

## Spencer I. Cax

Hobernar

## Declaration

**Thereas**, personal and household saving plans are fundamental to the stability, vitality, and prosperity of individuals and communities;

**Exercas**, adequate savings, emergency funds, education savings accounts, retirement funds, and other saving plans increase people's financial stability and reduce their vulnerability to predatory lending practices and high-interest debts;

**Exercise**, financial education and access to mainstream financial services are critical components of building wealth as individuals, households, and communities; and,

**Exercas**, we applaud the Utah Saves campaign, which encourages Utah residents to learn about saving strategies and take action to "Build Wealth, Not Debt";

**Dow, Therefore,** I, Spencer J. Cox, governor of the great State of Utah, do hereby declare February 22-26, 2021, as

- J. Lox

Spencer J. Cox Governor