

THIRD AMENDATORY AGREEMENT

This **THIRD AMENDATORY AGREEMENT** is made and entered into by and between the **CITY AND COUNTY OF DENVER**, a municipal corporation of the State of Colorado (“Denver”), for itself and on behalf of the Office of Human Rights and Community Partnerships (“Agency”), and together with Denver, the “City”), and **MPOWERED**, a non-profit organization, with its principal place of business located at 345 S. Grove Street, Denver, CO 80219 (the “Contractor”), each the City and Contractor a “Party” and jointly the “Parties.”

RECITALS

A. The Parties entered into an Agreement dated February 26, 2018, and amended it on January 8, 2019, and June 12, 2019 (together, the “Agreement”).

B. The Parties wish to extend the term of the Agreement for an additional year, revise the scope of work and budget and increase the maximum contract amount.

Now, therefore, the Parties agree as follows:

1. Effective as January 1, 2020, the work to be performed under the Agreement and the budget for services provided, will be the services and budget set forth in scope of work marked as “**Exhibit A-3**” attached hereto and incorporated herein by this reference. As of that date and thereafter, all references to “Exhibits A, A-1, and A-2” in the Agreement shall be amended to read “Exhibits A, A-1, A-2, and Exhibit A-3, as applicable.” Effective as of the date written on the City’s signature page, Exhibit A-3 will replace Exhibit A-2, and Exhibit A-3 will govern and control the work to be performed as of the date written on the City’s signature page until December 31, 2020.

2. Article 3 of the Agreement, entitled “**TERM**,” is amended by deleting it and restating it to read as follows:

“**3. TERM:** The Agreement will commence on January 1, 2018, and will expire on December 31, 2020 (the “Term”). Subject to the Director’s prior written authorization, Contractor shall complete any work in progress as of the expiration date and the Term will extend until the work is completed or earlier terminated by the Director.”

3. Article 4.(d)(1) of the Agreement, entitled “**Maximum Contract Amount**”, is amended by deleting it and restating it to read as follows:

“(d) **Maximum Contract Amount:**

(1) Notwithstanding any other provision of the Agreement, the City’s maximum payment obligation will not exceed **One Million Seven Hundred Eighty-Seven Thousand Twenty-Seven Dollars and Seventy-Five Cents (\$1,787,027.75)** (the “Maximum Contract Amount”). The City is not obligated to execute an Agreement or any amendments for any further services, including any services performed by Contractor beyond that specifically described in Exhibits A, A-1, A-2 and A-3, as applicable. Any

services performed beyond those in Exhibits A, A-1, A-2 and A-3, as applicable, are performed at Contractor's risk and without authorization under the Agreement.”

4. Except as amended above, the Agreement is affirmed and ratified in each particular.

5. This Second Amendatory Agreement will not be effective or binding on the City until it has been fully executed by all signatories of the City and County of Denver, and if required by Charter, approved by the City Council.

End.

Signature Pages and Exhibit A-3 follow this page.

Contract Control Number: HRCRS-201953038-03; ALF: 201738774-03
Contractor Name: MPOWERED

IN WITNESS WHEREOF, the parties have set their hands and affixed their seals at Denver, Colorado as of:

SEAL

CITY AND COUNTY OF DENVER:

ATTEST:

By:

APPROVED AS TO FORM:

REGISTERED AND COUNTERSIGNED:

Attorney for the City and County of Denver

By:

By:

By:

Contract Control Number:
Contractor Name:

HRCRS-201953038-03; ALF: 201738774-03
MPOWERED

By:  _____
7EB2B23043E6444...

Name: Katy J. Rogers
(please print)

Title: Interim Executive Director
(please print)

ATTEST: [if required]

By: _____

Name: _____
(please print)

Title: _____
(please print)

Exhibit A-3

mpowered - Scope of Work - 2020
Financial Empowerment Centers

1.0 SCOPE: The Contractor shall provide financial coaching and related services to the operation of the Denver Financial Empowerment Center’s (FEC) on behalf of the Office of Financial Empowerment and Protection (OFEP). Contractor shall comply with the direction of the City to ensure effective service delivery and, when agreed to by the parties in writing, program modifications, as needed.

