

The Office of the Comptroller of the Currency (OCC)'s **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 for more information. We welcome your feedback.

[☐ COVID-19](#) [☐ Events](#) [☐ Initiatives](#) [☐ Resources](#)

COVID-19

[America Saves COVID-19 Resources](#)

American Bankers Association

- [Tips to Avoid Scams and Protect Your Money](#)

Association for Financial Counseling & Planning Education

- [Free Virtual Financial Counseling and Coaching](#)

Commodity Futures Trading Commission

- [Be on Alert for Frauds Seeking to Profit From Market Volatility](#)
- [Beware of Fee Scams Targeting Workers Sidelined by COVID-19](#)

Consumer Financial Protection Bureau

- [Protecting Your Finances](#)
- [Financial Education Resources for Older Adults, Their Families, and Practitioners](#)
- [Mortgage and Housing Assistance](#)
- [Navigating an Early and Unexpected Retirement](#)

Federal Communications Commission

- [Consumer Warnings and Safety Tips](#)

Federal Deposit Insurance Corporation

- [Information for Bankers and Consumers](#)

Federal Trade Commission

- [The FTC in Action](#)

Financial Health Network

- [Responding to the Crisis](#)

Foundation for Financial Planning

- [Pro Bono Planning Resource Center](#)

George Washington University Global Financial Literacy Excellence Center

- [Financial Resilience Hub](#)

Internal Revenue Service

- [Tax Relief and Economic Impact Payments](#)

[Military Saves COVID-19 Resources](#)

National Community Reinvestment Coalition

- [Webinar About Older Adults, Banking and Financial Management](#)

National Credit Union Administration

- [Frequently Asked Questions for Credit Union Members](#)

National Disability Institute

- [Financial Resilience Center](#)

National Foundation for Credit Counseling

- [Emergency Financial Help](#)

National Housing Conference

- [Housing Resource Center](#)

Next Gen Personal Finance

- [Teaching Personal Finance Remotely](#)

OCC's HelpWithMyBank

- [Frequently Asked Questions](#)

Operation HOPE

- [HOPE Inside Disaster](#)

U.S. Consumer Product Safety Commission

- [Home Safety Information Center](#)

U.S. Department of Defense

- [Resources for the Military Community](#)

U.S. Department of Education

- [Forbearance Information for Students, Borrowers, and Parents](#)

U.S. General Services Administration

- [Disaster Financial Assistance](#)

U.S. Securities and Exchange Commission

- [Frauds Targeting Main Street Investors](#)
- [Look Out for Coronavirus-Related Investment Scams](#)

EVENTS

COVID-19 and Your Finances

April 8, 2021 (Online)

The Association of Financial Counseling and Planning Education offers this webinar that gives action steps for improving personal finances.

Money Smart Week

April 10–17, 2021 (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.

Building Native Communities: Financial Skills for Families

April 12–16 (Online)

Oweesta Corporation offers this train-the-trainer training and certification program to help Native community development financial institutions, tribes, and other Native organizations establish and sustain financial education programs in their communities.

Native CDFI Practitioner Certification

March 1–5, 2021 (Online)

Oweesta Corporation offers this training to increase understanding of the foundational components and different aspects of operating a Native community development financial institution. The training is designed to help attendees attain the Native community development financial institution practitioner certification. The training is free to Native Americans and those working in Indian country.

Don't Say That! Navigating the Fine Line Between Investment Education and Advice

March 11, 2021 (Online)

The Association of Financial Counseling and Planning Education's webinar series discusses common investment questions. The series also addresses how to counsel professionals to protect themselves when educating clients about investing.

Educator Professional Development Webinar Series

March–May 2021 (Online)

The Federal Reserve Bank of Kansas City sponsors this series of webinars for K-16 educators.

Personal Finance Seminar for Professionals

May 13, 2021 (Online)

The University of Maryland Extension presents the Personal Finance Seminar for Professionals. Participants learn about today's most critical financial issues and how to turn information into consumer knowledge and action.

Virtual Professional Development for Personal Finance Teachers

March 2021 (Online)

Next Gen Personal Finance offers interactive, collaborative professional development training, including personal finance content, strategies, and resources for the classroom.

INITIATIVES

2020 U.S. National Strategy for Financial Literacy

The U.S. Financial Literacy and Education Commission's report details the federal government's financial literacy priorities and underscores the commission's plan to collaborate with state, local, and tribal governments and the private sector to strengthen financial capability for all Americans.

