

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.](#)

July–August 2014

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

[Teacher Workshop Series in Kansas City](#)

July–August 2014 (Kansas City, Mo.)

The Federal Reserve Bank of Kansas City offers its 2014 summer professional development workshop series. These full-day workshops are free to K-16 educators and include demonstrations of classroom resources, local tours tied to the subject matter, and updates from experts on recent research and hot topics tied to economics and personal finance.

[Chasing the Dream Camp in Delaware](#)

July 7–18, 2014 (Wilmington, Del.)

The Delaware Financial Literacy Institute and The Money School sponsor this two-week summer camp for children ages 9 to 16. The camp focuses on entrepreneurship as a career.

[Summer Camp Challenge in Virginia](#)

July 7–August 7, 2014 (Richmond, Va.)

The Federal Reserve Bank of Richmond sponsors this free camp for K-8 students. The students use reasoning to play games, solve puzzles, crack clues, and answer riddles about resources, innovation, entrepreneurship, and prices.

[Program for International Student Assessment Event in Washington, D.C.](#)

July 9, 2014 (Washington, D.C.)

The Global Financial Literacy Excellence Center (GFLEC) at the George Washington University School of Business will host the U.S. launch of financial literacy data from the 2012 Program for International Student Assessment (PISA) in collaboration with the U.S. Department of the Treasury, the U.S. Department of Education, and the Consumer Financial Protection Bureau (CFPB). PISA, an initiative of the Organization for Economic and Cooperative Development (OECD), is an international assessment that measures 15-year-olds' general and cross-curricular competencies. The 2012 assessment is the first PISA study to include financial literacy questions.

[Economics Boot Camp in Houston](#)

July 9–11, 2014 (Houston, Texas)

The Federal Reserve Bank of Dallas presents these three-day workshops that provide economics teachers training in course-specific content. The workshops are for teachers with little or no economics experience.

[Financial Education Summer Institute Series in Wisconsin](#)

July 14–18 and July 28–30, 2014 (Madison, Wis.)

The Wisconsin Jump\$tart Coalition and the National Institute of Financial and Economic Literacy (NIFEL) offer their annual summer institute series. This year's courses include "Paychecks, Financial Contracts, and Entrepreneurship," "Investor Education, Economics, and Insurance," and "Credit and Money." Participants may earn graduate credits at reduced rates.

2014 Oklahoma Native Assets Coalition Conference

July 15, 2014 (Oklahoma City, Okla.)

The Oklahoma Native Assets Coalition (ONAC) sponsors this conference that examines the current state of Native asset building in Oklahoma. Attendees will have opportunities for peer learning; sharing information about Native asset building models, funding sources, partnership opportunities, research, training, and technical assistance; and learning about ONAC's next steps and ways to be involved in the coalition.

Military Consumer Protection Day

July 16, 2014 (Nationwide)

The Federal Trade Commission (FTC), the U.S. Department of Defense, the CFPB's Office of Servicemember Affairs, and Military Saves sponsor this second annual event. The goal of Military Consumer Protection Day is to empower military and veteran communities with tips and tools to be informed consumers. Free resources and information on avoiding scams, investing wisely, managing money and credit, dealing with debt, and fighting identity theft are available from the FTC and more than 20 federal, state, and municipal agencies, consumer advocates, and military support groups.

Designing Financial Education Programs for Native Youth

July 17, 2014 (Nationwide)

The U.S. Department of Justice's Office of Juvenile Justice and Delinquency Prevention, the National Congress of American Indians, and First Nations Oweesta Corporation present "Integrating Financial Education in Tribal Youth Programs," a three-part webinar series on financial education for tribal youth programs. This second webinar in the series focuses on best practices for program design.

Personal Financial Literacy Conference in Iowa

July 17, 2014 (Ankeny, Iowa)

The Iowa JumpStart Coalition hosts this financial literacy conference.

