



The Center for Economic Progress, based in Chicago, has a fifteen year track record working to increase economic opportunities for low-income families, children, and individuals by improving access to public, private, and non-profit programs and services. Through direct services, public education, and advocacy, the Center challenges barriers facing its constituency, encouraging self-sufficiency and promoting economic prosperity. The Center has both a Chicago and Springfield office, employs many part-time, seasonal and contractual employees, and has employees working both on and off-site. There are approximately 35 employees working out of the Chicago office, and 3 employees working out of the Springfield office.

The Center for Economic Progress is seeking a Curriculum Developer to develop four publications related to assisting low-income individual and families with applying for federal and state financial aid through the Free Application for Federal Student Aid (FAFSA). Interaction with the FAFSA team staff in our downtown Chicago office will be required at a minimum on a weekly basis.

Business Needs

When it comes to finding a job, college graduates enjoy a significant advantage in the marketplace. However, the rising cost of a college education—at community college and four-year universities—are limiting access to higher education, especially for the country's low-income students. In Illinois, for example, tuition and fees for community colleges increased an average of 6.1% to \$2,762 per year from 2008 to 2009. At public universities, the increase was even more pronounced. Tuition and fees grew an average of 10.5% last year, costing students and their families \$9,452 to attend college—\$1,000 more than half of the students served by the Center for Economic Progress earn annually.

For families of limited means, the growing cost of college is a considerable obstacle to earning a diploma, especially to students and families who don't take advantage of opportunities to apply for and receive financial aid. According to researchers at the University of Chicago's Consortium on Chicago School Research, applying for financial aid "may be the most critical step for low-income students" who hope to enroll in college; it may also be one of the most confusing. Still, students who do apply for financial aid using the Free Application for Federal Student Aid (FAFSA) are 50% more likely to attend school than students who do not.

Through the college access initiative, *FAFSA Help*, the Center hopes to increase access to higher education for low-income students by simply making the process of applying for financial aid easier. This project assists prospective college students and their parents better understand financial aid available to them by linking the FAFSA to the tax preparation process. More than 75% of the information collected by the Department of Education using the FAFSA is included on students' and parents' tax return. Experienced tax return preparers can help students and parents transfer information from one form to the next quickly and without confidently, complete any other required information and submit the form electronically. Later, the Center's financial services staff can work with those clients understand offers of financial aid, plan their award package and prepare for financial stresses of college.

By improving the financial behaviors of low-income students and families with college-bound children through financial aid and coaching, the FAFSA initiative helps families and students overcome financial obstacles and break the cycles of poverty prevalent in families and communities where a college education and the higher earning potential that comes with academic success.

The FAFSA Help initiative successfully launched in January 2009, helping more than 700 traditional and nontraditional students submit financial aid applications. More than 400 of those clients were served at one of four Volunteer Income Tax Assistance (VITA) sites where the service was made available. Center staff members also served more than 300 high school and community college students at their school. After learning of the Center's success, the Citi Foundation committed to expanding its scope in 2010, providing funding for a national program that raises awareness of the relationship between college access and services offered by VITA programs in communities across the country. The Center will continue to offer its services locally with limited resources and looks forward to a strong national launch.

Refining the Local Model

At the local level, Center staff and volunteers will meet and engage with FAFSA Help clients two to three times during the grant period. It is likely that the first meeting between the Center and clients will be during the FAFSA and tax preparation process. For students who file their FAFSA prior to the tax sites opening, they will participate in two sessions with the Center—an initial filing and a follow-up to correct estimates. Depending on the complexity of the client's tax preparation and the level of experience of the volunteer FAFSA preparer, tax return and FAFSA preparation will take between an hour and an hour and a half to complete. Training for FAFSA volunteers will be provided using a training guide and manual developed by the Center in summer 2009 (tentatively titled "FAFSA Training for the VITA Volunteer").

Financial coaches will call all FAFSA Help clients in order to conduct follow-up phone surveys starting in May 2010. These surveys will provide additional demographic information on clients and their parents as well as data on the status of clients' financial aid (whether they have received at the time of the call a student aid report and/or financial award letter(s); how many schools did they apply to and were accepted; type of post-secondary education institution; how much aid is available to client through federal Pell Grant, Illinois MAP, and by schools listed on the FAFSA; whether the student has a plan to pay for college costs not covered by aid; if they still planned to attend school in the Fall; and how important is the amount of aid offered in deciding whether to attend school).

Students will also be encouraged to make one-on-one appointments with Center financial coaches to receive assistance in selecting the best financial aid package for them. Financial coaching sessions on "back to school" budgeting and money management will also be offered in autumn. These coaching sessions will be based on curriculum developed during summer 2009 for low-income, college-bound students. The curriculum, which will feature an accompanying student workbook, will address topics as diverse as:

- Financing An Education;
- Tax Time Advantages for Students;
- Majors, Money and the Marketplace;
- Student Jobs & Opportunities;
- On-Campus v. Off-Campus Living;
- Budgeting for Graduation; and
- Getting to Graduation.

