



Cohort for October 2016 Application Deadline

Session 3 - Finishing Touches

September 22, 2016

Automated Voice: This meeting is now being recorded.

Anamita Gall: Good afternoon again and welcome to the October 2016 Coaching Cohort session three. My name is Anamita Gall and I'm with the Assists for Independence Resource Center. I'll be facilitating the conversation today. Just a few housekeeping things. One, the call is being recorded just so that you are aware, and we'll be sharing those transcriptions of the call later on via the website in a couple of weeks or so. I just wanted to go ahead and start doing rollcall. I'll call your organization's name and just kind of work down the list and whoever is on the line, some of those organizations, typically just say yes or no or present or whatever that would be great. I'll go ahead and get started.

The other things, just because this is a conversation driven session, if you could please mute yourself when you're not talking just to allow for sound quality. That would be great and really appreciated. With that, I will go ahead and get started. I know we already have Ray King of the Urban Region of San Diego County on the line. Do we have the Central Arkansas Development Council on the line? That's the Central Arkansas Development Council. Do we have the Pikes Peak United Way on the line?

Laura: Present.

Anamita Gall: Is that Laura

Laura: It is. Hi.

Anamita Gall: Thank you for joining us. Do we have the Mississippi Homebuyer Education Center or alternatively known as the Mississippi Housing Initiative on the line?

Mississippi Housing iNitiative: Yes.

Anamita Gall: Okay, thank you. Do we have the Cable Foundation on the line?

Cable Foundation: Yes, it's Cabell. Yes, we're here.

Anamita Gall: Alright, thank you.

Cabel Foundation: You're welcome.

Anamita Gall: Do we have the National Institute for Integrated Family Services, Inc. on the line from Wellington, Delaware? Do we have the Mayor's Office for Human Services in Baltimore, Maryland or the Baltimore Community Action Partnership on the line? The Baltimore Community Action Partnership? Okay. Do have the Wayne Metropolitan Community Action Agency on the line? That's Westland, Michigan, Wayne Metropolitan Community Action Agency? Do we have Wings of Dallas?

Lisa: Yes, Lisa Simpson.

Anamita Gall: Do we have Covenant Community Development of Tupelo, Mississippi on the line? Do we have Pima Community College on the line? Do we have the Zion Hills Community Development Corporation on the line of Eastpointe, Georgia? Do we have the Nehemiah Project Community Development Corporation on the line? What about Positive Change, Inc. from Boston, Massachusetts? Do we have Prosperity Works on the line? Do we have the Native American Youth and Family Center of Portland, Oregon on the line? Do we have the New Level PDC on the line?

New Level PDC 3: Yes, I'm here.

Anamita Gall: Okay. Thank you for joining us. Do we have the City of Austin, Dawn on the line? Is there anyone that I might have missed? If you didn't hear your organization called, could you please just let me know you've joined?

DeForrest: Asset Building Coalition.

Anamita Gall: Is the Capital Area Asset Builders?

DeForrest: Alabama Asset Building Coalition in Birmingham, Alabama.

Anamita Gall: Okay.

Cruz: And this is Cruz with the Urban League of San Diego also joining.

Anamita Gall: Okay, great.

Adonda Matthews: Adonda Matthews on behalf of Dematra from Baltimore City Community Action Partnership.

Anamita Gall: The Baltimore City Community Action Partnership? I didn't hear you very well. Just making sure I got that right.

Adonda Matthews: Yes, that is correct.

Anamita Gall: Thank you. Great. With that, today's session is focused on finishing touches. Definitely, I'm open to any other questions as well. With that, I'd love to open up the discussion. If anyone has any questions, please feel free to start us off, as I've mentioned before, this is definitely conversation driven, it's driven by your questions. It's only as good as the dialog you bring to the table.

Lisa: This is Lisa from Wings in Dallas. I had a meeting yesterday with some of our staff here about this. Our CEO remembered back when we submitted one of these in 2012, I guess was the last time we did, that we needed a board resolution to attach with this submission. Is that necessary this year because I didn't see anything about it in the FOA?