Making Sense of Money and Banking Teacher Training in Philadelphia

July 21–25, 2014 (Philadelphia, Pa.)

The Federal Reserve Bank of Philadelphia presents this five-day course for elementary, middle, and high school teachers. The course covers money, banking, and the Federal Reserve System. Grade-level breakout sessions are available.

Whiteboards + Children's Books = Economic and Personal Finance Education

July 21, 2014 (St. Louis, Mo.; Memphis, Tenn.; Little Rock, Ark.; and Louisville, Ky.)

The Federal Reserve Bank of St. Louis sponsors this workshop to help teachers use classroom whiteboards to teach economics and personal finance with lessons based on children's books.

Financial Education Curriculum and Tools for Native Youth

August 14, 2014 (Nationwide)

The Justice Department's Office of Juvenile Justice and Delinquency Prevention, the National Congress of American Indians, and First Nations Oweesta Corporation are partnering to present "Integrating Financial Education in Tribal Youth Programs," a three-part webinar series on financial education for tribal youth programs. This third and final webinar highlights different curriculums, how they are best structured, and their strengths and weaknesses.

Bank On Virginia Beach

September 2014 (Virginia Beach, Va.)

Bank On Virginia Beach sponsors a series of financial education classes. Bank On Virginia Beach combines financial education with personalized coaching to help participants build savings, reduce debt, and improve credit.

2014 Assets Learning Conference in Washington, D.C.

September 17–19, 2014 (Washington, D.C.)

The Corporation for Enterprise Development (CFED) sponsors this biennial event that brings together more than 1,200 stakeholders for three days of intensive capacity-building workshops, plenaries, sessions, round tables, and receptions. This year's conference, "Platforms for Prosperity," explores ways to move individuals and families from poverty to financial security and economic opportunity.

Financial Literacy Conference in Washington, D.C.

September 29–30, 2014 (Washington, D.C.)

The Society for Financial Education and Professional Development Inc. hosts the Seventh Annual Financial Literacy Leadership Conference, "Financial Literacy—Research, Techniques, and Initiatives." Participants gain important information and strategies for enhancing the financial literacy of Americans.

Lights! Camera! Save! Video Contest for Teens

October–November 2014 (Nationwide)

The American Bankers Association (ABA) Community Engagement Foundation sponsors this video contest for banks to engage teenagers to educate themselves and their peers about the value of saving and using money wisely. Banks host the local level of the competition and select winners to compete on the national level. The top three winners receive cash prizes to help pay for their education. Winners will be announced in February 2015 during America Saves Week.

Council for Economic Education's National Conference in Dallas

October 8–11, 2014 (Dallas, Texas)

The Council for Economic Education conference is a nationwide gathering of educators. The conference features a diverse selection of presentations, workshops, and events to enable educators to raise the level of economic and financial literacy among K-12 students.

Financial Literacy Summit in Virginia

October 13, 2014 (Richmond, Va.)

The Virginia Jump\$tart Coalition hosts this financial literacy conference.

Get Smart About Credit Day

October 16, 2014 (Nationwide)

The ABA sponsors this event to teach young people the ABCs of wise credit use. The ABA provides bankers with tools and resources to go into classrooms, connect with youth groups, and visit college campuses and high schools to help young people learn how to budget for college, use credit responsibly, build a positive payment history, and protect their identity. The program is open to all banks, including non-ABA members. Registration opens August 1, 2014, to help bankers prepare for events in October.

Virginia Beach Financial Planning Day

October 18, 2014 (Virginia Beach, Va.)

The city of Virginia Beach hosts this event at the Convention Center. Attendees receive financial advice from Certified Financial Planner professionals as well as workshops, annual credit report review, and estimates for retirement savings.

Bank On 2.0 Conference in Washington

November 6, 2014 (Washington, D.C.)

