



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

Financial Literacy Update

March/April 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

[InvestWrite Essay Competition](#)

Nationwide

The Securities Industry and Financial Markets Association (SIFMA) Foundation needs volunteers to score essays for its InvestWrite national student essay competition. Judging is done entirely online, with no phone calls or meetings. The foundation provides helpful instructions and support. Volunteer judges can make a difference in the lives of students across the nation who will learn the importance of saving and investing for their futures.

[Money Smart Study](#)

Nationwide

The Federal Deposit Insurance Corporation (FDIC) is evaluating how its Money Smart for Young Adults curriculum helps students handle money. The FDIC is seeking help from organizations planning to use the curriculum for students from ages 14 to 18. Selected organizations provide feedback and have their students take pre- and post-training surveys. Selected organizations receive a stipend for participating. To learn more, visit the FDIC's Money Smart Web site, e-mail communityaffairs@fdic.gov, or call (800) 287-1581.

[Stock Market Game](#)

Nationwide

Sponsored by the SIFMA Foundation, this online game simulates global capital markets for students. The goal is to help students become financially independent.

[CredAbility Webinars](#)

March 2012 (Nationwide)

CredAbility, a nonprofit credit counseling and education group, hosts financial literacy webinars in English and Spanish. One-hour webinars are led by educators certified by the National Foundation for Credit Counseling. Webinars are planned on many topics, including saving for a home, handling job changes, budgeting, and understanding credit scores.

[Rhode Island LifeSmarts' March Smartness](#)

March 2012 (Statewide)

LifeSmarts and the CollegeBoundfund sponsor Rhode Island's March Smartness, a statewide competition on personal finance, health and safety, technology, environment, and consumer rights and responsibilities. Qualifying teams compete in March Smartness, a fast-paced, college-bowl style competition.

[Finance and Investment Challenge Bowl for Wisconsin](#)

March 1, 2012 (Milwaukee)

March 2012 (Fox Cities)

May 2012 (State final)

Asset Builders of America sponsors this college-bowl quiz competition to improve financial literacy. The event aligns with Wisconsin's statewide learning standards for financial literacy. The state final tournament takes place in May 2012.

[National Consumer Protection Week](#)

March 4–10, 2012 (Nationwide)

The Federal Trade Commission, other federal agencies, and nonprofit organizations sponsor this event, which highlights the importance of consumer education. The event—paired with the Web site and a blog—offers free resources to help consumers protect their privacy; manage credit and debt; avoid identity theft; understand mortgages and other loans; and recognize fraudulent scams that target consumers.

[Missouri Finance Challenge](#)

March 5 – April 20, 2012 (Statewide)

The Missouri Council on Economic Education sponsors this statewide competition for middle and high school students. Students demonstrate their personal finance knowledge, and the top high school teams compete in state finals in Jefferson City on April 20.

[Virginia Finance Challenge](#)

March 7 – April 20, 2012 (Statewide)

The Virginia Council on Economic Education sponsors this statewide competition for middle and high school students. Students demonstrate their personal finance knowledge, and the top high school teams compete in state finals in Richmond on April 20.

[Focus on Personal Finance in Alabama](#)

March 8, 2012 (Demopolis)

The Federal Reserve Bank of Atlanta and the Alabama JumpStart Coalition offer this workshop for middle and high school students. The focus is on core concepts that help students make better-informed choices in everyday decision making. The workshop places special emphasis on what students need to know about investing to build a retirement fund for their future.

[Train the Trainer Sessions in Texas](#)

March 9, 2012 (El Paso)

April 27, 2012 (San Antonio)

June 22, 2012 (Austin)

October 19, 2012 (Houston)

November 16, 2012 (Amarillo)

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 volunteers 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. Each participant receives an instructor's manual, student workbook, and practical hands-on content training.

[Alabama Finance Challenge](#)

March 12 – April 23, 2012 (Alabama)

The Alabama Council on Economic Education sponsors this statewide competition for middle and high school students. Students demonstrate their personal finance knowledge, and the top high school teams compete in state finals in Montgomery on April 23.

[National Financial Capability Challenge](#)

March 12 – April 13, 2012 (Nationwide)

The U.S. Department of the Treasury and the U.S. Department of Education sponsor this awards program, which challenges high school students to increase their financial knowledge and capability. The program includes a voluntary online exam and classroom toolkit designed to help educators teach students about personal finance.

[Texas Finance Challenge](#)

March 12 - May, 2012 (Statewide)

The Texas Council on Economic Education sponsors this statewide competition for middle and high school students. Students demonstrate their personal finance knowledge.

