

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.

■ **Events** ■ **Initiatives** ■ **Resources** ■ **Updates**

EVENTS

[Mississippi Jump\\$art Coalition Art and Essay Contest](#)

September (Mississippi)

The Mississippi Jump\$art Coalition sponsors this contest for Mississippi students in grades 9-12. The theme is "Get Smart About Credit," and entries will be judged on how well they convey the theme of finding resources outside of student loans to pay for college. Contest winners are eligible for scholarships.

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

September–October 2015

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

[College Fed Challenge](#)

September–December 2015 (New York)

The Federal Reserve Bank of New York sponsors this challenge designed to bring real-world economics into the classroom. Teams play the role of monetary policymakers by analyzing economic conditions and recommending a course for monetary policy.

[Financial Coaching Professional Development Webinar Series](#)

September–December 2015 (Nationwide)

The Association for Financial Counseling and Financial Planning (AFCPE) and Sage Financial Solutions offer this professional development collaboration designed to introduce the concepts and techniques of financial coaching.

[Bank On Virginia Beach Start Your Financial Makeover](#)

September 2015 (Virginia Beach, Va.)

BankOn Virginia Beach offers this series of classes and one-on-one coaching to improve the financial lives of Virginia Beach residents.

[BankOn Hampton Roads](#)

September 2015 (Hampton Roads, Va.)

BankOn Hampton Roads offers a free financial makeover, a 10-month financial education program, and one-on-one coaching to improve the financial lives of Hampton Roads residents.

Master Financial Educator Volunteer Training in Virginia Beach

kmunden@vt.edu

September 14–November 21, 2015 (Virginia Beach, Va.)

Virginia Cooperative Extension offers this training for community volunteers interested in conducting personal finance classes or personal finance coaching. Use the e-mail address above to register.

[Classroom ECONnections Webinar](#)

September 15, 2015 (Nationwide)

The Federal Reserve Bank of St. Louis presents this free quarterly webinar designed to connect economics teachers with key teaching resources available from the Federal Reserve System.

[Introduction to Change Machine](#)

September 17, 2015 (Nationwide)

The Financial Clinic offers an overview of Change Machine, an online platform that gives practitioners and organizations financial coaching tools to enhance their services.

Economics for Opinion Leaders: Superintendents, School Board, and Board of Education Members

September 17–18, 2015 (Stevens Point, Wis.)

Economics Wisconsin, the A.O. Smith Foundation, and AT&T sponsor this two-day seminar, which features experienced economists who can help participants understand and communicate economic principles to non-economists in ways that are powerful, entertaining, and engaging.

Build Your Business Series

September 22 and October 27, 2015 (Virginia Beach, Va.)

BankOn Virginia hosts this series featuring the FDIC's Money Smart for Small Business curriculum. Classes are free and held on the fourth Tuesday in September and October. Please e-mail bankonvb@vbgov.com for more information.

Financial Education Boot Camp

September 25, 2015 (New Orleans, La.)

The Louisiana Jump\$tart Coalition and the Louisiana Council for Economic Education sponsor this workshop designed to equip Louisiana educators and youth/community development professionals with the knowledge, tools, and classroom resources to teach students to become financially savvy and in control of their financial futures.

Common Cents Conference in Virginia

October 6, 2015 (Arlington, Va.)

The Common Cents Conference addresses the financial issues facing the residents of the Maryland, Washington, D.C., and Virginia region. Attendees learn about innovative program models to help residents achieve their financial dreams.

529s and Child Savings Accounts: New Strategies to Promote Savings and Development for America's Children

October 7–8, 2015 (St. Louis, Mo.)

The Federal Reserve Bank of St. Louis hosts this event, which provides insights and lessons on how organizations can begin, improve, or expand a 529 or child savings account program.

Council for Economic Education's National Conference in Florida

October 7–10, 2015 (St. Petersburg, Fla.)

The Council for Economic Education conference is a nationwide gathering of educators. The conference features a diverse selection of presentations, workshops, and events to enable educators to raise the level of economic and financial literacy among K–12 students.

2015 Virginia Financial Literacy Summit

October 12, 2015 (Richmond, Va.)

The Virginia Jump\$tart Coalition sponsors this conference, which brings together Virginia's middle and high school teachers and the state's leading proponents of financial literacy to discuss best practices and provide training on personal finance topics.

Cards, Cars, and Currency: Professional Development Series for Teachers

October 13 and November 10, 2015 (Philadelphia, Pa.)

The Federal Reserve Bank of Philadelphia hosts this two-evening professional development program introducing grades 7–12 to methods for teaching personal finance using the Cards, Cars, and Currency lessons from the Federal Reserve Bank of St. Louis. Participants must attend both sessions.

