

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

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

March–April 2017

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

[Financial Literacy Seminar Series in D.C.](#)

March–April 2017 (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.

[High School Fed Challenge](#)

March–April 2017 (New York, N.Y.)

The Federal Reserve Bank of New York sponsors this competition for students in the Federal Reserve's Second District. The challenge is designed to bring real-world economics into the classroom.

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

March–April 2017

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

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

March–April 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.

[Credit as an Asset Training](#)

March 1–2, 2017 (Raymond, Miss.)

The Credit Builders Alliance sponsors this workshop to help non-profit community-based organizations enhance their understanding of credit building as an asset building strategy.

[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.

[Evidence Summit: Disclosure Effectiveness](#)

March 10, 2017 (Washington, D.C.)

The Securities and Exchange Commission's Office of the Investor Advocate hosts this summit to discuss disclosure effectiveness, particularly strategies for raising retail investor's understanding of key investment characteristics such as fees, risks, returns, and conflict of interest.

[Real World Camp](#)

March 10, 2017 (Bismarck, N.D.)

May 3, 2017 (Minot, N.D.)

The North Dakota Jump\$tart coalition sponsors the free event for 6th and 7th grade students in the Bismarck/Mandan area of North Dakota. Students get a first-hand look at life and learn about budgeting; wants vs. needs; debit cards and checking; credit; and jobs.

Teach Children to Save Turns 20

#TeachChildrenToSave

March 15, 2017 (Nationwide)

The American Bankers Foundation hosts this Twitter chat to share best practices of banks participating in the Teach Children to Save volunteer program.

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

March 16, 2017 (Lynchburg, Va.)

April 5, 2017 (Harrisonburg, 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.

Strong Foundations: The Economic Futures of Kids and Communities

March 23–24, 2017 (Washington, D.C.)

This tenth biennial Federal Reserve System Community Development Research conference features a dynamic line-up of diverse speakers sharing important, emerging ideas on new ways to help kids and communities succeed.

NCRC Annual Conference

March 28–30, 2017 (Washington, D.C.)

The National Community Reinvestment Coalition's annual conference brings together community nonprofits, policymakers, government officials, small businesses, banks, and academia to discuss creating a just economy. NCRC's National Neighbors Silver initiative will offer multiple workshops focusing on older adults and economic security, including the 4th annual Age-Friendly Banking Convening.

Annual Conference on Financial Education in Chicago

March 29–31, 2017 (Chicago, Ill.)

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.

National Social Security Month

April 2017 (Nationwide)

The Social Security Administration (SSA) sponsors this month to encourage everyone to "Get to know *your* Social Security." Throughout the month the SSA will show how its program and online services can help individuals and families prepare for retirement, manage SSA survivors, disability, retirement and other benefits, and much more.

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.

Jump\$tart Annual Awards Dinner and General Partner Meeting

April 5–6, 2017 (Washington, D.C.)

The Jump\$tart Coalition for Personal Financial Literacy hosts its Annual Awards Dinner on April 5, followed by the general partner meeting on April 6. See the web site for more details.

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.

11th Annual Financial Literacy Summit

April 12, 2017 (Chicago, IL)

Visa and the Federal Reserve Bank of Chicago sponsor this event celebrating 10 years of financial literacy summits. This year's summit will serve as a retrospective, discussing what we have learned over the years about improving the financial literacy of people worldwide. The event will be streamed online.

Money Smart Week

April 22–29, 2017 (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.

8th Fostering Financial Education in Maine Schools Conference

April 28, 2017 (Augusta, Maine)

The Maine Jump\$tart coalition sponsors this conference.

Financial Literacy Day on the Hill

April 28, 2017 (Washington, D.C.)

The Jump\$tart Coalition for Personal Financial Literacy sponsors this annual event on Capitol Hill, featuring financial literacy exhibits from more than 60 nonprofit, for-profit, and government entities.

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.

Classroom Connections: A Personal Finance Workshop for Granite State Teachers

May 11, 2017 (New Hampshire)

The New Hampshire Jump\$tart coalition hosts this conference.

Personal Finance Seminar for Professionals

May 17–19, 2017 (Annapolis, Md.)

The University of Maryland Extension presents the 29th Annual Personal Finance Seminar for Professionals. Personal finance experts and officials from federal agencies and commissions share practical strategies and discuss personal finance issues.

EMERGE: Financial Health Forum

June 14–16, 2017 (Austin, Texas)

The Center for Financial Services Innovation (CFSI) sponsors this twelfth annual 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.

Council for Economic Education's National Conference in Brooklyn

October 5–7, 2016 (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.