2.0 SERVICES

A. One-on-One Financial Coaching

- i. Provide one-on-one financial coaching at the following sites:
 - a. Habitat for Humanity (1 FTE)
 - b. Warren Village (.6 FTE)
 - c. Mi Casa Resource Center (2 FTE)
 - d. Denver Human Services, Castro Building (1 FTE)
 - e. Montebello Workforce Center (1 FTE)
 - f. CWEE (0.6 FTE)
 - g. Valdez Perry Library (0.4 FTE)
 - h. VOA Head Start (0.4 FTE)

Total – 7 FTE’s
- ii. Sites are subject to change according to the needs of the program, community and available funding, and when agreed to by the parties in writing.
- iii. Contractor will coordinate with the OFEP and site partner to determine how FEC sites are staffed, including deciding upon which staff member works at the location and how to allocate staff time. Funding, site partner needs, client needs, and Contractor needs will all be considered in the final staffing of sites.
- iv. “One-on-one financial coaching” is defined as a meeting between a financial coach and client that lasts a minimum of 30-minutes and helps a client towards achieving an outcome. Coaching can be done via a conference call with the client as long the coaching session lasts a minimum of 30-minutes and is conducted in private area that allows the coach and the client to speak freely and maintain confidentiality.
- v. Collect, track and enter comprehensive data on clients at intake and for subsequent coaching sessions using the database, Change Machine, according to the intervals below as directed by OFEP. OFEP agrees that the gathering of the data and completion of the milestones below is dependent on the client’s full participation and willingness to schedule and participate in additional meetings. The following assessments shall be conducted:

Assessment	Timing	Change Machine Documentation
Intake with demographics and financial questions	Conducted during the 1st session	Entered in to Change Machine
Follow up coaching session	Within 3 months of the initial coaching session	Follow up appointment requests are tracked in Change Machine when the client is reached and follow up sessions

Exhibit A-3

		completed are also tracked.
Financial Capability Scale	Conducted during 1 st session	
Follow-up Financial Capability Scale	Within 3 months of the initial FCS completed; and within 3 months following each subsequent assessment, for as long as a client continues to work with a coach.	
Credit Report	Credit reports may be pulled if the client wishes and signs the CR Authorization	Credit score entered in to Change Machine
Credit Report Follow-up	Credit will be pulled every 3-months while client is an active client with CR Authorization	Credit score entered in to Change Machine

B. Group Coaching

- i. “Group Coaching” means the provision of coaching in a group setting. Group Coaching qualifies as multiple individual coaching sessions if a coach provides appropriate information, advice and guidance, specific to the needs and financial situation of each participant tracked during the session, and the coach to client ratio does not exceed 1:8. Each participant in Group Coaching should work towards accomplishing one outcome.
- ii. Provide Group Coaching sessions as part of the overall scope, provided the total number of coaching sessions conducted in a group does not exceed 10% of all client sessions in a year.

C. Outreach

- i. Contractor will participate in up to twelve “outreach activities” on behalf of the OFEP. These may include but are not limited to the following events:
 - a. Cabinet in the Community (quarterly)
 - b. Senior Fair
 - c. Denver Housing Authority Fair
- ii. “Outreach activities” are defined as events promoting awareness of FEC services and may require attendance in the evenings and/or weekends. OFEP will provide a minimum of three-weeks advance notice for all required outreach activities to avoid service disruption and scheduling conflicts for contracted staff.

D. FEC Site Partner Coordination

- i. Create and maintain a coaching schedule that outlines the coaches assigned to each site and the general hours of operation at each site. Any proposed changes to the regular coaching schedule must be approved by OFEP before communicated to site partners or the general public.

Exhibit A-3

- ii. Coordinate with FEC site partners to identify and refer clients that will benefit from FEC services.
- iii. At the invitation of the OFEP Program Manager, contractor agrees to attend quarterly meetings of the site partners to discuss program implementation.

E. FEC Integrations

- i. Collaborate with OFEP to support energy efficiency programs and consumer financial protection programs. Prior to initiating any additional City of Denver program collaborations, OFEP agrees to bring detailed information regarding the proposed collaboration to the monthly meeting with the Contractor for discussion, clarification and planning.
 - a. Track and document in Change Machine all referrals made for energy efficiency services and other program referrals.
- ii. Collaborate with OFEP to support the Bank On Denver/FEC integration as follows:
 - a. Work with OFEP to provide referrals for safe, affordable banking products to FEC clients that are unbanked or underbanked.
 - b. Work with local banking partners to schedule banking appointments for FEC clients.
 - c. Work with OFEP and local banking partners to track and collect banking data.

3.0 SERVICE DELIVERY

A. Staffing

- i. Identify a Program Manager or Supervisor who will be the main point of contact between the Contractor and OFEP for implementation, management and service delivery issues. The main contract for the contractor, currently the *mpowered* Executive Director, shall be included on communication of these issues.
- ii. Hire, retain, supervise and provide staffing to support program implementation, evaluation and reporting as follows:
 - a. 7.0 FTE Financial Coaches (3 of 7 coaches shall be bilingual in English/Spanish)
 - b. 1.0 FTE Lead Worker
 - c. .60 FTE Program Manager
 - d. .40 FTE Data Specialist
 - e. .70 FTE Office Coordinator
- iii. All financial coaches will possess at least a bachelor's degrees from an accredited school and two (2) years of work experience with some background in finance, financial education, counseling/coaching, social work, teaching or other related fields. Related professional experience may be substituted for education qualifications.
- iv. Contractor shall notify OFEP of any changes in staffing.
- v. Contractor shall ensure that managerial staff participates in regular calls and quarterly reviews initiated and requested in advance by the OFEP to discuss progress toward achieving outcomes, program modifications needed, and barriers to success.
- vi. Provide staffing to respond to calls and emails received through the FEC phone number (720-944-2498) and email address fec@denvergov.org. When the OFEP

