

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

Online versions of **Financial Literacy Update** are available at [www.occ.gov/flu](http://www.occ.gov/flu).

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

## EVENTS

### [Financial Coaching Fundamentals and Specialty Training on the Web](#) July–August 2017

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.](#) July–August 2017

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

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

### [Expanding Your Credit Card Profile: How to Build a Secured Card Strategy](#)

July 12, 2017 (Nationwide)

The Center for Financial Services Innovation hosts this webinar on how secured credit cards can be a safe, effective, and useful tool to help consumers improve their financial health.

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

July 17–19, 2017 (Pueblo, New Mexico)

July 25–27, 2017 (Anchorage, Alaska)

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

### [Aging in Community Webinar](#) July 18, 2017 (Nationwide)

The National Community Reinvestment Coalition (NCRC) hosts this webinar geared toward affordable housing developers, community development corporations (CDC), CDFIs, community action agencies, senior lesbian-gay-bisexual-transgender (LGBT) housing providers and other aging network members. The webinar will feature innovative aging-in-community strategies and share resources and supports to help people age in place.

### [American Savings Education Council Partners Meeting](#)

July 19, 2017 (Washington, D.C.)

The American Savings Education Council hosts its quarterly meeting. Topics of discussion includes the research and evaluation of financial education, sidecar accounts, and health savings accounts and their use for saving for retiree medical costs.

## **Military Consumer Financial Workshop: Protecting Those Who Protect Our Nation**

**July 19, 2017 (San Antonio, Texas)**

The Federal Trade Commission (FTC) sponsors this event that brings together military consumer advocates and legal services; consumer groups; local, state, and federal government representatives; industry representatives; and members of all the service branches to examine the financial issues and scams affecting active military and veteran consumers.

## **2017 Texas Financial Literacy Summit**

**July 25–26, 2017 (Dallas, Texas)**

The Independent Bankers Association of Texas Education Foundation and the Texas Bankers Foundation sponsors this conference in Texas. Attendees will learn about the importance of financial literacy, how credit scores are calculated, elementary school book programs, and engaging high school students in financial literacy education. The conference includes guest speakers from the Texas Department of Banking, the Office of the Comptroller of the Currency, the Texas Education Agency, and the Federal Reserve.

## **The Financial Tightrope Walker Coaching Program**

**August 3 and 4, 2017 (Virginia Beach, Va.)**

BankOn Virginia Beach offers this training for coaches who meet with people who are financially at-risk. The program teaches coaches to challenge and support people who need to identify issues that drive financial choices.

## **Master Your Money: Detonate Your Debt Credit Builders Workshop**

**August 12, 2017 (Virginia Beach, Va.)**

BankOn Virginia Beach offers this workshop where consumers get a free copy of their credit reports and a personal review with a financial coach. The focus of the workshop is credit repair, rights when working with creditors, and building better credit.

## **Life After High School: Navigating Education, Career and Debt**

**August 18, 2017 (Virginia Beach, Va.)**

The Federal Reserve Bank of Richmond hosts this teacher workshop created by the Virginia Council on Economic Education to assist teachers in helping students set college and career goals, evaluate their options, choose a post-graduation path, pay for their education, and manage student loans.

## **Association of Military Banks of America Fall Workshop**

**August 27–30, 2017 (Washington, D.C.)**

The Association of Military Banks of America (AMBA) is holding its annual workshop, “New Administration. New Congress: New Challenges. New Opportunities,” at the Watergate Hotel in Washington D.C. The workshop is AMBA’s major annual event and provides an opportunity to exchange ideas and discuss the latest banking issues affecting servicemembers and their families.

## **Common Cents Conference**

**September 12–13, 2017 (Bethesda, Md.)**

The Common Cents Conference addresses the financial issues facing the residents of the Maryland, Washington, D.C., and Virginia region. Attendees learn about innovative program models to help residents achieve their financial dreams.

## **National Foundation for Credit Counseling Connect: Shaping the Future of Financial Counseling**

**October 1–4, 2017 (Anaheim, CA)**

The National Foundation for Credit Counseling sponsors its annual conference where leaders and stakeholders in credit counseling and financial education come together to learn, share, and connect.

## **Financial Literacy Conference in Alexandria, Va**

**October 2–3, 2017 (Alexandria, Va.)**

The Society for Financial Education and Professional Development, Inc., hosts the Tenth Annual Financial Literacy Leadership Conference, “Financial Reality vs. Financial Behavior” Participants gain important information and strategies for enhancing the financial literacy of Americans.

