

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 2015

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

[National Economics Challenge](#)

May 2015 (Nationwide)

The Council for Economic Education sponsors this competition for students to apply their economics knowledge. Teams of students answer rigorous questions on microeconomics, macroeconomics, international economics, and current events. Competitions are held at the state, national semifinal, and national final levels.

[Kansas City NeighborWorks America Training Institute](#)

May 4–8, 2015 (Kansas City, Mo.)

NeighborWorks America's National Training Institute is a five-day "mobile university," held four times each year in major U.S. cities. Each NeighborWorks Training Institute offers more than 100 courses, a one-day symposium on a pressing topic, free after-course workshops on innovative tools and methods, and abundant peer networking opportunities.

[Maryland Personal Finance Seminar for Professionals](#)

May 13–15, 2015 (Annapolis, Md.)

University of Maryland Extension presents the 26th Annual Personal Finance Seminar for Professionals. Personal finance experts and high-ranking officials from federal agencies and commissions share practical strategies and discuss personal finance issues.

[Keys to Financial Success Program Webinar](#)

May 14, 2015 (Nationwide)

The Federal Reserve Bank of Philadelphia hosts this webinar for anyone interested in learning about this personal finance program for high school students.

[America Saves National Savings Forum](#)

May 20, 2015 (Washington, D.C.)

The America Saves National Savings Forum convenes annually in Washington, D.C., to examine savings through three lenses—new research, innovative programs and products, and public policy. The forum includes leaders of government agencies, businesses, and nonprofit organizations; academics; and local America Saves campaign coordinators. OCC Comptroller of the Currency, Thomas J. Curry is the lunchtime keynote speaker.

[Building Native Communities: Financial Skills for Families Train-the-Trainer Event in Tulsa](#)

May 4–6, 2015 (Tulsa, Okla.)

First Nations Oweesta Corporation presents this train-the-trainer event.

[Classroom Connections in N.H.](#)

May 19, 2015 (Merrimack, N.H.)

The New Hampshire Jump\$art Coalition presents this personal finance workshop for Granite State teachers, sponsored by Fidelity Investments.

Building Native Communities: Financial Skills for Families Train-the-Trainer Event in New Mexico

May 27–29, 2015 (Albuquerque, N.M.)

The Office of the Special Trustee for American Indians and First Nations Development Corporation host this three-day financial education certification event.

Economic Education in Texas

June–July 2015 (Texas)

The Federal Reserve Bank of Dallas provides classroom-ready resources and unique professional development opportunities for secondary educators. The goal is to help teachers better prepare students for success in the changing global economy.

Teacher Workshop Series in Kansas City

June–July 2015 (Kansas City, Mo.)

The Federal Reserve Bank of Kansas City offers its 2015 summer professional development workshop series. These full-day workshops are free to K–12 educators and include demonstrations of classroom resources, local tours tied to the subject matter, and updates from experts on recent research and hot topics tied to economics and personal finance.

Personal Finance Training for Teachers in Tennessee

June–July 2015 (Tennessee)

The University of Tennessee Extension is approved by the Tennessee Department of Education to prepare high school teachers to teach personal finance. Extension educators are offering two-day workshops across the state that provide the 14 hours of training for teachers to meet the employment requirement to teach personal finance.

Tennessee Jump\$tart Coalition Personal Financial Education Teacher Conference

June 10–12, 2015 (Gatlinburg, Tenn.)

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

EMERGE: Insight, Innovation, Inclusion Conference in Austin

June 10–12, 2015 (Austin, Texas)

The Center for Financial Services Innovation (CFSI) and American Banker sponsor this conference to network, generate ideas, and advance innovations in the financially underserved market—with consumer needs front and center.

2015 Life Fundamental\$ Financial Literacy Summit Series in Kentucky

June 16–26, 2015 (Louisville, Paducah, and Corbin, Ky.)

The Kentucky Council on Economic Education sponsors this event for K–12 teachers and community educators in Kentucky in partnership with the Federal Reserve Bank of St. Louis—Louisville branch, the Indiana Council for Economic Education, the Murray State University and Eastern Kentucky University Centers for Economic Education, the Kentucky Jump\$tart Coalition, and the Kentucky Department of Financial Institutions.

Heifer International: Making Economic Connections in Arkansas

June 23, 2015 (Little Rock, Ark.)

The Little Rock Branch of the Federal Reserve Bank of St. Louis, Heifer International, and Economics Arkansas have joined forces to “Pass on the Gift” of economics and financial literacy lessons for teachers. Engaging in hands-on, small-group activities, participants will explore the economic impact of Heifer International’s community development efforts. Content specialists will demonstrate and provide curriculum lessons to workshop participants.

Financial Education Summer Institute Series in Wisconsin

July 2015 (Madison, Wis.)

The National Institute of Financial and Economic Literacy (NIFEL) offers its annual summer institute series. This year’s courses include “Paychecks, Financial Contracts, and Entrepreneurship”; “Investor Education, Economics, and Insurance”; and “Credit and Money.” Participants may earn graduate credits at reduced rates.

Keys to Financial Success Teacher Training Program in Philadelphia

July 6–10, 2015 (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.