2021–2022 Bank On Account Standards

The Cities for Financial Empowerment Fund has released its Bank On 2021–2022 account standards. The standards outline the characteristics of safe and affordable banking accounts.

Bankers Needed: Promote Socially Distanced Personal Finance with the 2021 Lights, Camera, Save! Video Contest

The American Bankers Association (ABA) Foundation is sponsoring its 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.

Free Virtual Financial Counseling and Coaching

The Association of Financial Counseling and Planning, in partnership with the Yellow Ribbon Network, is offering free financial coaching and counseling.

LifeSmarts Online Consumer Challenge

The National Consumers League hosts LifeSmarts, an online competition open to all students in grades 6–12. In September 2020, LifeSmarts celebrated 27 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.

National Personal Finance Challenge

The Council for Economic Education sponsors this nationwide competition, which provides high school students with opportunities to build and demonstrate their knowledge of money management.

Pro Bono Financial Planning Grants

The Foundation for Financial Planning is offering grants to nonprofit organizations whose programs link pro bono financial planners to people in need. Programs should include one-on-one engagements between Certified Financial Planner professionals and pro bono clients and comply with COVID-19 safety guidelines. Grants are generally in the range of \$5,000 to \$40,000. The foundation also helps bring free financial advice and planning to people in need by matching certified financial planner professionals with volunteer opportunities nationwide.

Project REACH

The OCC has launched Project REACH (Roundtable for Economic Access and Change) to bring together leaders from the banking industry, national civil rights organizations, business, and technology to promote financial inclusion through greater access to credit and capital. The initiative seeks to reduce specific barriers that prevent full, equal, and fair participation in the nation's economy.

Spring Break Financial Education Classes

The Game Theory Academy is offering "spring break" financial education classes on Zoom. The classes are open to youth across the United State and are geared toward low-income teens ages 16-19. Students can earn a stipend for completing the class.

RESOURCES

[Building Blocks of Youth Financial Capability](#)

The Consumer Financial Protection Bureau offers activities to teach youth financial literacy skills that are designed for use in a single class period for grade levels K-12 and can be integrated into a variety of subject areas.

[Cities for Financial Empowerment Fund Bank Account Resource](#)

The Cities for Financial Empowerment Fund has created this guide for opening an affordable bank account to receive COVID relief payments. The accounts meet BankOn consumer protections.

[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/.

[Earned Income Tax Credit Central](#)

This Internal Revenue Service website is for the agency's partners, employers, government agencies and offices, and tax preparers as a resource for helping tax filers use the earned income tax credit.

[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.

[Financial Aid Toolkit](#)

The U.S. Department of Education provides tools and resources to help parents and students learn about financial aid.

[IdentityTheft.gov](#)

This Federal Trade Commission website helps people report and recover from identity theft. It is available in Spanish at Robodeidentidad.gov.

[Investor.gov](#)

Investor.gov is the U.S. Securities and Exchange Commission's resource to help investors make informed decisions and avoid fraud. The website includes information on investing and investment products, a glossary of investment

terms, alerts and bulletins on frauds and current investment topics, publications, and free financial tools and calculators. Investor.gov also offers a free and simple tool to check the background of an investment professional.

[MoneySkill](#)

The American Financial Services Association Education Foundation offers this free, online personal finance curriculum. The curriculum has 37 modules focused on a variety of topics, including income, saving and investing, credit, and insurance. The curriculum is available in English and Spanish and is audio-equipped for English users.

[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.

[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. It also includes organizations whose missions are to support financial literacy through campaigns, fact sheets, newsletters, conference materials, publications, and websites.

[ReportFraud.ftc.gov](#)

The Federal Trade Commission's website is designed to make it easier for people to report fraud, scams, and bad business practices.

[What You Should Know About Tech Support Scams](#)

The Consumer Financial Protection Bureau explains how to spot, avoid, and report tech support scams.

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.

Subscribe/unsubscribe: Sign up for the OCC's *Financial Literacy Update* by visiting <https://www.occ.gov/publications-and-resources/tools/occ-email-updates/index-occ-email-updates.html>.

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.

The information in the *Financial Literacy Update* was obtained from publicly available sources. Inclusion of a non-OCC event, activity, product, or hyperlink in this newsletter does not constitute an endorsement by the OCC. The OCC does not exercise editorial control over any of the information you may find when linking to non-OCC websites and cannot guarantee the accuracy of the information.