

The Office of the Comptroller of the Currency (OCC)'s **Financial Literacy Update** is a bimonthly e-newsletter that reports financial literacy events, initiatives, and related resources of the OCC and other government agencies and organizations.

Financial Literacy Update provides brief descriptions and Web links for events in chronological order. It lists 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.

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

EVENTS

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

March–April 2015

The Federal Reserve Bank of Atlanta sponsors numerous teacher workshops and events in Alabama, Florida, Georgia, Louisiana, Mississippi, and Tennessee.

[Personal Finance Training Programs](#)

March–April 2015 (Nationwide)

Rural Dynamics Inc. offers these Web-based, interactive personal finance training programs for financial coaches, credit counselors, and financial counselors.

[National Economics Challenge](#)

March–May 2015 (Nationwide)

The Council for Economic Education sponsors this competition for students to apply their economics knowledge. Teams of students answer rigorous questions on microeconomics, macroeconomics, international economics, and current events. Competitions are held at the state, national semifinal, and national final levels.

[National Consumer Protection Week](#)

March 1–7, 2015 (Nationwide)

The Federal Trade Commission (FTC), other federal agencies, and nonprofit organizations sponsor this event. The event, Web site, 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.

[Utah \\$tart \\$mart Teacher \\$ummit](#)

March 7, 2015 (Ephraim, Utah)

The Utah Jump\$tart Coalition hosts this free, full-day professional development training that is open to educators in Juab, Millard, North Sanpete, South Sanpete, Sevier, and Tintic school districts only. Stipends are available for educators who attend the entire day.

[Financial Coaching Webinar: Promising Practices for Successful Programs](#)

March 10, 2015 (Webinar)

NeighborWorks America offers this webinar, which showcases national financial coaching models. The webinar, available through NeighborWorks' eClassroom Express site, addresses how successful coaching services are well integrated with existing programs. Also addressed are key considerations for designing strong and sustainable coaching programs.

[Personal Finance for the Middle School Classroom II in Philadelphia](#)

March 11, 18, and 25, 2015 (Philadelphia, Pa.)

The Federal Reserve Bank of Philadelphia sponsors this three-evening professional development program, which introduces middle school teachers to methods of teaching personal finance topics. Using the *Financial Fitness for Life*, second edition, lesson book for grades 6–8, the program focuses on such topics as personal decision making, saving, investing, budgeting, and the wise use of credit.

[Measuring the Impact of Financial Capability Programs](#)

March 11–April 17, 2015 (Online)

NeighborWorks America offers this intermediate-level, online financial capability training, which provides the knowledge and tools to develop a tailored evaluation framework that measures and communicates changes in consumers' financial attitudes and behaviors.

@ABABankers Best Practices Twitter Chat #TCTS2015

March 12, 2015

The American Bankers Association hosts this Twitter chat for new and veteran bankers participating in the Teach Children to Save program.

[Money Smart Month in Kansas](#)

April 2015 (Kansas)

Money Smart Kansas 2015 is an annual community outreach initiative designed to promote and encourage financial awareness for all ages through classes, workshops, and the delivery of various resources. Financial education providers throughout Kansas coordinate this campaign as an opportunity for the public to receive financial education information and resources that can assist people in making positive decisions about their finances.

[Annual Conference on Financial Education in San Antonio](#)

April 1–3, 2015 (San Antonio, Texas)

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. Participants learn about current trends, best practices, and ways to promote financial education.

[Webinar on Understanding the Skills Needed to Be a Successful Financial Coach](#)

April 7, 2015 (Nationwide)

NeighborWorks America offers this webinar, which discusses the skills needed to empower clients to assess their financial behaviors. The webinar, offered through NeighborWorks' eClassroom Express site, also discusses how to help clients build strong financial habits and provides insight into the dynamics of the client/coach relationship.

[Houston Money Week](#)

April 11–18, 2015 (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.

[Financial Literacy Summit](#)

April 15, 2015 (Chicago, Ill.)

The Federal Reserve Bank of Chicago and Visa sponsor this conference, which brings together senior financial literacy experts from government, the financial services industry, non-governmental organizations, the news media, and academia to discuss potential ways to improve financial literacy for the unbanked and underbanked.

[Money Smart Week](#)

April 18–25, 2015 (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.

