

GRANTOR Office of Economic Empowerment

ADDRESS: One Ashburton Place, Boston, MA 02108

PROGRAM NAME: Strategies to Increase Enrollment of Families with Low income and Communities of Color in BabySteps in Lynn, MA

CONTACT PERSON: Jessica Keegan, BabySteps Program Manager
Office of Economic Empowerment - Office of the State Treasurer and Receiver General

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DEADLINE: 09/08/2023

Project Summary:

Applications are now open!

The Massachusetts State Treasurer’s Office of Economic Empowerment (OEE) is dedicating a total of \$50,000 for community-based organizations in Lynn to develop and execute strategies to address low enrollment rates in the children’s-savings program, BabySteps.

Non-profit organizations, schools (early childhood, K-12, post-secondary), civic associations, community groups, health facilities, and faith institutions, located and working in the community of Lynn, MA are invited to apply for grants of up to \$10,000 for each organization, to address low enrollment rates in BabySteps. We are looking for four to five organizations with a mission aligned with promoting economic well-being and/or post-secondary attainment for families with low-income and families of color in Lynn, MA. Through this project, organizations will a) identify and co-design the most promising strategies to increase engagement and contributions to BabySteps in the community and b) implement a plan to carry out each strategy.

This is a short-term project running October 2023 – March 2024. It is a first pilot bringing together OEE, The Hildreth Institute, and two community planners, Alexandra Piñeros Shields and Erika Moldow.

The Economic Empowerment Trust Fund (“EETF”). EETF is a 501©(3) non-profit organization created pursuant to Section 31 of Chapter 46 of the Acts of 2015, with the goal to promote the long-term economic security and stability of all Massachusetts residents. The EETF’s mission is to educate and provide the resources and opportunities for people of all-ages to empower

themselves, with access to the knowledge and tools to make informed decisions throughout their lives. Programmatic goals of the Trust Fund are implemented through the Massachusetts Treasurer's Office of Economic Empowerment ("OEE"). Through the EETF, in collaboration with other public agencies and community-based organizations, OEE creates and supports programs, policies, and capacities to achieve the EETF's goals. Our priorities include financial education, closing the race and gender wage gap, racial equity, college affordability, and promoting STEM education.

The Hildreth Institute. The Hildreth Institute is committed to narrowing the disparities in educational attainment and social mobility, specifically focusing on racial and wealth gaps. It has been an early partner in establishing the BabySteps program and it will contribute its expertise in asset building interventions seeking to enhance financial inclusion and decrease wealth gaps.

Alexandra Piñeros Shields and Erika Moldow. We are two community researchers/planners and together bring 50 years of experience working to advance social justice. We believe in participatory methods in building the capacity of staff and community members to step into their power.

What is the BabySteps College Savings Program?

BabySteps seeks to address the gap in equity and opportunity for low-income/low-wealth families and families of color in Massachusetts. Every child born or adopted in Massachusetts is eligible to receive a \$50 deposit into the Massachusetts 529 savings account called the U.Fund 529 account. To be eligible for the \$50 deposit, accounts must be opened by the time the child turns one year old or one year from adoption. This \$50 is then invested and grows over time. Students can then use the funds for post-secondary education of their choice: technical school, vocational school, 2 or 4-year college, etc. In some cases, funds may also be used for K-12 tuition expenses. In addition, starting August 1, 2023, newborns who sign up for BabySteps and are also enrolled to SNAP are eligible for an additional \$120 spread out over twelve monthly deposits.

We know the very act of saving for post-secondary education is linked to a greater likelihood that students will attend college. Currently, enrollments in BabySteps in low-income zip codes stands at 2.3% of eligible babies. OEE is looking to increase this percentage through this community-based effort.

While organizations applying for this grant may have background knowledge in BabySteps or 529 college savings accounts, this is not expected nor required. There will be an opportunity to learn all details of the BabySteps program through participating in this project.

What will my organization do through this project?

