [UMB's Financial Facts Web page](#).

### Spring Cleaning for Financial Records

With tax season in full swing, you are going through your financial records to find the appropriate

information to file your tax returns. Are they unorganized or overflowing with documents that are decades old? If so, you can sort through them and dispose of certain documents after an appropriate amount of time.

Of course, whenever you discard financial documents, it is important to do so in safe manner that destroys any personal information that could be used to steal your identity. Remember to carefully shred these documents when you dispose of them.

There is not a set amount of time that you are required to keep financial records. The following list from Bankrate.com<sup>‡</sup> is merely a suggestion for the most appropriate amount of time to keep each type of record:

Type of Record	Length of time to keep
<b>Taxes</b>	
<ul style="list-style-type: none"> <li>The IRS has three years from your filing date to audit your return. This also applies if you discover a mistake and decide to file an amended return.</li> <li>The IRS has six years to challenge your return if there is suspicion that you underreported your gross income by 25 percent or more.</li> <li>There is no time limit if you failed to file the return or you filed a fraudulent return.</li> </ul>	Three to six years
<b>IRA contribution records</b>	
<ul style="list-style-type: none"> <li>If you made a nondeductible contribution to an IRA, keep the records indefinitely to prove that you already paid tax on this money.</li> </ul>	Permanently



Retirement/savings plan statements	
<ul style="list-style-type: none"> <li>Keep the quarterly statements from your retirement savings account until you receive the annual summary.</li> <li>Keep the annual summaries until you retire or close the account.</li> </ul>	From one year to permanently
Bank records	
<ul style="list-style-type: none"> <li>Review your account statements each year and save those related to your taxes, business expenses, home improvements and mortgage payments.</li> </ul>	From one year to permanently
Brokerage statements	
<ul style="list-style-type: none"> <li>You need the purchase or sales slips from your brokerage or mutual fund to prove whether you have capital gains or losses at tax time.</li> </ul>	Until you sell the securities
Bills	
<ul style="list-style-type: none"> <li>Go through your billing statements once per year.</li> <li>In most cases, when the payment for a bill has been posted, you can dispose of the bill.</li> <li>Bills for high value purchases should be kept in an insurance file for proof of their value in the event of loss or damage.</li> </ul>	From one year to permanently
Credit card receipts and statements	
<ul style="list-style-type: none"> <li>Keep your original receipts until you get your monthly statement and then shred the receipts if the two documents match.</li> <li>Keep the statements for seven years if tax-related expenses are documented.</li> </ul>	From 45 days to seven years
Paycheck stubs	
<ul style="list-style-type: none"> <li>When you receive your annual W-2 from your employer, ensure the information on your stubs match the amount on your W-2.</li> <li>If it does, shred the stubs. If it doesn't, request a correct form, known as a W-2c</li> </ul>	One year



Real estate records	
<ul style="list-style-type: none"> <li>• Keep all records document the purchase price and the cost of all permanent improvements—such as remodeling, additions, installations.</li> <li>• Keep records of expenses incurred in selling and buying the property, such as legal fees and your real estate agent’s commission, for six years after you sell your home.</li> <li>• Keeping this information is important because proving updates to the house adds up to a greater profit when selling the house.</li> </ul>	From six years to permanently

### April is Financial Literacy Month

The U.S. Department of the Treasury released a Presidential Proclamation on April 12 [announcing National Financial Literacy Month](#). The Proclamation, which may be found on the White House website, encourages all individuals “to empower ourselves and our families with financial knowledge” and promotes two financial literacy websites: [MyMoney.gov](#) and [www.ConsumerFinance.gov](#). Visit [www.whitehouse.gov](#) to read the entire proclamation.