

The Office of the Comptroller of the Currency (OCC)'s *Financial Literacy Update* is a quarterly e-newsletter that reports upcoming events, new initiatives, and related resources of the OCC and other government agencies and organizations. The *Financial Literacy Update* provides brief descriptions for upcoming events in chronological order. New initiatives and resources are listed in alphabetical order. Visit www.occ.gov/flu for more information. We welcome your feedback.

[COVID-19](#) [Events](#) [Initiatives](#) [Resources](#)

COVID-19

American Bankers Association

- [Tips to Avoid Scams and Protect Your Money](#)

Association for Financial Counseling & Planning Education

- [Free Virtual Financial Counseling and Coaching](#)

Commodity Futures Trading Commission

- [Be on Alert for Frauds Seeking to Profit From Market Volatility](#)
- [Beware of Fee Scams Targeting Workers Sidelined by COVID-19](#)

Consumer Federation of America

- [America Saves COVID-19 Resources](#)
- [Military Saves COVID-19 Resources](#)

Consumer Financial Protection Bureau

- [Protecting Your Finances](#)
- [Financial Education Resources for Older Adults, Their Families, and Practitioners](#)
- [Mortgage and Housing Assistance](#)
- [Navigating an Early and Unexpected Retirement](#)

Federal Communications Commission

- [Consumer Warnings and Safety Tips](#)

Federal Deposit Insurance Corporation

- [Information for Bankers and Consumers](#)

Foundation for Financial Planning

- [Pro Bono Planning Resource Center](#)

George Washington University Global Financial Literacy Excellence Center

- [Financial Resilience Hub](#)

Internal Revenue Service

- [Tax Relief and Economic Impact Payments](#)

National Community Reinvestment Coalition

- [Webinar about Older Adults, Banking, and Financial Management](#)

National Credit Union Administration

- [Frequently Asked Questions for Credit Union Members](#)

National Disability Institute

- [Financial Resilience Center](#)

National Foundation for Credit Counseling

- [Emergency Financial Help](#)

National Housing Conference

- [COVID-19 Housing Resource Center](#)

NeighborWorks America

- [COVID Help for Home](#)
- [Mortgage Relief and Foreclosure](#)
- [Eviction Prevention Tips for Renters](#)

OCC's HelpWithMyBank

- [Frequently Asked Questions](#)

Operation HOPE

- [HOPE Inside Disaster](#)

U.S. Consumer Product Safety Commission

- [Home Safety Information Center](#)

U.S. Department of Defense

- [Resources for the Military Community](#)

U.S. Department of Education

- [Forbearance Information for Students, Borrowers, and Parents](#)

U.S. General Services Administration

- [Disaster Financial Assistance](#)

U.S. Securities and Exchange Commission

- [Frauds Targeting Main Street Investors](#)
- [Look Out for Coronavirus-Related Investment Scams](#)

U.S. Small Business Administration

- [Federal Resources for Small Business](#)

Women's Institute for a Secure Retirement

- [COVID-19 Financial Resources Flyer](#)

EVENTS

Money Smart Week

April 9–16, 2022 (Nationwide and Online)

Money Smart Week celebrates its 20th anniversary as a public awareness campaign designed to help consumers better manage their personal finances. Register for free livestreamed events and webinars dealing with smart spending, credit, housing, and social security.

Boost Your Budget Week

April 11-15, 2022 (Online)

The National Council on Aging campaign raises awareness about public and private benefits programs that can help older adults pay daily living expenses. The council offers a free, confidential, and easy-to-use tool that can screen for more than 2,500 money-saving benefits.

Credit: Build & Improve It!

April 12, 2022 (Online)

As part of Money Smart Week 2022, the Consumer Financial Protection Bureau presents a webinar to explain credit scores and introduce key steps and tools to boost them. This session will include links to the bureau's free publications and resources.

Teacher Workshop for Financial Literacy Month

April 20, 2022 (Online)

The Federal Reserve Bank of St. Louis sponsors a free teacher workshop in April, Financial Literacy Month, to help educators integrate financial education into their classes.