Vermont Educator's Conference

November 3, 2017 (Burlington, Vt.)

The Vermont Jump\$tart coalition sponsors this conference.

INITIATIVES

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 #ImSavingFor Video and Photo Contest

America Saves, with support from Clearpoint, sponsors this contest for financial institutions and organizations that promote savings to encourage savers to share their savings goals, stories, and tips to inspire others. Submissions will be accepted through April 7, 2017.

America Saves Designation of Excellence

America Saves invites banks and credit unions to apply for its Designation of Excellence, which recognizes those institutions that go above and beyond to encourage people to save during

America Saves Week. The Designation recognizes the important role financial institutions play in helping families save and build wealth. Applications are accepted March 6–April 3, 2017.

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.

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.

[Money Smart Kid Essay Contest](#)

The Federal Reserve Bank of Chicago sponsors this annual contest where students answer a financial question and relate it back to their lives. The deadline to submit an essay is March 24, 2017.

[WISER's iOme Challenge 2017](#)

The Women's Institute for a Secure Retirement (WISER) sponsors this national student competition to raise awareness about the nation's retirement crisis and the need for the millennial generation to save for their futures. The winning team will share a \$5,000 prize and will be invited to Washington, D.C., to present their winning paper at a national symposium. The deadline for entries is April 17, 2017.

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.

[Bank On Account Validation and Certification](#)

The Cities for Financial Empowerment (CFE) Fund invites financial institutions with products they believe meet the Bank On National Account Standards to apply for verification and certification and invites Bank On coalitions to connect financial institutions with whom they are considering partnering with in their communities to do so.

[Bank on Coalition Playbook](#)

The CFE Fund offers this best practices resource that covers a range of topics, from constructively partnering with financial institutions to municipal banking access integration strategies.

[Bank On National Account Standards 2017–2018](#)

The CFE Fund released an update to its account standards critical to helping consumers pay bills to individuals and small businesses.

[Behind on Bills](#)

The Consumer Financial Protection Bureau (CFPB) offers this colorful and compact resource with eight curated tools targeted at income and expense tracking and managing bills. Free copies may be ordered at the CFPB web site.

[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.

[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 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 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 Field Manual: A Personal Finance Guide for Military Families](#)

The Investor Protection Trust and Investor Protection Institute, in partnership with Kiplinger's Personal Finance, offer this comprehensive personal finance guide for service members and their families.

[Free Financial Planning Tools](#)

The U.S. Securities and Exchange Commission's Office of Investor Education and Advocacy offers these tools to set and measure savings goals.

[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.

[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.

[Money Smart News](#)

The Fall 2016 edition of the FDIC's Money Smart News features news and resources to help financial education efforts.

[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 Power of Light-Touch Financial Education: A Demonstration With Credit Card Revolvers](#)

The CFPB offers this research brief showing that following simple guidelines, or rules to live by, can lower credit card debt for those who carry month-to-month balances.

[Resource Guide for Financial Institutions: Incorporating Financial Capability into Youth Employment Programs](#)

The Financial Literacy and Education Commission (FLEC) offers this resource for financial institutions interested in

enhancing youth financial capability by partnering with youth employment programs.

[Resource Guide for Youth Employment Programs: Incorporating Financial Capability and Partnering with Financial Institutions](#)

The FLEC offers this resource for youth employment programs interested in partnering with financial institutions to incorporate products, practices, and incentives into job training programs to help participants build financial capability.

[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.

[Stay Safe Online During Tax Time](#)

The National Cyber Security Alliance and the Identity Theft Resource Center have partnered to create this tax season safety primer that provides consumer-friendly information on how to watch out for scams, proactive steps for protecting oneself against fraudsters' tricks, and how to get help if you fall victim to tax identity theft.

[Student Loan Guide for Servicemembers](#)

The guide from the CFPB contains helpful information for servicemembers and veterans about their options for repaying student loans.

[Three Tips to Help Older Consumers](#)

The CFPB and the Centers for Medicare and Medicaid Services (CMS) offer this consumer advisory on what to do if you receive a wrongful bill from a medical provider.

[Tip Sheets for Boosting Financial Capability](#)

The Corporation for Enterprise Development (CFED) developed these six tip sheets to help practitioners integrate financial capability services into their existing programs.

[What It's Worth "Book Club in a Box"](#)

CFED and the Federal Reserve Bank of San Francisco published *What It's Worth: Strengthening the Financial Future of Families, Communities and the Nation* in 2015. This "Book in a Box" offers a set of materials designed to help initiate conversations about financial health in communities.

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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