Anamita Gall: What I think you might hear from us is we might have needed a board resolution for some kind of financial commitment. Does that sound familiar to you?

Lisa: I wasn't here. She was just like ask on your call about a board resolution. I remember that from last time. That was all the information that she gave me. I looked in the FOA and didn't see anything.

Anamita Gall: Right. I think it would just depend if your organization is putting up a non-federal cash match and you might need the board resolution as a supporting document just saying that the funds are available to use. That's what it sounds like to me. If you didn't see anything in the FOA, I can definitely double check for you. It sounds like a financial commitment thing.

Lisa: Yeah, I think last time we did put up some of the funds ourselves. We're not doing that this time so I'm sure that's what she's thinking of.

Anamita Gall: Okay. Are most people feeling that they're close to a final place with the application process? We actually still have quite a bit of time to go. There's almost a month until the applications are due on the 31st. Does everyone have their application pretty much written up at this point or have any questions about the project narrative or final things to do with grants.gov?

Lisa: This is Lisa again. I have a list of questions because I had the meeting yesterday.

Anamita Gall: Let's go for it.

Lisa: In terms of MOUs that we need for partner organizations, there's still some confusion on our part about what you guys would consider a partner organization and how in-depth those are. We work with our local community college and we have space with them where we are actually offering the IDAs so we understand we'd need one with them. Then we'll have one with our banking institution that we use. We also work with some local housing authorities but those, from my understanding, are just if you need homebuyer, like the homebuyer education certificate, we have a list that you can go to those organizations and do their financial education there but it's not – if someone takes homebuyer education that qualifies, they'll send in the qualifies for our IDA program. They'll send them our way. But it's definitely not...

Anamita Gall: Are they referrals partners?

Lisa: Yeah, they're referrals partners for the most part.

Anamita Gall: I would encourage you to have an MOU with them in place and include it in your application if time permits and if that's possible. I think that we've seen reviewers become, scrutinize, competition has gotten tougher each round and so I think it would just be safer and would recommend that you include an MOU just outlining the nature of that agreement if possible. I guess at the very least. It doesn't sound like – it's a pretty simple interaction that you have.

Lisa: Yeah, it's mostly just back and forth referrals. Just because they can go to lots of places. We're in a big city. They can go to lots of places for the homebuyer education to qualify for the education piece that we use. We certainly don't require that they use Dallas County over anybody else.

Anamita Gall: If there's any aspect of the relationship that can be formalized, I would recommend that.

Lisa: For the banking partnership, we use Capital One, that's where everything is held. Is there a certain form for that within the application or is it just a standard MOU that outlines the relationship?

Anamita Gall: It would just be a standard MOU that outlines the relationship with your financial institution partner. There is some guidance of things you should make sure you cover in that though that we do have on the website. I can send that your way as well. I know we might have sent it out after the first session

where we talked a bit more in-depth about funding partners. I can definitely send that your way. It's the handy kind of like checklist of things to make sure to include.

DeForrest: This is DeForrest Brown, representing the Alabama Asset Building Coalition and Housing Initiative. My question is, just kind of piggy backing off that last question, would letters of support be sufficient of organizations that may provide financial education? Do we have to have a MOU with each organization that we're either referring individual participants to?

Anamita Gall: Again, I would echo just really recommend doing an MOU if possible. Again, as I mentioned, it's just the scrutiny that the applications have been deeper each round and I think it would be in everyone's best interest to turning in the application by having an MOU with any partners included in your application. I think the guidance for the letters is important because it's changed a bit and it's not the preference, I just think it's stronger if you have a MOU in place with any kind of partners that you are working with to implement the project.

DeForrest: Okay, thank you.

Anamita Gall: Sure. I'm also happy to send out some of the other documentation we sent out in some of the earlier sessions, which might cover some of these questions around financial documents with that, and MOUs with partners. Is that something that would be helpful to the group? Yes or no? Are there any other questions that are coming up for you guys now as you're working through your applications?