[Money Smart Week in El Paso, Texas, and Southern New Mexico](#)

April 18–25, 2015 (El Paso, Texas, and Dona Ana, N.M.)

Learn more about money and how to manage it! Money Smart Week is a public awareness campaign designed to help consumers better manage their personal finances. The campaign involves collaboration of city and county organizations, including businesses, financial institutions, schools, nonprofit organizations, libraries, government agencies, and the news media. Free seminars in English and Spanish take place throughout the El Paso and Las Cruces areas. Topics include budgeting, saving, managing debt, buying a home, and retirement.

[Jump\\$tart Annual Awards Dinner and General Partnership Meeting](#)

April 22–23, 2015 (Washington, D.C.)

The Jump\$tart Coalition for Personal Financial Literacy hosts its Annual Awards Dinner on April 22, followed by the general partner meeting on April 23. See the Web site for more details.

Get Money Smart! in St. Louis

April 23, 2015 (St. Louis, Mo.)

The Federal Reserve Bank of St. Louis sponsors this Money Smart Week workshop, which focuses on types of borrowing. These include traditional lending services, online services matching borrowers with investors, and alternative lending services, such as pawn-shops and payday loans. The workshop includes instruction and resources to prepare students for real-world personal finance.

Financial Literacy Day on the Hill

April 24, 2015 (Washington, D.C.)

The Jump\$tart Coalition for Personal Financial Literacy, the Council for Economic Education, and Junior Achievement USA, in conjunction with the offices of Rep. Rubén Hinojosa (D-Texas) and Rep. Steve Stivers (R-Ohio), sponsor this annual event on Capitol Hill, with financial literacy exhibits from more than 60 nonprofit, for-profit, and government entities.

Teach Children to Save Day

April 24, 2015 (Nationwide)

Teach Children to Save, a program sponsored by the American Bankers Association, brings together students and bankers to promote savings education. The foundation invites bank volunteers to visit classrooms and share information with students about fundamental money skills.

National Color of Wealth Summit

April 29–May 1, 2015 (Washington, D.C.)

The Center for Global Policy Solutions presents this conference to engage members of Congress, congressional staff, news media, and the public in a dialogue about the racial wealth gap, its effect on marginalized households, its impact on the U.S. economy, and solutions for closing the gap.

Minnesota Jump\$tart Annual Event

April 30, 2015 (Minneapolis, Minn.)

The Minnesota Jump\$tart Coalition for Personal Finance sponsors this annual meeting.

Maryland Personal Finance Seminar for Professionals

May 13–15, 2015 (Annapolis, Md.)

University of Maryland Extension presents the 26th Annual Personal Finance Seminar for Professionals. Personal finance experts and high-ranking officials from federal agencies and commissions share practical strategies and discuss personal finance issues.

America Saves National Savings Forum

May 20, 2015 (Washington, D.C.)

The America Saves National Savings Forum convenes annually in Washington, D.C., to examine savings through three lenses—new research, innovative programs and products, and public policy. The forum includes leaders of government agencies, businesses, and nonprofit organizations; academics; and local America Saves campaign coordinators.

Tennessee Jump\$tart Coalition Personal Financial Education Teacher Conference

June 10–12, 2015 (Gatlinburg, Tenn.)

The Tennessee Jump\$tart coalition sponsors this collaborative training. The conference features personal finance educators and subject matter experts.

EMERGE: Insight. Innovation. Inclusion Conference in Austin

June 10–12, 2015 (Austin, Texas)

The Center for Financial Services Innovation (CFSI) and American Banker sponsor this conference to network, generate ideas, and advance innovations in the financially underserved market—with consumer needs front and center.

Keys to Financial Success Teacher Training Program in Philadelphia

July 6–10, 2015 (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.

Interactive Whiteboards + Children's Books = A Great Combination

July 8, 2015 (Little Rock, Ark.; Memphis, Tenn.; St. Louis, Mo.; Louisville, Ky.)

The Federal Reserve Bank of St. Louis sponsors these workshops, which use children's stories and whiteboards to spark students' interest in personal finance and economics. The free, downloadable lessons come with Notebook and Activinspire files.

Making Sense of Money and Banking Course in Philadelphia

July 20–24, 2015 (Philadelphia, Pa.)