Personal Finance Educator Conference

April 30, 2022 (Online)

To round out instruction and prepare for the next school year, Next Gen Personal Finance offers a free, full-day conference for personal finance and financial algebra classroom teachers.

INITIATIVES

Bank On

The Cities for Financial Empowerment Fund's funding opportunities support [Bank On's](#) banking access efforts, including startup, capacity, integration, and innovation grants. For most of these opportunities, grant applications are accepted on a rolling basis.

2022–23 Dissertation Completion Fellowship Program

The Financial Industry Regulatory Authority Investor Education Foundation sponsors this program, which seeks to expand the pipeline of researchers from racial and ethnic backgrounds. Applicants must have completed their doctoral coursework and be in the final year of writing their dissertation on such topics as financial capability, investor protection, access to financial services and the capital markets, fintech services, or understanding the systemic barriers to financial inclusion.

Financial Empowerment Center Funding

The Cities for Financial Empowerment Fund Financial Empowerment Center offers a new opportunity for local governments to learn about bringing their model of professional, one-on-one financial counseling to their communities. Technical assistance, participation in a robust learning community, and potential match funding are offered every quarter.

#GetBanked Campaign Expanded in Los Angeles, Dallas, and Detroit

The Federal Deposit Insurance Corporation expands its #GetBanked public awareness campaign into the Los Angeles, Dallas, and Detroit metropolitan areas. In a series of English- and Spanish-language digital, audio, and video advertisements, the campaign encourages unbanked consumers to consider opening checking accounts.

InvestWrite Competition

The Securities Industry and Financial Markets Association Foundation sponsors an essay competition for students in three grade divisions (elementary, middle, and high school). Student essayists analyze, think critically, and solve problems about a long-term saving and investing scenario. Teachers and volunteers representing the financial industry judge the essays. The spring 2022 essay submission deadline is April 13.

LifeSmarts Online Consumer Challenge

The National Consumers League hosts this online competition open to all students in grades 6–12. For 28 years, LifeSmarts has been empowering teens to become smart, savvy consumers. Each month, LifeSmarts focuses on a different category important to teen consumers: personal finance, health and safety, consumer rights and responsibilities, technology, and the environment. Students compete online and in person throughout the year to win scholarships and prizes. Experts in LifeSmarts subject areas are needed to serve as judges and officials at the state and national competitions.

Moneywise America

In partnership with nonprofit organizations and schools, the Charles Schwab Foundation offers lessons in budgeting and savings for teens.

Next Gen Personal Finance Nearpod License Grants

Personal finance teachers can apply for a Premium Plus Nearpod license, including four full Next Gen Personal Finance courses with dozens of lessons preloaded. Applications are accepted on a rolling basis.

Personal Finance Awareness

The American Bankers Association Foundation's Get Smart About Credit program offers resources that bankers can use to help increase teens' and young adults' personal finance knowledge.

Pro Bono Planner Match

The Foundation for Financial Planning sponsors the planner match, which connects financial planners who want to help underserved people and nonprofit organizations that offer pro bono services. The foundation is accepting grant applications until April 30 from nonprofit organizations whose programs link pro bono financial planners to people in need. Nonprofit organizations can register and post volunteer opportunities on the foundation's pro bono planner match website.

Project REACH

The OCC's Project REACH (Roundtable for Economic Access and Change) brings together leaders from the banking industry, national civil rights organizations, business, and technology to promote financial inclusion through greater access to credit and capital. The initiative seeks to reduce specific barriers that prevent full, equal, and fair participation in the nation's economy.

Stop Home Scams.org

The NeighborWorks America campaign provides consumers struggling financially because of the COVID-19 pandemic with information about housing scams, where to report them, eviction prevention tips, and how to connect with housing counselors.

RESOURCES

Advancing Equity Through Worker Financial Health: A Framework for Employers

This Financial Health Network research report identifies strategies that employers can use to embed an equity lens into benefits programs. Human Resources leaders can use these early learnings to design and deliver programs and benefits that reduce financial health gaps.

