

The Office of the Comptroller of the Currency (OCC)'s **Financial Literacy Update** is a bimonthly e-newsletter that reports financial literacy events, initiatives, and related resources of the OCC and other government agencies and organizations.

Financial Literacy Update provides brief descriptions and Web links for events in chronological order. It lists initiatives and resources (with Web links) in alphabetical order. We welcome your feedback.

Have an upcoming financial literacy event, new tool, or product? Please e-mail us at communityaffairs@occ.treas.gov. Online versions of **Financial Literacy Update** are available at www.occ.gov/flu.

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EVENTS

[Teacher Workshops in Southeastern U.S.](#)

January–February 2014

The Federal Reserve Bank of Atlanta sponsors numerous teacher workshops and events in Alabama, Florida, Georgia, Louisiana, Mississippi, and Tennessee.

[KC MOST Teacher Workshops in Kansas City](#)

January–April 2014 (Kansas City, Mo.)

The Federal Reserve Bank of Kansas City is offering these monthly workshops to help teachers gain a deeper knowledge of key economic and personal finance concepts and receive state-curriculum-based lessons and resources tied to those concepts.

[National Tax Identity Theft Awareness Week](#)

January 13–17, 2014 (Nationwide)

The Federal Trade Commission (FTC) will host national events including a webinar and Twitter chat, in English and Spanish, as well as regional events.

[2014 Colorado Fiscal Fitness Workshop](#)

January 23–25, 2014 (Denver, Colo.)

The Colorado Jump\$tart Coalition and Great-West Life offer this free workshop to all Colorado educators working with students from prekindergarten through 12th grade. The goal is to help build knowledge about personal finance.

[Data Privacy Day](#)

January 28, 2014 (Nationwide)

The National Cyber Security Alliance sponsors this event to commemorate the January 28, 1981, signing of Convention 108, the first legally binding international treaty dealing with privacy and data protection. Organizations can show their commitment to privacy by becoming a Champion of Data Privacy Day.

[Forum on Financial Literacy in New Hampshire](#)

February 11, 2014 (Concord, N.H.)

The New Hampshire Jump\$tart Coalition sponsors this “Financial Literacy Conference of NH Workers and Families.” Attendees will learn about the impact of financial stress on New Hampshire employees and discuss how financial education can positively affect their workplaces and the next generation of workers.

[America Saves Week](#)

February 24–March 1, 2014 (Nationwide)

The Consumer Federation of America, the American Savings Education Council (ASEC), and America Saves host the annual America Saves Week. The goal is to encourage people, particularly lower-income families, to save money and build wealth. The event offers information and advice on paying down debt, building an emergency fund, and saving for a home, education, and retirement.

Military Saves Week 2014

February 24–March 1, 2014 (Nationwide)

As part of America Saves Week, the Consumer Federation of America and the U.S. Department of Defense Financial Readiness Campaign host Military Saves Week to encourage service members and their families to review their savings progress and to take steps to boost their savings. The program provides information, advice, and encouragement toward paying down debt, building emergency funds, and saving for a home, college, and retirement.

Money Smart Week

April 5–12, 2014 (Nationwide)

Money Smart Week is a public awareness campaign designed to help consumers better manage their personal finances. Hundreds of organizations across the country—including businesses, financial institutions, schools, libraries, nonprofit groups, government agencies, and the media—come together to stress the importance of financial literacy.

Annual Conference on Financial Education in New Orleans

April 9–11, 2014 (New Orleans, La.)

The Institute for Financial Literacy hosts its Annual Conference on Financial Education. The conference offers professional development and networking opportunities for those involved in financial literacy education. Participants learn about current trends, best practices, and ways to promote financial education.

2014 National Consumer Protection Week

March 2–8, 2014 (Nationwide)

The FTC, other federal agencies, and nonprofit organizations sponsor this event. The event, a Web site, and a blog highlight the importance of consumer education and offer free resources to help consumers protect their privacy, manage credit and debt, avoid identity theft, understand mortgages and other loans, and recognize scams that target consumers.

Economic Literacy Conference

March 7, 2014 (St. Louis, Mo.)

The University of Missouri-St. Louis sponsors this professional development opportunity for K-12 teachers, featuring multiple sessions related to economics and personal finance that enhance teachers' knowledge and provide practical resources and curriculum demonstrations. The conference is free, but registration is required.

Money Smart Month in Kansas

April 2014 (Kansas)

Money Smart Kansas 2014 is an annual community outreach initiative designed to promote and encourage financial awareness for all ages through classes, workshops, and the delivery of various resources. Financial education providers throughout Kansas coordinate this campaign as an opportunity

for the public to receive financial education information and resources that can assist people in making positive decisions about their finances.

Money Smart Month of Greater Kansas City

April 2014 (Kansas City, Kan.)

