The Office of the Comptroller of the Currency (OCC)'s Financial Literacy Update is a bimonthly e-newsletter that reports upcoming events, new initiatives, and related resources of the OCC and other government agencies and organizations. The Financial Literacy Update provides brief descriptions for upcoming events in chronological order. New initiatives and resources are listed in alphabetical order. Visit www.occ.gov/flu for more information. We welcome your feedback.

COVID-19

American Bankers Association
- Tips to Avoid Scams and Protect Your Money

Association for Financial Counseling & Planning Education
- Free Virtual Financial Counseling and Coaching

Commodity Futures Trading Commission
- Be on Alert for Frauds Seeking to Profit From Market Volatility
- Beware of Fee Scams Targeting Workers Sidelined by COVID-19

Consumer Federation of America
- America Saves COVID-19 Resources
- Military Saves COVID-19 Resources

Consumer Financial Protection Bureau
- Protecting Your Finances
- Financial Education Resources for Older Adults, Their Families, and Practitioners
- Mortgage and Housing Assistance
- Navigating an Early and Unexpected Retirement

Federal Communications Commission
- Consumer Warnings and Safety Tips

Federal Deposit Insurance Corporation
- Information for Bankers and Consumers

Financial Health Network
- Responding to the Crisis

Foundation for Financial Planning
- Pro Bono Planning Resource Center

George Washington University Global Financial Literacy Excellence Center
- Financial Resilience Hub

Internal Revenue Service
- Tax Relief and Economic Impact Payments

National Community Reinvestment Coalition
- Webinar about Older Adults, Banking, and Financial Management

National Credit Union Administration
- Frequently Asked Questions for Credit Union Members

National Disability Institute
- Financial Resilience Center

National Foundation for Credit Counseling
- Emergency Financial Help

National Housing Conference
- COVID-19 Housing Resource Center

NeighborWorks America
- COVID Help for Home
- Mortgage Relief and Foreclosure
- Eviction Prevention Tips for Renters
OCC’s HelpWithMyBank
• Frequently Asked Questions

Operation HOPE
• HOPE Inside Disaster

U.S. Consumer Product Safety Commission
• Home Safety Information Center

U.S. Department of Defense
• Resources for the Military Community

U.S. Department of Education
• Forbearance Information for Students, Borrowers, and Parents

U.S. General Services Administration
• Disaster Financial Assistance

U.S. Securities and Exchange Commission
• Frauds Targeting Main Street Investors
• Look Out for Coronavirus-Related Investment Scams

U.S. Small Business Administration
• Federal Resources for Small Business

Women’s Institute for a Secure Retirement
• COVID-19 Financial Resources Flyer

EVENTS

National Educator Conference
November 6–8, 2021 (Washington, D.C.)
The Jump$tart Coalition’s 12th annual conference offers tools, resources, and support for educators of pre-K–12 students.

Financial Literacy Conference
November 9–10, 2021 (Online)
The Society for Financial Education and Professional Development hosts the 13th Annual Financial Literacy Leadership Conference, “Financial Strategies and Economic Disparities.” Participants will receive information and strategies on how financial literacy is being applied to improve the financial well-being of individuals and families.

2021 AFCPE Research and Training Symposium
November 15–19, 2021 (Online)
The AFCPE hosts this conference for personal finance professionals working in research, practice, and educational settings.

Financial Services Conference in Washington
December 8–9, 2021 (Online)
The Consumer Federation of America’s 33rd 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.

INITIATIVES

2022–23 Dissertation Completion Fellowship Program
The FINRA Investor Education Foundation sponsors this program, which seeks to expand the pipeline of researchers from racial and ethnic backgrounds. Applicants must have completed their doctoral coursework and be in the final year of writing their dissertation on such topics as financial capability, investor protection, access to financial services and the capital markets, fintech services, or understanding the systemic barriers to financial inclusion.

LifeSmarts Online Consumer Challenge
The National Consumers League hosts this online competition open to all students in grades 6–12. For 28 years, LifeSmarts has been empowering teens to become smart, savvy consumers. Each month, LifeSmarts focuses on a different category important to teen consumers: personal finance, health and safety, consumer rights and responsibilities, technology, and the environment. Students compete online and in person throughout the year to win scholarships and prizes. Experts in LifeSmarts subject areas are needed to serve as judges and officials at the state and national competitions.
**Pro Bono Planner Match**
The Foundation for Financial Planning sponsors the planner match, which connects financial planners who want to help underserved people and nonprofit organizations that offer pro bono services.

**Project REACh**
The OCC’s Project REACh (Roundtable for Economic Access and Change) brings together leaders from the banking industry, national civil rights organizations, business, and technology to promote financial inclusion through greater access to credit and capital. The initiative seeks to reduce specific barriers that prevent full, equal, and fair participation in the nation’s economy.

**Personal Finance Awareness for Teens and Young Adults**
The American Bankers Association Foundation’s Get Smart About Credit program offers resources that bankers can use to help raise the personal finance knowledge of teens and young adults.

**StopHomeScams.org**
This NeighborWorks America campaign provides consumers struggling financially because of the COVID-19 pandemic with information about housing scams, where to report them, eviction prevention tips, and how to connect with housing counselors.

