

AMENDATORY AGREEMENT

This **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 2009 Wadsworth Boulevard, Suite 100, Lakewood, CO 80214 (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 (the “Agreement”).

B. The Agreement expires by its terms on December 31, 2018, and the parties wish to extend its term for an additional year, amend the scope of work and budget, and increase the maximum contract amount to be paid to the Contractor for the extended term.

Now, therefore, the Parties agree as follows:

1. Effective as of January 1, 2019, 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-1**” attached hereto and incorporated herein by this reference. As of that date and thereafter, all references to “...Exhibit A...” in the Agreement shall be amended to read “...Exhibit A and Exhibit A-1...” as applicable. Effective as of January 1, 2019, Exhibit A-1 will govern and control the work to be performed on and after January 1, 2019.

1. 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, 2019 (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.”

2. 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 One Hundred Twenty-Seven Thousand Twenty-Seven Dollars and Ninety-One Cents (\$1,127,027.91)** (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 and A-1, as applicable.** Any services

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

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

4. This 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-1 follow this page.

Contract Control Number:

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:

By_____

By_____

By_____



Contract Control Number: HRCRS-201738774-01

Contractor Name: MPOWERED

Linda Mitchell

By: _____

Linda Mitchell

Name: _____
(please print)

December 13, 2018

Title: _____
(please print)

ATTEST: [if required]

By: _____

Name: _____
(please print)

Title: _____
(please print)



Contract Control Number: HRCRS-201738774-01

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 _____



EXHIBIT A-1

mpowered - Scope of Work - 2019 Financial Empowerment Centers

1.0 SCOPE: The Contractor shall provide financial coaching and related services to the operation of the Denver Financial Empowerment Center (FEC) on behalf of the Office of Financial Empowerment (OFE). 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. Montbello Workforce Center (1 FTE)
 - f. Central 70 (.4 FTE)
 - g. LIVE/TRUA (.6)
 - h. CWEE (.3)
- 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 OFE 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. The OFE has final approval on Contractor's proposed 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 OFE. 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-1

		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 may 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 twelve or fewer “outreach activities” on behalf of the OFE. 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. OFE 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 OFE before communicated to site partners or the general public.

EXHIBIT A-1

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

E. FEC Integrations

- i. Collaborate with OFE to support energy efficiency programs, consumer financial protection and other City of Denver programs
 - a. Track and document in Change Machine all referrals made for energy efficiency services and other program referrals.
- ii. Collaborate with OFE to support the Bank On Denver/FEC integration as follows:
 - a. Work with OFE 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 OFE 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 OFE for implementation, management and service delivery issues. The main contract contact 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. 6.9 FTE Financial Coaches (3 of 6.9 coaches shall be bilingual in English/Spanish)
 - b. .88 FTE Program Manager
 - c. .4 FTE Data Specialist
- 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 OFE of any changes in staffing.
- v. Contractor will submit staffing assignments to OFE for approval. Contractor must submit staffing changes to OFE for approval, prior to making changes. Contractor shall ensure that managerial staff participates in regular calls and quarterly reviews initiated by the OFE 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 311 takes

EXHIBIT A-1

over scheduling, contractor will no longer have responsibility to respond to these assets. If 311, does not take over before July 1, 2018, 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 OFE, Contractor, and the site partner.
- ix. Any proposed changes to the coaching schedule by Contractor shall be approved by OFE 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. 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 OFE (approximately 1 per quarter). Dates and times of training will be negotiated with Contractor in advance of scheduling.
- iv. Coordinate with the OFE and CFE Fund on national partnerships and training opportunities.

C. Facilities and Equipment

- i. Coordinate with OFE on the logistics needed to support financial coaching at multiple sites across the city. Any facility problems, including but not limited to access and space should be directed to OFE.

D. Marketing and Communications

- i. Contractor shall follow the guidelines set forth in the FEC Communications and Branding Manual to be provided and updated periodically by OFE. OFE agrees to provide Contractor with each updated version of the FEC Communications and

EXHIBIT A-1

- Branding Manual 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 FEC Communications and Branding Manual, in all publications materials that are developed for the purpose of delivering or representing FEC services.
 - iii. Contractor shall submit to the OFE 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 OFE.
 - v. Contractor will work with OFE to document client success stories and will secure the necessary client permissions. OFE will provide a minimum of ten (10) days notice when requesting client success stories.
 - vi. Contractor will use training materials provided by the OFE and/or those developed by the Contractor that are approved by the OFE when training Contractor’s FEC staff on topics included in section 3.B(i) of this scope.

