

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](mailto:communityaffairs@occ.treas.gov). Online versions of **Financial Literacy Update** are available at [www.occ.gov/flu](http://www.occ.gov/flu).

■ **Events** ■ **Initiatives** ■ **Resources** ■ **Updates**

## EVENTS

### [Economic Education in Texas](#)

**July 2015 (Texas)**

The Federal Reserve Bank of Dallas provides classroom-ready resources and unique professional development opportunities for secondary educators. The goal is to help teachers better prepare students for success in the changing global economy.

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

**July 2015 (Madison, Wis.)**

The National Institute of Financial and Economic Literacy (NIFEL) offers its 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.

### [Personal Finance Training for Teachers in Tennessee](#)

**July 2015 (Tennessee)**

The University of Tennessee Extension is approved by the Tennessee Department of Education to prepare high school teachers to teach personal finance. Extension educators are offering two-day workshops across the state that provide the 14 hours of training for teachers to meet the employment requirement to teach personal finance.

### [Teacher Workshop Series in Kansas City](#)

**July 2015 (Kansas City, Mo.)**

The Federal Reserve Bank of Kansas City offers its 2015 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.

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

**July–August 2015**

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

### [Keys to Financial Success Teacher Training Program in Philadelphia](#)

**July 6–10, 2015 (Philadelphia, Pa.)**

The Federal Reserve Bank of Philadelphia sponsors this five-day professional development program acquainting high school educators with the Keys to Financial Success personal finance course.

## **Summer Camp Challenge in Virginia**

**July 6–August 13, 2015 (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.

## **Interactive Whiteboards + Children’s Books = A Great Combination**

**July 8–9, 2015 (Little Rock, Ark; Memphis, Tenn.; St. Louis, Mo.; Louisville, Ky.)**

The Federal Reserve Bank of St. Louis sponsors these workshops, which use children’s stories and whiteboards to spark students’ interest in personal finance and economics. The free, downloadable lessons come with Notebook and Activinspire files.

## **Certified Personal Financial Coach Program**

**July 9, 2015 (Nationwide)**

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

## **Personal Financial Literacy Conference in Iowa**

**July 16, 2015 (Ankeny, Iowa)**

The Iowa JumpStart Coalition hosts this financial literacy conference.

## **my Social Security Week**

**July 19–25, 2015 (Nationwide)**

The Social Security Administration hosts numerous events and activities across the country to raise awareness about the benefits of having a “my Social Security” account. The agency encourages individuals to sign up for the free online account, which allows quick, secure access to personal Social Security records.

## **Making Sense of Money and Banking Course in Philadelphia**

**July 20–24, 2015 (Philadelphia, Pa.)**

The Federal Reserve Bank of Philadelphia sponsors this five-day professional development course, taught by Federal Reserve economic education specialists and staff from the state centers for economic education. The course covers money, banking, and the Federal Reserve System. It includes grade-level specific breakout sessions aimed at providing teachers with lessons plans that can be used immediately in their classrooms.

## **World History and Economics: A Professional Development Program for Teachers Event Near Philadelphia**

**July 29, 2015 (Mount Laurel, N.J.)**

The Federal Reserve Bank of Philadelphia, in partnership with the New Jersey Council for Economic Education, sponsors this one-day professional development program introducing teachers to a series of simulations, role-playing activities, group activities, classroom demonstration, and informational texts designed to effectively teach middle and high school students about world history and economics.

## **Mini-Society Training: A Professional Development Program for Teachers**

**August 4–6, 2015 (Philadelphia, Pa.)**

The Federal Reserve Bank of Philadelphia sponsors this three-day professional development program introducing elementary school teachers to Mini-Society, an experience-based, integrated learning system for use in grades 3–6.

## **Building Pathways to Financial Resilience**

**August 19, 2015 (Philadelphia, Pa.)**

NeighborWorks America sponsors this symposium looking at how American households manage their day-to-day finances; unique life moments that compel them to review their finances; and the tools and resources that can encourage them to seek out financial capability services.

