



The Office of the Comptroller of the Currency (OCC)'s **Financial Literacy Update** is a bimonthly e-newsletter that reports upcoming financial literacy 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 on the **Financial Literacy Update**. Please e-mail us at communityaffairs@occ.treas.gov.

■ **Upcoming Events** ■ **New Initiatives** ■ **New Resources** ■ **Updates***

* The OCC continues to receive information about upcoming financial literacy events, resources, and initiatives after the **Financial Literacy Update** is released. To view the most current, Web version of the **Financial Literacy Update**, and to directly access the information printed in this update, select "Updates" above or "What's New" on the OCC's Community Affairs Web page at <http://www.occ.treas.gov/topics/community-affairs/index-community-affairs.html>.

UPCOMING EVENTS

[2011 National Be Money-Wise Poster Contest](#)

The National Foundation for Credit Counseling hosts the 2011 National Be Money-Wise Financial Literacy Poster Contest to encourage students to manage money effectively. The contest offers a creative way for students to demonstrate their knowledge of personal finance. Winners receive local and national recognition, U.S. savings bonds, and other prizes. Students should contact their local Foundation for Credit Counseling member agency for deadline information.

[CredAbility Webinars](#)

January 2011

February 2011

March 2011

CredAbility offers live webinars designed to enhance your overall financial knowledge and literacy in a variety of areas. Each webinar is facilitated by a NFCC certified educator and is approximately one hour. Visit their Web site to see a list of available webinars. Their webinars are also available in [Spanish](#).

[Jump\\$tart Washington Financial Education](#)

January 4, 2011 (Yakima, Wash.)

January 6, 2011 (Kelso, Wash.)

January 11, 2011 (Tukwila, Wash.)

January 12, 2011 (Everett, Wash.)

The Jump\$tart Washington Coalition hosts these regional forums to provide information on Jump\$tart Washington and its partners, current financial education projects, strategic partnerships, and financial literacy resources available from local, state, and national organizations and governments.

[Finance and Investment Challenge Bowl](#)

January 6, 2011 (Madison, Wis.)

March 2011 (Shawano/Menominee, Wis.)

March 2011 (Milwaukee, Wis.)

May 2011 (Wisconsin)

Asset Builders of America sponsors this college-bowl quiz competition to improve financial literacy. The quiz bowl aligns with Wisconsin's statewide learning standards for financial literacy.

[Junior Achievement's 2011 Global Titan](#)

January 10, 2011 (International)

Join JA Worldwide® hosts the 2011 Global JA Titan Challenge, an online contest that begins in February. In this contest students take on roles as business leaders and make corporate decisions to steer their businesses to success. Student teams compete with other teams around the world for the chance to win and to participate in the final round of competition in Purchase, N.Y.

[2011 Oregon Financial Education Summit](#)

January 13, 2011 (Salem, Ore.)

Oregon Jump\$tart hosts the 2011 Oregon Financial Education Summit. The event attracts representatives of government, nonprofits, financial services companies, and other organizations. Participants discuss current efforts, identify problems and solutions, and hear state and national leaders share their views on the status and future of financial literacy education.

[Saving is Hard. Bonds Make it Easy](#)

January 13, 2011 (National)

D2D Fund offers this webinar to inform people of the new Social Marketing Campaign "[Saving is Hard. Bonds Make it Easy.](#)" The webinar will provide participants with information on how they can join the campaign, spread the word about the new tax time savings bond policy, take specific action to drive its use and rally others to the cause.

[Crafting a High Yield Portfolio That Pays 10%](#)

January 15, 2011 (Alexandria, Va.)

The American Association of Individual Investors, Washington DC Metro Chapter present a session that focuses on crafting a portfolio that pays a reliable income stream even during times of high market volatility and uncertainty. Mr. Bryan Perry will explain the different asset classes that pay out high yields and how to pick investments in the current market environment. Attendees will learn how to add cash flow to their investment income and how to plan for replacing income upon retirement.

[Take Stock in Kentucky](#)

January 24 to April 1, 2011 (Kentucky)

The Kentucky Council on Economic Education sponsors Take Stock in Kentucky, an online competition. Students must register by February 1, 2011 to use this Internet simulation Stock Market Game focused on Kentucky. Teams with two to six students research a list of 200 companies headquartered or doing business in Kentucky. Teams use \$100,000 in imaginary funds to make investments and build portfolios over a 10-week period and compete for state and regional awards.

