

The Office of the Comptroller of the Currency (OCC)'s *Financial Literacy Update* is a bimonthly e-newsletter that reports upcoming financial literacy events, new initiatives, and related resources of the OCC and other government agencies and organizations.

*Financial Literacy Update* provides brief descriptions and web links for upcoming events in chronological order. It lists new 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).

■ [Upcoming Events](#) ■ [New Initiatives](#) ■ [New Resources](#) ■ [Updates](#)

## EVENTS

### [Financial Coaching Fundamentals and Specialty Training on the Web](#)

November–December 2016

Change Machine offers regularly scheduled web-based training on financial coaching. The presentations cover financial security fundamentals and specialized topics.

### [Teacher Training in the Mid-Atlantic U.S.](#)

November–December 2016

The Federal Reserve Bank of Philadelphia offers teacher training programs.

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

November–December 2016

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 2016 (Washington, D.C.)

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.

### [Youth Employment Programs as Pathways to Savings](#)

November 2, 2016 (Nationwide)

America Saves for Young Workers hosts this webinar to discuss the critical role youth employment can play in young people's financial success. If you are in Washington, D.C., you may attend in person at the Pew Charitable Trusts.

### [Financial Literacy and Education Commission Public Meeting](#)

November 3, 2016 (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.

### [National Educator Conference in Texas](#)

November 5–7, 2016 (Dallas, Texas)

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

### [Financial Education in Oklahoma Conference](#)

November 10, 2016 (Oklahoma City, Okla.)

The Oklahoma Jump\$tart Coalition sponsors this annual conference.

### [2016 Educator's Conference in Vermont](#)

November 11, 2016 (Burlington, Vt.)

The Vermont Jump\$tart Coalition sponsors its annual conference.

### [2016 I'm Home Conference in Texas](#)

November 14–16, 2016 (San Antonio, Texas)

The Corporation for Enterprise Development (CFED) sponsors this conference bringing together affordable housing developers, lenders, government agency staff members, 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.

### **Your Money, Your Goals: Focus on Native Communities Webinar**

**November 15, 2016 (Nationwide)**

The Consumer Financial Protection Bureau (CFPB) hosts this webinar to introduce its Your Money, Your Goals: Focus on Native Communities guide that contains information, tips, and tools based on input from tribal staff and organizations that serve Native communities. To register for the webinar send an e-mail to [YourMoneyYourGoals@consumerfinance.gov](mailto:YourMoneyYourGoals@consumerfinance.gov) with 'November 15th webinar' in the subject line.

### **2016 Annual Research and Training Symposium in Kentucky**

**November 16–18, 2016 (Louisville, Ky.)**

The Association for Financial Counseling and Planning Education (AFCPE) hosts this conference for personal finance professionals working in research, practice, and educational settings.

### **Sizing the Opportunity: Trends in the Financially Underserved Market Webinar**

**November 17, 2016 (Nationwide)**

The Center for Financial Services Innovation (CFSI) releases information from its sixth annual Market Size report.

### **Financial Fitness Coach Training in Kentucky**

**November 19–20, 2016 (Louisville, Ky.)**

The AFCPE and Sage Financial Solutions offer this training at the AFCPE Symposium.

### **Conference on the State of Financial Fraud in America**

**November 30, 2016 (Washington, D.C.)**

The Stanford Center on Longevity and the FINRA Investor Education Foundation host this conference to bring together an interested and diverse group of experts to share research, information and ideas that could help reduce and prevent financial fraud.

### **Financial Services Conference in Washington**

**December 1–2, 2016 (Washington, D.C.)**

The Consumer Federation of America's 28th 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.

### **Consumer Data Access: Working Toward Answers Webinar**

**December 8, 2016 (Nationwide)**

The Center for Financial Services Innovation (CFSI) hosts this webinar to discuss consumer data, who owns it, how it can be used, how should it be protected and other issues.

### **Rhode Island Financial Capability Conference**

**December 10, 2016 (Providence, Rhode Island)**

The Rhode Island Jump\$tart Coalition and Rhode Island Council for Economic Education sponsor this conference for teachers, social service providers, librarians, parents, and adults who are passionate about educating others about financial literacy.

### **America Saves Week**

**February 27–March 4, 2017 (Nationwide)**

The Consumer Federation of America, the American Savings Education Council (ASEC), and America Saves sponsor 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.

## **INITIATIVES**

### **2016 My Military Bank Story Contest**

The Association of Military Banks of America (AMBAHQ) sponsors this contest. Customers of military banks submit stories about how their banks supported them through unique military situations.

### **2016–2017 Lights, Camera, Save! Video Contest**

The American Bankers Association (ABA) Community Engagement Foundation and Discover Debt sponsor this video contest for banks to encourage teenagers to educate themselves and their peers about the value of saving and using

money wisely. Banks host local competitions and select winners to compete in a national competition.