The Federal Reserve Bank of Philadelphia sponsors this five-day professional development course, taught by Federal Reserve economic education specialists and staff from the state centers for economic education. The course covers money, banking, and the Federal Reserve System. It includes grade-level specific breakout sessions aimed at providing teachers with lessons plans that can be used immediately in their classrooms.

INITIATIVES

[2015 Iowa Money Smart Kid Essay Contest](#)

The Iowa Bankers Association, in partnership with the Federal Reserve Bank of Chicago, sponsors this contest. Iowa students in grades 7–11 may enter by answering the following essay questions: What is the biggest obstacle to saving your money? What technological and/or banking solutions might help you and your friends begin to save? The deadline to submit an essay is March 27, 2015.

[Achieving Better Life Expectancy \(ABLE\) Act](#)

The ABLE Act gives people with disabilities (with an age of onset up to 26 years old) and their families the opportunity to create a tax-exempt savings account that can be used for maintaining health, independence, and quality of life.

[Bank On 2.0 Second Round Omnibus Request for Proposals](#)

The Cities for Financial Empowerment Fund (CFE Fund) has released a new request for proposal from the Bank On 2.0 Innovation Fund. The Bank On 2.0 Innovation Fund, supported by the JPMorgan Chase Foundation, is part of the CFE Fund's national efforts to leverage government programming, funding, and partnerships to ensure that everyone has access to safe and affordable financial products and services. This round offers support for replicable research and programs aimed at increasing access to financial services in three distinct concentrations: populations with unique challenges, rent payment solutions, and direct deposit for individuals who receive regular non-employee payments from local governments.

[Financial Solutions Lab](#)

The Center for Financial Services Innovation (CFSI) and JPMorgan Chase sponsor this community of startups, financial services companies, and nonprofit organizations. Over five years, the lab will identify, test, and bring to scale financial innovations that substantially improve the financial lives of hard-working Americans.

[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, which convenes hundreds of financial firms committed to giving young Americans a solid understanding of the capital markets system and invaluable tools to achieve their dreams.

[Next Generation Municipal Financial Empowerment Awards](#)

The CFE Fund is excited to announce the Next Generation Municipal Financial Empowerment Awards, which seek to build the field of municipal financial empowerment by cultivating and supporting innovative ideas from new mayoral administrations. Through the awards, supported by Capital One, the CFE Fund provides funding and technical assistance to new mayors—those having taken office in 2014 or taking office in 2015—to help them create detailed strategic plans for launching financial empowerment initiatives in their cities. The request for proposal is due March 18, 2015.

[Save Your Tax Refund](#)

The nonprofit Doorways to Dreams Fund, for the third year, is sponsoring its nationwide Save Your Refund sweepstakes to encourage saving at tax time. Beginning this 2015 tax season, all filers age 18 and older who are due a federal tax refund and save a portion of that refund using Internal Revenue Service Form 8888 can enter the sweepstakes to win weekly prizes and a grand prize of \$25,000. Get your organization involved or learn more by signing up for the mailing list on the official Web site.

RESOURCES

[AARP–SBA 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.

[Assets and Opportunity Scorecard](#)

The Corporation for Enterprise Development (CFED) released the 2015 Assets and Opportunity Scorecard, which looks at 135 different measures to paint a picture of how residents are doing in their quest to achieve financial security and what states are doing to help get them there. Produced annually, this report offers the most comprehensive look available at Americans' ability to save and build wealth, stay out of poverty, and create a more prosperous future.

[Building Assets and Building Futures: Financial Capability Programs in Native Communities](#)

First Nations Development Corporation, in partnership with the Northwest Area Foundation, offers this report on financial literacy and financial services in Native communities. The report offers data on financial capability programs serving a broad range of communities in the Northwest Area Foundation region.

[Children's Savings Directory](#)

CFED offers this tool for practitioners, researchers, policy makers, and others to learn about existing and planned children's savings initiatives and to connect with other programs.

[Compass Guide to Payroll Cards](#)

The Center for Financial Services Innovation offers this guide, which defines industry-wide best practices for designing and delivering payroll cards. The guide can help providers offer new and creative solutions that enable employees to achieve long-term financial health and is designed to be used by all actors in the payroll card value chain, including program managers, issuing banks, processors, payments networks, and employers. The guide's 24 recommendations outline practices within a broad spectrum of categories. Examples illustrate how companies might apply the practices in their work.

