

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

[Financial Household Resiliency Programs in Portland, Ore.](#)

November 2014 (Portland, Ore.)

Innovative Changes, a nonprofit community development financial institution (CDFI) loan fund, offers this series of programs to help people build credit and save for post-secondary education. Financial coaching is also available.

[Teacher Training Programs in Mid-Atlantic](#)

November–December 2014 (Philadelphia, Pa.)

The Federal Reserve Bank of Philadelphia's economics teachers offer one-day, three-evening, and week-long professional development programs aimed at equipping K-12 teachers to better teach about economics and personal finance in their own classrooms. Teachers receive professional development credit in their respective states. Registration through the bank's Web site is required.

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

November–December 2014

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

[Financial Literacy Seminar Series in D.C.](#)

November–December 2014

The Board of Governors of the Federal Reserve System and the Global Financial Literacy Excellence Center (GFLEC) at George Washington University sponsor this initiative bringing together academics, practitioners, policymakers, and other experts to present and discuss cutting-edge research in financial literacy.

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

November 1–December 1, 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. Entries must be received by local participating banks by December 1, 2014. National winners may receive up to \$5,000 towards their saving goal. ABA will also award scholarships to the 2015 Jump\$tart National Educator conference to teachers from each of the top three finalist's schools. Winners will be announced in February 2015 during America Saves Week.

[Institute in Teaching AP Economics in Md.](#)

November 1–2, 2014 (Timonium, Md.)

The Maryland Coalition for Financial Literacy sponsors this conference for AP economics teachers who want to enhance their teaching of the content.

[WISE Financial Literacy Certification Program](#)

November 4, 2014 (New York, NY)

WISE sponsors this program where teachers receive instructional support on personal finance and high school students have the opportunity to earn a national credential and become WISE Certified Financially Literate. For more information and to register, please contact Andrea Campbell at acampbell@wise-ny.org.

Bridging the Gap: Solutions for Oklahomans in Poverty

November 5, 2014 (Oklahoma City, Okla.)

The Federal Reserve Bank of Kansas City and the Oklahoma JumpStart Coalition present this conference for financial educators, teachers, bank and credit union staff, business and civic leaders, and individuals interested in improving financial education opportunities for Oklahomans.

Financial Literacy and Education Commission Public Meeting in D.C.

November 5, 2014 (Washington, D.C.)

The Financial Literacy and Education Commission (FLEC) was established under the Fair and Accurate Credit Transactions Act of 2003. The Commission is chaired by the Secretary of the Treasury and the vice chair is the Director of the Consumer Financial Protection Bureau. The Commission comprises the heads of 21 additional federal entities. To attend, you must register at the U.S. Department of the Treasury Web site.

Bank On 2.0 Conference in D.C.

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 provide information on the direction of the initiative.

National Educator Conference in Calif.

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

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

Asset Building: A Pathway to Economic Self-Determination

November 12–13, 2014 (St. Paul, Minn.)

The Department of Housing and Urban Development sponsors this conference to provide a forum to exchange ideas about asset building in Indian Country and present strategies that will support residents as they move toward self-sufficiency.

I'm Home Conference in Seattle

November 12–13, 2014 (Seattle, Wash.)

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.

Evening at the Fed

November 13, 2014 (Kansas City, Mo.)

The Federal Reserve Bank of Kansas City sponsors this event for K-16 educators to hear from a Federal Reserve economist about the current economic outlook, labor market conditions, and how these are impacted by the Federal Reserve's monetary policy measures. Attendees will receive free, classroom-ready materials to help apply economics and personal finance into existing curriculum.

Certified Personal Financial Coach Program

November 18–19, 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.

Native IDA Convening and Training Program in Denver

November 18–19, 2014 (Denver, Co.)

First Nations Oweesta Corporation and Christina Finsel Consulting host this two-day instructor training to help Native CDFIs, tribes, and other Native organizations to establish Native IDA programs or to improve their existing programming efforts.

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.

2014 Evening at the Fed in Texas

December 2014 (Dallas, Houston, San Antonio, and El Paso, Texas)

The Federal Reserve Bank of Dallas hosts this series of dinner meetings designed to inform teachers on timely and important issues.

Annual Financial Services Conference in 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 policymakers and regulators to discuss banking, insurance, investment, and real estate issues affecting consumers.

Michigan JumpStart Educator Conference

December 10, 2014 (Detroit, Mich.)

The Michigan JumpStart Coalition hosts this conference aimed at helping K-12 teachers and other educators sharpen their skills, get updates on curricula and tech tools, and network.

HOPE Global Forum

January 15–17, 2015 (Atlanta, Ga.)

Operation HOPE sponsors this conference where leaders outline a vision for the future of the modern global economy. A vision that includes all people. Where the poor, underserved, and teetering middle class are viewed as untapped assets for economic growth, entrepreneurship, and job creation.

2015 Financial Fitness Workshop

January 29–31, 2015 (Denver, Co.)

The Colorado Jump\$tart Coalition sponsors this for Colorado educators working with PreK-12 students. The goal is to help build knowledge about personal finance.