Summer Camp Challenge in Virginia

July 6–August 13, 2015 (Richmond, Va.)

The Federal Reserve Bank of Richmond sponsors this free camp for K–8 students. The students use reasoning to play games, solve puzzles, crack clues, and answer riddles about resources, innovation, entrepreneurship, and prices.

Interactive Whiteboards + Children’s Books = A Great Combination

July 8–9, 2015 (Little Rock, Ark; Memphis, Tenn.; St. Louis, Mo.; Louisville, Ky.)

The Federal Reserve Bank of St. Louis sponsors these workshops, which use children’s stories and whiteboards to spark students’ interest in personal finance and economics. The free, downloadable lessons come with Notebook and Activinspire files.

Personal Financial Literacy Conference in Iowa

July 16, 2015 (Ankeny, Iowa)

The Iowa Jump\$tart Coalition hosts this financial literacy conference.

Making Sense of Money and Banking Course in Philadelphia

July 20–24, 2015 (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.

World History and Economics: A Professional Development Program for Teachers Event Near Philadelphia

July 29, 2015 (Mount Laurel, N.J.)

The Federal Reserve Bank of Philadelphia, in partnership with the New Jersey Council for Economic Education, sponsors this one-day professional development program introducing teachers to a series of simulations, role-playing activities, group activities, classroom demonstration, and informational texts designed to effectively teach middle and high school students about world history and economics.

Mini-Society Training: A Professional Development Program for Teachers

August 4–6, 2015 (Philadelphia, Pa.)

The Federal Reserve Bank of Philadelphia sponsors this three-day professional development program introducing elementary school teachers to Mini-Society, an experience-based, integrated learning system for use in grades 3–6.

Building Pathways to Financial Resilience

August 19, 2015 (Philadelphia, Pa.)

NeighborWorks America sponsors this symposium looking at how American households manage their day-to-day finances; unique life moments that compel them to review their finances; and the tools and resources that can encourage them to seek out financial capability services.

Council for Economic Education’s National Conference in Florida

October 7–10, 2015 (St. Petersburg, Fla.)

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.

Financial Literacy Conference in Virginia

October 26–27, 2015 (Arlington, Va.)

The Society for Financial Education and Professional Development Inc. hosts the Eighth Annual Financial Literacy Leadership Conference, “Financial Literacy Decision-Making.” Participants gain important information and strategies for enhancing the financial literacy of Americans.

National Educator Conference in Maryland

November 6–8, 2015 (National Harbor, Md.)

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

INITIATIVES

Assets for Independence Demonstration Program

The U.S. Department of Health and Human Services’ (HHS) Administration for Children and Families (ACF) Office of Community Services (OCS) will be accepting applications for grants to administer projects for the Assets for Independence (AFI) demonstration program. AFI grantees administer projects that provide individual development accounts (IDA) and related services to low-income individuals. The first application deadline is June 15, 2015.

Nat\$ave in the Bank

The Native Financial Education Coalition and the National Congress of American Indians launched this initiative to encourage Native youth to develop relationships with financial institutions and enhance their ability to make smart financial decisions throughout their lives.

[Summer Jobs Connect](#)

The Cities for Financial Empowerment Fund and the Citi Foundation announced the extension and expansion of this program. The program works with seven city governments and their local Summer Youth Employment Program partners to provide additional job positions to local residents, connect them to appropriate banking products, and provide robust financial education to further bolster the financial empowerment of low-income youth ages 14–24.

[Youth Savings Pilot Program](#)

The Federal Deposit Insurance Corporation (FDIC) is inviting financial institutions to participate in phase II of its Youth Savings Pilot, a program designed to identify and highlight promising approaches to offering financial education tied to the opening of safe, low-cost savings accounts by school-age children. Phase II of the FDIC's Youth Savings Pilot is for banks that are expanding existing youth savings programs or developing new programs during the upcoming (2015–2016) school year. The deadline to express interest in participating is June 18, 2015.

RESOURCES

[360 Degrees of Financial Literacy](#)

The American Institute of Certified Public Accountants has redesigned this financial literacy resource.

[2015 Consumer Finance Survey](#)

NeighborWorks America released the results of its 2015 Consumer Finance Survey.

[Advancing K–12 Financial Education: A Guide for Policymakers](#)

The Consumer Financial Protection Bureau (CFPB) offers this resource guide designed to encourage financial education in schools. The guide contains strategies for furthering the development and implementation of financial education.

[AARP–SBA 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.

[Building Financial Capability: A Planning Guide for Integrated Services](#)

The HHS Office of Community Services offers this interactive guide for community-based organizations interested in integrating financial capability services into existing programs (such as housing, job training, or Head Start programs). The tools in the guide walk organizations step-by-step through the process of developing a plan, beginning with developing a deeper understanding of clients' financial circumstances and identifying which financial capability services can help them improve their situations. The guide also includes tools to help organizations determine how best to provide financial capability services—whether through referrals, partnerships, or in-house.

[Consumer Financial Health Survey](#)

CFSI offers the results of a survey exploring the state of financial health in America.

