

**NYS Department of State
Division of Community Services
Financial Literacy
RFA #22-CSBG-44**

Administrative Update: March 23, 2023 (see RFA update and Question 16)

The responses to questions included herein are official responses by the Department of State (DOS) to questions submitted by potential proposers and are hereby incorporated into the Request for Applications RFA # 22-CSBG-44 issued on February 15, 2023. In the event of any conflict between the Request for Proposals and these responses, the requirements or information contained in these responses will prevail.

Section II of the RFA is updated to list the following geographic areas:

- Area 1: Servicing one or more of the counties of the regions of New York City, Long Island, and the Mid-Hudson Valley
- Area 2: Servicing one or more of the counties of the regions of the Capital District, Mohawk Valley, Central New York, and North Country
- Area 3: Servicing one or more of the counties of the regions of the Finger Lakes, Southern Tier, and Western New York

Section VI of the RFA is revised to list the following as required activities under the grant:

Required activities under this grant will include, but are not limited to the following:

- Provide one-on-one coaching with experienced financial coaches to assist a minimum of 30 households per year to enhance their financial aptitude, to learn budgeting and financial management, and to understand their purchasing power such as with homeownership.
- Provide training and education on improving credit scores and decreasing dependence on credit card debt
- Partner with four or more different local/regional banking institutions to facilitate participants opening checking and saving accounts. If the applicant's service area does not allow for partnering with four or more different local/regional banking institutions, the applicant should explain in detail on Part E "Proposal Narrative" of the application the limitations of banking availability in their proposed region and their proposed solution to overcome this limitation.
- Provide educational resources and training about asset building
- Provide education on how to avoid financial scams
- Partner with a minimum of four government agencies (local, state, or federal) and/or Community Based Organizations for referral and promotion of financial services available

- Have all participants complete a pre- and post-education survey to measure their overall achievements with the outlined knowledge and outcomes

Section VII is updated to add:

10. Occupancy/rent

Section IX, Part E Proposal Narrative, #1 is amended to read:

1. The financial literacy and education services that will be provided to a minimum of 30 eligible households per year.

Section X, Part E Proposal Narrative, #1 is amended to read:

1. The financial literacy and educational services that will be provided, to a minimum of 30 eligible households per year.

APPENDIX A, Application Form is amended to add Page Limit Information which reads:

PAGE LIMIT INFORMATION: An applicant's total response to Sections C, D, and E should not exceed 9 pages total. Responses to the aggregate of Sections C, D and E that go beyond 9 pages, will not be read.

Questions and Answers

Q1. Regarding the service areas listed on page 3 of the Financial Literacy Initiative RFA, is an applicant required to serve all counties in the entire 3-4 region area?

A1. Per Section II of the RFA, applicants must serve one or more counties in the 3-4 region area in which they are applying.

Q2. I just wanted to be certain that there is no ability for a non-CBO regional economic development organization non-profit and CDFI to apply for this program. To my knowledge, our region's CBOs do not provide this training and we have embarked on this in 2020 and are growing our needed program. Thank you for clarification.

A2. Correct. Eligible applicants for this RFA must be community-based organizations. Per Section III. Eligibility/Minimum Requirements of the RFA, "The applicant must be a community-based not-for-profit organization with 501(c)(3) IRS status, have a principal place of business within New York State and meet the definition of 'community-based organization (CBO)' as outlined in NY Executive Law section 159-e (4)."

Q3. Because this is federal CSBG funding, can undocumented people receive services under this program?

A3. CSBG does not limit eligibility to lawfully present immigrants, and CSBG programs do not need to ask or verify the immigration status of clients.

Q4. What documentation will need to be submitted in order to “prove” that those receiving services under this grant have income levels that meet the 200% at or below the Federal Poverty Guidelines requirement?

