

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

### [InvestWrite Essay Competition](#)

**March–April 2013 (Nationwide)**

The Securities Industry and Financial Markets Association (SIFMA) Foundation needs volunteers to score essays for its InvestWrite national student essay competition. Judging is done entirely online, with no phone calls or meetings. The foundation provides helpful instructions and support. Volunteer judges can make a difference in the lives of students across the nation who will learn the importance of saving and investing for their futures.

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

**March–April 2013**

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

### [2013 National Consumer Protection Week](#)

**March 3–9, 2013 (Nationwide)**

The Federal Trade Commission, the OCC, 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.

### [Live Chat: ‘Sharing Is Caring, Right?’](#)

**March 14, 2013 (Nationwide)**

The American Institute of Certified Public Accountants’ (AICPA) Feed the Pig campaign hosts this free live Q&A on money and relationships featuring National CPA Financial Literacy Commission members. Visit [360financialliteracy.org](http://360financialliteracy.org) and check out the “What’s New” box on the homepage for more information.

### [Assets for Independence Grant Deadlines](#)

**March 25 and May 24, 2013 (Nationwide)**

The U.S. Department of Health and Human Services Office of Community Services administers the Assets for Independence (AFI) program, which provides five-year grants to nonprofit organizations and government agencies that empower low-income families to become economically self-sufficient for the long term. Grantees provide financial education training on money management issues and assist participants with saving earned income in individual development accounts (IDAs). Eligible applicants include nonprofit organizations, qualified state and local governments, low-income designated credit unions, community development financial institutions (CDFIs), and other community organizations. Applications for AFI grants of up to \$1 million are being accepted.

## **Annual Conference on Financial Education in Orlando**

**April 3-5, 2013 (Orlando, Fla.)**

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 Money Smart Week**

**April 6–13, 2013 (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.

## **American Savings Education Council Spring 2013 Partners Meeting in Washington**

**April 10, 2013 (Washington, D.C.)**

Twice a year, the American Savings Education Council (ASEC) brings together the nation's leading financial literacy experts and advocates in a forum that highlights the latest research and trends in motivating people to save and expanding financial literacy. The spring 2013 ASEC Partners event features a focus on financial well-being from a variety of perspectives.

## **Live Chat: 'Money Secrets'**

**April 17, 2013 (Nationwide)**

The American Institute of Certified Public Accountants' (AICPA) Feed the Pig campaign hosts this free live Q&A on money and relationships featuring National CPA Financial Literacy Commission members discussing the sensitive subject of personal finance and why Americans don't seem to want to discuss it. Visit [360FinancialLiteracy.org](http://360FinancialLiteracy.org) and check out the "What's New" box on the homepage in late March for more information.

## **Money Smart Week**

**April 20–27, 2013 (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, nonprofits, government agencies, and the media—come together to stress the importance of financial literacy.

## **Teach Children to Save Day 2013**

**April 23, 2013 (Nationwide)**

Teach Children to Save, a program sponsored by the American Bankers Association Education Foundation, 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.

## **Jump\$tart Annual Awards Dinner and General Partner Meeting**

**April 23–24, 2013 (Washington, D.C.)**

The Jump\$tart Coalition for Personal Financial Literacy hosts its Annual Awards Dinner on April 23, followed by the general partner meeting on April 24. See the Web site for more details.

## **Credit Builder 5-Step Training**

**April 23–24, 2013 (Minneapolis, Minn.)**

First Nations Oweesta Corporation, Credit Builders Alliance, KeyBank, the U.S. Department of Agriculture (USDA)—Rural Development, Bois Forte Band of Chippewa, and the Federal Reserve Bank of Minneapolis co-host this training for Native American community development finance institutions (CDFIs). The training provides an overview of today's credit reporting industry and tools, strategies, and information to help organizations create and integrate credit-building activities and products into their offerings.

## **Get Money Smart!**

**April 24, 2013 (St. Louis, Mo.)**

The Federal Reserve Bank of St. Louis partners with the University of Missouri at St. Louis Center for Entrepreneurship and Economic Education and the Missouri Jump\$tart Coalition to host this workshop. Presentations feature the best in new and interactive personal finance materials.

## **Building Native Communities: Financial Skills for Families**

**April 24–26, 2013 (Minneapolis, Minn.)**

First Nations Oweesta Corporation offers this certified instructor training for Native American CDFIs, tribes, and other Native organizations to establish and sustain financial education programs in their communities.

## **Financial Literacy Day on the Hill**

**April 26, 2013 (Washington, D.C.)**

The Jump\$tart Coalition for Personal Financial Literacy sponsors this annual event on Capitol Hill, with financial literacy exhibits from more than 60 nonprofit, for-profit, and government entities.

## **MoneySmarts for New Hampshire Teachers**

**May 9, 2013 (Concord, N.H.)**

The New Hampshire Jump\$tart Coalition offers this one-day conference to expand educators' personal financial literacy skills, enhance current curriculums, and advance the use of financial education curriculums in the classrooms.

## **National Economics Challenge in New York**

**May 17–19, 2013 (New York, N.Y.)**

The Council for Economic Education sponsors this national competition to foster interest in economics among high school students.