Lisa: I definitely think the MOU stuff would be helpful just to make sure that – we have a standard MOU that we use for our partners but just to make sure that what we're using covers all of the bases that you guys require. I think that that would be helpful for us.

Anamita Gall: I can definitely send out – we do have one on specifically financial institution partners, which would probably be helpful and perhaps it could be useful as well in looking to think about some of those referral partners that you're working with.

Lisa: Do we need to include resumes for everyone like in the attachments for everyone that's involved in the program? Or can we just do like shorter bios?

Anamita Gall: I don't believe that's required in the actual application package. It might be something you'd put in as supporting documents, like an appendix. I think that you would definitely have to use your own judgement on this. For people that are probably going to be really involved in the program, having their resumes would be helpful. If there's someone's that only transitionally involved, perhaps a bio would suffice. However, it's not a requirement that you include that.

Female speaker 7: Okay.

Anamita Gall: I'm just looking at the funding opportunity announcement. Now, just to double check that, on page 31 and 59 of the FOA, it does say that applicants may provide resumes. It's not a requirement, but it would strengthen your application. Any kind of an organizational chart. Any way that you can kind of illustrate the level of effort from key staff and just the organization which your group will implement the project; I think that would help demonstrate your capacity. That's under the staffing plan section.

Lisa: Yeah, I see that piece. We have included resumes in the past, but they were asking yesterday if that was entirely necessary to get resumes. Anyone who comes through our financial education department has access to these so it would be like including resumes for that entire department and that's like 13 people. We were trying to figuring out a way not to do that.

Anamita Gall: That's a really good point. That's definitely a lot more people than you'd probably want to list. I think I might have heard we have some current grantees on the line. Anyone have some guidance for their experience what they've done when maybe drawing on a larger department, do you submit the resumes of everyone or have you seen successes just submitting a bio? Any of our previous recurrent grantees on the line; if you're willing to share it of course.

What other questions do people have about the appendixes sections and what to include?

Lisa: Can I just get a confirmation that the only way they get the bonus points is if you're within those federal placed based initiatives? Like those neighborhoods that are described in the back. That's the only way to get those points?

Anamita Gall: I think for this round this is better if you're partnered with them or they're involved in your project in some way. There used to be more for applicants from specific states. Let me just double check and see if that's in here this time around. No, it's just the federal placed based initiatives, yeah.

Lisa: Okay.

Anamita Gall: Yeah, there is a unserved...unless you're in one of these unserved states or territories categories.

Lisa: Okay.

Anamita Gall: American Samoa, Guam, Northern Marina Islands, Virgin Islands.

Lisa: Also, our area is not unserved because we're a current grantee.

Anamita Gall: Any other questions about documentation to submit perhaps around the non-federal cash commitment?

DeForrest: DeForrest Brown again. Just as a point of clarification in reference to those commitment dollars, those cannot be in a commitment letter or they have to be a MOU as well?

Anamita Gall: The non-federal cash commitment would have to be in a commitment letter and there are some specific requirements that are specified in the FOA. Specifically like making sure that the amount is fully committed at the time of the project application date and making sure that the right person at that organization who has the authority to sign that financial commitment, signs off on it and that kind of thing. Again, we discussed a lot of this in the first session and I'm happy to send out those files again for those that might have missed that one where we kind of had some guidance and kind of sample documentations you can refer to, like checklists that you can refer to. I'm happy to send that out.

DeForrest: Thank you again.

Anamita Gall: Sure.

Lisa: I have a question about the grants.gov submission process and attaching everything. I downloaded the packet online. I went on to grants.gov and got the packet. The project description in the appendixes, those are uploaded to that PDF and then you upload that PDF to grants.gov. That's how that works, right?

Anamita Gall: Yeah. It's a bit of a weird thing.

Lisa: I just wanted to make sure.

