

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.

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

EVENTS

[Financial Coaching Fundamentals and Specialty Training](#)

March–April 2016

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

[FinLit300](#)

March–April 2016 (New Hampshire)

The New Hampshire Jump\$tart Coalition sponsors the New Hampshire Financial Capability Challenge to empower high school students to apply classroom-based financial education in this contest of knowledge and skills.

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

March–April 2016

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

[‘Conversations With an Economist’:](#)

[A Speaker Series for Teachers](#)

March–April 2016 (St. Louis, Mo.)

The Federal Reserve Bank of St. Louis sponsors this speaker series featuring economists talking on topics of interest to students.

[Financial Literacy Seminar Series](#)

March–May (Washington, D.C.)

The Global Financial Literacy Excellence Center at George Washington University and the Board of Governors of the Federal Reserve System sponsor these seminars to highlight recent research findings pertinent to financial literacy education.

[Meeting the Financial Needs of Older Adults](#)

March 2, 2016 (Philadelphia, Pa.)

The OCC, Federal Reserve Bank of Philadelphia, and the National Community Reinvestment Coalition are sponsoring this forum exploring the financial stability and economic security of older adults. Attendees will learn about emerging research and best practices for building financial capability for this demographic. Financial institutions and community partners will discuss efforts to provide age-friendly banking products and services that address financial abuse and fraud and provide access to banking for seniors. For more information, please contact OCC Community Affairs Officer [Denise Kirk-Murray](#).

2016 National Consumer Protection Week

March 6–12, 2016 (Nationwide)

The Federal Trade Commission, other federal agencies, and nonprofit organizations sponsor this event. The event, Web site, and a blog highlight the importance of consumer education and offer free resources to help consumers protect their privacy, manage credit and debt, avoid identity theft, understand mortgages and other loans, and recognize scams that target consumers.

'Prepaid Grows Up: 4 Major Trends in Quality and Innovation' Webinar

March 17, 2016 (Nationwide)

The Center for Financial Services Innovation (CFSI) sponsors this webinar discussing the results from its Prepaid Scorecard and highlighting four major trends that have recently shaped the industry.

'Kids and Money III': A Professional Development Series for Teachers

April 3, 13, and 20, 2016 (Philadelphia, Pa.)

The Federal Reserve Bank of Philadelphia sponsors this three-evening professional development program, which provides elementary school teachers new lessons about money and other economic and personal finance concepts using children's literature. Attendees receive professional development credits and all curriculum resources.

Financial Literacy Day on the Hill

April 5, 2016 (Washington, D.C.)

The Jump\$tart Coalition for Personal Financial Literacy, the Council for Economic Education, the American Institute of CPAs, the Financial Services Institute, the SIFMA Foundation and the National Credit Union Foundation sponsor this annual event on Capitol Hill, with financial literacy exhibits from more than 60 nonprofit, for-profit, and government entities.

'Measuring Financial Health: 8 Key Metrics' Webinar

April 14, 2016 (Nationwide)

The CFSI sponsors this webinar discussing its eight key financial health metrics.

10th Annual Financial Literacy Summit

April 20, 2016 (Chicago, Ill.)

Visa and the Federal Reserve Bank of Chicago sponsor this event celebrating 10 years of financial literacy summits. This year's summit will serve as a retrospective, discussing what we have learned over the years about improving the financial literacy of people worldwide. The event will be streamed online.

Money Smart Week

April 23–30, 2016 (Nationwide)

Money Smart Week is a public awareness campaign designed to help consumers better manage their personal finances. Hundreds of organizations across the country—including businesses, financial institutions, schools, libraries, nonprofit groups, government agencies, and the media—come together to stress the importance of financial literacy.

Jacksonville Wi\$e Money Week

April 24–30, 2016 (Jacksonville, Fla.)

Wi\$e Money Week offers activities and events to encourage good money management and provides financial education to help consumers become wiser about money. The event includes programs, classes, and activities for the community.

Real World Camp

April 29, 2016 (Bismarck, N.D.)

The North Dakota Jump\$tart Coalition and the North Dakota Securities Division sponsor this one-day real-world financial education event for sixth- and seventh-grade students.

Teach Children to Save Day 2016

April 29, 2016 (Nationwide)

Teach Children to Save, a program sponsored by the American Bankers Association (ABA), brings together students and bankers to promote savings education. The ABA Community Engagement Foundation invites bank volunteers to visit classrooms and share information with students about fundamental money skills.

7th Annual Fostering Financial Education in Maine Schools Conference

May 6, 2016 (Augusta, Maine)

The Maine Jump\$tart Coalition sponsors this conference.

'Economics Across the Curriculum' Program

June–August 2016 (Boston, Mass.; Chicago, Ill.; and Philadelphia, Pa.)

The American Institute for Economic Research and the Federal Reserve Banks of Boston, Chicago, and Philadelphia sponsor these multi-day Teach the Teacher Initiatives to provide high school teachers of various disciplines an understanding of economic concepts. Because "Economics Across the Curriculum" incorporates economic concepts into various fields of study, the program appeals not only to economics teachers but also to teachers of English language arts, social studies, math, and foreign languages.

Tennessee Jump\$tart Coalition Personal Financial Education Teacher Conference

June 8–10, 2016 (Gatlinburg, Tenn.)

The Tennessee Jump\$tart coalition sponsors this collaborative training event. The conference features personal finance educators and subject matter experts.

Certified Personal Financial Coach Program

June 9 and 23, 2016 (Nationwide)

The Association for Financial Counseling and Planning Education (AFCPE) and Sage Financial Solutions offer this Web-based 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.

AP Economics Conference 2016

June 15–17, 2016 (St. Louis, Mo.)