[Earned Income Tax Credit Awareness Day](#)

January 28, 2011 (National)

This fifth annual event promotes public understanding of the Earned Income Tax Credit (EITC). The Web site has information on how to participate in EITC Awareness Day and on the availability of free tax preparation Web sites.

[High School Fed Challenge Championship](#)

January 29, 2011 (New York)

The Federal Reserve Bank of New York hosts the High School Fed Challenge Championship for students in the Federal Reserve's Second District. Students take on roles of monetary policymakers, analyze current economic conditions, and make recommendations for monetary policy.

[Tennessee's FinanceChallenge ONLINE](#)

February 1, 2011(Tennessee)

BancorpSouth, the Federal Reserve Bank of Atlanta, the Federal Reserve Bank of St. Louis, and the University of Memphis Center for Economic Education sponsor this personal finance competition. Registration begins February 1, 2011. Teachers form teams of four students for an online competition in March that determines which teams move on to a state competition in April and a national event in May.

[Financial Literacy for Veterans](#)

February 4, 2011 (Framingham, Mass.)

The U.S. Department of Veterans' Services and The Boston Bar Association Bankruptcy Section host the Financial Literacy for Veterans workshop on February 10, 2011. Participants must register by February 4, 2011. The event is free to military personnel, veterans, and their families. Attendees receive information on credit, foreclosure, bankruptcy, and other financial topics.

[Train the Trainer Sessions in Texas](#)

February 18, 2011 (Houston, Texas)

March 25, 2011 (Lubbock, Texas)

April 8, 2011 (San Antonio, Texas)

May 20, 2011 (Tyler, Texas)

June 24, 2011 (Fort Worth, Texas)

July 15, 2011 (Austin, Texas)

November 4, 2011 (Houston, Texas)

The National Endowment for Financial Education (NEFE) and the Texas Credit Union Foundation, partners in the Foundation FOCUS financial literacy campaign, host these free training sessions for anyone interested in teaching financial planning to high school students. The training sessions are open to credit union staff, teachers, and community partners who teach the NEFE course or distribute the curriculum which is approved by the Texas Education Agency for use in Texas classrooms. Participants receive an instructor's manual, student workbook, and practical hands-on content training.

[Security Price and Your Bottom Line](#)

February 19, 2011 (Alexandria, Va.)

The American Association of Individual Investors, Washington DC Metro Chapter present a workshop that will demonstrate simple technical methodologies that can help increase the odds of participating in the long term price appreciation of securities. In this presentation, Scott McCormick will explain how simple indicators can identify investment opportunities, how to improve risk/reward ratios, and how various tools can help forecast potential support and resistance levels in the market. Attendees will learn how to increase the probability of their being on the right side of the market and how to recognize when a price movement is over.

[America Saves Week](#)

February 20-27, 2011 (Nationwide)

The Consumer Federation of America, American Saves Education Council and America Saves host the annual America Saves Week. The event seeks to encourage people, particularly lower-income families, to save and build wealth. The program offers information, advice, and encouragement on paying down debt, building an emergency fund, and saving for a home, education, and retirement.

[Military Saves Week](#)

February 20-27, 2011 (Nationwide)

As part of America Saves Week, the Consumer Federation of America and the U.S. Department of Defense Financial Readiness Campaign host Military Saves Week to encourage service members and their families to review their savings progress and to take steps to boost their savings. The program provides information, advice, and encouragement toward paying down debt, building emergency funds, and saving for a home, college, and retirement.

[Rhode Island LifeSmarts March Smartness](#)

March 2011 (Rhode Island)

Collegeboundfund presents March Smartness, Rhode Island's LifeSmarts statewide competition. Teens compete online and answer questions on personal finance; health and safety; technology; environment; and consumer rights and responsibilities. Qualifying teams of four students and one alternate compete in this fast-paced, college-bowl style competition.

[Personal Finance: Middle School Basics](#)

March 4, 2011 (Atlanta, Ga.)

The Federal Reserve Bank of Atlanta hosts this workshop to help middle school educators expand their knowledge of the Georgia Performance Standards in personal finance, a requirement for teachers of sixth through eighth grades. Lesson demonstrations and materials cover budgeting, credit, saving, and investing.

