



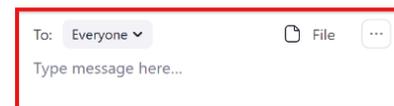
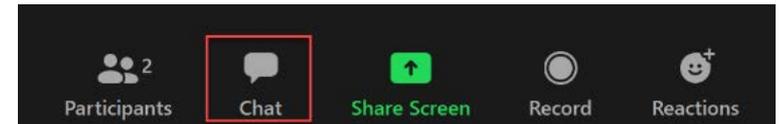
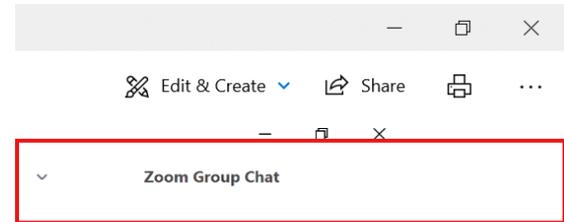
OFFICE OF
HOUSING COUNSELING

Partnering with the Financial Literacy Education Commission (FLEC)

September 16, 2020

Technical Issues? Questions?

- All participants have been muted.
- Please do not use video camera to ensure best connection.
- Please chat with HOST for any technical questions via Zoom Chat Box.
- Please submit any content related questions via Zoom Chat Box.
- Chat icon can be found at the bottom middle of the screen.





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FLEC Overview

- National Financial Education Website - [MyMoney.gov](https://www.mymoney.gov)
- **FLEC Vision and Mission**
 - The Commission's vision is of sustained financial well-being for all individuals and families in the U.S. In furtherance of this vision, the Commission sets strategic direction for policy, education, practice, research, and coordination so that all Americans make informed financial decisions.
- The Commission is made up of the heads of **20** federal agencies.

Panel

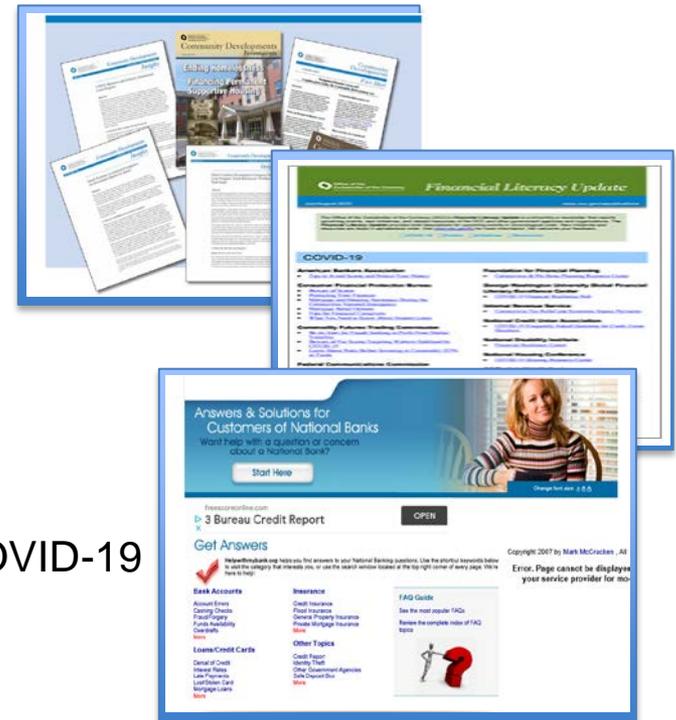
- Moderator
 - Terry Carr, Senior Advisor, Deputy Assistant Secretary's Office, Office of Housing Counseling, HUD
- Panelist
 - Karen Bellesi, Director, Community Development, Community Affairs, Office of the Comptroller of the Currency (OCC)
 - Kenneth Worthey, Financial Literacy and Outreach Analyst, Office of Consumer Financial Protection, National Credit Union Administration (NCUA)
 - Ron Jauregui, Community Affairs Specialist, Division of Depositor and Consumer Protection, Federal Deposit Insurance Corporation (FDIC)
 - Bruce Neas, Attorney-Advisor, Consumer Financial Protection Bureau (CFPB)
- Q and A

**Karen Bellesi, Director, Community
Development, Community Affairs,
Office of the Comptroller of the
Currency (OCC)
Karen.Bellesi@occ.treas.gov**

