OMB Approval No. 0985-0018

Pension Counseling & Information Projects

Program Announcement and Grant Application Instructions

U.S. Administration on Aging
2008

Department of Health and Human Services (HHS)

Administration on Aging (AoA)

AoA Center: Center for Wellness and Community-Based Services

Funding Opportunity Title: Pension Counseling & Information Projects

Announcement Type: Initial

Funding Opportunity Number: HHS-2008-AoA-PC-0810

Catalog of Federal Domestic Assistance (CFDA) Number: 93.048

Key Dates: The deadline for receipt of applications is July 14, 2008

Executive Summary:

Since 1993, the Administration on Aging (AoA) has funded the Pension Counseling and Information Program (the Program) to help individuals understand and exercise their pension rights. Originally a demonstration, pension counseling became a permanent program under Title II of the Older Americans Act (OAA) in 2000 and consists of multiple counseling projects and a single national technical assistance project. In FY 2001 and 2002, AoA shifted its funding focus from local and statewide projects to multi-state, regional projects in order to move the Program toward nationwide coverage. AoA-funded regional counseling projects currently serve 22 states: Arizona, California, Connecticut, Hawaii, Iowa, Kentucky, Maine, Massachusetts, Michigan, Minnesota, Nevada, New Hampshire, New Jersey, New York, North Dakota, Ohio, Pennsylvania, Rhode Island, South Dakota, Tennessee, Vermont, and Wisconsin.

The counseling projects provide individuals who reside, have worked in, or have some other connection to the regional service area with the following services: drafting administrative pension claims and appeals, and support through administrative proceedings; identifying and pursuing pension benefits from sponsors that have discontinued their plan, changed names, merged with another company or gone out of business; answering basic questions about rights and remedies under all public and private pension systems throughout the service region; and operating a region-wide outreach program to ensure public awareness of project services, emphasizing outreach to those who need pension counseling services the most. Projects receive legal training, case consultation and operational coordination and support from the national technical project.

The intent of this announcement is to expand the provision of pension counseling services beyond the twenty-two states currently served by the Pension Counseling and Information Program. AoA plans to award one (1) regional pension counseling grant at a federal share of approximately $200,000 per year for a project period of up to two years, contingent upon the availability of federal funds. Eligible applicants include domestic public or private and non-profit entities including state and local governments, Indian tribal governments and organizations (American Indian/Alaskan Native/Native American), faith-based organizations, community-based organizations, hospitals, and institutions of higher education. Successful applicants will demonstrate a proven record of advising and representing individuals who have been denied employer or union-sponsored pensions or other retirement savings plan benefits, and which have the capacity to deliver services on a regional basis to states not currently served by the Pension Counseling and Information Program. Therefore, ***no entities located in, nor proposing to serve, the following states are eligible:*** *Arizona, California, Connecticut, Hawaii, Iowa, Kentucky, Maine, Massachusetts, Michigan, Minnesota, Nevada, New Hampshire, New Jersey, New York, North Dakota, Ohio, Pennsylvania, Rhode Island, South Dakota, Tennessee, Vermont, and Wisconsin.*

I. FUNDING OPPORTUNITY DESCRIPTION

Program Environment

Income from employer-sponsored pensions and retirement savings plans is increasingly crucial to the well-being of a majority of older Americans. At the same time, threats to our nation's retirement security are also on the rise. Changes in benefit formulas, pension plan underfunding, terminations and freezes all affect millions of workers and retirees each year. In addition to these systemic issues, an array of fact-specific difficulties also adds to our nation's growing sense of "retirement insecurity." Each year thousands are reaching retirement age only to realize that their pensions have been miscalculated, or denied altogether. Difficult questions concerning the impact of death and divorce on retirement benefits add a further level of obfuscation. In addition, thousands more -- due to their previous employer having changed its name, relocated, merged with another company or gone out of business altogether -- have completely lost track of the retirement benefits they have earned. Vulnerable older adults urgently need to have a place to turn for direct hands-on help in obtaining the retirement benefits they have earned.

Obstacles inherent in the system make it difficult for individuals to find reliable assistance. Private employers sponsor more than 700,000 retirement plans in the United States, and government employers bring thousands more plans into the mix, each interacting with state and federal tax laws to add further inaccessibility. No single government agency is charged with assisting individuals who have difficulty navigating these pension systems to locate or claim their benefits. Where government assistance is available, it will generally not calculate or verify benefit amounts, interpret complex plan language, or conduct extensive investigations into individual facts and circumstances such as rebuilding work histories to prove eligibility. And finding a lawyer to help is also a daunting challenge; not only due to the highly specialized and complex nature of this area of practice, but also because those who are most dependent on the income from these plans – low and moderate wage earners – often have cases of only modest value that may not attract the interest of the private bar. The need for accessible, affordable and trustworthy pension assistance has never been greater.

Program History

Recognizing this tremendous need, Congress directed the AoA to develop demonstration projects specifically designed to help individuals understand and exercise their pension rights. Beginning in 1993, the AoA has funded the Pension Counseling and Information Program, founded upon two service hallmarks: trustworthy and personalized assistance regardless of age, income or value of the pension claim; and, broad-based expertise covering all employer-sponsored pension and retirement plans, regardless of sponsor type (public, private) or plan type (defined benefit, defined contribution).

AoA has expanded the Program to its current level, covering 22 states through a network of regional pension counseling projects and a single national technical assistance project. The Program has been overwhelmingly successful across a variety of measures, the most impressive of which is that it has recovered over $70 million in benefits for the tens of thousands of clients it has served. This represents a direct return to clients served of more than $5.50 for every federal funding dollar invested. Even when benefits are not warranted, the information and assistance that the projects provide offer vulnerable elderly individuals the satisfaction of finally achieving “peace of mind” after months or even years of frustration in searching for answers. The projects also have an extensive outreach network that helps to keep individuals aware of their pension rights and of the fact that the counseling projects exist, should they encounter a problem. Based on this success, the Counseling Program was made a permanent program under Title II of the Older Americans Act, as amended in 2000.

AoA Program Purpose

The Pension Counseling and Information Program’s effort to protect financial security in retirement directly supports the Administration on Aging’s interests in promoting increased choice and greater independence among older adults. The activities of the Program serve to enhance the financial, emotional, physical, and mental well-being of older adults, and thereby increase their capacity for independent choice with regard to health care and medication, nutrition, and living conditions, as well as planning for long-term care. These decisions, in turn, support older individuals’ efforts to maintain security and independence in retirement, to make better financial and other choices in their later years, and to remain in their own homes with high quality of life for as along as possible. Advocacy programs such as the Pension Counseling and Information Program also help to ensure that older adults are able to exercise increased choice and independence in an environment that is free from abuse, neglect and exploitation. Moreover, the Program directly contributes to the accomplishment of AoA’s Strategic Goals and Objectives goals for 2007–2012[1] in the following ways:

- Monetary recoveries help individuals achieve and maintain financial security, which in turn allows them to remain in their homes and increases their independence and decision making;

[1] see http://www.aoa.gov/about/strategic/AoA%20Strategic%20Action%20Plan%202007-2012.pdf

- Outreach information directly increases access to consumers on issues related to elder rights, consumer protection and economic security in retirement; thereby empowering seniors to make informed decisions with respect to pensions and other employer-sponsored retirement savings plans;

- Direct information and advocacy services efficiently fill an important gap across a broad spectrum of need, since no single government agency has the formal responsibility to look out for and assist retirement plan participants;

- Program capacity is maximized through partnerships with community-based organizations and the aging network, and through linkages with AoA's Eldercare Locator, Aging and Disability Resource Centers, and legal services programs;

- Measurable outcomes are defined and encouraged by employing sophisticated data collection and evaluation measures in consultation with the AoA Office of Evaluation.

