

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

[HOPE Global Dignity Summit in Atlanta](#)

November 13–14, 2013 (Atlanta, Ga.)

Operation HOPE hosts this gathering of corporate, government, and community leaders from around the world to discuss options for accelerating the economic recovery and empowering underserved communities.

[Opportunities and Challenges in Low-to-Moderate-Income Communities: A Dialogue among Stakeholders](#)

November 13, 2013 (Atlanta, Ga.)

The Federal Reserve Bank of Atlanta invites representatives of financial institutions, regulatory agencies, and social advocacy groups to discuss housing finance, small business lending, financial services and other issues affecting low- to-moderate-income communities. Notable speakers include: Dennis Lockhart, president and chief executive, Federal Reserve Bank of Atlanta; Thomas Hoenig, vice chairman, Federal Deposit Insurance Corporation; Paul Nash, senior deputy comptroller and chief of staff, Office of the Comptroller of the Currency; John Hope Bryant, founder and chief executive officer, Operation HOPE; Joseph Brannen, president and chief executive, Georgia Bankers Association.

[Professional Development Events in Arkansas, Kentucky, and Missouri](#)

November 2013

The Federal Reserve Bank of St. Louis offers these professional development events for teachers.

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

November 2013–January 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](#)

November 2013–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 Educator Conference in Washington](#)

November 1–3, 2013 (Washington, D.C.)

The Jump\$tart Coalition's fifth annual conference offers tools, resources, and support for educators of preschoolers through high school students who are interested in teaching personal finance.

[Lights, Camera, Save! National Video Contest for Teens](#)

November 2013 (Nationwide)

The American Bankers Association Community Engagement Foundation sponsors this video contest for banks to engage teenagers to educate themselves and their peers about smart money management. Contestants develop a short video to illustrate the value of saving to further their dreams. The grand prize winner receives \$5,000.

Financial Education in Oklahoma Conference

November 6, 2013 (Oklahoma City, Okla.)

The Oklahoma Jump\$tart Coalition sponsors this financial literacy conference.

Conversation with the Chairman: A Teacher Town Hall Meeting

November 13, 2013 (Nationwide)

The Board of Governors of the Federal Reserve Bank is sponsoring this question-and-answer session videoconference with Federal Reserve Chairman Ben Bernanke. Regional Federal Reserve Banks invite teachers to participate in the town hall and professional development programs by gathering in their local offices. To attend, teachers must register with their regional Federal Reserve Bank.

Asset Builders Money Conference in Racine

November 16, 2013 (Racine, Wis.)

Asset Builders sponsors this conference for adults and youth.

30th Annual Research and Training Symposium in South Carolina

November 20–22, 2013 (Greenville, S.C.)

The Association for Financial Counseling and Planning Education (AFCPE) hosts this conference dedicated to educating, training, and certifying financial educators and counselors.

7th Annual Financial Literacy Symposium in New Jersey

December 5, 2013 (Mercerville, N.J.)

The New Jersey Coalition for Financial Education hosts this financial literacy conference.

9th Annual Educator Conference in Detroit

December 11, 2013 (Detroit, Mich.)

The Michigan Jump\$tart Coalition sponsors this financial education conference.

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 the workplace 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.

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.

INITIATIVES

New Remittance Rules

The Consumer Financial Protection Bureau is leading a public awareness campaign to introduce consumers to new rights and protections available to them when making money transfers internationally. Under the new remittance rules, consumers in the United States who send money to family, friends, or others outside the country see more information about fees, exchange rates, and taxes—before paying them—and can see when the money will arrive. If consumers change their minds, they may cancel the transfer, or if there is an error, they have the right to an investigation. Campaign materials include a poster, brochure, and fact sheets available in five languages: English, Spanish, Chinese, Tagalog, and French-Creole.

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.

[Jump\\$tart Teacher Training Alliance](#)

The Jump\$tart Coalition and its partners offer this Web site to help local organizations provide K-12 teachers with standard, consistent, and effective professional development that increases their own level of financial literacy, thereby improving their confidence in—and enthusiasm for—teaching personal finance in the classroom.

[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, and is available in [Spanish](#).

[Take the Pledge](#)

The Consumer Financial Protection Bureau is encouraging public service employers to pledge to help employees reduce student loan debt.

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.

[The Federal Reserve and You](#)

The Federal Reserve of Philadelphia offers this curriculum on the purpose, function, and history of the Federal Reserve System.

[Financial Smarts](#)

The Actuarial Foundation offers *Financial Smarts: An Annuity Primer, Fall 2013*, a newsletter with information on important consumer topics such as retirement planning, insurance, saving, investing, and other financial challenges people face.

[FTC Financial Educator Web Resource](#)

The Federal Trade Commission (FTC) offers this consumer information Web site for financial educators.

[Game Theory Academy's Lesson Plans](#)

The Game Theory Academy offers free financial literacy lesson plans and case studies aimed at high school students grappling with financial or risk decisions and learning to budget. Case studies written by teenagers about their life experiences come with teacher's notes, questions, and in-depth activity sheets.

[Hands on Banking](#)

Wells Fargo offers this free Web site with basic money management information, tools, and skills for individuals and instructors. The Web site is also available in [Spanish](#).

[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 youths.

[OCC Financial Literacy Resource Directory](#)

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

[Ponzimonium: How Scam Artists Are Ripping off America](#)

The U.S. Commodities Futures Trading Commission offers this resource as a free e-book from the U.S. Government Bookstore and other major e-book providers.

[Money Matters on Campus](#)

EverFi and Higher One released the findings of a survey of 40,000 first-year college students from across the U.S. about student attitudes and behaviors regarding banking, savings, credit cards, and school loans.

[MoneySmart News](#)

The Federal Deposit Insurance Corporation's *Money Smart News* is a quarterly newsletter offering financial educators timely and relevant tips. Each edition highlights a success story about how Money Smart is used in the community to provide ideas for educators, financial educators, and others involved in supporting financial education efforts.

[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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