

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.

Online versions of *Financial Literacy Update* are available at www.occ.gov/flu.

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

EVENTS

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

January–February 2018

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.](#)

January–February 2018

The Federal Reserve Bank of Philadelphia offers teacher training programs on financial capability and economics.

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

January–February 2018

The Federal Reserve Bank of Atlanta sponsors numerous teacher workshops and events in Alabama, Florida, Georgia, Louisiana, Mississippi, and Tennessee. These events cover a variety of financial capability and economics topics.

[Bank On Hampton Roads](#)

January–October 2018

Bank On Hampton Roads offers a free 10-month financial makeover that uses a combination of financial classes and coaching to help participants break free from living paycheck to paycheck. Graduates have seen improvements in savings, debt reduction, credit scores, and asset protection.

[Life After High School: Navigating Education, Career, and Debt](#)

January 19, 2018 (Danville, Va.)

The Federal Reserve Bank of Richmond offers this teacher training to assist teachers in helping students set college and career goals, evaluate their options, choose a post-graduation

path that is right for them, pay for their education, and manage student loans.

[Master Financial Educator Volunteer Training](#)

January 22–26, 2018 (Norfolk, Va.)

Virginia Cooperative Extension leads a 20-hour training to prepare volunteer financial educators and coaches for community service. Training is provided in teaching techniques, interviewing skills, values and goals, communications, financial health, credit management, and more.

[Earned Income Tax Credit Awareness Day](#)

January 26, 2018 (Nationwide)

This 11th annual event promotes public understanding of the Earned Income Tax Credit (EITC). The website explains how to participate in EITC Awareness Day and about the availability of free tax preparation sites.

[Data Privacy Day](#)

January 28, 2018 (Nationwide)

The National Cyber Security Alliance sponsors this event to raise awareness and educate consumers about how their information may be collected, the benefits and risks of sharing personal data, and the privacy implications of their online actions. Organizations can show their commitment to privacy by becoming a Champion of Data Privacy Day.

[American Savings Education Council Partners Meeting](#)

February 7, 2018 (Washington, D.C.)

The American Savings Education Council hosts its quarterly meeting.

Coaching Essentials Web Training

February 8 and 22, 2018 (Nationwide)

August 9 and 23, 2018 (Nationwide)

The AFCPE offers this webinar on the essentials of financial coaching.

America Saves Week

February 26–March 3, 2018 (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.

Military Saves Week

February 26–March 3, 2018 (Nationwide)

As part of America Saves Week, Military Saves and the U.S. Department of Defense Financial Readiness Campaign host Military Saves Week to encourage service members and their families to review their savings progress and to take steps to boost their savings. The program provides information, advice, and encouragement toward paying down debt, building emergency funds, and saving for a home, college, and retirement.

National Interagency Community Reinvestment Conference

March 18–21, 2018 (Miami, Fla.)

The Office of the Comptroller of the Currency; the Federal Deposit Insurance Corporation (FDIC); and the Federal Reserve Banks of San Francisco, Chicago, and Atlanta host the 2018 National Interagency Community Reinvestment conference. This biennial conference offers participants from around the country the opportunity to learn about the Community Reinvestment Act (CRA), and to discuss best practices and emerging challenges in community development. The 2018 program will feature discussions regarding innovations in community development policies and practice, CRA examination training, and community development tours of Miami.

Annual Conference on Financial Education

April 9–11, 2018 (Orlando, Fla.)

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.

NCRC Annual Conference

April 9–11, 2018 (Washington, D.C.)

The National Community Reinvestment Coalition's annual conference brings together community nonprofits, policymakers, government officials, small businesses, banks, and academia to discuss creating a just economy. NCRC's National Neighbors Silver initiative will offer multiple workshops focusing on older adults and economic security, including the fifth annual Age-Friendly Banking Convening.

Money Smart Week

April 21–28, 2018 (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.

9th Annual Fostering Financial Education in Maine Schools Conference

May 11, 2018 (Augusta, Maine)

The Maine JumpStart Coalition sponsors this conference.