This project rests on the conviction that community members who are closest to the issues have a critical role in solving them. Your organization will plan and implement community strategies to increase enrollment and participation in BabySteps among low-income communities and communities of color in Lynn. OEE has contracted with two community planners, Alexandra Piñeros Shields and Erika Moldow, to coordinate the work and support organizations through the

entire project. Once selected, we will hold a welcome meeting for grantees. At this meeting, organizations will learn more about the project and BabySteps in detail.

The project will have three parts. The following are intended dates, recognizing there may be some flexibility.

Part 1. Collective planning process (One Saturday in October 2023).

Selected organizations will attend a collective planning process, held on one Saturday in October 2023. We will identify a day that works best for all organizations. This planning process will bring together the selected organizations to a) identify and design the most promising collective strategies to increase engagement and contributions to BabySteps in the community and b) create an implementation plan to carry out each strategy. Each organization is encouraged to bring a mix of staff and community members (5-8 people from each organization to take part in this one-day planning process). Community members could include program recipients, parents/guardians, youth, board members, etc.

a) a mission and/or current work aligned with promoting economic well-being and/or post-secondary attainment for families with low income and families of color in Lynn, MA.

b) a proven track record of successfully collaborating with other organizations in Lynn, MA.

c) a history of working with priority populations in Lynn, MA. Priority populations include:

1. Diverse racial/ethnic groups: Latino, Black, Cambodian, Haitian, African communities, etc.,
2. Foster families,
3. Unhoused families, and
4. Immigrant/refugee families
5. Undocumented/mixed status families

Part 2. Project work and reporting (November 2023 – March 2024).

Over the course of five months, each organization will carry out collective strategies they designed together during the planning process to increase enrollment in BabySteps.

We are asking for simple monitoring and reporting. The two community planners on the team will work closely with each organization to identify data that is meaningful, yet easy to track. The community planners will then work closely with each organization to prepare a brief overview of project work to OEE at the end of the project.

Part 3. Final reflections (March 2024).

We will also ask each organization to share final reflections learned by being part of this collective. This may happen through interviews, focus groups, etc. We hope to collect insights from this community planning process in Lynn that may have implications for other communities in Massachusetts seeking to further increase enrollment in BabySteps.

Could you explain the budget for this grant?

Organizations are invited to apply for grants of up to \$10,000 for each organization. Of the \$10,000, \$2,000 will be allocated for participating in the collective planning process and \$8,000 will be allocated for implementing their strategies, subject to submission of a detailed budget for the project. We hope to select five organizations. Should only four organizations be selected to participate in the project, the total allocated for each organization will be \$12,500 (with \$2,000 for collective planning and \$10,500 to implement the strategies).

During the planning process, participating organizations may decide on a different allocation of the funds between organizations if they find that the strategies require a different allocation of effort.

What are the minimum qualifications?

We expect to award four to five grants to organizations located and working in the community of Lynn, MA. Priority will be given to applicants that have:

We are looking for organizations that may be from the following sectors. This is not an exhaustive list:

- A financial literacy/education program for families with low-income
- A health facility that first introduces BabySteps to families
- A program that runs prenatal or parent education classes
- A school program [early childhood, K-12 education, post-secondary education]
- A civic organization, community group, or faith institution that works with families from priority populations.

What strategies could be considered through this project?

Community organizations in other states have planned a wide variety of strategies to increase enrollment in children's savings accounts. These are presented here only as examples. OEE is launching this as a first pilot, asking organizations who know the community best to identify strategies they feel will be most effective in Lynn. We encourage you to think of how your current community outreach activities can be leveraged to support enrollment in BabySteps.

1. Enlisting families in early childhood programs/schools to attend financial planning and savings workshops.
2. Developing effective strategies to communicate complex financial college savings information to families with low-income.
3. Identifying effective outreach and recruitment strategies to college savings programs with families with low income.
4. Dedicating program staff to in-person registration and technical assistance of college savings programs.
5. Increasing exposure to post-secondary options for families with low income.

6. Promoting access to financial products among undocumented immigrants.

These funds will not support general operating costs or lobbying/political support.