[Tennessee Finance Challenge](#)

March 15 – April 26, 2012 (Statewide)

The University of Memphis Center for Economic Education sponsors this statewide competition for middle and high school students. Students demonstrate their personal finance knowledge, and the top high school teams compete in state finals in Nashville on April 26.

[Learn About Money in Louisiana](#)

March 15, 2012 (New Orleans)

The Federal Reserve Bank of Atlanta offers this workshop to provide an overview of fundamental personal finance concepts such as decision making, budgeting, saving, credit, and debt. The workshop includes demonstrations of active-learning lessons. Participants will receive free teaching resources.

[2012 Young Millionaires Poster Contest](#)

[In Louisiana](#)

March 16, 2012 (Statewide)

The Louisiana JumpStart Coalition sponsors the Investing in Me poster contest for elementary, middle, and high school students. Winning entries receive a cash prize. The contest deadline is March 16.

[Junior Achievement Financial Literacy](#)

[Workshop in Colorado](#)

March 17, 2012 (Denver)

April 14, 2012 (TBD)

The Colorado Council for Economic Education sponsors a Junior Achievement workshop titled Igniting the American Spirit Personal Financial Literacy. The workshop is designed

to train elementary teachers to incorporate financial literacy lessons in their classrooms.

[Nebraska Finance Challenge](#)

March 19 – April 14, 2012 (Statewide)

The Nebraska Council on Economic Education sponsors this statewide competition for middle and high school students. Students demonstrate their personal finance knowledge, and the top high school teams compete in state finals in Omaha on April 14.

[Kansas Finance Challenge](#)

March 21 – April 18, 2012 (Statewide)

The Kansas Council on Economic Education sponsors this statewide competition for middle and high school students. Students demonstrate their personal finance knowledge, and the top high school teams compete in state finals in Wichita on April 18.

[Michigan's Jump\\$art Junior](#)

[Ambassador Contest](#)

March 23, 2012 (Statewide)

The Michigan Jump\$art Coalition sponsors this contest for the state's middle school students. The contest, called Identity Theft, is open to students on an individual basis and for students and teachers in classroom settings. The contest deadline is March 23.

[Multistate Student Essay Contest](#)

March 23, 2012 (Montana, North Dakota, South Dakota, Northern Wisconsin, and Northern Michigan)

The Federal Reserve Bank of Minneapolis sponsors this essay contest for high school students in Minnesota, Montana, North Dakota, South Dakota, northwestern Wisconsin, and the Upper Peninsula of Michigan. Winning essays receive a monetary prize, and the first-place student receives a summer internship at the Minneapolis Fed. The deadline for submitting essays is March 23.

[Minnesota Finance Challenge](#)

March 23 – April 26, 2012 (Statewide)

The Minnesota Council on Economic Education sponsors this statewide competition for middle and high school students. Students demonstrate their personal finance knowledge, and the top high school teams compete in state finals in Minneapolis on April 26.

[MoneyMatters Fair in Maryland](#)

March 31, 2012 (Columbia)

Howard County Council Chairman Calvin Ball host the sixth annual Money Matters Fair. The event includes hands-on activities for all ages; information and resources for personal finance; financial aid for college; free credit reports; tax advice; and tax preparation for qualified individuals.

[California Financial Literacy Conference for Educators](#)

April 14, 2012 (San Francisco)

The California Society of Certified Public Accountants hosts this conference to provide educators with the tools they need to integrate personal financial education into their classrooms.

[Michigan Bookmark Contest](#)

April 17–24, 2012 (Statewide)

The Michigan Jump\$art Coalition sponsors the "Make Your Own Money" contest for students in grades three through five. The winning students will receive a cash prize.

[Financial Literacy Day on the Hill](#)

April 17, 2012 (Washington, D.C.)

The Jump\$art Coalition for Personal Financial Literacy sponsors this annual event on Capitol Hill with financial literacy exhibits from more than sixty nonprofit, for-profit, and government entities.

[North Dakota Jump\\$art Annual Conference](#)

April 17, 2012 (Bismarck)

The North Dakota Jump\$art Coalition hosts its annual conference. Conference topics include how to teach children money management skills; the teaching trainer alliance initiative; understanding the financial issues related to natural disasters and providing good customer service.

[Annual National Conference on Financial Education](#)

April 18–20, 2012 (Orlando, Fla.)

