



ASSET BUILDING IN NATIVE COMMUNITIES

ACTIVITY WORKBOOK



**Assets for Independence
Administration for Native Americans
Administration for Children and Families
U.S. Department of Health and Human Services**

TABLE OF CONTENTS

MODULE 1: DEVELOPING AN IDA PROGRAM

ACTIVITIES

- 1.1 - SELECT A SAVINGS GOAL**
- 1.2 – SELECT A MATCH RATE**
- 1.3 – ESTABLISH A SAVINGS STRUCTURE**
- 1.4 – PARTNERING WITH A FINANCIAL INSTITUTION**
- 1.5 – ESTABLISH A TIME FRAME**
- 1.6 – DROPOUT POLICIES**
- 1.7 – HOW WILL YOU DESIGN AND USE A SAVINGS PLAN**
- 1.8 - FINANCIAL EDUCATION CLASSES**
- 1.9 – ASSET SPECIFIC CLASSES**
- 1.10 – TAX SERVICES**
- 1.11 – PEER AND PERSONAL SUPPORT**
- 1.12 – ASSET PURCHASE**

MODULE 2: DEVELOPING A NABI APPLICATION

ACTIVITIES

- 1.1 – DESCRIBE TARGET COMMUNITY AND ITS LONG RANGE GOALS**
- 1.2– ASSESS COMMUNITY CONDITIONS**
- 2.1 – SMART OBJECTIVES**
- 2.2 – OUTPUTS, OUTCOMES, AND BENCHMARKS**
- 3.1 – PLANNING AND IMPLEMENTATION**
- 3.2 – ASSET DEVELOPMENT SUPPORT SERVICES**
- 3.3 – RECRUITMENT AND RETENTION STRATEGIES**
- 4.1 – ORGANIZATIONAL AND PARTNER KNOWLEDGE AND EXPERIENCE**

4.2 – PROJECT STAFFING PLAN

4.3 – PROPOSED PARTNERSHIPS

**4.4 – ABILITY TO PROVIDE COMPREHENSIVE ASSET-BUILDING
PROGRAM**

5.1 – OWP DEVELOPMENT

6.1 – DEVELOP THE BUDGET AND BUDGET JUSTIFICATION

MODULE 1 ACTIVITIES

The activities in Module One will help you think through how you might design an IDA with funding from the Assets for Independence program that meets the particular needs of your community. The activities also point out Assets for Independence requirements that will shape your IDA design.

Activity 1.1: Select a Savings Goal

AFI supports three main savings goals or allowable uses:

- Purchasing a Home
- Starting a Small Business
- Paying for Higher Education

Please identify what savings goal(s) you think you would like to focus on in your program:

What might be the savings goal(s) supported by your IDA program (check all that apply)? <input type="checkbox"/> Homeownership <input type="checkbox"/> Entrepreneurship <input type="checkbox"/> Educational Attainment <input type="checkbox"/> other? List here:
Describe why you are choosing these goal(s) for your community:

Activity 1.2: Select a Match Rate

In doing the activity below, please fill in your preferred **match rates**. You may need to adjust this after you do other calculations, but fill in the worksheet for now with your best guess.

What will be the **match rate(s)** for each allowable use for your IDA program?

Savings Goal #1: _____

Savings Goal #2: _____

Savings Goal #3: _____

Activity 1.3: Establish a Savings Structure

Complete the table below. Note the changes that occur when you use different match rates.

	Example: Match Rate 1:3	Exercise: Match Rate 1:8
1. How much money do you want participants to save (same for both options)?	\$ <u>\$6000</u>	\$ <u>\$6000</u>
2. For each match rate, what is the total amount that your savers will have to contribute over the course of the program?	\$ <u>\$1500</u>	\$ _____
3. If the savings time frame is 2 years (24 months), what is the minimum monthly savings amount?	\$ <u>\$62.50</u>	\$ _____

<p>4. Is this a reasonable amount to expect your program participants to save? Why?</p>	<p><input checked="" type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Why? Many of our participants will have incomes of 180% of the poverty level and will be able to set this amount aside on a monthly basis.</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Why?</p>
<p>5. If you want to reach 10 participants with your program, calculate the total budget for your match costs.</p>	<p>\$_45,000_____</p>	<p>\$ _____</p>

Activity 1.4: Partnering with a Financial Institution

Complete the table below to provide guidance on partnering with a financial institution and establishing account features:

What bank or financial institution do you think you will approach for a partnership?	
Account Statements	What will you ask for from the financial institution? Duplicate statements for you and the account holder, access through online banking, or something else?
Deposit Format	Are you going to require electronic funds transfer, or will you allow deposits at branches and ATMs?

