

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 email us at [communityaffairs@occ.treas.gov](mailto:communityaffairs@occ.treas.gov). Online versions of *Financial Literacy Update* are available at [www.occ.gov/fli](http://www.occ.gov/fli).

Sign up for the OCC's Financial Literacy Update and other Community Affairs publications at the OCC's Email List Service at [www.occ.gov/emaillist](http://www.occ.gov/emaillist).

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

## EVENTS

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

**March–April 2018**

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

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

**March–April 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.

### [Financial Literacy Seminar Series in D.C.](#)

**March–June 2018 (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.

### [Bank On Hampton Roads](#)

**March–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.

### [Engaging Banks in Workforce Development](#)

**March 8, 2018 (Nationwide)**

**March 29, 2018 (Nationwide)**

The Federal Reserve Bank of St. Louis sponsors these two, one-hour webinars on workforce development. The two-part series will present tools and information for banks to engage in workforce development activities that may help them receive consideration under the Community Reinvestment Act (CRA).

### [National Interagency Community Reinvestment Conference](#)

**March 18–21, 2018 (Miami, Fla.)**

The OCC, 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.

### [Operation HOPE Global Forum](#)

**March 26–28, 2018 (Atlanta, Ga.)**

Operation HOPE sponsors this fifth annual global forum where leaders outline a vision for the future of the modern global economy. Meet with heads of state and C-suite and community leaders from the public and private sector from around the world for three days of discussions, networking, and turning ideas into action.

## **Financial Literacy and Education Commission Public Meeting**

**March 29, 2018 (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.

## **2018 MFEC Conference: Financial Education Matters**

**April 3, 2018 (Bozeman, Mont.)**

The Montana Financial Education Coalition sponsors this annual conference.

## **RU Financially Fit?**

**April 3, 2018 (New Brunswick, New Jersey)**

Rutgers University sponsors this evening of free fun, food, and personal finance information.

## **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.

## **Jump\$tart Annual Awards Dinner and General Partner Meeting**

**April 9–11, 2018 (Washington, D.C.)**

The Jump\$tart Coalition for Personal Financial Literacy hosts its Annual Awards Dinner on April 5, followed by the general partner meeting on April 6. See the web site for more details.

## **Financial Capability Symposium**

**April 11, 2018 (Gaithersburg, Md.)**

The Coalition for the Advancement of Financial Education (CAFE) Montgomery MD and Family Services, Inc., host this annual symposium to engage stakeholders to better understand the needs, challenges, best practices, and opportunities in delivering financial education and capability programs.

## **Financial Literacy Day on the Hill**

**April 12, 2018 (Washington, D.C.)**

The Jump\$tart Coalition for Personal Financial Literacy sponsors this annual event on Capitol Hill, featuring financial literacy exhibits from more than 60 nonprofit, for-profit, and government entities.

## **American Savings Education Council Partners Meeting**

**April 18, 2018 (Washington, D.C.)**

The American Savings Education Council hosts its quarterly meeting.

## **Teach Children to Save 2017**

**April 20, 2018 (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.

## **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.

## **#FinHealthMatters Day**

**April 25, 2018 (Nationwide)**

The Center for Financial Services Innovation (CFSI) sponsors this day annually to bring attention to Americans' financial health through the thunderclap of social media activity. This year's day will focus on student financial health.

## **Maryland Financial Education Summit**

**April 25, 2018 (Ellicott City, Md.)**

The FDIC, the Federal Reserve Bank of Richmond, and the CASH Campaign of Maryland partner to host this annual summit for financial education practitioners, researchers, and stakeholders to consider how to help Maryland adults gain the skills and confidence to meet their financial goals.

## **Real World Camp**

**April 27, 2018 (Bismarck, N.D.)**

The North Dakota Jump\$tart Coalition sponsors this event where kids find out what it takes to be "grown up" financially for a day.

### **AEO Microbusiness Conference**

**April 30–May 2, 2018 (Detroit, Mich.)**

The Association for Enterprise Opportunity sponsors this microbusiness and microfinance conference focusing on innovation and inclusion.

### **Classroom Connections: A Personal Finance Workshop for Granite State Teachers**

**May 10, 2018 (New Hampshire)**

The New Hampshire Jump\$tart coalition hosts this conference.

### **Personal Finance Seminar for Professionals**

**May 10, 2018 (Virtual)**

The University of Maryland Extension presents the 30th Annual Personal Finance Seminar for Professionals. Personal finance experts share practical strategies and discuss personal finance issues.

### **9th Annual Fostering Financial Education in Maine Schools Conference**

**May 11, 2018 (Augusta, Maine)**

The Maine Jump\$tart Coalition sponsors this conference.

### **All My Money: Change for the Better Training Class**

**May 17–18, 2018 (Kankakee, Ill.)**

**June 12–13, 2018 (Sterling, Ill.)**

**June 25–26, 2018 (Chicago, Ill.)**

**July 31–August 1, 2018 (Decatur, Ill.)**

The University of Illinois Extension offers this training using its All My Money curriculum to teach financial management using a hands-on, experiential approach.

