

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. Online versions of *Financial Literacy Update* are available at 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.

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

EVENTS

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

November–December 2018 (Nationwide)

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

[Next Gen Personal Finance FinCamp](#)

November–December 2018 (Nationwide)

Next Gen Personal Finance (NGPF) offers these one-day, professional development workshops for personal finance educators. There is no cost to attend.

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

November–December 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.](#)

November–December 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.

[National Educator Conference in Cleveland](#)

November 3–5, 2018 (Cleveland, Ohio)

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

[Financial Education in Oklahoma](#)

November 7, 2018 (Oklahoma City, Okla.)

The Oklahoma Jump\$tart Coalition sponsors this conference.

[NJCFE Fall Financial Education Institute](#)

November 8–10, 2018 (New Brunswick, N.J.)

The New Jersey Council for Financial Education hosts this conference for New Jersey educators.

[Coaching Essentials](#)

November 12, 2018 (Norfolk, Va.)

November 13, 2018 (Norfolk, Va.)

The Association for Financial Counseling and Planning Education (AFCPE) offers this workshop on the philosophy and principles of coaching. Participants will practice applying the skills and techniques in financial conversations.

[2018 Annual Research and Training Symposium in California](#)

November 14–16, 2018 (Norfolk, Va.)

The AFCPE hosts this conference for personal finance professionals working in research, practice, and educational settings.

[Financial Services Conference in Washington](#)

November 29–30, 2018 (Washington, D.C.)

The Consumer Federation of America's 31st 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.

RAISE Texas Summit 2018

December 5–6, 2018 (Dallas, Texas)

The Federal Reserve Bank of Dallas sponsors this conference that examines tools, programs, and services that help Texans increase their financial health, access opportunities to invest in their future, and build resilience to get through every season of life.

America Saves Week

February 25–March 2, 2019 (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.

INITIATIVES

2018–2019 Lights, Camera, Save! Video Contest

The American Bankers Association (ABA) Foundation is sponsoring its 9th annual 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 where more than \$10,000 in prizes will be awarded. Student entries must be submitted by December 3, 2018.

Bank On Capacity Grants

The Cities for Financial Empowerment (CFE) Fund's Capacity Grant aims to assist leadership on local Bank On coalitions in expanding banking access. Local Bank On coalitions can apply; applicants should be coalition leaders, from either city or local government agencies, or nonprofit community organizations working in concert with local government. These capacity grants can be as high as \$25,000 and are presented on a rolling basis.

Bank On Fellowship

The CFE Fund is sponsoring a new cohort of Bank On Fellows. The Bank On Fellowship program provides match funding of up to \$45,000 per year, for two years, to Bank On coalitions to support a full-time staff position (a "Fellow") to lead their coalition's activities. As part of this multi-city cohort of local leaders, the CFE Fund provides intensive technical assistance support, training, and resources both individually and to the group. Applications are due by December 2, 2018.

Bank On Startup Grant

The CFE Fund's Bank On Startup Grant supports new or newly re-launched Bank On coalitions in laying the foundation and developing the necessary infrastructure for coalition success. These capacity building grants support local coalitions in the adoption of the Bank On National Standards and in launching or re-launching local Bank On initiatives. The CFE Fund will make grants of up to \$5,000 on a rolling basis.

Calling All Banker Financial Education Volunteers

The ABA Foundation is asking bankers (and educators who work with banks) who participated in the 2018 Get Smart About Credit program to complete a short survey on the experience. Surveys must be completed by November 26, 2018, and 50 survey respondents will have a chance to win a prize.

Financial Empowerment Center 2018 Planning Cohort

The CFE Fund is offering grants to up to 15 local governments looking to plan how to bring the Financial Empowerment Center (FEC) model of free, professional, one-on-one financial counseling/coaching to their residents. Selected government partners will receive up to \$20,000 and technical assistance for 6–12 months to design and prepare for the launch of an FEC.

Fulfilling the Promise of Fintech: The Case for a Nonprofit Vision and Leadership

The Nonprofit Leaders in Financial Technology (nLIFT) offers this brief on how financial technology (fintech) can build the financial security of low- and moderate-income households.

[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 U.S.