<u>Project Goal, Objectives and Activities</u>

Applicants must submit a project plan, the primary goal of which is to establish or continue a regional pension counseling and information project. Applications must demonstrate the sponsoring organization's ability to accomplish the following goals and activities:

A. <u>Regional Pension Counseling and Information Services</u>. A major goal of a regional pension counseling and information project is to provide appropriate services throughout a proposed region. Key objectives and activities must include:

   1. <u>Counseling and Information Services</u>.

      a. <u>Quick-Call Services</u>: Many individuals come to the counseling projects with basic questions about their pension plans. Many of these inquiries (often referred to as "quick calls") can be answered in a single, brief telephone conversation or email communication.

      b. <u>Case Services</u>: Beyond providing answers to basic inquiries about pension-related rights and remedies, counseling projects must provide direct and often detailed legal, investigative and other advocacy services (short of formal litigation) to clients who require them. These services range from researching complex legal questions and providing a variety of brief services like letter writing, email and telephone communications on behalf of clients; to more extensive case work including:

         i. Legal assistance to clients through administrative proceedings, including the drafting of benefit claims and appeals, and negotiating benefit settlement agreements;

ii. Obtaining and evaluating governing plan documents and other information necessary to calculate or claim benefits or to evaluate, establish, or otherwise exercise other pension rights;

iii. Researching and investigating legal issues and other matters relevant to participant and beneficiary rights and remedies under the various pension laws; and,

iv. Locating "lost" pension benefits for individuals (or their beneficiaries) who worked long enough with an employer to earn a benefit, but whose employer has changed name, relocated, terminated its plan, gone out off business, or cannot otherwise be immediately located.

c. Referral Services: The purpose of a project's referral efforts is to build and utilize a cohesive region-wide network of private and public service providers to serve clients whose needs are outside the scope of counseling and information services. To meet this need, projects must identify or establish region-wide, low- or no-cost referral networks. Applicants should detail their coordination with existing networks, such as the National Pension Lawyers Network, where available and appropriate. Referral services should cover the following areas:

i. Employee benefits litigation;
ii. Pension-related actuarial and accounting services;
iii. Drafting and filing of Qualified Domestic Relations Orders (QDROs);
iv. Counseling or advocacy services regarding health, disability, and other employer-sponsored welfare benefits
v. Counseling or advocacy services regarding Social Security Old-Age, Survivors, and Disability Insurance (OASDI) program, and other public benefit or entitlement programs;
vi. Financial education, and other retirement and estate planning services; and,
vii Elder rights and other consumer protection matters.

2. Regional Service Delivery: All projects must be regional, generally requiring that a proposed project must serve a minimum of two (2) or more states (see exception, 2.b. below). Project design must provide for equivalent access to services throughout the region served (such as through the use of a toll-free phone number, website or other no cost mechanisms). Projects must also ensure that clients throughout the region served receive the same level and quality of services, regardless of their proximity to a physical project office. Preference in awarding funds will be given to applicants with an evidenced capacity to deliver regional services.

a. Multi-state Regions: Applications for multi-state regions should evidence that substantial thought and logic has gone into the definition of the proposed region. Examples of criteria for forming a multi-state region might include, but are not limited to the following: the proposed region covers or falls within a single federal circuit; the proposed territory is already recognized as a region (Pacific Northwest, or Southeastern US); the proposed region is coordinated with other significant service networks (such as Department of Labor regional or district offices); or that multi-state outreach efforts are uniquely efficient due to regional geography or other considerations. Special thought should be given to address issues related to the practice of law in multiple jurisdictions.

b. <u>Single-state Regions</u>: Applicants proposing a single-state "region" must provide substantial justification to show that the single state has a need for pension counseling services sufficient to support a dedicated counseling project. Evidence may include population data showing pension coverage and/or receipt of pension income, the number of pension inquiries received by government agencies in the state, public plan offices or other sources of basic pension information within the state. The AoA will not fund a proposal to serve less than an entire single state.

3. <u>Exclusive Subject Matter</u>: For purposes of this grant program, "pensions" or "pensions and retirement savings plans" include defined benefit pensions and defined contribution pension and profit sharing plans that provide retirement income, and that are sponsored by government (federal – civil service, military – and state, county and local) and private (including railroad and religious) employers. Public or private health, welfare and disability benefits, or benefits provided through the Social Security Administration, Veterans Administration or other public benefits and/or entitlement programs are not the focus of this grant program.

4. <u>Individuals Served</u>: Projects must provide equivalent services and equivalent access to those services to individuals, ***regardless of age or income,*** who:

    a. Reside or work in the project's service region; or who

    b. Worked or resided in the project's service region while earning a pension, or when married to an individual earning a pension; or who

    c. Seek pension benefits that are sponsored, administered, trusteed, or are otherwise held or distributed by an entity that ***is or was*** headquartered or operated within the service region.

B. <u>Regional Outreach Activities</u>: Proposed projects must establish or maintain a plan for conducting a region-wide outreach effort to (1) maximize the intake of appropriate clients; and, (2) to build and maintain successful client-referral relationships with other information and service providers throughout the region served. Regional projects are responsible for outreach activities within their service region, while the national technical assistance project will coordinate activities at the national level. Project outreach must include the following objectives and activities:

1. Regional Intake and Referral Network: Projects must identify or develop/maintain effective intake and referral network. Proposals should detail how the project will take maximum advantage of existing legal and aging service and information providers throughout the region including, but not limited to:

   - federal, state and local government pension agencies and plan offices;
   - offices of elected federal, state and local representatives' constituent services functions;
   - law firms and solo practitioners with experience in pension law;
   - state and local bar association lawyer referral services;
   - legal services providers;
   - state and area agencies on aging; and
   - community organizations focusing on elder rights and consumer protection.

   Special emphasis should be placed on coordinating client referrals between the project and the Aging and Disability Resource Centers (ADRCs) within the project's service region. At a minimum, this requires that project websites contain readily apparent links to the ADRCs.

2. Specialized Outreach Activities and Materials: Outreach for pension counseling services has proven most effective when it is undertaken as a specialized effort, separate from outreach activities and/or materials that focus on the sponsoring agency's other services. Proposals should specifically address the details of this specialized approach to their outreach plan. The following considerations should also be addressed in the proposed regional outreach plan:

   a. Project websites, brochures, fliers, and other outreach-related materials must clearly establish the specialty focus on pension assistance and information;
   b. Outreach materials (and overall project efforts) and activities address the breadth subject matter covered by the counseling projects, specifically including competencies in both ERISA and non-ERISA pension systems:

      i. A portion of each project's outreach strategy must be specifically designed to increase the flow of clients under non-ERISA pension systems throughout the service region
      ii. Regional projects are responsible for developing fact sheets or other outreach materials covering plans or issues arising under state and local pension laws (based on client need).
      iii. Projects must utilize the national technical assistance project for developing fact sheets covering plans governed by or issues arising

under federal pension laws (projects may amend these to cover regional variances or exceptions).

c. A portion of each project's outreach strategy must be specifically targeted to reach underserved and hard-to-reach seniors, low-income seniors, and those with limited-English proficiency.

3. Media Relations: Proposals must demonstrate organizational experience and capacity to deal quickly and effectively with inquiries from members of the press and other media.

4. Low and no-cost access: Projects must be easily accessible to low-income, rural and other hard-to-reach senior populations *throughout the region* through technologies such as a toll-free phone line and an easy-to-navigate website.

5. Outreach events: Projects are encouraged to be creative with their outreach efforts. Proposals that include presentations, workshops, classes, seminars or other educational efforts must demonstrate that such efforts:

   - Are solely aimed at attracting pension clients for the project, or at expanding the project's regional intake and/or referral network;

   - Are exclusively focused on individual rights and remedies under the federal state and local laws governing the various pension systems throughout the region served. Events or other outreach efforts focusing on retirement or estate planning, or other financial education services will not be funded; and

   - Will not significantly reduce project resources that could otherwise be dedicated to pension counseling or more productive outreach activities.

C. Programmatic Consistency: Now that the AoA Pension Counseling Program is significantly beyond the "demonstration phase" and is a permanent program under the Older Americans Act, AoA has identified certain practices that contribute significantly to a project's overall success. AoA now looks for increased consistency across projects in key operational areas proven over time to increase project efficiency and effectiveness in line with Program goals. Where it is not feasible to implement these practices immediately, projects should propose them as goals to be implemented in a specified time frame.

1. Staffing: Certain staffing models maximize both the project's ability to provide the highest levels of counseling services, as well as the project's breadth and depth of institutional experience over time.

   a. Specialized Intake and Counseling Staff: Due to the significant learning curve involved in pension work, project effectiveness and efficiencies are maximized when pension client intake and casework skills are developed in specialist staff – positions dedicated in whole or in significant part to the work of the pension project. Specialists develop expertise more rapidly, conduct more detailed and complete client intake, and deliver higher levels of counseling service than generalists. Projects should establish specialized staff positions for pension intake and casework as part of a larger strategy to build and maintain *institutional* skill and experience over time.

b. Lawyers in Key Positions: Project staff responsible for the project's delivery of legal services must be licensed to practice law within the region served. Specialist-attorney staff must supervise paralegal, lay and volunteer personnel to ensure the proper handling of pension casework, and that no valid pension claims or obscure legalities are overlooked.

c. Maximize Direct Access to "Live" Specialist Staff: Projects should maximize the number of non-overlapping business hours that specialist staff are available for client intake and casework activity. Projects should also build systems that connect potential clients to specialist staff as directly as possible, reducing client exposure to answering machines or generalists.

d. Maximize Time Commitment of Volunteers, Law Students, etc.: Projects can increase their service capacity by using volunteers, law students, and/or other low or no-cost staffing alternatives to assist with investigative and other pension counseling activities that do not require the attention of a licensed attorney. However, because of the significant investment that projects make in the training and supervision of this population, and because of the guaranteed loss of project expertise upon turnover of these positions, projects should seek to maximize the duration that such staff are likely to stay with the project. Law students hired through work-study programs have stayed at pension projects for up to two years, and retired professionals who are paid a modest stipend to offset any costs they incur in volunteering have also proven a reliable resource over time. Proposals should detail their specific approach to utilizing any such alternative staffing solutions.

e. Staff Development: Ensuring that pension counseling staff receive sufficient and targeted continuing legal education is essential to the success of a counseling project. Proposals must outline a training and development plan for all project legal staff, including paralegals, law students, volunteers and others involved in casework. The project's legal training and development plan will be reviewed by and coordinated with the national technical assistance project.