Activities 1.5 – 1.7: Establishing a Savings Plan

A **savings plan** is a written document you can use to effectively communicate with your clients about the parameters of the IDA program. It is sometimes also called an *IDA participant agreement* or *savings agreement*. In the previous exercises, you have identified the following aspects of an IDA Program:

- Savings goal
- Match rate
- Maximum savings goal
- Minimum monthly savings expected
- Deposit format
- Emergency withdrawal policies
- Dropout policies and penalties for not completing the program

You have dealt with savings goals, match rates, monthly deposits and deposit formats in previous activities. The next set of activities will explore time frames and drop-out policies for your IDA project. You then will be asked to incorporate these elements and emergency withdrawal policies into a Savings plan outline (Activity 1.7).

Activity 1.5: Establish a Time Frame

What do you think the savings plan time frame(s) for your participants will be?

Activity 1.6: Dropout Policies

1. What will your dropout policies be?

2. What action will you take to deal with participants who have not made the required deposits to their accounts?

3. How will you address the problem of a participant who has not attended the required financial education classes?

4. How will you communicate your dropout policies to potential savers?

•

Activity 1.7: How Will You Design and Use a Savings Plan?

Keep in mind that the **savings plan** is a written document you can use to effectively communicate with your clients about the parameters of the IDA program.

You should use a savings plan to communicate each of these features of the IDA program to your clients. You can give each client a copy of the savings plan and go over each of the components of the plan with them before they begin the process of saving in an IDA.

Use your responses from Activities 1.1 -1.6 to create the framework of an IDA savings plan for your project participants.

1. What issues will you cover in your savings plan? List them here.

2. How will you use your savings plan to communicate program components to clients?

3. How do you think the savings plan will assist participants in achieving their savings goal?

4. What will your emergency withdrawal policies and procedures be?

Activity 1.8: Financial Education Classes

AFI requires financial education for IDA program participants. However, the number of hours your organization requires participants to complete and the curriculum your organization uses, is up to you. Financial education classes should cover basic money management skills like budgeting, the importance of savings, using bank accounts, and using credit wisely. Think about how many hours of training you will require participants to have.

There are several existing curricula that may be of use to you, including the ***Building Native Communities: Financial Skills for Families*** curriculum that is targeted toward a Native American audience. This curriculum is downloadable from the First Nations Development Institute website (www.firstnations.org) and the First Nations Oweesta Corporation website (www.oweesta.org). Various American Indian, Native Hawaiian, and Alaska Native communities have modified this curriculum to make the material as applicable and relevant to their local communities as possible

You may wish to partner with another organization in order to deliver classes most effectively. Do some research into whether there are some nearby organizations that are already offering financial education classes. Depending on where you are located, you may be able to partner with a tribal college, a tribal housing authority, or a community development financial institution that is already offering such classes.

1. What topics will you cover in your financial education classes?

2. Do you know of any curricula that you would like to use for your classes? Or do you think you want to amend existing curricula or create your own?

3. **How many hours of financial education will you require for your clients?**

4. Can you think of an organization you would like to partner with to deliver the financial education classes? Or would you deliver it in-house?

Activity 1.9: Asset Specific Classes

In addition to basic financial education, you might want to offer goal-specific education. So, for example, if you are offering a homeownership IDA, you should offer classes on how to buy a home that cover topics like shopping for a home, understanding home inspections, applying for a mortgage, and other relevant topics. Many groups only choose one asset goal for their IDA program because the asset-specific education can be so detailed. Remember, it is a wise decision to partner with other organizations to offer goal-specific education. Asset training classes usually happen after an individual has been saving in the IDA for some time – and after they have taken the basic financial education classes

1. What are the savings goal(s) for your IDA program?

2. What topics will you cover in your asset-specific classes?

3. Do you know of any curricula that you would like to use for your classes? Or, do you want to amend existing curricula or create your own?

4. How many hours of asset-specific education will you require for your clients?

5. Can you think of an organization you would like to partner with to deliver the classes? Or would you deliver it in-house?

Activity 1.10: Tax Services

1. What types of tax services can you provide your IDA participants?

2. Will you offer them in-house, or partner with another organization? What organization could you partner with?

Activity 1.12: Asset Purchase

1. How can you help your IDA participant think through the specific goods and/or services they will be purchasing with their IDA?

2. What sort of procedures will you have in place to facilitate the asset purchase for your client?

MODULE 2: DEVELOPING A NATIVE ASSET BUILDING INITIATIVE PROJECT FOR YOUR COMMUNITY

This component of the Asset Building in Native Communities Workbook focuses on the steps for developing a Native Asset Building Initiative (NABI) application. Module 2 leads you through each of the six scoring criteria that are listed in the 2014 Funding Opportunity Announcement for NABI. Those scoring criteria and the points assigned to each of them are:

1. Need for Assistance (0-15 Points)
2. Outcomes Expected (0-10 Points)
3. Project Approach (0-20 Points)
4. Organizational Capacity (0-25 Points)
5. Objective Work Plan (0-20 Points)
6. Budget and Budget Justification (0-10 Points)

The activities in Module 2 follow the headings and subheadings presented in the FOA. Completing the activities will help you draft a narrative that addresses the critical elements of a NABI application. The Activity numbers used in Module 2 correspond to the scoring criteria numbers listed above.