Annual Conference on Financial Education in San Antonio

April 1–3, 2015 (San Antonio, Texas)

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

2015 Creative Writing Contest for Students in the Fourth Federal Reserve District

The Federal Reserve Bank of Cleveland sponsors this contest for 11th and 12th grade students in Ohio, western Pennsylvania, eastern Kentucky, and the northern panhandle of West Virginia. Students must craft an essay, poem, play, or short story describing what they would do if they were the head of their school. All entries must be submitted by March 2, 2015.

The Good, the Bad, and the Ugly Contest

The University of Arizona College of Agriculture and Life Sciences and consumerjungle.org sponsor this contest for students to tell their stories about managing their finances. Winners receive Amazon gift cards and submissions are due by November 27, 2014.

Invest It Forward

The Securities Industry and Financial Markets Association (SIFMA) and the SIFMA Foundation sponsor this industry-wide financial education and capital markets literacy campaign convening hundreds of financial firms that are committed to giving young Americans a solid understanding of the capital markets system and the invaluable tools to achieve their dreams.

Language Access Plan

The Consumer Financial Protection Bureau (CFPB) is looking for comments on this plan that describes the bureau's policy and how the CFPB's current language access activities are implemented across all of the CFPB's operations, programs, and services. The public is invited to comment on the CFPB's programs and activities available to limited English proficiency (LEP) persons and on steps the CFPB could take to ensure that LEP persons have meaningful access to such services. Comments must be received by January 6, 2015.

Request for Proposals

The Cities for Financial Empowerment Fund's Bank On 2.0 Innovation Fund is offering its first round of funding for pilot programs connecting unbanked and underbanked populations to mainstream, safe, and affordable financial products and services. Innovation Fund pilot programs and research will yield key insights into effective outreach, engagement, and programmatic opportunities generating strong, replicable local banking access program results. This Request for Proposals (RFP) seeks pilot program proposals for replicable programs that connect rural populations and other hard-to-reach geographies to mainstream, safe, and affordable financial products and services, which enables households to preserve their earnings and build assets.

RESOURCES

AARP–SBA Webinars

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

[Bank Overdraft Policies Matter](#)

The Pew Charitable Trusts offers this interactive Web site, which shows the effect of overdraft fees and why it's important to know a financial institution's overdraft policies and practices.

[Cómo Administrar el Dinero de Otras Personas \(Managing Someone Else's Money\)](#)

The CFPB and the Federal Deposit Insurance Corporation (FDIC) offer four Spanish language guides for financial caregivers—government fiduciaries, agents under power of attorney, guardians of property, and trustees—to help them understand their duties and how to prevent and respond to financial exploitation.

[FDIC Consumer News](#)

The FDIC's summer 2014 edition of its *Consumer News* publication features questions to ask and money-saving tips and strategies to consider when 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 Federal Trade Commission (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.

[The Federal Reserve and You DVD](#)

The Federal Reserve Bank of Philadelphia offers *The Federal Reserve and You*, a video production that shows how the Federal Reserve affects everyday life. The DVD is composed of seven chapters that cover the purposes and functions of the Federal Reserve System and provides an overview of the history of central banking in the United States and money and banking. On-screen hosts explain the content with the help of detailed animation and interviews with leaders from across the Federal Reserve System.

[Financial Capability and Asset Building](#)

The George Warren Brown School of Social Work at Washington University in St. Louis offers this effort to study the development, implementation, and testing of post-secondary financial capability curricula. The aim of this initiative is to address the gap in professional training of practitioners who serve low- and moderate-income households

[Fotonovelas](#)

As part of its ongoing effort to raise awareness about scams targeting the Latino community, the FTC has developed a series of "fotonovelas," in Spanish. The stories are based on complaints to the FTC from Spanish speakers throughout the nation and offer practical tips to help detect and stop common scams.

[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 of charge to schools and teachers.

[McGruff the Crime Dog Fights Financial Fraud](#)

McGruff Fights Financial Fraud: McGruff the Crime Dog has teamed up with the FINRA Foundation to release new videos for Crime Prevention Month (October). Watch and share these videos and learn to spot the red flags of fraud today.

[Money Smart para Adultos Mayores \(MoneySmart for Older Adults\)](#)

The CFPB and the FDIC offer the Spanish version of this educational program that teaches older adults and their caregivers how to spot scams and frauds, and prevent financial exploitation.

[MyCreditUnion.gov](#)

The National Credit Union Administration's (NCUA) 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.

[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.

[Pass it On](#)

The FTC offers this Web site that encourages older adults to help raise awareness about fraud by talking to their family, friends, and neighbors about avoiding common scams.

[Reverse Mortgage Guide](#)

The CFPB has updated this guide to reflect important changes in reverse mortgage lending.

[SEC 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.

[Thinking Money](#)

The FINRA Investor Education Foundation sponsors the release of this documentary, "Thinking Money," that reveals our natural behavioral biases—and provides innovative solutions to move people to the path of financial security. Check local public television stations for air date or order a copy at the Web site shown above.

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.

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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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