



DEBORAH B. GOLDBERG  
TREASURER AND RECEIVER GENERAL  
TEL: (617) 367-6900  
FAX: (617) 248-0372

*The Commonwealth of Massachusetts*  
OFFICE OF THE STATE TREASURER  
STATE HOUSE, ROOM 227  
BOSTON, MASSACHUSETTS 02133

### **PROGRAM SUMMARY**

**GRANTOR:** Commonwealth of Massachusetts,  
A Joint collaboration between the Division of Banks &  
The State Treasurer's Office of Economic Empowerment

**ADDRESS:** One Ashburton Place, Boston, MA 02108

**PROGRAM NAME:** Operation Money Wise: Financial Education Opportunity Grant  
To advance the financial capability of Military, Veterans, Family, and Survivor Community

**CONTACT PERSON:** Sophie Stevenson, Program Associate

**E-MAIL:** [sophie.m.stevenson@tre.state.ma.us](mailto:sophie.m.stevenson@tre.state.ma.us)

**DEADLINE:** 5pm May 30th, 2025

### **Section I. Summary**

The State Treasurer's Office of Economic Empowerment (OEE) invites non-profit organizations, public agencies, and higher education institutions located in Massachusetts to apply for opportunity grants to help empower the Massachusetts Military, Veteran, Family, and Survivor Community (MVFSC) by enhancing regional access to financial education opportunities.

OEE, in collaboration with the Division of Banks, seeks to award grants in geographically diverse regions across the state. Applicants are encouraged to connect their proposed financial education initiative to an existing program with a proven track record of successfully engaging the MVFSC. Some examples of such proven programs include, but are not limited to, job fairs, career-training, Gold Star Family programming, National Guard Reintegration Yellow Ribbon Programs, and Volunteer Income Tax Assistance (VITA) programs. Applicants may request up to \$5,000 for the proposed project.

**Application deadline:** On or before 5pm EST, Friday, May 30th, 2025. Funding decisions will be made by June 30<sup>th</sup>, 2025.

Detailed guidance will be provided to grantees throughout the project including information on volunteer networks and experienced subject matter experts. If needed, a one-day training session or webinar will be held to assist grantees with their program planning.

## **Section II. Program Impact**

Successful applicants will plan, promote, and execute a free financial literacy program in 2025 that addresses financial challenges facing military personnel and their families. Successful applicants will demonstrate the need for financial education in the applicant's local community and justify reasons for focusing on chosen beneficiaries. The goals of these grants will be to close delivery gaps, and therefore, applicants must demonstrate how the proposed program will accomplish this goal. Monies will not be awarded for curriculum development.

An applicant's proposed program should address one or more of the following financial topics:

- Spending Wisely
- Managing Credit
- Paying for College
- Estate Planning
- Retiring Comfortably
- Increasing Savings
- Home Buying or Renting
- Protecting Family & Assets with Insurance

The ultimate program goal is to improve the financial well-being of participants by providing access to financial education and building financial empowerment through one or more training. The financial topic(s) prioritized can be determined by the applicant, based on the needs of the local community.

## **Section III. Applicant Eligibility**

Applicants must meet the following eligibility requirements:

- Be a non-profit organization, public (municipal or state) agency, or higher education institution in Massachusetts.
- Submit all required items listed in Section IV. Applicant Instructions.
- Serve the Massachusetts Military, Veteran Family and Survivor Community.

The applications will be evaluated by a review team consisting of staff from OEE and potentially other staff from the Office of the State Treasurer.

### **Post-Implementation Reporting Requirements**

To ensure each project follows the purpose stated in the original proposal, funded organizations will be required to submit a written report, a budget form outlining actual expenses and evaluation data to OEE. The format of the report, budget and evaluation will be determined by OEE. This report is due on or before April 7, 2026. This report should summarize the program's ability to meet its proposed goals. Organizations that do not use the funding for the approved purpose stated in their applications must reimburse the full award amount.

## **Section IV. Applicant Instructions**

**Applicants must submit all required items in the specified manner of delivery on or before 5 pm EST May 16th, 2025.**

**The required items include:**

- ☐ **Item 1** – Applicants will submit their applications to the Foundant portal linked on the OEE Program Page
- ☐ **Item 2** – Applicants will upload needed forms to the portal, including IRS 501(c)(3) letter of non-profit determination, if applicable

*Items 3 & 4 are not due on or before May 16th, 2025; rather, it is due 10 days following notification of a successful grant application. This will be sent to those awarded a grant and is not required as part of the initial grant application process.*

- ☐ **Item 3**– A Notarized *Signatory Listing* form will be required if the applicant does not wish to verify signing through Adobe
- ☐ **Item 4** - *Massachusetts Standard Contract Form* uploaded to the Foundant portal

**Required Items (4 and 5) that must be submitted within 10 days of grant notification.**

### **Guidelines for Required Commonwealth Forms (Items 4-5) and Other General Information**

- *Contractor Authorized Signatory Listing Form (upon notification of grant award)*
- *Common Massachusetts Standard Contract Form (upon notification of grant award)*

Please note that only individuals authorized as legal representatives of the applicant may sign contracts and other legally binding documents relating to this grant. **These documents must be signed by an individual designated on the Authorized Signatory Listing Form. Copies of signatures will not be acceptable.** Applicants must complete and submit these forms in their entirety.

Please also note that failure to include any of the mandatory items may result in immediate rejection of the application. Copies of signatures will not be acceptable. All Required forms may be obtained at [www.operationmoneywise.org](http://www.operationmoneywise.org) or as otherwise listed above.

Within 10 days of notification of the grant award, the applicant must submit the *Massachusetts Standard Contract Form*. **The Standard Contract Form must be signed by an individual designated on an Authorized Signatory Listing Form. Copies of signatures will not be acceptable.**

The final grant award is contingent on such submission. OEE reserves the right to cancel the award and select another applicant if the forms are not timely, accurate, properly executed, and returned.

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

OEE reserves the right to discontinue, modify, or withhold any payments to be made according to this grant or to require a total or partial refund of the grant if in OEE's sole discretion, the funded organization has not fully complied with the terms and conditions of the grant.

OEE reserves the right to request additional information from applicants. OEE reserves the right to waive any minor informality in response, to request clarification of information from any applicant, and to take any action deemed by OEE to be in the Commonwealth's best interest.

## **Reasonable Accommodation**

Applicants with disabilities that seek reasonable accommodation, which may include 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. Accommodation requests will be made on a case-by-case basis. The request must state that it is based on a disability and must specifically identify the accommodation desired. All reasonable efforts will be made to accommodate the requests of applicants with disabilities.

## **Important Dates and Times**

Successful applicants will be notified on or about June 30<sup>th</sup>, 2025. The grant period will be from July 31st, 2025, to March 31st, 2026. All services provided under this grant, as detailed in your grant proposal, must be completed by March 24<sup>th</sup>, 2026. To ensure each project follows the purpose stated in the original proposal, funded organizations will be required to submit a written report and survey results to the Office of Economic Empowerment by March 31st, 2026.