[FDIC Deposit Insurance Education Materials](#)

The Federal Deposit Insurance Corporation (FDIC) has made significant improvements to the deposit insurance education materials available on its Web site. 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.

[FDIC Teacher Online Resource Center](#)

The FDIC recognizes that teachers of financial education have the power to help children and youth achieve their financial goals. These resources help teachers answer questions about financial topics and share that information with students.

[Four Tips to Start Off Tax Season Right](#)

NeighborWorks America offers this tip sheet for financial capability practitioners, who can use this information to teach clients how to have a more rewarding tax season.

[FTC.gov](#)

The FTC redesigned its Web site in recognition of the agency's 100th anniversary. The revised Web site provides better access to information about the FTC and its efforts to protect consumers and promote competition.

[Financial Steps for Caregivers: What You Need to Know About Money and Retirement](#)

This guide from the Women's Institute for a Secure Retirement (WISER) provides tips and resources on budgeting, saving for retirement, legal agreements for families and caregivers, how to avoid scams, help for medical costs, and end-of-life planning.

[Financial Well-Being: The Goal of Financial Education](#)

The Consumer Financial Protection Bureau's (CFPB) report provides a conceptual framework for defining and measuring success in financial education by delivering a proposed definition of financial well-being and insight into the factors that contribute to it.

[Guidance to Encourage Financial Institutions' Youth Savings Programs and Address Frequently Asked Questions](#)

On February 24, 2015, the OCC, the Board of Governors of the Federal Reserve System, the FDIC, the U.S. Department of the Treasury's Financial Crimes Enforcement Network, and the National Credit Union Administration (NCUA) issued "Guidance to Encourage Financial Institutions' Youth Savings Programs and Address Frequently Asked Questions." The interagency guidance answers common questions, including those related to Customer Identification Program requirements, that may arise as banks, savings associations, and credit unions collaborate with schools and other community stakeholders to facilitate youth savings and financial education programs. The guidance is intended to encourage financial institutions to develop and implement programs to expand youths' financial capabilities and to build opportunities for the financial inclusion of more families. This effort is consistent with the "Starting

Early for Financial Success” focus of the Financial Literacy and Education Commission, a body of 21 federal agencies, including the financial regulators, and the White House Domestic Policy Council.

[MyCreditUnion.gov](#)

The NCUA’s official consumer protection Web site, 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](#)

The Treasury Department has redesigned MyMoney.gov, a one-stop shop for Americans looking for financial education information and resources from across the federal government. The Web site highlights MyMoneyFive, a research clearinghouse with information and games focused on youth.

[OCC Financial Literacy Resource Directory](#)

The OCC’s new search function for its Financial Literacy Resource Directory enables more efficient information searches within the directory.

[Owning a Home](#)

The CFPB offers this set of tools and resources to help homebuyers and homeowners feel more confident, become more informed, and make smarter decisions about mortgages.

[StudentAid.gov](#)

The U.S. Department of Education offers this Web site containing information on obtaining money for higher education, including preparing for college, types of aid, qualifying for aid, applying for aid, and managing student loans. Federal student aid from the U.S. Department of Education is the largest source of aid in America, providing over \$150 billion in grants, work-study, and federal loans for students attending four-year colleges or universities, community colleges, and career schools.

[SEC Investor.gov](#) and [Alerts and Bulletins](#)

The U.S. Securities and Exchange Commission’s Office of Investor Education and Advocacy offers these Web pages to help individual investors. Learning how to invest wisely and safely can assist investors in reaching their financial and retirement goals. Investor Alerts and Bulletins are issued to help inform and educate investors on frauds and to impart other information relevant to investing in stocks, bonds, mutual funds, and other securities.

HelpWithMyBank.gov: The OCC’s HelpWithMyBank.gov Web site provides answers to approximately 250 commonly asked banking questions. While targeted to customers of national banks and federal savings associations (FSA), the Web site 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; and includes an online complaint form for bank customers wishing to register their concerns to 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 Web sites.

MyMoney.gov: MyMoney.gov is the U.S. government’s Web site 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 Web site also provides money management tools, such as financial calculators and worksheets.

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