

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

### [Economic Education Summer Series in Texas](#)

**July–August 2013 (Texas)**

The Federal Reserve Bank of Dallas offers this summer teacher training series in cities across the state.

### [Professional Development for Teachers in Pennsylvania](#)

**July–August 2013 (Philadelphia, Reading, and Harrisburg, Pa.)**

The Federal Reserve Bank of Philadelphia offers these summer professional development programs.

### [Professional Development Events in Arkansas, Kentucky, and Missouri](#)

**July–August 2013**

The Federal Reserve Bank of St. Louis offers these professional development events for teachers.

### [Teacher Workshop Series in Kansas City](#)

**July 2013 (Kansas City, Mo.)**

The Federal Reserve Bank of Kansas City offers these professional development events for teachers.

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

**July–August 2013**

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

### [Summer Camp Challenge in Virginia](#)

**July 1–August 8, 2013 (Richmond, Va.)**

The Federal Reserve Bank of Richmond sponsors a free camp where children in kindergarten through 8th grade play games using reasoning to solve puzzles, crack clues, and answer riddles about resources, innovation, entrepreneurship, and prices.

### [Teachers' Workshops and Graduate Programs](#)

**July 8–August 2, 2013 (New York, N.Y., and Washington, D.C.)**

NYSE Euronext and the U.S. Securities and Exchange Commission (SEC) are working together to help educators teach students about the financial marketplace and its importance in their lives and the global economy. The programs include three five-day Teachers' Workshops at the New York Stock Exchange (NYSE) and two graduate programs—one at the SEC in Washington, D.C., and the other at the NYSE. There are fellowships available for the NYSE programs.

## **Teacher Summer Institutes in Wisconsin**

**July 15–19 and July 29–31, 2013 (Madison, Wis.)**

The National Institute of Financial and Economic Literacy offers its 13th Annual Summer Institutes series.

## **Making Sense of Money and Banking**

**July 15–19, 2013 (Philadelphia, Pa.)**

The Federal Reserve Bank of Philadelphia presents this five-day course for elementary, middle, and high school teachers. The course covers money, banking, and the Federal Reserve System and includes grade-level-specific breakout sessions.

## **Military Consumer Protection Day**

**July 17, 2013 (Nationwide)**

The U.S. Federal Trade Commission sponsors this event in cooperation with the U.S. Department of Defense, the U.S. Consumer Financial Protection Bureau (CFPB), Military Saves, and more than a dozen other federal and state agencies, consumer advocates, and military support groups. The Web site offers free tips, tools, and resources from these organizations to help service members, veterans, and their families avoid scams, invest wisely, manage money and credit, and deal with debt.

## **Personal Financial Literacy Conference in Iowa**

**July 18, 2013 (Ankeny, Iowa)**

The Iowa Jump\$tart Coalition sponsors this conference.

## **Native American Credit Counseling Webinars**

**August 6, 2013 (Nationwide)**

Rural Dynamics, Inc. is offering this 10-week training webinar to train people to conduct credit and financial coaching and counseling. Upon completion of the 10 webinars, participants may receive certification from the Association for Financial Counseling and Planning Education (AFCPE).

## **Personal Finance Institutes in Missouri**

**August 5–9, 2013 (Missouri)**

The Missouri Council on Economic Education, the Missouri Center for Economic Education, and the Missouri State Treasurer's Office sponsor these forums for high school teachers to learn about Missouri's personal finance course. Participants receive a free copy of "Virtual Economics 4.0."

## **California Financial Literacy Conferences for Educators**

**August 13 and 15, 2013 (Berkeley and Los Angeles, Calif.)**

The California Jump\$tart Coalition sponsors these one-day conferences.

## **Financial Capability Symposium**

**August 21, 2013 (Philadelphia, Pa.)**

NeighborWorks America sponsors this event at its Philadelphia National Training Institute to share ideas, best practices, and the latest approaches to expanding and strengthening financial capability programs.

## **2nd Annual Financial Educators Symposium**

**October (Great Barrington and Boston, Mass.)**

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

## **Council for Economic Education's National Conference**

**October 3–5, 2013 (Baltimore, Md.)**

The Council for Economic Education's conference is a nationwide gathering of educators featuring a diverse selection of presentations, workshops, and events to enable educators to raise the level of economic and financial literacy among students from kindergarten through grade 12.

## **2013 \$tart \$mart Teacher Summit**

**October 11, 2013 (Thanksgiving Point, Utah)**

The Jump\$tart Coalition of Utah sponsors this professional development session for kindergarten through 12th-grade teachers.

## **Get Smart About Credit Day**

**October 17, 2013 (National)**

The American Bankers Association Education Foundation sponsors events to connect bankers with students and other young adults. The goal is to help participants better understand credit and use credit responsibly.

## **Financial Literacy Conference in Washington**

**October 21–22, 2013 (Washington, D.C.)**

The Society for Financial Education and Professional Development, Inc. hosts this Sixth Annual Financial Literacy Leadership Conference, "Financial Literacy—Opportunities and Resources." Attendees gain important information and strategies for enhancing the financial literacy of Americans.

