

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

[Bank On Hampton Roads Free Financial Makeover](#)

September–October 2018 (Hampton Roads, Va.)

Bank On Hampton Roads in Virginia 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.

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

September–October 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](#)

September–October 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.](#)

September–November 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.](#)

September–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.

[CRA Workshop for Banks: Beyond the Basics](#)

September 5, 2018 (Columbus, Ohio)

The Office of the Comptroller of the Currency (OCC), the Federal Deposit Insurance Corporation (FDIC), and the Federal Reserve Bank of Cleveland co-sponsor a workshop. This is a knowledge-sharing event tailored for experienced Community Reinvestment Act (CRA) officers of intermediate-small and large banks. The training provides a discussion of self-assessment, performance context, and how to assess community development needs. Case studies will be used as discussion background to provide realistic scenarios.

[2018 Prosperity Summit \(Formerly the Assets Learning Conference\)](#)

September 5–7, 2018 (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.

Rural Small Business Lending Forum: Building Rural Prosperity through Access to Capital

September 6, 2018 (Hagerstown, Md.)

September 20, 2018 (Pittsfield, Mass.)

The OCC, the FDIC, the Federal Reserve Bank of Richmond, the U.S. Department of Agriculture (USDA) and the U.S. Small Business Administration (SBA) co-sponsor a workshop. The workshop is designed for banks, commercial lenders, community development financial institutions (CDFI), and nonprofit lending organizations. It focuses on rural small business development, highlights the various lending products offered by each participating organization, and discusses how their respective lending products are leveraged to meet evolving small business development needs.

Focus on Finance: Personal Finance Training

September 6–7, 2018 (Memphis, Tenn.)

The Federal Reserve Bank of St. Louis offers this two-day workshop to show educators what's new in personal finance and provide training for Tennessee educators to meet the employment requirement for teaching personal finance in high school.

Building Inclusive Spaces: Convenings Supporting Returning Citizens in Entrepreneurship and Credit Building

September 11, 2018 (Charlottesville, Va.)

September 13, 2018 (Chicago, Ill.)

The Credit Builders Alliance, The U.S. Small Business Administration, and the Fountain Fund sponsor these events to increase the impact of mission-driven organizations serving, or seeking to serve, returning citizens.

Financial Literacy Conference in New Orleans, La.

September 13–14, 2018 (New Orleans, La.)

The Society for Financial Education and Professional Development, Inc., hosts the Eleventh Annual Financial Literacy Leadership Conference, "Wealth: Paying Your Way Forward." Participants gain important information and strategies for enhancing the financial literacy of Americans.

Building a Bridge to Credit Visibility

September 17, 2018 (Washington, D.C.)

The Bureau of Consumer Financial Protection hosts this symposium that brings together a diverse set of stakeholders to explore the challenges in overcoming barriers to expand fair and responsible consumer credit. The event will include perspectives from industry, academia, trade associations, government, community groups, research, and think tank organizations. The event will be livestreamed.

Women Small Business Owners—Help for Improving Your Financial Security

September 17, 2018 (Nationwide)

The U.S. Department of Labor's Employee Benefits Security Administration and Women's Bureau host this webinar featuring strategies to grow and manage businesses, and it shares tips and tools for financial planning.

CRA Basics Workshop for Bankers

September 18, 2018 (Kansas City, Mo.)

The OCC, the FDIC, and the Federal Reserve Bank of Kansas City co-sponsor a workshop. The workshop provides an overview of the CRA bank examination process and the basics of the CRA regulation. More specifically, the workshop helps participants with CRA exam preparation, understanding community development, developing a CRA action plan, assessing community needs, and determining performance context factors.

CRA Training: Working with SBICs and RBICs

September 18, 2018 (Chapel Hill, N.C.)

The OCC, the FDIC, and the Federal Reserve Bank of Richmond, Charlotte Branch, co-sponsor a forum. The program covers the basics of investing in rural business investment companies and small business investment companies and includes a practitioner panel and a regulator panel on CRA.

What You Should Know About Your Retirement Plan

September 20, 2018 (Nationwide)

The U.S. Department of Labor Employee Benefits Security Administration sponsors this webinar to help people understand how employee retirement plans work and their benefits.

Joint Council on Economic Education

September 26, 2018 (Richmond, Va.)

The Federal Reserve Bank of Richmond hosts this meeting for organizations in the Fifth Federal District—from Maryland to South Carolina—for professional development and collaboration opportunities to help support economic and financial education for teachers and students.

Rural Small Business Lenders Roundtable

September 26, 2018 (Limon, Colo.)

Rural Small Business Lenders Roundtable (Limon, Colo. - September 26, 2018)

The OCC and the FDIC co-sponsor a roundtable with the SBA, the USDA, and the Colorado Housing and Finance Authority. The event highlights lending enhancement programs designed to assist financial institutions with increasing their small business and small farm lending. The program also features a panel of lenders who have successfully used lending enhancement programs.

WISER Symposium on Women's Retirement

September 26, 2018 (Washington, D.C.)

The Women's Institute for a Secure Retirement hosts this symposium entitled "Women's Retirement Income: Strategies, Decisions and Choices."

Banking and the Economy: A Forum for Minorities in Banking

September 27–28, 2018 (Charlotte, N.C.)

The Federal Reserve System hosts this forum designed to provide senior-level or high-potential middle management minority bank leaders with industry, leadership, and professional development knowledge that will enhance their careers and networks.

National Cyber Security Awareness Month

October 2018 (Nationwide)

National Cyber Security Awareness Month is a collaborative effort between government and industry to ensure that every American has the resources to stay safer and more secure online.

2018 Reinventing Our Communities: Investing in Opportunity

October 1–3, 2018 (Baltimore, Md.)