This curriculum (tentatively titled "Guide for Coaches and the College-Bound Student") will be made available to national partners and other interested VITA programs.

Bringing FAFSA Help to a National Audience

The Center is also committed to expanding the FAFSA Help model beyond Chicago by capitalizing on its leadership of the National Community Tax Coalition (NCTC). The NCTC is made up of over 700 community tax preparation and asset-building programs in all 50 states. Members of the NCTC share best practices, learn from each others' experiences operating programs at the local level and have the size and scope to bring innovative models to scale. During FAFSA Help's second phase, the Center will engage in a national communication effort to bring FAFSA preparation to community tax preparation programs. Planned communication strategies include: a workshop presentation at the NCTC's conference later this year, quarterly web seminars and audio conferences and maintenance of resources and training guides posted on the NCTC Web site. An FAFSA Help-focused Web site, hosted either by the NCTC Web site or the Center Web site, will be launched as well. The site will offer students, programs and financial coaches across the country a resource for discussing financial issues facing low-income students, individual financial planning and program design.

In addition, the Center will also work with seven VITA programs in Citi markets around the country to launch or expand FAFSA projects in their own communities. Center staff will provide one-on-one training and technical assistance, a needs assessment, and individual program development plans to each participating program, giving them the support and tools to achieve success.

Once programs are chosen to participate in the national launch of FAFSA Help, Center staff will hold regular calls with the groups to further assess the programs. After assessments are complete, Center staff will travel to each of the programs to provide on-site training. The training will take place over two days, while additional one-day site visits will take place during tax season.

Bi-weekly calls will be held with each of the seven sub-grantees. Depending on the topics to cover, the guidance needed, and the programs' own progress implementing FAFSA Help, these calls may be brief, lasting less than 30 minutes. Leading up to and during the first few weeks of the tax season, these calls will probably last longer as specific issues need to be addressed. Conference calls will be held on a monthly basis with all participating programs. These calls will likely last one hour with each group providing status updates and Center staff may choose to address common questions or issues in a group setting.

FAFSA Help staff will also provide "lower-touch" opportunities for NCTC affiliates through quarterly one-hour web seminars and audio conferences on topics related to higher education access for low-income families, such as budgeting and saving for college, reaching underserved populations with financial aid assistance and advocating for higher education policies. Center staff, with staff from Foundation Communities of Austin, will present an hour-and-15-minute workshop at the NCTC conference on September 1st. The workshop, "Leverage Free Tax Prep to Increase College Access" is open to all 600 expected conference attendees.

Consultant Deliverables

Guide for Coaches and the College-Bound Student

This publication will include a curriculum-based guide for financial and education coaches to use when working individually with students or in a workshop setting. The guide will present the coaches with content designed to educate low-income students on financial issues commonly faced by their college-going peers. Intended to allow coaches to use while working with clients, much of the content will be written to explain complex financial topics simply.

A student workbook will also be included with the guide. The workbook is intended to be used by the student, with the help of the coach if needed. This workbook will feature tools (e.g., budget templates designed for low-income community and four-year college students). The corresponding modules in the guide and workbook will allow the coach and student to help the student bring about behavioral change as he or she enters college.

FAFSA Guide for VITA Programs

This publication is intended to provide community-based VITA organizations and college access groups to understand the best practices in providing clients FAFSA assistance at the tax site. The guide will also address the many logistical issues faced by VITA programs that are interested in creating a service delivery model for each of their sites.

FAFSA Training for VITA Volunteers

This publication is intended to provide VITA volunteers with an understanding of the financial aid process and the FAFSA. The publication will be used to train VITA volunteer tax preparers on how to accurately complete an application for financial aid and address questions that students or their parents may have.

Project Constraints

- The Curriculum Developer must be available for weekly sessions (at a minimum) with Center staff in our downtown Loop office.
- Ideally, all curriculums will be completed by August 1, 2009. At a minimum, the **Guide for Coaches and the College-Bound Student** must be completed by August 1, 2009, with the **FAFSA Guide for VITA Programs** and **FAFSA Training for VITA Volunteers** being completed by August 17, 2009.

How to Bid for this Project

To formally compete for this contract, proposals must take into account the business needs of the organization and project, incorporate a strategy on how the deliverables will be accomplished and take into account the project constraints. Applicants should provide a resume/CV, and a portfolio or samples of previous work, especially trainings or curriculums. Applicants should specify a reasonable hourly pay range, along with the estimated hours that will be billed to the Center. Major determinants of a successful bid will be cost effectiveness and the applicant's references.

All proposals must be received by close of business on Monday, June 15, 2009 and sent to the contact person below via email, fax or mail.

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