

enables consumers to seek out the best and most effective financial products and services to meet their day-to-day needs and invest in their future. In today's complex and rapidly evolving economy, financial literacy is a foundational life skill, and financial education starting at an early age and continuing through adulthood provides a pathway to individual financial freedom and security.

The Financial Literacy and Education Commission (FLEC or Commission) was established by the Fair and Accurate Credit Transactions Act of 2003 to "improve the financial literacy and education of persons in the United States through the development of a national strategy to promote financial literacy and education."<sup>1</sup> The 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. The FLEC provides a forum for its represented federal agencies and the White House Domestic Policy Council to coordinate their efforts to advance financial literacy and education. FLEC represented agencies develop consumer-friendly, trustworthy, and consistent educational materials and tools, and conduct outreach efforts to help consumers make informed and sound decisions that enhance their financial well-being.

The FLEC last published its National Strategy in 2020.<sup>2</sup> Each year, the FLEC is statutorily required to review the National Strategy and make such changes and recommendations as it deems necessary. The Commission is now planning to update the National Strategy to reflect emerging trends, current best practices, and new research findings. For this year's update, Treasury seeks information and recommendations from all interested individuals and organizations on how the National Strategy should be revised to address recent developments in today's complex and rapidly evolving economy. For example, the National Strategy could leverage the opportunity presented by Trump Accounts,<sup>3</sup> youth investment accounts established through the One Big Beautiful Bill Act, to promote financial literacy through real-world investing experience. The FLEC is also evaluating how the National Strategy can promote financial literacy that equips consumers with the tools to identify and avoid increasingly

sophisticated fraud schemes, helping them protect their personal finances.

## II. Request for Information

Treasury welcomes input on any matter that commenters believe is relevant to the FLEC's update to the National Strategy. Commenters are encouraged to address any or all of the following questions, and to provide any other comments relevant to this work.

### National Strategy Priority Areas and Best Practices

The 2020 National Strategy prioritizes the following topic areas:

- I. Basic Financial Capability
- II. Military
- III. Postsecondary Education
- IV. Housing Counseling
- V. Retirement Savings and Investor Education

1. Which priority areas would you keep, change, add, or remove in a revised National Strategy, and why?

A. How can financial education providers best use investment vehicles, like Trump Accounts, to teach children how to save, invest, and achieve financial security? How do you think that the FLEC should support these efforts? Are there specific approaches that should be considered for hard to reach populations?

B. Given the rise in scam and fraud incidences in the past five years, how do you think that the FLEC should approach this topic area?

C. Are there other developments in the past five years that the strategy should incorporate or address, and how?

The 2020 National Strategy includes the following best practices for financial education programs:

- I. Know the Individuals and Families To Be Served
- II. Provide Actionable, Relevant, and Timely Information
- III. Improve Key Financial Skills
- IV. Build on Motivation
- V. Make It Easy To Make Good Decisions
- VI. Follow Through
- VII. Raise Standards for Financial Educators
- VIII. Provide Ongoing Support
- IX. Evaluate for Impact

2. Which best practices for financial education programs would you keep, change, add, or remove, and why?

A. What best practices would you recommend for youth financial education programs?

B. What best practices would you recommend to increase consumer awareness and consumers' ability to protect themselves against fraud and scams?

C. Since the National Strategy was last updated in 2020, what evidence-based best practices in financial education have been developed in the past five years that should be incorporated into the National Strategy?

### Federal Government Role in Financial Literacy and Education

3. How can the federal government support consumers and financial education practitioners?

4. How should the FLEC best engage with financial education providers outside of the federal government to promote financial literacy and education? (For example, state and local government, schools and universities, and the private and nonprofit sectors.)

### Research and Evaluation

5. What new research or research gaps should Treasury be aware of to inform the National Strategy? (For example, quantitative or qualitative research, local, state, national, and international examples of good practice, academic publications, etc.)

6. What best practices related to program evaluation do you think should be incorporated into the National Strategy?

7. What outcome measures should be used to evaluate financial literacy?

### Other Input

8. Is there any other information or input that you would like to share with Treasury to inform its update of the National Strategy?