The Federal Reserve Bank of Philadelphia sponsors this biennial conference that explores strategies to best leverage different forms of capital to help neighborhoods and individuals reach their full potential and to share in the value-creating vitality that is the U.S. economy.

NFCC Connect Conference

October 1–3, 2018 (Dallas, Texas)

The National Foundation for Credit Counseling hosts its annual conference.

World Investor Week

October 1–7, 2018 (Nationwide)

The U.S. Securities and Exchange Commission is the lead U.S. agency for this week-long global effort to raise awareness about the importance of investor education and protection. World Investor Week is an initiative of the International Organization of Securities Commissions (IOSCO), and securities regulators on six continents will participate in a variety of outreach activities across the globe to bring attention to the importance of educating investors on how to invest wisely and avoid fraud.

Council for Economic Education's Annual Financial Literacy & Economic Education Conference in Atlanta

October 5–6, 2018 (Atlanta, Ga.)

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.

2018 Virginia Financial Literacy Summit

October 8, 2018 (Farmville, Va.)

The Virginia JumpStart Coalition hosts this event for Virginia middle and high school teachers and administrators, as well as the state's leading proponents of financial literacy, to learn about this important issue, hear best practices, and get additional training on personal finance topics.

Reinvest Philly Summit

October 9, 2018 (Philadelphia, Pa.)

This summit, sponsored by the National Community Reinvestment Coalition will bring together community leaders, financial institutions, health care leaders, advocacy groups, and public officials to discover ways to reinvest in healthy communities across the region.

Bank On Leadership Conference

October 9–10, 2018 (New York, N.Y.)

The Cities for Financial Empowerment will host its first Bank On Leadership Conference to bring together coalition leaders to share best practices for coalition success.

Get Smart About Credit Day

October 18, 2018 (Nationwide)

The American Bankers Association (ABA) Community Engagement Foundation sponsors this event to teach young people the ABCs of wise credit use. The ABA provides bankers with tools and resources to go into classrooms, connect with youth groups, and visit college campuses and high schools to help young people learn how to budget for college, use credit responsibly, build a positive payment history, and protect their identity. The program is open to all banks, including non-ABA members.

National Retirement Security Week 2018

October 21–27, 2018 (Nationwide)

The National Association of Government Defined Contribution Administrators sponsors this week to educate workers about the importance and need for saving for retirement and that this is key to financial health and security in retirement; increase awareness of the options available to save for retirement, and for plan sponsors to see increases in plan participation.

Banking and the Economy: A Forum for Women in Banking

October 24, 2018 (Norman, Okla.)

The Federal Reserve Bank of Kansas City, in partnership with the Community Bankers Association of Oklahoma and the Oklahoma Bankers Association, hosts this forum designed to provide senior-level or high-potential middle management women bank leaders with industry, leadership, and professional development knowledge that will enhance their careers and networks.

National Educator Conference in Cleveland

November 3–5, 2018 (Cleveland, Ohio)

The JumpStart Coalition’s ninth annual conference offers tools, resources, and support for educators of pre-K–12 students.

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.

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.

INITIATIVES

Financial Empowerment Center 2018 Planning Cohort

The Cities for Financial Empowerment (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.

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. This year’s competition begins on September 10.

NGPF Nationwide Scholarship Contest

Next Gen Personal Finance sponsors this scholarship contest for high school students. Ten \$5,000 and numerous \$500 Honorable Mention scholarships will be awarded nationwide.

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.

[Commonwealth’s Suite of Financial Entertainment Games](#)

Commonwealth offers this suite of financial entertainment games to turn learning financial concepts into fun and engaging activities that lead to real-world action.

[Conversation Starters: Ideas for Youth Employment Professionals to Help Youth Access Bank Accounts](#)

The Federal Deposit Insurance Corporation (FDIC) offers this brochure to help workforce providers discuss collaborative opportunities with a federally insured bank or credit union.

[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.

[Designated Disaster Areas and Consideration Under the Community Reinvestment Act](#)

This OCC fact sheet describes how banks may receive favorable CRA consideration for bank-financed activities that revitalize or stabilize localities that the federal government has designated as disaster areas. The fact sheet, for example, discusses disaster recovery activities that help to attract new businesses or retain existing businesses or residents and that are responsive to the needs of communities, including low- and moderate-income individuals and neighborhoods.

[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 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.

[Federal Student Aid Partner Emails](#)

The U. S. Department of Education offers Federal Student Aid Partner emails to assist school counselors, college access organization staff, and other mentors dedicated to educating students about applying for and receiving federal student aid.

[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 usage and opportunities for improvement in card design and delivery.

[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.

[Money Smart News](#)

Money Smart News is the FDIC’s quarterly newsletter featuring tips, updates, and success stories for financial educators.

[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.

[NFCC Notables](#)

The National Foundation for Credit Counseling offers the summer edition of its semi-annual newsletter.

[Next Gen Personal Finance Resources](#)

NGPF offers these resources to teach personal finance in schools. The resources include engaging instructional materials and professional development, at no cost, to teachers, students, and schools.

[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.

[Ramp It Up](#)

Commonwealth offers this college readiness app that helps high school students develop baseline financial capability to help them make decisions related to paying for college.

[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.

[When I'm 65 Documentary and National Engagement Program](#)

When I'm 65 is a national documentary and multi-year engagement program exploring how our financial and lifestyle choices today affect the whole of our lives. The site offers a documentary and a toolkit with action guides offering retirement planning strategies customized for three different age groups.

[Youth Employment Resource Center](#)

The FDIC offers this website that offers resources that support financial education and access to safe, affordable insured accounts for youth participating in employment programs.

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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