

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](mailto:communityaffairs@occ.treas.gov). Online versions of **Financial Literacy Update** are available at [www.occ.gov/flu](http://www.occ.gov/flu).

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## EVENTS

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

**January–February 2015 (Nationwide)**

The National Consumers League hosts LifeSmarts, an online competition for 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 scores advance to state competitions in the early spring, and the winning teams advance to the National Championship (April 17-20 in Seattle, Wash.). Experts from these backgrounds are needed to serve as judges and officials at the state and national competitions.

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

**January–February 2015**

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

### [National Economics Challenge](#)

**January–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.

### [Operation HOPE Global Forum](#)

**January 15–17, 2015 (Atlanta, Ga.)**

Operation HOPE sponsors its third 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.

### [Teach Children to Save 101 Webinar](#)

**January 22, 2015 (Nationwide)**

The American Bankers Association hosts this webinar for bankers who are new to the Teach Children to Save program.

### [Data Privacy Day](#)

**January 28, 2015 (Nationwide)**

The National Cyber Security Alliance sponsors this event to raise awareness and educate consumers about how their information may be collected, the benefits and risks of sharing personal data, and the privacy implications of their online actions. Organizations can show their commitment to privacy by becoming a Champion of Data Privacy Day.

### [The Stock Market Game Workshop](#)

**January 29, 2015 (St. Louis, Mo.)**

The Federal Reserve Bank of St. Louis sponsors this training for teachers interested in having teams play the Stock Market Game in the winter semester beginning in February.

## **Webinar Release of the 2015 Assets & Opportunity Scorecard**

**January 29, 2015 (Nationwide)**

The Corporation for Enterprise Development (CFED) hosts this webinar to discuss the results of the 2015 Assets & Opportunity Scorecard.

## **2015 Financial Fitness Workshop**

**January 29–31, 2015 (Denver, Colo.)**

The Colorado Jump\$tart Coalition sponsors this for Colorado educators working with PreK-12 students. The goal is to help build knowledge about personal finance.

## **Earned Income Tax Credit Awareness Day**

**January 30, 2015 (Nationwide)**

This ninth annual event promotes public understanding of the Earned Income Tax Credit (EITC). The Web site explains how to participate in EITC Awareness Day and about the availability of free tax preparation sites.

## **Teach Children to Save Best Practices Webinar**

**February 18, 2015 (Nationwide)**

The America Bankers Association hosts this webinar to present insights and helpful tips for bankers participating in the Teach Children to Save program.

## **America Saves Week**

**February 23–28, 2015 (Nationwide)**

The Consumer Federation of America, the American Savings Education Council (ASEC), and America Saves host the annual America Saves Week. The goal is to encourage people, particularly lower-income families, to save money and build wealth. The event offers information and advice on paying down debt, building an emergency fund, and saving for a home, education, and retirement.

## **Military Saves Week**

**February 23–28, 2015 (Nationwide)**

As part of America Saves Week, the Consumer Federation of America and the U.S. Department of Defense Financial Readiness Campaign host Military Saves Week to encourage service members and their families to review their savings progress and to take steps to boost their savings. The program provides information, advice, and encouragement toward paying down debt, building emergency funds, and saving for a home, college, and retirement.

## **Montana Saves \$cavenger Hunt**

**February 23–27, 2015 (Montana)**

Montana State University Extension is offering two Montana \$aves \$cavenger Hunts as part of America Saves Week. The hunts are specifically designed for two age groups: 11-14 and 15-19. Students learn about the benefits of saving and investing, how credit can be a friend or foe, and how to be in control of their money. Students who win the scavenger hunts are eligible for cash prizes.

## **2015 National Consumer Protection Week**

**March 1–7, 2015 (Nationwide)**

The Federal Trade Commission, 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.

## **@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.

## **Houston Moneysmart 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 2015**

**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.

## **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.

## **Teach Children to Save Day 2015**

**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.

## **2015 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.

# INITIATIVES

## **2015 Creative Writing Contest for Students in the Fourth Federal Reserve District**

The Federal Reserve Bank of Cleveland sponsors this contest for 11th- and 12th-grade students in Ohio, western Pennsylvania, eastern Kentucky, and the northern panhandle of West Virginia. Students must craft an essay, poem, play, or short story describing what they would do if they were the head of their school. All entries must be submitted by March 2, 2015.

