

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.

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EVENTS

[Financial Training Programs](#)

September–October 2014 (Nationwide)

Rural Dynamics Inc. has partnered with the Association for Financial Counseling and Planning Education (AFCPE) to provide intensive training to financial management professionals across the United States.

[Teacher Training Programs in Mid-Atlantic](#)

September–October 2014 (Philadelphia, Pa.)

The Federal Reserve Bank of Philadelphia's economics teachers offer one-day, three-evening, and week-long professional development programs aimed at equipping K-12 teachers to better teach about economics and personal finance in their own classrooms. Teachers receive professional development credit in their respective states. Registration through this Web site is required.

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

September–October 2014

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

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

September–December 2014

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.

[Bank On Virginia Beach](#)

September 2014 (Virginia Beach, Va.)

Bank On Virginia Beach sponsors a series of financial education classes. Bank On Virginia Beach combines financial education with personalized coaching to help participants build savings, reduce debt, and improve credit.

[Common Cents Conference](#)

September 9–10, 2014 (Bethesda, Md.)

The Maryland CASH Campaign hosts this conference to address financial issues in the Maryland, Virginia, and Washington, D.C., region. Attendees learn about the financial problems facing residents and innovative program models to help residents achieve their financial dreams.

[CARE Financial Literacy Conference in Texas](#)

September 11–13, 2014 (Irving, Texas)

The American Bankruptcy Institute sponsors this conference, featuring informational and skill-building sessions for financial literacy professionals, educators, and bankruptcy practitioners.

[2014 Assets Learning Conference in D.C.](#)

September 17–19, 2014 (Washington, D.C.)

The Corporation for Enterprise Development (CFED) sponsors this biennial event that brings together more than 1,200 stakeholders for three days of intensive capacity-building workshops, plenaries, sessions, round tables, and receptions. This year's conference, "Platforms for Prosperity," explores ways to move individuals and families from poverty to financial security and economic opportunity.

Financial Planning Days

September 27–November 8, 2014 (Nationwide)

The Certified Financial Planner Board of Standards sponsors these events offering one-on-one consultations from Certified Financial Planner™ professionals on a wide range of personal finance topics, including debt management, retirement planning, income taxes, insurance, and estate planning. The events also offer informative classroom workshops addressing key areas of financial planning. Events are free, and volunteering financial planners will not sell products or services or give out business cards.

Annual Leaders Conference in Seattle

September 28–October 1, 2014 (Seattle, Wash.)

The National Foundation for Credit Counseling hosts this event, which offers networking opportunities and sessions with high-profile speakers addressing relevant and timely topics affecting the financial counseling sector.

Financial Literacy Conference in Va.

September 29–30, 2014 (Arlington, Va.)

The Society for Financial Education and Professional Development Inc. hosts the Seventh Annual Financial Literacy Leadership Conference, “Financial Literacy—Research, Techniques, and Initiatives.” Participants gain important information and strategies for enhancing the financial literacy of Americans.

Forum on Financial Security in D.C.

September 30, 2014 (Washington, D.C.)

The Women’s Institute for a Secure Retirement (WISER) and the Teachers Insurance and Annuity Association of America-College Retirement Equities Fund (TIAA-CREF) Institute are hosting a forum, “Getting it Right: Creating Financial Security for Women in Higher Education.”

Teaching Economics Through Children’s Literature in Kentucky

September 30, 2014 (Bowling Green, Ky.)

The Federal Reserve Bank of St. Louis sponsors this workshop that introduces elementary school teachers to economic concepts and demonstrates how to teach those concepts using popular children’s literature.

Lights! Camera! Save! Video Contest for Teens

October–November 2014 (Nationwide)

The American Bankers Association (ABA) Community Engagement Foundation sponsors this video contest for banks to engage teenagers to educate themselves and their peers about the value of saving and using money wisely. Banks host the local level of the competition and select winners to compete on the national level. The top three winners receive cash prizes to help pay for their education. Winners will be announced in February 2015 during America Saves Week.

Financial Education Boot Camp in La.

October 3, 2014, (Baton Rouge, La.)