### **10th Annual Florida Prosperity Partnership Statewide Training Conference**

**May 30–June 1, 2018 (Orlando, Fla.)**

The Florida Prosperity Partnership (FPP) sponsors this three-day conference with plenary sessions, interactive concurrent sessions, and opportunities to engage with peers. FPP is a nonprofit, statewide coalition of organizations focused on the economic stability, security, and prosperity of all Floridians.

### **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.

### **2018 Prosperity Summit (Formerly the Assets Learning Conference)**

**September 5–7, 2016 (National Harbor, Md.)**

Prosperity Now (formerly the Corporation for Enterprise Development) sponsors this event that brings together more than 1,300 stakeholders for three days of intensive capacity-building workshops, plenary sessions, and round tables dedicated to creating economic opportunity in the United States.

## **INITIATIVES**

### **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.

### **Bank On Grant Funding**

The Cities for Financial Empowerment (CFE) Fund is offering grants to support local Bank On coalition operations. The Bank On Capacity Grant Fund offers grant of up to \$10,000 to assist Bank On coalitions in expanding banking access locally; the Bank On Renewal Capacity Grant Fund offers up to \$20,000 for current and past Bank On Capacity Grant recipients; and the Bank On Innovation Grant Fund offers grants of up to \$50,000 to support the development of replicable, large-scale programs that connect underserved populations to certified accounts to enable households to preserve their earnings and build assets.

### **FEC Affiliates Network**

The CFE Fund is dramatically scaling its Financial Empowerment Center (FEC) model. Through the FEC Affiliates Network, which brings together cities, counties, states, and nonprofit organizations that provide other government-connected models of free financial counseling and coaching, the expansion will use learnings from the Network to further the professionalization of the field.

### **F5: FPP Financial Focus Film Fest**

The Florida Prosperity Partnership is seeking filmmakers of all ages who know how to engage, entertain, educate, and inspire. The FPP Financial Focus FilmFest (F5) initiative is intended to engage financial educators to show them the benefits of teaching personal finance topics using content that entertains, informs, and influences.

## [Foundation for Financial Planning Grants](#)

The Foundation for Financial Planning is accepting grant applications from nonprofits to help fund programs linking financial planners pro bono to underserved people in need. The programs should be scalable, replicable, and sustainable. Grants are generally in the range of \$5,000 to \$40,000.

## [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.

## [Maryland Financial Education and Capability Awards](#)

The CASH Campaign of Maryland is seeking nominees for this award that recognizes the dedication and success of public school teachers, community champions, and outstanding organizations who deliver financial education. Winners will receive \$1,000 and participate in a recognition ceremony at the Maryland General Assembly.

## [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

## [2018 Prosperity Now Scorecard](#)

Prosperity Now released the results of its annual scorecard, a comprehensive resource for data on household finances.

## [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.

## [All My Money: Change for the Better Curriculum](#)

The University of Illinois Extension designed this financial literacy curriculum for persons working with limited resources audiences. The eight-lesson curriculum uses hands-on learning to teach basic financial management skills.

## [Bank On Coalition Playbook](#)

The CFE Fund has added two chapters to its Bank On Coalition Playbook providing insight into a range of approaches coalitions have used to engage with their financial institution partners and offering a framework for coalition leaders to organize their efforts for local success, thereby providing a tool for planning and implementation as well as for fundraising and evaluation.

## [Banker Resources for Military Retirement Planning](#)

The ABA and the Association of Military Banks of America have created materials to assist the industry in helping military customers understand the recent changes to the military's retirement system.

## [CFPB Financial Coaching Web Page](#)

The Consumer Financial Protection Bureau (CFPB) launched this web page that provides information about the CFPB's coaching initiative, including where consumers can find a coach; the results of rigorous research on financial coaching; and best practices on financial coaching.

## [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).

## [Dating Scam Infographic](#)

The (FTC) and the American Bankers Association Foundation developed this tool that lists common online dating scams and provides information on what to do if you are scammed.

## [Developing the Financial Capability of America's Young Workers](#)

The CFPB offers this report that details the findings of its Youth Employment Success Roundtable.

## [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.

## [FTC.gov/SmallBusiness](#)

The FTC offers this website with resources to help small businesses stay ahead of the latest scams, reduce the risk of cyber threats, and know how to respond in case of a data breach.

## [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.

## [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](http://www.robodeidentidad.gov).

## [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.

## [Navigating the Military Financial Lifecycle](#)

The CFPB offers this tool to help members of the military at every step of their careers. The CFPB's resources offer a roadmap to help take the guesswork out of financial management during time spent in the service.

## [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.

## [Redefining Student Success: Community Colleges and the Financial Health Journey](#)

CFSI offers this report providing guidance to community college administrators committed to improving the financial health of their students.

## [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.

**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](mailto:communityaffairs@occ.treas.gov).

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