[21st Annual Economic Essay Contest 2011](#)

March 11, 2011 Contest Deadline

(Texas, Northern Louisiana, and Southern New Mexico)

The subject of this essay contest, sponsored by the Federal Reserve Bank of Dallas, is "Consume or Conserve?" Students in 11th and 12th grades in the Eleventh Federal Reserve District, which includes schools in Texas, northern Louisiana, and southern New Mexico, write essays examining a public or private initiative that conserves resources or minimizes environmental impacts. Student essays must use economic concepts, such as scarcity and opportunity costs; supply and demand; and other fundamental economic models to evaluate the merits and effectiveness of the program or environmental regulation.

[2011 JA Banks in Action® Competition](#)

March 22, 2011 (Canada, Guam, and United States)

This contest is based on the Junior Achievement JA Banks in Action program. Students join JA Worldwide online and participate in the JA Banks in Action 2010-2011 North American Competition. The simulation allows students to set short- and long-term interest rates on deposits and loans.

[2010-2011 Student Essay Contest on Jobs](#)

March 25, 2011

(Montana, North Dakota, South Dakota, Northern Wisconsin, and Northern Michigan)

The Federal Reserve Bank of Minneapolis hosts the 23rd Annual Student Essay Contest. High school juniors and seniors in the Ninth Federal Reserve District are invited to submit essays on what role, if any, government should play in creating jobs. The deadline for submitting essays is March 25, 2011.

[Money Attitude: FinanceFest at Towson University](#)

March 30, 2011 (Towson, Md.)

The Towson University Student Government Association hosts the First Annual FinanceFest to kick off Financial Literacy Month. The event is open to Towson University students, faculty, staff, parents, and community members. Attendees receive information on tax preparation, credit report checks, and other useful budgeting information.

[Training for Tennessee Educators](#)

March 31 - April 1, 2011 (Nashville, Tenn.)

The Federal Reserve Bank of Atlanta and the Memphis Branch of the Federal Reserve Bank of St. Louis host this two-day workshop to help educators expand their personal finance knowledge and obtain resources to teach personal finance effectively. The program satisfies the 14 hours of training required of educators who teach the state's personal finance course for high school students by the Tennessee Department of Education. The workshop includes hands-on instruction in personal finance teaching methodologies and lesson demonstrations on teaching and integrating personal finance in the high school curriculum.

[2011 California Financial Literacy Conference](#)

April 2, 2011 (Los Angeles, Calif.)

California Jump\$tart sponsors this conference for kindergarten through 12th grade educators, representatives of community colleges, nonprofits, businesses, as well as other professionals. The conference provides teachers with the tools they need to integrate personal finance education into their classrooms.

[Financial Literacy and Education Summit](#)

April 4, 2011 (Chicago, Ill.)

The Federal Reserve Bank of Chicago and Visa host this fifth annual Financial Literacy and Education Summit. Leading financial literacy experts address key issues in education and personal finance. The program focuses on the role of government in financial literacy. The event offers information on the economic challenges facing people of all ages and on how financial education leaders and providers can work together to provide the tools people need to make wise financial decisions.

[Financial Literacy Week](#)

April 11-15, 2011 (Denton, Texas)

The University of North Texas Student Money Management Center hosts Financial Literacy Week. The center offers interactive presentations on financial topics and activities for the university's students, staff, faculty, and community members to promote financial literacy.

[Teach Children to Save Day](#)

April 12, 2011 (National)

Teach Children to Save, a program sponsored by the American Bankers Association Education Foundation, brings together students and bankers and promotes savings education. The foundation invites bank volunteers to visit local classrooms and to share with students information about fundamental money skills.

[Annual Conference on Financial Education](#)

April 20-22, 2011 (Chicago, Ill.)

The Institute for Financial Literacy[®] hosts the Annual Conference on Financial Education[™]. The conference provides 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.

[Money Smart Week Colorado](#)

April 23-30, 2011 (Colorado)

Money Smart Colorado is a public awareness campaign designed to help Colorado residents manage their personal finances. Workshops, seminars, programs, and events offer information on budgeting, buying a home, and estate planning.

[Four Cornerstones Trainer Training Sessions](#)

April 26, 2011 (Fargo, N.D.)

The North Dakota Jump\$tart Coalition hosts this two-day train-the-trainer workshop that follows the Four Cornerstones of Financial Literacy curriculum and the learning circle method. This method builds upon the life experiences of participants. Training participants learn about the technical financial information in the curriculum and gain skills to help them lead training and group sessions for people with low incomes.