Proposed staff development plans must include at least the following components:

i. Specialist staff in each project location attend the annual Pension Counseling Project Training Conference in Washington, D.C. in each project year;
ii. At least two days of customized legal training and / or operational consultation and review at each project location will be delivered and/or coordinated by the national technical assistance project in each project year;
iii. Specialist staff will attend at least 6 credit hours of supplemental pension training (CLE) in each project year; and
iv. Adequate budgetary resources to cover personnel time, tuition, travel and other expenses related to the project's staff development plan must be clearly delineated in the budget narrative.

f. Infrastructure Development: The following elements have been identified as best practices which contribute significantly to project efficiency and effectiveness in line with Program goals and should, therefore, be allocated sufficient budget resources:

i. Pension Plan Information: Proposals should outline their existing hardware and software environment, and detail any additional technology necessary to electronically capture - with optical character recognition – plan documents, summary plan descriptions and other governing plan instruments; and to share the electronic files with a central database (such as PensionHelp America) for redistribution to the larger pension counseling network.
ii. Pension Law Reference Resources: Proposals should outline their existing pension law library and detail any additional books, periodicals, and other reference materials necessary to competently research client matters across the breadth of the project's regional subject matter jurisdiction.

2. Data Collection and Reporting: Data will be collected and reported in a manner consistent across all AoA-funded counseling projects. AoA will identify the baseline data set to be collected, and provide a low or no-cost tool to collect and report on that data. At a minimum the data set will include the number of clients served, client demographics, types and levels of services provided, legal issues presented, recoveries and other client outcomes, plan and sponsor types, and administrator contact information. Projects will collect and report data from each of their multiple locations (if applicable) and on the regional project's activities as a whole. All projects funded under this program will submit reports to the AoA and to the national technical assistance project for consolidation and analysis. Projects will be expected to collect and retain documents and contact information for the pension plans they identify in their casework and share this information with the national technical assistance project for redistribution to the broader pension counseling network. Current plan, sponsor and contact information will be electronically collected and

transferred to a centralized database, under the guidance of the technical assistance center. Primary focus will be on those plans that are traditionally the most difficult for deferred vested participants to find, including:

- Defined benefit plans terminated prior to July 1, 1974;
- Terminated / orphaned defined contribution plans (prior to 2009);
- Other plans that have experienced a change in sponsor name or location, or operational status.

Proposals should ensure that adequate budgetary resources are dedicated for personnel, hardware, software or other resources to ensure accurate and timely collection of project data.

3. Shared Learning: Projects are expected to build on the experience of existing pension counseling projects and to share their insights regarding client casework, outreach and project operations with other pension counseling projects and the national technical assistance project. No-cost tools such as the AoA Pension Counseling Listserv are available for this purpose. Proposals should detail a methodology for accessing, learning from and contributing to the pension counseling program's shared learning environment.

Statutory Authority

The statutory authority for grants under this program announcement is contained in Title II, Section 215 of the Older Americans Act (OAA) (42U.S.C. 3032), as amended in 2006 (P.L. 109-365).

II. AWARD INFORMATION

Award Type:	Grant
Estimated Federal Funds Available:	$200,000 per year
Estimated Number of Awards:	1 (one)
Average Projected Award Amount:	Up to $200,000 per year
Anticipated Project Start Date:	No later than September 30, 2008
Estimated Length of Project:	Up to two (2) years

III. ELIGIBILITY INFORMATION

1. Eligible Applicants

Eligible applicants include domestic public or private and non-profit entities including state and local governments, Indian tribal governments and organizations (American Indian/Alaskan Native/Native American), faith-based organizations, community-based organizations, and institutions of higher education. Successful applicants will demonstrate a proven record of advising and representing individuals who have been denied employer or union-sponsored pensions or other retirement savings plan benefits, and which have the capacity to deliver services on a regional basis to states not currently served by the Pension

Counseling and Information Program. Therefore, ***no entities located in, nor proposing to serve, the following states are eligible:*** *Arizona, California, Connecticut, Hawaii, Iowa, Kentucky, Maine, Massachusetts, Michigan, Minnesota, Nevada, New Hampshire, New Jersey, New York, North Dakota, Ohio, Pennsylvania, Rhode Island, South Dakota, Tennessee, Vermont, and Wisconsin.*

2. Cost Sharing or Matching
Under this Older Americans Act program, AoA will fund no more than 75% of the project's total cost, which means the applicant must cover at least 25% of the project's total cost with non-federal resources. In other words, for every three (3) dollars received in federal funding, the applicant must contribute at least one (1) dollar in non-federal resources toward the project's total cost, as reflected in the formula included under Item 18 in Attachment A. You can use this formula to calculate your minimum required match. A common error applicants make is to match 25% of the federal share, rather than 25% of the project's total cost. In addition, successful applicants will be accountable for all proposed match, including that above the minimum requirement.

3. Application Screening Criteria
All applications will be screened to assure a level playing field for all applicants. Applications that fail to meet the screening criteria described below will **not** be reviewed and will receive **no** further consideration.

In order for an application to be reviewed, it must meet the following screening requirements:

1. Applications must be submitted electronically via www.grants.gov by 11:59 p.m.,Eastern Time, July 14, 2008.

2. The Project Narrative section of the Application **must be double-spaced**, on 8 ½" x 11" plain white paper with 1" margins on both sides, and a font size of not less than 11.

3. The Project Narrative **must not exceed 20 pages**. NOTE: The Project Work Plan, Letters of Commitment, and Vitae of Key Project Personnel **are not counted** as part of the Project Narrative for purposes of the 20-page limit.

IV. APPLICATION AND SUBMISSION INFORMATION

All applicants are required to submit electronically through http://www.grants.gov by 11:59 p.m., Eastern time, July 14, 2008.

1. Address to Request Application Package
Application materials can be obtained from http://www.grants.gov or http://www.aoa.gov/doingbus/fundopp/fundopp.asp.

Application materials are also available by writing to:

U.S. Department of Health and Human Services
Administration on Aging
Valerie Soroka
Center for Wellness and Community Based Services
Washington, D.C. 20201

Or by calling: 202-357-3531
Or e-mailing: valerie.soroka@aoa.hhs.gov

Please note: AoA is requiring applications for this announcement to be submitted electronically through www.grants.gov. The Grants.gov registration process can take several days. If your organization is not currently registered with www.grants.gov, please begin this process immediately. **For assistance with www.grants.gov, please contact them at** support@grants.gov **or 1-800-518-4726 between 7 a.m. and 9 p.m. Eastern Time.** At www.grants.gov, you will be able to download a copy of the application packet, complete it off-line, and then upload and submit the application via the Grants.gov website.

Basic information and instructions for applications submitted via www.grants.gov include the following:

- You may access the electronic application for this program on www.Grants.gov. You must search the downloadable application page by the Funding Opportunity Number (HHS-2008-AoA-PC0810) or CFDA number (93.048).
- At the www.grants.gov website, you will find information about submitting an application electronically through the site, including the hours of operation. AoA strongly recommends that you do not wait until the application due date to begin the application process through www.grants.gov because of the time delay.
- All applicants must have a Dun and Bradstreet (D&B) Data Universal Numbering System number (DUNS) and register in the Central Contractor Registry (CCR). You should allow a minimum of **five days** to complete the CCR registration.
- You must submit all documents electronically, including all information included on the SF 424 and all necessary assurances and certifications.
- Prior to application submission, **Microsoft Vista and Office 2007 users** should review the grants.gov compatibility information and submission instructions provided at www.grants.gov (click on "Vista and Microsoft Office 2007 Compatibility Information").
- **Your application must comply with any page limitation requirements described in this program announcement.**
- After you electronically submit your application, you will receive an automatic acknowledgement from www.grants.gov that contains a Grants.gov tracking number. The Administration on Aging will retrieve your application form from Grants.gov.
- We may request that you provide original signatures on forms at a later date.