A4. Applicants possess flexibility in devising their own reasonable and appropriate processes and implementation methods to document that 200% of the federal poverty guidelines was used as a criterion of eligibility. Examples of acceptable documentation can include pay stubs, a current tax return, IRS Form W-2 and/or 1099, a letter from an employer, a Social Security check or benefits statement, child support payment documentation, or self-employed accounting records. Documentation of current participation in public benefit programs with income eligibility standards at or below 200% of HHS federal poverty guidelines may also be used. Guidance on income eligibility is available on DOS’ website at <https://dos.ny.gov/system/files/documents/2021/10/dos-memo-income-eligibility-for-csbg-effective-until-12.3.21.pdf>.

Q5.

- **What qualifications do the financial coaches (who provide one-on-one coaching to families) need to have?**
- **Page 6, section VI required activities: Please provide clarification about what makes an “experienced financial coach”?**
- **What qualifications does a financial coach need to have?**
- **Is there an expected certification or minimum qualifications for staff to be considered a financial coach?**

A5. Applicants must demonstrate that the organization currently provides or has experience providing financial coaching to low-income individuals and families showing at least five years of experience. It is the responsibility of the applicant to determine the minimum qualifications for the coach(es).

Q6. Page 7, section VII eligible expenses:

- **Is occupancy/rent an eligible direct cost?**

A6. Yes, occupancy/rent is an eligible direct cost. If this is a shared cost across funding sources, this cost must be properly allocated. A cost allocation plan for shared cost will be required at the beginning of the contract year and at the time of any budget variance request.

Q7. Page 7, section VII eligible expenses:

- **Is recording multi-lingual videos an eligible cost/activity?**

A7. Yes, expenses incurred in the provision of Limited English Proficiency services to CSBG recipients or potential recipients may be covered with CSBG. See CSBG Informational Memorandum No. 50, Policy Guidance on Servicing Persons with Limited English Proficiency from the U.S. Department of Health and Human Services.

Q8. Page 7, section VII eligible expenses:

- **In the past we have struggled with CSBG funding due to the time and cost associated with the intensive nature of collecting income information from Limited English Proficient individuals and providing interpretation to explain *why* we are collecting that information for them to participate (while also trying to teach our clients NOT to share unnecessary private information to avoid being scammed).**
 - **Can you please provide clarification about this statement “Grantees will need to maintain documentation of income verification and provide it to DOS upon request”**
 - **What exactly is required to be maintained as income verification documentation?**
 - **Will collection of income verification documentation be limited to the individual who is participating in the training or will income documentation need to be collected for all members of the household?**
 - **If it must be collected for all members of the household how should we respond if other members of the household (other than the participant) refuse to share their income information?**
 - **Will income information need to be collected more than once (if an individual is served under different aspects of the programming – ie. Through a one-on-one session and then again later and a group training).**

A8. Applicants possess flexibility in devising their own reasonable and appropriate processes and implementation methods to document that 200% of the federal poverty guidelines was used as a criterion of eligibility. Examples of acceptable documentation can include pay stubs, a current tax return; IRS Form W-2 and/or 1099; a letter from an employer; a Social Security check or benefits statement; child support payment documentation; or self-employed accounting records. Documentation of current participation in public benefit programs with income eligibility standards at or below 200% of HHS federal poverty guidelines may also be used.

Guidance on income eligibility is available on DOS' website at <https://dos.ny.gov/system/files/documents/2021/10/dos-memo-income-eligibility-for-csbg-effective-until-12.3.21.pdf>.

All household members who are 18 years and older are required to provide income verification documentation, if any of these members refuse to comply the client may not be considered eligible.

After initial eligibility determination, the income level of a household receiving ongoing services should be redetermined at least annually and should be reviewed any time the participating organization becomes aware of a significant income changing event or circumstance. A participating organization may review a household's income level at any time while the household is receiving CSBG-funded services for the purposes of determining continued program eligibility.

