

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

[Teacher Training in the Mid-Atlantic U.S.](#)

January–February 2017

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

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

January–February 2017

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 Free Financial Makeover](#)

January–October 2017 (Hampton, Va.)

Bank On Hampton Roads sponsors this 10-month free financial makeover offering classes and coaching to help residents build financial plans.

[Conversation with the Chair: A Teacher Town Hall Meeting](#)

January 12, 2017 (Nationwide)

Federal Reserve Board Chair Janet Yellen will address educators nationwide via a webcast from Washington, D.C. Her live message for teachers will discuss the mission and responsibilities of the Federal Reserve System. After her remarks Chair Yellen will take questions.

[Earned Income Tax Credit Awareness Day](#)

January 27, 2017 (Nationwide)

This eleventh 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.

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

January 3, 2017 (Wise, Va.)

February 8, 2017 (Harrisonburg, Va.)

February 14, 2017 (Blacksburg, Va.)

March 16, 2017 (Lynchburg, 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.

[Building Native Communities: Financial Skills for Families Train-the-Trainer](#)

February 14–16, 2017 (Seattle, Wa.)

First National Oweesta Corporation offers this fifth edition of its training and certification program to help Native community development financial institutions (CDFIs), tribes, and other Native organizations establish and sustain financial education programs in their communities.

[America Saves Week](#)

February 27–March 4, 2017 (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 27–March 4, 2017 (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.

2017 National Consumer Protection Week

March 5–11, 2017 (Nationwide)

The Federal Trade Commission (FTC), other federal agencies, and nonprofit organizations sponsor this event. The event, website, and a blog highlight the importance of consumer education and offer free resources to help consumers protect their privacy, manage credit and debt, avoid identity theft, understand mortgages and other loans, and recognize scams that target consumers.

Houston Money Week

April 1–8, 2017 (Houston, Texas)

This event, part of National Financial Literacy Month, offers financial education and advice to help consumers make household budgets, initiate savings plans, manage debt, and make strategic investment decisions for retirement.

Hope Global Forum

April 10–12, 2017 (Atlanta, Ga.)

Operation HOPE sponsors this fourth 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.

Teach Children to Save 2017

April 28, 2017 (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.

EMERGE: Financial Health Forum

June 14–16, 2017 (Austin, Texas)

The Center for Financial Services Innovation (CFSI) sponsors this twelfth forum focusing on financial health.

2017 Credit Builders Alliance Credit Building Symposium

June 26–27, 2017 (Washington, D.C.)

The Credit Builders Alliance sponsors this symposium that addresses the link between the work being done in the credit-building field and the broader issues of income inequality, poverty reduction, and asset building.

INITIATIVES

2016–2017 Lights, Camera, Save! Video Contest

The American Bankers Association (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.

2016–2017 Student Essay Contest

The Federal Reserve Bank of Minneapolis sponsors this contest for high school students in the Ninth Federal Reserve District. Students answer the question: “Can the U.S. economy still grow the way it once did?” to win monetary prizes. Essays are due by March 31, 2017.

2017 Kentucky Saves Week Poster Contest

The Kentucky Jump\$tart Coalition sponsors this contest for Kentucky students in grades 5–8. Posters should reflect the theme “Grow Your Dough.” Submissions will be accepted October 2016 through January 2017.

ABA Foundation Financial Education Initiatives

Registration is open for the ABA Foundation’s Safe Banking for Seniors; Teach Children to Save; Get Smart About Credit; and Lights, Camera, Save! programs. Registered bankers will receive access to private resource pages containing community outreach letters, presentation modules, activities, communication tools, and promotional materials.

Invest It Forward

The Securities Industry and Financial Markets Association (SIFMA) and the SIFMA Foundation sponsor this industry-wide financial education and capital markets literacy campaign convening hundreds of financial firms that are committed to giving young Americans a solid understanding of the capital markets system and the invaluable tools to achieve their dreams.

The Ketchum Prize for Outstanding Service and Research to Advance Investor Protection and Financial Capability

The Financial Industry Regulatory Authority (FINRA) Investor Education Foundation invites nominations for the Ketchum Prize to recognize outstanding service and research to advance investor protection and financial capability. Nominations must be received by March 1, 2017, and eligible nominees must have exemplary research or service achievements related to the prize theme.

LifeSmarts Online Consumer Challenge

The National Consumers League hosts LifeSmarts, an online competition open to all students in grades 6–12. Each month's topics focus on a different category important to teenage consumers, including personal finance, health and safety, consumer rights, technology, and the environment. Teams with the highest scores advance to state competitions held in the early spring. The winning teams advance to the National Championship, held April 21–24 in Pittsburgh, Pa.

Nonprofit Leaders in Financial Technology (nLIFT)

Nonprofit Leaders in Financial Technology (nLIFT) is a collaboration among six nonprofits—Commonwealth, EARN, The Financial Clinic, Mission Asset Fund, MyPath, and the National Federation of Community Development Credit Unions—convened by FIELD and the Financial Security Program at the Aspen Institute. Its goal is to increase financial inclusion through technology-driven platforms.

Teach Children to Save Celebrates 20 Years

STASH, the Teach Children to Save pig, invites you to put on a party hat and join the ABA Foundation for the program's 20th-year festivities.

RESOURCES

2016 Financial Literacy Annual Report

The Consumer Financial Protection Bureau's (CFPB) Office of Financial Education published its annual report on financial literacy, which describes what the CFPB is doing to help consumers navigate the financial marketplace and build financial well-being.

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.

CFSI's Consumer Data Sharing Principles

CFSI created this framework to serve as a guide for the financial services industry to assist in establishing a data-sharing ecosystem that is secure, inclusive, and innovative.

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.

Everything You Ever Wanted to Know About Secured Credit Cards

CFSI provides information on secured credit cards and how they may build credit for credit unscorables.

FDIC Deposit Insurance 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.

[Financial Aid Toolkit for Federal Student Aid \(FSA\)](#)

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 on 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 Capability in the United States 2016](#)

The FINRA Investor Education Foundation released the results from its annual survey.

[Get Ready for Tax Filing Season 2017](#)

The Internal Revenue Service (IRS) launched this website to help tax preparers and taxpayers better understand the upcoming changes in the federal tax code and what can be done to avoid unnecessary delays in filing returns and receiving refunds.

[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.

[Impact of the America Saves Program on Low-Income Youth Workers](#)

America Saves for Young Workers offers this report on the effect of its program on summer youth employment participants from August 2015 to March 2016.

[Military Consumer Toolkit](#)

The FTC created this website to empower active duty and retired servicemembers, 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.

[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.

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? E-mail us at communityaffairs@occ.treas.gov.

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