Anamita Gall: What I can do is we do have a webinar that kind of shows – like some screen shots, that might be helpful. I'm happy to send that out as well so it shows you exactly where you'd upload that file one and then file two in the appendixes. It might be helpful just to see that visually and I'm happy to send that out.

Lisa: Yeah, I think I watched that a couple of weeks ago. I've been looking at this a lot over the last couple of days just trying to refresh myself as we really get started into all of these.

Sabrina: Hi, this is Sabrina Blakett Virginia Department of Housing and Community Development. I have a question along those lines. I found the instruction sheets for the budget information. Are those forms attached to the packet that you download? Are they part of that system? I haven't actually gotten in there. I had one done somewhere, all that kind of stuff, but I'm not ready to actually download just yet.

Anamita Gall: Yes, the 424 forms are part. They're kind of included in that packet and you'd fill them out and then get kind of submitted along with the PDF.

Sabrina: Okay, alright.

Anamita Gall: I'll make sure to send out this grants.gov webinar just because it does like walk you through that. It might be helpful to see that. I can send that around.

Sabrina: Okay, thank you.

Anamita Gall: Sure. What was your organization again? I'm not sure if we had you listed? Was it the Department of Housing in Virginia?

Sabrina: Yes. Virginia Department of Housing and Community Development.

Anamita Gall: We're just tracking who joined. Is there anyone that joined after we got started, and any burning questions around pulling the final things together?

Patricia: This is Patricia Ross from Covenant Community Development. What it is is that I was on another webinar and then I had to switch over to this one. I think the biggest thing is that in the area that I'm working with, everybody's having webinars at certain times on Thursday. I've been in the spot where I'm trying to get to everything.

Anamita Gall: Thank you joining us. I know there are a lot of federal grant applications probably happening around this time just due to the federal fiscal calendar. I appreciate you joining us.

Patricia: If I'm not mistaken, I was having a thought, I'm going to go back on the grants.gov, that I had the actual grant instructions and all that. For some reason I wasn't able to pull to down the actual – you know how you're ready to upload everything and doing the 424 form, I wasn't able to pull that down. I'm going

to go back and see. I know I have the Adobe Reader. It's like it's there but somehow I wasn't able to get through the way I needed to so I didn't know was anybody else having any problems at first?

Anamita Gall: Are you going through the grants.gov website?

Patricia: Yeah, I'm going to get on there right now again and see if it's just me. It was earlier in the very very beginning. Let me just go and do it now.

Anamita Gall: It's very possible there might have been a glitch. Yeah, I definitely recommend just double-checking everyone.

Patricia: I have the information today and said if I got any problems, I'll go today and see if I make sure that I can access it. I have the application, the instructions and all of that. I've been reading that and trying putting together a plan. I said to myself what I was going to do is just try to go in and pull everything down. I'm going there now to see if I can to make sure I'm able to pull everything down so that I have that. I like to pull it down and have it on my computer and everything. I can work on it, upload and all that.

Anamita Gall: Any other questions around the application process at this time?

Patricia: No. Do you mind if we come to one can we just write you and you'll answer?

Anamita Gall: Yeah, definitely. We are available at the resource center. We have a help desk number that you can call for some questions and get something a little more in-depth where we can follow up with you one on one. We'll be emailing everyone that attended some of those follow up materials and you'll have my contact information as well, as well as the general AFI Resource Center kind of help desk line. Please feel free to reach out to me or the help desk line if you need to get a hold of someone very urgently. Sometimes it may take me a minute or two to respond. If you want to talk to someone more immediately, you can call definitely.

Patricia: Thank you.

Anamita Gall: Sure.

Patricia: I have pulled up so much information. It's just going through and it's opened everything and putting everything together. I think that's the biggest thing.

Anamita Gall: I know the application package itself can be quite – submitting can be quite – it's a bit of strange process. That's why I'm happy to email around that grants.gov webinar and encourage you to look to at the transcript as well just to see, because it walks you through.

Patricia: Okay.