E. Collaboration with OFE

- i. There will be ongoing contact between the Contractor and OFE to keep each other informed of changes and progress through verbal, written and electronic communication.
- ii. Contractor is required to meet monthly with OFE. 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 OFE staff at least two (2) weeks in advance, and Contractor will not be deemed to be in violation of this provision if OFE fails to schedule the meeting, or fails to schedule it and give Contractor written notice of it at least two (2) weeks in advance.
- iii. Contractor shall work with OFE, prior to seeking any FEC funding from city agencies as all city funds for the FEC shall be directed through OFE.

F. Evaluation

- i. Contractor will work with OFE to monitor and evaluate the service delivery against projected program outcomes.
- ii. OFE 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.
- iii. Change Machine will be hosted and maintained by Change Machine in collaboration with OFE. Change Machine will provide training and ongoing technical assistance to FEC staff, as needed. Contractor may contact either OFE or Change Machine directly, if and when Contractor experiences problems with Change Machine. Any problems with Change Machine should be reported to OFE.

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- iv. Contractor agrees to enter client data into Change Machine on a weekly basis to keep client data up to date.
- v. Contractor shall upload all client documents 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 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 OFE.
- 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 will be provided
Quarterly Narrative Report	April 25, July 25, October 25, 2019, and January 25, 2020	Template will be provided
Post First FEC Session Survey	April 25, July 25, October 25, 2019, and January 25, 2020	Aggregated report in pdf
Quarterly Budget Report with Narrative	April 25, July 25, October 25, 2019, and January 25, 2020	Template will be provided
Monthly Billing Report with Supporting Activities	Monthly	Template will be provided

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 OFE approved client Confidentiality Form to secure the client's release of data and information. Any changes to this form must be submitted to OFE 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.

EXHIBIT A-1

- 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 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.”
- xi. 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, 2019.
- ii. Contractor is responsible for notifying the OFE of problems that negatively affect Contractor’s ability to carry out its functions and duties and work with OFE 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, OFE will consider adjustments to program deliverables due to extenuating staffing circumstances.
- iv. Contractor shall meet the following performance outcomes as described below:

EXHIBIT A-1

Performance Outcomes by Site:

Partner	FTE	Sessions	Outcomes	Classes	Group Coaching	Notes
Denver Human Services	1.0	526	84	6	0	Begin offering classes at this site on a regular basis as a means for regular outreach to the community and specifically ResCare participants.
Habitat for Humanity	1.0	518	84	8	0	We will include classes that plan to provide on financial content for new applicants, specifically to the Globeville site project. We will also include 4 classes per year for their Homebuyer Education Program.
Mi Casa Resource Center	2.0	1028	167	12	4	We will include the content based classes that we provide to the Career and Business programs regularly throughout the year. We would like to pilot a Group Coaching cohort at this location.
Montbello Workforce Center	1.0	478	77	12	4	Begin offering classes at this site on a regular basis as a means for regular outreach to the community and specifically ResCare participants. We would also like to pilot a Group Coaching Cohort at this location.
Warren Village	.6	282	46	6	4	We regularly provide classes to Warren Village residents on topics including Credit, Budgeting, and Avoiding Scams. We would like to pilot a group coaching cohort with Warren Village residents which may center on a common goal area.
Central 70 NTC	.4	196	32	6	0	We have discussed offering targeted content classes to participants at this site on topics such as smoothing income volatility, benefits and risk management,
Totals	6.0	3,028	490	50	12	

EXHIBIT A-1

I. Budget

- i. Contractor will be compensated in accordance with the following budget not to exceed a total of \$627,339.91 for the contract period.