**Rachel Miller,**  
*Executive Secretary.*

[FR Doc. 2026-02188 Filed 2-2-26; 8:45 am]

**BILLING CODE 4810-AK-P**

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## DEPARTMENT OF VETERANS AFFAIRS

**[OMB Control No. 2900-0198]**

### Agency Information Collection Activity: Application for Annual Clothing Allowance

**AGENCY:** Veterans Health Administration, Department of Veterans Affairs.

**ACTION:** Notice.

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### SUMMARY: Veterans Health

Administration (VHA), Department of Veterans Affairs (VA), is announcing an opportunity for public comment on the proposed collection of certain information by the agency. Under the Paperwork Reduction Act (PRA) of 1995, Federal agencies are required to publish a notice in the **Federal Register**

<sup>1</sup> 20 U.S.C. 9702.

<sup>2</sup> US-National-Strategy-Financial-Literacy-2020.pdf—Treasury Releases Report on National Financial Literacy Strategy | U.S. Department of the Treasury.

<sup>3</sup> Public Law 119-21; Sec. 70204.

concerning each proposed collection of information, including each proposed extension of a currently approved collection, and allow 60 days for public comment in response to the notice.

**DATES:** Comments must be received on or before April 6, 2026.

**ADDRESSES:** Comments must be submitted through [www.regulations.gov](http://www.regulations.gov).

**FOR FURTHER INFORMATION CONTACT:**

*Program-specific information:*

Rebecca Mimnall, 202-695-9434,  
[vhacopra@va.gov](mailto:vhacopra@va.gov).

*VA PRA information:* Dorothy Glasgow, 202-461-1084, [VAPRA@va.gov](mailto:VAPRA@va.gov).

**SUPPLEMENTARY INFORMATION:** Under the PRA of 1995, Federal agencies must obtain approval from the Office of Management and Budget (OMB) for each collection of information they conduct or sponsor. This request for comment is being made pursuant to Section 3506(c)(2)(A) of the PRA.

With respect to the following collection of information, VHA invites comments on: (1) whether the proposed collection of information is necessary for the proper performance of VHA's functions, including whether the information will have practical utility; (2) the accuracy of VHA's estimate of the burden of the proposed collection of

information; (3) ways to enhance the quality, utility, and clarity of the information to be collected; and (4) ways to minimize the burden of the collection of information on respondents, including through the use of automated collection techniques or the use of other forms of information technology.

*Title:* Application for Annual Clothing Allowance (VA Form 10-8678).

*OMB Control Number:* 2900-0198.

*https://www.reginfo.gov/public/do/PRASearch* (Once at this link, you can enter the OMB Control Number to find the historical versions of this Information Collection).

*Type of Review:* Revision of a currently approved collection.

*Abstract:* Authorization for this information collection is found in 38 U.S.C., Section 1162, Clothing Allowance, which provides authority for the Secretary to pay a clothing allowance to veterans who, because of a service-connected disability, wear or use a prosthetic or orthopedic appliance (including a wheelchair) which tends to wear out or tear clothing or uses medication that causes irreparable damage to the outer garments. Entitlement to this benefit is granted by 38 CFR 3.810, Clothing Allowance, upon application by the eligible

individual. VA Form 10-8678 is used to collect the necessary information to determine if the veteran has established entitlement for a clothing allowance payment. The form has been redesigned for clarity and ease of use for the respondent. However, there is no change in the estimated burden to complete the form. Based upon program data for recent years, the estimated number of respondents has increased. There is an associated increase in the total annual burden hours for this information collection.

*Affected Public:* Individuals or Households.

*Estimated Annual Burden:* 2,000 hours.

*Estimated Average Burden per Respondent:* 10 minutes.

*Frequency of Response:* Once annually.

*Estimated Number of Responses:* 12,000.

*Authority:* 44 U.S.C. 3501 *et seq.*

**Lanea Haynes,**

*Acting, VA PRA Clearance Officer, (Alt), Office of Information Technology, Data Governance Analytics, Department of Veterans Affairs.*

[FR Doc. 2026-02202 Filed 2-2-26; 8:45 am]

**BILLING CODE 8320-01-P**