As you work through Module 2's activities, focus on the connections between criteria. The "Need for Assistance" criterion describes a current negative condition in the community that keeps the community from reaching a desired long range goal. "Outcomes Expected" lists a set of up to three outcomes-based objectives that will reduce or eliminate the negative conditions documented in "Need for Assistance." In the "Approach" section of the narrative, you will describe the planning that went into project development and the strategies that will be used to successfully carry out the outcomes-based objectives.

The “Organizational Capacity” criterion information shows that you and your project partners have the ability to carry out the strategies detailed in the “Approach” section, achieve the “Outcomes Expected” and reduce the problem presented in “Need for Assistance”. The “Objective Work Plan” provides a blue print for carrying out the “Approach.” The OWP also summarizes key elements of the prior four criteria. Finally, the “Budget” documents the resources that you and your partners are contributing to funding the “Approach” and explains what additional resources are needed from ANA and AFI/OCS to finance the project.

Consider beginning NABI project development by meeting with representation from all elements of the community.—elders, families, youth, tribal leaders. Ask them how community members traditionally built and managed assets; how we now deal with asset building. Ask them to describe what opportunities for building assets they would like to see available to community members, particularly lower income community members. That statement (or statements) then serves as a long range goal for asset building in the community. Long-range, asset-specific, goals to which an NABI project might be related could include:

- All community members will live in decent affordable housing.
- All community members will have stable incomes that equal or exceed our area’s median income levels.
- All community members will have access to life-long learning opportunities.

You will use this information to develop a description of the community to be served (“targeted population”) for the project. The long range goals of that community or target population will describe the area(s) of asset development (home ownership, education, or small business expansion) that become the focus of the IDA component of a NABI application. The long range goals also will form the basis of other community asset building outcomes (developing a small business incubator or tribal credit union) that might be part of the NABI project. Long range goals provide the framework for

describing the type of assets that will be targeted by savers and the community and also describe why the asset(s) is relevant to the target population.

NEED FOR ASSISTANCE (0-15 Points)

Activity 1.1: Describe Target Community and its Long Range Goals

Activity 1.2: Assess Community Conditions

This activity will help you define community conditions (problems) that your project will address that stand between the community and the Long Range Asset Specific Goals described in Activity 2.1. Use the first table to define asset-related problems that impact individuals/families (substandard housing, high unemployment, low incomes) that stand in the way of achieving long range asset-building goals. In the second table describe problems that are barriers to asset building that impact the entire community (distance to financial institutions, disincentives for savings, high costs of goods and services).

INDIVIDUAL/FAMILY LEVEL CONDITIONS that are BARRIERS to ASSET BUILDING			
Who? Where?	What? Why?	Evidence of the Problem	Impact if problem is Resolved?
Who/what is impacted by the problem?	What is the problem?	What evidence do you have to support your claims?	What are the consequences of reducing or eliminating the problem?
Where is the problem found?	Why does the problem occur?		How is the problem a responsibility or concern of your tribe/organization?

Activity 1.2: Assess Community Conditions cont.

COMMUNITY-WIDE/LEVEL CONDITIONS that are BARRIERS to ASSET BUILDING			
Who? Where?	What? Why?	Evidence of the Problem	Impact if Problem is Resolved?
Who/what is impacted by the problem?	What is the problem?	What evidence do you have to support your claims?	What are the consequences of reducing or eliminating the problem?

REMEMBER—such phrases as “We need a...” or “We have a lack of...” describe the potential project, not the problem.

OUTCOMES EXPECTED (0-10 Points)

Activity 2.1: SMART Objectives

The NABI application requires you to write outcomes. Outcomes are measurable positive changes created by the project that reduce or eliminate the problem that the community wants to resolve. *Objectives describe project outcomes that will be completed within the project period. In addition to providing descriptions of measurable positive change (outcome statements), objectives define timeframes for completion.* Objectives with these qualities often are labeled ‘**SMART**’ objectives. The SMART acronym stands for:

- **Specific:** The objective describes well-defined actions, and the outcome is specific to: “what we must do to achieve the project goal and resolve the identified problem.”
- **Measurable:** The outcome of the objective is observable and defined in measurable terms.
- **Achievable:** Assigned project staff and/or partners can achieve the objective at satisfactory levels of performance.
- **Relevant:** The objective is clearly related to the problem statement, project goal, and the community to be served
- **Time-bound:** The objective is completed in a time frame that is presented in the project work plan with clearly stated start and stop dates.

An example of a sample project objective is below. The problem it addresses is the high number of community members who are unable to access available living wage jobs because of degree requirements associated with those jobs.

“By the end of the project’s 40th month, 20 Post-Education Individual Development Accounts will be established in our Tribal Credit Union and 12 IDA holders will have used their accounts to enroll in a post-secondary education program.”