The Federal Reserve Bank of St. Louis sponsors this conference for new and seasoned AP economics instructors, as well as those contemplating teaching AP economics.

National Summit on Collegiate Financial Wellness

June 15–17, 2016 (Columbus, Ohio)

The Ohio State University hosts the National Summit on Collegiate Financial Wellness to unite educators with a passion for the financial wellness of students in higher education, regardless of the educators' functional areas of work.

Institutions from the around the country meet to share best practices, discuss emerging trends related to student finances, and form relationships to help advance individual programs and the field as a whole.

MoneyLIVE Teen Financial Event

June 18, 2016 (Houston, Texas)

Alliance Financial Ministries sponsors this one-day event to teach teens and college-age students personal finance concepts in a realistic environment.

'Keys to Financial Success' Teacher Training Program in Philadelphia

June 27–July 1, 2016 (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.

'Making Sense of Money and Banking' Course in Philadelphia

July 18–22, 2016 (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.

National Educator Conference

November 5–7, 2016 (Dallas, Texas)

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

INITIATIVES

2016 DASH for the STASH

The Investor Protection Institute (IPI) and participating state securities regulators sponsor this investor education and protection program and contest that runs from March 16 to May 15, 2016. The primary goal is to arm investors with unbiased and noncommercial information needed to make crucial investing decisions.

Campaign for Every Kid's Future

The Corporation for Enterprise Development (CFED) is leading this effort of organizations and individuals nationwide who have a shared goal of connecting 1.4 million kids to Children's Savings Accounts by 2020.

[LifeSmarts Online Consumer Challenge](#)

The National Consumers League hosts LifeSmarts, an online competition open to all students in grades 6–12. Each month’s topics focus on a different category important to teenage consumers, including personal finance, health and safety, consumer rights, technology, and the environment. Teams with the highest scores advance to state competitions held in the early spring. The winning teams advance to the National Championship, held April 9–12, 2016, in Denver, Colo.

[Save Your Refund 2016](#)

The nonprofit Doorways to Dreams Fund teams up with the America Saves campaign to sponsor the nationwide Save Your Refund sweepstakes to encourage saving at tax time. Beginning this 2015 tax season, all filers age 18 and older who receive a federal tax refund and save part of that refund using Internal Revenue Service Form 8888 can enter the sweepstakes to win weekly prizes and a \$25,000 grand prize.

[Student Loan Debt Counseling](#)

The National Foundation for Credit Counseling offers student loan debt counseling through its member agencies.

[‘When I’m 65’ Documentary and National Engagement Program](#)

The IPI sponsors this national public television documentary and engagement program, which takes a multigenerational approach in exploring how financial and lifestyle choices today will affect the quality of life in retirement. Through the engagement program, grassroots organizations, employers, and professionals can educate communities about living and working longer, retirement planning, and investor protection.

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.

[Assets & Opportunity Scorecard](#)

CFED published its annual scorecard offering the most comprehensive look available at Americans’ financial security and policies that help build opportunity. This year’s scorecard brings together 130 policy and outcome measures for all 50 states and the District of Columbia across five key issue areas.

[Consumer.gov](#)

This Federal Trade Commission (FTC) Web 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 Web site is available in Spanish at www.consumidor.gov.

[FDIC Consumer News](#)

The latest edition of the Federal Deposit Insurance Corporation’s (FDIC) Consumer News newsletter features tips on how to be better informed and prepared before applying for credit, while avoiding costly mistakes.

[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.

[Financial Aid Toolkit](#)

The U.S. Department of Education and the Federal Student Aid (FSA) office offer this resource, which consolidates FSA resources into a searchable online database. The tool is intended for use by organizations and individuals who interact with students and families on making financial preparations for postsecondary education.

[Financial Coaching Professional Development Series](#)

The AFCPE offers this recorded series that presents financial coaching and counseling skills and techniques, providing knowledge, techniques, and skills to transform the work done with clients.

[Fraud Protection Tools to Help Safeguard Servicemembers](#)

The CFPB’s Office of Servicemember Affairs just released a new fact sheet that gives servicemembers detailed information about alerts they can place on their credit files to prevent credit fraud and identity theft, especially when they are deployed.

[IdentityTheft.gov](#)

This FTC Web site 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.

[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 52 lessons designed to help teach students personal finance using active and collaborative learning. Keys to Financial Success is offered free to schools and teachers.

[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](#)

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 Web site highlights MyMoneyFive, a research clearinghouse with information and games focused on youth.

[NCUA Video Educates Consumers on Payday Loans, Alternatives](#)

The latest video in the NCUA's Consumer Report series explains how payday loans work and highlights important features consumers should be aware of and alternatives consumers should consider before taking out a payday loan.

[Newcomer's Guides to Managing Money](#)

The CFPB offers these guides featuring short tips to help newcomers to the United States learn how to receive money,

open an account, pay bills, and select financial services and products. The guides also provide information on how to submit a complaint about a problem with a financial product or service.

[OCC Financial Literacy Resource Directory](#)

The OCC offers numerous resources important to bankers, organizations, and consumers of all ages. Visitors to the Web site can browse by topic or perform keyword searches, which enables more efficient information searches within the directory.

[Pension Lump-Sum Payouts and Your Retirement Security](#)

The CFPB offers this publication to help consumers with the daunting decision of whether to take their retirement money in a lump sum or in monthly payments.

[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.

[The Steep Climb to Economic Opportunity for Vulnerable Families](#)

This publication discusses the results from the just-released CFED Assets & Opportunity Scorecard.

[VITA and EITC Resources for Native Communities](#)

The First Nations Development Institute provides information about Volunteer Income Tax Assistance (VITA) sites and the Earned Income Tax Credit (EITC) program in Native communities.

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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