

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.

**Financial Literacy Update** provides brief descriptions and web links for upcoming events in chronological order. It lists new initiatives and resources (with web links) in alphabetical order. We welcome your feedback.

Have an upcoming financial literacy event, new tool, or product? Please email 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).

Sign up for the OCC's Financial Literacy Update and other Community Affairs publications at the OCC's Email List Service at [www.occ.gov/emaillist](http://www.occ.gov/emaillist).

[□ Events](#) [□ Initiatives](#) [□ Resources](#)

## EVENTS

### [Financial Literacy Seminar Series in D.C.](#)

**May 2019 (Washington, D.C.)**

The Board of Governors of the Federal Reserve System and the Global Financial Literacy Excellence Center at George Washington University bring together academics, practitioners, policymakers, and other experts to present and discuss cutting-edge research in financial literacy. The seminars are open to the public.

### [Financial Coaching Fundamentals and Specialty Training on the Web](#)

**May–June 2019 (Online)**

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

### [Next Gen Personal Finance FinCamp](#)

**May–June 2019 (Various U.S. Cities)**

Next Gen Personal Finance offers these one-day, professional development workshops for personal finance educators.

### [New Jersey Coalition for Financial Education](#)

**May–June 2019 (New Jersey)**

The New Jersey Coalition for Financial Education offers events and webinars to improve the financial literacy. The coalition promotes the teaching of personal finance to people of all ages.

### [Teacher Professional Development](#)

**May–June 2019 (Ark., Mo., Tenn.)**

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

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

**May–June 2019 (Various Locations)**

The Federal Reserve Bank of Atlanta sponsors teacher workshops and events in Alabama, Florida, Georgia, Louisiana, Mississippi, and Tennessee. These events cover a variety of financial capability and economics topics.

### [She Leads: Women's Investment and Financial Empowerment Forum](#)

**May 3, 2019 (Atlanta, Ga.)**

The Georgia Secretary of State, the Investor Protection Trust, and the Investor Protection Institute, in collaboration with the Association for Financial Counseling and Planning Education, sponsor this one-day forum to raise awareness of the issues and challenges women face in securing, protecting, and growing their wealth.

### [2019 Building Native Communities Training](#)

**May 7–9, 2019 (Philadelphia, Pa.)**

First Nations Oweesta sponsors this three-day training offering a state-of-the-art instructor 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.

## **10th Annual Fostering Financial Education in Maine Schools Conference**

**May 9–10, 2019 (Augusta, Maine)**

The Maine Jump\$tart Coalition hosts this conference to bring together educators, administrators, and financial education experts to strengthen knowledge and raise awareness of the importance of lifelong financial wellness.

## **EMERGE Financial Health Forum**

**May 14–16, 2019 (Scottsdale, Ariz.)**

The Center for Financial Services Innovation sponsors this conference on consumer financial health that brings together innovators to explore “Trust, Tech, and Transparency.”

## **Personal Finance Seminar for Professionals**

**May 16, 2019 (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.

## **2019 Bank On National Conference**

**May 29, 2019 (Washington, D.C.)**

The Cities for Financial Empowerment Fund sponsors this conference, which brings together key stakeholders from multiple sectors across the country to discuss innovations in safe and affordable financial products, strategies for banking access connectivity, and measuring banking access success.

## **HOPE Global Forums 2019 Annual Meeting**

**May 29–31, 2019 (Atlanta, Ga.)**

Operation HOPE sponsors this global forum to inspire innovation and thought leadership toward an inclusive global economy. Meet with government, corporate, and community leaders from around the world for three days of discussions, networking, and turning ideas into action.

## **The Best of Personal Finance Teaching Tools**

**May 30, 2019 (St. Louis, Mo.)**

The Federal Reserve Bank of St. Louis sponsors this one-day event for teachers.

## **Teacher Professional Development Workshop Series**

**June 11–July 18, 2019 (Kansas City, Mo.)**

The Federal Reserve Bank of Kansas City sponsors this professional development training for K–16 educators. The training includes demonstrations of classroom resources, visits to local businesses, and updates from subject matter experts on hot topics tied to economics and personal finance.

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

**June 20–22, 2019 (Salt Lake City, Utah)**

The Utah Jump\$tart Coalition hosts this summit for educators, who will receive in-depth training on a variety of financial and economic literacy topics.

## **Financial Literacy Day on Capitol Hill**

**June 26, 2019 (Washington, D.C.)**

The Jump\$tart Coalition for Personal Financial Literacy sponsors this annual event on Capitol Hill, featuring more than 50 financial literacy exhibits from Jump\$tart partners and others.

## **Keys to Financial Success**

**July 8–12, 2019 (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.

## **2019 Higher Education Financial Wellness Summit**

**July 14–16, 2019 (Bloomington, Ind.)**

The Higher Education Financial Wellness Advisory Committee, in conjunction with Indiana University, sponsors this summit that provides a venue for institutions associated with higher education to learn and share information vital to a successful financial wellness program.

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

**July 22–26, 2019 (Philadelphia, Pa.)**

The Federal Reserve Bank of Philadelphia sponsors this five-day professional development program that covers money, banking, and the Federal Reserve System. Emphasis is placed on active- and collaborative-learning teaching methods and curriculums for teaching money and banking in the K–12 classroom.

## **Coaching Essentials**

**August 8 and 22, 2019 (Nationwide)**

The AFCPE hosts this webinar to provide participants with the skills and techniques to build on their financial foundations and support clients as they make lasting financial behavior change.

## **Common Cents Conference**

**September 17–18, 2019 (Fairfax, Va.)**

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

## [Annual Financial Literacy & Economic Education Conference](#)

October 4–5, 2019 (Los Angeles, Calif.)

