

Grant Award Agreement

March 2019

Grantor: Office of the Attorney General

Grantee: Broward County, Florida

Contact: Bertha W. Henry/County Administrator

Employer ID # 59-6000531

Grant award amount: \$62,375.00

Area to be served by this grant award is described in Attachment A.

Details of services and activities to be provided by this grant award are described in Attachment A.

Grantee acknowledges that a Western Union Settlement Grant of \$62,375.00 was approved for the purposes described in Grantee's grant proposal.

Grantee acknowledges that the grant award cannot be used for any other purpose, including office space purchases or rentals, building renovations, consultants, and professional organization dues or severance payments. If, for any reason, Grantee feels it will be unable to fulfill any part of the grant proposal or comply with this Grant Award Agreement, Grantee must notify the Office of the Attorney General in writing.

Any grant award funds not used for the purposes of Grantee's grant proposal will be returned to Office of the Attorney General. The Office of the Attorney General may audit Grantee's records pertaining to the grant award. If the Office of the Attorney General determines Grantee is not meeting the grant's goals, it may demand the return of some or all of the grant award.

If Grantee changes its legal status while it is using the grant award, Grantee will immediately submit written notification to the Office of the Attorney General.

Grantee acknowledges that the grant award will be used within a 24-month period following the receipt of funds, unless a longer period of time is specified in this Agreement. Grantee will also submit annual progress reports to the Office of the Attorney General one year from the date of receipt of funds (and annually thereafter if the grant award is for a period in excess of one year). For example: First Annual Report – January 1, 2019; Second Annual Report – January 1, 2020.

AGENCY CONTACT INFORMATION

Name of Agency: Enter the name as it should appear on a contract.

Broward County, Florida

Federal Employee Identification Number (FEIN): 59-6000531

Agency Director:

Prefix (Mr., Ms., Dr., etc.)

Ms.

Title:

County Administrator

Name: Bertha W. Henry

Telephone #: 954-357-7362

Fax #: 954-357-7360

Mailing Address: 115 S. Andrews Avenue, Room 409
(Street, P.O. Box, etc.)

City: Fort Lauderdale

State: FL

9-Digit Zip Code: 33301

E-Mail Address: bhenry@broward.org

Performance Report Contact:

Prefix (Mr., Ms., Dr., etc.)

Mr.

Title:

Human Services Administrator/
CAA Executive Director

Name: Efrem Crenshaw

Telephone #: 954-357-5800

Fax #: 954-357-5026

Mailing Address: 900 NW 31 Avenue, Suite 3000
(Street, P.O. Box, etc.)

City: Fort Lauderdale

State: FL

9-Digit Zip Code: 33311

E-Mail Address: ecrenshaw@broward.org

Financial Contact:

Prefix (Mr., Ms., Dr., etc.)

Mr.

Title:

Senior Administrative Officer

Name: Manuel Rodriguez

Telephone #: 954-357-5024

Fax #: 954-357-8594

Mailing Address: 900 NW 31 Avenue, Suite 3000
(Street, P.O. Box, etc.)

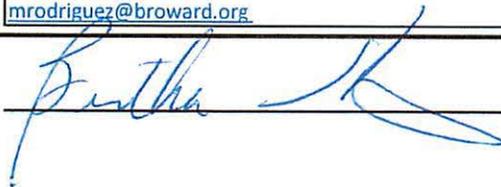
City: Fort Lauderdale

State: FL

9-Digit Zip Code: 33311

E-Mail Address: mrodriguez@broward.org

Signature of Agency Director:



Date:

3/13/19

Agency Name: Broward County, Florida

PART 1: AGENCY INFORMATION

List counties to be served: (indicate each county served or STATEWIDE for service to all)
Broward County

PART 2: PROJECT DESCRIPTION

The project description should clearly outline what will be done and by whom.

1. Describe the scope of work the activities and/or services will be provided. (Responses below are limited to 1000 characters) Attach additional pages as needed.

