



Comptroller of the Currency
Administrator of National Banks
US Department of the Treasury

Financial Literacy Update

September/October 2012

COMMUNITY AFFAIRS

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.

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.

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

UPCOMING EVENTS

Teacher Workshops, Events
in Southeastern U.S.

www.frbatlanta.org/edresources/calendar_of_events.cfm

September 2012 (Southeastern United States)

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

Your Money Matters 2012 Conference in Idaho
www.idahoflc.org/portals/VQro9PmDKT/files/Publicity_Flyer.pdf

The Idaho Financial Literacy Coalition sponsors this free conference for people in all stages of life. The conference offers college planning advice for teens, finance tips for families, and retirement planning information for those who are retired or are preparing to retire.

Native Financial Education Coalition Meeting
In Colorado

www.frbsf.org/community/resources/2012/0906-Native-Financial-Education-Meeting/index.html

September 6, 2012 (Denver, Colo.)

The National Congress of American Indians is convening a meeting to re-establish the Native Financial Education Coalition (NFEC) to identify short- and long-term efforts on Native financial education and consumer protection.

Financial Education Boot Camps in Louisiana
www.jumpstart.org/2012-financial-education-boot-camp.html

September 12, 2012 (Baton Rouge)

September 14, 2012 (Alexandria)

The Louisiana Jump\$tart Coalition sponsors these two-day workshops, which are designed to deliver curriculum and resources to help educators and youth development professionals teach money management skills to youth.

Personal Finance Training for Teachers
in Tennessee

<http://fcs.tennessee.edu/hsfpp/index.asp>

September 13–14, 2012 (Nashville)

September 27–28, 2012 (Knoxville)

The University of Tennessee Extension hosts these two-day workshops to help educators learn more about personal finance and obtain resources to help them teach personal finance effectively. The program satisfies the 14 hours of training required by the Tennessee Department of Education for those who teach personal finance in high schools.

Third Annual Financial Therapy Association
Conference

www.financialtherapyassociation.org

September 23-25, 2012 (Columbia, Mo.)

The Financial Therapy Association conference provides an opportunity for practitioners, educators, researchers, and the media to meet and discuss the cognitive, emotional, behavioral, relational, economic, and integrative aspects of financial health and well-being.

National Cyber Security Awareness Month
<http://staysafeonline.org/ncsam>

October 2012 (Nationwide)

The National Cyber Security Alliance coordinates this outreach effort to increase awareness of how to stay safe while using the Web. The Federal Trade Commission also offers information at onguardonline.gov.

Council for Economic Education's National
Conference

www.councilforeconed.org/events/cee-national-conference

October 4-6, 2012 (Kansas City, Mo.)

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 in grades K-12.

Virginia Financial Literacy Summit
www.jumpstart.org/states-virginia.html

October 8, 2012 (Richmond)

The Virginia JumpStart Coalition hosts the Virginia Financial Literacy Summit. Visit the Web site for more information.

Financial Literacy Leadership Conference

Offered in D.C.

www.sfepd.org

October 15-16, 2012 (Washington, D.C.)

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

Get Smart About Credit Day 2012

www.aba.com/ABAEF/Pages/default.aspx

October 18, 2012 (National)

The American Bankers Association Education Foundation sponsors events to connect bankers with students and other young adults. The goal is to help participants better understand credit and to use credit responsibly.

National Protect Your Identity Week
www.ProtectYourIDNow.org

October 20-27, 2012 (Nationwide)

The National Foundation for Credit Counseling, the National Sheriffs' Association, and the National Association of Triads sponsor this week dedicated to preventing identity theft. Free activities are planned in communities across the nation to educate consumers, provide opportunities for shredding financial documents, and to help consumers understand and use credit reports.

Annual Educators Conference in Four States
www.stlouisfed.org/education_resources/events

October 23, 2012 (Arkansas, Kentucky, Missouri, and Tennessee)

The Federal Reserve Bank of St. Louis sponsors this teacher conference at its St. Louis, Mo., Little Rock, Ark., Memphis, Tenn., and Louisville, Ky., locations. Teachers receive engaging lessons for their classrooms and certificates of participation.

Financial Educators' Symposium
in Massachusetts

<http://majumpstart.org/events>

October 24, 2012 (Great Barrington)

The Massachusetts JumpStart Coalition offers this symposium to educate and prepare attendees to be effective teachers of personal finance at all grade levels and in all subject areas.