The Council for Economic Education hosts this event for K–12 educators. Conference sessions and workshops provide actionable tactics to help incorporate economics and financial literacy in classes.

## [Financial Literacy Conference in Arlington, Va.](#)

October 7–8, 2019 (Arlington, Va.)

The Society for Financial Education and Professional Development hosts the 12th Annual Financial Literacy Leadership Conference, “Financial Literacy Applied.” Participants will receive information and strategies on how financial literacy is being applied to improve the financial well-being of individuals and families.

# INITIATIVES

## [Bank On National Account Standards](#)

The Cities for Financial Empowerment Fund recently released the newly updated Bank On National Account Standards (2019-2020), outlining core and recommended features for low-cost, low-fee, safe, and affordable transaction accounts. Currently, 28 financial institutions offer accounts that are certified as meeting the Bank On National Account Standards and are available at over 21,300 branches across the country.

## [BlackRock’s Emergency Savings Initiative](#)

BlackRock has announced a \$50 million philanthropic initiative in cooperation with Commonwealth, the Center for Financial Services Innovation, and Common Cents Lab, with an aim to fuel innovation that will allow millions of people living on low- to moderate-incomes to establish a stronger financial safety net.

## [CityStart](#)

The Cities for Financial Empowerment Fund’s CityStart initiative offers mayors and their administrations a structured approach for identifying financial empowerment goals, developing actionable strategies, and ultimately crafting a blueprint that is rooted in local insights and opportunities. Five selected local governments will receive funding of \$20,000, along with an intensive six- to nine-month technical assistance partnership with the fund to plan financial empowerment initiatives.

## [Invest It Forward](#)

The SIFMA Foundation offers this financial education and capital markets literacy initiative convening hundreds of firms committed to giving young Americans a solid understanding of the capital markets system and the tools to achieve their dreams. Invest It Forward connects educators and classrooms with financial industry professionals and firms to promote youth financial capability across the United States.

## [Securities and Exchange Commission Campaign to Educate Investors](#)

The U.S. Securities and Exchange Commission’s Office of Investor Education and Advocacy has launched a public service campaign to empower Main Street investors to take control of their financial future. The campaign encourages investors to use the free tools and unbiased information available on Investor.gov to get answers to their questions about investing.

# RESOURCES

## [A Review of Youth Financial Education: Effects and Evidence](#)

The Consumer Financial Protection Bureau offers this report designed to help education policymakers, program leaders, financial educators, and academic researchers make evidence-informed policy, programming, and resourcing decisions in school-based financial education.

## [CFE Coalition Expert Topic Brief: Tax Time](#)

This Cities for Financial Empowerment Fund publication describes why city leaders are investing in tax season initiatives, provides details on how these programs operate, and highlights how cities have leveraged tax season as a critical financial empowerment moment for families and individuals, using tools such as the IRS Volunteer Income Tax Assistance Program and the earned income tax credit.

## **Con 'Em Game**

Commonwealth and the Financial Industry Regulatory Authority offer this online game to help people learn the fraud tactics used by con artists.

## **Consumer Education Placemats**

The Consumer Financial Protection Bureau has created this resource to help older adults protect themselves from fake charity scams. The CFPB is working with Meals on Wheels for Older Americans Month, and the place mat is part of a series of consumer education placemats that meal service providers can share with meal deliveries or at group meal sites.

## **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](http://www.consumidor.gov).

## **eFAFSA**

The 2019–20 Free Application for Federal Student Aid form launched on October 1, 2018. This year, students can fill out the form using the new myStudentAid app and the redesigned [fafsa.gov](http://fafsa.gov) website. In addition to the new app, the [fafsa.gov](http://fafsa.gov) website was redesigned so the site's pages fit the screen size and shape of any device, including desktop or laptop computers and mobile devices.

## **FDIC Consumer News**

The March edition of this Federal Deposit Insurance Corporation newsletter offers information on minimizing the pitfalls and maximizing the benefits of credit card rewards programs.

## **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.

## **Fast Lane**

The Global Financial Literacy Excellence Center at the George Washington University School of Business offers this platform, which brings together resources for building and launching successful high school financial education programs.

## **Financial Well-Being of Veterans**

The Consumer Financial Protection Bureau offers this research brief on the financial well-being of veterans.

## **IdentityTheft.gov**

This Federal Trade Commission website helps people report and recover from identity theft. It is available in Spanish at [www.robodeidentidad.gov](http://www.robodeidentidad.gov).

## **MyCreditUnion.gov**

The National Credit Union Administration's official consumer protection website, [MyCreditUnion.gov](http://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 and a sampling of organizations whose missions are to support financial literacy through campaigns, fact sheets, newsletters, conference materials, publications, and websites.

## **Online Lesson Plans and Publications**

The Federal Reserve Bank of Philadelphia provides lesson plans at various grade levels for educators.

## **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.

## **Shady Sam Online Game**

Next Gen Personal Finance offers this online game to help consumers learn how lenders maximize profits.

## Suspicious Activity Reports on Elder Financial Exploitation: Issues and Trends

This Consumer Financial Protection Bureau presents findings from a study of elder financial exploitation Suspicious Activity Reports filed with the federal government by financial institutions, such as banks and money services businesses, between 2013 and 2017. The findings provide an opportunity to better understand the complex problem of elder financial exploitation and to identify ways to improve prevention and response.

## Youth Financial Education Research Priorities

This Consumer Financial Protection Bureau research paper lays out key unanswered research questions in youth financial education by a range of stakeholders. Research into these questions may point the way toward evidence-based solutions that are effective, scalable, and invite implementation.

**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.

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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? Email us at [communityaffairs@occ.treas.gov](mailto:communityaffairs@occ.treas.gov).

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