Anamita Gall: Does anyone else have any other questions about the application process at this time? As I mentioned before, this conversation is only as good as the participant's questions. Please let me know if you have any questions and I'm happy to talk through them or if there are ideas you want to bounce out off of each other right now, there's definitely still a decent amount of time until the application needs to be submitted in October. You definitely have time to get some other ideas if needed.

So if it's helpful just to walk through how to submit the application package. I'm happy to send this link around. There's also a very extensive webinar that we've added a link to on our website, which grants.gov has for submitting the application package. Once you download that application package and you work online, when you're ready to submit there's a save and submit button that would kind of redirect you and connect you to the grants.gov application site and your account, which would allow you to then upload the package and submit your application. I'm happy to send that link as well, which just has a lot more images and stuff like that, instructions on how to do that.

Patricia: Can I ask you this question? Can you hear me?

Anamita Gall: Sure, yeah.

Patricia: I went to grants.gov like I have been going. You know I'm on the actual synopsis of the particular grant itself. I have no problems pulling the down the instruction section, got that. When I go to download the package, which is the actual part that you can download the actual link— so you can upload your documents. When I go into here and I'm opening it up, normally in the past it would actually take me where I'm supposed to be going. This one right here keeps telling me that my Adobe Reader needs an 8 or higher, and I have all of that. I have the 11 on there, and it's not going through. That's the problem I've been getting. I can't go through and get it.

Lisa: I actually had that same problem and I found that instead of opening it up straight from grants.gov, if I first saved it on my computer hard drive and then opened it up from where I saved it versus opening it up from grants.gov, that's how I was about to get into it. Out on grants.gov there was like a checklist to go through. If you can't open it or something like that – I don't remember where it was, but it was like instructions for if you're having trouble. It was in there is where I found this.

Basically, I went onto grants.gov and instead of opening the package directly from grants.gov, instead of opening it first, I saved it first out on my computer. [0:38:27] open it up that way.

Patricia: What I'm doing right today, I'm on the Assets for Independent Demonstration. I put in the information; I came to that particular grant page, the specific grant page. You know how it has the options to download the instructions and the packets. Then on the other side, which would be right side, you can do log in for workspace and features. Now, when I go down here to the first packet – you're saying to me you push this button right here and you just download it when it came up; you know how you can open it up or you can save it. Is that what you're saying you did?

Lisa: Yeah, I saved it. Before even trying to open it, I saved it and then went out to where I saved it on my computer and then opened it from that versus trying to open it directly from.

Patricia: Yeah, because it will not open.

Lisa: Yeah, it kept giving me stuff like yours did saying like you might not have the right Adobe and everything. I was like that's not true. I know I have everything. There were instructions on the grants.gov website for basically troubleshooting for if you couldn't get it to open correctly. I just followed the steps within the troubleshooting documents until one of them worked.

Patricia : Okay.

Lisa: It's a pretty good troubleshooting thing out there for getting your Adobe to work correctly.

Patricia: That's why I was wondering what's the problem? I'm glad you're saying what you're saying because there's a problem with this particular thing. It's not going through the way – we shouldn't have to do that because this is first time I've ever even just looking remotely. But when you try to pull that packet down; I think the problems of not being able to get it. I'm glad that I'm not the only one who's been doing the same thing. I don't know if you guys were aware of that.

Anamita Gall: I know we've definitely had some – there's always some glitches. Just to follow up. I just decided to go check on the website. Is that under their FAQ? Because I'm happy to send that link around to everybody.

Lisa: I think that's where I got it from. This was a couple of weeks ago. It was definitely out on the grants.gov because I had tried to open it and it was like no you can't. I was like how do I do this without asking somebody else? I believe it was under that FAQ.

Anamita Gall: I'm happy to send that around. I know we have links to their more detailed kind of troubleshooting webinars as well. I'll send all of those around if anyone else is having trouble with the application package. This happens each time so definitely you're not the only one. It's a common problem. There's some issues.

