

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 Coaching Fundamentals and Specialty Training](#)

January–February 2016

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

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

January–February 2016

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

[FinLit300](#)

January–April 2016 (New Hampshire)

The New Hampshire Jump\$tart Coalition sponsors the New Hampshire Financial Capability Challenge to empower high school students to apply classroom-based financial education in this contest of knowledge and skills.

[A Speaker Series for Teachers](#)

January–April 2016 (St. Louis, Mo.)

The Federal Reserve Bank of St. Louis sponsors this speaker series featuring economists talking on topics of interest to students.

[Certified Personal Financial Coach Program](#)

January 12 and 26, 2016 (Nationwide)

The Association for Financial Counseling and Planning Education (AFCPE) and Sage Financial Solutions offer this workshop, which supports integrating coaching skills and financial expertise. Participants explore the continuum of education, counseling, and coaching and learn to facilitate a complete financial coaching engagement for individuals, couples, or groups.

[Operation HOPE Global Forum](#)

January 13–15, 2016 (Atlanta, Ga.)

Operation HOPE sponsors this 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.

[The Penny Conference: Money Matters for Montana Women](#)

January 20, 2016 (Missoula, Mont.)

The Montana Commissioner of Securities and Insurance sponsors this conference, which brings women together for a free, one-day workshop to talk about money.

[2016 Fiscal Fitness Workshop](#)

January 21–23, 2016 (Denver, Colo.)

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

Tax Identity Theft Awareness Week

January 25–29, 2016 (Nationwide)

The Federal Trade Commission promotes this week to inform consumers about tax identity theft and what they can do to protect themselves against it.

Data Privacy Day

January 28, 2016 (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.

Earned Income Tax Credit Awareness Day

January 29, 2016 (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.

America Saves Week

February 22–27, 2016 (Nationwide)

The Consumer Federation of America, the American Savings Education Council (ASEC), and America Saves sponsor 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 22–27, 2016 (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.

2016 National Consumer Protection Week

March 6–12, 2016 (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.

Money Smart Week

April 23–30, 2016 (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.

Jacksonville Wi\$e Money Week

April 24–30, 2016 (Jacksonville, Fla.)

Wi\$e Money Week offers activities and events to encourage good money management, and provides financial education to help consumers become wiser about money. The event includes programs, classes, and activities for the community.

Teach Children to Save Day 2016

April 29, 2016 (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.

Certified Personal Financial Coach Program

June 9 and 23, 2016 (Nationwide)

The Association for Financial Counseling and Planning Education (AFCPE) and Sage Financial Solutions offer this workshop, which supports integrating coaching skills and financial expertise. Participants explore the continuum of education, counseling, and coaching and learn to facilitate a complete financial coaching engagement for individuals, couples, or groups.

AP Economics Conference 2016

June 15–17, 2016 (St. Louis, Mo.)

The Federal Reserve Bank of St. Louis sponsors this conference for new and seasoned AP economics instructors, as well as those contemplating teaching AP economics.

Keys to Financial Success Teacher Training Program in Philadelphia

June 27–July 1, 2016 (Philadelphia, Pa.)

The Federal Reserve Bank of Philadelphia sponsors this five-day professional development program acquainting high school educators with the Keys to Financial Success personal finance course.

Making Sense of Money and Banking Course in Philadelphia

July 18–22, 2016 (Philadelphia, Pa.)

The Federal Reserve Bank of Philadelphia sponsors this five-day professional development course, taught by Federal Reserve economic education specialists and staff from the state centers for economic education. The course covers money, banking, and the Federal Reserve System. It includes grade-level-specific breakout sessions aimed at providing teachers with lessons plans that can be used immediately in their classrooms.

INITIATIVES

ABA Foundation Book Award Program

The American Bankers Association (ABA) Foundation has partnered with First Book, a nonprofit social enterprise that promotes educational equality by providing books and educational resources to children in need, to launch its new ABA Foundation Book Award Program. The program provides an avenue for banks to donate financial education-related books as a part of their presentations on money skills in classrooms across the country.

Bank On Capacity Grant Fund

The Cities for Financial Empowerment (CFE) Fund's Bank On Capacity Grant Fund, with seed support from JPMorgan Chase & Co., aims to assist leaders of local Bank On coalitions in expanding banking access. The CFE Fund invites proposals from existing or new local Bank On coalitions; applicants should be coalition leaders, from city or local government agencies, or nonprofit community organizations working in concert with local government. These capacity-building grants will support local coalitions in the adoption of the recently announced Bank On National Account Standards and support the ongoing operations of local Bank On initiatives. The CFE Fund will make grants of up to \$10,000 on a rolling basis.