[Advancing Personal Finance Education](#)

April 27, 2011 (Grand Rapids, Mich.)

The Michigan Jump\$tart Coalition hosts this conference to give financial educators information and resources for teaching personal finance to all grade levels and to reinforce the benefits of partnering with local financial institutions to promote savings and financial education programs.

[Tennessee Jump\\$tart Teachers Conference](#)

June 8-10, 2011 (Gatlinburg, Tenn.)

Tennessee Jump\$tart hosts this annual Personal Finance Conference for educators. The conference fulfills the employment requirement for secondary educators who teach the required high school personal finance course.

NEW INITIATIVES

[Bank On California](#)

Bank On California is a statewide initiative launched by Governor Arnold Schwarzenegger that helps unbanked and underbanked residents in California to open starter accounts and enter the financial mainstream where they can begin saving, build a credit history, gain access to lower-cost sources of credit, and invest for their future. [Fresno](#), [Los Angeles](#), [Oakland](#), [Sacramento](#), [Santa Ana](#), [San Francisco](#), and [San Jose](#) have created Bank On programs in their cities as part of the Bank On California initiative.

[Bank On Denver](#)

Bank On Denver is an initiative launched by the Denver Economic Prosperity Task Force, a group of policymakers and community representatives. The program will help link Denver's unbanked and underbanked residents to local banks and credit unions and provide residents with opportunities to access products and services for building assets and improving financial stability.

[Bank On Indy](#)

Bank On Indy, an initiative that helps low-to-moderate income residents open a checking or savings account, announced that 10,570 accounts were opened in its first year. This exceeds its goal of 8,000 Bank On Indy accounts. This program is one pillar of [Indy's Campaign for Financial Fitness](#) (ICFF), an extensive collaboration among local, state and federal government agencies; nonprofit organizations; corporations and financial institutions. The other two ICFF pillars are free tax preparation services through an IRS Volunteer Income Tax Assistance (VITA) grant and financial education classes offered by financial institutions, community centers, nonprofits and other community organizations.

[Boys & Girls Club: Make Change Count](#)

Make Change Count is a pledging campaign jointly sponsored by the Boys & Girls Clubs of America and the Charles Schwab Foundation. The goal is to enlist America's youth behind a national movement to encourage financial fitness through healthy financial behavior. The campaign uses the successful Money Matters program to create action plans and next steps and to reach teens involved with Boys & Girls Clubs, as well as teens and families who are not participants in the Boys & Girls Clubs.

[Hip-Hop Financial Literacy Youth Summit](#)

This pilot program, sponsored by the Hip-Hop Summit Youth Council; International Association of Financial, Sport, and Celebrity Advisors; and Money XLive, teaches financial literacy to high school students. The Hip-Hop Economic Empowerment Program, which was started at Hempstead High School in Hempstead, N.Y., is scheduled to expand to 10 cities by March 2011 and then to high schools across the nation. The goal is to place approximately 27,000 financial advisors in schools within three years.

[Mortgage Assistance Relief Services Rule](#)

The Federal Trade Commission issued a final rule to protect homeowners from deceptive mortgage relief scams.

[National Financial Literacy Capability Challenge](#)

The National Financial Capability Challenge is an awards program designed to increase the financial knowledge and capability of high school students. The program includes a voluntary online exam and a classroom toolkit. The program is designed to help educators teach high school students about saving, budgeting, investing, using credit safely, and other important personal finance information critical to developing strong financial knowledge and skills.

[Promoting Financial Success in the U.S.](#)

The [Financial Literacy and Education Commission's](#) (FLEC) new national strategy promotes financial literacy and education. The Promoting Financial Success in the United States: National Strategy for Financial Literacy 2011 was created by the twenty-one federal government agencies of the FLEC along with the help of private, public, and nonprofit representatives in education and financial services. The goal is to enhance and sustain the financial well-being of individuals and families. The campaign provides strategic direction for policy, education, practice, research, and coordination in the financial literacy and education fields. The campaign seeks to increase awareness of and access to effective financial education; to determine and integrate core financial competencies; to improve financial education infrastructure; and to identify, enhance, and share effective practices.

