



Financial Navigators Request for Proposals Frequently Asked Questions *Updated 6/18/2020*

Program

How will Financial Navigators fit into my municipality's response to COVID-19?

The CFE Fund hopes that each city will roll out Financial Navigators as part of their larger response to COVID-19 and its economic fallout, which may be different in every city. For example, some cities have set up crisis response hotlines onto which Financial Navigators might be layered.

Will Financial Navigators be providing financial guidance?

Financial Navigators are not professional financial counselors or coaches and will not be providing the kind of specialized financial advice that requires exhaustive training and certification. Financial Navigators will help residents identify and navigate common financial issues related to the current crisis and make referrals to other social services and necessary resources. By providing a centralized and trusted starting point for financial questions, where residents can better understand what is important and how to prioritize their concerns, Financial Navigators will be able to work with clients to help them maximize income and manage expenses.

Can grantees make changes to the model as needed?

We envision a few core elements of this model, namely that the Navigators will use the training and tools provided and aim for common outcomes. That said, the CFE Fund hopes this program will be layered on top of each city's existing infrastructure so it may look different in each partner city.

What is the estimated turnaround time between residents completing the online interest form and the navigator calling them back?

This will vary based on each locality's staffing and the demand for services from residents, which may fluctuate over time. The resident will be placed into the queue immediately upon submitting their interest form so a Financial Navigator can theoretically call them back within a matter of minutes if they are available. However, we anticipate that the queue may get backed up and it may take a couple of days (and possibly a few attempts) to reach a resident, but ultimately this is driven by the local program model and priorities.

What kind of metrics will be tracked?

The key metrics for the Financial Navigators program are the number of sessions, average time spent with a caller, the topics discussed, the agreed upon actions and actions taken. The caller will also provide basic demographic information (income, family size, zip code, etc.) that can be analyzed to understand the needs of your community and who is being served. We encourage local government and program leads to run reports through Compass to monitor service delivery, but the CFE Fund's only reporting requirement is that at least 1,200 sessions are held over the course of the grant term.



Applicant/Eligibility

Who is eligible to apply for this grant?

The applicant for this grant must be a city/county government or tribal agency – such as a Mayor’s office, City Manager’s office, County Executive’s office, or city/county service agencies. Local governments applying must also have more than 75,000 residents and a secured nonprofit provider or city agency partner. Smaller communities should consider partnering with the larger County or with nearby cities, or can reach out to rfp@cfefund.org to discuss eligibility. All localities within the United States and its territories are eligible to apply.

What are the training requirements/skills that navigators would need? Do the Financial Navigators need to be housed in a nonprofit?

Prior to training, Financial Navigators should have social service experience. Knowledge of financial services is beneficial but not required. For more information, please review the [Financial Navigator Job Description](#). Financial Navigators can be housed in local government or in a nonprofit organization. The CFE Fund will provide training on their role, the financial content, and how to use the database and will administer two exams to ensure comprehension prior to serving callers.

Does my city need to finalize the partners that would house the Financial Navigators before we submit our proposal?

Yes, all applying local government agencies must have a secured nonprofit provider or city agency partner selected. Formal procurement and contracting can occur upon award of the grant.

Can the Financial Navigator be an independent contractor/consultant? What about volunteers?

Although there may be instances where an independent contractor or consultant may be appropriate to serve as a Financial Navigator, social service delivery agencies are more likely to be able to provide the experience and organizational support to meet the anticipated demand for these services. The CFE Fund will review the program model with the local team to determine the appropriate partner for the local context.

We are also open to volunteer staffing models, with the understanding that all Financial Navigators must complete training on the program model, database, and financial content and resources prior to serving clients. You will want to ensure some level of commitment from the volunteers as it will take time to get comfortable with the content being covered.

Do Financial Navigator services need to be offered to everyone?

Each local government can determine if this will be a city/county/tribe-wide rollout or a program targeting a particular population or region, as long as all residents that reach out for services will be served.

When will the CFE Fund make final decisions and notify applicants?

The deadline to submit an application is June 30th, 2020 (11:59 p.m. in your time zone). Once proposals are submitted, the CFE Fund anticipates notifying successful applicants by Tuesday, July 14th.



What dates/times will the learning community trainings be held for the local government and program leads?

We will be hosting bi-weekly learning community training calls throughout the summer to support local program design and implementation. Please confirm that, if selected, the identified local government lead and program lead will hold the following dates/times on their calendar and make their best effort to participate:

- Monday, July 27th, 2-5pm Eastern
- Monday, August 10th, 2-5pm Eastern
- Monday, August 24th, 2-5pm Eastern
- Monday, September 14th, 3-4pm Eastern

Grant

How do I apply?

Applications must be [submitted through our online grant portal](#).

What is the grant's proposed term? Will this service exist beyond COVID-19?

Depending on your municipality's need and ability to provide at least 1,200 sessions, the program may run for a minimum of 6 months, but technical assistance and support will be provided for up to 12 months from the contract start date. Currently, this is the only round of funding for Financial Navigators that we can commit to.

Is there a match requirement for this grant?

There is no match requirement for this grant, but cities should feel empowered to leverage this grant to encourage other funders to help increase the capacity of the program. The CFE Fund is happy to assist with fundraising efforts.

Is this best handled by a single entity or would a public-private partnership work?