Money Smart Month of Greater Kansas City is an annual community outreach initiative designed to promote and encourage financial awareness for all ages through classes, workshops, and the delivery of various resources. Financial education providers throughout the Kansas City metropolitan area coordinate this campaign as an opportunity for the public to receive financial education information and resources that can assist people in making positive decisions about their finances. It is also a chance for financial education providers to showcase their work and services through a cooperative, concentrated approach.

Financial Literacy Summit 2014

April 2, 2014 (Chicago, Ill.)

The Federal Reserve Bank of Chicago and Visa sponsor this conference, which brings together senior financial literacy experts from government, the financial services industry, non-governmental organizations, the news media, and academia to discuss potential ways to improve financial literacy for the unbanked and underbanked.

Jump\$tart Annual Awards Dinner and General Partner Meeting

April 8–9, 2014 (Washington, D.C.)

The Jump\$tart Coalition for Personal Financial Literacy hosts its Annual Awards Dinner on April 8, followed by the general partner meeting on April 9. See the Web site for more details.

Teach Children to Save Day 2014

April 11, 2014 (Nationwide)

Teach Children to Save, a program sponsored by the American Bankers Association Education Foundation, brings together students and bankers to promote savings education. The foundation invites bank volunteers to visit classrooms and share information with students about fundamental money skills.

Financial Fitness Greater Austin

April 21–28, 2014 (Austin, Texas)

Financial Fitness Greater Austin is a public awareness campaign designed to help consumers better manage their personal finances. Hundreds of local organizations—including businesses, financial institutions, schools, libraries, nonprofit organizations, government agencies, and the media—come together to stress the importance of financial literacy.

EMERGE: The Forum on Consumer Financial Services Innovation

June 2–6, 2014 (Los Angeles, Calif.)

The Center for Financial Services Innovation (CFSI) and American Banker sponsor this conference (formerly the “Underbanked Forum”), which recognizes efforts to develop new terms and a richer understanding of financially underserved consumers’ complex needs and particular challenges in improving their habits of borrowing, spending, saving, and planning for the future.

2014 Tennessee Jump\$tart Coalition Personal Financial Education Teacher Conference

June 25–27, 2014 (Gatlinburg, Tenn.)

The Tennessee Jump\$tart coalition sponsors this collaborative training featuring personal finance subject matter experts and educators.

INITIATIVES

2014 Creative Writing Contest

The Federal Reserve Bank of Cleveland sponsors this contest for students in grades 11-12 in the Fourth Federal Reserve District.

Financial Coaching: Request For Proposal

The Consumer Financial Protection Bureau (CFPB) has issued a request for proposal for its financial coaching services project. Through this project, the CFPB hopes to provide financial coaching to tens of thousands of transitioning veterans and economically vulnerable consumers over the next three years. This is the first consumer education and financial literacy program funded by the CFPB’s Civil Penalty Fund.

Financial Literacy Poster Contest

The Vermont state Treasurer sponsors the “Think... Before You Spend” contest to promote financial literacy and to encourage adults to talk about money with Vermont students.

Savings Innovation Cluster

CFED, in partnership with the MetLife Foundation, is soliciting applications from organizations serving low- and moderate-income households to join a yearlong learning cluster and receive extensive technical assistance to design and implement innovative savings products or strategies for their clients.

Financial Literacy and Education Commission Call for Papers

The Financial Literacy and Education Commission and *The Journal of Consumer Affairs* invite submissions for a special issue, “Starting Early for Financial Success: Capability Into Action.” Papers should rigorously explore the connection between financial education and capability interventions and measurable changes in financial behavior and outcomes. The submission deadline is March 16, 2014.

Iowa Financial Know-How Challenge

Iowa Student Loan, the Iowa Department of Education, the Iowa Jump\$tart Coalition, Junior Achievement of Central Iowa, and the Iowa College Access Network sponsor this program. Iowa high school students who complete the “Edanalysis Financial Literacy Assessment” are entered in a drawing for a chance to win one of 30 cash prizes.

Operation HOPE ‘Business in a Box’

Operation HOPE has rolled out “HOPE Business in a Box” (HBIAB), a school program in which students complete an entrepreneurship course taught by business professionals. Students who develop what are judged to be viable business models are paired with mentors, who work with the students to develop their ideas into operational businesses. The youth entrepreneurs, with their mentors’ assistance, complete business plans and HBIAB Youth Business Grant requests for \$50 to \$500 to help fund their start-ups. HBIAB is part of Project 5117, the nonprofit group’s effort to strengthen the economy by focusing on empowering underserved communities.

Save Your Refund 2014

The nonprofit Doorways to Dreams Fund, for the second year, is sponsoring its nationwide sweepstakes to encourage saving at tax time. Beginning this 2014 tax season, all filers age 18 and over who are due a federal tax refund and save a portion of that refund using IRS Form 8888 can enter the promotion to win weekly prizes and a grand prize of \$25,000. Get your organization involved or learn more by signing up for the mailing list on the official Web site.