[Reading Is an Investment](#)

The Reading Is an Investment program, sponsored by the Vermont State Treasurer's Office, helps students in kindergarten through sixth grades learn about money and basic financial concepts. The program promotes the teaching of personal finance, provides elementary schools with quality children's books that explore financial subjects, and gives teachers and librarians the tools they need to help kids adopt the financial lessons they learn in their lives.

[U.S. Partnership Promotes Financial Literacy](#)

The U.S. Department of Education, the Federal Deposit Insurance Corporation, and the National Credit Union Administration are working to put millions of students on the path to financial success. The federal agencies are creating partnerships with schools, financial institutions, federal grantees, and other organizations interested in helping to provide effective financial education. The goal is to encourage saving, help students plan for college, and increase the use of safe, affordable, and appropriate accounts at federally insured banks, savings banks, and credit unions.

NEW RESOURCES

[Award Program for D.C. High School Students](#)

The Investment Company Institute Education Foundation hosts an awards program to encourage high school students in Washington, D.C. to participate in the National Financial Literacy Challenge. Top students can win \$1,000 awards.

[Bank Savings Incentive Programs](#)

The Office of the Comptroller of the Currency's Community Affairs Fact Sheet entitled "Bank Savings Incentive Programs" offers information on initiatives that encourage consumers to start or to increase savings by using bank deposit accounts.

[Building Your Future](#)

The Actuarial Foundation, a nonprofit organization that is offering donated classroom sets of Building Your Future, a financial literacy curriculum resource, to high school teachers across the country. Building Your Future is an Institute for Financial Literacy 2010 Curriculum of the Year Award winner. To receive a free set of teacher and student workbooks, send your name, the school name, and mailing address to programs@actfnd.org.

[Consumer Guide to Financial Self-Defense](#)

The Certified Financial Planner Board offers this free guide to help consumers protect themselves from people posing as financial advisors. The “Consumer Guide to Financial Self-Defense” helps consumers recognize and react to red flags that may arise when they are selecting and working with financial advisors.

[Finance in the Classroom Online](#)

Finance in the Classroom is an interactive Web site that provides financial literacy resources for students, teachers, and parents. The Web site has links to other Web resources and information on Utah’s financial literacy course requirements.

[Financial Football 2.0 Online Game](#)

Financial Football 2.0, an NFL-themed educational video game from Visa, is an online game that uses the NFL’s structure and rules to teach money skills and to improve financial literacy. Children and adults answer questions of varying difficulty about money management. The updated game is available in English and Spanish and can be played online or ordered at no cost. Visa released the game as a free iPhone app on iTunes and as an optimized HD iPad version.

[Financial Literacy: TEACH IT!](#)

This financial literacy program is sponsored by the Wisconsin Educational Communications Board in cooperation with the Wisconsin Department of Public Instruction, the Wisconsin Department of Financial Institutions, and Wisconsin Public Television. The multi-media and professional development resource is based on Wisconsin’s new Personal Financial Literacy standards. The program includes 21 short videos that demonstrate effective teaching methods for each of the seven standards for elementary, middle, and high school classrooms.

[Grants for Single Mothers in Texas](#)

This Web site provides information on financial support for single parents, particularly single mothers living in Texas.

[Housing Podcast Series](#)

The National Foundation for Credit Counseling offers a podcast series, entitled Housing Counseling 101, to help homeowners avoid foreclosure. The pre-recorded audio series provides information on myths in housing counseling, creating an action plan, preparing for a counseling session, benefits of housing counseling, and the housing counseling process.

[Life Smarts for Middle and High School Students](#)

LifeSmarts, sponsored by the National Consumers League, is a national program that enlists the support of local partners to help teens become wise consumers. The LifeSmart game-show style competition is for students in sixth grade through high school. Teams of four to five students compete in district and state matches. Winners compete in a national competition. The program complements the curriculum used in many middle schools and high schools and can be used as a rewarding and fun activity for classes, groups, clubs, and community organizations.

[Money Savvy Kids®](#)

Money Savvy Generation developed the Excellence in Financial Literacy Education, award winning Money Savvy Kids Basic Personal Finance curriculum. The curriculum is designed to help educators teach students in kindergarten through fifth grades how to handle money wisely and basic financial management concepts.

[Money Smart](#)

The Federal Deposit Insurance Corporation released a new version of Money Smart, the agency’s instructor-led financial education curriculum for adults. The enhanced curriculum incorporates legal reforms and industry practices adopted since 2006 when Money Smart was last updated. The update incorporates new rules for credit cards and the new overdraft opt-in measure. The program includes a new Financial Recovery model that outlines steps that consumers can take to rebuild their finances after financial difficulties and setbacks.