Patricia: That's what I'm going to do. Right now I'm just downloading it. That's the reason why I'm so glad I had you on the phone because myself I wanted to do it while I had somebody on the phone specifically. I'm going to go get on and just download it to my desktop and then I'll try to open it and then read the troubleshooting and see if I can do anything after that.

That has been my really greatest challenge. I had no problems in the other information at all.

Anamita Gall: Okay. I just want to do a time check. We're almost at 2:45. We have got 15 minutes left for the call. Just again, see if there are any other questions that people have about the application process or completing the application? I certainly don't want to hold anyone hostage to a call if they have other – I'm happy to give people back time in their schedule if there are no other questions. I definitely wanted to see if there are any other application related questions. I'm happy to stay on the line until 3:00 but I don't want to hold people hostage.

Lisa: I have another question about the narrative and the project description I guess. On page 19 of the FOA, it's talking about the page limits and everything for your two attachment things. Under the project description there's a series of bullet points that starts with the table of contents and then goes down to the budget and budget justification. Are those bullet points how we should basically label our table of contents and those should be the headings within the narrative? Like we should have approach project design, approach work plan, and do it that way?

Anamita Gall: I think that would be wise, yeah. I would follow whatever they have in the FOA. I think that would make sense to follow that organization.

Female speaker 12: Okay.

Anamita Gall: I know it doesn't explicitly say that you need to organize it that way, but I don't think it could hurt.

Female speaker 12: Yeah, that's basically what I was going for. They're not going to tell you exactly how to do it, but what's the best way to do it.

Anamita Gall: Yeah, I would follow the bulleted list in terms of organization. If you think you about, it flows pretty well—project design to work plan to viability to management.

Lisa: For the budget, because I know we have to fill out for the budget. You have to fill out that SS424 and have the budget justification. But you also need the budget justification within the narrative as well. Is that how that works? It will basically be in two places?

Anamita Gall: Yes. So the 424 is in essence your budget. The justification is just kind of the language around that. The main thing I would say around there is to make sure whatever you say in the justification matches the numbers and supports the numbers that you're putting in the 424. You definitely have some leeway because there isn't specific guidance in the FOA of how to complete that 424, so you have some freedom to construct the budget as you see best for your program. Then just make sure - the budget justification is where you're going really put all that detail and explain why you did it the way you did it.

Lisa: Okay.

Anamita Gall: Are there any other questions around the budget and some of those documents? Has everyone figured out their non-federal cash commitment?

Patricia: What is the percentage of when you're going to do a non-cash commitment? What is the percentage on that?

Anamita Gall: It's 50%. If you're asking for \$10,000; you're going to raise \$10,000.

Patricia: Okay.

Lisa: Hello. On a non-federal match, do you have to have 100% of that provided by other funders? Can you use income that your non-profit has?

Anamita Gall: You can use income that your non-profit has. It doesn't have to come from – the only exception really is that it's not federal funds. There are very few exceptions. There are very few exceptions to that rule. I think the only one that might qualify is certain state funds. Again, that's [49:04] from the state. You can use your non-profits income and then just make sure to follow the guidelines for documenting the source of those funds and submitting that along with your application.

Lisa: Okay. We have an IDA. We didn't have a lot of participants who used it for education but we'd like to increase that. What would you recommend? We have several universities in Nashville who would be excellent partners at least for recommending older adults to be able to use the funds to go back to school, perhaps finish their degree. Other than just providing us with names of students, I don't even know if they would be able to provide funds. What would you recommend as far as what that would need in the application that this would be a successful endeavor on our part?

Anamita Gall: It doesn't sound like you've had – you have a lot of universities and institutions in the area, but not necessarily strong partnership with any one of them. Is that a good idea of what your relationship is?

Lisa M: They don't fund us and we don't fund them either.