While the local government must be the applicant, we are open to different partnership and contracting models. Some examples from our initial cohort include:

- Local government is partnering with two local nonprofit organizations, located in different areas of the city, that are not currently providing financial empowerment services and training some of their current nonprofit staff as Financial Navigators.
- Local government is partnering with another local government agency that has furloughed employees, who are serving as Navigators and assisting with the intake process.
- Local government is partnering with a local nonprofit organization currently offering financial coaching to provide both coaching and navigation services.

What kinds of centralized costs can the local government's administrative grant funds be spent toward?

The CFE Fund is open to several proposed approaches to using grant dollars. We anticipate funding to be used for staffing (new or existing), technology resources, and local marketing, as some examples. The CFE Fund will cover the costs of Salesforce community licenses for Financial Navigators and the Local



Government and Program Leads. Once selected, the CFE Fund will work with grantees to finalize grant budgets.

When a local government applies, does it need to accept the funding, or may 100% of the funds be given to the community partner?

Recognizing that the local government partner will be responsible for the execution and success of the program, we expect to sign contracts with the government entity. That said, the budgets are flexible to support any distribution between the local government or community partner, which includes allowing all the funds to be directed to the community partner.

How many Financial Navigators are recommended per capita to achieve 1,200 Financial Navigation sessions?

The number of Financial Navigators in your municipality will depend on your infrastructure. It is possible to have this role layered into multiple current job descriptions, or to have people serve as a full-time Financial Navigator. We expect that a minimum of two people will be trained to serve as Financial Navigators, even if only one person serves full-time in this role, to ensure consistency of service.

What will be the role and responsibilities of the designated support staff? What level of time commitment is expected?

The CFE Fund envisions that initial program set up, design, and roll out will require 2-3 days a week for the first few months. The local government partner will also need to develop a local training and toolkit of state/local resources and referral partners. Ongoing commitment will depend on the infrastructure of the program, specifically if there is a program manager at a partnering nonprofit/government agency. After the program is up and running, the CFE Fund will be responsible for a large part of database management and training. The designated municipal staff will be responsible for checking in to make sure that navigation sessions are happening and advising the CFE Fund about any changes in local resources and referrals to ensure those changes are part of the Navigators' script.

Will the grantee be required to provide information about local resources?

As part of the responsibilities of the municipal staff, they will need to provide CFE Fund with a breakdown of the current local resources offered as well as updates on those resources for the life of the grant.

Is it necessary to have a Letter of Support from the Mayor or County Administrator if the local government itself is going to apply?

Yes, all applications regardless of the applicant and where they are located within the local government require a Letter of Support from the senior leader of the local government. This letter helps to demonstrate their commitment and understanding of how Financial Navigators fit within their larger emergency response and economic recovery strategy.

If my locality already has a financial counseling/coaching program or 211, how does the Financial Navigators program fit in? Can this funding support existing financial counseling?

This is meant to be a separate program and is not intended to replace one-on-one financial counseling/coaching, where a longer-term relationship is established with a client. In this time of crisis where demand for financial guidance is high, existing financial counselors/coaches can be leveraged to



also serve as Navigators part-time. However, this grant cannot be used to support financial counseling/coaching. Some of our local partners have opted to offer both Financial Navigation and financial counseling with staff trained to do both.

Localities with a 211/311 can train staff to connect callers to Financial Navigators and help them to complete the interest form over the phone. Some cities are also relying on their 211/311 directory of services to build out their referral lists. In localities where financial counseling and financial navigation services are being offered, the call center staff should be trained on how to differentiate the services and make the appropriate referral based on the client's need.

With the population that we serve, some folks are hesitant with any government involvement, so can the local Non-Profit take on the initiative by themselves?

The applicant for this grant must be a local government and we expect that the service will be promoted as a free public service offered by the local government or in partnership with a community based nonprofit provider. We recognize that many nonprofits have built deep ties and trust with certain communities, so we encourage them to actively promote this service and highlight their involvement in providing the financial navigation services, including adding their logo to marketing materials. This program relies heavily on the expertise and relationships that nonprofits have, whether they are serving as the service provider or a referral partner.

Database, Infrastructure and Support

What technological infrastructure will the CFE Fund provide? If hotline resources already exist in my city, can we use those instead of the CFE Fund's systems?

The CFE Fund is currently building a streamlined system leveraging our current financial counseling database, built on the Salesforce platform, and will train awarded municipalities on how to best use it. In addition, the CFE Fund will provide a queueing system for handling calls, as well as a script for Financial Navigators that will live within our database and will prioritize local resources. The CFE Fund will discuss ways to leverage current infrastructures with each partner, such as using a current crisis hotline to allow for incoming calls to Navigators.

Are there certain scripts that Navigators should use with callers?

Yes, the CFE Fund has developed scripts that will live in the Compass database that Navigators can follow to guide the conversation and how to best triage the concerns callers have on 36 different financial topics. They also will have access to a detailed national Resource Library that goes deeper into these topics.

Will the service be provided in other languages? What support will the CFE Fund provide in other languages?

Depending on local language needs and capacity, cities are welcome to offer services in multiple languages. The CFE Fund can currently provide client-facing resources in English and Spanish.

Will there be templates available to use in our marketing and outreach planning phase?

The CFE Fund will provide customizable marketing tools including social media language, graphics, flyers, and talking points for grantees to use to promote Financial Navigators.



How will communication between the resident and Financial Navigation take place?

We anticipate all services will be conducted remotely over the phone or video depending on each locality's infrastructure. Callers will receive an SMS or email to complete an intake form and agree to terms of service, and a call summary via email following the session.