The Institute for Financial Literacy hosts its seventh annual conference to give financial literacy educators opportunities for professional development and networking. Participants learn about current trends, best practices, and ways to promote financial education.

[Great-West Great-Teachers Financial Literacy Workshop in Colorado](#)

April 21, 2012 (Greenwood Village)

The Colorado Jump\$art Coalition and Great-West sponsor this free, one-day workshop to help teachers prepare for Colorado's new personal financial literacy standards. Classroom activities and materials are being provided.

[Multistate Money Smart Week](#)

April 21–28, 2012 (Chicago, Ill./Illinois/Indiana/Iowa/Michigan/Oregon/Washington/West Virginia)

The Federal Reserve Bank of Chicago's Money Smart Week offers a series of free classes and activities designed to help consumers better manage their personal finances. This year, Money Smart Week partners in Illinois, Indiana, Iowa, Michigan, Oregon, Washington, and West Virginia host the events during the same week.

[Money Smart Week Colorado](#)

April 21–28, 2012 (Statewide)

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.

[Money Smart Week St. Louis Metro Area](#)

April 21–28, 2012 (St. Louis, Mo.)

Money Smart Week St. Louis Metro is a public awareness campaign that offers free classes, seminars, and activities to help residents in the local community better manage their personal finances. Programs will be hosted throughout Illinois and Missouri. A wide variety of topics will be offered by local businesses, nonprofit organizations, churches, and others.

[National Credit Union Youth Week](#)

April 22–28, 2012 (Nationwide)

The Credit Union National Association offers tips and resources to help youth become “savings rock stars” and to encourage them to take part in the National Youth Savings Challenge.

[Financial Literacy and Education Summit 2012](#)

April 23, 2012 (Chicago, Ill.)

The Federal Reserve Bank of Chicago and Visa host the sixth annual Financial Literacy and Education Summit. Leading financial literacy experts address key issues in education and personal finance. The program focuses on how global government and financial education leaders, in collaboration with providers, can develop resolutions to positively impact global financial literacy efforts.

Louisiana Workshop: Personal Finance That Makes Sense

April 23, 2012 ([Covington](#))

April 27, 2012 ([Slidell](#))

The Federal Reserve Bank of Atlanta’s workshop provides participants with an overview of fundamental personal finance concepts in the areas of financial responsibility and decision making, credit, and debt. The workshop includes demonstrations of active-learning lessons, and participants will receive free teaching resources.

[National Teach Children to Save Day](#)

April 24, 2012 (Nationwide)

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.

[Kentucky Jump\\$tart Teacher of the Year](#)

May 1, 2012 (Statewide)

The Kentucky Jump\$tart Coalition will honor a Kentucky teacher for kindergarten through 12th grade who demonstrates exceptional commitment to teaching financial literacy topics and motivating students to learn about personal finance. The winner receives a \$250 cash award. The deadline to enter is May 1.

[MoneyWi\\$e Week Jacksonville, Fla.](#)

May 7–11, 2012 (Jacksonville)

The First Annual Jacksonville MoneyWi\$e Week offers programs, classes, and activities for all ages and income levels and is designed to help consumers better manage their personal finances.

[MoneySmarts for New Hampshire Teachers](#)

May 9, 2012 (Concord)

The New Hampshire Jump\$tart Coalition offers this one-day conference to expand educators’ personal financial literacy skills, enhance current curriculums, and advance the use of financial education curriculums in classrooms.

[7th Annual Underbanked Financial Services Forum](#)

June 13–15, 2012 (San Francisco, Calif.)

The Center for Financial Services Innovation and *American Banker* host this forum, which offers sessions on credit, payments, and deposits. The forum explores how to spur innovation through opportunities for the financial services marketplace to create value for the industry while also making people’s lives better. The forum highlights groundbreaking innovations and showcase efforts by leading financial services providers to help underserved consumers move toward financial prosperity.

[Personal Finance Training for Teachers in Tennessee](#)

June 14–15, 2012 (Chattanooga)

June 21–22, 2012 (Cookeville and Knoxville)

June 27–28, 2012 (Huntingdon and Jonesborough)

July 11–12, 2012 (Nashville)

September 27–28, 2012 (Knoxville)

The University of Tennessee Extension hosts a two-day workshop 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.

[Economics Boot Camp in Texas](#)

June 18–20, 2012 (Houston)

July 17–19, 2012 (Dallas)

July 25–27, 2012 (San Antonio)

August 8–10, 2012 (El Paso)

The Federal Reserve Bank of Dallas presents four three-day workshops that provide economics teachers training in course-specific content. The workshop is designed for teachers with little or no economics experience.