### **[2016–2017 Student Essay Contest](#)**

The Federal Reserve Bank of Minneapolis sponsors this contest for high school students in the Ninth Federal Reserve District. Students answer the question: “Can the U.S. economy still grow the way it once did?” to win monetary prizes. Essays are due by March 31, 2017.

### **[2017 Kentucky Saves Week Poster Contest](#)**

The Kentucky Jump\$tart coalition sponsors this contest for Kentucky students in grades 5–8. Posters should reflect the theme “Grow Your Dough.” Submissions will be accepted October 2016 through January 2017.

### **[Bank On Capacity Grant Fund](#)**

The Cities for Financial Empowerment Fund is funding grants to support new, rebooting, or existing Bank On coalitions as they work to partner work more effectively with financial institutions and other partners to connect unbanked and underbanked residents to safe and appropriate mainstream accounts. The grant application process is open, with proposals accepted on a rolling basis.

### **[FAFSA Filing Now Begins in October](#)**

Beginning with the 2017–2018 academic year the Free Application for Federal Student Aid (FAFSA) will be available to students and their families on October 1, 2016. The application will also request information from applicants’ 2015 income tax returns. Information for professionals can be found at the Financial Aid Toolkit.

### **[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.

### **[InvestWrite Essay Contest Needs Judges](#)**

The SIFMA Foundation is looking for volunteers to serve as judges for its InvestWrite stock market game writing competition.

### **[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, to be held April 22–25, 2017.

## **RESOURCES**

### **[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.

### **[Blueprint by HPF–Free Digital Money Management](#)**

The Homeownership Preservation Foundation (HPF) offers this free digital money management platform.

### **[Building Blocks to Help Youth Achieve Financial Capability](#)**

The CFPB released this report describing how young people acquire the “building blocks” of financial capability to help them navigate the financial marketplace as adults.

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

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

### **[Everything You Ever Wanted to Know About Secured Credit Cards](#)**

The Center for Financial Services Innovation (CFSI) provides information on secured credit cards and how they may build credit for credit unscorables.

### **[FDIC Consumer Newsletter](#)**

The Federal Deposit Insurance Corporation’s (FDIC) Summer 2016 edition of its consumer newsletter highlights choosing the right bank account, precautions to take when

depositing a check with a smartphone, spotting financial fraud from bank statements, how to prepare financially for a disaster, and other financial topics.

### [\*\*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.

### [\*\*Fighting Elder Financial Exploitation through Community Networks: Report and Recommendations\*\*](#)

This CFPB report highlights what elder financial exploitation prevention and response networks do, how they work, how they can work better, and how they can be established.

### [\*\*Financial Aid Toolkit From Federal Student Aid\*\*](#)

Federal Student Aid (FSA), an office of the U.S. Department of Education, consolidates student aid resources into a searchable online database intended for use by organizations and individuals who interact with students and families on making financial preparations for postsecondary education. Financial literacy is a critical component of every student's education, whether he or she is making the decision about where to go to college and how to pay for it or deciding whether to enter the workforce.

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

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

### [\*\*Military Financial Educator Forums\*\*](#)

The CFPB's Office of Servicemember Affairs hosts an ongoing series of virtual forums on consumer financial topics for service providers who deliver financial, educational, or legal counseling to servicemembers and their families on military installations worldwide.

### [\*\*Money Smart News\*\*](#)

The FDIC's Summer 2016 edition of *Money Smart News* highlights updates to Money Smart curriculum, tips on cybersecurity for bank customers, leading practices in financial education for postsecondary schools, and other topics.

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

The National Credit Union Administration's (NCUA) official consumer protection website, 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\*\*](#)

This U.S. Department of the Treasury site is a one-stop shop for Americans looking for financial education information and resources from across the federal government. The website 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 (OCC) offers numerous resources important to bankers, organizations, and consumers of all ages. Visitors to the website can browse by topic or perform keyword searches, which enables more efficient information searches within the directory.

### [\*\*SEC Investor.gov 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.

### [\*\*Staying at Home: The Role of Financial Services in Promoting Aging in Community\*\*](#)

The Federal Reserve Bank of San Francisco and the National Community Reinvestment Coalition offer this report that explores the economic security of older adults and ways to improve older adults' ability to live safely in their own homes and communities as long as possible.

### [\*\*Your Money, Your Goals: Focus on Native Communities\*\*](#)

The CFPB offers this companion guide to the Your Money, Your Goals financial empowerment toolkit, containing information, tips, and tools based on input from tribal staff and organizations that serve Native communities.

**[HelpWithMyBank.gov](http://HelpWithMyBank.gov):** The OCC's HelpWithMyBank.gov website provides answers to approximately 250 commonly asked banking questions. While targeted to customers of national banks and federal savings associations (FSA), the website 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. The site 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 websites.

**[MyMoney.gov](http://MyMoney.gov):** MyMoney.gov is the U.S. government's website 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 website 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](mailto:communityaffairs@occ.treas.gov).

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