- Each year organizations registered to apply for federal grants through www.grants.gov will need to renew their registration with the Central Contractor Registry (CCR). You can register with the CCR online and it will take about 30 minutes (www.grants.gov/CCRRegister).

2. Content and Form of Application Submission

a. Letter of Intent

Applicants are not requested to submit a letter of intent to apply for this funding opportunity.

b. DUNS Number

The Office of Management and Budget requires applicants to provide a Dun and Bradstreet (D&B) Data Universal Numbering System (DUNS) number when applying for Federal grants or cooperative agreements on or after October 1, 2003. It is entered on the SF 424. It is a unique, **nine-digit identification number**, which provides unique identifiers of single business entities. The DUNS number is *free and easy* to obtain.

Organizations can receive a DUNS number at no cost by calling the dedicated toll-free DUNS Number request line at 1-866-705-5711 or by using this link: https://www.whitehouse.gov/omb/grants/duns_num_guide.pdf.

c. Project Narrative

The Project Narrative must be double-spaced, on 8 ½" x 11" paper with 1" margins on both sides, and a font size of not less than 11. You can use smaller font sizes to fill in the Standard Forms and Sample Formats. The suggested length for the Project Narrative is ten to twenty pages; twenty pages is the maximum length allowed. **AoA will not accept applications with a Project Narrative that exceeds 20 pages.** The Project Work Plan, Letters of Cooperation, and Vitae of Key Personnel are not counted as part of the Project Narrative for purposes of the 20-page limit, but all of the other sections noted below are included in the limit.

The components counted as part of the 20 page limit include:

- Summary/Abstract
- Problem Statement
- Goal(s) and Objective(s)
- Proposed Intervention
- Special Target Populations and Organizations
- Outcomes
- Project Management
- Evaluation
- Dissemination
- Organizational Capability

The Project Narrative is the most important part of the application, since it will be used as the primary basis to determine whether or not your project meets the minimum requirements for grants under Title IV of the Older Americans Act. The Project Narrative should provide a **clear and concise** description of your project. AoA recommend that your project narrative include the following components:

Summary/Abstract. This section should include a one page - 300 words maximum - description of the proposed project, including: the goal, priority area(s), target population, activities, products and measurable outcomes. Detailed instructions for completing the summary/abstract are included in Attachment E of this document.

Problem Statement. This section should describe, in both quantitative and qualitative terms, the nature and scope of the particular problem or issue the proposed intervention is designed to address. Specifically, it should identify the types, severity and prevalence of issues within the proposed region that can be addressed by the proposed counseling project. Applicants are expected to demonstrate an understanding of what populations are most affected by these pension issues, noting any proposed target populations and the unique nature of pension problems they encounter, as appropriate (Suggested length: one to two pages).

Goal(s) and Objectives. This section should consist of a description of the project's goal(s) and major objectives in terms of the priority area(s). In responding to this program announcement, we recommend you have only one overall goal: to provide pension counseling and information services to [region]; and the following project objectives: service delivery, outreach and programmatic consistency.

Proposed Intervention. This section should provide a clear and concise description of the intervention, methodology, and activities you are proposing to use to address the problem described in the "Problem Statement" and should be organized under the following project objectives: service delivery, outreach and programmatic consistency. You should also describe the rationale for using the particular intervention, including factors such as: "lessons learned" for similar projects previously tested in your community, or in other areas of the country; factors in the larger environment that have created the "right conditions" for the intervention (e.g., existing social, economic or political factors that you'll be able to take advantage of, etc.). Also note any major barriers you anticipate encountering, and how your project will be able to overcome those barriers. Be sure to describe the role and makeup of strategic partnerships you plan to involve in implementing the intervention, including other organizations, funders, and/or consumer groups. (Suggested length: 3 to five pages.)

Special Target Populations and Organizations. This section should describe how the proposed intervention will target vulnerable populations, specifically relating to identifying and responding to the need for pension counseling services among disadvantaged, hard-to-reach, and limited-English speaking populations. It should also describe how you plan to involve community-based organizations in a meaningful way in the planning and implementation of the proposed regional project. (Suggested length: one to two pages.)

Outcomes. This section of the project narrative must clearly identify the measurable outcome(s) that will result from the project. (NOTE: AoA will not fund any project that does not include measurable outcomes). This section should also describe how the project's findings might benefit the field at large, (e.g., how the findings could help other organizations throughout the nation to address the same or similar problems). List measurable outcomes in the attached Work Plan Grid (Attachment D) under "Measurable Outcomes" in addition to any discussion included in the narrative along with a description of how the project might benefit the field at large. (Suggested Length: one to two pages.)

A "measurable outcome" is an observable end-result that describes how a particular intervention benefits consumers. It can describe a change in the degree of customer satisfaction; a change in the responsiveness or cost-effectiveness of a service delivery system; an increase in access to service for previously underserved target groups; a measurable increase in awareness, skills, and behaviors that result in protection of the financial security and consumer rights of elders; a measurable improvement in seniors' financial, emotional, physical, and mental well-being; or an increase in the number of cases closed with a favorable result for the client.

A measurable outcome is not a measurable "output" such as: the number of clients served; the number of training sessions held; the number of informational materials disseminated; or the number of service units provided.

You should keep the focus of this section on describing what outcome(s) will be produced by the project. You should use the Evaluation section noted below to describe how the outcome(s) will be measured and reported. Your application will be scored on the clarity and nature of your proposed outcomes, not on the number of outcomes cited.

Project Management. This section should include a clear delineation of the roles and responsibilities of project staff, sub-grantees, consultants and partner organizations, and how they will contribute to achieving the project's objectives and outcomes. It should specify who would have day-to-day responsibility for key tasks such as: leadership of project; monitoring the project's on-going progress, preparation of reports; communications with other partners and AoA. It should also describe the approach that will be used to monitor and track progress of the project's tasks and objectives. (Suggested Length: one to two pages.)

Evaluation. This section should describe the method(s), techniques and tools that will be used to: 1) determine how successful the proposed intervention has been in achieving (a) its own anticipated outcome(s), and (b) AoA's goals and objectives for the program; and 2) document the project "lessons learned" (both positive and negative) that will be useful to others interested in replicating the intervention, or using the results to inform policy or program decision-making on the federal, state and/or local level. (Suggested Length: three to five pages.)

<u>Dissemination</u>. This section should describe the method that will be used to disseminate the project's successful products and practices in a timely manner and in easily understandable formats, to parties who might be interested in using the results of the project to improve practice, service delivery, program development, and/or policy-making, including and especially those parties who would be interested in replicating the project. (Suggested Length: one to two pages.)

<u>Organizational Capability Statement</u>. Each application should include an organizational capability statement and vitae for key project personnel. The organizational capability statement should describe how the applicant entity (or the particular division of a larger organization which will have responsibility for this project) is organized, the nature and scope of its mission and work, and/or the capabilities it possesses. This description should cover capabilities of the applicant entity not included in the program narrative, such as any current or previous relevant experience and/or the record of the project team in preparing cogent and useful reports, publications, and other products. If appropriate, include an organization chart showing the relationship of the project to the current organization. Please attach short vitae for key project staff only. Neither vitas nor an organizational chart will count towards the narrative page limit. Also include information about any contractual organization(s) that will have a significant role(s) in implementing the project and achieving project goals.

Attachments

d. Work Plan.
The Project Work Plan should reflect, and be consistent with, the Project Narrative and Line-Item Budget. For each major task and action step, the work plan should identify the timeframes to achieve the proposed objectives and the lead person responsible for completing the task. It is recommended that the Work Plan include the following information as outlined in Attachment D: Work Plan Template:

- Overall goal;
- Measurable outcome(s);
- Key objectives;
- Major tasks and action steps;
- Lead person; and
- Timeframe with start and end dates.

There are no page limits for completing a Work Plan.

e. Letters of Commitment from Key Participating Organizations and Agencies.
Include confirmation of the commitments to the project (should it be funded) made by <u>key</u> collaborating organizations and agencies in this part of the application. Any organization that is specifically named to have a significant role in carrying out the project should be considered an essential collaborator. The signed letters of collaboration must specify the commitment, role, and resources/activities that will be provided in support of the applicant. Strategies to reach targeted populations must be documented with letters of commitment that detail the specific role/function in support of the project's effort that will be played by

the collaborating organization. The organization's expertise, experience, and access to the targeted population(s) should also be described in the letter of commitment.