What is the Selection Process?

The applications will be evaluated by a review team consisting of staff from OEE, the Hildreth Institute, and the community-based planners connected to this project. The review team's evaluation of applications shall include, but not be limited to, the following factors:

- a) a mission and/or current work aligned with promoting economic well-being and/or post-secondary attainment for low-income families and families of color in Lynn, MA.
- b) a proven track record of successfully collaborating with other organizations in Lynn, MA.
- c) a history of working with priority populations in Lynn, MA.
- d) capacity to engage in the collaborative planning and implement strategies during the pilot timeframe

After the application deadline, we may ask organizations to take part in a single one-hour follow-up interview prior to final selection.

Application Instructions

We invite you to apply! All application forms and documents are available at: [\(website\)](#).

Technical Assistance:

We encourage all interested organizations to ask any questions and reach out for technical assistance in responding to this RFQ. Please email:

Jessica Keegan, BabySteps Program Manager
Office of Economic Empowerment - Office of the State Treasurer and Receiver General
Email: jessica.r.keegan@tre.state.ma.us

A Virtual Q&A session for organizations can ask questions will be held on August 25th, 2023 at 12 PM. The registration link is here: bit.ly/LynnBabyStepsQA

There are three steps in applying:

Step 1: Complete Online application

Please first complete the Online Application with your contact information and basic background information.

- Organization name
- Number of people served annually
- Populations served
 - Ages
- Mission
- Programming offered by organization
- Website
- Address/phone number
- Number of staff
- Number of years organization has been in existence
- Organizational annual budget

Step 2: Upload Narrative

Please respond to these seven questions:

1. How is the BabySteps program connected to your organizational mission?
2. What is your history of working with priority populations in Lynn? [See page 4 for list of priority populations]
3. Why is your organization's involvement critical in this community process?
4. What capacity/strengths does your organization bring to this community process?
Describe your track record working collaboratively with other organizations in Lynn.
5. Who would you enlist in your community to be involved in this process [which staff or community members would you bring to the collective planning process: program participants, parents/guardians, board members, etc.]
6. What questions do you have about this process?
7. If awarded a grant, we will select one Saturday in October 2023 as a community planning event. Please select all the possible Saturdays you are free to attend. Please hold the dates you have selected until the notification date.
 - October 14
 - October 21
 - October 28

Step 3: Review Commonwealth Forms

All selected applicants will be required to sign and / or submit the documents listed below. Check the box on the online application to indicate that your organization agrees that it has reviewed these documents and agrees to sign and / or submit as applicable. Please do not sign or submit these documents with your application. Signature will only be required should you be selected.

- Commonwealth of Massachusetts Standard Contract Form, that indicates that the Commonwealth of Massachusetts Terms and Conditions are applicable
- Massachusetts Form W-9
- Commonwealth of Massachusetts Electronic Funds Transfer Authorization Agreement
- Contractor Authorized Signatory Listing Form Note: Form must be Notarized

Checklist:

Step 1: Online application

Step 2: Upload Narrative

Step 3: Review Commonwealth Forms

Step 4: Submit the application

By submitting an application, each Applicant certifies that:

1. All information provided in or as part of the application is accurate.
2. If awarded funds, the Applicant, upon request, will produce receipts or other evidence that funds were used as proposed and approved and will otherwise comply with the terms of this RFP and the grant/contract.
3. The Applicant understands that the Economic Empowerment Trust Fund may recoup the amount of any funding not used as proposed and approved; and,
4. All applicable documents have been thoroughly reviewed and will be accepted, provided and/or signed as-is upon award.

If you have questions about this RFP or would like technical assistance in completing the application, please email

Jessica Keegan, BabySteps Program Manager
Office of Economic Empowerment - Office of the State Treasurer and Receiver General
Email: jessica.r.keegan@tre.state.ma.us

IMPORTANT DATES AND TIMES SUMMARY
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Application Deadline: 5pm on Friday, September 8, 2023.

