

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.](#)

May–June 2014

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

[The Berenstain Bears Teach About Money: A Professional Development Program for Teachers](#)

May 5, 2014 (Philadelphia, Pa.)

The Federal Reserve Bank of Philadelphia hosts this evening program for K–5 teachers. The popular Berenstain Bears books for children are used in three new lessons that teach students about money, wants, choices, and language arts. The content covered in this program may be used to meet state and national standards in language arts, social studies, economics, and family and consumer sciences, as well as the Common Core State Standards. Participants receive 2.5 hours of professional development credit (Pennsylvania's Act 48 for Continuing Professional Education), dinner, and curriculum resources.

[Building the Economic and Financial Literacy of Delaware Students](#)

May 5, 2014 (Wilmington, Del.)

The Council for Economic Education and the Delaware Council on Economic Education present this free forum sponsored by Capital One. The forum features a keynote address by Governor Jack Markell and two panel discussions on the state of financial literacy education in Delaware. Registration is required.

[5th Annual Fostering Financial Education in Maine Schools](#)

May 8, 2014 (Bangor, Maine)

The Maine Jump\$tart Coalition for Personal Financial Literacy sponsors this teacher conference.

[MoneySmarts for New Hampshire Teachers](#)

May 8, 2014 (Concord, N.H.)

The New Hampshire Jump\$tart Coalition offers this one-day conference to expand educators' personal financial literacy skills, enhance current curriculums, and advance the use of financial education curriculums in classrooms.

[2nd Annual Household Balance Sheet Research Symposium in St. Louis](#)

May 8–9, 2014 (St. Louis, Mo.)

The Federal Reserve Bank of St. Louis sponsors this symposium that features keynote presentations and commissioned and competitive papers.

[Wi\\$e Money Week in Jacksonville](#)

May 11–17, 2014 (Jacksonville, Fla.)

Family Foundations sponsors this week of activities and events celebrating the importance of good money management. The week offers free programs and classes to Jacksonville residents.

Personal Finance Seminar for Professionals

May 14–15, 2014 (College Park, Md.)

University of Maryland Extension presents the 25th Annual Personal Finance Seminar for Professionals. Personal finance experts and officials from federal agencies and commissions share practical strategies and discuss personal finance issues.

6th Annual Florida Prosperity Partnership Statewide Training Conference

May 28–30, 2014 (Orlando, Fla.)

The Florida Prosperity Partnership, a statewide collaboration for improving financial capability, hosts this annual statewide training conference. Speakers include Ben Mangan, founder of EARN; Nat Ware, founder of 180 Degrees Consulting; Frank Murphy, a former NFL player; and Tina Pennington and Mandy Williams, sisters from Texas who call themselves “Red & Black” and offer a twist on book clubs and financial literacy. A pre-conference workshop, led by CFED’s Jennifer Brooks, covers everything one needs to know to collaborate and improve financial capability.

EMERGE: The Forum on Consumer Financial Services Innovation in Los Angeles

June 4–6, 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 a richer understanding of financially underserved consumers. The conference focuses on the particular challenges these consumers have in improving their habits of borrowing, spending, saving, and planning for the future.

Student Loans: Don’t Major in Debt

June 9, 2014 (New York, N.Y.)

The Fordham University School of Law sponsors this conference on student loans, financial aid, and managing debt after students leave school or graduate.

Midwest Economic Education Conference

June 13–14, 2014 (Kansas City, Mo.)

The Federal Reserve Bank of Kansas City hosts this conference. The focus is on the Federal Reserve’s centennial and the new C3 framework for schools that ties college, career, and civic preparedness. Speakers share new ideas, best practices, and classroom resources.

Getting to the Core Through Economics and History: A Conference for Middle and High School Teachers in Illinois and Missouri

June 17, 2014 (St. Louis, Mo.)

Econ Illinois, the Missouri Council on Economic Education, and the Federal Reserve Bank of St. Louis sponsor this conference. It offers a wealth of materials and programs that satisfy the Common Core State Standards while engaging students in active lessons. Each participant receives a copy of *Virtual Economics* and *The Federal Reserve and the Financial Crisis: Lectures by Ben S. Bernanke*. This conference is free, but attendees are required to register by June 10.

Advanced Placement Economics

June 18–20, 2014 (St. Louis, Mo.)

The Federal Reserve Bank of St. Louis sponsors this event for teachers of AP economics classes. Federal Reserve staff and experienced AP instructors demonstrate engaging economics lessons, interactive online programs, and whiteboard applications developed specifically for AP classes in microeconomics and macroeconomics. Topics include fiscal policy, balance of payments, and more.

2014 Life Fundamental\$ Regional Summit: Teaching Dollars & Sense

June 23–24, 2014 (Louisville, Ky.)

The Kentucky Council on Economic Education in partnership with the Federal Reserve Bank of St. Louis-Louisville branch and the Indiana Council for Economic Education sponsor this event for K–12 teachers and community educators in Kentucky and Indiana.

Massachusetts Teach the Teacher Program

June 25–27, 2014 (Boston, Mass.)

The Massachusetts Jump\$tart Coalition, in partnership with Fidelity Investments and the Federal Reserve Bank of Boston, sponsors this content-based, personal finance teacher training event.