Here is how the SMART acronym relates to the sample objective:

- Specific: "...12 IDA holders will have used their accounts to enroll in a post-secondary education program."
- Measurable: Twenty IDAs opened and 12 used for asset purchase
- Achievable: Can you help 20 community members open IDAs and would 12 of those members successfully complete their savings goals and use their investment in a 40-month period? Is this doable? Your narrative will explain how this can be achieved. Try not to be overly ambitious in your projections.
- Relevant: The objective focuses on, and should aid in resolving, the problem statement
- Time-bound: "By the project's 40th month..."

ANA applications can have **no more than 3** objectives. Based on your problem statement, write three objectives that explain how this project will help eliminate or alleviate the measurable negative community condition (problem) that is the project focus. After you've written each objective, determine if it is SMART.

Objective 1:

The objective above:	Yes	No		Yes	No
Is it Specific?			Is it Relevant?		
Is it Measurable?			Is it Time-Bound?		
Is it Achievable?					

Objective 2:

The objective above:	Yes	No		Yes	No
Is it Specific?			Is it Relevant?		
Is it Measurable?			Is it Time-Bound?		
Is it Achievable?					

Objective 3:

The objective above:	Yes	No		Yes	No
Is it Specific?			Is it Relevant?		
Is it Measurable?			Is it Time-Bound?		
Is it Achievable?					

Remember that objectives describe measurable, positive changes (outcomes) that address the measurable condition described in the problem statement. The objectives described in the “Outcomes Expected” scoring criterion also are stated in the Objective Work Plan scoring criterion. Be sure that the outcomes stated in the objectives reduce or eliminate the problem defined in the “Need for Assistance” scoring criterion.

Activity 2.2: Outputs, Outcomes, and Benchmarks

Outputs are the direct result of project operations. For example, “56 IDAs opened” or “23 individuals complete training” are outputs. Outcomes, as noted earlier, are positive changes caused by the project. For example, “people in the community acquire assets” is an outcome.

NABI projects must address the following five outputs and outcomes.

1. Number of IDAs opened
2. Number of individuals completing financial education trainings
3. Number of individuals completing asset purchases
4. Amount used for asset purchases
5. Amount of non-federal share cash contribution that will be deposited annually into the Project Reserve Fund

Present a projection of your project’s planned accomplishments for each of these indicators. Describe the process you will use to monitor and evaluate progress in achieving planned benchmarks and outcomes.

1. IDAs opened_____

Evaluation process:

2. Individuals completing training_____

Evaluation process:

3. Individuals purchasing assets_____

Evaluation process:

4. Cumulative dollars spent on asset purchases_____

Evaluation process:

5. Annual NFS deposited in Reserve Account _____

Evaluation process:

What other outputs and outcomes will be created by your project? List them below and describe the evaluation process you will use to assess their completion.

1. _____

Evaluation process:

2. _____

Evaluation process:

3. _____

Evaluation process:

PROJECT APPROACH (0-20 Points)

Before working on the exercises that will help address this scoring criterion, think about the tasks you would complete as you plan and implement your NABI project. The following chart lists activity areas that could be part of the planning and implementation process. Keep these activity areas in mind as you work on the Project Approach section of your NABI proposal. Activity areas will require several distinct, separate tasks:

PRE-IMPLEMENTATION – These activity areas are done as part of the planning process but also may be included in implementation phase of the project.
--

- | |
|--|
| <ul style="list-style-type: none">• Developing strong collaborations with key government agencies, faith-based organizations, and non-profit and for-profit organizations that will support the overall asset-building strategy• Establishing strong working relationships with one or more financial institution(s) that will participate in the project |
|--|

IMPLEMENTATION-LOGISTICAL

- | |
|---|
| <ul style="list-style-type: none">• Selecting and training key staff for the project |
| <ul style="list-style-type: none">• Reaching out to community residents, employers, and other key institutions about asset-building strategies in general and the IDA program in particular |
| <ul style="list-style-type: none">• Recruiting, screening, and selecting project participants |
| <ul style="list-style-type: none">• Determining the unique needs of each participant or group of participants including their needs for economic education, credit repair and other assistance, as well as determining their particular strengths |
| <ul style="list-style-type: none">• Providing economic education, credit repair, asset-specific information and other training or supportive services to participants |
| <ul style="list-style-type: none">• Developing savings plans with participants and working with them to save accordingly |
| <ul style="list-style-type: none">• Providing payments to project participants' IDAs as match for savings |
| <ul style="list-style-type: none">• Providing follow-up assistance to participants, if needed |

IMPLEMENTATION-TECHNICAL

- Developing protocols for managing the Project Reserve Fund including a system for allocating interest income to project participants and for project administration
- Establishing and maintaining IDAs for each participant including specific arrangements concerning the accounts with financial institutions or others
- Assisting participants who have difficulty completing the economic education or abiding with the terms of their savings plan
- Ensuring that participants use IDAs only as appropriate, including for emergency expenses
- Ensuring that participants purchase an eligible, appreciable long-term asset within the program timeframes
- Providing tax preparation assistance for project participants claiming refundable tax credits such as the Child Tax Credit or Federal or State Earned Income Tax Credit.
- Developing or strengthening a community development financial institution
- Strengthening or developing a community credit union
- Developing a micro/small-business incubator

Activity 3.1 Planning and Implementation

A. Describe the planning process used for project design. How did you develop plans for carrying out the activity areas included in your work plan? Include information on how you involved potential IDA participants in the process. Describe work with potential partners and list existing resources identified for project use during the planning process.