The Cities for Financial Empowerment Fund sponsors this conference on the Bank On 2.0 initiative to continue coordinating the national conversation and remove barriers to basic, safe, and affordable financial products and services nationwide. This conference will bring together local Bank On

administrators, financial institutions, regulatory agencies, and other partners to share best practices in serving unbanked and underbanked populations and inform the direction of the initiative.

Utah \$tart \$mart Teacher Summit

November 8, 2014 (Ephraim, Utah)

The Utah Jump\$tart Coalition sponsors this conference for teachers in Sanpete, Carbon, Emery, Sevier, Millard, and Juab counties.

National Educator Conference in Los Angeles

November 8–10, 2014 (Los Angeles, Calif.)

The Jump\$tart Coalition's fifth annual conference offers tools, resources, and support for educators of PK-12 students.

Certified Personal Financial Coach Program

November 17–19, 2014 (Bellevue, Wash.)

The Association for Financial Counseling and Planning Education (AFCPE) and Sage Financial Solutions offer this workshop that supports the integration of coaching skills and financial expertise. Attendees explore the continuum of education, counseling, and coaching and learn to facilitate a complete financial coaching engagement for individuals, couples, or groups.

Annual Research and Training Symposium

November 19–21, 2014 (Bellevue, Wash.)

AFCPE hosts this conference for personal finance professionals working in research, practice, and educational settings.

Annual Financial Services Conference in Washington, D.C.

December 4–5, 2014 (Washington, D.C.)

The Consumer Federation of America's 27th annual conference, planned with the assistance of consumer groups and the financial services industry, brings together federal and state policy makers and regulators to discuss banking, insurance, investment, and real estate issues affecting consumers.

INITIATIVES

CFPB, Operation HOPE Promote Financial Education

The CFPB and Operation HOPE have executed a memorandum of understanding for a combined effort to educate American consumers. Operation HOPE will encourage participating members to use CFPB publications, where appropriate, in any aspect of the Project 5117 campaign, and report publication use to the CFPB quarterly.

Financial Empowerment Innovation Fund

The Treasury Department's Office of Consumer Policy is launching the Financial Empowerment Innovation Fund to develop, test, and evaluate new strategies for increasing access to safe and affordable financial products and services, as well as to promote financial capability by equipping consumers with the information and tools they need to make informed financial decisions.

[Request for Information Regarding Use of Mobile Financial Services](#)

The CFPB is seeking information about how consumers are using mobile financial services to access products and services, manage finances, and achieve their financial goals, with a focus on economically vulnerable consumers.

RESOURCES

[AARP Fraud Watch Network](#)

AARP offers this Web site that provides alerts on the latest frauds and scams affecting adults 50 and over. The site also contains an interactive map for consumer stories and communication from attorneys general about fraud.

[AARP-SBA Webinars](#)

AARP and the U.S. Small Business Administration host new webinars and publish previous webinars to educate people who want to start businesses or expand existing ones.

[Consumer Action Handbook](#)

USA.gov offers this publication containing information on consumer rights and filing complaints. USA.gov also offers social media profiles and videos highlighting stories of how the handbook has helped consumers.

[FDIC Consumer News](#)

The Federal Deposit Insurance Corporation (FDIC) offers the spring 2014 edition of its *Consumer News* publication featuring questions to ask and money-saving tips and strategies to consider when it comes to banking and borrowing. Articles about consumer protection from online thieves and person-to-person payment systems are included in this edition.

[FDIC Deposit Insurance Education Materials](#)

The FDIC has made significant improvements to the deposit insurance education materials available on its Web site. The changes are designed to allow the public to quickly access basic information while still offering the traditional in-depth and comprehensive deposit insurance information.

[FTC.gov](#)

The FTC redesigned 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.

[FTC Consumer Information Blog](#)

The FTC's Consumer Information blog features timely tips that help consumers save money and avoid scams.