[Texas Workshops: U.S. History Through an Economic Lens](#)

June 21–22, 2012 (Houston)

August 2–3, 2012 (Dallas)

The Federal Reserve Bank of Dallas presents two two-day workshops that incorporate economic concepts into U.S. history courses.

[National Training for Teachers](#)

June 25–28, 2012 (Tucson, Ariz.)

The Family Economics and Financial Education (FEFE) hosts this three-day national training conference for Arizona teachers. The conference provides educators with interactive workshops, modeling lesson plan activities, and ready-to-teach curriculum materials.

[East Coast Educator Training](#)

July 30 – August 1, 2012

Family Economics and Financial Education (FEFE) hosts this three-day training conference to provide Maryland educators with interactive workshops, model lesson planning activities, and ready-to-teach curriculum materials.

NEW INITIATIVES

[Pathway to Financial Success](#)

Discover Financial's Pathway to Financial Success program provides grants to high schools to cover the cost of implementing a standards-based financial education course and training teachers on the curriculum.

NEW RESOURCES

[Credit Unions: Focus on Financial Capability Across the Nation](#)

This National Credit Union Foundation report describes 10 financial education/counseling interventions offered by credit unions to members and consumers. The report provides cumulative data about member use of, and access to, financial education and counseling products, tools, and courses and the probable keys to program success.

[Financial Beginnings for Pacific Northwest](#)

Financial Beginnings provides free finance education programs for youth to teach them how to adeptly navigate banking, credit, and insurance industries; actively participate in these industries; and responsibly manage their personal finances.

[Financial Field Manual for Military Families](#)

The Investor Protection Trust, Investor Protection Institute, Council for Better Business Bureaus, and Kiplinger's *Personal Finance* magazine have created this resource to help military families make informed decisions and take charge of their financial lives.

[Investor Alert: Social Media and Investing – Avoiding Fraud](#)

This alert from the Securities and Exchange Commission's Office of Investor Education and Advocacy educates investors about investment schemes that may involve social media.

[IRS2Go Mobile App](#)

The Internal Revenue Service (IRS) has released a new version of IRS2Go, a smart phone application that lets users interact with the IRS using mobile devices. Three new features provide access to video, news updates, and tax information.

[Reality Store](#)

Nationwide Cooperative Extension Family and Consumer Sciences and 4-H Youth Development educators have created a results-oriented program known as Reality Store or Real Money, Real World. These personal financial curricula simulate real-life experiences to help youth become aware of the money management skills they need. All programs are designed to be a partnership between the county Cooperative Extension Office, the school, and the business community. To

locate and contact your local Cooperative Extension Service visit www.nifa.usda.gov/Extension/index.html.

[Refund Rush](#)

Doorways to Dreams presents this interactive game that puts people's financial advising skills to the test. Users help clients decide how they should best split their tax refunds between paying off debt, saving for college, and saving for retirement.

[Soar to Savings](#)

This Federal Reserve Bank of St. Louis course provides tips for saving and describes the impact of individual saving on the overall economy. Users can gain better understanding of opportunity cost, interest, down payments, and financial investment.

[Show Business: Economic\\$ of Entertainment](#)

The Federal Reserve Bank of Boston presents an activity for teaching and learning about basic economic concepts and the entertainment industry.

[Survey: Financial Security for All](#)

The National Cooperative Extension's Web site, www.extension.org, is conducting an online survey to help design timely and relevant personal finance programs to meet the public's needs. The goal of the survey is to gather information on important topics about personal finance. The survey closes April 30.

[Teaching Money Virginia](#)

The Financial Institutions for Financial Literacy launched this Web site as a resource clearinghouse for Virginia's high school teachers to find quality lesson plans and other materials to use in teaching Virginia's new economics and personal finance course.

[Wise Financial Literacy Certification Program](#)

Working in Support of Education (w!se), a New York-based nonprofit organization, is recruiting high schools across the nation to participate in its award-winning Financial Literacy Certification Program. Recognized by the Departments of Education in several states, this program offers instructional support and the opportunity, through w!se's national standardized Financial Literacy Certification Test, for high school students to become Certified Financially Literate (CFL). For more information, please contact [Andrea Campbell](#), Program Manager.

[YoBucko](#)

YoBucko is a financial education Web site for young adults to help them learn how to save money, pay off debt, and invest for the future. YoBucko offers free access to articles, videos, guides, and calculators to help the next generation navigate their financial lives and make smart financial choices.

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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