2019 Denver Financial Empowerment Center Services		
Budget Categories		Budgeted Amount
Personnel Cost		Proposed
Program Manager	88%	\$51,304.00
Team Lead/Financial Coach 1 (.6 Lead, .4 Coaching) (Edith) (Mont)	88%	\$44,528.00
Team Lead/Financial Coach 1 (.4 Lead, .6 Coaching) (Carli) (WV)	88%	\$42,592.00
Financial Coach 2 (Oscar) (Library/DHS)	100%	\$42,640.00
Financial Coach 3 (Rachel) (Mi Casa)	100%	\$44,720.00
Financial Coach 4 (Mariette) (Habitat)	100%	\$43,680.00
Financial Coach 5 (NewHire) (Mi Casa)	100%	\$40,000.00
Financial Coach 6 (new hire) (Montbello and Habitat)	100%	\$40,000.00
Financial Coach 7 (Kate) (CWEE)	30%	\$12,792.00
Financial Coach 8 (Yannek) (.6 LIVE/TRUA)	60%	\$26,208.00
Data Specialist (Anais)	40%	\$18,720.00
Subtotal Salaries		\$407,184.00
Fringe 19.7%		\$80,215.25
Total Personnel Costs		\$487,399.25
Other than Personnel Costs		
Supplies		\$0
Communication		\$6,222.24
Travel/Mileage		\$17,342.00
Equipment		\$6,600.00
Education/Training		\$13,374.00
Meetings/Events		\$3,400.00
Professional Services		
Other Direct Costs		\$9,936.00
Total Other Costs		\$56,874.24
Subtotal		\$544,273.49
Indirect 17.9%		\$83,066.42
Total		\$627,339.91

EXHIBIT A-1

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	\$58,300.00	88.00%	\$51,304.00
Team Lead/Financial Coach 1 (.6 Lead, .4 Coach)	\$50,600.00	88.00%	\$44,528.00
Narrative of duties			
Team Lead/Financial Coach 1 (.4 Lead, .6 Coach)	\$48,400.00	88.00%	\$42,592.00
Narrative of duties			
Financial Coach 2	\$42,640.00	100.00%	\$42,640.00
Provides direct individual and group financial coaching, facilitates financial education classes. Financial coaches also enter data on sessions and report on outcomes.			

EXHIBIT A-1

Financial Coach 3	\$44,720.00	100.00%	\$44,720.00
<i>Narrative of duties</i>			
Financial Coach 4	\$43,680.00	100.00%	\$43,680.00
<i>Narrative of duties</i>			
Financial Coach 5	\$40,000.00	100.00%	\$40,000.00
Financial Coach 6	\$40,000.00	100.00%	\$40,000.00
Financial Coach 7	\$42,640.00	30.00%	\$12,792.00
Financial Coach 8	\$43,680.00	60.00%	\$26,208.00
Data Specialist	\$46,800.00	40.00%	\$18,720.00

TOTAL PERSONNEL COST:

\$407,184.00

EXHIBIT A-1

B. Fringe Benefits: Fringe benefits should be based on actual known costs or an established formula. Fringe benefits expenses are only for the personnel listed in budget category (A) and only for the percentage of time devoted to the project as described above and in the Budget Spreadsheet. Below is a list of common benefit expenses. Include all benefits your agency provides employees if more are offered than those listed below.

Name/Position Computation Cost

Example:

<i>Program Manager</i>	Percentage of Salary	Salary	Estimated Cost
Employers FICA	7.65%	\$51,304.00	\$3,924.76
Health Insurance	9.25%	\$51,304.00	\$4,745.62
Workers' Compensation	0.25%	\$51,304.00	\$128.26
Unemployment Compensation	0.55%	\$51,304.00	\$282.17
Retirement Savings	2.00%	\$51,304.00	\$1,026.08

\$10,106.89

<i>Team Lead 1/Financial Coach 1</i>	Percentage of Salary	Salary	Estimated Cost
Employers FICA	7.65%	\$44,528.00	\$3,406.39

EXHIBIT A-1

Health Insurance	9.25%	\$44,528.00	\$4,118.84
Workers' Compensation	0.25%	\$44,528.00	\$111.32
Unemployment Compensation	0.55%	\$44,528.00	\$244.90
Retirement Savings	2.00%	\$44,528.00	\$890.56

\$8,772.02

<i>Team Lead 2/Financial Coach 1</i>	Percentage of Salary	Salary	Estimated Cost
Employers FICA	7.65%	\$42,592.00	\$3,258.29
Health Insurance	9.25%	\$42,592.00	\$3,939.76
Workers' Compensation	0.25%	\$42,592.00	\$106.48
Unemployment Compensation	0.55%	\$42,592.00	\$234.26
Retirement Savings	2.00%	\$42,592.00	\$851.84