Exhibit A-3

- takes over scheduling, contractor will no longer have responsibility to respond to these assets. If the OFEP, does not take over before April 1, 2020, contractor is no longer responsible for response to these assets. Continued scheduling and communication support may be amended to this agreement when agreed to by the parties in writing.
- vii. Contractor shall identify itself as the ‘Financial Empowerment Center’ when responding to emails and calls regarding Financial Empowerment Centers from the general public.
 - viii. Provide one-on-one coaching on the days and at the hours agreed upon. Contractor will offer hours in the evenings and/or weekends on an as-needed basis, as agreed to in advance in writing by OFEP, Contractor, and the site partner.
 - ix. Any proposed changes to the coaching schedule by Contractor shall be approved by OFEP before communicated to site partners or the general public.

B. Training

- i. Financial coaches will complete training on the following topics within three months of becoming employed as an FEC Coach, unless otherwise indicated in writing or coaches possess sufficient skill and/or experience in any of the topics upon hire, as determined by the Contractor. If a specified training opportunity is unavailable within the three-month time frame, it will be scheduled at the next earliest available date.
 - a. FEC Coach Training
 - b. Motivational Interviewing
 - c. Financial Empowerment for Case Managers
 - d. Change Machine
 - e. AFCPE Exam Passed – 1 year to complete
 - f. Bank On Denver
 - g. Elder Financial Abuse Training
- ii. Contractor will ensure that its FEC staff participate in training on Change Machine for FEC to ensure staff is updated on the latest database features and data entry processes.
- iii. Contractor shall participate in professional development and/or other cross-training to support program evaluation and FEC integrations as requested by OFEP (approximately 1 per quarter). Dates and times of training will be negotiated with Contractor in advance of scheduling.
- iv. Coordinate with the OFEP and CFE Fund on national partnerships and training opportunities.

C. Facilities and Equipment

- i. Coordinate with OFEP on the logistics needed to support financial coaching at multiple sites across the city. When feasible, any non-emergency facility problems, including but not limited to access and space should be directed to OFEP.

D. Marketing and Communications

- i. Contractor shall follow the guidelines set forth by the OFEP to be provided and updated periodically by OFEP agrees to provide Contractor with each update version of the FEC Communications and within two (2) business days of publication, along with a summary of any pertinent information that has changed.
- ii. Contractor shall refer to the “Financial Empowerment Center” pursuant to the

Exhibit A-3

FEC Communications strategy, in all publications materials that are developed for the purpose of delivering or representing FEC services.

- iii. Contractor shall submit to the OFEP for approval, prior to use, any FEC material for publication through any medium of communication, at any time, either during or after completion or termination of this agreement. This includes any reference to data and/or the results of the FEC that may be shared in grant reports, annual reports or impact statements.
- iv. Neither Contractor nor any of its employees, servants, agents or independent contractors shall make statements about the FEC to the press without prior approval by OFEP.
- v. Contractor will work with OFEP to document client success stories and will secure the necessary client permissions. OFEP will provide a minimum of ten (10) days' notice when requesting client success stories.

E. Collaboration with OFEP

- i. There will be ongoing contact between the Contractor and OFEP to keep each other informed of changes and progress through verbal, written and electronic communication.
- ii. Contractor is required to meet monthly with OFEP. This regular meeting will include both the program manager and any other management that Contractor determines need to attend. This regular monthly meeting will be initiated and scheduled by OFEP staff at least two (2) weeks in advance after taking into account contractors availability, and Contractor will not be deemed to be in violation of this provision if OFEP fails to schedule the meeting or fails to schedule it and give Contractor written notice of it at least two (2) weeks in advance.
- ii. Contractor shall work with OFEP, prior to seeking any FEC funding from city agencies as all city funds for the FEC shall be directed through OFEP.

F. Evaluation

- i. Contractor will work with OFEP to monitor and evaluate the service delivery against projected program outcomes.
- ii. OFEP will provide the Contractor with Change Machine, a client management and information system that will be used to collect, track, analyze and generate data reports on clients at intake and all subsequent coaching sessions. OFEP will provide Change Machine at no additional cost to Contractor. OFEP will provide training, IT assistance and any troubleshooting help of any kind whenever needed to Contractor at no additional cost to Contractor.
- iii. Change Machine will be hosted and maintained by Change Machine in collaboration with OFEP. Change Machine will provide training and ongoing technical assistance to FEC staff, as needed. Contractor may contact either OFEP or Change Machine directly, if and when Contractor experiences problems with Change Machine. Any problems with Change Machine should be reported to OFEP.
- iv. Contractor agrees to enter client data into Change Machine on a daily and weekly basis to keep client data up to date.
- v. Contractor shall upload all client document i.e., TANF attachment A & B, or the client referral form, release of information form and authorization form to pull credit into Change Machine
- vi. Clients will be asked to complete a post-first session survey and any results will be shared with the FEC quarterly.
- vii. With advance notification when feasible, contractor agrees to participate, subject to availability, in additional monitoring and evaluation activities, including but not

Exhibit A-3

limited to: learning networks, site visits, surveys, interviews, focus groups, administrative records review, and to support other data collection and evaluation strategies.