For applications submitted electronically via Grants.gov, signed letters of commitment should be scanned and included as attachments. Applicants unable to scan the signed letters of commitment may fax them to the AoA Grants Management Office at 202-357-3466 by the application submission deadline. The Program Announcement number should appear at the top of each page faxed.

f. Project Budget Narrative

The Budget Narrative should be provided using the format included as Attachment C of this Program Announcement. Applicants are encouraged to pay particular attention to Attachment B which provides an example of the level of detail sought. A combined multi-year budget, as well as a detailed budget for each of the three years of the grant is required. Please note that when more than 33% of project's budget falls under contractual, detailed budget narratives must be provided for each sub-contractor or sub-grant.

3. Submission Dates and Times

The deadline for the submission of applications under this program announcement is July 14, 2008. Applications must be submitted electronically by 11:59 P.M. Eastern time, July 14, 2008.

Applications that fail to meet the application due date will **not** be reviewed and will receive **no** further consideration.

Grants.gov will automatically send applicants a tracking number and date of receipt verification electronically once the application has been successfully received and validated in Grants.gov.

4. Intergovernmental Review

This funding opportunity announcement is not subject to the requirements of Executive Order 12372, "Intergovernmental Review of Federal Programs."

5. Funding Restrictions

The following activities are not fundable:

- Construction and/or major rehabilitation of buildings
- Basic research (e.g. scientific or medical experiments)
- Continuation of existing projects without expansion or new and innovative approaches

6. Other Submission Requirements

Electronic submissions must be sent to: http://www.grants.gov.

Applicants submitting their application through www.grants.gov must register in the Central Contractor Registry (CCR) database in order to be able to submit the application.

One element of the CCR is the DUNS number (see section IV.2), which must be obtained separately from CCR registration. Information about CCR is available at http://www.grants.gov/CCRRegister. You must also register with a Credential Provider to receive a username and password to securely submit your grant application. Information is available at http://www.grants.gov/CredentialProvider .

V. APPLICATION REVIEW INFORMATION

1. Criteria

Applications are scored by assigning a maximum of 100 points across four criteria:

- Purpose and Need for Assistance - (15 points);
- Approach, Workplan and Activities - (35 points);
- Outcomes/Evaluation/Dissemination - (20 points); and
- Level of Effort - (30 points).

a. Purpose and Need for Assistance — Weight: 15 points

i. Purpose and Need: Is the problem as identified for the region and general populations consistent with the AoA Program purpose, as described in Section I of this Program Announcement? Does the applicant understand the specific nature, varieties and prevalence of pension problems facing potential clients throughout the region, and across all pension systems in general? Are the "purpose and need" themes, as identified, appropriately and thoughtfully addressed throughout the proposal? (10) points)

ii. Targeting: Does the applicant identify and prioritize any target populations within their region? Does the applicant clearly identify and substantiate the target population's need for pension counseling services? Is the problem as identified for target populations consistent with the AoA Program purpose? (5 points)

b. Approach, Work Plan and Activities — Weight: 35 points

i. Overall Approach: Does the applicant present a well thought out approach, consistent with AoA's program goals, for each of the following objectives:

- Regional Pension Counseling and Information Services: Does the applicant present a well-thought-out approach for delivering the full range of pension counseling and information services to clients throughout the region? Does this approach include referral resources for services related to but outside the scope of pension counseling, including specific considerations for the region's aging-related services? Does the proposal present a sound rationale and client-focused justification in defining the service region? Does the proposal adequately address issues related to single- or multi-state service regions? (10 points)

- Regional Outreach: Does the applicant present a well thought out approach for outreach activities covering the entire region? Has the applicant targeted a portion of its outreach to meet an identified need among disadvantaged and limited-English speaking populations? Has the applicant identified appropriate aging and other community-based groups to aid the project in planning and executing these efforts? (5 points)

- Programmatic Consistency: Does the applicant propose an operational model that is consistent with or works toward the identified staffing practices? Does the proposal reflect strong commitment to the collection and reporting of project data? Does the proposal incorporate the lessons learned from prior efforts of the Pension Counseling and Information Program and commit to shared learning, moving forward? (5 points)

ii. Work Plan and Activities: Is the project work plan clear, comprehensive, and directly related to both AoA's program purpose and to the proposed project's activities? Does it include sensible and feasible timeframes for the accomplishment of tasks presented? Does the work plan include specific objectives and tasks that are linked to measurable outcomes? Are the roles and responsibilities of project staff, consultants, and partners clearly defined and linked to specific objectives and tasks? Has the applicant adequately planned for the appropriate training and technical support necessary for project staff, regional affiliates, and identified intake and support networks? Has the applicant planned for the involvement of the national technical assistance project in facilitating the execution of its work plan? (15 points)

c. Project Outcomes, Evaluation, and Dissemination Weight: 20 points

i. Outcomes: Are the expected project benefits and results clear, realistic, and consistent with both AoA's program purpose and the objectives of the proposed project? Are the anticipated outcomes of the proposed project likely to be achieved, and will they significantly assist individuals in understanding and enforcing their pension rights? Are the proposed outcomes quantifiable and measurable, consistent with the definition of a project outcome contained in Section IV.2.b. of the Program Announcement? (10 points)

ii. Evaluation: Does the approach adequately measure whether or not the project has achieved AoA's goals and objectives, as well as the project's proposed outcome(s)? Is the evaluation designed to capture and communicate "lessons learned" that might be of use to others in the pension counseling community, or those interested in replicating the project? (5 points)

iii. Dissemination: Will the dissemination plan get relevant and easy-to-use information in a timely manner to parties that might be interested in making use of its findings, particularly to those who might want to replicate the project? Does the proposal detail a plan for sharing its findings with all appropriate audiences? (5 points)

d. Level of Effort — Weight: 30 points

i. Capacity: Is the applicant organization, its staff and affiliates, sufficiently knowledgeable of pension law, regional service delivery, and the range of required counseling, outreach and support services to efficiently and effectively undertake the proposed intervention? Has the applicant demonstrated capacity and experience in using quantitative and/or qualitative performance outcome information to support its activity and management decisions? (10 points)

ii. Collaborations: Are letters included, as appropriate, from stakeholders and organizations identified as collaborators, and do they specify the commitment, role, and resources/activities that will be provided in support of the applicant, consistent with the work plan description of their intended roles and contributions? (5 points)

iii. Staffing: Is the time commitment of project staff, consultants, and/or partners appropriate and adequate to carry out the project? Is the time commitment of the proposed director and other key project personnel sufficient to assure proper direction, management, and timely completion of the project? (10 points)

iv. Budget: Is the project cost-effective and programmatically efficient, maximizing Federal and all other resources? Is the budget justified with respect to the adequacy and reasonableness of resources requested? Are budget line items clearly delineated and consistent with work plan objectives and the AoA Program purpose? (5 points)

2. Review and Selection Process

An independent review panel of at least three individuals will evaluate applications that pass the screening. These reviewers are experts in their field, and are drawn from academic institutions, non-profit organizations, state and local government, and federal government agencies other than AoA. Based on the specific programmatic considerations as outlined under section I, Funding Opportunity Description, the reviewers will comment on and score the applications, focusing their comments and scoring decisions on the criteria identified above.

Final award decisions will be made by the Assistant Secretary for Aging (ASA). In making these decisions, the ASA will take into consideration: recommendations of the review panel; evidenced capacity of the applicant to deliver regional services; reviews for programmatic and grants management compliance; the reasonableness of the estimated cost to the government considering the available funding and anticipated results; and the likelihood that the proposed project will result in the benefits expected.

Applicants have the option of omitting from the application copies (not the original) specific salary rates or amounts for individuals specified in the application budget and Social Security Numbers. The copies may include summary salary information.

VI. AWARD ADMINISTRATION INFORMATION

1. Award Notices

Successful applicants will receive an Approval Letter, and a Notice of Award. The Notice of Award is the authorizing document, and will be signed by the AoA grants management officer, the AoA authorizing official, and the AoA budget office. Unsuccessful applicants are notified within 30 days of the final funding decision and will receive a disapproval letter via U.S. mail.

2. Administrative and National Policy Requirements

The award is subject to DHHS Administrative Requirements, which can be found in 45CFR Part 74 and 92 and the Standard Terms and Conditions implemented through the HHS Grants Policy Statement, located at http://www.hhs.gov/grantsnet/adminis/gpd/index.htm.

3. Reporting

The SF-269 (Financial Status Report) is due annually and the AoA program progress report is due semi-annually. Final performance and SF-269 reports are due 90 days after the end of the project period. The final performance report will replace the final semi-annual report. However, the final performance report should include a discussion of the activities, progress, and achievements from the last 6 months of the project along with a summary of the overall project.