The Louisiana Jump\$tart Coalition and the Louisiana Council for Economic Education sponsor this conference for educators.

Council for Economic Education’s National Conference in Dallas

October 8–11, 2014 (Dallas, Texas)

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.

Financial Literacy Summit in Va.

October 13, 2014 (Richmond, Va.)

The Virginia Jump\$tart Coalition hosts this financial literacy conference.

Get Smart About Credit Day

October 16, 2014 (Nationwide)

The ABA 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.

Consumer Research Symposium in Va.

October 16–17, 2014 (Arlington, Va.)

The Federal Deposit Insurance Corporation’s (FDIC) Division of Depositor and Consumer Protection hosts this fourth annual symposium highlighting new research on consumers’ capabilities, knowledge, preferences, and experiences in the market for financial products and services, as well as the effects of public policy interventions and new regulations on consumers, households, communities, and financial institutions.

Financial Therapy Association Conference in Tenn.

October 16–17, 2014 (Nashville, Tenn.)

The Financial Therapy Association hosts this fifth annual conference bringing together financial advisers, social workers and counselors, and therapy practitioners and academics at the intersection of the fields of financial services, marriage and family therapy, and psychology.

Wisconsin Summit on Financial Literacy

October 17, 2014 (Green Bay, Wis.)

The Governor’s Council on Financial Literacy, Economics *Wisconsin*, the Lakeland College Center for Economic Education, and the Wisconsin Department of Financial Institutions host this eighth annual one-day conference for PreK-12 teachers, community outreach

educators, and anyone with an interest in enhancing the financial and economic literacy of individuals within their communities.

Virginia Beach Financial Planning Day

October 18, 2014 (Virginia Beach, Va.)

The city of Virginia Beach hosts this event at the Convention Center. Attendees receive financial advice from Certified Financial Planner professionals as well as workshops, annual credit report review, and estimates for retirement savings.

Financial Education Day

October 22, 2014 (Memphis, Tenn.; St. Louis, Mo.; Little Rock, Ark., and Louisville, Ky.)

The Federal Reserve Bank of St. Louis sponsors these workshops giving teachers the tools needed to prepare students for financial life after high school.

Institute in Teaching AP Economics in Md.

November 1–2, 2014 (Timonium, Md.)

The Maryland Coalition for Financial Literacy sponsors this conference for AP economics teachers who want to enhance their teaching of the content.

Bank On 2.0 Conference in D.C.

November 6, 2014 (Washington, D.C.)

The Cities for Financial Empowerment Fund sponsors this conference on the Bank On 2.0 initiative to continue coordinating the national conversation and remove barriers to basic, safe, and affordable financial products and services nationwide. This conference will bring together local Bank On administrators, financial institutions, regulatory agencies, and other partners to share best practices in serving unbanked and underbanked populations and provide information on the direction of the initiative.

Utah \$tart \$mart Teacher Summit

November 8, 2014 (Ephraim, Utah)

The Utah Jump\$tart Coalition sponsors this conference for teachers in Sanpete, Carbon, Emery, Sevier, Millard, and Juab counties.

National Educator Conference in L.A.

November 8–10, 2014 (Los Angeles, Calif.)

The Jump\$tart Coalition's fifth annual conference offers tools, resources, and support for educators of PreK-12 students.

Certified Personal Financial Coach Program

November 17–19, 2014 (Bellevue, Wash.)

AFCPE and Sage Financial Solutions offer this workshop that supports the integration of coaching skills and financial expertise. Attendees explore the continuum of education, counseling, and coaching and learn to facilitate a complete financial coaching engagement for individuals, couples, or groups.

Annual Research and Training Symposium

November 19–21, 2014 (Bellevue, Wash.)

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

Annual Financial Services Conference in D.C.

December 4–5, 2014 (Washington, D.C.)

The Consumer Federation of America's 27th annual conference, planned with the assistance of consumer groups and the financial services industry, brings together federal and state policymakers and regulators to discuss banking, insurance, investment, and real estate issues affecting consumers.