[LifeSmarts Online Consumer Challenge](#)

The National Consumers League hosts LifeSmarts, an online competition open to all students in grades 6–12. This September, LifeSmarts celebrates 25 years of 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, technology, and the environment. Students compete online and in-person throughout the year to win scholarships and prizes. Experts in LifeSmarts subject areas are also needed to serve as judges and officials at the state and national competitions.

[MoolahLIVE in Houston](#)

Alliance Financial and Green Bank are partnering to bring this financial education program to Houston Independent School District schools.

[The Utah Jump\\$tart Scholarship Competition](#)

The Utah Jump\$tart Coalition sponsors this scholarship competition for high school students who can demonstrate a solid understanding of financial literacy concepts and are pursuing a post-secondary education at either a university, college, trade school, or similar institution of higher learning.

[The Utah Jump\\$tart/Zions Bank Scholarship Competition](#)

The Utah Jump\$tart Coalition and Zions Bank sponsor this scholarship competition for college students who can demonstrate a solid understanding of financial literacy concepts and are pursuing a post-secondary education at either a university, college, trade school, or similar institution of higher learning.

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.

[Charting the Course of Age-Friendly Banking](#)

The National Community Reinvestment Coalition's National Neighbors Silver offers this white paper that draws on the principles of Age-Friendly Banking to re-imagine the course of banking and aging to define the next steps in expanding Age-Friendly Banking.

[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.

[eFAFSA](#)

The 2019–20 Free Application for Federal Student Aid (FAFSA) form launched on October 1, 2018. This year, students can fill out the FAFSA form using the new myStudentAid app and the redesigned fafsa.gov website. Please encourage students to spend time on their phones! In addition to the new app, the fafsa.gov website was redesigned so the site's pages fit the screen size and shape of any device, including desktop or laptop computers and mobile devices.

[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 Insurance Deposit Education Materials](#)

The Federal Deposit Insurance Corporation (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.

[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.

[Making Payroll Cards Work for Employees](#)

The Center for Financial Services Innovation (CFSI) offers this report that provides an in-depth look at employee payroll card use and opportunities for improvement in card design and delivery.

[Money As You Grow Bookshelf](#)

The U.S. Bureau of Consumer Financial Protection (BCFP) has refreshed the Money as You Grow Bookshelf, a research-based program designed to help parents, caregivers, and others teach children ages 4 through 10 money skills through reading, activities, and play. Money as You Grow Bookshelf is an updated version of the University of Nevada Extension's Money on the Bookshelf program. The BCFP, in collaboration with the University of Wisconsin-Madison Center for Financial Security and the University of Wisconsin-Extension Family Living Programs, are working together to expand the program and make it available to libraries, educators, and parents nationally.

[Money Smart for Older Adults in Spanish](#)

The BCFP and the FDIC recently released the updated Spanish-language version of the Money Smart for Older Adults (MSOA) curriculum. MSOA is a training and awareness program designed for older adults and family caregivers. The Resource Guide, Instructor Guide and corresponding PowerPoint slides are all in Spanish and are free to download or order in bulk.

[A Municipal Policy Blueprint for a More Inclusive Path to Prosperity](#)

Prosperity Now offers this report designed to guide municipal leaders and advocates towards effective solutions for building financial security within communities of color.

[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.

[Pathways to Financial Well-Being: Research Brief](#)

The BCFP released results of a study analyzing the associations between financial capability factors, financial situation, and financial well-being. The study results provide evidence of a pathway to financial well-being. The results point to a strong potential role for financial education in improving individuals' financial well-being.

[Protect Consumers Against Check Scams](#)

Fake checks continue to be one of the most common types of fraud against consumers. The ABA Foundation and the FTC have developed an infographic to help consumers recognize and avoid these scams.

[OCC Financial Literacy Resource Directory](#)

The Office of the Comptroller of the Currency (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.

[Servicemembers' "Immediate Actions" for Financial Success](#)

The SEC and the BCFP created this blog that gives specific immediate actions servicemembers can take to navigate their personal finances. These actions include three basic steps: first, pay off high-interest debt; second, set goals and make a financial plan; and third, start saving and investing early.

[Tools for Choosing a Financial Caregivers](#)

November is National Caregiver Month, and the ABA Foundation's Safe Banking for Seniors program offers financial caregivers the tools they need to be responsible representatives for disabled and elderly Americans and their assets. Banks can access free materials for their customers at www.aba.com/seniors, and community organizations can request a banker-led presentation at www.aba.com/finelink.

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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