VII. AGENCY CONTACTS

Project Officer:
U.S. Department of Health and Human Services
Administration on Aging
Washington, DC 20201
Attn: Valerie Soroka
Telephone: (202) 357-3531, e-mail: valerie.soroka@aoa.hhs.gov

Director, Office of Grants Management:
U.S. Department of Health and Human Services
Administration on Aging
Washington, DC 20201
Attn: Sean Lewis
Telephone: (202) 357-3445, e-mail: Sean.lewis@aoa.hhs.gov

VIII. OTHER INFORMATION

A. Application Elements

To expedite the processing of applications, we request that you arrange the components of your application in the following order:

1. SF 424 – Application for Federal Assistance.
2. SF 424A – Budget Information.
3. Separate Budget Narrative/Justification (See Attachments for Sample Format).
4. SF 424B – Assurances. Note: Be sure to complete this form according to instructions and have it signed and dated by the authorized representative (see item 18d on the SF 424).
5. Certification
6. Proof of non-profit status
7. Copy of the applicant's most recent indirect cost agreement, as necessary.
8. Project Narrative with Work Plan (See Attachment for Sample Work Plan Format).
9. Organizational Capability Statement and Vitae for Key Project Personnel.
10. Letters of Commitment from Key Partners.
11. "Survey on Ensuring Equal Opportunity for Applicants" (Optional non-profit applicants)

B. The Paperwork Reduction Act of 1995 (P.L. 104-13)

An agency may not conduct or sponsor, and a person is not required to respond to, a collection of information unless it displays a currently valid OMB control number.

The project description and budget justification is approved under OMB control number 0985-0018.

Public reporting burden for this collection of information is estimated to average 10 hours per response, including the time for reviewing instructions, gathering and maintaining the data needed and reviewing the collection information.

ATTACHMENTS

Attachment A:
Instructions for completing the SF 424, Budget (SF 424A), Budget Narrative and Other Required Forms

Attachment B:
Budget Justification Format – Sample Format with Examples

Attachment C:
Budget Justification – Sample Format

Attachment D:
Project Work Plan - Sample Format

Attachment E:
Instructions for Completing the Summary/Abstract

Attachment F:
"Survey on Ensuring Equal Opportunity for Applicants"

III. Attachment A

IV. Instructions for completing the SF 424, Budget (SF 424A), Budget Narrative, and Other Required Forms

This section provides step-by-step instructions for completing the four (4) standard federal forms required as part of your grant application, including special instructions for completing Standard Budget Forms 424 and 424A. Standard Forms 424 and 424A are used for a wide variety of federal grant programs, and federal agencies have the discretion to require some or all of the information on these forms. AoA does not require all the information on these Standard Forms. Accordingly, please use the instructions below in lieu of the standard instructions attached to SF 424 and 424A to complete these forms.

a. Standard Form 424

1. **Type of Submission:** (Required): Select one type of submission in accordance with agency instructions.
• Preapplication • Application • Changed/Corrected Application – If AoA requests, check if this submission is to change or correct a previously submitted application.

2. **Type of Application**: (Required) Select one type of application in accordance with agency instructions.
• New . • Continuation • Revision

3. **Date Received:** Leave this field blank.

4. **Applicant Identifier**: Leave this field blank

5a **Federal Entity Identifier**: Leave this field blank

5b. **Federal Award Identifier**: For new applications leave blank. For a continuation or revision to an existing award, enter the previously assigned Federal award (grant) number.

6. **Date Received by State:** Leave this field blank.

7. **State Application Identifier:** Leave this field blank.

8. **Applicant Information**: Enter the following in accordance with agency instructions:

a. Legal Name: (Required): Enter the name that the organization has registered with the Central Contractor Registry. Information on registering with CCR may be obtained by visiting the Grants.gov website.

b. Employer/Taxpayer Number (EIN/TIN): (Required): Enter the Employer or Taxpayer Identification Number (EIN or TIN) as assigned by the Internal Revenue Service.

c. Organizational DUNS: (Required) Enter the organization's DUNS or DUNS+4 number received from Dun and Bradstreet. Information on obtaining a DUNS number may be obtained by visiting the Grants.gov website.

d. Address: (Required) Enter the complete address including the county.

e. Organizational Unit: Enter the name of the primary organizational unit (and department or division, if applicable**)** that will undertake the project.

f. Name and contact information of person to be contacted on matters involving this application: Enter the name (First and last name required), organizational affiliation (if affiliated with an organization other than the applicant organization), telephone number (Required), fax number, and email address (Required) of the person to contact on matters related to this application.

9. **Type of Applicant:** (Required) Select the applicant organization "type" from the following drop down list.
A. State Government B. County Government C. City or Township Government D. Special District Government E. Regional Organization F. U.S. Territory or Possession G. Independent School District H. Public/State Controlled Institution of Higher Education I. Indian/Native American Tribal Government (Federally Recognized) J. Indian/Native American Tribal Government (Other than Federally Recognized) K. Indian/Native American Tribally Designated Organization L. Public/Indian Housing Authority M. Nonprofit with 501C3 IRS Status (Other than Institution of Higher Education) N. Nonprofit without 501C3 IRS Status (Other than Institution of Higher Education) O. Private Institution of Higher Education P. Individual Q. For-Profit Organization (Other than Small Business) R. Small Business S. Hispanic-serving Institution T. Historically Black Colleges and Universities (HBCUs) U. Tribally Controlled Colleges and Universities (TCCUs) V. Alaska Native and Native Hawaiian Serving Institutions W. Non-domestic (non-US) Entity X. Other (specify)

10. **Name Of Federal Agency**: (Required) Enter U.S. Administration on Aging

11. **Catalog Of Federal Domestic Assistance Number/Title:** The CFDA number can be found on page one of the Program Announcement.

12. **Funding Opportunity Number/Title:** (Required) The Funding Opportunity Number and title of the opportunity can be found on page one of the program announcement.

13. **Competition Identification Number/Title:** Leave this field blank.

14. **Areas Affected By Project:** List the largest political entity affected (cities, counties, state etc).

15. **Descriptive Title of Applicant's Project:** (Required) Enter a brief descriptive title of the project.

16. **Congressional Districts Of**: (Required) 16a. Enter the applicant's Congressional District, and 16b. Enter all district(s) affected by the program or project. Enter in the format: 2 characters State Abbreviation – 3 characters District Number, e.g., CA-005 for California 5th district, CA-012 for California 12th district, NC-103 for North Carolina's 103rd district. • If all congressional districts in a state are affected, enter "all" for the district number, e.g., MD-all for all congressional districts in Maryland. • If nationwide, i.e. all districts within all states are affected, enter US-all.

17. **Proposed Project Start and End Dates**: (Required) Enter the proposed start date and end date of the project.

18. **Estimated Funding:** (Required) Enter the amount requested or to be contributed during the first funding/budget period by each contributor. Value of in-kind contributions should be included on appropriate lines, as applicable. If the action will result in a dollar change to an existing award, indicate only the amount of the change. For decreases, enclose the amounts in parentheses.

NOTE: Applicants should review cost sharing or matching principles contained in Subpart C of 45 CFR Part 74 or 45 CFR Part 92 before completing Item 18 and the Budget Information Sections A, B and C noted below.

All budget information entered under item 18 should cover the upcoming budget period. For sub-item 18a, enter the federal funds being requested. Sub-items 18b-18e is considered matching funds. The dollar amounts entered in sub-items 18b-18f must total at least 1/3rd of the amount of federal funds being requested (the amount in 18a). For a full explanation of AoA's match requirements, see the information in the box below. For sub-item 18f, enter only the amount, if any, that is going to be used as part of the required match.

There are two types of match: 1.) non-federal cash and 2.) non-federal non-cash (i.e., in-kind). In general, costs borne by the applicant and cash contributions of any and all third parties involved in the project, including sub-grantees, contractors and consultants, are considered <u>cash matching funds</u>. Generally, most contributions from third parties will be non-cash (i.e., in-kind) matching funds. Examples of <u>non-cash (in-kind) match</u> include: volunteered time and use of facilities to hold meetings or conduct project activities.

NOTE: **Indirect charges** may only be requested if: (1) the applicant has a current indirect cost rate agreement approved by the Department of Health and Human Services or another federal agency; or (2) the applicant is a state or local government agency. State governments should enter the amount of indirect costs determined in accordance with DHHS requirements. **If indirect costs are to be included in the application, a copy of the approved indirect cost agreement must be included with the application.**

AOA's Match Requirement

Under this and other OAA programs, AoA will fund no more than 75 % of the **project's total cost**, which means the applicant must cover at least 25% of the **project's total cost** with non-federal resources. In other words, for every three (3) dollars received in federal funding, the applicant must contribute at least one (1) dollar in non-federal resources toward the project's total cost (i.e., the amount on line 18g.). This "three-to-one" ratio is reflected in the following formula which you can use to calculate your minimum required match:

1.