['Cobradores de Deuda' \('Debt Collectors'\)](#)

The Federal Trade Commission (FTC) offers this Spanish-language fotonovela, whose main character, Juan, goes to a financial seminar where the participants share their experiences with debt collectors. The teacher explains what to do if a debt collector does not follow the rules. Readers of the fotonovela learn about their rights along with the seminar audience.

[FDIC Consumer News](#)

The FDIC offers the winter 2015 edition of its *Consumer News* publication. It features tips to help people make what could be two of their biggest financial decisions—financing their home and getting an auto loan—as well as an overview of new options for using smartphones to pay at shops and restaurants. This edition also includes articles on avoiding telemarketing scams, getting help with a complaint against a bank, and saving money.

[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.

[FDIC Teacher Online Resource Center](#)

The FDIC recognizes that teachers of financial education have the power to help children and youth achieve their financial goals. These resources help teachers answer questions about financial topics and share that information with students.

[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.

[The Federal Reserve and You](#)

The Federal Reserve Bank of Philadelphia offers this video production showing how the Federal Reserve affects everyday life.

[Financial Aid Toolkit From the Education Department](#)

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.

[Financial Capability Programs](#)

NeighborWorks America offers programs, demonstration projects, videos, webinars, and infographics on financial capability.

[Guidance to Encourage Financial Institutions' Youth Savings Programs and Address Frequently Asked Questions](#)

On February 24, 2015, the OCC, the Board of Governors of the Federal Reserve System, the FDIC, the U.S. Department of the Treasury's Financial Crimes Enforcement Network, and the National Credit Union Administration (NCUA) issued "Guidance to Encourage Financial Institutions' Youth Savings Programs and Address Related Frequently Asked Questions." The interagency guidance answers common questions, including those related to Customer Identification Program requirements, that may arise as banks, savings associations, and credit unions collaborate with schools and other community stakeholders to facilitate youth savings and financial education programs. The guidance is intended to encourage financial institutions to develop and implement programs to expand youths' financial capabilities and to build opportunities for the financial inclusion of more families. This effort is consistent with the "Starting Early for Financial Success" focus of the Financial Literacy and Education Commission, a body of 21 federal agencies, including the financial regulators, and the White House Domestic Policy Council.

[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.

[MoneySmart for Young People Series](#)

The FDIC and the CFPB offer the new Money Smart for Young People series to support classroom instruction about money. The four grade-specific, instructor-led products for students in grades pre-K–2, 3–5, 6–8, and 9–12 include an educator guide, teacher presentation slides, a student guide (for grades 3–12), and a parent/caregiver guide. This standards-aligned curriculum can easily be incorporated into subjects such as mathematics and social studies.

[More Than a Job: Lessons From the First Year of Enhancing Municipal Summer Youth Employment Programs Through Financial Empowerment](#)

The Cities for Financial Empowerment Fund offers this report highlighting the lessons learned from the first year of the Summer Jobs Connect initiative, working with five cities to integrate financial education and access to safe financial products into their municipal Summer Youth Employment Programs (SYEP).

[MyCreditUnion.gov](#)

The NCUA's 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.

[Nontraditional Costs of Financial Fraud](#)

The Financial Industry Regulatory Authority (FINRA) Investor Education Foundation offers this research report that provides an in-depth look at financial fraud from the victim's perspective—how victims experienced the incident, their reactions to the fraud, and the potential indirect financial costs and nonfinancial, psychological, and emotional consequences of being victimized.

[OCC Financial Literacy Resource Directory](#)

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

[Online Training and Professional Development](#)

NeighborWorks America offers online learning that allows people to stay close to work while gaining the valuable skills and knowledge offered at its national and regional training events.

[Promoting Pathways to Financial Stability: A Resource Handbook on Building Financial Capabilities of Community College Students](#)

The Financial Capabilities Group of the Federal Reserve Bank of Boston's Regional and Community Outreach department offers this handbook designed for community college personnel, potential partners, and supporters with an interest in empowering students to better manage their financial lives.

[SEC Investor.gov](#) and [Alerts](#) and [Bulletins](#)

The U.S. Securities and Exchange Commission's Office of Investor Education and Advocacy offers these Web pages to help individual investors. Learning how to invest wisely and safely can assist investors in reaching their financial and retirement goals. Investor Alerts and Bulletins are issued to help inform and educate investors on frauds and to impart other information relevant to investing in stocks, bonds, mutual funds, and other securities.

[Securities Helpline for Seniors](#)

FINRA provides this toll-free helpline for seniors to get assistance with their brokerage accounts and investments.

[Starting Early for Financial Success](#)

The Journal of Consumer Affairs, in conjunction with the Research Committee of the Financial Literacy and Education Commission, offers this publication of policy-relevant academic research on financial literacy and capability.

[StudentAid.gov](#)

The Education Department offers this Web site containing information on obtaining money for higher education, including preparing for college, types of aid, qualifying for aid, applying for aid, and managing student loans. The Education Department is the largest source of student aid in America, providing more than \$150 billion in grants, work-study assistance, and federal loans for students attending four-year colleges or universities, community colleges, and career schools.

[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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