Proposals must be received at the Office of Economic Empowerment by 5pm on Friday, September 8, 2023.

Interview: May occur between Sept 11 and Sept 21, 2023

We may ask organizations to take part in a single one-hour follow-up interview prior to final selection.

Notification Date: By Monday, September 25, 2023

Community organizations will be notified of a grant award no later than Monday, September 25. After notification, applicants must submit a signed Massachusetts Standard Contract Form via DocuSign or Adobe Sign.

Implementation and Reporting:

Part 1. Collective planning process (One Saturday in October 2023).

Part 2. Project work and reporting (November 2023 – March 2024).

Part 3. Final reflections (March 2024).

Contract Performance and Additional Business Specifications:

1. Incomplete / Non-Responsive Applications:

The Review Committee may disqualify any application that it deems unresponsive. The Review Committee reserves the right to waive or permit cure of non-material errors or omissions. Non-responsive applications include, but are not limited to, those which fail to address or meet one or more mandatory item and/or those submitted in an incorrect format as set forth in the instructions / this Program Summary or as detailed online at the EETF website grant application. The Review Committee reserves the right to request additional information or clarification from applicants.

2. Contract Specifications:

- a. Only individuals authorized as legal representatives of the applicant may sign contracts and other legally binding documents relating to this grant. **The Commonwealth Forms documents must be signed by an individual designated on the Authorized Signatory Listing Form.**
- b. Applicants must complete and submit these forms in their entirety, with original ink signatures.

Forms should be mailed to:

Commonwealth of Massachusetts Office of the State Treasurer and Receiver General

Office of Economic Empowerment

One Ashburton Place -12th Floor

Boston, MA 02108

All Required forms may be obtained at www.mass.gov/treasury/innovationfund Final grant award is contingent on such submission. The EETF reserves the right to cancel the award and select another applicant if the forms are not timely, accurate, properly executed and returned.

3. Applicant Communication.

Applicants are prohibited from communicating directly with any employee of the Treasury, including any of the Treasury's departments, divisions, affiliated commissions, boards, trusts, or members of the Review Committee regarding this RFP. Applicants may be disqualified for any such communication. No other individual, Commonwealth employee, or representative is authorized to provide any information or respond to any question or inquiry concerning this RFP. Applicants may communicate with the contact person for this RFP:

Jessica Keegan, BabySteps Program Manager
Office of Economic Empowerment - Office of the State Treasurer and Receiver General
Email: jessica.r.keegan@tre.state.ma.us

4. Termination or Suspension

- a. Applicants that receive funds through this program but who fail to expend those funds in a manner consistent with this program and its terms and conditions shall promptly return said funds to the Innovation Fund.
- b. Successful applicants may be terminated or suspended from the contract for poor performance, failure to perform, fraud, or other cause at any time without prior notice. Applicants may be terminated from the contract without cause with thirty (30) days' prior written notice.

5. Fund Administration: Please note that applicable funds must be administered in compliance with relevant federal or state laws, regulations, and policies.

6. Submission of Proposal Materials

All materials, representations, and submissions made within the responses and in any oral presentation are subject to becoming part of the contract binding the selected applicant. All responses and their contents will become the sole property of the Commonwealth / Office of Economic Empowerment upon receipt and will not be returned to the applicant.

7. Reasonable Accommodation

Applicants with disabilities that seek reasonable accommodation, which may include the receipt of the Grant Application information in an alternative format, must communicate such requests in writing to the contact person as soon as reasonably possible. Requests

for accommodation will be addressed on a case-by-case basis. The request must state that it is based on a disability and specifically identify the accommodation desired. All reasonable efforts will be made to accommodate the requests of applicants with disabilities.

8. Public Records

All responses and information submitted in response to this call for applications and all documents submitted as a result of being awarded a grant are subject to the Massachusetts Public Records Law, Massachusetts General Laws Mass. Gen. Laws ch. 66, § 10 and Mass. Gen. Laws ch. 4, § 7, clause twenty-six. Any statements in submitted responses that are inconsistent with these statutes shall be disregarded.