

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.

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EVENTS

[Income Tax Preparer Webinar](#)

January 16, 2013

Community Financial Resources hosts these income tax preparation webinars for nonprofit and Volunteer Income Tax Assistance (VITA) tax preparers.

[Earned Income Tax Credit Awareness Day](#)

January 25, 2013 (Nationwide)

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

[2013 Colorado Fiscal Fitness Workshop](#)

January 25–26, 2013 (Westminster, Colo.)

The Colorado Jump\$tart Coalition and Great-West Life offer this free two-day workshop to all Colorado educators working with students from prekindergarten through 12th grade. The goal is to help build knowledge about personal finance.

[Assets for Independence Grant Deadlines](#)

March 25 and May 24, 2013 (Nationwide)

The U.S. Department of Health and Human Services Office of Community Services administers the Assets for Independence (AFI) program, which provides five-year grants to nonprofit organizations and government agencies that empower low-income families to become economically self-sufficient for the long term. Grantees provide financial education training on money management issues and assist participants with saving earned income in Individual Development Accounts (IDAs). Eligible applicants include nonprofit organizations, qualified state and local governments, low-income designated credit unions, community development financial institutions, and other community-based organizations. Applications for AFI grants of up to \$1 million are being accepted.

[Get 10 Virtual Quest in New Hampshire](#)

January (New Hampshire)

The New Hampshire Jump\$tart Coalition sponsors this online scavenger hunt for students ages 14–18. The quest challenges students to find the correct answers to 10 questions every informed consumer should know.

Teacher Workshops in Southeastern U.S.

January and February

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

America Saves Week 2013

February 25–March 2, 2013 (Nationwide)

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

Military Saves Week 2013

February 25–March 2, 2013 (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.

2013 National Consumer Protection Week

March 3–9, 2013 (Nationwide)

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

High School Fed Challenge

March 14–April 24, 2013 (New York, N.Y.)

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

Money Smart Week

April 20–27, 2013 (Nationwide)

Money Smart Week is a public awareness campaign designed to help consumers better manage their personal finances. Hundreds of organizations across the country—including businesses, financial institutions, schools, libraries, nonprofits, government agencies, and the media—come together to stress the importance of financial literacy.

Annual Conference on Financial Education in Orlando

April 3-5, 2013 (Orlando, Fla.)

The Institute for Financial Literacy hosts its annual Conference on Financial Education. The conference offers 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.

Teach Children to Save Day

April 23, 2013 (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 share information with students about fundamental money skills.

MoneySmarts for New Hampshire Teachers

May 9, 2013 (Concord, N.H.)

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 the classrooms.

National Economics Challenge

May 17–19, 2013 (New York, N.Y.)

The Council for Economic Education sponsors this national competition to foster interest in economics among high school students.

INITIATIVES

[Pathway to Financial Success](#)

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

[Ready.Save.Grow.](#)

The U.S. Department of the Treasury offers Ready.Save.Grow, a public education campaign that encourages Americans to use U.S. Treasury securities as a safe and convenient way to save.

RESOURCES

[Consumer.gov](#)

The Federal Trade Commission offers this Web site containing free resources for people to learn 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 material may also be ordered in bulk at bulkorder.ftc.gov, and the site is available in Spanish at www.consumidor.gov.

[Consumer.ftc.gov](#)

The Federal Trade Commission offers this consumer information Web site that includes videos and games, a blog, and streamlined articles that highlight actionable, practical tips on a wide range of consumer topics. The site is also available in [Spanish](#).

[CFPB Publications](#)

Consumer Financial Protection Bureau publications are now available for download or bulk ordering. Consumers or partner organizations may print copies of the initial set of brochures and handouts and order up to 300 copies for free bulk delivery.

[Game Theory Academy](#)

The Game Theory Academy offers financial literacy lesson plans and case studies aimed at high school students grappling with financial or risk decisions and learning to budget. Case studies written by teenagers from their life experiences come with teacher's notes, questions, and in-depth activity sheets.

[IRS YouTube Video Channel](#)

The Internal Revenue Service YouTube video channel provides short, informative videos on various tax-related topics in English, American Sign Language (ASL), and a variety of foreign languages.

[Money Crunch](#)

Sponsored by the Extension programs at the University of Tennessee, University of Kentucky, University of Florida, and Kansas State University and by the FINRA Investor Education Foundation, the Money Crunch program teaches young employees, ages 18–24, how to budget, plan to achieve their goals, save money for investments, and build wealth.

[Studentaid.ed.gov](#)

The U.S. Department of Education and the Northwestern Mutual Foundation offer this Web site containing information on obtaining money for higher education, including preparing for college, types of aid, qualifying for aid, applying for aid, and managing student loans.

[themint.org](#)

The National Council on Economic Education offers this site that provides tools to help parents and educators teach children to manage money wisely and develop good financial habits.

[Total Tax Insights](#)

The American Institute of CPAs (AICPA) offers this online calculator designed to give U.S. taxpayers a clearer, more complete picture of their estimated total federal, state, and local tax obligation. The calculator and content on the site help users to gain greater awareness of the need for better financial and tax planning and to consider the impact of taxes when making financial decisions.

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 resource 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 Update* 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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