Q9. Page 6, section VI required activities:

- **Must the 30 households assisted with budgeting be unique from the 30 households assisted with understanding purchasing power or can they overlap?**

A9. The minimum requirement is to assist 30 households, which can overlap between the required activities.

Q10. Page 6, section VI required activities:

- **Are the “experienced financial coaches” meant to be volunteers or paid employees?**
 - **If paid employees, must there be more than one?**

A10. It is the responsibility of the applicant to determine if the financial coach is to be paid or perform services as a volunteer.

The applicant is required to determine the number of financial coaches needed to meet the outlined outcomes on the proposed program work plan.

Q11. Page 6, section VI required activities:

- **Must the four banking institutions be unique credit unions / banks or can they be four different branches of the same bank?**

A11. If the applicant's service area does not allow for partnering with four or more different local/regional banking institutions, the applicant should explain in detail on Part E “Proposal

Narrative” of the application the limitations of banking availability in their proposed region and their proposed solution to overcome this limitation.

Q12. Do the 4 banking relationships have to be established prior to application submission?

A12. No, the applicant can describe their plan to develop these linkages in detail on Part E “Proposal Narrative” of the application.

Q13. Page 6, section VI required activities:

- **Can you provide an example of the level of detail required in a pre/post-test? Will assessments be provided, or will they need to be developed and approved by the state or are they up to the discretion of the individual programs?**

A13. Pre/post-test will need to be developed by the individual programs and do not need to be approved by the State. They should at a minimum test each client’s financial knowledge at the beginning of their selected program and their financial knowledge after completing the program or as part of a curriculum.

Q14.

- **When would the anticipated award date be?**
 - **Will the initial award be one full year from that date?**
- **What is the project start date?**
- **Is there a projected start date for this initiative?**
- **When does the one-year project period begin?**
- **When will the awards be announced?**

A14. It is anticipated that awards will be made in May 2023. Following award and procurement approval, contract work plans and budgets will be negotiated with selected applicants and a contract start date will be determined at that time. The initial contract term will be one year from the start date of the contract.

Q15. Page 6, 2nd to last bullet (“Partner with a minimum of four government agencies (local, state, or federal) and/or Community Based Organizations for referral and promotion of financial services available.”) Does this mean that these external organizations will make referrals to the program, or that the external organizations will accept referrals from the financial literacy provider (applicant)?

A.15. The intended purpose of “Partnering with a minimum of four government agencies” is to create an opportunity for the partners to refer potential clients to the participating organizations programs, as well as for the participating organization to provide referrals to the partnering agencies to bridge programs.

Q16. On page 24 of the RFA (“Appendix A: Application Form” - Section C – Organization History and Experience), it states “Provide a summary describing the following (*do not exceed two additional pages, not including any attachments*).”

- **Could you please confirm if this means two additional pages, after the text that fits into the text boxes for each question?**
- **Does this apply to just Section C? If so, what are the page limit requirements for Sections D and E?**
- **Or does this mean two additional pages, total, for Sections C, D, and E?**
- **Is there a required font and margin size for those two additional pages? Should they be single or double spaced?**

A16. ~~Yes, two additional pages can be provided after the text box has been filled. This applies to Sections C, D and E. An applicant’s total response to Sections C, D, and E should not exceed 9 pages total. Responses to the aggregate of Sections C, D and E that go beyond 9 pages, will not be read.~~

There is no required font and margin size.

Q17. We would like clarification regarding the grant award of up to \$100,000, Pg3. Is this the maximum amount available for the entire two-year grant period or the amount available per year of the grant?

A17. Year one of funding will be up to \$100,000 as noted in Section II of the RFA. Additionally, Section II. of the RFA states, “Upon successful completion of the first-year contract deliverables, as determined by DOS, the initial contract period may be renewed for an additional contract period of one year at the same funding level as year one, subject to available funds, for a total term of two years.”