**RESOURCES**

**Building Blocks of Youth Financial Capability**
The Consumer Financial Protection Bureau offers resources, designed for use in a single class period, to teach youth financial literacy skills. The resources are for all grade levels and can be used in a variety of subject areas.

**Considering a Financial Caregiver? Know Your Options**
This Consumer Financial Protection Bureau publication helps people understand their options when considering a financial caregiver. The publication provides information about informal and formal caregivers and factors to consider when choosing caregivers.

**Consumer Financial Protection Bureau**
The Consumer Financial Protection Bureau has numerous publications covering a range of financial topics that may be downloaded or ordered in bulk.

**Consumer.gov**
This Federal Trade Commission website provides 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.

**Data Spotlight: Older Homeowners Struggling to Make Mortgage Payments During the Pandemic**
This Consumer Financial Protection Bureau publication describes the characteristics and circumstances of older adults who are struggling to make their mortgage payments.

**EDGAR Database**
The U.S. Securities and Exchange Commission recently updated this database of online corporate filings to help site users quickly find companies’ filings.

**Employer FinHealth Toolkit**
The Financial Health Network created this guide to help human resources professionals assess and improve the financial health of their employees.

**FDIC Deposit Insurance Education Materials**
The Federal Deposit Insurance Corporation has made significant enhancements 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 provides tools and resources to help parents and students learn about financial aid.
Financial Health and Criminal Justice: Stories of Justice-Involved Individuals and Their Families
This Financial Health Network publication discusses how one’s financial health affects the ability to navigate the U.S. criminal justice system.

How Money Smart Are You?
The Federal Deposit Insurance Corporation provides online financial education games and related resources to help build practical knowledge and financial skills.

IdentityTheft.gov
This Federal Trade Commission website helps people report and recover from identity theft. It is available in Spanish at Robodeidentidad.gov.

Investor.gov
Investor.gov is the U.S. Securities and Exchange Commission’s resource to help investors make informed decisions and avoid fraud. The website includes information on investing and investment products, a glossary of investment terms, alerts and bulletins on frauds and current investment topics, publications, and free financial tools and calculators. Investor.gov also offers a free and simple tool to check the background of an investment professional.

Money as You Grow
This Consumer Financial Protection Bureau program provides tips and activities to help grow children’s money skills, habits, and attitudes.

Money Monsters
These Consumer Financial Protection Bureau stories introduce children to ideas, habits, and activities they will need as they grow to manage money.

Money Mule Scams
This American Bankers Association and Federal Trade Commission presentation explains to consumers how to avoid money mule scams.

Money Smart for Older Adults
The Consumer Financial Protection Bureau and the Federal Deposit Insurance Corporation have added new content about romance scams.

MyCreditUnion.gov
The National Credit Union Administration’s official consumer protection website, MyCreditUnion.gov, offers educational information, resources, and articles designed to help people make smarter financial decisions and better choices with their money.

MyMoney.gov
This U.S. Department of the Treasury website provides financial education information and resources from across the federal government. The website highlights MyMoney Five (which provides links to resources and tools related to five principles for managing money), a research clearinghouse, games for youth focused on money, and a section on financial choices for major life events.

Older Americans Benchmarking Survey Report
This American Bankers Association report highlights data on how banks engage with older consumers and train staff to combat elder financial exploitation.

OCC Financial Literacy Resource Directory
The 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. It also includes organizations whose missions are to support financial literacy through campaigns, fact sheets, newsletters, conference materials, publications, and websites.

Pro Bono Financial Planning Volunteer Training
The Foundation for Financial Planning offers updated training and a library of webinars to support nonprofit leaders and pro bono financial planners seeking to provide financial guidance to low- and moderate-income people.

Pulse Points Summer 2021: Impact of Stimulus Payments and Reopening the Economy
This Financial Health Network publication discusses how Americans used federal stimulus money from April to June 2021 and how overall incomes were affected as the pandemic continued.

ReportFraud.ftc.gov
The Federal Trade Commission’s website is designed to make it easier for people to report fraud, scams, and bad business practices.
**Spanish-Language Rental Assistance Finder**
The Consumer Financial Protection Bureau resource helps Spanish speakers find a local rental assistance program.

**Unpaid and Unprotected: How Lack of Paid Leave for Medical and Caregiving Purposes Impacts Financial Health**
This Financial Health Network publication explains the benefits of paid medical leave policies.

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**HelpWithMyBank.gov**: The OCC’s HelpWithMyBank.gov website provides answers to commonly asked banking questions. While targeted to customers of national banks and federal savings associations, the website has answers to many questions common to all consumers of banking services 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 with the OCC.


**Have an upcoming financial literacy event worth noting?** Rolling out a new financial literacy initiative? Developing a new tool or product? Have general feedback? Email us at communityaffairs@occ.treas.gov.

The information in the Financial Literacy Update was obtained from publicly available sources. Inclusion of a non-OCC event, activity, product, or hyperlink in this newsletter does not constitute an endorsement by the OCC. The OCC does not exercise editorial control over any of the information you may find when linking to non-OCC websites and cannot guarantee the accuracy of the information.