2.

$$\frac{\text{Federal Funds Requested (i.e., amount on line 15a)}}{3} = \text{Minimum Match Requirement}$$

For example, if you request $100,000 in federal funds, then your <u>minimum</u> match requirement is $100,000/3 or $33,333. In this example the **project's total cost** would be $133,333.

A **common error** applicants make is to match 25% of the federal share, rather than 25% of the project's total cost, so be sure to use one of the formulas above to calculate your match requirement

19. **Is Application Subject to Review by State Under Executive Order 12372 Process?** Check c. Program is not covered by E.O. 12372

20. **Is the Applicant Delinquent on any Federal Debt?** (Required) This question applies to the applicant organization, not the person who signs as the authorized representative. If yes, include an explanation on the continuation sheet.

21. **Authorized Representative**: (Required) To be signed and dated by the authorized representative of the applicant organization. Enter the name (First and last name required) title (Required), telephone number (Required), fax number, and email address (Required) of the person authorized to sign for the applicant. A copy of the governing body's authorization for you to sign this application as the official representative must be on file in

the applicant's office. (Certain Federal agencies may require that this authorization be submitted as part of the application.)

b. Standard Form 424A

NOTE: Standard Form 424A is designed to accommodate applications for multiple grant programs; thus, for purposes of this AoA program, many of the budget item columns and rows are not applicable. You should only consider and respond to the budget items for which guidance is provided below. Unless otherwise indicated, the SF 424A should reflect a one year budget.

Section A - Budget Summary

Line 5: Leave columns (c) and (d) blank. Enter TOTAL federal costs in column (e) and total non-federal costs (including third party in-kind contributions and any program income to be used as part of the grantee match) in column (f). Enter the sum of columns (e) and (f) in column (g).

Section B - Budget Categories

Column 3: Enter the breakdown of how you plan to use the federal funds being requested by object class category (see instructions for each object class category below).

Column 4: Enter the breakdown of how you plan to use the non-federal share by object class category.

Column 5: Enter the total funds required for the project (the sum of Columns 3 and 4) by object class category.

Separate Budget Narrative/Justification Requirement

You must submit a separate budget narrative as part of your application. **A blank sample format (and one with examples) has been included in the attachments for your use in developing and presenting your Budget Narrative.** In your budget justification, you should include a breakdown of the budget which shows the costs for all of the object class categories noted in Section B, across three columns: federal; non-federal cash; and non-federal in-kind. The justification should fully explain and justify the costs in each of the major budget items for each of the object class categories, as described below. Third party in-kind contributions designated as non-federal match contributions should be clearly identified and justified separately from the justification for the budget line items. The full budget justification should be included in the application immediately following the SF 424 forms. **The budget justification should provide a detailed breakdown of large dollar values. A separate budget justification must be completed for each year of support requested.**

Line 6a: Personnel: Enter total costs of salaries and wages of applicant/grantee staff. Do not include the costs of consultants; consultant costs should be included under 6h - Other. In the Justification: Identify the project director, if known. Specify the key staff, their titles, brief summary of project related duties, and the percent of their time commitments to the project in the budget justification.

Line 6b: Fringe Benefits: Enter the total costs of fringe benefits unless treated as part of an approved indirect cost rate. In the Justification: Provide a break-down of amounts and percentages that comprise fringe benefit costs, such as health insurance, FICA, retirement insurance, etc.

Line 6c: Travel: Enter total costs of out-of-town travel (travel requiring per diem) for staff of the project. Do not enter costs for consultant's travel - this should be included in line 6h. In the Justification: Include the total number of trips, destinations, purpose, length of stay, subsistence allowances and transportation costs (including mileage rates).

Line 6d: Equipment: Enter the total costs of all equipment to be acquired by the project. For all grantees, "equipment" is non-expendable tangible personal property having a useful life of more than one year and an acquisition cost of $5,000 or more per unit. If the item does not meet the $5,000 threshold, include it in your budget under Supplies, line 6e. In the Justification: Equipment to be purchased with federal funds must be justified as necessary for the conduct of the project. The equipment must be used for project-related functions; the equipment, or a reasonable facsimile, must not be otherwise available to the applicant or its sub-grantees. The justification also must contain plans for the use or disposal of the equipment after the project ends.

Line 6e: Supplies: Enter the total costs of all tangible expendable personal property (supplies) other than those included on line 6d. In the Justification: Provide general description of types of items included.

Line 6f: Contractual: Enter the total costs of all contracts, including (1) procurement contracts (except those, which belong on other lines such as equipment, supplies, etc.). Also include any contracts with organizations for the provision of technical assistance. Do not include payments to individuals on this line. In the Justification: Attach a list of contractors indicating the name of the organization, the purpose of the contract, and the estimated dollar amount. If the name of the contractor, scope of work, and estimated costs are not available or have not been negotiated, indicate when this information will be available. Whenever the applicant/grantee intends to delegate a substantial part (one-third, or more) of the project work to another agency, the applicant/grantee must provide a completed copy of Section B, SF 424A Budget Categories for each contractor, and separate budget justifications for each year of support requested.

Line 6g: Construction: Leave blank since construction is not an allowable cost under this AoA program.

Line 6h: Other: Enter the total of all other costs. Such costs, where applicable, may include, but are not limited to: insurance, medical and dental costs (i.e. for project volunteers this is different from personnel fringe benefits); non-contractual fees and travel paid directly to *individual* consultants; local transportation (all travel which does not require per diem is considered local travel); postage; space and equipment rentals/lease; printing and publication; computer use; training and staff development costs (i.e. registration fees). If a cost does not clearly fit under another category, and it qualifies as an allowable cost, then rest assured this is where it belongs. In the Justification: Provide a reasonable explanation for items in this category. For individual consultants, explain the nature of services provided and the relation to activities in the work plan. Describe the types of activities for staff development costs.

Line 6i: Total Direct Charges: Show the totals of Lines 6a through 6h.

Line 6j: Indirect Charges: Enter the total amount of indirect charges (costs), if any. If no indirect costs are requested, enter "none." Indirect charges may be requested if: (1) the applicant has a current indirect cost rate agreement approved by the Department of Health and Human Services or another federal agency; or (2) the applicant is a state or local government agency.

Justification: State governments should enter the amount of indirect costs determined in accordance with DHHS requirements. An applicant that will charge indirect costs to the grant must enclose a copy of the current rate agreement. If the applicant organization is in the process of initially developing or renegotiating a rate, it should immediately upon notification that an award will be made, develop a tentative indirect cost rate proposal based on its most recently completed fiscal year in accordance with the principles set forth in the cognizant agency's guidelines for establishing indirect cost rates, and submit it to the cognizant agency. Applicants awaiting approval of their indirect cost proposals may also request indirect costs. It should be noted that when an indirect cost rate is requested, those costs included in the indirect cost pool should not also be charged as direct costs to the grant. Also, if the applicant is requesting a rate which is less than what is allowed under the program, the authorized representative of the applicant organization must submit a signed acknowledgement that the applicant is accepting a lower rate than allowed.

Line 6k: Total: Enter the total amounts of Lines 6i and 6j.

Line 7: Program Income: As appropriate, include the estimated amount of income, if any, you expect to be generated from this project. Program Income must be used as additional costs.

Section C - Non-Federal Resources

Line 12: Enter the amounts of non-Federal resources that will be used in carrying out the proposed project, by source (Applicant; State; Other) and enter the total amount in Column (e). Keep in mind that if the match requirement is not met, federal dollars may be reduced.

Section D - Forecasted Cash Needs - Not applicable.

Section E - Budget Estimate of Federal Funds Needed for Balance of the Project

Line 20: Section E is relevant for multi-year grant applications, where the project period is 24 months or longer. This section does not apply to grant awards where the project period is less than 17 months.

Section F - Other Budget Information

Line 22: Indirect Charges: Enter the type of indirect rate (provisional, predetermined, final or fixed) to be in effect during the funding period, the base to which the rate is applied, and the total indirect costs. Include a copy of your current Indirect Cost Rate Agreement.

Line 23: Remarks: Provide any other comments deemed necessary.

c. Standard Form 424B - Assurances

This form contains assurances required of applicants under the discretionary funds programs administered by the Administration on Aging. Please note that a duly authorized representative of the applicant organization must certify that the organization is in compliance with these assurances.

d. Certification Regarding Lobbying

This form contains certifications that are required of the applicant organization regarding lobbying. Please note that a duly authorized representative of the applicant organization must attest to the applicant's compliance with these certifications.

e. Other Application Components

Survey on Ensuring Equal Opportunity for Applicants

The Office of Management and Budget (OMB) has approved an HHS form to collect information on the number of faith-based groups applying for a HHS grant. Non-profit organizations, excluding private universities, are asked to include a completed survey with their grant application packet. Attached you will find the OMB approved HHS "Survey on Ensuring Equal Opportunity for Applicants" form (Attachment G). Your help in this data collection process is greatly appreciated.