The Financial Empowerment Pilot Program funded by the Chase Bank Regulatory Settlement led to the creation of the Financial Capability Program (FCP) in March 2018. The FCP provides one-on-one financial coaching and group financial education workshops to assist residents in achieving financial literacy and independence. Coaching is in person at the four Family Success Centers in Broward County and online through a guided and interactive financial coaching platform. Broward County's Community Action Agency will utilize grant funds beginning June 1, 2019 over 18 months to expand FCP services by providing laptop computers and emergency financial assistance for active FCP clients. The grant will also fund financial social work certification for a new staff member as well as staff to assist with the expansion. The goal of the expansion is to keep customers engaged by removing a technological barrier to financial education as well as alleviate the impact of an unforeseen financial emergency.

2. Describe the deliverables for the project in quantifiable terms, including a minimum level of service. For example, indicate the total number of individuals that will be served and the total services provided, and detail monthly or quarterly expectations. Each deliverable must be related to the scope of work described in #1. (Responses below are limited to 1000 characters) Attach additional pages as needed.

- A minimum of 30 customers will participate in the FCP for at least three (3) months and receive laptop computers.
- 100% of customers receiving computers will develop and accomplish at least two (2) financial goals.
- 100% of customers receiving computers will participate in three (3) monthly one-on-one financial coaching sessions or attend three (3) group financial education workshops over a three (3) month period.
- 100% of customers will participate in the MyBudgetCoach platform.
- 100% of eligible customers will receive emergency assistance as needed.
- One (1) staff member will achieve Certification as a Financial Social Work Educator/Coach through The Center for Financial Social Work.

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PART 2: PROJECT DESCRIPTION (Continued)

Broward County's Financial Capability Program (FCP) operates on the basic premise that the ability to achieve financial stability depends on an individual's financial capability, or their capacity to manage financial resources effectively. That capacity is based on the level of the customer's financial literacy, financial skills, and access to affordable financial services. The goal of FCP is to educate and support the customer by promoting positive changes in the customers financial life ultimately increasing the household's financial security.

Providing laptop computers to FCP customers will assist in improving financial capability by reducing technological barriers to resources that provide financial education, skills and affordable financial services. Providing emergency financial assistance to FCP customers who would not qualify for other assistance will help them focus on the positive changes they've made. Instead of dealing with a setback that may require they start over, they can continue to be motivated toward financial self-sufficiency.

Admission/Eligibility Criteria:

- **Customers must be at least 18 years old;**
- **Customers must enter into a Contract of Participation with the agency and develop an action plan with S.M.A.R.T. financial goals.**
- **Customers must participate in the MyBudgetCoach platform.**
- **Customers must remain a Broward County resident throughout the duration of the program.**
- **Laptop recipients must participate in the FCP for a minimum of three months, develop and accomplish at least two financial goals, and participate in three one-on-one coaching sessions or attend three group financial education workshops.**

Services Provided:

Several types of services may be provided to help families build financial capability. Individuals or families will be assessed by the financial coach and will participate in the development of an individualized financial action plan. All participants will receive one-on-one financial counseling, and will have access to the following services:

- **financial education sessions focusing on budgeting and savings;**
- **financial coaching to achieve future goals;**
- **financial counseling to resolve current issues;**
- **credit counseling to manage debt, build credit, and promote low-cost and convenient financial products;**
- **free tax preparation assistance;**
- **access to federal/state benefits, incentivized savings programs, and asset ownership programs;**
- **this grant will provide the additional opportunity for computer ownership or emergency assistance services (i.e. rent/mortgage, utility, or transportation assistance)**

Access to Tools and Resources:

The FCP identifies tools that customers may use on their own or with their coach.

The FCP encourages customers to explore online tools and resources such as the financial education opportunities on websites such as the Consumer Financial Protection Bureau, the National Endowment for Financial Education, and the Federal Reserve District sites.