## **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.

## **Call for Papers**

The George Washington University Global Financial Literacy Excellence Center (GFLEC) and the Take Charge Institute invite you to submit abstracts or papers to be presented to the Cherry Blossom Financial Education Spring Institute. The research papers should focus on financial education in schools, colleges and universities, workplaces, and special programs. GFLEC is most interested in papers that assess the effectiveness of financial education and its likely influence on financial behavior or other outcomes. The deadline for submission is February 15, 2015. Please send a copy of your paper or abstract to Kristen Burnell at [kburnell@gwu.edu](mailto:kburnell@gwu.edu).

## **Consumer Financial Protection Bureau Call for Papers**

The Consumer Financial Protection Bureau (CFPB) is seeking papers for its conference on consumer finance research. Research topics may include: the ways consumers and households make decisions about borrowing, saving, and financial risk-taking; how various forms of credit (mortgage, student loans, credit cards, installment loans, etc.) affect household well-being; the structure and functioning of consumer financial markets; studies of distinct and underserved populations; and relevant innovations in modeling or data for its conference on consumer finance research (complete papers or detailed abstracts that include preliminary results may be submitted). A deliberate aim of the conference is to connect the core community of consumer finance researchers and policymakers with the best research being conducted across the wide range of disciplines and approaches that can inform the topic. Disciplines from which we hope to receive submissions include, but are not limited to, economics, the behavioral sciences, cognitive science, and psychology. All submissions should be made in electronic PDF format to [CFPB\\_ResearchConference@cfpb.gov](mailto:CFPB_ResearchConference@cfpb.gov) by January 16, 2015, and should include contact information for the author on the cover page. Please submit questions or concerns to [Cheryl.Cooper@cfpb.gov](mailto:Cheryl.Cooper@cfpb.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.

## **My Green**

The First Nations Development Institute offers this program to teach Native American youth receiving Minor's Trust payments how to manage their "Big Money."

## **Cities for Financial Empowerment Request for Proposals**

The Cities for Financial Empowerment Fund's Bank On 2.0 Innovation Fund is offering its first round of funding for pilot programs connecting unbanked and underbanked populations to mainstream, safe, and affordable financial products and services. Innovation Fund pilot programs and research will yield key insights into effective outreach, engagement, and programmatic opportunities generating strong, replicable local banking access program results. This request for proposals seeks pilot program proposals for replicable programs that connect rural populations and other hard-to-reach geographies to mainstream, safe, and affordable financial products and services, which enable households to preserve their earnings and build assets.

## **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 over who are due a federal tax refund and save a portion of that refund using IRS Form 8888 can enter the promotion 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 publish previous webinars to educate people who want to start businesses or expand existing ones.

## **CFPB Resources for Parents**

The CFPB offers age-appropriate messages and resources for parents to use in helping build their children's money skills.

## **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 online resources help teachers answer questions about financial topics—and share that information with students.

## **[Fighting Fraud 101: Smart Tips for Investors](#)**

The First Nations Development Institute and the FINRA Investor Education Foundation created this pamphlet, targeted to individuals, members of tribal investment committees, and retirees. The pamphlet provides information on avoiding investor fraud, recognizing warning signs that may indicate fraud, and reporting suspicious behavior.

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

The Women's Institute for a Secure Retirement (WISER) offers this publication that 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.

## **[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.

## **[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 of charge to schools and teachers.

## **[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.

## **[MyPath](#)**

MyPath places low-income youth and young adults on a path to economic mobility by ensuring they have access to quality financial products, a working knowledge of the financial system, and a peer-based social support system that encourages personal goal-setting and accountability.

## **[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.

## **[SmartCheck](#)**

The U.S. Commodity Futures Trading Commission (CFTC) offers this resource to encourage investors to check out their financial professional's background when they invest. SmartCheck provides investors with a single location to access multiple background checks spanning both derivatives and securities.

## **[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 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.

**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](mailto:communityaffairs@occ.treas.gov).

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