[Money Smart Podcast](#)

The Federal Deposit Insurance Corporation offers a Spanish-language version of the Money Smart Podcast Network that uses MP3 players to teach the Money Smart curriculum.

[Online Student Loan Counseling](#)

Mapping Your Future is a new online counseling service that teaches students about borrowing, the basics of loans, loan eligibility requirements, repayment options, and ways to avoid delinquency.

[Peanuts and Crackerjacks](#)

The Federal Reserve Bank of Boston sponsors this interactive baseball game that promotes financial literacy by testing participants on their knowledge of economics and professional sports trivia.

[Retirement Calculator From AARP](#)

AARP has redesigned its retirement calculator. This financial tool has enhanced usability and accurate results. New features allow a user to develop a retirement plan for a dual-income family, and calculate and include Social Security benefits in their retirement income. The calculator has easily-navigated tabs, information on retirement planning and on analyzing various retirement scenarios, and tips for creating individualized retirement plans.

[Retirement Plans for Small Businesses](#)

The U.S. Department of Labor Employee Benefits Security Administration and the American Institute of Certified Public Accountants launched this interactive Web site to help small businesses identify suitable retirement plans for their employees and businesses. The Web site provides employers with retirement plan options and describes the advantages and features of various plans; from simple IRA-based plans to sophisticated automatic-enrollment 401(k) plans. Even businesses with only two or three employees can find retirement plans using this new online tool.

[Right on the Money: Tips for College Students](#)

The Washington State Department of Financial Institutions and the National Endowment for Financial Education (NEFE) offers this updated booklet “Right on the Money: Financial Know-How for College Students.” The booklet has information on defining personal values, banking, budgeting, finding financial aid, curbing spending, establishing a credit history, and preventing and dealing with identity theft.

[Stock Market Game](#)

Sponsored by the Securities Industry and Financial Markets Association Foundation, this online simulation of the global capital markets is designed for students in fourth grade through high school. The game introduces student to economics, investing, and personal finance. The goal is to prepare students to become financially independent.

HelpWithMyBank.gov: The OCC’s HelpWithMyBank.gov Web site provides answers to approximately 250 commonly asked banking questions. While targeted to national bank customers, the site answers many questions common to all banking 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 to HelpWithMyBank.gov has been established.

MyMoney.gov: MyMoney.gov is the U.S. government’s Web site dedicated to teaching the basics about financial education. The redesigned, interactive site offers information from 20 federal agencies and bureaus about planning for life events that have financial implications, such as buying a home, balancing your checkbook, or planning for retirement. The site also provides money management tools, including financial calculators and worksheets.

Subscribe/Unsubscribe: Sign up for the OCC’s “Financial Literacy Updates” by visiting the [OCC’s Web site](#).

Have a financial literacy event coming up 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.

The information contained in the Financial Literacy Update was obtained from publicly available sources. Inclusion of a non-OCC event, activity, product, or hyperlink in this e-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 Web sites and cannot guarantee the accuracy of the information.

[Uncle Jed’s Barbershop](#)

The Federal Reserve Bank of Philadelphia offers “Uncle Jed’s Barbershop,” a book students can listen to. The book is about an African-American barber who, despite significant setbacks, manages to save enough money to buy his own barbershop. From Uncle Jed’s story, students learn about saving, setting savings goals, opportunity cost, and segregation. The students can also play a card game that teaches them how to establish and reach savings goals.

[Using the Web to Raise Money-Savvy Kids](#)

The Alliance for Investor Education promotes 10 of the best Web-based resources that parents can use to teach their children how to save and invest, even in tough financial times.

[Workplace Financial Literacy](#)

The Kentucky Council on Economic Education hosts the new workshop series entitled Life Fundamental\$ Money Management Seminars – Surviving Tough Times. These one-hour workshops focus on budgeting, credit, and identity theft.

[Young People Learn Financial Literacy, Sufficiency](#)

The Young Americans Center for Financial Education promotes the financial literacy of young people. The center offers real life experiences and hands-on programs to help students build life skills, work skills, and financial self-sufficiency. The center is home to award-winning programs, including Young AmeriTowne, International Towne, and Young Americans Bank, a bank that the center touts as the only bank in the world specifically designed for young people.