



**America's  
Credit Unions**

## **Regulatory Comment: Summary and Feedback Request**

# **Treasury: Request for Information Related to the Financial Literacy and Education Commission Update to the U.S. National Strategy for Financial Literacy**

### **THE ISSUE:**

Treasury has [requested input](#) to inform the Financial Literacy and Education Commission's (FLEC) statutorily required review and update of the [U.S. National Strategy for Financial Literacy](#). The Strategy serves as a federal framework to coordinate and guide government-wide efforts to promote financial education and improve financial capability nationwide. FLEC is seeking feedback on the Strategy's priority areas, best practices, the federal government's role, and research and evaluation considerations, including how it should address emerging developments such as increased fraud activity and youth investment initiatives.

### **IMPACT TO CREDIT UNIONS:**

Credit unions provide financial literacy and education to their members and communities through a range of programs, including youth financial education, housing counseling, retirement planning resources, and fraud awareness initiatives. The National Strategy serves as a federal framework for financial literacy efforts and can influence priorities, coordination, and resource development across agencies. As the Strategy is updated, it may shape federal guidance, outreach initiatives, and educational materials that credit unions and other community-based institutions rely on or reference in their financial education efforts.

## KEY POINTS:

- Treasury is requesting input to inform FLEC’s annual review and update of the U.S. National Strategy for Financial Literacy.
- FLEC is seeking feedback on whether to revise existing priority areas and best practices outlined in the 2020 Strategy.
- The request specifically asks for input on emerging developments since 2020, including fraud trends and youth investment initiatives.
- Treasury is also seeking feedback on the federal government’s role in financial literacy, research gaps, evaluation methods, and outcome measures.

### **ACTION NEEDED: Deadlines and contacts**

Please use the comment link below to respond to America’s Credit Unions survey regarding the National Strategy RFI. This will help shape the discussion and better address your needs in our comment letter.

- Comments due to America’s Credit Unions: March 19, 2026 – [Submit here](#)
- Comments due to Treasury by April 6, 2026
- Questions? Contact [Luke Martone](#), Regulatory Advocacy Senior Counsel
- Agency contact: Tanya McInnis (Deputy Director, Consumer Policy) 202-577-7860

FLEC was established by the Fair and Accurate Credit Transactions Act of 2003 to improve financial literacy and education in the United States through the development of a national strategy. FLEC is composed of the heads of 23 federal agencies and the White House Domestic Policy Council and is chaired by the Secretary of the Treasury. It serves as a coordinating body for federal efforts to advance financial literacy and education and to develop consumer-facing materials and outreach initiatives.

FLEC last published the National Strategy in 2020. By statute, FLEC is required to review the Strategy annually and make any necessary updates or recommendations. Treasury has issued a RFI to inform this review and potential update.

According to the notice, FLEC is planning to update the Strategy to reflect emerging trends, current best practices, and new research findings. Treasury is seeking input on how the Strategy should be revised to address recent developments in the financial services landscape, including youth investment initiatives such as Trump Accounts and the rise in increasingly sophisticated fraud schemes.

### **QUESTIONS TO CONSIDER:**

- 1) Should the updated National Strategy more clearly recognize the role that community-based institutions, including credit unions, play in providing financial education?
- 2) In light of increased digital financial activity and fraud trends since 2020, should the Strategy place greater emphasis on digital financial literacy and fraud awareness?
- 3) As Treasury updates the Strategy, how can it strengthen coordination and partnerships while maintaining flexibility for financial institutions and other providers?
- 4) Any other comments regarding these regulations.