- viii. Contractor shall not enter into any agreement for evaluation of FEC services or clients without prior consent and approval by the OFEP.

ix. Submit the following reports:

Report	Due Date	Data Required
FEC		
Quarterly Data Report	April 25, July 25, October 25, 2019, and January 25, 2020	Template has been provided
Quarterly Narrative Report	April 25, July 25, October 25, 2019, and January 25, 2020	Template has been provided
Monthly Billing Report with Supporting Activities	By the 10 th day of each month for the previous month.	Template has been provided. This is basically the monthly billing report you have been submitting.
Monthly TANF Report	By the 10 th day of each month for the previous month.	Excel Change Machine data to include TANF exhibits A and B.

G. Client Confidentiality and Data Collection

- i. Maintain client confidentiality in accordance with clients' signed Confidentiality forms.
- ii. Keep all client data within the secure limited-access network, maintained by Change Machine. Client data backups of the entire database should not be downloaded to hard drives of individual computers or portable storage devices.
- iii. Contractor shall ensure that each FEC Coach employed by the Contractor shall explain the data sharing and data collection policies of the FEC to each client and obtain a signed Confidentiality Form from each client.
- iv. Contractor shall use the OFEP approved client Confidentiality Form to secure the client's release of data and information. Any changes to this form must be submitted to OFEP for approval by the City's attorney.
- v. Contractor shall provide at least one secure locking cabinet per site that is accessible only to the site managers and FEC staff.
- vi. Contractor agrees that the client database in Change Machine will not be used by anyone other than Contractor staff and for official business-related activities only.
- vii. Contractor will ensure that all paper documents with personally identifiable information will be stored in locked file cabinets with access limited to FEC staff only. Financial coaching records, including sensitive financial information must be kept in a locked drawer/cabinet separate from other Contractor client information. Any unnecessary documents containing Personally Identifiable Information shall be shredded using a cross cut paper shredder. Personally Identifiable Information includes, but is not limited to: social security numbers, full names, telephone numbers, addresses, email addresses, dates of birth, and financial account numbers.
- viii. Contractor will use standard database security practices, which include: using

Exhibit A-3

strong passwords to limit access; changing passwords at least quarterly; and not sharing passwords with other employees or by storing passwords where others may access them.

- ix. Contractor will limit the ability of non-FEC staff to view data by locking, turning off or logging out of computer systems when not in use. This shall include setting security systems to automatically lock with a screen saver at frequent intervals, not more than ten minutes.
- x. Contractor will protect computers and other network devices that can be used to access client data with anti-virus and anti-spyware malware protection software, a firewall, and timely installation of Windows "patches." It is the responsibility of the Contractor to correct any data entry errors, including incomplete or missing data.

H. Performance Outcomes

- i. Performance outcomes are based on the calendar year, beginning January 1 - December 31, 2020.
- ii. Contractor is responsible for notifying the OFEP of problems that negatively affect Contractor's ability to carry out its functions and duties and work with OFEP to come to a resolution.
- iii. Contractor shall make every reasonable effort to ensure consistent delivery of services during staff transitions. Upon request by the Contractor, OFEP will permit reasonable adjustments to program deliverables due to extenuating staffing circumstances.
- iv. Contractor shall meet the following performance outcomes as described below:

Exhibit A-3

Performance Outcomes by Site:

Partner	FTE	Sessions	Outcomes	Classes	Notes
Denver Human Services	1.0	540	80	2-4	Attend all staff meetings to increase awareness and direct referrals from HS programs. Coach or empowered management staff along with OFEP staff will attend these meetings.
Habitat for Humanity	1.0	534	77	2	Attend all staff meetings to increase awareness and direct referrals from HH programs.
Mi Casa Resource Center	2.0	1044	154	12	We will include the content-based classes that we provide to the Career and Business programs regularly throughout the year.
Montbello Workforce Center	1.0	540	80	0	Attend all staff meetings to increase awareness and direct referrals from HS programs.
Warren Village	.6	306	45	6	We regularly provide classes to Warren Village residents on topics including Credit, Budgeting, and Avoiding Scams. Attend all staff meetings to increase awareness and direct referrals from WV programs.
Valdez-Perry Library	.4	216	32	0	
VOA Head Start	.4	186	28	10	Provide classes to VOA Head Start customers on topics including Credit, Budgeting, and Avoiding Scams. (Jan – May and Aug – Dec)
CWEE	.6	216	32	36	We offer 2 classes on Credit and Budgeting about every two weeks, plus we will be offering a monthly class on Choices for new employees. (About 60 total classes per year) This reflects only classes that support 60% of our time at CWEE this year.
Totals	7.0	3,582	528	68-70	