Anamita Gall: One thing might be to start to strengthen a few targeted relationships with one or two of them. We've definitely seen that there are a lot of our current grantees that are educational institutions themselves that are working very closely with a non-profit partner that leverage some of their scholarship funds. That might be something to look into as a first step is to send in your application and make that case better if you have a stronger relationship with one or two partners, educational institution partners.

Lisa M: We do have a university that's down the street, just several blocks down the street. We have an indirect partnership with them through our affiliate non-profit, which we were started by a church. That church has a large college age population in the congregation. I think all I really need from the university is just referring some of their students to us who work and are going to school part time and they don't have any way of getting any kind of grants or scholarships like your recent high school graduates get. That would be the kind of person. It's really just they referring to us. Most of our IDA participants on this last grant have been homeowners. They've bought their first home. I'd like to increase it for people trying to go back to school so they maybe could avoid a student loan. They're referring people to us.

Anamita Gall: Right. You'd still need to consider that they need to meet IDA participant eligibility requirements. A house doesn't count in that requirement but they would have to meet like be TANF eligible. So long as you can work with that institution to identify a select group of students that meet that requirement and are also the kind of target population range that you're thinking of, I'm sure. I definitely at this point would love to turn it over to – I know we have a few current grantees on the line; if anyone are focused on education and can share some lessons learned what you've done to develop relationships with educational institutions.

Lisa S: I know for us here at Wings we actually have a place on campus where we co-locate our services so we have our own office at one of the local community colleges. Now we're going to branch out and have it at a second one within our community college district here locally. I'm not exactly sure how that came about. It was partially through our United Way. We have a pretty in-depth financial capabilities program that the colleges had a need for since they were working with a lot of the LMI population here. That's how we're able to work with our local colleges is just through co-locating services. I know that especially with our IDA program, we've been trying to work with the financial aid department. I would suggest that if you're wanting to set up a referral process, I think the first place to start is with financial aid because they're going to be the ones who understand. I would think they'd be the ones that understand the need because they're dealing with the students and their finances on a day-to-day basis. How do I pay for this and how do I pay for school, how do I get my classes and everything like that? I would suggest starting with financial aid because I know that's been sort of the key to our success.

Lisa M: Okay. Then as far as the application documentation goes, we'd need to have a MOU with the university, perhaps someone in the financial aid office that they would be referring clients who meet the criteria to us for this IDA program. Is that what you're looking for?

Anamita Gall: It isn't an explicit requirement I mentioned. I just think it really would strengthen everyone's application to kind of move towards having MOUs in place with partners. The reviews have gotten just more and more in-depth with each round, with each applicant round for AFI, so I would recommend yes, that you would do an MOU with the university. That kind of specifically details the relationship that you would have with that financial aid department.

Lisa M: Okay. I have another question about – and I'd like to throw this out there to everyone else on the call. I have had a veteran and an elderly person come into the office for financial coaching. They have a predatory lending loan that comes up every month. I'm in Tennessee and we don't have a lot of laws against predatory lending; restricting it. One of the IDA ideas I had it would be for veterans, of course the income limit that veterans and elderly, and helping them get out from under a predatory lending loan. They're renewing this loan every month by paying interest on it, but the loan never goes away and they're on limited fixed incomes. This loan just lasts forever. Have you ever had anybody talk about perhaps doing an IDA program to help people get out from under a burden like that?

Anamita Gall: Unfortunately, I don't think – that wouldn't be allowable under the current active legislation. That's a very kind of valid kind of issue. I don't know if there's anyone else on the line that has had challenges around predatory lending with their participants.

Lisa M: That's not allowed by the IDA?

Anamita Gall: Unless it's to – you're restricted to one of those three things. Either receiving post-secondary education, buying a first house or a small business development. Unfortunately, I don't think it can be used retroactively to pay off debts. That's not allowed in the legislation to include that.

Lisa M: How can we get it changed?

Anamita Gall: That is a wonderful and great question.

Lisa M: We can't help them, the bank's not.