What possible challenges (difficulty finding qualified staff, loss of key partners, loss of matching funds, for example) could impact your proposed project? How would you resolve them?

Challenge 1:

Resolution:

Challenge 2

Resolution:

Challenge 3

Resolution:

Activity 3.2 Asset Development Support Services

Activity 4.3: Proposed Partnerships

Describe partnerships currently in place for project operation, including the required partnership with a financial institution where the Reserve Account and IDAs will be housed.

Name of Partner Organization	Role of Partner	Amount of Leveraged Contribution	Capacity to Carry Out Commitment

Name of Partner Organization	Role of Partner	Amount of Leveraged Contribution	Capacity to Carry Out Commitment

Activity 4.4: Ability to Provide Comprehensive Asset Building Program

Describe the combined capacity of your organization and partner organizations. Explain the role each partner will play in supporting individual asset building and community asset building components of the project. Indicate the organization that will be responsible for program and fiscal management responsibilities and document that organization’s experience in management.

OBJECTIVE WORK PLAN (0-20 Points)

The Objective Work Plan (OWP) provides a clear, complete picture of project operations. It provides information on the problem the project will address (a current condition that stands between the community and a desired long range goal) and the project goal (a description of the improved condition or set of conditions that will exist at the end of the project). That information initially is presented in Criterion 1, “Need for Assistance.” The OWP builds on the objectives included in “Outcomes Expected” and describes in detail how you will accomplish the Project Approach. The OWP’s sequence of activities for each objective should be so specific that it can be used as a framework for project implementation. NABI applications will require an OWP for objectives that occur in each year of the five-year project.

Complete an OWP for each objective that takes place in each year of the project. The problem statement and project goal are repeated on each OWP form. The problem statement and project goal should be the same on all OWP forms.

The OWP form requires you to describe the “Results” and “Benefits” that are associated with each objective. ANA defines **results** as outputs and **benefits** as outcomes. Remember that outputs are direct products of the project, such as number of participants served, number of training sessions provided, number of trainees completing classes, and number of partnerships developed. Outputs are measurable numbers that can lead to outcomes.

Outcomes, or benefits, are measurable positive changes created by the project. Increased numbers of homeowners, increased numbers of Native-owned business, and increased numbers of community members enrolled in post-secondary education programs, are examples of NABI-related outcomes.

BUDGET AND BUDGET JUSTIFICATION (0-10 Points)

You will submit two budgets in a NABI application. One budget will reflect the ANA Social and Economic Development Strategies (ANA-SEDS) component of the NABI project and the other budget will describe your use of Assets for Independence (AFI) funds. The ANA-SEDS budget period is 12 months. Consequently you will need to submit line item budgets and budget justifications for each year of the 5-year NABI project period. The budget period for AFI is 5 years. Only one line item budget and justification is needed for the 5-year NABI project period.

Activity 6.1: Develop the Budget and Budget Justification

Review the following form. You will use this form, or one that provides the information displayed, to prepare a line item budget. You will base the budget on your project's scope of work as displayed in the Approach and OWP. Use this first form to display estimated costs for the ANA–SEDS component of the NABI project.

Use the ANA–SEDS budget to fund staff costs for coordinating supportive services such as financial education and credit building workshops, home buyer's education, and access to mortgage loan services, business and marketing plan development assistance, and career planning workshops. You can also include costs associated with community outreach and recruitment, partnership development and maintenance, and project management.

In addition to supporting individuals, the SEDS budget can be used for building organizational capacity for community asset development. For example, you can use it to work on Community Development Financial Institution certification or to establish a Community Development Corporation.

	FEDERAL SHARE	NON-FEDERAL SHARE	TOTAL
PERSONNEL			
1.			
2.			
3.			
TOTAL PERSONNEL COSTS			
FRINGE BENEFITS			
TOTAL PERSONNEL and FRINGE BENEFITS:			
TRAVEL			
TOTAL TRAVEL			
EQUIPMENT			
TOTAL EQUIPMENT			
SUPPLIES			
TOTAL SUPPLIES			
CONTRACTUAL			
TOTAL CONTRACTUAL			
OTHER			
TOTAL OTHER			
TOTAL DIRECT COSTS			
TOTAL INDIRECT CHARGES			
TOTAL PROJECT COSTS			

As you create the budgets, please keep the following summary of award information in mind.