## **National Educator Conference in Washington**

**November 1–3, 2013 (Washington, D.C.)**

The Jump\$tart Coalition's fifth annual conference offers tools, resources, and support for educators of preschoolers through high school students who are interested in teaching personal finance.

## INITIATIVES

### [Financial Empowerment Centers](#)

The Cities for Financial Empowerment Fund announced the opening of five Financial Empowerment Centers, which provide free personalized and professional financial counseling to residents of Denver, Colo.; Lansing, Mich.; Nashville, Tenn.; Philadelphia, Pa.; and San Antonio, Texas.

### [Financial Literacy and Education Commission Call for Papers](#)

The U.S. Financial Literacy and Education Commission and *The Journal of Consumer Affairs* invite submissions for a special issue, “Starting Early for Financial Success: Capability Into Action.” Papers should rigorously explore the connection between financial education and capability interventions, and measurable changes in financial behavior and outcomes. The submission deadline is March 16, 2014.

### [Financial Opportunity Centers](#)

The Local Initiatives Support Corporation (LISC) sponsors this national network of facilities and programs that integrate financial counseling and employment support targeted to the needs of low-income families.

### [National Guard Summer Savings Drive](#)

Military Saves launched this initiative to encourage National Guard members and their families to take the Military Saves pledge and exercise good savings habits.

### [Research Grants](#)

The FINRA Investor Education Foundation welcomes applications for projects requesting grants between \$50,000 and \$100,000 that advance understanding of the relationships among financial literacy, financial capability, and financial well-being. Priority will be given to projects that use data from the National Financial Capability Study and other existing datasets.

## RESOURCES

### [America Saves Resource Packet](#)

America Saves offers this resource packet to highlight the importance of saving for college.

### [BBB Scam Stoppers](#)

The Better Business Bureau offers this Web site to educate consumers about scams and offer a way to report scams directly to the BBB.

### [Building Native Communities Help Desk](#)

The First Nations Development Corporation, the First Nations Oweesta Corporation, and the Key Bank Foundation sponsor this help desk, which provides technical assistance to organizations using the Building Native Communities curriculum in their programs. For more information, contact Jaci Reed at (303) 774-8838 or [jaci@oweesta.org](mailto:jaci@oweesta.org).

### [CFPB Spanish Web Site](#)

The CFPB has launched its Spanish-language Web site.

### [FINRA 2012 Financial Capability Study](#)

The FINRA Investor Education Foundation has released the results of the 2012 National Financial Capability Study. This second iteration of the study builds on the survey findings and benchmarks established in 2009 and adds to the conversation about how individuals can best manage and make decisions about their financial resources.

### [Money Smart for Older Adults: Prevent Financial Exploitation](#)

The CFPB and the Federal Deposit Insurance Corporation offer this tool to help older consumers and their loved ones prevent financial fraud and exploitation.

### [MyMoney.Gov](#)

The U.S. Department of the Treasury has redesigned MyMoney.gov, a “one-stop shop” for Americans to find financial education information and resources from across the federal government in one place.

### [My Green](#)

The First Nations Development Institute created the My Green campaign and Web site in response to the demand to provide financial education to the growing number of Native American youth who are receiving a large lump sum of money as part of their Minor’s Trust (Big Money) payout.

## **President's Advisory Council on Financial Capability Report**

The President's Advisory Council on Financial Capability issued its final report in March 2013. The report includes 15 recommendations designed to help Americans better understand financial matters and make informed financial decisions.

## **Retirement Toolkit**

The U.S. Department of Labor, in cooperation with the U.S. Social Security Administration and the Centers for Medicare and Medicaid Services, launched this online toolkit to help workers identify key issues related to retirement planning and understand important decisions related to employment-based plans, Social Security, and Medicare.

## **Slam the Door on Phishing Scams**

The Consumer Federation of America has released new tips and short, funny videos to help consumers avoid identity theft.

## **Starting Early for Financial Success**

The Financial Literacy and Education Commission has released a list of research priorities for the fields of financial literacy and education.

## **Transforming the Financial Lives of a Generation of Young Americans**

The CFPB released this report about advancing financial literacy for youth.

## **Youth and Credit: Protecting the Credit of Youth in Foster Care**

The Annie E. Casey Foundation created this guide, which provides advice on the best way for caseworkers and other adults to comply with the new federal law requiring child welfare agencies to request an annual credit report for youth in foster care starting at age 16. It also provides guidance to help young people resolve any issues that show up in those credit reports.

**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. Information is also available in [Spanish](#). A link from HOPE NOW—an alliance of counselors, mortgage companies, and other mortgage market participants—to HelpWithMyBank.gov has been established.

**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.

**Subscribe/Unsubscribe:** Sign up for the OCC's *Financial Literacy Update* by visiting the [OCC's Web site](#).

**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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