Annual Professors Conference in St. Louis
www.stlouisfed.org/education_resources/events/?id=379

November 1-2, 2012 (St. Louis, Mo.)

The Federal Reserve Bank of St. Louis sponsors this event for college professors to provide them with relevant content and tools for use in classrooms.

Lights, Camera, Save! National Video Contest
www.aba.com/abaef/Pages/default.aspx

November 1-30, 2012 (Nationwide)

The American Bankers Association Education Foundation sponsors this video contest to encourage children and teens to think creatively about saving money. Participants are invited to create videos that promote saving and inspire others to become lifelong savers. Banks host local competitions and select winners to take part in a national competition.

National Educators' Conference
www.jumpstart.org/teacher-conference.html

November 2–4, 2012 (Chicago, Ill.)

The JumpStart Coalition's fourth annual conference offers tools, resources, and support for educators from preschool through high school who are interested in teaching personal finance. The cost is \$395 and includes conference materials, meals, and two nights at the JW Marriot hotel.

Homeownership Counseling Training in North Carolina

http://training.nw5.org/schol_event?event=531

November 5 – 9, 2012 (Raleigh, N.C.)

NeighborWorks America hosts this regional multi-course training to build capacity in nonprofit housing counseling organizations. You must receive a scholarship to attend this training, and the deadline to apply for a scholarship is September 21, 2012.

Common Sense Conference in Vermont
www.jumpstart.org/assets/State-Sites/VT/files/Save%20the%20Date%20FEFE%20Comes%20to%20VT.pdf

November 15, 2012 (Montpelier)

The Vermont JumpStart Coalition sponsors this half-day conference featuring the Family Economic and Financial Education (FEFE) program, which includes hands-on exercises as part of the training curriculum.

NEW INITIATIVES

Consumer Financial Protection Bureau Seeks Feedback on Education Programs
www.gpo.gov/fdsys/pkg/FR-2012-08-02/pdf/2012-18830.pdf

The Consumer Financial Protection Bureau (CFPB) has published a request for information regarding Effective Financial Education. Comments must be received by October 31, 2012.

FDIC Young Adults Longitudinal Study
www.fdic.gov/consumers/consumer/moneysmart/study.html

The Federal Deposit Insurance Corporation (FDIC) is conducting this study to evaluate the “Money Smart for Young Adults” curriculum. The study will assess how the curriculum impacts participants' financial knowledge and behavior. The study builds on a previous evaluation that found the Money Smart curriculum improves the money management practices of young adults.

NEW RESOURCES

Econ Explorers
www.chicagofed.org/webpages/education/econ_classroom/fed_challenge/economic_education_resources.cfm

The Federal Reserve Bank of Chicago offers this curriculum to help set children on the path towards economic and financial understanding.

Every American Financially Empowered
www.whitehouse.gov/sites/default/files/financial_capability_toolkit_5.10.2012.pdf

The Obama Administration offers this resource guide to help educators, community leaders and others teach Americans to better understand and address basic financial matters. The guide encourages the formation of partnerships to promote financial education and economic inclusion.

Financial Fables
www.kansascityfed.org/education/fables/index.cfm

The Federal Reserve Bank of Kansas City offers these online stories that use “money morals” to help students from preschool to fifth grade learn about saving, money management, and setting short- and long-term financial goals.

Identity Theft Resources
www.ftc.gov/bcp/edu/microsites/idtheft2012

The Federal Trade Commission offers a series of online materials to help prevent identity theft and to help victims of identity theft.

Money Smart for Elementary School Students
<http://vcart.velocitypayment.com/fdic/index.php?cPath=121>

The FDIC has published an activity book for youth ages 8 – 11 that is designed to introduce personal finance concepts. A teacher's manual is also available to assist in the discussion about money and finances.

Social Security Statement Online

www.socialsecurity.gov

The Social Security Administration now offers workers and retirees information about their Social Security earnings and benefits online.

Top 10 Ways to Prepare for Retirement

www.dol.gov/ebsa/publications/10_ways_to_prepare.html

The U.S. Department of Labor Employee Benefits Security Administration offers tips and advice to help people prepare for retirement.

HelpWithMyBank.gov: The OCC's HelpWithMyBank.gov Web site provides answers to approximately 250 commonly asked banking questions. While targeted to national bank and federal savings associations customers, the Web site has answers to many questions common to all banking and federal savings association 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 Web directory includes descriptions of, and contact information for, government programs on financial literacy education and capability, 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 Updates" 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.

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