

The Office of the Comptroller of the Currency's (OCC) **Financial Literacy Update** is a bimonthly e-newsletter that reports upcoming events, new initiatives, and related resources of the OCC and other government agencies and organizations. The **Financial Literacy Update** provides brief descriptions for upcoming events in chronological order. New initiatives and resources are listed in alphabetical order. Visit [www.occ.gov/flu](http://www.occ.gov/flu) for more information. We welcome your feedback.

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[□Events](#) [□Initiatives](#) [□Resources](#)

## EVENTS

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

**September–October 2019 (Online)**

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

### [Money Management Essentials](#)

**September–October 2019 (Online)**

The Association for Financial Counseling and Planning Education offers this professional development course on the essential steps of money management.

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

**September–October 2019 (Various Locations)**

The Federal Reserve Bank of Atlanta sponsors teacher workshops and events online and in Alabama, Florida, Georgia, Louisiana, Mississippi, and Tennessee. These events cover a variety of financial capability and economics topics.

### [2019 NFCC Connect](#)

**September 16–18, 2019 (Arlington, Va.)**

The National Foundation for Credit Counseling (NFCC) sponsors its annual conference.

### [Common Cents Conference](#)

**September 17–18, 2019 (Fairfax, Va.)**

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

### [She Leads: Women's Investment and Financial Empowerment Forum](#)

**September 20, 2019 (Tifton, Ga.)**

The Georgia Secretary of State and the Investor Protection Trust, in collaboration with the Association for Financial Counseling and Planning Education, sponsor this one-day forum to raise awareness of the issues and challenges women face in securing, protecting, and growing their wealth.

### [Financial Foundations for Educators](#)

**September 21, 2019 (Turlock, Calif.)**

The California Jump\$tart Coalition offers this course to help teachers better understand and gain confidence in managing their personal finances.

## [Banking and the Economy: A Forum for Minorities in Banking](#)

**September 26–27, 2019 (St. Louis, Mo.)**

The Federal Reserve System sponsors this forum designed to provide senior-level or high-potential middle-management minority bank leaders with industry, leadership, and professional development knowledge that will enhance their careers and networks.

## [The Power of YOU Student Conference](#)

**September 27, 2019**

The Federal Reserve Bank of Kansas City offers this program designed to prepare high school students for their future careers by honing their employability skills.

## [Credit as an Asset](#)

**September 30–November 4, 2019 (Online)**

The Credit Builders Alliance offers this training designed to help nonprofit, community-based organizations enhance their understanding of credit building as an asset-building strategy, and offers best practices in credit education. The training is offered in six 1.5-hour installments.

## [National Cyber Security Awareness Month](#)

**October 2019 (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.

## [World Investor Week](#)

**September 30–October 6, 2019 (Global)**

World Investor Week is a global campaign to raise awareness about the importance of investor education and protection. It is an initiative of the International Organization of Securities Commissions. Securities regulators and other organization members across six continents will conduct outreach activities. The U.S. Securities and Exchange Commission is the lead U.S. agency for this global effort.

## [The State of Financial Fraud in America](#)

**October 2, 2019 (Washington, D.C.)**

The FINRA Foundation and the Stanford Center on Longevity are hosting this one-day conference to share research, information, and ideas that could help reduce and prevent financial fraud.

## [WISER Symposium on Women's Retirement](#)

**October 2, 2019 (Washington, D.C.)**

The Women's Institute for a Secure Retirement hosts this symposium titled "What Do Women Really Want? A Secure Retirement and Strategies to Achieve It."

## [Annual Financial Literacy & Economic Education Conference](#)

**October 4–5, 2019 (Los Angeles)**

The Council for Economic Education hosts this event for K-12 educators. Conference sessions and workshops provide actionable tactics to help incorporate economics and financial literacy in classes.

## [Financial Literacy Conference](#)

**October 7–8, 2019 (Arlington, Va.)**

The Society for Financial Education and Professional Development hosts the 12th Annual Financial Literacy Leadership Conference, "Financial Literacy Applications." Participants will receive information and strategies on how financial literacy is being applied to improve the financial well-being of individuals and families.

## [Get Smart About Credit Day](#)

**October 17, 2019 (Nationwide)**

The American Bankers Association (ABA) Community Engagement Foundation sponsors this event to provide bankers with tools and resources to go into classrooms, connect with youth groups, and visit colleges 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.

## [National Retirement Security Week 2018](#)

**October 20–26, 2019 (Nationwide)**

The National Association of Government Defined Contribution Administrators sponsors this event to educate workers about the importance of saving for retirement. The week-long event focuses on financial health and security in retirement; increasing awareness of the options available for retirement savings; and how plan sponsors can increase plan participation.

## [System Financial Education Day](#)

**October 23, 2019 (Salt Lake City)**

The Federal Reserve Bank of San Francisco Education and Outreach Department hosts this one-day professional development program to provide high school teachers with approaches and resources for teaching personal finance topics.

### [Vermont Jump\\$tart Coalition Fall Conference](#)

**October 28, 2019 (Killington, Vt.)**

The Vermont Jump\$tart Coalition sponsors this annual conference.

### [National Educator Conference](#)

**November 1–3, 2019 (Washington, D.C.)**

The Jump\$tart Coalition’s 10th annual conference offers tools, resources, and support for educators of pre-K–12 students.

### [America Saves Summit: Attacking the Savings Crisis](#)

**November 6, 2019 (Washington, D.C.)**

This summit, sponsored by America Saves, features representatives from the government, private industry, financial services, academia, the military, the nonprofit sector, and the news media for an in-depth conversation about the current status of saving in the United States.