## **2017 I’m Home Conference in Rhode Island**

**October 2–4, 2017 (Providence, R.I.)**

The Corporation for Enterprise Development (CFED) sponsors this conference bringing together affordable housing developers, lenders, government agency staff members, policymakers, industry experts, homeowners, community organizers, researchers, and funders to consider manufactured housing as a source of affordable housing and asset building for low- and moderate-income families.

## **Council for Economic Education’s National Conference in Brooklyn**

**October 6–7, 2017 (Brooklyn, N.Y.)**

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.

## **Get Smart About Credit Day**

**October 19, 2017 (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.

## **Vermont Educator’s Conference**

**November 3, 2017 (Burlington, Vt.)**

The Vermont Jump\$tart coalition sponsors this conference.

## **Financial Fitness Coach Training in California**

**November 13–14, 2017 (San Diego, Ca.)**

The Association for Financial Counseling and Planning Education (AFCPE) and Sage Financial Solutions offer this training at the AFCPE Symposium.

## **2017 Investor Conference**

**November 3–5, 2017 (Orlando, Fla.)**

The American Association of Individual Investors sponsors its annual conference offering ideas, tools, and information to participate in the investment marketplace.

## **National Educator Conference in Washington, D.C.**

**November 3–5, 2017 (Washington, D.C.)**

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

## **2017 Annual Research and Training Symposium in California**

**November 15–17, 2017 (San Diego, Ca.)**

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

# 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.

## **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, Ca.

## **SEC Public Service Campaign**

The U.S. Securities and Exchange Commission’s Office of Investor Education and Advocacy has launched a public service campaign to help individuals protect themselves from investment fraud.

## **SIFMA Foundation Initiatives**

The SIFMA Foundation, through its Stock Market Game, Capitol Hill Challenge, InvestWrite, and Invest It Forward programs provides opportunities for schools, afterschool programs, parents, and members of the financial industry to come together to teach students in grades 4–12 foundational financial concepts.

# RESOURCES

## [Age-Friendly Banking Toolkit](#)

The National Community Reinvestment Coalition's (NCRC) National Neighbors Silver campaign offers this toolkit as a resource for local communities to construct and implement Age-Friendly Banking campaigns.

## [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.

## [Banking Status and Financial Behaviors of Adults with Disabilities: Findings from the 2015 FDIC National Survey of Unbanked and Underbanked Households](#)

The National Disability Institute offers this report that highlights the financial choices and banking habits of adults with disabilities.

## [CFPB Data Point: Becoming Credit Visible](#)

The U.S. Consumer Financial Protection Bureau (CFPB) Office of Research offers this data point report that looks at the paths of consumers without credit histories to acquire a credit record.

## [Consumer.gov](#)

This 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).

## [Economic Literacy for Life: Today's Lessons=Tomorrow's Financial Stability and Success](#)

The Federal Reserve Bank of St. Louis offers its 2016 annual report, which includes a series of essays about the importance of educating Americans about the basics of economics and personal finance.

## [Employee Financial Health: How Companies Can Invest in Workplace Wellness](#)

The Center for Financial Services Innovation (CFSI) offers this paper that addresses how employers can develop robust financial health strategies and thereby support the financial well-being of their employees.

## [FDIC Consumer Newsletter](#)

The Federal Deposit Insurance Corporation's (FDIC) summer 2017 edition of its consumer newsletter. The newsletter includes information on common scams and basic tips for protecting personal information and money; answers questions on how to get a good interest rate, negotiate with a lender, and inform seniors about reverse mortgages. The newsletter also looks at how the FDIC is working with banks, nonprofit organizations, and other government agencies to bring more low- and moderate-income people into the financial mainstream.

## [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.

## [The Federal Reserve and You DVD, Version 2.0](#)

The Federal Reserve Bank of Philadelphia offers this program that shows how the Federal Reserve affects everyday life. The DVD consists of seven chapters that discuss the purpose and functions of the Federal Reserve System, including an overview of the history of central banking in the United States, "Money and Banking 101," and more.

## [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 Consumer Financial Protection Bureau Materials](#)

The CFPB offers free copies of its consumer brochures.

## [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).

## [Keys to Financial Success](#)

The Federal Reserve Bank of Philadelphia offers this complete course plan for teaching personal finance to high school students. It is composed of 54 lessons designed to help teach students personal finance using active and collaborative learning. “Keys to Financial Success” is offered free to schools and teachers.

## [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.

## [The Office of Servicemembers Affairs: Charting Our Course Through the Military Lifecycle](#)

The CFPB Office of Servicemembers Affairs offers this report that describes its work to provide assistance to servicemembers, veterans and their families with tools and resources to help to make financial choices that support their financial well-being.

## [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.

**Subscribe/Unsubscribe:** Sign up for the OCC’s *Financial Literacy Update* by visiting the OCC’s website.

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

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