	SEDS	AFI
Project period	60 months (5 years)	60 months (5 years)
Budget periods	Five 12-month budget periods	Single 60-month budget period
Ceiling amount	\$250,000 per budget period	\$1 million
Floor amount	\$50,000 per budget period	\$50,000
Estimated average award amount per budget period	\$125,000	\$340,000
Percentage of matching/cost sharing requirement (See <i>Section III.2.</i>)	20%	50%

Remember that the Non-Federal Share (NFS) for the ANA budget is 20% of the total budget. That NFS can be a cash or in-kind contribution. The ceiling amount for the ANA budget is \$250,000 for each 12-month budget period of the 60-month NABI project.

Prepare a “Budget Justification” that provides explains the basis for each of the costs in the line item budget. Describe how staff salary levels are established, what elements are included in the fringe benefit computation, what out of area travel costs are based on in the Travel line item. Provide the same level of detail for supply and services line items in the rest of budget line items.

The second budget you present will show how you plan to use the AFI component of your NABI award. AFI requires that 50% of the budget be Non-Federal Share and that the NFS be a cash match. You can use federal grant funds to meet the non-federal share requirement only if the agency that would be the source of the federal grant funds explicitly allows its grant recipients to use its federal grant funds to meet matching

requirements of other federal grant programs. Examples of federal programs with authorizing legislation that allows grantees to use grant funds in this way include:

- Community Development Block Grant
- Indian Community Development Block Grant
- Native American Housing and Self Determination Act funding
- Indian Self-Determination and Educational Assistance Act funding (PL93-638)

AFI also requires that at least 85% of the AFI allocation be used for IDA financing. You may want to consider using all funds that you request from AFI for IDA allocations as the SEDS budget can be used for project coordination and management, participant support and other non-IDA costs that could be covered by the 15% of the AFI allocation that would be available for those activities.

If you choose to use the entire amount requested from AFI for IDA costs, you would list that amount in the “Other” costs line item of the second budget you create for the application and describe how those funds will be used for IDAs (purpose of IDAs and size of IDAs for your project).

Remember that you will submit two 424A forms with your application. One will reflect the SEDS ANA budget for the first budget period (the project’s first 12 months) and the second will reflect your OCS-AFI request. Use the following form to create the second, AFI line item budget and develop the justification narrative that supports the budget.

CATEGORY	FEDERAL SHARE	NON-FEDERAL SHARE	TOTAL
PERSONNEL			
1			
2			
3			
TOTAL PERSONNEL COSTS			

CATEGORY	FEDERAL SHARE	NON-FEDERAL SHARE	TOTAL
FRINGE BENEFITS			
TOTAL PERSONNEL and FRINGE BENEFITS			
TRAVEL			
TOTAL TRAVEL			
EQUIPMENT			
TOTAL EQUIPMENT			
SUPPLIES			
TOTAL SUPPLIES			
CONTRACTUAL			
TOTAL CONTRACTUAL			
OTHER			
TOTAL OTHER			
TOTAL DIRECT COSTS			
TOTAL INDIRECT CHARGES			
TOTAL PROJECT COSTS			

ATTACHMENTS

Due Date for Applications: 07/10/2014

Formatting and page limits: All applications must be double-spaced and in Times New Roman, 12-point font. An application that exceeds the cited page limitation for double-spaced pages will have the extra pages removed and the removed pages will not be reviewed.

The following elements of the application submission are exempt from the double-spacing requirements and may be single-spaced: the one-page Project Summary/Abstract, required Assurances and Certifications, required SFs, required OMB-approved forms, resumes, logic models, proof of legal status/non-profit status, third-party agreements, letters of support, footnotes, tables, the line-item budget and/or the budget justification.

ANA/OCS have implemented a page limit of 150 total pages for applications submitted in response to this FOA. The page limitation excludes the required forms, assurances, and certifications.

APPLICATION CHECKLIST

Use this checklist to assemble the application package. “*Sections*” referenced in the checklist describe locations in the 2014 Funding Opportunity Announcement for NABI.

- Table of Contents
- Project Narrative (Objectives and Need for Assistance, Outcomes Expected, Approach, Geographic Location, Organizational Capacity, Protection of Sensitive and/or Confidential Information, and the Plan for Oversight of Federal Award Funds)
- Budget and Budget Justification, including travel to required ANA trainings and meetings
- Project Summary/Abstract
- Required Governing Body Documentation

- Assurance of Community Representation on Board of Directors, if applicable
- Proof of Non-profit Status, if applicable
- Commitment of Non-federal resources
- Job Descriptions
- Resumes
- Indirect Cost Rate Agreement, if applicable
- Letters of Support
- Third-Party Agreements, if applicable
- Business Plan, if applicable
- Other attachments if necessary