One tool all customers are required to use is MyBudgetCoach, a cloud-based system for budget management, that may be accessed, and data entered, by both the customer and the coach. Additionally, both the customer and the coach can be logged into the system at the same time and work together on selected topics increasing direct customer coaching through technology. While MyBudgetCoach charges an annual subscription fee and license fee for multiple locations, this tool is provided free of charge to the customer.

Provision of laptop computers to FCP customers will allow access to the many online educational resources that are available on the internet. Customers will be able to access information required to be informed consumers as they learn to comparison shop for products and services. Laptops will also provide access to affordable financial products and services that may not be available locally. Laptops will facilitate the opportunity to increase income through access to employment websites for career advancement opportunities. The customer will be able to utilize the Office Suite software package for resume preparation and other career related correspondence. Customers can also link to the Broward County Library System for resources that support and reinforce the FCP goals related to building financial capability. Providing laptops will ensure customer access to the MyBudgetCoach platform.

Agency Name: Broward County, Florida

PART 3: PERSONNEL BUDGET

Complete the table below for each position to be funded from grant proceeds. In the explanation section indicate if the salary/benefit expenses listed include costs that are anticipated during the grant period. For example, raises and increases in benefit costs.

Position	Total Actual Cost
Accounting Clerk	\$ 19,980
Subtotal	\$ 19,980

Explanation (if applicable):

A temporary Accounting Clerk will assist with the expansion of the FCP. The estimated cost for this position is \$16.01 per hour, for 16 hours per week, for a grant period of 18 months. The cost above is based on a total of 1,248 hours. It's anticipated that the Clerk will work four hours per day, four days per week, spending one day each week at each of the four program locations.

Agency Name: Broward County, Florida

PART 4: CONTRACTUAL BUDGET

For each contractual service listed, include a description of the service to be provided, the business name of the contractor, the cost per unit of service, and the estimated units of service to be used. Indicate in the narrative section how the number of services requested was determined. Also, give a description of a unit of service, e.g., a 60 minute unit of legal services, a 60 minute individual financial counseling session, a 90 minute training session. Attach additional page(s) if needed.

EXAMPLE - Budget Narrative:

Budgeting Inc., will provide budgeting classes to students enrolled in afterschool program. It is anticipated that this service will be used approximately 5 times during the year.

Contractual Services - Contracts for specialized services:				
	Name of Business or Contractor	Cost Per Unit of Service	Estimated Units of Service	Total
1	Not applicable			\$ -
2				\$ -
3				\$ -
4				\$ -
5				\$ -
6				\$ -
Contractual Subtotal				\$ -

Budget Narrative:

1.	Not applicable
2.	
3.	
4.	
5.	
6.	

Agency Name: Broward County, Florida

PART 5: EQUIPMENT BUDGET

Items included in this section must be furniture and/or equipment costing \$1,000 or more. If awarded funds in this category, prior approval is required before purchasing items. Provide a justification for the equipment purchase requests. Attach additional page(s) if needed.

EXAMPLE - Narrative Response:

The computer will increase the clients ability to acquire skills necessary to achieve financial literacy and independence. The cost listed above is for a complete computer package which includes the computer, monitor, software and printer.

ALL EQUIPMENT PURCHASES MUST BE PRE-APPROVED PRIOR TO THE ACTUAL PURCHASE

Equipment:			
Description	Number	Cost Per Item	Total
1 Laptop Computer	30	\$ 849.99	\$ 25,500
2 Microsoft Office Home & Student 2019	30	\$ 149.99	\$ 4,500
3			
4			
5			
6			
Equipment Subtotal			\$ 30,000

Budget Narrative:

1. The FCP will be providing Dell Inspiron 2-in-1, 13.3" touch screen laptops with 8GB memory, 256GB solid state drive, running Windows 10 or an equivalent machine at an estimated cost of \$849.99. These laptops will be provided to FCP customers who actively participate in the program for at least three months, accomplish two financial goals, and attend three monthly group financial education workshops or three monthly one-on-one coaching sessions. The laptops will allow easy access to the online interactive coaching platform "MyBudgetCoach" utilized by the FCP, as well as giving customers access to a wealth of online information that increases their ability to acquire skills necessary to achieve financial literacy and independence.
2. The FCP will also provide Microsoft Office Home & Student 2019 for the laptop at an estimated cost of \$149.99. Provision of the software suite will allow customers to develop resumes and related employment correspondence in the word processing program and track and analyze their financial data in the spreadsheet program. Microsoft provides many resume and budgeting templates that will help customers focus on their goals.
- 3.
- 4.
- 5.
- 6.

