

Office of Massachusetts Attorney General Martha Coakley



Request for Proposal (RFP)

Financial Literacy Education Grants

Release Date: September 16, 2009
Response Due Date: October 30, 2009
Funding Start Date: January 4, 2010

Grantor: Office of Massachusetts Attorney General Martha Coakley
Address: One Ashburton Place, Boston, MA 02108
RFP Name: Financial Literacy Education Grants
RFP Contact Person: Mary Sullivan
Email: AGOgrants@state.ma.us
RFP Deadline: October 30, 2009
Award Notification: December 11, 2009
Funding Start Date: January 4, 2010

The Attorney General's Office (AGO) is pleased to offer grants to consumer and community programs within Massachusetts to provide consumer outreach, education and related services on one or more of the topics listed below:

- Avoiding mortgage foreclosure; or
- Home financing education, and recognizing and avoiding predatory lending practices; or
- Understanding the details of mortgage loans (such as rates, payments, term and penalties), and identifying risky terms and features; or
- Household budgeting, including estimating how much mortgage debt one can afford; or
- Other related financial literacy and borrower protection initiatives, including legal representation by qualified legal services organizations of individuals who are at risk of losing their homes due to fraud, misrepresentation or otherwise in connection with unfair, deceptive or predatory lending practices.

The AGO anticipates that it will award a combination of smaller grants in amounts up to \$5,000 and larger grants in amounts up to \$100,000.

The grants will be one-time only payments to non-profit organizations and/or municipalities with a proven history of success in outreach and education that will, individually or working with another non-profit organization, develop and implement specific projects providing consumer protection and consumer education about the financial literacy topics and services described above.

Source of Funds:

Funds for this program come from the settlement of Attorney General Martha Coakley's enforcement action against Fremont Investment & Loan and its parent company, Fremont General Corporation. As part of the settlement, Fremont has also agreed not to foreclose upon unfair loans without certain protections for borrowers or originate unfair loans in the Commonwealth. The AGO has allocated over \$1 million from the proceeds of this financial settlement to support this grant program.

Important Dates:

- Two optional bidders' conference calls will be held on Wednesday, September 23, 2009 at 11 am and Friday, October 2, 2009 at 10 am.
- Questions may be submitted via email to AGOgrants@state.ma.us until 4 pm. on Wednesday, October 28, 2009.
- Grant proposals are due as email attachments to be sent to AGOgrants@state.ma.us by 4 pm on Friday, October 30, 2009.
- Successful applicants will be notified on or around Friday, December 11, 2009.
- Grant period will be from January 4, 2010 – December 31, 2010.
- All services provided under this grant must be completed by December 31, 2010.

Qualifications:

Applications will be accepted from any 501(c) 3 organization in good standing with the AGO Non-Profit and Public Charities Division and the Internal Revenue Service. Funding may also be provided to local governmental agencies: i.e. District Attorney's Office, Mayor's Office, and Town Office of Elder Affairs. All organizations or offices must have been in existence at least one year prior to applying for the grant.

Components of Grant Narrative:

A. Project Description: Please include complete contact information including: the name of the agency/organization and the name, address, phone number, and email address for the primary contact person and a secondary contact person related to this grant.

Include specific goals you hope to accomplish, and steps you will take to accomplish them. Provide evidence to support likelihood that the project will be successful, i.e. past successes of your organization, similar projects in other areas, published articles on the methods used, etc. Give a timeline for when you hope to accomplish these goals by including progress benchmarks and an end date.

B. Population to be Served/Need: Please outline the population you wish to serve. Describe why this population needs education or other proposed services in this area. Include any relevant specific statistics. Please describe any special accommodations this population requires.

C. Evaluation: Please outline a plan to evaluate your proposed project. Include what the definition of success for the project will be. Describe how you will collect data to help support your evaluation.

D. Staffing & Volunteers: Give a brief description of the organization applying for the grant. Describe the staffing pattern for the project. Describe who will be responsible for each specific task you hope to accomplish. Include compensation to any staff or volunteers to be covered by the grant in your line-item budget.

Sections A. – D. of the grant proposal (the grant narrative) are limited to 10 double-spaced pages.

E. Budget: In a separate line item budget, utilizing the budget form provided by the AGO, please outline each expenditure you plan to make. Account for every dollar you plan to spend. Also note any in-kind sources of funding. Although there is no in-kind funding requirement, those proposals which demonstrate the greatest cost-efficiencies will be most favorably reviewed.