## **Personal Finance Seminar for Professionals**

**May 15-17, 2013 (Annapolis, Md.)**

University of Maryland Extension presents the 23rd Annual Personal Finance Seminar for Professionals. Personal finance experts and high-ranking officials from federal agencies and commissions share practical strategies and discuss personal finance issues.

## **8th Annual Underbanked Financial Services Forum**

**June 5-7, 2013 (Miami, Fla.)**

The Center for Financial Services Innovation and *American Banker* host this eighth annual forum, which offers sessions on credit, payments, and deposits. The forum explores how to spur innovation through opportunities for the financial services marketplace to create value for the industry while also improving people's lives. The forum highlights groundbreaking innovations and showcase efforts by leading financial services providers to help underserved consumers move toward financial prosperity.

## **Vermont Teachers Financial Literacy Summer Institute**

**June 24-28, 2013 (Burlington, Vt.)**

The Champlain College Center for Financial Literacy offers this three-day, graduate-level professional development course to prepare Vermont teachers to teach personal finance.

## **Teachers' Workshops and Graduate Programs**

**June 24-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.

## **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.

## **SFEPD Financial Literacy Conference**

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

The Society for Financial Education and Professional Development hosts this sixth annual Financial Literacy Leadership Conference, "Financial Literacy: A Tool for Financial Success." Attendees gain important information and strategies for enhancing the financial literacy of Americans.

# INITIATIVES

## **Save Your Refund**

The nonprofit Doorways to Dreams Fund is sponsoring a nationwide sweepstakes to encourage saving at tax time. Tax filers may use IRS Form 8888 to split income tax refunds into multiple accounts, and filers who choose to save at least \$50 in an eligible savings account from February 1 through April 15, 2013, could win \$250 in a weekly drawing or a grand prize of \$25,000. See the Web site for details.

## **Starting and Growing a Business**

AARP and the U.S. Small Business Administration (SBA) are providing counseling and training to entrepreneurs over 50 who want to start or grow a small business. This initiative connects entrepreneurs with small business development resources, including online courses, live workshops, conferences, and mentoring programs. AARP and the SBA host "Mentor Month" events nationwide in April 2013.

## **Starting Early for Financial Success**

The Financial Literacy and Education Commission has launched this initiative to enhance young Americans' financial capabilities.

## **Volunteering for Tax Assistance Programs**

The Internal Revenue Service offers training for people interested in participating in its Volunteer Income Tax Assistance (VITA) and Tax Counseling for the Elderly (TCE) programs. Tax volunteers work with sponsoring organizations to receive training and then begin volunteering in their communities. Training is offered online and in the classroom. Tax sites are generally open nights and weekends and the hours are flexible.

# RESOURCES

## [AssetPlatform.org](#)

The Aspen Institute offers this free Web site providing training materials, tools, and resources in budgeting, savings, debt, credit score, insurance, and organizational resources.

## [Building Wealth](#)

The Federal Reserve Bank of Dallas offers this personal finance resource, which can be used individually or in the classroom to help young people develop plans for building personal wealth.

## [Consumer.Data.Gov](#)

The Obama administration launched the Smart Disclosure Data Community to make potentially useful data available to consumers and innovators. This centralized platform contains hundreds of smart disclosure datasets and resources from dozens of agencies across government.

## [eXtension Personal Finance](#)

The USDA National Institute of Food and Agriculture (NIFA) hosts this Web site, which provides free resources to help people meet day-to-day expenses while saving and investing for the future. The site offers research-based fact sheets, interactive lessons, recorded webinars, and land grant university faculty members who answer questions about personal finance via the “Ask the Expert” application.

## [Fed in the Classroom](#)

The Federal Reserve Bank of Cleveland offers this free videoconference program to enhance students’ learning experiences, expand their understanding of the U.S. central bank, and support teachers’ curriculum objectives.

## [Fraud.org](#)

The National Consumers League has relaunched its anti-fraud advocacy and education Web site. The redesigned site includes new functionalities including a fraud “symptom finder” for searching scams, social media widgets for easy sharing of all content and regular updates about emerging scams.

## [IRS.gov Accessibility](#)

This IRS Web site offers a full line of tax products and services, including federal tax forms and publications, for people who use special assistive technology, such as screen-reading software, refreshable Braille displays, and voice recognition software.

## [MyMoneyCheckUp](#)

The National Foundation for Credit Counseling offers this Web site, which analyzes users’ behavior and provides customized feedback, allowing individuals and families to monitor and assess their financial lives and adjust their behavior to maximize their economic empowerment. The site is also available in [Spanish](#).

## [Show Business: The Economic\\$ of Entertainment](#)

The Federal Reserve Bank of Boston offers this learning activity on economics and the entertainment industry. It is a tool for teaching and learning about basic economic concepts and a little economic history.

## [Traveling Trunks](#)

The Federal Reserve Bank of Kansas City’s traveling trunks contain hands-on activities and lessons to teach schoolchildren concepts related to the Fed, personal finance, and the economy.

## [Your Money’s Best Friend](#)

The Pennsylvania Department of Banking offers this site, where residents can find resources to help deepen their understanding of financial issues, deal with major milestones in life, and connect with state and local services to help them make the most of their hard-earned money.

**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, thrifts, 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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