Michigan Jump\$tart Educator Conference

December 10, 2014 (Detroit, Mich.)

The Michigan Jump\$tart Coalition hosts this conference aimed at helping K–12 teachers and other educators sharpen their skills, get updates on curricula and tech tools, and network.

INITIATIVES

Anti-Fraud Outreach

The U.S. Commodity Futures Trading Commission's Office of Consumer Outreach is actively seeking to collaborate on local anti-fraud outreach. The agency provides materials and speakers and can potentially cover promotional and logistical costs. If you are interested in exploring this opportunity, learn more at the Web address above or e-mail Consumers@cftc.gov.

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.

Project 5117

Operation HOPE sponsors this effort to eradicate poverty by building the organization's volunteer base. The volunteers serve as members of HOPE Corps, the organization's network of individuals who teach financial self-sufficiency and empowerment in communities where they are needed most. All volunteers receive the necessary training and teaching tools to be effective with students in the classroom or to serve as business role models or mentors.

Request for Information Regarding Use of Mobile Financial Services

The Consumer Financial Protection Bureau (CFPB) is seeking information about how consumers are using mobile financial services to access products and services, manage finances, and achieve their financial goals, with a focus on economically vulnerable consumers. Comments must be received by September 10, 2014, to be assured of consideration.

Teacher Training Opportunity

Jump\$tart Washington is sponsoring three teachers to attend the Jump\$tart Coalition's National Educators Conference in Los Angeles, Calif., November 8-10, 2014. Applications must be submitted by close of business on September 12, 2014.

RESOURCES

AARP Fraud Watch Network

AARP offers this Web site that provides alerts on the latest frauds and scams affecting adults 50 and over. The site also contains an interactive map for consumer stories and communication from attorneys general about fraud.

AARP-SBA Webinars

AARP and the U.S. Small Business Administration host new webinars and publish previous webinars to educate people who want to start businesses or expand existing ones.

Effectiveness of Pre-Purchase Homeownership Counseling and Financial Management Skills

The Federal Reserve Bank of Philadelphia offers this study on the effectiveness of pre-purchase homeownership counseling and financial management skills.

FDIC Deposit Insurance Education Materials

The 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.

FTC.gov

The Federal Trade Commission (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.

FTC Consumer Information Blog

The FTC's Consumer Information blog features timely tips that help consumers save money and avoid scams.

Financial Capability Programs

NeighborWorks America offers programs, demonstration projects, videos, webinars, and infographics on financial capability.

Financial Literacy Annual Report

This report from the CFPB highlights initiatives to implement the agency's financial literacy strategy.

Game Theory Academy

This Web site offers free case studies and lesson plans aimed at high school students grappling with financial or risk decisions and learning to budget. Every case study was written by a teenager about her or his own life, and comes with teacher notes, questions, and in-depth activity worksheets.

Money Math for Teens

The FINRA Investor Education Foundation and SaveandInvest.org offer these lesson plans and assessments that explore the mathematics behind personal finance concepts, such as compounded interest, opportunity cost, credit, and more in a way that is practical and relevant to teens.

MyCreditUnion.gov

The National Credit Union Administration's (NCUA) 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.

My Social Security

The Social Security Administration maintains a Web site that offers quick and secure access to consumers' personal Social Security information.

OCC Financial Literacy Resource Directory

The Office of the Comptroller of the Currency's (OCC) new search function for its Financial Literacy Resource Directory enables more efficient information searches within the directory.

PISA 2012 Results

The Organisation for Economic Co-Operation and Development (OECD) has released the Programme for International Student Assessment (PISA) financial literacy data.

Protecting Senior Residents From Financial Exploitation

The CFPB offers this guide to help staff of long-term care facilities prevent, recognize, and report elder financial exploitation.

SEC Investor Alerts and Bulletins

The U.S. Securities and Exchange Commission's Office of Investor Education and Advocacy offers these Web pages to help keep investors informed.

Senior Money

Consumer Education and Training Services (CENTS), in cooperation with the Washington state attorney general's office, created this video covering reverse mortgages, scams, identity theft, and estate planning.

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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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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