## **BankOn Virginia Beach Start Your Financial Makeover**

**September 2015 (Virginia Beach, Va.)**

BankOn Virginia Beach offers this series of classes and one-on-one coaching to improve the financial lives of Virginia Beach residents.

### **Master Financial Educator Volunteer Training in Virginia Beach**

**September 14–November 21, 2015 (Virginia Beach, Va.)**

Virginia Cooperative Extension offers this training for community volunteers interested in conducting personal finance classes or personal finance coaching. Use the e-mail address above to register.

### **Common Cents Conference in Virginia**

**October 6, 2015 (Arlington, VA)**

The Common Cents Conference addresses the financial issues facing the residents of Maryland, Washington, D.C., and Virginia region. Attendees learn about innovative program models to help residents achieve their financial dreams.

### **Council for Economic Education’s National Conference in Florida**

**October 7–10, 2015 (St. Petersburg, Fla.)**

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 Conference in Virginia**

**October 26–27, 2015 (Arlington, Va.)**

The Society for Financial Education and Professional Development Inc. hosts the Eighth Annual Financial Literacy Leadership Conference, “Financial Literacy Decision-Making.” Participants gain important information and strategies for enhancing the financial literacy of Americans.

### **I’m Home Conference Minneapolis**

**October 26–28, 2015 (Minneapolis, Minn.)**

CFED sponsors this conference bringing together affordable housing developers, lenders, government agency staff, policymakers, industry experts, homeowners, community organizers, researchers, and funders to consider manufactured housing as a source of affordable housing and asset building for low- and moderate-income families.

### **National Educator Conference in Maryland**

**November 6–8, 2015 (National Harbor, Md.)**

The Jump\$tart Coalition’s sixth annual conference offers tools, resources, and support for educators of pre-K–12 students.

### **Virginia Beach Financial Planning Days**

**November 7, 2015 (Virginia Beach, Va.)**

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.

### **Annual Research and Training Symposium**

**November 18–20, 2015 (Jacksonville, Fla.)**

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

## **INITIATIVES**

### **Financial Coaching Initiative**

The Consumer Financial Protection Bureau (CFPB) launched its Financial Coaching Initiative, targeting recently transitioned veterans and economically vulnerable consumers to help them with their financial goals. The program places 60 certified financial coaches at organizations around the country to provide individualized educational services.

### **LifeSmarts Online Consumer Challenge**

The National Consumers League hosts LifeSmarts, an online competition open to all students in grades 6–12. Each month focuses on a different category important to teen consumers: personal finance, health and safety, consumer rights, technology, and the environment. Teams with the highest online scores advance to state competitions in the early spring, and the winning teams advance to the National Championship (April 9-12 in Denver, Colo.).

### **Roads to Financial Independence**

The CFPB launched this initiative to provide financial counseling services to people with disabilities who are working or transitioning to the work force.

# RESOURCES

## [2015 Consumer Finance Survey](#)

NeighborWorks America released the results of its 2015 Consumer Finance Survey.

## [AARP–Small Business Administration Webinars](#)

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

## [Building Financial Capability: A Planning Guide for Integrated Services](#)

The Administration for Children & Families at the U.S. Department of Health and Human Services offers this guide—developed by CFED—to help community-based and social service organizations identify concrete strategies for integrating financial capability services into their existing programs.

## [Con 'Em If You Can](#)

The Financial Industry Regulatory Authority (FINRA) Foundation, in partnership with the D2D Fund, offers this online game for investors. Visitors to the site learn about the types of persuasion tactics used to perpetrate financial fraud.

## [Confusion Over Reverse Mortgage Advertisements](#)

A CFPB report presents findings about reverse mortgage advertising. The focus group results show that consumers often misunderstand one or more important features of this type of loan. The CFPB reports that the incompleteness of reverse mortgage ads raises concerns, especially among older or financially vulnerable homeowners.

## [Consumer.gov](#)

This Federal Trade Commission site contains free 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 site is available in Spanish at [www.consumidor.gov](http://www.consumidor.gov).

## [Consumer Advisory and Investment Bulletin on Diminished Capacity](#)

The CFPB and the U.S. Securities and Exchange Commission (SEC) provides tips on advance planning for the possibility that consumers won't be able to manage their own money and helping older loved ones with diminished capacity to handle finances.