Keys to Financial Success Teacher Training Program in Philadelphia

July 9–13, 2018 (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.

INITIATIVES

2017–2018 Lights, Camera, Save! Video Contest

The 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.

2017–2018 Student Essay Contest

The Federal Reserve Bank of Minneapolis announces the 30th Annual Student Essay Contest open to all high school students in the Ninth Federal Reserve District.

[Financial Empowerment Center Affiliates Network](#)

The Cities for Financial Empowerment (CFE) Fund is seeking to expand its Financial Empowerment Counseling network to include organizations that conduct financial counseling and are connected to government. The CFE Fund will convene affiliates in person and remotely to further partnerships, highlight best practices, and catalog lessons unique to integrating financial counseling and coaching within government programs.

[Get Back to Class With the SIFMA Foundation](#)

The SIFMA Foundation's Invest It Forward financial education and capital markets literacy initiative connects educators and classrooms with financial industry professionals and firms to promote youth financial capability across the United States.

[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 21–24, 2018, in San Diego, Calif.

[Request for Information Regarding Consumers' Experience With Free Credit Scores](#)

The Consumer Financial Protection Bureau's (CFPB) Office of Financial Education seeks to learn more about customers' experiences with access to free credit scores, as well as the experiences of companies and nonprofits that offer customers, clients, or the general public free access to their credit scores.

[Save Your Refund 2018](#)

The nonprofit Commonwealth teams up with the America Saves campaign to sponsor the nationwide Save Your Refund sweepstakes to encourage saving at tax time. For the 2017 tax filing season, tax 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 two \$10,000 grand prizes.

RESOURCES

[50 State Snapshot of Student Debt](#)

The CFPB offers this report that looks at student debt across the country.

[2017 Financial Literacy Annual Report](#)

The CFPB has released its latest report on financial literacy.

[2017 Older Americans Benchmarking Report](#)

The America Bankers Association Foundation offers this survey of how banks are working with seniors and their caregivers to address the growing threat of elder financial fraud.

[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.

[Charity Scam Consumer Education Placemat](#)

The CFPB's Office for Older Americans offers this new consumer education placemat to help older adults protect themselves against charity fraud.

[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.

[Debt Getting in Your Way? Get a Handle on It](#)

The CFPB offers this booklet that is the latest in its Your Money Your Goals materials.

[FAFSA Resources](#)

The U.S. Department of Education offers these resources to help students and parents understand the Free Application for Financial Student Aid (FAFSA) process.

[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 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 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 Well-Being Tool](#)

The CFPB offers this online tool that allows consumers to measure their level of financial well-being.

[Free CFPB Materials](#)

The CFPB offers free copies of its consumer brochures.

[Free Tax Return Preparation for Qualifying Taxpayers](#)

The Internal Revenue Service Volunteer Income Tax Assistance (VITA) program offers free tax help for qualifying tax filers.

[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.

[Interagency Guidance to Encourage Financial Institutions' Youth Savings Programs and Address Related FAQs](#)

The financial regulatory agencies have updated their *Guidance to Encourage Financial Institutions' Youth Savings Programs and Address Related Frequently Asked Questions*. The agencies updated the guidance with updated citations for Community Reinvestment Act questions and answers and web links that had changed since the guidance was issued in 2015.

[Military Consumer Toolkit](#)

The FTC created this website to empower active duty and retired service members, military families, veterans, and civilians in the military community. These free resources can serve as the first line of defense against fraud and help military

consumers make better-informed decisions when managing money.

[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, and a section on disaster recovery tools.

[OCC Financial Literacy Resource Directory](#)

The 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.

[Spotlight on Serving Limited English Proficient Consumers: Language Access in the Consumer Financial Marketplace](#)

The CFPB offers this report to raise the awareness about the issues that limited English proficient consumers face when participating in the financial marketplace. The report also shares current practices institutions have implemented to better serve this segment of the population.

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 with 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: 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? Email us at communityaffairs@occ.treas.gov.

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