Exhibit A-3

FEC Outcomes	
Total # of sessions	3,582 sessions
average # of sessions <i>per client</i>	Target average of 3 sessions per client or more
Total amount of increased savings	\$300,000
Total amount of debt reduced	\$800,000
Open and/or transition to a safe and affordable bank account	72 outcomes
Bank account is open 6 months later	50 outcomes
Establish and/or maintain a regular savings habit	72 outcomes
Increase savings by at least 2% of net annual income	100 outcomes
Establish credit score	10 outcomes
Decrease debt at least 10%	134 outcomes
Increase credit score by at least 35 points	90 outcomes
Total Outcomes	528
Energy Efficiency Outputs	
Provide referrals to LEAP, Crisis Intervention Program (as needed), WAP, CARE, and home energy assistance	Track # of referrals made to LEAP, CIP, WAP, CARE, EOC home energy assistance grants

Exhibit A-3

Budget Template

Please complete the fields below. Some formulas are embedded for convenience; complete the yellow fields for easiest use. You will also find narrative sections below most of the sections for justification and narrative to explain any assumptions that led to this calculation.

A. Personnel: List each position by title, the annual salary rate (just salary as benefits are covered below), and the percentage of time spent on this specific item (if applicable). An example coach position has been included in this spreadsheet for reference.

Name/Position Computation Cost

Position	Salary	% of time spent on project	Estimated Cost
Program Manager	\$ 63,800.00	60.00%	\$ 38,280.00
<i>Ensures team is able to meet program goals around sessions and outcomes, coordinates with coaches and integrated site partner, coordinates with OFEP team, supervises Team Lead, Data Specialist, Office Coordinator and some coaches, provides performance feedback, conducts hiring and training.</i>			
Team Lead	\$ 51,612.00	100.00%	\$ 51,612.00
<i>Directly supervises coaches, provides performance feedback, conducts regular observation of team members, coordinates with mpowered and OFEP, supports and facilitates coach professional development.</i>			
Financial Coach 1 (.6 Coach)	\$ 43,911.00	60.00%	\$ 26,346.60
<i>Provides direct individual and group financial coaching, facilitates financial education classes, completed detailed data entry, QA, and outcomes reporting, meets with site partners to support integrated services.</i>			
Financial Coach 2	\$ 44,553.00	100.00%	\$ 44,553.00
<i>Provides direct individual and group financial coaching, facilitates financial education classes, completed detailed data entry, QA, and outcomes reporting, meets with site partners to support integrated services.</i>			
Financial Coach 3	\$ 46,053.00	100.00%	\$ 46,053.00
<i>Provides direct individual and group financial coaching, facilitates financial education classes, completed detailed data entry, QA, and outcomes reporting, meets with site partners to support integrated services.</i>			
Financial Coach 4	\$ 44,095.00	100.00%	\$ 44,095.00
<i>Provides direct individual and group financial coaching, facilitates financial education classes, completed detailed data entry, QA, and outcomes reporting, meets with site partners to support integrated services.</i>			
Financial Coach 5	\$ 44,125.00	100.00%	\$ 44,125.00
<i>Provides direct individual and group financial coaching, facilitates financial education classes, completed detailed data entry, QA, and outcomes reporting, meets with site partners to support integrated services.</i>			
Financial Coach 6	\$ 38,250.00	100.00%	\$ 38,250.00
<i>Provides direct individual and group financial coaching, facilitates financial education classes, completed detailed data entry, QA, and outcomes reporting, meets with site partners to support integrated services.</i>			
Financial Coach 7	\$ 42,840.00	100.00%	\$ 42,840.00
<i>Provides direct individual and group financial coaching, facilitates financial education classes, completed detailed data entry, QA, and outcomes reporting, meets with site partners to support integrated services.</i>			
Financial Coach 8 (.4)	\$ 47,283.00	40.00%	\$ 18,913.20
<i>Provides direct individual and group financial coaching, facilitates financial education classes, completed detailed data entry, QA, and outcomes reporting, meets with site partners to support integrated services.</i>			
Data Specialist	\$ 49,608.00	40.00%	\$ 19,843.20
<i>Manages QA processes, maintains and updates dashboards, pulls reports, responds to requests from coaches, supervisors, partners and OFEP around data questions, reports etc.</i>			
Office Coordinator	\$ 38,760.00	70.00%	\$ 27,132.00
<i>Office Coordinator to fully support the Call Center for Q1; then in Q2-4 at 60% as she will continue to take phone calls, provide scheduling, rescheduling, and answer questions for FEC that come in through the mpowered phone number</i>			