2015 Financial Symposium: Trending Issues in Financial Literacy, a Cross Generational Perspective

October 15, 2015 (Branchburg, N.J.)

The New Jersey Coalition for Financial Education sponsors this annual symposium.

Change Machine Launch

October 15, 2015 (Nationwide)

The Financial Clinic hosts the public launch of Change Machine, an online platform that gives practitioners and organizations financial coaching tools to enhance their services.

Get Smart About Credit Day

October 15, 2015 (Nationwide)

The American Bankers Association (ABA) Foundation sponsors this event to teach young people the ABCs of wise credit use. The ABA provides bankers with tools and resources to go into classrooms, connect with youth groups, and visit college campuses and high schools to help young people learn how to budget for college, use credit responsibly, build a positive payment history, and protect their identity. The program is open to all banks, including non-ABA members.

Wisconsin Summit on Financial Literacy

October 16, 2015 (Green Bay, Wis.)

The Wisconsin Governor's Council on Financial Literacy, Lakeland College, and EconomicsWisconsin host this annual one-day conference to support K-12 teachers, community outreach educators, and those with an interest in enhancing the financial and economic literacy of individuals (young or old) within their community.

Third Annual Federal Reserve Financial Education Day: A Professional Development Program for Teachers

October 21, 2015 (Philadelphia, Pa.)

The Federal Reserve Bank of Philadelphia hosts this program providing grade 7–12 teachers with new materials, activities, and content for teaching about life after high school. This event is part of a nationwide Federal Reserve Bank personal finance day.

Money Talks: Risks and Rewards

October 23, 2015 (La Crosse, Wis.)

EconomicsWisconsin, the Council for Economic Education, and Xcel Energy sponsor this one-day conference for grade 6–12 educators, offering engaging presentations on risk and reward that link to Wisconsin's Model Academic Standards for Personal Financial Literacy. Each participant will receive a USB drive copy of Virtual Economics 4.5.

Financial Literacy Conference in Virginia

October 26–27, 2015 (Arlington, Va.)

The Society for Financial Education and Professional Development Inc. hosts the Eighth Annual Financial Literacy Leadership Conference, "Financial Literacy Decision-Making." Participants gain important information and strategies for enhancing the financial literacy of Americans.

I'm Home Conference Minneapolis

October 26–28, 2015 (Minneapolis, Minn.)

CFED sponsors this conference bringing together affordable housing developers, lenders, government agency staff, policymakers, industry experts, homeowners, community organizers, researchers, and funders to consider manufactured housing as a source of affordable housing and asset building for low- and moderate-income families.

Finance and Investment Challenge Bowl

November 3, 2015–March 16, 2016 (Wausau, Racine, Kenosha, Madison, and Appleton, Wis.)

Asset Builders of America and the Wisconsin Department of Financial Institutions sponsor this financial literacy program for high school students, teaching a wide range of financial literacy topics aligned with Wisconsin's Model Academic Standards for Personal Financial Literacy, culminating in a live quiz show-style tournament where teams compete to determine regional champions. See Web site for specific city and date information.

Platforms for Prosperity Summit: Growing a Financially Secure Workforce

November 3, 2015 (Washington, D.C.)

CFED sponsors this conference focusing on strengthening the capacity of employers, workforce development agencies, microenterprise development organizations, and others to help workers move toward financial stability and security.

Start \$mart Teacher Summit

November 6, 2015 (Park City, Utah)

The Utah Jump\$mart Coalition sponsors this professional development event for Utah teachers.

Financial Planning Day in Virginia Beach

November 7, 2015 (Virginia Beach, Va.)

The city of Virginia Beach hosts its fifth annual financial planning day, with free one-on-one counseling from certified financial planners, accountants, and credit counselors. A variety of workshops will help attendees with college and retirement planning, financial management, credit building, and more.

The Money Conference

November 7, 2015–February 13, 2016 (Appleton, Racine, Kenosha, and Wausau, Wis.)

Asset Builders of America and the Wisconsin Department of Financial Institutions sponsor this full-day financial education conference for youth and families, featuring national speakers and up to 25 separate workshops presented in English, Spanish, and Hmong, as appropriate. Day care and meals are provided to all attendees. See Web site for specific city and date information.

National Educator Conference in Maryland

November 6–8, 2015 (National Harbor, Md.)

The Jump\$mart Coalition's seventh annual conference offers tools, resources, and support for educators of pre-K–12 students.