What to Submit	Where Found	When to Submit
DUNS Number (Universal Identifier) and Systems for Award Management (SAM) registration.	Referenced in <i>Section III.3. Other</i> in the announcement. To obtain a DUNS number, go to http://fedgov.dnb.com/webform . To register at SAM, go to http://www.sam.gov .	A DUNS number and registration at SAM.gov are required for all applicants. Active registration at SAM must be maintained throughout the application and project award period.
SF-424 - Application for Federal Assistance	Referenced in Section IV.2.Required Forms, Assurances, and Certifications. For electronic application submission, these forms are available on the FOA's Grants.gov "Download Opportunity Instructions and Application" page under "Download Application Package" in the section entitled, "Mandatory." Also available at http://www.acf.hhs.gov/grants-forms and at http://www.grants.gov/web/grants/forms.html by using the link to "SF-424 Family."	Submission is due by the application due date found in the <i>Overview</i> and in <i>Section IV.3. Submission Dates and Times</i> . Do not attach required application elements or additional pages to the SF-424 at Questions 14 or 15! <i>See Section IV.2. Formatting ACF Applications.</i>
SF-Project/Performance Site Location(s) (SF-P/PSL)	Referenced in Section IV.2.Required Forms, Assurances, and Certifications. For electronic application submission, these forms are available on the	Submission is due by the application due date found in the <i>Overview</i> and in <i>Section IV.3. Submission Dates and Times</i> .

	<p>FOA's Grants.gov "Download Opportunity Instructions and Application" page under "Download Application Package" in the section entitled, "Mandatory."</p> <p>Also available at http://www.acf.hhs.gov/grants-forms and at http://www.grants.gov/web/grants/forms.html by using the link to "SF-424 Family."</p>	
<p>SF-424A - Budget Information - Non- Construction Programs and SF-424B - Assurances - Non- Construction Programs</p>	<p>Referenced in <i>Section IV.2. Required Forms, Assurances, and Certifications.</i></p> <p>For electronic application submission, these forms are available on the FOA's Grants.gov "Download Opportunity Instructions and Application" page under "Download Application Package" in the section entitled, "Mandatory."</p> <p>Also available at http://www.acf.hhs.gov/grants-forms and at http://www.grants.gov/web/grants/forms.html by using the link to "SF-424 Family."</p> <p>These forms are required for applications under this FOA:</p> <ul style="list-style-type: none"> • Projects that include only non-construction activities must submit the SF-424A and SF-424B, along with the SF-424 and SF-P/PSL. 	<p>Submission is due by the application due date found in the <i>Overview</i> and in <i>Section IV.3. Submission Dates and Times.</i></p>
<p>Maintenance of Effort (MOE) Certification</p>	<p>Referenced in <i>Section IV.2. Forms, Assurances, and Certifications.</i></p> <p>An example of a standard MOE is available at https://www.acf.hhs.gov/grants-forms.</p> <p>Submission is due with the application package. If it is not submitted with the application package, it may also be submitted prior to the award of a grant.</p>	<p>Submission is due by the application due date listed in the <i>Overview</i> and in <i>Section IV.3. Submission Dates and Times.</i></p>

<p>Certification Regarding Lobbying (Grants.gov Lobbying Form)</p>	<p>Referenced in Section IV.2. Required Forms, Assurances, and Certifications. For electronic application submission, these forms are available on the FOA's Grants.gov page under the "Application Package" tab in the section entitled, "Mandatory." Available at http:// www.acf.hhs.gov /grants- forms and at http://www.grants.gov/ web/ grants/ forms. html by using the link to "SF-424 Family."</p>	<p>Submission is due with the application package. If it is not submitted with the application package, it must be submitted prior to the award of a grant.</p>
<p>Certification of Filing and Payment of Federal Taxes</p>	<p>Referenced in Section IV.2. Forms, Assurances, and Certifications of the announcement. The Certification may be found at http:// www.acf.hhs.gov/ grants-forms.</p>	<p>If applicable to the applicant, it must be submitted prior to the award of a grant.</p>
<p>SF-LLL - Disclosure of Lobbying Activities</p>	<p>"Disclosure Form to Report Lobbying" is referenced in Section IV.2. Required Forms, Assurances, and Certifications. For electronic application submission, this form is available on the FOA's Grants.gov "Download Opportunity Instructions and Application" page under "Download Application Package" in the section entitled, "Optional." The form is also available at http://www.acf.hhs.gov /grants-forms and at http://www.grants.gov/ web/ grants/ forms.html by using the link to "SF-424 Family." If applicable, submission of this form is required if any funds have been paid, or will be paid, to any person for influencing, or attempting to influence, an officer or employee of any agency, a member of Congress, an officer or employee of Congress, or an employee of a member of Congress in connection with this commitment providing for the United States to insure or guarantee a loan.</p>	<p>If submission of this form is applicable, it is due at the time of application. If it not available at the time of application, it may also be submitted prior to the award of a grant.</p>

