

Incorporating financial education into the BANK-ON SAVE-UP St. Louis initiative is a key step in helping unbanked individuals transition to the financial mainstream and to avoid costly alternative financial services and predatory practices.

BANK-ON SAVE-UP St. Louis' goal is to open accounts for unbanked and under-banked residents and provide access to financial education, services and resources that will move families further up the economic ladder. As community partners, your role is key in that you have the ability to reach low income consumers, that utilize alternative financial service providers, instead of mainstream banking.

Program Details

- The BANK-ON SAVE-UP St. Louis Initiative will provide \$100 to \$500 grants to defray the costs associated with hosting a financial education class or series (i.e. refreshments, transportation, incentives, childcare, printing, and outreach).
- Classes can be taught by partner non-profit organizations* or by **Bank-On Save-Up St. Louis financial institution partners****. To locate a volunteer presenter, agencies are invited to post their opportunity on the United Way of Greater St. Louis' Volunteer Center website at <http://www.stlvolunteer.org/> or complete a request form at: www.getbankednow.org.
- The class curriculum can cover basic banking***, savings, goal setting/money management, credit/debt management and/or credit, debit and prepaid cards.
- Classes are designed to be 60 to 120 minutes.
- Classes may be offered during the day, the evening or on weekends.
- Classes must be offered free of charge.
- Class sizes of 15-20 are ideal to stimulate learning and class participation.

Eligibility Requirements for the Host Organization

- Operate within the St. Louis Metro Region (16 county area)
- Be a non-profit or volunteer organization (i.e. workforce development organizations, community action agencies, community development corporations, block units, neighborhood associations, church groups, etc.)
- Serve a low to moderate income client base
- Register as a BANK-ON SAVE-UP partner. [Click here](#) for application or go to www.getbankednow.org
- Organize all aspects of the class (date, time, location, presenter, marketing, refreshments, etc.)
- Post class details on www.moneysmartstlouis.org calendar
- Provide adequate facility staffing (i.e. building security or childcare assistance, if applicable)
- Conduct and collect pre and post tests from participants to help us assess the knowledge gained
- Conduct and collect a class evaluation to help us assess the effectiveness of the class instruction
- Track class registration and attendance
- Submit required documentation for grant payment

**Non-BOSU community or non-profit partners are subject to committee approval*

***visit www.getbankednow.org to verify if your selected financial institution is a Bank-On Save-Up St. Louis partner*

****A BOSU Bank representative must attend all banking related classes as instructors or to provide Q and A session after class.*

Application Submission

Organizations can apply for a single event or apply to host a series of up to 5 classes for each grant period. Applications will be accepted as long as funds are available. **Agencies will be notified if they have received an award.** Please complete the application and return by email, fax or complete the online form by the specified due date per grant cycle. Grant submission deadlines and grant periods are listed below.

1. Fax completed applications to 314-862-6275 or
2. Email completed applications to grants@getbankednow.org or
3. Complete the on-line form and submit

To Request a Presenter

- Create an agency profile on www.stlvolunteer.org and upload your event details. Please contact debbie.irwin@stl.unitedway.org with any questions about the United Way Volunteer Center site or
- Send a Presenter Request to info@getbankednow.org.

Grant Reimbursement Requirements

- 100% of this grant must be used to cover the hosting of a financial education class or classes.
- Funds are designed to provide resources for non-profit organizations to provide financial education, specifically to unbanked and under-banked clients with the intent of helping them make wise choices around banking and personal finance management.
- Funds can be used to offset the costs for refreshments, registration incentives, transportation, child care expenses, printing and outreach, etc.
- Funds will be distributed after the successful *completion of class(es) and submission of required documentation.*
- **To receive grant payment, submit all documents* within 2 weeks of class(es). Note, all documents must be received before you can receive additional grant funds.**
 - **Application Coversheet/Checklist**
 - **Class sign-in sheet**
 - **Pre and post tests for each class (paired or coded for each participant for tracking purposes)**

Participant evaluations Grant Deadline & Grant Period

- Grant applications should be **submitted by 12 noon on the dates listed below.** Applications will be reviewed on the due dates above and applicants will be notified within two weeks via email. **All grants are subject to the availability of funds.**

Mini-grant Application Deadline	Grant Period
May 27, 2014	June – August, 2014
August 26, 2014	September – December, 2014
December 1, 2014	January – March, 2015
March 1, 2015	April – May 2015
June 1, 2015	July – September 2015
September 1, 2015	October – December 2015

**it is not mandated that you utilize BOSU sign-in sheets, pre/post tests or evaluations, but they have been created for your convenience (downloadable from our website).*



Financial Education Mini Grant Application

Organizational Contact Information

Organization
Address
Phone
Website
Contact Name
Contact Phone
Contact Email

How does offering financial education help further the mission of your organization and/or help the clients that you serve?

Blank lines for response to the previous question.

How will you market/recruit workshop participants? Check all that apply

Organizational Website, Door-to-Door, Mailer, Newsletter, Face book, Twitter, Phone Calls, Email Blast, Other

Please provide information for each class you plan to offer under the grant. Note that you can include up to 5 classes per grant request with a maximum of \$100 per class.

1. Class topic:
Curriculum Used (Money Smart, Hands on Banking, other):
Target Audience: Youth, Teens, Adults, Seniors
Proposed date and time:
Location (include complete address):
Organization/Instructor:
BOSU Bank Partner (required if banking class):
Projected number of attendees (must have minimum of 15 attendees):
Proposed use of funds:

2. Class topic: _____
Curriculum Used (*Money Smart, Hands on Banking, other*): _____
Target Audience: _____ Youth _____ Teens _____ Adults _____ Seniors
Proposed date and time: _____
Location (include complete address) _____
Organization/Instructor: _____
BOSU Bank Partner (*required if banking class*): _____
Projected number of attendees (must have minimum of 15 attendees): _____
Proposed use of funds: _____

3. Class topic: _____
Curriculum Used (*Money Smart, Hands on Banking, other*): _____
Target Audience: _____ Youth _____ Teens _____ Adults _____ Seniors
Proposed date and time: _____
Location (include complete address) _____
Organization/Instructor: _____
BOSU Bank Partner (*required if banking class*): _____
Projected number of attendees (must have minimum of 15 attendees): _____
Proposed use of funds: _____

4. Class topic: _____
Curriculum Used (*Money Smart, Hands on Banking, other*): _____
Target Audience: _____ Youth _____ Teens _____ Adults _____ Seniors
Proposed date and time: _____
Location (include complete address) _____
Organization/Instructor: _____
BOSU Bank Partner (*required if banking class*): _____
Projected number of attendees (must have minimum of 15 attendees): _____
Proposed use of funds: _____

5. Class topic: _____
Curriculum Used (*Money Smart, Hands on Banking, other*): _____
Target Audience: _____ Youth _____ Teens _____ Adults _____ Seniors
Proposed date and time: _____
Location (include complete address) _____
Organization/Instructor: _____
BOSU Bank Partner (*required if banking class*): _____
Projected number of attendees (must have minimum of 15 attendees): _____
Proposed use of funds: _____

Amount of Grant Requested \$ _____ (i.e. \$100 x number of classes, with a \$500 maximum per grant cycle)

Previous Grant Recipient _____ yes _____ no