F. Required Forms: In addition to the 10 page grant narrative, please submit the following forms as attachments:

- a) Line Item Budget
- b) Commonwealth Terms and Conditions
- c) Form W9
- d) Contractor Authorized Signatory Listing

Applicants must complete these forms in their entirety; however, applicants will defer ink signatures until grant award. After successful applicants are chosen, the completed paperwork will be returned to the successful applicants for original ink signatures and notarization. In addition the Massachusetts Standard Contract Form and an Electronic Funds Transfer Form will also be completed upon notification of a successful grant.

Our office will not process payments without original ink signatures on all forms; copies of signatures are not acceptable and will delay payment. Payments will only be made via Electronic Funds Transfer.

Copies of forms may be obtained at www.mass.gov/ago/grants.

Bidders' Conference calls:

Bidders' conference calls are optional. They are offered to provide an opportunity for prospective applicants to go over the grant requirements and ask questions. The calls will be held on Wednesday, September 23, 2009 at 11 am and Friday, October 2, 2009 at 10 am. Interested applicants should email AGOgrants@state.ma.us to request the dial in toll-free number and access code to join the call on either date.

The AGO is offering several grant opportunities at this time. To ensure that you receive information for the correct bidders' conference call, please include "Financial Literacy Education Grants Conference Call" in your e-mail subject line.

Submission:

Please submit the answers to the above questions as an attachment by email to AGOgrants@state.ma.us no later than 4:00 PM on Friday, October 30, 2009. The response may be no longer than ten double-spaced pages. Resumes and line-item budget are not included in the 10 page limit.

Please also submit the following forms as attachments: Commonwealth Terms and Conditions, Form W9, Contractor Authorized Signatory Listing. Applicants must complete these forms in their entirety; however, applicants will defer ink signatures until grant award. After successful applicants are chosen, the completed paperwork will be returned to the successful applicants for original ink signatures. Successful applicants will also be required to complete the Standard Contract Form at this time. Our office will not process payments without original ink signatures on all forms; copies of signatures are not acceptable and will delay payment. Payments will only be made via Electronic Funds Transfer.

When submitting your grant proposal, please include “Financial Literacy Education Grants” in your e-mail subject line.

Selection Process:

The amounts of the individual grants will determine the number that can be funded. All applications will be reviewed and scored by a committee of staff of the AGO.

Applicants will be evaluated based on the following 100 point criteria:

- Qualifications – 5 Points
- Project Description – 30 Points
- Population/Need – 25 points
- Budget – 10 Points
- Evaluation – 15 Points
- Staffing and Volunteers – 15 Points

Information about successful applicants will also be posted on the AGO website, www.mass.gov/ago/grants, on Friday, December 11, 2009. Any application that does not meet the submission requirements may be considered non-responsive and may be disqualified without further evaluation. The AGO may, at its discretion, determine that non-compliance is insubstantial and can be corrected, or that an alternative proposed by the applicant is an acceptable substitute. In such cases, the AGO may seek clarification, allow the applicant to make minor corrections, apply appropriate points adjustments in the evaluation, or apply a combination of all three remedies.

Reporting Requirements:

Within 30 days of the project completion (as per outlined in proposed project section above), but no later than Monday, January 17, 2011, grantees must submit a written report to the AGO. This report must include a narrative of the project, goals accomplished, any successes, failures, or lessons learned, and a budget reconciliation. Any unspent funds must be returned to the Commonwealth.

Reasonable Accommodation:

Applicants with disabilities that seek reasonable accommodation, which may include the receipt of the RFR information in an alternative format, must communicate such requests in writing to the contact person no later than Wednesday, October 14, 2009 at 4:00 PM.

Requests for accommodation will be addressed on a case-by-case basis. An applicant requesting accommodation may be required to confirm his or her request in writing to the

contact person. The request must state that it is based on a disability and specifically identify the accommodation desired. Although entities of the Commonwealth will make all reasonable efforts to accommodate the requests of applicants with disabilities, they reserve the right to reject unreasonable requests.

Public Records:

All responses and information submitted in response to this call for applications are subject to the Massachusetts Freedom of Information Law, M.G.L., Chapter 66, Section 10, and to Chapter 4, Section 7, Subsection 26. Any statements in submitted responses that are inconsistent with these statutes shall be disregarded.

Questions:

Questions may be asked by email only to: AGOgrants@state.ma.us. The deadline for questions is 4 p.m. on Wednesday, October 28, 2009. **The AGO is currently soliciting proposals for a variety of grant programs. To ensure that your question is reviewed for the proper program, please include “Financial Literacy Education Grants Question” in your e-mail subject line.** Questions and answers in their entirety will be posted on www.mass.gov/ago/grants.