America Saves

America Saves, a Consumer Federation of America research-based campaign, motivates and supports low- to moderate-income households to save, reduce debt, and build wealth.

Breaking Down Barriers to Investing for Women of Color

This overview provides preliminary findings from the Commonwealth organization's research into how investing platforms can reduce barriers to participating in capital markets by women of color.

Building Blocks of Youth Financial Capability

The Consumer Financial Protection Bureau offers resources, designed for use in a single class period, to teach youth financial literacy skills. The resources are for all grade levels and can be used in a variety of subject areas.

Commodity Futures Trading Advisories and Articles

The Commodity Futures Trading Commission provides articles and customer advisories to the public on commodity futures market basics and the steps to avoid fraud and other abuses while trading. The commission's website provides a search tool.

Considering a Financial Caregiver? Know Your Options

This Consumer Financial Protection Bureau publication helps people understand their options when considering informal and formal financial caregivers.

Consumer Financial Protection Bureau

The Consumer Financial Protection Bureau has numerous resources covering a range of financial topics that may be downloaded or ordered in bulk.

Consumer.gov

This Federal Trade Commission website provides resources about credit, debt, identity theft, and avoiding scams, as well as budgeting, opening a bank account, shopping for prepaid cards, and managing money in general. The website is available in Spanish at www.consumidor.gov.

Consumer News

Federal Deposit Insurance Corporation's Consumer News is a monthly newsletter for consumers, providing practical guidance on how to become a smarter, safer user of financial services, including helpful hints, quick tips, and common-sense strategies to protect and stretch your hard-earned dollars.

Cryptocurrency and Scams

The Federal Trade Commission provides information on how to spot and avoid cryptocurrency scams and detect accounts that may be compromised.

Data Spotlight: Older Homeowners Struggling to Make Mortgage Payments During the Pandemic

This Consumer Financial Protection Bureau publication describes the characteristics and circumstances of older adults who are struggling to make their mortgage payments.

[Deposit Insurance Education Materials](#)

The Federal Deposit Insurance Corporation has made significant enhancements to its deposit insurance education materials. The materials provide the public with quick access to basic information while offering the traditional in-depth and comprehensive deposit insurance information.

[Dwindling Savings, Increased Spending in Fourth Quarter 2021](#)

This Financial Health Network report reviews how consumers spent more money on recreation and eating out during the 2021 holiday season, but many remain vulnerable as government relief programs expire and inflation continues. The report examines factors that may shape financial health in the early months of 2022.

[EDGAR Database](#)

The U.S. Securities and Exchange Commission recently updated this database of online corporate filings to help site users quickly find companies' filings.

[Employer FinHealth Toolkit](#)

The Financial Health Network created this guide to help human resources professionals assess and improve the financial health of their employees.

[Financial Aid Toolkit](#)

The U.S. Department of Education provides tools and resources to help parents and students learn about financial aid.

[Financial Caregiving Hub](#)

The Women's Institute for a Secure Retirement (WISER) has developed the Financial Caregiving Hub to serve as a one-stop source for financial caregivers and their care recipients. This online tool offers a suite of trusted, vetted information, resources, and tools for caregivers of spouses, parents, other family members, and children.

[Financial Health and Criminal Justice: Stories of Justice-Involving Individuals and Families](#)

This Financial Health Network report discusses how one's financial health affects the ability to navigate the U.S. criminal justice system.

[How Money Smart Are You?](#)

The Federal Deposit Insurance Corporation provides online financial education games and related resources to help build practical knowledge and financial skills.

[IdentityTheft.gov](#)

This Federal Trade Commission website helps people report and recover from identity theft. The website is available in Spanish at www.robodeidentidad.gov.

[Investor.gov](#)

Investor.gov is the U.S. Securities and Exchange Commission's resource to help investors make informed decisions and avoid fraud. The website includes information on investing and investment products, a glossary of investment terms, alerts and bulletins on frauds and current investment topics, publications, and free financial tools and calculators. Investor.gov also offers a free and simple tool to check the background of an investment professional.