Exhibit A-3

TOTAL PERSONNEL COST: \$ **554,890.00** **970.00% \$ 442,043.00**

B. Fringe Benefits: Fringe benefits should be based on actual known costs or an established formula. Fringe benefits

Name/Position Computation Cost

Example:

<i>Program Manager</i>	Percentage of Salary	Salary	Estimated Cost
Employers FICA	7.65%	\$ 38,280.00	\$ 2,928.42
Health Insurance	9.25%	\$ 38,280.00	\$ 3,540.90
Workers' Compensation	0.25%	\$ 38,280.00	\$ 95.70
Unemployment Compensation	0.55%	\$ 38,280.00	\$ 210.54
Retirement Savings	2.00%	\$ 38,280.00	\$ 765.60
			<u>\$ 7,541.16</u>

<i>Team Lead</i>	Percentage of Salary	Salary	Estimated Cost
Employers FICA	7.65%	\$ 51,612.00	\$ 3,948.32
Health Insurance	9.25%	\$ 51,612.00	\$ 4,774.11
Workers' Compensation	0.25%	\$ 51,612.00	\$ 129.03
Unemployment Compensation	0.55%	\$ 51,612.00	\$ 283.87
Retirement Savings	2.00%	\$ 51,612.00	\$ 1,032.24
			<u>\$ 10,167.56</u>

<i>Financial Coach 1 (.6)</i>	Percentage of Salary	Salary	Estimated Cost
Employers FICA	7.65%	\$ 26,346.60	\$ 2,015.51
Health Insurance	9.25%	\$ 26,346.60	\$ 2,437.06
Workers' Compensation	0.25%	\$ 26,346.60	\$ 65.87
Unemployment Compensation	0.55%	\$ 26,346.60	\$ 144.91
Retirement Savings	2.00%	\$ 26,346.60	\$ 526.93
			<u>\$ 5,190.28</u>

<i>Financial Coach 2</i>	Percentage of Salary	Salary	Estimated Cost
Employers FICA	7.65%	\$ 44,553.00	\$ 3,408.30
Health Insurance	9.25%	\$ 44,553.00	\$ 4,121.15
Workers' Compensation	0.25%	\$ 44,553.00	\$ 111.38
Unemployment Compensation	0.55%	\$ 44,553.00	\$ 245.04
Retirement Savings	2.00%	\$ 44,553.00	\$ 891.06
			<u>\$ 8,776.94</u>

<i>Financial Coach 3</i>	Percentage of Salary	Salary	Estimated Cost
Employers FICA	7.65%	\$ 46,053.00	\$ 3,523.05
Health Insurance	9.25%	\$ 46,053.00	\$ 4,259.90
Workers' Compensation	0.25%	\$ 46,053.00	\$ 115.13
Unemployment Compensation	0.55%	\$ 46,053.00	\$ 253.29
Retirement Savings	2.00%	\$ 46,053.00	\$ 921.06
			<u>\$ 9,072.44</u>

<i>Financial Coach 4</i>	Percentage of Salary	Salary	Estimated Cost
Employers FICA	7.65%	\$ 44,095.00	\$ 3,373.27
Health Insurance	9.25%	\$ 44,095.00	\$ 4,078.79
Workers' Compensation	0.25%	\$ 44,095.00	\$ 110.24
Unemployment Compensation	0.55%	\$ 44,095.00	\$ 242.52
Retirement Savings	2.00%	\$ 44,095.00	\$ 881.90
			<u>\$ 8,686.72</u>

Exhibit A-3

Financial Coach 5	Percentage of Salary	Salary	Cost
Employers FICA	7.65%	\$ 44,125.00	\$ 3,375.56
Health Insurance	9.25%	\$ 44,125.00	\$ 4,081.56
Workers' Compensation	0.25%	\$ 44,125.00	\$ 110.31
Unemployment Compensation	0.55%	\$ 44,125.00	\$ 242.69
Retirement Savings	2.00%	\$ 44,125.00	\$ 882.50
			<u>\$ 8,692.63</u>

Financial Coach 6	Percentage of Salary	Salary	Cost
Employers FICA	7.65%	\$ 38,250.00	\$ 2,926.13
Health Insurance	9.25%	\$ 38,250.00	\$ 3,538.13
Workers' Compensation	0.25%	\$ 38,250.00	\$ 95.63
Unemployment Compensation	0.55%	\$ 38,250.00	\$ 210.38
Retirement Savings	2.00%	\$ 38,250.00	\$ 765.00
			<u>\$ 7,535.25</u>