ANA Objective Work Plan (OWP)	<p>Referenced in Section IV.2. of this announcement.</p> <p>For electronic application submission, these forms are available on the FOA's Grants.gov "Download Opportunity Instructions and Application" page under "Download Application Package" in the section entitled, "Mandatory."</p> <p>A 508-compliant version of the form is available at the Grants.gov Forms Repository as "HHS Objective Work Plan". Use the link to "SF-424 Family."</p> <p>Instructions on filling out the ANA OWP may be found by using the link to Administration for Native Americans Forms at http:// www.acf .hhs. gov/grants- forms.</p> <p>Applicants with an exemption to apply in paper format may download a fillable OWP form using the link found at the bottom of the web page.</p>	Submit the completed form with the application by the due date found in the <i>Overview</i> and in <i>Section IV.3. Submission Dates and Times</i> .
Table of Contents	Referenced in Section IV.2. The Project Description.	Submit with the application by the due date found in the <i>Overview</i> and in <i>Section IV.3. Submission Dates and Times</i> .
The Project Description	Referenced in Section IV.2. The Project Description.	Submission is due by the application due date found in the <i>Overview</i> and in <i>Section IV.3. Submission Dates and Times</i> .
Geographic Location	Referenced in Section IV.2. The Project Description.	Submission due by the application due date found in <i>Overview</i> and <i>Section IV.3</i> .
Organizational Capacity	Referenced in Section IV.2. The Project Description.	Submission due by the application due date found in <i>Overview</i> and <i>Section IV.3</i> .
Protection of Sensitive and/or Confidential Information	Referenced in Section IV.2. The Project Description.	Submission due by the application due date found in <i>Overview</i> and <i>Section IV.3</i> .
Plan for Oversight of Federal Award Funds	Referenced in Section IV.2. The Project Description.	Submission due by the application due date found in <i>Overview</i> and <i>Section IV.3</i> .

The Project Budget and Budget Justification	Referenced in Section IV.2. The Project Budget and Budget Justification of the announcement.	Submission is required in addition to submission of SF-424A or SF-424C. It must be submitted with the application package by the due date in the <i>Overview</i> and in <i>Section IV.3. Submission Dates and Times</i> .
Project Summary/Abstract	Referenced in <i>Section IV.2. The Project Description</i> . The Project Summary/Abstract is limited to one single-spaced page.	Submission is due by the application due date found in the <i>Overview</i> and in <i>Section IV.3. Submission Dates and Times</i> .
Required Governing Body Documentation	Referenced in <i>Section I</i> of the announcement.	If available, submission is due by the application due date found in the <i>Overview</i> and in <i>Section IV.3</i> . If not available at the time of application submission, due by the time of award.
Assurance of Community Representation on Board of Directors	Referenced in <i>Section III.3</i> of the announcement.	If applicable, submission due by the application due date found in <i>Overview</i> and <i>Section IV.3</i> .
Proof of Non-Profit Status	Referenced in Section IV.2. The Project Description, Legal Status of Applicant Entity.	Proof of non-profit status should be submitted with the application package by the due date listed in the <i>Overview</i> and <i>Section IV.3. Submission Dates and Times</i> . If it is not available at the time of application submission, it must be submitted prior to the award of a grant.
Commitment of Non-Federal Resources	Referenced in Section IV.2. The Project Budget and Budget Justification.	Submission is due by the application due date found in the <i>Overview</i> and <i>Section IV.3. Submission Dates and Times</i> .
Job Descriptions	Referenced in Section IV.2. The Project Description.	Submission due by the application due date found in <i>Overview</i> and <i>Section IV.3</i> .
Resumes	Referenced in Section IV.2. The Project Description.	Submission due by the application due date found in <i>Overview</i> and <i>Section IV.3</i> .
Indirect Cost Rate Agreement (IDR)	Referenced in <i>Section IV.2. The Project Budget and Budget Justification</i> . The IDR must be submitted with the application package.	If the IDR is available by the application due date, it must be submitted with the application package. If it is not available by the application

		due date, listed in the <i>Overview</i> and <i>Section IV.3. Submission Dates and Times</i> , it may be submitted prior to the award of a grant.
Letters of Support	Referenced in Section IV.2. The Project Description.	Submission is due by the application due date listed in the <i>Overview</i> and in <i>Section IV.3. Submission Dates and Times</i> .
Third-Party Agreements (also, MOUs and Consortia Agreements)	Referenced in Section IV.2. Project Description.	If available, submission is due by the application due date found in the <i>Overview</i> and in <i>Section IV.3</i> . If not available at the time of application submission, due by the time of award.
Project Sustainability Plan	Referenced in Section IV.2. The Project Description.	Submission is due by the application due date found in the <i>Overview</i> and in <i>Section IV.3. Submission Dates and Times</i> .
Other Attachments	Referenced in Section IV.2. The Project Description.	Submission due by the application due date found in <i>Overview</i> and <i>Section IV.3</i> .