Q18. I am writing with an inquiry regarding the NYS financial Literacy Initiative RFA #22-CSBG-44 contract. Our agency is planning to apply, but I would like to know if there is a specific word or character count for the questions on the application.

A18. There is no specific word or character count for the questions on the application.

Q19. One of the required activities is to assist a minimum of 30 households, Pg.6. Is the expectation that at least 30 families in total be assisted in the two-year operation of this grant or is it the expectation that 30 households will be assisted each year of the grant? (For a potential total of 60?)

A19. It is expected that a minimum of 30 households will be assisted for each year of the grant.

Q20. Can funds received through this grant be used towards incentives for individuals who meet defined benchmarks? (Example - An individual opens a Savings Account or completes an educational component on budgeting and is able to receive a \$25.00 incentive for meeting those benchmarks.)

A20. No, this is not an allowable cost.

Q21. Are food incentives for customers at Financial Literacy training events, an allowable cost?

A21. No this not an allowable cost.

Q22. Would incentives for program participants be an allowable expense? Example: deposit(s) into participants saving account for completion of module(s) of financial literacy.

A22. Incentives are not an allowable expense under this grant, however the costs you have described may be considered a beneficiary client cost. Applicants who wish to propose nominal beneficiary client costs such as these should include those costs in their application and justify why those costs are reasonable and necessary. Inclusion of such costs will be evaluated and negotiated with successful applicants at the time of contract execution.

Q23. Does an organization that provides community services across New York City, with a majority of its Board members residing in New York City, qualify as a community based organization?

A23. As noted in Section III of the RFA, an applicant must “meet the definition of a ‘community-based organization’(CBO) as outlined in NY Executive Law Section 159-e(4).” NY Executive Law Section 159-e(4) states, “‘Community based organization’ shall mean any organization incorporated for the purpose of providing services or other assistance to economically or socially disadvantaged persons within its designated community. Such organization must have a board of directors of which more than half of the members reside in such designated community.” Applicants are encouraged to consult with their legal staff to determine their eligibility to apply.

Q24. In the case of a broadly NYC-based organization, may we focus services in a particular neighborhood for the purposes of this grant, or must they be cross-city ranging?

A24. Yes, although the minimum requirements must still be met.

Q25. Would support with recruitment/referrals, follow-up, and impact survey/metrics collection be appropriate activities for a subcontractor on the project?

A25. Utilizing a subcontractor under this grant is allowable, refer to Section III Eligibility/Minimum Requirements for the specific instructions on utilizing a subcontractor.

Q26. Do subcontractors also need to meet the definition of "community based organization"?

A26. No.

Q27. Could you provide some examples of appropriate partnerships with banking institutions, CBOs and government agencies as outlines in "Required Activities"? Could these partnerships center on referrals to appropriate financial products, and additional wraparound services that support household's wellbeing?

A27. Per Section VI. Required Activities, applicants should partner with four or more different local/regional banking institutions to facilitate participants opening checking and savings accounts. If the applicant's service area does not allow for partnering with four or more different local/regional banking institutions, the applicant should explain in detail on Part E "Proposal Narrative" of the application the limitations of banking availability in their proposed region and their proposed solution to overcome this limitation. Applicants must also partner with a minimum of four government agencies (local, state, or federal) and/or Community Based Organizations for referral and promotion of financial services. As stated in Section I. Introduction, the goal of this program is to provide financial literacy training and education to low-income individuals and families within New York State. Additional wraparound services that fit within this definition may be considered, however applicants must describe in their application how those services fit within the definition and how the costs are reasonable and necessary. Applications that include additional services will be evaluated and inclusion of those services will be negotiated with successful applicant at the time of contract execution.

Q28. Will proposals be evaluated on a competitive rating of cost per household served? 30 households in the minimum, but is 30 households enough for a competitive proposal?

A28. Please review Section 10 of the RFA (Evaluating the Application) where points are attributed to specific Parts of the Application.