[Annual Research and Training Symposium](#)

November 18–20, 2015 (Jacksonville, Fla.)

AFCPE hosts this conference for personal finance professionals working in research, practice, and educational settings.

[26th Annual Association of School Economics Teachers Conference](#)

December 4, 2015 (Milwaukee, Wis.)

EconomicsWisconsin, the Council on Economic Education, and the Wisconsin Department of Financial Institutions sponsor this conference focusing on what has happened economically in the United States since the great recession.

INITIATIVES

[2015–2016 Lights, Camera, Save! Video Contest](#)

The ABA Community Engagement Foundation sponsors this video contest for banks to engage teenagers to educate themselves and their peers about the value of saving and using money wisely. Banks host the local level of the competition and select winners to compete on the national level.

[#ConsumersCantWait Campaign](#)

CFED and its partners in the Asset Building Policy Network launched this Twitter campaign to tell the Consumer Financial Protection Bureau (CFPB) that consumers can't wait for protection from predatory payday lenders.

[#WhatHomeLooksLike!](#)

CFED launched this Twitter campaign to encourage owners of manufactured homes to submit photos of their homes or one of its amenities and send it to photos@cfed.org. Homeowners submitting photos will have a chance to win prizes.

[LifeSmarts Online Consumer Challenge](#)

The National Consumers League hosts LifeSmarts, an online competition open to all 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 online scores advance to state competitions in the early spring, and the winning teams advance to the National Championship (April 9–12 in Denver, Colo.).

RESOURCES

[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.

[Banks in Their Communities](#)

The ABA Foundation offers this interactive map spotlighting how banks interact with their customers through the annual Community Commitment Awards.

[Consumer.gov](#)

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

[Delivering Early Information About College Financial Aid: Exploring the Options for Middle School Students](#)

The Urban Institute offers this research report about early awareness of federal student aid and recommendations for working with federal agencies that provide services to low-income families.

[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.

[Financial Capability Programs](#)

NeighborWorks America offers programs, demonstration projects, videos, webinars, and infographics on financial capability.

[Financial Education Exchange](#)

The CFPB created this exchange that gives information on the CFPB's latest tools, research, and webinars.

[H&R Block Budget Challenge](#)

The H&R Block Budget Challenge is a free teen financial literacy program in the form of an online game that simulates real life as an adult: paying bills, managing expenses, saving money, investing in retirement, paying taxes, and more. Participants play classroom against classroom and students against students in this learning-by-doing simulation to win \$3 million in grants and scholarships.

[IdentityTheft.gov](#)

This FTC site is the federal government's one-stop resource to help people report and recover from identity theft. It's also available in Spanish at www.roboeidentidad.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.

[NCUA Video Educates Consumers on Payday Loans, Alternatives](#)

This latest video in the NCUA's Consumer Report series explains how payday loans work, highlighting important features consumers should be aware of and alternatives consumers should consider before taking out a payday loan.

[National Student Financial Wellness Study](#)

The National Student Financial Wellness Study (NSFWS) is a national survey of college students examining the financial attitudes, practices, and knowledge of students from institutions of higher education across the United States, and was developed and administered by The Ohio State University. Fifty-two four-year public, four-year private, and two-year public institutions participated during autumn 2014 and winter 2015.

[Newcomer's Guides to Managing Money Today](#)

The CFPB offers these guides featuring tips to help newcomers to the United States navigate how to receive money, open an account, pay bills, and select financial services and products. The guides also provide information on how to submit a complaint about a problem with a financial product or service.

[OCC Financial Literacy Resource Directory](#)

The OCC offers numerous resources important to bankers, organizations, and consumers of all ages. Visitors to the site can browse by topic or perform keyword searches for its Financial Literacy Resource Directory, which enables more efficient information searches within the directory.

[Office of Financial Empowerment Web Site](#)

The CFPB's Office of Financial Empowerment consolidates its work and initiatives empowering low-income and economically vulnerable consumers on one Web site.

[Opportunities to Improve the Financial Capability and Financial Well-Being of Postsecondary Students](#)

The Financial Literacy and Education Commission (FLEC) released this report that describes the state of financial education among post-secondary students. The report describes current efforts to enhance financial education in a number of institutions with regard to student understanding of financial aid and financial education topics.

[Overseas & Underserved: Student Loan Servicing and the Cost to Our Men and Women in Uniform](#)

The CFPB offers this report outlining the issues faced by military borrowers.

[SEC Investor.gov's 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.

[U.S. Financial Diaries Issue Briefs](#)

The Center for Financial Services Innovation (CFSI) and the U. S. Financial Diaries project released three new issue briefs on household savings.

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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