## [Data Point: Credit Invisibles](#)

The CFPB's Office of Research offers this in-depth look at Americans with little or no credit history.

## [FDIC Spring 2015 Consumer News](#)

The FDIC offers the spring 2015 edition of its *Consumer News* publication, which features tips to help children from pre-K through college learn to be smart about finances. This edition also includes a checklist of computer security tips for bank customers, an article about changes in credit reporting that could help some consumers improve their credit scores, and information about a new tax-advantaged savings option for families with children with disabilities.

## [FDIC Deposit Insurance Education Materials](#)

The FDIC has made significant improvements to its deposit insurance education materials. 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.

## [FDIC Teacher Online Resource Center](#)

The FDIC recognizes that teachers of financial education have the power to help children and youth achieve their financial goals. These resources help teachers answer questions about financial topics and share that information with students.

## [FINRA Securities Helpline for Seniors](#)

FINRA offers senior investors a toll-free number to get assistance or raise concerns about issues with brokerage accounts and investments.

## [Fact-Check Your Specialty Consumer Report](#)

The CFPB offers this consumer advisory about consumer reporting agencies that collect and sell personal data.

## [Financial Capability Programs](#)

NeighborWorks America offers programs, demonstration projects, videos, webinars, and infographics on financial capability.

## [Financial Education Exchange](#)

The CFPB created this exchange that gives information on the CFPB's latest tools, research, and webinars.

## **[Flexible Savings: the Missing Foundation for Financial Security and Economic Mobility](#)**

The New America Foundation's report highlights the financial fragility of huge numbers of American families and presents a series of policy changes that could promote greater levels of flexible savings to support increased financial security and opportunity.

## **[IdentityTheft.gov](#)**

This FTC site is the federal government's one-stop resource to help people report and recover from identity theft. It's also available in Spanish at [www.robodeidentidad.gov](http://www.robodeidentidad.gov).

## **[Keys to Financial Success](#)**

The Federal Reserve Bank of Philadelphia offers this complete course plan 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 offered free to schools and teachers.

## **[MoneySmart for Parents and Guardians](#)**

The CFPB and the FDIC offer this resource to help parents and guardians better prepare their children to make financial decisions.

## **[MyCreditUnion.gov](#)**

The National Credit Union Administration's (NCUA) official consumer protection Web site, [MyCreditUnion.gov](http://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 U.S. Department of the Treasury has redesigned [MyMoney.gov](http://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.

## **[OCC Financial Literacy Resource Directory](#)**

The OCC offers numerous resources important to bankers, organizations, and consumers of all ages. Visitors to the site can browse by topic or perform keyword searches.

## **[Office of Financial Empowerment Web Site](#)**

The CFPB's Office of Financial Empowerment consolidates its work and initiatives in one site.

## **[SEC Investor.gov's Alerts and Bulletins](#)**

The U.S. Securities and Exchange Commission's Office of Investor Education and Advocacy provides numerous news alerts and bulletins for individual investors. Learning how to invest wisely and safely can assist investors in reaching their financial and retirement goals. These reports help inform investors about fraud and other information relevant to investing in stocks, bonds, mutual funds, and other securities.

## **[Seven Tips for Managing Money Coming Into Indian Country](#)**

FINRA, the FINRA foundation, and First Nations Development Institute offer money management tips to recipients and potential recipients of payouts from lawsuit settlements. The tips address setting financial goals, paying off high-interest debt, using financial planners, and avoiding financial fraud.

## **[StudentAid.gov](#)**

This U.S. Department of Education site provides tips on preparing for college, applying and qualifying for financial aid, and managing student loans. The Education Department is the largest source of student aid in America, providing more than \$150 billion in grants, work-study assistance, and federal loans for students attending four-year colleges or universities, community colleges, and career schools.

**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.

**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.

**Subscribe/Unsubscribe:** Sign up for the OCC's *Financial Literacy Update* by visiting the OCC's Web site.

**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](mailto:communityaffairs@occ.treas.gov).

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