Sharpen Your Financial Focus

The National Foundation for Credit Counseling is sponsoring a grassroots effort to help Americans identify and resolve immediate financial concerns, gain deeper understanding of critical issues related to their unique situations, and move forward toward long-term financial stability. The Web site lists steps consumers can take. The Web site is available in Spanish.

RESOURCES

[AARP-SBA Webinars](#)

AARP and the U.S. Small Business Administration host webinars and publish previous webinars as part of a series to educate people who want to start a business or expand an existing one.

[Fraud Watch Network](#)

AARP launched the Fraud Watch Network to educate and engage people 50 and older about fraud issues related to scams, financial fraud, and identity theft, among others.

[FTC.gov](#)

The FTC has redesigned and relaunched its Web site in recognition of the agency's 100th anniversary. The revised Web site provides better access to information about the FTC and its efforts to protect consumers and promote competition.

[Game Theory Academy](#)

This Web site offers free case studies and lesson plans aimed at high school students grappling with financial or risk decisions and learning to budget. Every case study was written by a teenager about her or his own life, and comes with teacher notes, questions, and in-depth activity worksheets.

[Know Your Borrower: The Four Need Cases of Small-Dollar Credit Consumers](#)

The CFSI offers this report from its small-dollar credit research project. The report combines survey and qualitative interview data to explore the financial needs that drive borrowers' demand for small-dollar, short-term credit.

[Managing Someone Else's Money](#)

The CFPB has published four guides to help financial caregivers, particularly those who handle the finances of older Americans, carry out their duties and responsibilities in managing someone else's money.

[Military Financial Capability Survey](#)

The FINRA Investor Education Foundation has released the results of the National Financial Capability Study's military survey.

[MyMoney.Gov](#)

The U.S. Department of the Treasury has redesigned MyMoney.gov, a "one-stop shop" for Americans looking to find financial education information and resources from across the federal government. The Web site highlights MyMoney Five, a research clearinghouse with information and games focused on youth.

[Navigating the Market](#)

This CFPB report compares how much money is spent each year on financial education for consumers and how much is spent on marketing financial products and services. The report explores how financial education fits in the overall landscape where consumers make their financial decisions.

[OCC Financial Literacy Resource Directory](#)

The Office of the Comptroller of the Currency's (OCC) new search function for its Financial Literacy Resource Directory enables more efficient information searches within the directory.

['Plan, Save, Succeed!' Interactive Game](#)

The Actuarial Foundation offers this interactive game to accompany its financial literacy curriculum resource, "Plan, Save, Succeed!" The game, which is aligned with the Jump\$tart Coalition's National Standards in K-12 Personal Finance Education, National Council of Teachers of Mathematics standards, and Common Core state standards, is designed to help students understand key financial literacy topics—including budgeting, income, saving, and credit—and makes personal financial concepts memorable for middle school students through goal setting and real-world examples.

[SaveandInvest.org Fraud Toolkit](#)

The FINRA Investor Education Foundation offers this Web site for its Investor Protection Campaign that includes a new materials-ordering portal for Fraud Fighters. The FINRA Foundation also issued a new guide with the National Center for Victims of Crime to help victim advocate's better assist victims of financial fraud. The guide, *Taking Action: An Advocate's Guide to Assisting Victims of Financial Fraud*, is also available on the Web site to order and download in PDF.

[Spikes and Dips: How Income Uncertainty Affects Households](#)

This CSFI report is based on work with the U.S. Financial Diaries Project. The report explores how low- and moderate-income families use a variety of financial instruments and strategies to manage uncertainty in their incomes.

HelpWithMyBank.gov: The OCC's HelpWithMyBank.gov Web site provides answers to approximately 250 commonly asked banking questions. While targeted to customers of national banks and federal savings associations (FSA), the Web site has answers to many questions common to all bank and FSA consumers and provides useful information about contacting regulators of state banks, and other financial institutions; and includes an online complaint form for bank customers wishing to register their concerns to the OCC. Information is also available in Spanish. A link from HOPE NOW—an alliance of counselors, mortgage companies, and other mortgage market participants—to HelpWithMyBank.gov has been established.

Financial Literacy Resource Directory: The OCC's *Financial Literacy 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, and a sampling of organizations whose missions are to support financial literacy through campaigns, fact sheets, newsletters, conference materials, publications, and Web sites.

MyMoney.gov: MyMoney.gov is the U.S. government's Web site dedicated to teaching consumers the basics about financial education. The redesigned, interactive site includes information from 21 federal agencies and bureaus to help consumers plan for life events with financial implications, such as buying a home, balancing a checkbook, and planning for retirement. The Web site also provides money management tools, such as financial calculators and worksheets.

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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? E-mail us at communityaffairs@occ.treas.gov.

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