Office of the Comptroller of the Currency (OCC)

www.occ.gov

- **Mission** – To ensure that more than 1,100 national banks and federal savings associations operate in a safe and sound manner, provide fair access to financial services, treat customers fairly, and comply with applicable laws and regulations.
- Partnering with banks
 - Community Reinvestment Act
 - Community development publications
 - NeighborWorks America
- Resources for housing counselors and consumers
 - *Financial Literacy Update*
 - Financial Literacy Web Resource Directory
 - Helpwithmybank.gov
 - Frequently-Asked Questions Regarding COVID-19



**Kenneth Worthey, Financial Literacy and
Outreach Analyst, Office of Consumer
Financial Protection, National Credit
Union Administration (NCUA)
KWORTHY@NCUA.GOV**

The NCUA's Financial Literacy Resources

Housing related information and content is available in many different formats at [MyCreditUnion.gov](https://www.MyCreditUnion.gov) and [espanol.MyCreditUnion.gov](https://www.espanol.MyCreditUnion.gov)



Topics include:

- Home Ownership
- Buying vs. Renting a Home
- Mortgage Options
- Credit Unions and Credit Union Membership
- Locate a Credit Union



**Ron Jauregui, Community Affairs
Specialist, Division of Depositor and
Consumer Protection, Federal
Deposit Insurance Corporation (FDIC)
CommunityAffairs@fdic.gov**

Housing-Related Resources from the FDIC

<https://www.fdic.gov/consumers/consumer/moneysmart/index.html>

- Money Smart for Adults
 - Module 12: *Making Housing Decisions*
 - Module 13: *Buying a Home*
 - Tools to train others
 - Tools to learn online
 - Success stories
- Foreclosure Prevention Toolkit
- Affordable Mortgage Loan Center
- COVID-19/Economic Impact Payment Page



**Bruce Neas, Attorney-
Advisor, Consumer
Financial Protection Bureau (CFPB)**
Bruce.Neas@cfpb.gov

Consumer Financial Protection Bureau

- <https://www.consumerfinance.gov/>

The screenshot shows the homepage of the Consumer Financial Protection Bureau (CFPB). At the top, there is a navigation bar with the CFPB logo and the text "Consumer Financial Protection Bureau". To the right of the logo is a search bar and a "Submit a Complaint" button. Below the navigation bar is a horizontal menu with categories: "Consumer Tools", "Practitioner Resources", "Data & Research", "Policy & Compliance", and "About Us".

A prominent banner at the top of the main content area features a yellow background with a red exclamation mark icon. The text reads: "Learn about mortgage and housing assistance during the coronavirus national emergency. Visit our unified housing website". Below this banner is a line of text: "An official website of the United States government" followed by language options: "Español", "中文", "Tiếng Việt", "한국어", "Tagalog", "Русский", "العربية", "Kreyòl Ayisyen", and the phone number "(855) 411-2372".

The main content area features a large image of a coronavirus particle. To the left of the image is a text box with the heading "Protect yourself financially from coronavirus". Below the heading is a paragraph: "The CFPB is committed to providing consumers with up-to-date information and resources to protect and manage their finances." Below the paragraph is a link: "Access our resources". Navigation arrows are visible on the left and right sides of the image.