Agency Name: Broward County, Florida

PART 6: OTHER BUDGET ITEMS

Please include any budget items or anticipated expenditure of grant fund not included in previous schedules.

Other Items:			
Description	Number	Cost Per Item	Total
1 Training	1	\$ 595	\$ 595
2 Emergency Financial Assistance			\$ 11,800
3			
4			
5			
6			
Other Items Subtotal			\$ 12,395

Budget Narrative:

1. The newest financial coach will receive training to become a Certified Financial Social Work Educator/Coach through The Center for Financial Social Work. This training focuses on two key aspects of developing financial capability: changing attitudes and setting goals. And has five training modules for financial social work: the financial social work change model, credit and debt basics, personal saving and spending plans, saving and investing basics, and integration of financial social work into the organization. Participants who receive certification are also awarded 20 continuing education contact hours from The National Association of Social Workers. All other FCP coaches have received their certification and utilize these important skills when providing direct services through one-on-one coaching and in the development and presentation of the group financial education workshops.
2. Transportations and emergency financial assistance will be available for individuals enrolled in the FCP that demonstrate a need and do not qualify for other FSAD/CAA Emergency Assistance programs. The FCP will provide bus passes and gas cards to customers that have difficulty meeting with their coach or attending required workshops due to transportation issues. In addition, FCP customers that experience an unexpected loss of income while participating will receive emergency assistance for rent/mortgage, utilities, and food depending on the customer's needs in order to keep them active in the program.
- 3.
- 4.
- 5.
- 6.

Agency Name: Broward County, Florida

PART 7: BUDGET SUMMARY

Budget Summary By Category - Provide the subtotal for each budget category. Amounts must be rounded to the nearest whole dollar.	TOTAL BUDGET
Personnel	\$ 19,980
Contractual Services	
Equipment	\$ 30,000
Other	\$ 12,395
TOTAL	\$ 62,375

Agency Name: Broward County, Florida

1 Are there currently any family relationships that exist between the board of directors, the agency's principal officers, the agency's employees, and any independent contractors? YES/NO

No

If yes, describe any and all family relationships that exist.
Not applicable

2 Are you aware of any interests, direct or indirect, that exist with the current board of directors, the current agency principal officers, the current agency employees, or any current independent contractors in the following area?

(a) Sale, purchase, exchange, or leasing of property?	YES/NO <input type="checkbox"/> No
(b) Receiving or furnishing of goods, services, or facilities?	<input type="checkbox"/> No
(c) Transfer or receipt of compensation, fringe benefits, or income or assets?	<input type="checkbox"/> No
(d) Maintenance of bank balances as compensating balances for the benefit of another?	<input type="checkbox"/> No

If yes to any above, describe any and all interests that you are aware of at this time.
Not applicable

3 Are any current board of directors, current agency's principal officers, current agency's employees, or any current independent contractors indebted to the agency? YES/NO

No

If yes, describe the nature of the debt.
Not applicable

4 Have any current board of directors, current agency principal officers, current agency employees, or any current independent contractors misappropriated assets or committed other forms of fraud against the agency? YES/NO

No

If yes, describe the nature of the misappropriation.
Not applicable

By signing this form, I hereby certify that the information contained in this questionnaire is true and accurate to the best of my knowledge and belief. I acknowledge my obligation to notify the Office of the Attorney General VOCA Grant Manager for this contract of any changes to the information provided.

Bertha Henry 3/13/19
Signature Date

Bertha Henry County Administrator
Print Name Title