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## 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:** Christine Callahan

**E-MAIL:** OperationMoneyWise@tre.state.ma.us

**DEADLINE:** March 12, 2020

**Attachments:** Attachment A: Required Program Description and Applicant Response Questions  
Attachment B: Budget and Budget Narrative  
Attachment C: Mandatory Attachments

### **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, Thursday, March 12, 2020. Funding decisions will be made by April 30, 2020.

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 2020 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 trainings. The particular financial topic(s) prioritized can be determined by the applicant, based on the particular 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;

Joint applications from two or more organizations are encouraged if all applicants meet the above-stated criteria. The applications will be evaluated by a review team consisting of staff from the 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 December 31, 2020. 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 5pm EST March 12, 2020. The required items include:**

- ☐ **Item 1** - Required Program Description and Applicant Response Questions (via online form<sup>1</sup>)
- ☐ **Item 2** – Proposed Budget and Budget Narrative (via online form)<sup>2</sup>
- ☐ **Item 3** – IRS 501(c)(3) letter of non-profit determination (if applicable) (via email to operationmoneywise@tre.state.ma.us)
- ☐ **Items 4 & 5** – Commonwealth Forms
  - ☐ *Commonwealth Terms and Conditions Form* (original hard copy with wet-ink signature via mail or hand delivery)
  - ☐ *Contractor Authorized Signatory Listing Form* (original hard copy with wet-ink signature via mail or hand delivery)

*Item 6 is not due on or before March 12, 2020, rather it is due immediately upon notification of a successful grant application. This will be sent to those awarded a grant and is not required as part of initial grant application process.*

- ☐ **Item 6** *Massachusetts Standard Contract Form* (original hard copy with wet-ink signature via mail or hand delivery)

**Required Items (1-3) that must be uploaded to the online form by 5:00 PM Eastern Standard Time on March 12, 2020 at: [www.operationmoneywise.com](http://www.operationmoneywise.com)**

**Required Items (4 and 5) that must be mailed or hand-delivered to the Office of Economic Empowerment by 5:00 PM Eastern Standard Time on March 12, 2020 shall be sent to:**

Massachusetts State Treasury  
Office of Economic Empowerment  
One Ashburton Place -12<sup>th</sup> Floor Boston, MA 02108

### **Guidelines for Required Commonwealth Forms (Items 5-7) and Other General Information**

- *Contractor Authorized Signatory Listing Form*
- *Commonwealth Terms and Conditions Form*
- *Common Massachusetts Standard Contract Form (upon notified 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**

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<sup>1</sup> **Required Program Description and Applicant Response Questions:** Instructions to complete this item are available on Attachment A: Required Program Description and Applicant Response Questions.

<sup>2</sup> **Proposed Budget and Budget Narrative Form** (available at: [www.operationmoneywise.org](http://www.operationmoneywise.org)): Using the provided line item budget form, which includes a narrative section, please outline all expenditures that you plan to make. 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.

**Signatory Listing Form. Copies of signatures will not be acceptable.** Applicants must complete and submit these forms in their entirety, which requires original ink signatures.

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.

Upon notification of the grant award, applicant must immediately 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.**

Final grant award is contingent on such submission. The 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.

The OEE reserves the right to discontinue, modify or withhold any payments to be made pursuant 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.

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

### **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.

### **Important Dates and Times**

Successful applicants will be notified no later than April 30, 2020. The grant period will be from May 8, 2020 to December 18, 2020. All services provided under this grant, as detailed in your grant proposal, must be completed by December 18, 2020. To ensure each project follows the purpose stated in the original proposal, funded organizations will be required to submit a written report to the Office of Economic Empowerment by December 31, 2020.

## **MANDATORY FORMS CHECK-LIST**

All Required Forms are available at: [www.operationmoneywise.org](http://www.operationmoneywise.org)

**Due on or before 5 pm EST on March 12, 2020:**

Via [online](#) form:

- ☐ Required Program Description and Applicant Response Questions
- ☐ Projected Budget & Budget Narrative
- ☐ IRS 501(c)(3) letter of non-profit determination (if applicable)

**Mail or Hand Deliver Hard Copy**

Original hard copy with wet-ink signature of the following:

- ☐ *Commonwealth Terms and Conditions Form*  
(Available at <http://www.mass.gov/osc/docs/forms/contracts/comm-termsconditions.pdf>)
- ☐ *Contractor Authorized Signatory Listing Form*  
(Available at <http://www.mass.gov/osc/docs/forms/contracts/casl-form.pdf>)

**Due immediately upon notification of a successful grant application:**

Original hard copy with wet-ink signature of the following:

- ☐ *Massachusetts Standard Contract Form* (Not required as part of initial grant application)