Inter Agency Website on COVID-19

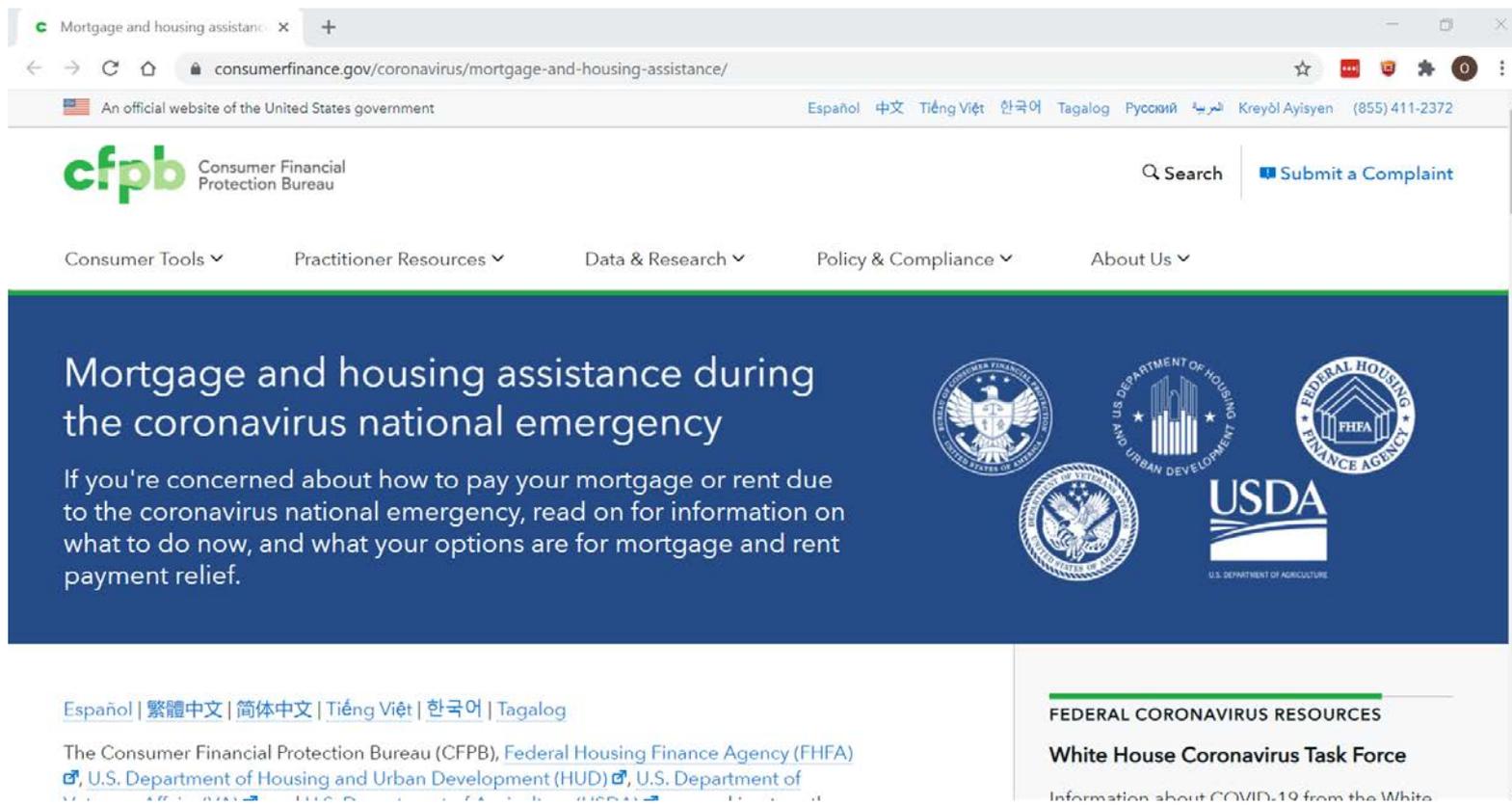
- <https://www.consumerfinance.gov/coronavirus/>

The screenshot shows the CFPB website with the following elements:

- Browser Tab:** "Protecting your finances during"
- Address Bar:** "consumerfinance.gov/coronavirus/"
- Language/Contact:** "Español | 中文 | Tiếng Việt | 한국어 | Tagalog | Русский | العربية | Kreyòl Ayisyen | (855) 411-2372"
- Logo:** "cfpb Consumer Financial Protection Bureau"
- Search/Action:** "Search" and "Submit a Complaint" buttons.
- Navigation:** "Consumer Tools", "Practitioner Resources", "Data & Research", "Policy & Compliance", "About Us".
- Main Content:**
 - Section: "Protecting your finances during the coronavirus pandemic"
 - Text: "The CFPB is committed to providing consumers with up-to-date information and resources to protect and manage their finances during this difficult time."
 - Visuals: A grid of icons representing a car, a document, a house, a graduation cap, and a dollar sign.
- Footer:**
 - Language links: "Español | 中文 | Tiếng Việt | 한국어 | Tagalog"
 - Section: "FEDERAL CORONAVIRUS RESOURCES"
 - Text: "White House Coronavirus Task Force"
 - Text: "Information about COVID-19 from the White"

Mortgage and Housing Assistance Page

- <https://www.consumerfinance.gov/coronavirus/mortgage-and-housing-assistance/>



Q and A

Closing