Financial Coach 7	Percentage of Salary	Salary	Estimated Cost
Employers FICA	7.65%	\$ 42,840.00	\$ 3,277.26
Health Insurance	9.25%	\$ 42,840.00	\$ 3,962.70
Workers' Compensation	0.25%	\$ 42,840.00	\$ 107.10
Unemployment Compensation	0.55%	\$ 42,840.00	\$ 235.62
Retirement Savings	2.00%	\$ 42,840.00	\$ 856.80
			<u>\$ 8,439.48</u>

Financial Coach 8	Percentage of Salary	Salary	Estimated Cost
Employers FICA	7.65%	\$ 18,913.20	\$ 1,446.86
Health Insurance	9.25%	\$ 18,913.20	\$ 1,749.47
Workers' Compensation	0.25%	\$ 18,913.20	\$ 47.28
Unemployment Compensation	0.55%	\$ 18,913.20	\$ 104.02
Retirement Savings	2.00%	\$ 18,913.20	\$ 378.26
			<u>\$ 3,725.90</u>

Data Specialist	Percentage of Salary	Salary	Estimated Cost
Employers FICA	7.65%	\$ 19,843.20	\$ 1,518.00
Health Insurance	9.25%	\$ 19,843.20	\$ 1,835.50
Workers' Compensation	0.25%	\$ 19,843.20	\$ 49.61
Unemployment Compensation	0.55%	\$ 19,843.20	\$ 109.14
Retirement Savings	2.00%	\$ 19,843.20	\$ 396.86
			<u>\$ 3,909.11</u>

Office Coordinator	Percentage of Salary	Salary	Estimated Cost
Employers FICA	7.65%	\$ 27,132.00	\$ 2,075.60
Health Insurance	9.25%	\$ 27,132.00	\$ 2,509.71
Workers' Compensation	0.25%	\$ 27,132.00	\$ 67.83
Unemployment Compensation	0.55%	\$ 27,132.00	\$ 149.23
Retirement Savings	2.00%	\$ 27,132.00	\$ 542.64
			<u>\$ 5,345.00</u>

TOTAL FRINGE BENEFITS: \$ **87,082.47**

**Personnel and fringe cost
Description**

Salaries and fringe cost reflect our anticipated costs for personell in 2020, and allows for modest raises from last year

Exhibit A-3

C. Office Expenses: List items by type (office supplies, postage, copying paper, and other expendable items such as books, handheld tape recorders) and show the basis for computation. Generally, supplies include any materials that are expendable or consumed during the course of the project.

Item	Computation		
General office supplies (paper, printer in	\$100/month x 12 months	\$	1,200.00

TOTAL SUPPLIES COSTS: \$ 1,200.00

D. Communication: List items by type (cell phones, landlines, internet, etc.) and show the basis for computation.

Item	Computation	Cost	
cell phone service	\$50/line x 12 months x 12 staff	\$	7,200.00
Ring Central	Annual cost \$4896 (~80%)	\$	3,895.00
Acuity Scheduling Software	\$34 x 12 months = \$408	\$	408.00
eSign Live Service	\$144 annually	\$	144.00

TOTAL COMMUNICATION COSTS: \$ 11,647.00

This covers phone systems and scheduling software.

E. Insurance: Itemize insurance expenses of project and include justification.

TOTAL INSURANCE COSTS: \$ -

F. Travel Staff: Itemize travel expenses of project personnel by purpose (e.g., staff to training, field interviews, advisory

Note: Only travel of employees should be included in this category. Travel of partners or volunteers should be included in the "consultants/contracts" category.

Location	Item	Computation	Cost
Conferences and Training (locations TBD)	Airfare	\$350 (avg.) x 9 people x 1trip	3150
Conferences and Training (locations TBD)	Lodging	\$250 (avg.) x 2 days x 9 people x 1 trip	4500
Conferences and Training (locations TBD)	Per diem	\$50 (avg.) x 3 days x 9 people x 1 trip	1350
Conferences and Training (locations TBD)	Car rental or transit to/from airport	\$50 (avg.) x 2 days for x 9 people	900
Purpose of Travel: Local Mileage. Provide estimated number of miles, cost per mile, and total.	Local Mileage reimbursement	~40 miles (avg./month) X \$.545 per mile x 12 staff x 12 months	3125
Remote Staff Travel	Airfare	\$300 (avg) x 4 trips - 1200	1200
TOTAL TRAVEL STAFF COSTS:	\$		14,225.00

Our ideal is that each team member will be able to attend one conference that requires travel during the year. This allows coaches to be engaged in the field and pursue a learning opportunity that is of interest to them. These opportunities often also lead to increased visibility and influence for our program on the field as a whole, and sometimes lead to partnership opportunities.

Exhibit A-3

G. Travel Client: Itemize client travel expenses of project by type and purpose (e.g., bus tokens, field interviews, advisory group meeting, etc.). Show the basis of computation (e.g., ten people travel to and from counseling sessions at \$X bus tokens).