[Financial Literacy: Putting Your Mission Into Action](#)

The National Credit Union Administration (NCUA) offers this webinar providing information on topics including: the link between financial literacy and the credit union mission; NCUA financial literacy resources; building a successful financial literacy program based on credit union size and specialized member demographics; improving financial literacy efforts through the creation of key local and national financial literacy partnerships; and the Treasury Department's recent financial literacy pilot research program involving in-school youth savings and financial education programs.

[The Good Credit Game](#)

LifeWise Strategies offers this curriculum to help financial educators teach credit classes to adults and young adults (college, military, workforce development, etc.). Using hands-on activities including a board game and credit calculators, the "teach out of the box" format makes good credit easy to teach, even for non-experts.

[Hit the Road: A Financial Adventure Game](#)

The NCUA offers this fun and interactive platform for teaching young people money management skills. "Hit the Road" takes students on a virtual road trip where they encounter challenges and learn how to save and spend money wisely along the way.

[Housing Resources for Consumers, Bankers](#)

The ABA has developed resources to help bankers promote consumer awareness about their housing options. The resources include tip sheets in English and Spanish and calculators to help educate consumers on housing options, such as renting versus buying, choosing a lender, saving for a down payment, and improving credit scores.

[Investor Alerts and Bulletins](#)

The U.S. Securities and Exchange Commission's Office of Investor Education and Advocacy offers these Web pages to help keep investors informed.

[Keys to Financial Success](#)

The Federal Reserve Bank of Philadelphia offers this course for teaching personal finance to high school students. It is composed of 54 lessons designed to help teach students personal finance using active and collaborative learning. “Keys to Financial Success” is free for schools and teachers.

[Military Families Learning Network Webinars](#)

E-xtension offers these free webinars on a variety of topics to military families.

[MyCreditUnion.gov](#)

The NCUA’s official consumer protection Web site, MyCreditUnion.gov, and its financial literacy microsite, Pocket Cents, offer educational information, resources, and articles designed to help individuals make smarter financial decisions and better choices with their money.

[MyMoney.Gov](#)

The Treasury Department has redesigned MyMoney.gov, a “one-stop shop” for Americans looking for financial education information and resources from across the federal government. The Web site highlights MyMoneyFive, a research clearinghouse with information and games focused on youth.

[My Social Security](#)

The Social Security Administration maintains a Web site that offers quick and secure access to consumers’ personal Social Security information.

[NCLnet.org](#)

The National Consumers League has re-launched its Web site to educate Americans on the issues that matter most, help consumers and workers be their own best advocates, and fight to enact positive change.

[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.

[Payday Loans and Deposit Advance Products](#)

The CFPB has posted this white paper summarizing the initial findings of the agency’s analysis of payday loans and deposit advances.

[Road to Financial Responsibility](#)

The ABA partnered with CFED to create a resource available in English and Spanish giving pointers that help parents instill financial capability at every stage in a child’s life.

[Savings Tips: A Guide to Your Money and Your Financial Future](#)

The U.S. Department of Labor Employee Benefits Security Administration and the Certified Financial Planner Board of Standards have developed interactive worksheets for their popular publication, *Savings Fitness*. The easy-to-use online worksheets can help consumers take control of their financial lives by setting goals, evaluating current finances, and estimating how much to save for retirement.

[Snapshot of Older Consumers and Mortgage Debt](#)

The CFPB offers this publication analyzing data from the U.S. Bureau of the Census, the Board of Governors of the Federal Reserve System, and the CFPB’s own consumer complaints to describe the growing number of older consumers carrying mortgage debt and the risks this trend presents to their financial security.

[Taking Action: An Advocate’s Guide to Assisting Victims of Financial Fraud](#)

The Financial Industry Regulatory Authority (FINRA) Investor Education Foundation and the National Center for Victims of Crime offer this resource for consumer advocates and others who interact with victims of financial fraud. The guide provides strategies for addressing major types of financial crime, including investment fraud, identity theft, mortgage and lending fraud, and mass-marketing scams.

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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