Patricia: This right ehre, this is just a side journey a little bit. She might look at – if they were actually done this way because they didn't have the knowledge, she still needs to report to the Consumer Financial Protection Bureau that's located in Washington. Has she done that, and her attorney general for the state? That's one of the main things that they have out of this whole thing that has taken place is a lot of people because they did not have the knowledge, they didn't understand. Sometimes people are just so excited they don't want to hear. When people take advantage of an elderly person in that situation, and they have a loan that and they're doing their due diligence to be faithful towards that, people in your state, the Consumer Financial Protection Bureau, that's what they're designed for. That is a compliant that needs to be reported. Have you done that?

Lisa M: I did talk to her about reporting this but also talking to our state legislators because they're not doing anything to even curtail the interest rates or anything else. Tennessee is like the breeding ground now of all new ways of preying on the poor. It's just one of those states that favors that industry.

Patricia: The Consumer Financial Protection Bureau, they were there in Memphis. I went to a meeting. They need to report that. Have they done that? Have they reported? That's what I'm trying to find out from you. Have they reported it to the Consumer Financial Protection Bureau?

Lisa M: No, but I certain can get her to report it.

Patricia: Right. They were in...

Lisa M: We could call each other later.

Patricia: Yeah. They were in Memphis.

Lisa M: Okay, so that's what I'll do. I'll explore at least how she could let people know that this is happening. Especially when it's people who are on limited incomes. Disability checks and things like that should not be used as collateral for a predatory lending loan. Okay, thank you. So it's not a program where we could get them to save some money and we would come up with half of it and then we would go and pay this loan off.

Anamita Gall: I'm happy to connect to you two ladies. If you could just give me your names and I'm happy to connect you via email after the call. The other thing that I want to add just since you did ask a question of what – in terms of changing the AFI authorization in the current legislation. It was introduced in July 2015 to change it. You would probably look at the Committee for House of Ways and Means to see if there can be amendments made to its reauthorization.

Lisa M: Okay. Thank you.

Anamita Gall: Sure. This is Patricia and Lisa McIntire. I'll connect if you want to follow up about the steps of engaging the CFPB. Patricia I agree. That's the right institute or organization to engaged on these issues with. I know they're recently had some – definitely been cracking down on Wells Fargo and some other lenders, big lenders.

Patricia: That's right.

Lisa M: There's a recent statement.

Anamita Gall: We're actually at three o'clock and so at this point is there any other final AFI related questions.

Lisa: I just have one. In regards to the non-cash commitment; if we have like a funder coming through like a foundation and they're like we'll give you \$25,000 for the next three years for a total of \$75,000, could we use that for the entire five year period even though they're technically only funding it for three years?

Anamita Gall: I don't think so. I think you have to explicitly say in the documentation that it is for five years. However, you work that out with your funder; it's up to your discretion. The non-federal cash commitment document that you have to submit has to say that the funding has to be committed for the full five years. I don't know that there's a way around that.

Lisa: Yeah, I just wanted to clarify. It could be in the sense that they're just giving us the money over the three years and we can use it for the whole five. I just have to confirm that with the other side.

Anamita Gall: Yeah. Just so you're 100% clear that you're sure that it does for the full five years.

Lisa: Yeah.

Anamita Gall: Any other final questions? If you don't have any questions on the line, thank you guys all. I guess first I'll thank you for all joining me today for this final session. Following up on the session, I will email you guys some documentation that we circled around earlier around kind of financial institution partnership agreements, guidance for that. The grants.gov webinar link and some other links to kind of walk you through submitting the application package and troubleshooting grants.gov and the guidance we have on the non-federal cash commitment documentation. Again, feel free to reach out to us at the AFI Resource Center. You've already probably have our contact information or otherwise you wouldn't be on this call. Feel free to follow up with us as you continue to work towards finishing the application for the end of October deadline and feel free to reach out to myself or if you've been working with any other of my colleagues, Emily Appel-Newby or Trevor Hoffburger. If you already have a relationship with one us, please reach out to us, we're happy to answer any questions as you work on the application.