<u>Location</u>	<u>Item</u>	<u>Computation</u>	<u>Cost</u>

Purpose of Travel: Client meetings

Provide estimated number of miles, cost per mile, and total.

TOTAL TRAVEL CLIENT COSTS: \$ -

H. Equipment Rental: List rented or leased equipment costs. Explain how the equipment rental is necessary for the success of the project and include a narrative describing the procurement method to be used. If including vehicle costs (if allowed), include a justification for why it would be most cost-effective to lease or purchase a vehicle.

<u>Item</u>	<u>Cost of Equipment</u>	<u>Number of Equipment</u>	<u>Total Cost</u>
phones	\$300/phone x 1 (1 replacement)		\$ 300.00
	\$ -		\$ -

TOTAL EQUIPMENT COSTS: \$ 300.00

Computers will be used by coaches to communicate, track, and report on program objectives. We do not currently plan to replace computers in 2020.

Phones will be used by coaches to communicate with clients, fellow coaches, program managers, and OFEP staff.

I. Facilities: List leased or rented facilities. Include a narrative describing the use of the facility. For example, provide the square footage and the cost per square foot for rent, and provide a monthly rental cost and how many months to rent.

<u>Facility</u>	<u>Cost per month</u>	<u>Number of months</u>	<u>Total Cost</u>
Facility A	\$ -		\$ -
Facility B	\$ -		\$ -

TOTAL FACILITIES COSTS: \$ -

mpowered will provide space at our headquarters in kind for the managers assigned to this project. Additionally, all facilities at partner agencies is being provided in-kind.

J. Educational Materials: List training materials used by the program, employee training by type and purpose.

<u>Education</u>	<u>Cost per employee</u>	<u>Number of employees</u>	<u>Total Cost</u>
Books and scholarly publications			
Professional conference registration (i.e. Colorado Nonprofit Association Conference)		400	12 4800
Local professional development trainings to support continuing education incl. for AFC Certification maintenance		200	12 2400

TOTAL EDUCATION COSTS: \$ 7,200.00

Education justification

Education funds can be used toward attending conferences or local trainings, or could be used toward books, or scholarly materials. This allows coaches to stay up to date on technical knowledge and be apprised of developments in the field.

Exhibit A-3

K. Meetings/Events: List meetings/ events costs and include a narrative that describes the purpose of each meetings/ events.

Meeting/Event	Cost
Meetings/Events/Meals (staff, partner m	\$800
Group Financial Coaching	\$1,800

TOTAL MEETINGS/EVENT COSTS: \$ **2,600.00**

Allows us to buy meals for various events supporting FEC staff, partners and clients.

L. Professional Services: For each **Professional Services** enter the name, service to be provided, hourly or daily fee (8-

Name of Consultant Service Provided Computation Cost

Describe in detail the purpose of each consultant, their function in the organization, and why it is essential to have an outside professional services brought in. Professional services should be hired when no one in the organization has that level of expertise and the training provided is necessary to carry out the objectives of the program.

Consultant	Computation	Cost
Description		

TOTAL PROFESSIONAL SERVICES COSTS: \$ -

M. Subcontractor:

Provide the total amount of the subcontract as well as a narrative that states what will be accomplished through the contract. A fully executed subcontract must be provided to OFEP.

Subcontract A		
Subcontract A will be used to [explanation of use and how it will help to achieve program objectives and what will be accomplished through the contract].		
Subcontractor A Cost:	\$	-

Subcontract B		
Subcontract B will be used to [explanation of use and how it will help to achieve program objectives and what will be accomplished through the contract].		
Subcontractor B Cost:	\$	-

Total Subcontractor Costs: \$ -

N. Construction Costs: Itemize and describe construction costs for the project.

Exhibit A-3

Construction Cost A		
Construction Cost A will be used to [explanation of use and how it will help to achieve program objectives and what will be accomplished through the contract].		
Construction A Cost:	\$	-

TOTAL CONSTRUCTION COSTS: \$ -

O. Other Direct Expenses: List items (e.g., reproduction, telephone, janitorial or security services, and investigative or

Description	Computation	Cost
Credit Report pulls	\$80/coach x 12 months x 7 coaches	\$ 6,720.00

TOTAL OTHER DIRECT COSTS: \$ 6,720.00

This number represents the number of credit reports necessary to pull pre and post credit scores for outcome tracking.

P. Indirect Costs: Indirect costs are allowed only if the applicant has a federally-approved indirect cost rate and if

Description	Computation	Cost

TOTAL INDIRECT COSTS: \$ 86,982.37

Indirect Costs were calculated by adding all of the direct costs used in previous contracts and then multiplying those costs by the City of Denver's indirect cost rate of 17.9%. Specifically, these are all direct costs except for the fringe benefits and professional services (total personnel cost, supplies, communication, travel, education, meeting/event costs, and other direct costs).

Q. Match Amount \$XX,XXX

Total Amount Requested for 2020: \$ 659,999.84