

REAL Solutions® 2010 Project Focus

REAL Solutions® (RS) is moving to a project focus. What does this mean for leagues?

Leagues will be invited to submit a two-page project proposal for resources and assistance (i.e., a grant) to implement a project that will encourage and assist partnering credit unions to serve more low-wage working families.

Why is REAL Solutions changing its implementation strategies for 2010?

RS is currently assisting 37 partnering states and almost 850 credit unions. The current participating states have joined the RS program for a variety of reasons using a variety of implementation strategies. Now that mass has been achieved these leagues are ready to delve deeper toward helping credit unions serve low-wage families. Using this strategy is a good use of NCUF funds as program outputs will be accountable, measurable and easier to replicate.

What kinds of proposals will be funded?

League proposals must be RS-mission related and directly support access to financial products and services to low wealth working families either through league or credit union programs.

What are some ideas for project proposals?

- Statewide outreach conference or webinar series
- Product roll-outs such as payday loan alternatives, check-cashing, or 2nd chance checking programs
- Non prime auto loan programs
- VITA or tax preparation services
- Educational programs, such as reality fairs, college student alumni association programs, or in-house financial counselors
- Statewide savings challenges
- Enhanced credit score programs
- RS awareness building, such as a statewide RS branding campaign
- Impact measurement and/or state-level reporting
- Diversity or sensitivity training
- Story collection (cannot be used as entries in REAL Member Stories)

Who can apply for project support?

Any RS league partner (must have a signed agreement with NCUF) is welcome and encouraged to submit a project proposal(s).



How much funding support can we request?

Participating leagues can submit up to three project proposals in the amount of \$1,000 to \$20,000, the total of which may not exceed \$25,000. Each idea/proposal should be submitted as a separate project application for review.

What are the questions included in the project proposal application?

1. Please explain your project and how it exemplifies the RS mission.
2. Is your project an enhancement of an ongoing project or a new idea?
3. How will your project enhance opportunities for your league or the credit unions in your state to offer REAL financial and educational solutions?
4. Will your league partner with another organization(s) on the project? If so how?
5. Do you intend to seek the assistance of a REAL Solutions Field Coach in your project? (Doing so is encouraged.)
6. Do you plan to leverage additional funds for your project?
7. Please concisely outline your success measurements. Can your project be replicated by other leagues?
8. Please outline the project budget. The budget should include four or five main line items which may include consulting time, travel and direct expenses (i.e. meeting expenses, marketing materials, etc.).
9. What is your media plan to release results?
10. How does your league plan to provide sustainable funding for the project once the grant work is completed?

Are there items that RS will not fund?

RS will not provide funding for:

- Proposals from leagues that are not official RS partners (Please contact RS at 800.356.9655, ext. 6284 to learn more about becoming a RS partner)
- Administrative costs, including staff salaries
- Guaranty funds
- Prize money
- Existing programs, unless the project will result in major enhancements
- Research

Are there other league obligations related to these project proposals?

Working collaboratively, funded leagues will agree to:

- Jointly promote outcomes—successes or lessons learned—with NCUF
- Entertain joint fundraising ideas and activities
- Have written support from your League President whose signature is required on each grant contract





What if other Leagues are working on the same project?

Leagues working on the same or similar projects will be encouraged to collaborate. A project administrator will be identified and a suitable funding arrangement will be agreed upon by participants.

What are the reporting requirements?

Leagues will be asked to submit a one-page mid-project report and a final report outlining program success and lessons learned.

Is there a project grant cycle?

All project proposals must be received by 11:59 PM on February 15, 2010. Grants will be reviewed by an internal NCUF committee with successful grant announcements made during the second week in March.

What if REAL Solutions receives proposals in excess of available funding?

RS has set aside \$225,000 to fund these projects. If we receive grant proposals in excess of this amount, we will use the following criteria to determine what gets funded:

- The projects that can be best replicated by other leagues
- The projects that utilize partnerships
- The projects that have leveraged funds such as a grant from your state foundation.
- By limiting the funding on multiple project submissions
- The projects deemed most likely to succeed

However, RS will seek outside funding in an effort to support all good project ideas.

What if I have questions about the project proposal process?

Please feel free to contact National Program Director Lois Kitsch via phone at 407.616.2409 or 800.356.9655, ext. 6770, or via email at lkitsch@ncuf.coop.

January 5, 2010

REAL Solutions[®] Project Application

Deadline: February 15, 2010

Application Steps

1. Fill in the cover sheet and outline your league's proposed project by answering the questions that follow.
2. Submit your application electronically by 11:59 PM on February 15, 2010, to jpurvis@ncuf.coop. If you cannot submit the information electronically, please mail them to arrive by the February 15 deadline at the following address:

Jeff Purvis, National Learning Center & Database Manager
National Credit Union Foundation
601 Pennsylvania Ave. NW, South Bldg., Suite 600
Washington DC 20004

If you have a question about the REAL Solutions project proposal process, contact Lois Kitsch at 407.616.2409 or 800.356.9655, ext. 6770, or via email at lkitsch@ncuf.coop.

REAL Solutions[®] Project Application Cover Sheet

Date of Application:

Applicant League:

Tax Identification #:

League President:

League Address:

City, State, ZIP:

Phone: ()

Fax: ()





REAL Solutions[®] Project Application Cover Sheet

League Liaison:

Phone: ()

Email:

Project Contact (if not League Liaison):

Phone: ()

Email:

Purpose of Project (one sentence):

Amount of Project Support Requested: \$

REAL Solutions[®] Project Application Cover Sheet

Amount of Leveraged Funds: \$

Signature

Print name above

REAL Solutions® Project Application Outline

In no more than two pages, outline your proposed league project providing details in the following order:

1. In one sentence, please explain your project and how it will assist American consumers.
2. Is this project an enhancement of an ongoing project or a new innovation/idea?
3. How will your project enhance opportunities for the credit unions in your state to offer their members real financial and educational solutions?
4. Will you be partnering with a community, credit union or other system partner in your project? If so how?
5. Do you intend to seek the assistance of a RS Field Coach in your project? (If so, work with them to arrange the number of days requested – be sure to include this as a budget item.)
6. Do you plan to leverage additional funds for your project? (Doing so is encouraged)
7. Please concisely outline your success measurements. Can your project be replicated in other leagues?
8. Please outline your project budget. The budget should include four or five main line items which may include consulting time, travel and direct expenses (i.e. meeting expenses, marketing materials, etc.).
9. What is your media plan to announce results?
10. How does your league plan to provide sustainable funding for the project once the grant work is completed?