### [Coaching Essentials](#)

**November 17–18, 2019 (Portland, Ore.)**

The Association for Financial Counseling and Planning Education offers this workshop on the philosophy and principles of coaching. Participants practice applying the skills and techniques in financial conversations.

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

**November 12, 2019 (Detroit)**

The Credit Builders Alliance, in partnership with the Midwest Asset Building Conference, offers this training designed to help nonprofit, community-based organizations enhance their understanding of credit building as an asset-building strategy. Another topic of discussion is best practices in credit education.

### [Financial Education in Oklahoma](#)

**November 13, 2019 (Norman, Okla.)**

The Oklahoma Jump\$tart Coalition sponsors this conference.

### [2019 Annual Research and Training Symposium](#)

**November 19–21, 2019 (Portland, Ore.)**

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

## INITIATIVES

### [2019–2020 Lights, Camera, Save! Video Contest](#)

The American Bankers Association (ABA) Foundation is sponsoring its 10th annual 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 for up to \$5,000 toward their savings goals. Student entries must be submitted by December 3, 2019.

### [Center for Disability – Inclusive Community Development](#)

The National Disability Institute created this center to improve the financial well-being of low- and moderate-income people with disabilities and their families by increasing awareness and usage of opportunities and resources available through the Community Reinvestment Act.

### [Bank On Capacity Grants](#)

The Cities for Financial Empowerment (CFE) Fund’s Capacity Grant aims to assist leadership on local Bank On coalitions in expanding banking access. Local Bank On coalitions can apply; applicants should be coalition leaders, from either city or local government agencies, or nonprofit community organizations working with local government. These capacity grants can be as high as \$25,000 and are presented on a rolling basis.

### [Bank On Innovation Fund](#)

The CFE Fund supports the development of replicable, large-scale programs that connect underserved populations to certified accounts to enable households to preserve their earnings and build assets. The CFE Fund makes grants of up to \$50,000 on a rolling basis to implement programs or pilot projects that test new, innovative methods of reaching underserved markets, particularly through local government service channels.

### [Bank On Startup Grant](#)

The CFE Fund's Bank On Startup Grant supports new or newly re-launched Bank On coalitions in laying the foundation and developing the necessary infrastructure for coalition success. These capacity building grants support local coalitions in adopting the Bank On National Standards and in launching or re-launching local Bank On initiatives. The CFE Fund makes grants of up to \$5,000 on a rolling basis.

### [LifeSmarts Online Consumer Challenge](#)

The National Consumers League hosts LifeSmarts, an online competition open to all students in grades 6–12. This September, LifeSmarts celebrates 26 years of empowering teens to become smart, savvy consumers. Each month, LifeSmarts focuses on a different category important to teen consumers: personal finance, health and safety, consumer rights, technology, and the environment. Students compete online and in person throughout the year to win scholarships and prizes. Experts in LifeSmarts subject areas are needed to serve as judges and officials at the state and national competitions.

### [Thinking Money for Kids](#)

The FINRA Foundation and the American Library Association sponsor this multimedia exhibition for children ages 7 to 11. The exhibition, which will tour public libraries across the United States, will be combined with hundreds of public programs to help families practice effective money management strategies.

## RESOURCES

### [Consumer.gov](#)

This Federal Trade Commission website provides 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).

### [Employer-Sponsored Small-Dollar Loan Implementation Guide](#)

The FINRA Foundation and the Filene Research Institute offer this guide, which provides tools and resources to help financial institutions achieve turnkey implementation of simple, safe, and affordable small-dollar loans designed to help employees meet financial needs and improve financial stability.

### [FDIC Deposit Insurance Education Materials](#)

The Federal Deposit Insurance Corporation 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.

### [Fraud Prevention Placemats](#)

The Consumer Financial Protection Bureau, in cooperation with the Social Security Administration and the Federal Trade Commission, created these placemats for older consumers to help them avoid Social Security scams.

### [IdentityTheft.gov](#)

This Federal Trade Commission website helps people report and recover from identity theft. It is available in Spanish at [Robodeidentidad.gov](http://Robodeidentidad.gov).

### [MyCreditUnion.gov](#)

The National Credit Union Administration's official consumer protection website, MyCreditUnion.gov, offers 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 website provides financial education information and resources from across the federal government. The website highlights MyMoney Five (which provides links to resources and tools related to five principles for managing money), a research clearinghouse, games for youth focused on money, and a section on financial choices for major life events.

### [National Financial Capability Study](#)

The 2018 wave of the FINRA Foundation's study is now available. The study is designed to understand and measure a rich, connected set of perceptions, attitudes, experiences, and behaviors about money across a large, diverse sample.

### [OCC Financial Literacy Resource Directory](#)

The 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.

### [Reporting of Suspected Elder Financial Exploitation by Financial Institutions: An Update to the 2016 Advisory Recommendations](#)

This update from the Consumer Financial Protection Bureau focuses on reporting elder financial exploitation to appropriate local, state, and federal first responders.

### [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.

### [When I'm 65 Documentary and National Engagement Program](#)

When I'm 65 is a national documentary and multi-year engagement program exploring how our financial and lifestyle choices today affect the whole of our lives. The website also offers toolkits for individuals and educators on a variety of financial issues.

**HelpWithMyBank.gov:** The OCC's HelpWithMyBank.gov website provides answers to commonly asked banking questions. While targeted to customers of national banks and federal savings associations, the website has answers to many questions common to all consumers of banking services 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.

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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? Email us at [communityaffairs@occ.treas.gov](mailto:communityaffairs@occ.treas.gov).