Bank On National Account Standards (2015–2016)

The CFE Fund released these standards to provide local programs with a benchmark for account partnerships with financial institutions. The standards include both core and recommended features.

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 9–12 in Denver, Colo.

Safe Banking for Seniors

The ABA Foundation launched this campaign to help bankers educate seniors and their caregivers on the risks of financial fraud. The foundation provides bankers with event materials, lesson plans, media outreach tools, and best practices.

Save Your Refund 2016

The nonprofit Doorways to Dreams Fund teams up with the America Saves campaign to sponsor the nationwide Save Your Refund sweepstakes to encourage saving at tax time. Beginning this 2015 tax season, all filers age 18 and older who receive a federal tax refund and save part of that refund—using Internal Revenue Service Form 8888—can enter the sweepstakes to win weekly prizes and a \$25,000 grand prize.

RESOURCES

[2015 Financial Literacy Annual Report](#)

The Consumer Financial Protection Bureau's (CFPB) Office of Financial Education published its annual report on financial literacy, which describes what the CFPB is doing to help consumers navigate the financial marketplace and build financial well-being.

[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.

[An Evaluation of the Impacts and Implementation Approaches of Financial Coaching Programs](#)

This report from the Urban Institute presents findings from a Randomized Control Trial (RCT) of two financial coaching programs serving low- and moderate-income populations. Study findings suggest that a well-implemented coaching program with engaged adults can produce improvements in certain financial outcomes.

[Better Money Habits](#)

Bank of America and Khan Academy have produced new Better Money Habits content to help people who are living paycheck to paycheck stabilize and improve their financial situations. Visit BetterMoneyHabits.com and choose a goal, such as “Building an emergency fund,” “Managing my bills,” “Handling overdue debts,” “The cost of debt,” or “How to stop living paycheck to paycheck,” to learn more.

[Consumer.gov](#)

This Federal Trade Commission (FTC) Web site 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 Web site is available in Spanish at www.consumidor.gov.

[Designing High-Quality, Small-Dollar Credit: Insights from CFSI's Test & Learn Working Group](#) [A Snapshot of Quality and Innovation Among Small-Dollar Credit Installment Lenders](#)

The Center for Financial Services Innovation (CFSI) offers these two reports on small-dollar lending.

[FDIC Deposit Insurance Education Materials](#)

The 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.

[The Federal Reserve and You](#)

The Federal Reserve Bank of Philadelphia offers this program that shows how the Federal Reserve fits into everyday life. The DVD consists of seven chapters that discuss the purpose and functions of the Federal Reserve system, and provides an overview of the history of central banking in the United States and money and banking.

[Financial Education Exchange](#)

The CFPB created this Web site that offers information on the CFPB's latest financial education tools, research, and webinars.

[FinancialLiteracyGroup.com](#)

This Financial Literacy Group Web site offers resources for financial literacy/inclusion practitioners, policymakers, and researchers.

[IdentityTheft.gov](#)

This FTC Web site 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.

[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](#)

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 Web site 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 Web site can browse by topic or perform keyword searches for its Financial Literacy Resource Directory, which enables more efficient information searches within the directory.

[Planning for Retirement Tool and Issue Brief](#)

The CFPB's interactive "Planning for Retirement" tool helps consumers make informed decisions about when to claim their Social Security benefits. The tool estimates the monthly benefit and shows how it changes depending on the age at which it is claimed. "Planning for Retirement" is available in Spanish and optimized for mobile use. The issue brief, "Social Security Claiming Age and Retirement Security," describes existing research on consumers' knowledge of Social Security claiming options and provides a set of recommendations to help them plan ahead for this important financial decision.

[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.

[Student Loan Servicing](#)

The CFPB released this report that suggests a framework to improve student loan servicing practices. The report recommends consistent standards for the student loan servicing market, strengthened servicer communications that provide information in a manner that leads to better borrower outcomes, continued emphasis on accountability and oversight by federal and state regulators, and public access to robust data on student loan performance.

[What It's Worth: Strengthening the Financial Future of Families, Communities, and the Nation](#)

The Federal Reserve Bank of San Francisco and the Corporation for Enterprise Development (CFED) offer this book, which aims to make clear why every household's financial health matters for the U.S. economy to thrive. The book is accompanied by a Web site that includes helpful resources for a range of professionals in education, public health, economic development, and beyond.

[Your Home Loan Toolkit: A Step-by-Step Guide](#)

The CFPB offers this tool to help consumers make better choices on the path to owning a home.

[World of Cents](#)

This NCUA Web site offers a fun and engaging way for children to learn the concepts of earning, saving, and spending money while building their own magical world full of whimsical playhouses.

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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