[Money as You Grow](#)

This Consumer Financial Protection Bureau program provides tips and activities to help grow children's money skills, habits, and attitudes.

[Money Monsters](#)

These Consumer Financial Protection Bureau stories introduce children to ideas, habits, and activities they will need as they grow to manage money.

[Money Mule Scams](#)

This American Bankers Association and Federal Trade Commission presentation explains to consumers how to avoid money mule scams.

[MoneySKILL](#)

The American Financial Services Association Education Foundation offers MoneySKILL as a free, online personal finance curriculum available in English and [Spanish](#). This curriculum includes a curated collection from different organizations of nearly 400 financial education activities. Instructors can create an account and log in to access resources for teachers.

[Money Smart for Older Adults](#)

The Consumer Financial Protection Bureau and the Federal Deposit Insurance Corporation have added new content about romance scams.

[MyCreditUnion.gov](#)

The National Credit Union Administration's official consumer protection website, MyCreditUnion.gov, offers educational information, resources, and articles designed to help people make smarter financial decisions and better choices with their money.

MyMoney.gov

This U.S. Department of the Treasury website provides financial education information and resources from across the federal government. The website highlights MyMoney Five (which provides links to resources and tools related to five principles for managing money), a research clearinghouse, games for youth focused on money, and a section on financial choices for major life events.

Next Gen Personal Finance's Questions of the Day

Next Gen Personal Finance writes four “Questions of the Day” each week during the school year to spark interest and create discussion in finance-themed classes, such as personal finance, business, or economics.

OCC Financial Literacy Resource Directory

The resource directory provides information on financial literacy resources, issues, and events of importance to bankers, organizations, and consumers of all ages. The resource directory includes descriptions of, and contact information for, government programs on financial literacy education and capability. It also includes organizations whose missions are to support financial literacy through campaigns, fact sheets, newsletters, conference materials, publications, and websites.

Older Americans Benchmarking Survey Report

This American Bankers Association report highlights data on how banks engage with older consumers and train staff to combat elder financial exploitation.

Planning for Diminished Capacity and Illness

This Consumer Financial Protection Bureau and Securities and Exchange Commission consumer advisory focuses on planning for the future. The advisory provides information on planning, getting documents in order, and avoiding financial exploitation.

Pro Bono Financial Planning Volunteer Training

The Foundation for Financial Planning offers updated training and a library of webinars to support nonprofit leaders and pro bono financial planners seeking to provide financial guidance to low- and moderate-income people.

Pulse Points Summer 2021: Impact of Stimulus Payments and Reopening the Economy

This Financial Health Network report discusses how Americans used federal stimulus money from April to June 2021 and how overall incomes were affected as the pandemic continued.

ReportFraud.ftc.gov

The Federal Trade Commission’s website is designed to make it easier for people to report fraud, scams, and bad business practices.

Spanish-Language Rental Assistance Finder

The Consumer Financial Protection Bureau resource helps Spanish speakers find a local rental assistance program.

Suspicious Activity Reports Data Spotlight

This Data Spotlight from the Consumer Financial Protection Bureau analyzes recent trends in Suspicious Activity Reports of suspected financial crimes involving elder financial exploitation.

Unpaid and Unprotected: How Lack of Paid Leave for Medical and Caregiving Purposes Impacts Financial Health

This Financial Health Network report explains the benefits of paid medical leave policies.

HelpWithMyBank.gov: The OCC’s HelpWithMyBank.gov website provides answers to commonly asked banking questions. While targeted to customers of national banks and federal savings associations, the website has answers to many questions common to all consumers of banking services and provides useful information about contacting regulators of state banks and other financial institutions. The site includes an online complaint form for bank customers wishing to register their concerns with the OCC.

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Have an upcoming financial literacy event worth noting? Rolling out a new financial literacy initiative? Developing a new tool or product? Have general feedback? Email us at communityaffairs@occ.treas.gov.

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