\$8,390.62

EXHIBIT A-1

<i>Financial Coach 2</i>	Percentage of Salary	Salary	Estimated Cost
Employers FICA	7.65%	\$42,640.00	\$3,261.96
Health Insurance	9.25%	\$42,640.00	\$3,944.20
Workers' Compensation	0.25%	\$42,640.00	\$106.60
Unemployment Compensation	0.55%	\$42,640.00	\$234.52
Retirement Savings	2.00%	\$42,640.00	\$852.80
			<u>\$8,400.08</u>

<i>Financial Coach 3</i>	Percentage of Salary	Salary	Estimated Cost
Employers FICA	7.65%	\$44,720.00	\$3,421.08
Health Insurance	9.25%	\$44,720.00	\$4,136.60
Workers' Compensation	0.25%	\$44,720.00	\$111.80

EXHIBIT A-1

Unemployment Compensation	0.55%	\$44,720.00	\$245.96
Retirement Savings	2.00%	\$44,720.00	\$894.40

\$8,809.84

<i>Financial Coach 4</i>	Percentage of Salary	Salary	Estimated Cost
Employers FICA	7.65%	\$43,680.00	\$3,341.52
Health Insurance	9.25%	\$43,680.00	\$4,040.40
Workers' Compensation	0.25%	\$43,680.00	\$109.20
Unemployment Compensation	0.55%	\$43,680.00	\$240.24
Retirement Savings	2.00%	\$43,680.00	\$873.60

\$8,604.96

<i>Financial Coach 5</i>	Percentage of Salary	Salary	Estimated Cost
Employers FICA	7.65%	\$40,000.00	\$3,060.00
Health Insurance	9.25%	\$40,000.00	\$3,700.00
Workers' Compensation	0.25%	\$40,000.00	\$100.00
Unemployment Compensation	0.55%	\$40,000.00	\$220.00
Retirement Savings	2.00%	\$40,000.00	\$800.00

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\$7,880.00

<i>Financial Coach 6</i>	Percentage of Salary	Salary	Estimated Cost
Employers FICA	7.65%	\$40,000.00	\$3,060.00
Health Insurance	9.25%	\$40,000.00	\$3,700.00
Workers' Compensation	0.25%	\$40,000.00	\$100.00
Unemployment Compensation	0.55%	\$40,000.00	\$220.00
Retirement Savings	2.00%	\$40,000.00	\$800.00
			<u>\$7,880.00</u>

<i>Financial Coach 7</i>	Percentage of Salary	Salary	Estimated Cost
Employers FICA	7.65%	\$12,792.00	\$978.59
Health Insurance	9.25%	\$12,792.00	\$1,183.26
Workers' Compensation	0.25%	\$12,792.00	\$31.98
Unemployment Compensation	0.55%	\$12,792.00	\$70.36
Retirement Savings	2.00%	\$12,792.00	\$255.84
			<u>\$2,520.02</u>

<i>Financial Coach 8</i>	Percentage of Salary	Salary	Estimated Cost
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EXHIBIT A-1

Employers FICA	7.65%	\$26,208.00	\$2,004.91
Health Insurance	9.25%	\$26,208.00	\$2,424.24
Workers' Compensation	0.25%	\$26,208.00	\$65.52
Unemployment Compensation	0.55%	\$26,208.00	\$144.14
Retirement Savings	2.00%	\$26,208.00	\$524.16
			<u>\$5,162.98</u>

<i>Data Specialist</i>	Percentage of Salary	Salary	Estimated Cost
Employers FICA	7.65%	\$18,720.00	\$1,432.08
Health Insurance	9.25%	\$18,720.00	\$1,731.60
Workers' Compensation	0.25%	\$18,720.00	\$46.80
Unemployment Compensation	0.55%	\$18,720.00	\$102.96
Retirement Savings	2.00%	\$18,720.00	\$374.40
			<u>\$3,687.84</u>

TOTAL FRINGE BENEFITS: \$80,215.25

Personnel and fringe cost Description

The salaries and fringe benefits above reflect the need for more competitive compensation packages based on the Colorado labor market.

