

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](#)

September–October 2017

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

### [Financial Empowerment Center Webinars](#)

September–October 2017 (Nationwide)

The Cities for Financial Empowerment (CFE) Fund hosts a series of webinars providing information on its Financial Empowerment Centers.

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

September–October 2017

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

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

September–October 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.

### [Federal Reserve Financial Education: Navigate College and Career Readiness](#)

September 7, 2017 (St Louis, Mo.; Louisville, Ky.; Little Rock, Ark.)

The Federal Reserve Bank of St. Louis hosts these workshops for teachers to help middle and high school students make more informed decisions about the courses they take and the

financial decisions they make that affect their college and career readiness.

### [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.

### [Credit as an Asset Training](#)

September 19, 2017 (Cleveland, Ohio)

October 13, 2017 (Rochester, N.Y.)

The Credit Builders Alliance hosts this workshop designed to help non-profit community-based organizations enhance their understanding of credit building as an asset-building strategy and offering best practices in credit education.

### [Financial Education Bootcamp](#)

September 15, 2017 (Alexandria, La.)

October 13, 2017 (Baton Rouge, La.)

The Louisiana Jump\$tart Coalition and the Louisiana Council for Economic Education sponsor this workshop designed to equip Louisiana educators and youth and community development professionals with the knowledge, tools, and classroom resources to teach students to become financially savvy and in control of their financial futures.

### [Rent Reporting Convening](#)

September 20, 2017 (Philadelphia, Pa.)

October 5, 2017 (Detroit, Mich.)

The Credit Builders Alliance hosts this convening to discuss the Rent Reporting for Credit Building strategy for affordable

housing providers to help their residents strengthen their financial capability and resiliency.

### **WISER Symposium on Women’s Retirement** **September 19, 2017 (Washington, D.C.)**

The Women’s Institute for a Secure Retirement hosts this symposium entitled “The Gender Story: A Symposium on Retirement Solution for Women.

### **Life After High School: Navigating Education, Career and Debt** **September 29, 2017 (Staunton and Richmond, Va.)**

The Federal Reserve Bank of Richmond hosts these workshops to assist teachers in helping students set college and career foals, evaluate their options, choose a post-graduation path that is right for them, pay for their education, and manage student loans.

### **National Cyber Security Awareness Month** **October 2017 (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.

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

**October 1–4, 2017 (Anaheim, Calif.)**

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.

### **World Investor Week**

**October 2–8, 2017 (Global)**

The U.S. Securities and Exchange Commission is the lead agency in this global campaign to raise awareness about the importance of investor education and protection. This initiative of the International Organization of Securities Commissions, World Investor Week marks the first time securities regulators on six continents join together to promote investor education and protection.

### **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.

### **American Savings Education Council Partners Meeting**

**October 18, 2017 (Washington, D.C.)**

The American Savings Education Council hosts its quarterly meeting.

### **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, Calif.)**

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 \\$tart \\$mart Summit](#)

November 9, 2017 (Orem, Utah)

The Utah Jump\$tart coalition sponsors this personal development training for teachers and homeschoolers.

## [Coaching Essentials](#)

November 13, 2017 (San Diego, Calif.)

The AFCPE offers this 2-day workshop on the philosophy and principles of coaching. Participants will practice applying the skills and techniques in financial conversations.

## [2017 Annual Research and Training Symposium in California](#)

November 15–17, 2017 (San Diego, Calif.)

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

# INITIATIVES

## [2017 Financial Empowerment Center Planning Grant](#)

The CFE Fund has a new funding opportunity to assist up to 12 local government partners to bring the Financial Empowerment Center model of free, professional, one-on-one financial counseling and coaching to their residents.

## [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.

## [2017–2018 Student Essay Contest](#)

The Federal Reserve Bank of Minneapolis announces the 30th Annual Student Essay Contest open to all high school students in the Ninth Federal Reserve District.

## [Bank On Capacity Grant Fund](#)

The CFE Fund continues to offer support to local Bank On coalitions in adopting Bank On National Account Standards and in their ongoing banking access operations.

## [Financial Empowerment Center Affiliates Network](#)

The CFE Fund is seeking programs interested in joining its Financial Empowerment Center Affiliates Network. The network will bring together cities, counties, states, and nonprofit organizations that provide free, one-on-one financial counseling and coaching within the context of government services.

## [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, Calif.

## [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

## [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.

## [Aging in Community Recorded Webinar](#)

The National Community Reinvestment Coalition’s (NCRC) National Neighbors Silver hosts this webinar discussing its approach to aging in community that combines housing upgrades, safety, health, community engagement, and financial capability supports.

## **[An Evaluation of Financial Empowerment Centers: Building People’s Financial Stability As a Public Service](#)**

The CFE Fund offers this report of a three-year evaluation of its initiative to provide financial counseling as a municipal service to all residents.

## **[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 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](http://www.consumidor.gov).

## **[CFPB Data Point: Frequent Overdrafters](#)**

The CFPB offers this report that looks at consumers who overdraft their accounts more than ten times in a twelve-month period.

## **[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 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 CFPB 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.

## **[Managing Other People’s Money](#)**

The CFPB offers these guide to help those who manage money or property for a loved one who is unable to pay bills or make financial decisions. There are also state-specific guides to address the state differences in powers of attorney and duties as a fiduciary.

## **[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](http://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](mailto:communityaffairs@occ.treas.gov).

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