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. The conference features personal finance educators and subject matter experts.

Economics Boot Camp

June 25–27, 2014 (Albuquerque, N.M.)

July 9–11, 2012 (Houston, Texas)

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

Chasing the Dream

July 7–18, 2014 (Wilmington, Del.)

The Delaware Financial Literacy Institute and The Money School sponsor this two-week summer camp for children aged 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. They use reasoning to play games, solve puzzles, crack clues, and answer riddles about resources, innovation, entrepreneurship, and prices.

Military Consumer Protection Day

July 16, 2014 (Nationwide)

The Federal Trade Commission (FTC), the U.S. Department of Defense, the Consumer Financial Protection Bureau's (CFPB) 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.

Making Sense of Money and Banking

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.

2014 Assets Learning Conference in Washington, D.C.

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

CFED sponsors this biennial event that brings together more than 1,200 stakeholders for three days of intensive capacity-building workshops, plenaries, sessions, roundtables, and receptions. This year's conference, "Platforms for Prosperity," explores ways to move individuals and families from poverty to financial security and economic opportunity. Registration opens in early spring.

Financial Literacy Conference in Washington

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.

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.

National Educator Conference in Washington

November 8–10, 2013 (Los Angeles, Calif.)

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

INITIATIVES

Community Financial Education Project

The Community Financial Education Project, launched by the CFPB in April, supports the efforts of public libraries. The project helps public libraries provide free, unbiased financial information and referrals. The CFPB and its partners work with libraries to help build local partnerships and to promote them as community resources.

Empowerment Awards

Promontory Financial Group offers these awards to recognize promising projects that provide or encourage safe and fair financial services for underserved communities. Applications must be submitted electronically by May 31, 2014.

[Financial Education Discussion Group](#)

The CFPB has created a discussion group for the financial educators, researchers, and thought leaders of the financial education community. The CFPB Financial Education Discussion Group on LinkedIn is a place to share ideas and best practices, keep up with the latest in financial capability news and research, and learn from peers in the field.

[Invest It Forward](#)

The Securities Industry and Financial Markets Association (SIFMA) and the SIFMA Foundation have partnered with the Federal Reserve Bank of St. Louis to launch this industry-wide financial education and capital markets campaign to give young Americans a solid understanding of the capital markets system.

[Measuring the Impact of Financial Capability Programs](#)

NeighborWorks Center for Homeownership Education and Counseling (NCHEC) is offering a new virtual financial capability course. Presented in real time, the four-week course begins Tuesday, June 3, 2014.

[Native American Credit Counseling](#)

Rural Dynamics Inc. (RDI) offers this program that trains people to become personal finance counselors. Participants who complete the course may become Accredited Credit counselors (through the AFCPE), and can then provide personal financial counseling to clients. The course consists of 10 weekly Web conferences, followed by a week of in-person intensive review (not mandatory), and the final exam. RDI hosts training sessions quarterly. See the events tab for specific information on the upcoming session.

[Project 5117](#)

Operation HOPE sponsors this effort to eradicate poverty by building the organization's volunteer base. The volunteers serve as HOPE Corps members, the organization's network of individuals who teach financial self-sufficiency and empowerment in communities where they are needed most. All volunteers receive the necessary training and teaching tools to be effective with students in the classroom, to serve as business role models, or to serve as mentors.

RESOURCES

[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 an existing ones.

[Association of Military Banks of America](#)

The Association of Military Banks of America offers this Web site to connect the military community with the military banking program.

[Change Machine](#)

The Financial Clinic offers this all-in-one financial coaching platform to learn, coach, share, and elevate promising practices to address financial insecurity barriers facing the nation's poor.

[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 Workshop Kits](#)

The National Endowment for Financial Education (NEFE) offers printable scripts and teaching plans with handouts, PowerPoint presentations, and related resources on a variety of personal finance-related topics.

[Game Theory Academy](#)

This Web site offers free high school lesson plans that cover topics like budgeting, college loans, and financial or risk decision-making. Every lesson comes with teacher notes, discussion questions, in-depth activity worksheets, and a case study written by a student reflecting on his or her life decisions. Check online for quarterly additions and updates to Game Theory's curriculum developed for teen financial literacy needs.

[How to Appeal to Investors with Fraud Prevention Messages](#)

The Commodities Futures Trading Commission (CFTC) offers research with findings from a survey sample of pre-retirement investors. The research was designed to test the effectiveness of a series of messages and content before an audience of pre-retirement investors, prime targets of investment fraud.

[In Search of Solid Ground: Understanding the Financial Vulnerabilities of Microbusinesses Owners](#)

This CFED report sheds light on the many factors that contribute to or detract from microbusiness owners' financial capability. The study offers insights on the financial challenges of microbusiness owners, including their financial challenges, delves into their cash flow challenges, savings behavior, and use of financial services.

[MyMoney.Gov](#)

The U.S. Department of the Treasury 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.

[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.

[When to Take Social Security: It Pays to Wait](#)

The National Academy of Social Insurance offers this toolkit that includes a three-minute video (in English and Spanish), a one-page fact sheet, and a 16-page brief to educate workers nearing retirement about the advantages of delaying their Social Security benefits beyond age 62.

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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