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	
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EXHIBIT A-1

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TOTAL SUPPLIES COSTS: \$

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

Item	Computation	Cost
cell phone service	\$58/line x 12 months x 8.94 staff	\$6,222.24

TOTAL COMMUNICATION COSTS: \$6,222.24

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

TOTAL INSURANCE COSTS: \$-

EXHIBIT A-1

F. Travel Staff: Itemize travel expenses of project personnel by purpose (e.g., staff to training, field interviews, advisory group meeting, etc.). Show the basis of computation (e.g., six people to 3-day training at \$X airfare, \$X lodging, \$X subsistence). If the application includes putting on training, travel and meals for trainees should be listed separately from travel and meals of the applicant's staff. Show the number of trainees and unit costs involved. Identify the location of travel, if known. Indicate source of Travel Policies applied. Applicant or Federal Travel Regulations.

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

<u>Location</u>	<u>Item</u>	<u>Computation</u>	<u>Cost</u>
Conferences and Training (locations TBD)	Airfare	\$450 (avg.) x 8.94 people x 1trip	4023
Conferences and Training (locations TBD)	Lodging	\$200 (avg.) x 3 days x 8.94 people x 1 trip	5364
Conferences and Training (locations TBD)	Per diem	\$50 (avg.) x 3 days x 8.94 people x 1 trip	1341
Conferences and Training (locations TBD)	Car rental or transit to/from airport	\$50 (avg.) x 2 days for x 8.94 people	894
Purpose of Travel: Local Mileage. Provide estimated number of miles, cost per mile, and total.	Local Mileage reimbursement	85 miles (avg./month) X \$.545 per mile x 8.94 staff x 12 months	4970
Remote Staff Travel	Airfare, lodging, transit reimbursement	airfare (\$400/trip x 1) = \$400; lodging (\$200/night x 1 = \$200 x 1) = \$200; Transit (\$50/day x 3= \$150 x 1) = \$150	750
TOTAL TRAVEL STAFF COSTS:			\$17,342.00

EXHIBIT A-1

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.

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>
computers	\$800/computer x 6 computers		\$4,800.00
phones	\$300/phone x 6 (2 new and 4 replacements)		\$1,800.00
	\$-		\$-

EXHIBIT A-1

TOTAL EQUIPMENT COSTS:

\$6,600.00

Computers will be used by coaches to communicate, track, and report on program objectives.

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

Facility	Cost per month	Number of months	Total Cost
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.

Education	Cost per employee	Number of employees	Total Cost
AFC Certification - AFCPE	\$ 1,250.00	2	2500
Motivational Interviewing	275	2	550
New Financial Coach Training	\$ 245.00	2	490

EXHIBIT A-1

Books and scholarly publications	100	8.94	894
Professional conference registration (i.e. Colorado Nonprofit Association Conference)	\$600	8.94	5364
Local professional development trainings to support continuing education incl. for AFC Certification maintenance	400	8.94	3576

TOTAL EDUCATION COSTS: \$13,374.00

Education justification

AFC, Motivational Interviewing, and new financial coach training (A-4) are all costs associated with the 2 new hires proposed in this budget. The remaining professional development costs apply to all staff under the contract for local professional development and attendance at 1 conference per year.

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

Meeting/Event	Cost
Partner Meetings	\$1,000
Group Financial Coaching	\$2,400

TOTAL MEETINGS/EVENT COSTS: \$3,400.00

EXHIBIT A-1

Partner meetings (2x 10 partners x \$50= \$1000); Group Financial Coaching sessions, purchase food \$100/session x 6 sessions = \$600/cohort x 4 cohorts = \$2400

L. Professional Services: For each Professional Services enter the name, service to be provided, hourly or daily fee (8-hour day), and estimated time on the project. Indicate whether applicant’s formal, written Procurement Policy or the Federal Acquisition Regulations are followed.

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: \$-

EXHIBIT A-1

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 OFE.

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 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 B Cost:	\$-	

Total Subcontractor Costs: \$-

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

EXHIBIT A-1

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 confidential funds) by major type and the basis of the computation.

Description	Computation	Cost
Credit Report pulls	\$120/coach x 12 months x 6.9 coaches	\$9,936.00

TOTAL OTHER DIRECT COSTS: \$

\$9,936.00

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

EXHIBIT A-1

P. Indirect Costs: Indirect costs are allowed only if the applicant has a federally-approved indirect cost rate and if permitted by the grant program. A copy of the rate approval (a fully executed, negotiated agreement) must be attached as well as a full description of which direct costs are used to calculate indirect costs.

Description	Computation	Cost

TOTAL INDIRECT COSTS: **\$83,066.42**

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 2019: **\$627,339.91**

EXHIBIT A-1