Proof of Non-Profit Status

Non-profit applicants must submit proof of non-profit status. Any of the following constitutes acceptable proof of such status:

A copy of a currently valid IRS tax exemption certificate.

A statement from a State taxing body, State attorney general, or other appropriate State official certifying that the applicant organization has a non-profit status and that none of the net earnings accrue to any private shareholders or individuals.

A certified copy of the organization's certificate of incorporation or similar document that clearly establishes non-profit status.

1. Indirect Cost Agreement

Applicants that have included indirect costs in their budgets must include a copy of the current indirect cost rate agreement approved by the Department of Health and Human Services or another federal agency. This is optional for applicants that have not included indirect costs in their budgets.

Attachment B: Budget Narrative, Page 1 – Sample Format with EXAMPLES

Object Class Category	**Federal Funds**	**Non-Federal Cash**	**Non-Federal In-Kind**	**V. TOTAL**	Justification
Personnel	$40,000		$5,000	$45,000	Project Supervisor (name) = .3FTE @ $50,000/yr = $15,000 Project Director (name) = 1FTE @ $30,000 = $30,000
Fringe Benefits	$12,600	0	0	$12,600	Fringes on Supervisor and Director @ 28% of salary. FICA (7.65%) = $3,442 Health (12%) = $5,400 Dental (5%) = $2,250 Life (2%) = $ 900 Workers Comp Insurance (.75%) = $ 338 Unemployment Insurance (.6%) = $ 270
Travel	$3,000	0	$ 967	$3,967	Travel to Annual Grantee Meeting: Airfare: 1 RT x 2 people x $750/RT = $1,500 Lodging: 3 nights x 2 people x $100/night = $ 600 Per Diem: 4 days x 2 people x $40/day = $ 320 Out-of-Town Project Site Visits Car mileage: 3 trips x 2 people x 350 miles/trip x $ .365/mile = $ 767 Lodging: 3 trips x 2 people x 1 night/ trip x $50/night = $300 Per Diem: 3 trips x 2 people x 2days/trip x $40/day = $480

Attachment B: Budget Narrative, Page 2 - Sample Format with EXAMPLES

Object Class Category	**Federal** **VI. Funds**	**Non-Federal** **Cash**	**Non-Federal In-Kind**	*TOTAL*	Justification
Equipment	0	0	0	0	No equipment requested
Supplies	$1,500		$2,000	$3,500	Laptop computer for use in client intakes = $1,340 Consumable supplies (paper, pens, etc.) $100/mo x 12 months = $1,200 Copying $80/mo x 12 months = $ 960
Contractual	$200,000	$50,000	0	$250,000	Contracts to A,B,C direct service providers (name providers) adult day care contractor = $75,000 respite care contractor in home= $75,000 respite care contractor-NF = $50,000 personal care/companion provider = $50,000 See detailed budget justification for each provider (and then provide it!)

Attachment B: Budget Narrative, Page 3 – Sample Format with EXAMPLES

Other	$10,000	$8,000	$19,800	$37,800	Local conference registration fee (name conference) = $ 200 Printing brochures (50,000 @ $ .05 ea) = $ 2,500 Video production = $19,800 Video Reproduction = $ 3,500 NF Respite Training Manual reproduction $3/manual x $2000 manuals = $ 6,000 Postage $150/mo x 12 months = $ 1,800 Caregiver Forum meeting room rentals $200/day x 12 forums = $ 2,400 Respite Training Scholarships = $1,600
Indirect Charges	0	0	0	0	None
TOTAL	$267,100	$58,000	$27,767	$352,267	

75% or less of Total Cost

(Federal $)

25% or more of Total Cost

(Required Match)

Attachment C: Budget Narrative – Page 1 – Sample Format

Object Class Category	**Federal Funds**	**Non-Federal Cash**	**Non-Federal In-**		Justification

			Kind	VII. TOTAL	
Personnel					
Fringe Benefits					
Travel					
Equipment					

Attachment C: Budget Narrative – Page 2 – Sample Format

Object Class Category	Federal Funds	Non-Federal Cash	Non-Federal In-Kind	VIII. TOTAL	Justification

Supplies					
Contractual					
Other					
Indirect Charges					
TOTAL					

+Attachment D: Project Work Plan, Page 1 – Sample Format

Goal:														
Measurable Outcome(s):														
Major Objectives	**Key Tasks**	**Lead Person**	**Timeframe (Start and End Date by Month)**											
			1	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**10**	**11**	**12**
1.														

2.														

Attachment D: Project Work Plan, Page 2 – Sample Format

Major Objectives	**Key Tasks**	**Lead Person**	**Timeframe (Start and End Date by Month)**											
			1	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**10**	**11**	**12**
3.														

4.														

Attachment D: Project Work Plan, Page 3 – Sample Format

Major Objectives	**Key Tasks**	**Lead Person**	**Timeframe (Start and End Date by Month)**											
			1	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**10**	**11**	**12**
5.														
6.														

NOTE: Please do note infer from this sample format that your work plan must have 6 major objectives. If you need more pages, simply repeat this format on additional pages.

Attachment E

Instructions for Completing the Project Summary/Abstract

- All applications for grant funding must include a Summary/Abstract that concisely describes the proposed project. It should be written for the general public.
- To ensure uniformity, please limit the length to no more than 265 words on a single page with a font size of not less than 11, doubled-spaced.
- The abstract must include the project's goal(s), objectives, overall approach (including target population and significant partnerships), anticipated outcomes, products, and duration. The following are very simple descriptions of these terms, and a sample Compendium abstract.

  Goal(s) – broad, overall purpose, usually in a mission statement, i.e. what you want to do, where you want to be

  Objective(s) – narrow, more specific, identifiable or measurable steps toward a goal. Part of the planning process or sequence (the "how"). Specific performances which will result in the attainment of a goal.

  Outcomes - measurable results of a project. Positive benefits or negative changes, or measurable characteristics that occur as a result of an organization's or program's activities. (outcomes are the end-point)

  Products – materials, deliverables.

- A model abstract/summary is provided below:

The grantee, Okoboji University, supports this three year Dementia Disease demonstration (DD) project in collaboration with the local Alzheimer's Association
and related Dementias groups. The <u>goal</u> of the project is to provide comprehensive, coordinated care to individuals with memory concerns and to their caregivers. The approach is to expand the services and to integrate the bio-psycho-social aspects of care. The <u>objectives</u> are: 1) to provide dementia specific care, i.e., care management fully integrated into the services provided; 2) to train staff, students and volunteers; 3) to establish a system infrastructure to support services to individuals with early stage dementia and to their caregivers; 4) to develop linkages with community agencies; 5) to expand the assessment and intervention services; 6) to evaluate the impact of the added services; 7) to disseminate project information. The expected <u>outcomes</u> of this DD project are: patients will maintain as high a level of mental function and physical functions (thru Yoga) as possible; caregivers will increase ability to cope with changes; and pre and post – project patient evaluation will reflect positive results from expanded and integrated services. The <u>products</u> from this project are: a final report, including evaluation results; a website; articles for publication; data on driver assessment and in-home cognitive retraining; abstracts for national conferences.

Attachment F

Survey Instructions on Ensuring Equal Opportunity for Applicants

Applicant Organization's Name: ____

Applicant's DUNS Number: ____________________

Grant Name: ____CFDA Number: _____________

1. Does the applicant have 501(c)(3) status?

☐ Yes ☐ No

2. How many full-time equivalent employees does the applicant have? *(Check only one box).*

☐ 3 or Fewer ☐ 15-50
☐ 4-5 ☐ 51-100
☐ 6-14 ☐ over 100

3. What is the size of the applicant's annual budget?

(Check only one box.)

☐ Less Than $150,000
☐ $150,000 - $299,999
☐ $300,000 - $499,999
☐ $500,000 - $999,999
☐ $1,000,000 - $4,999,999
☐ $5,000,000 or more

4. Is the applicant a faith-based/religious organization?

☐ Yes ☐ No

5. Is the applicant a non-religious community-based organization?

☐ Yes ☐ No

6. Is the applicant an intermediary that will manage the grant on behalf of other organizations?

☐ Yes ☐ No

7. Has the applicant ever received a government grant or contract (Federal, State, or local)?

☐ Yes ☐ No

8. Is the applicant a local affiliate of a national organization?

☐ Yes ☐ No

Provide the applicant's (organization) name and DUNS number and the grant name and CFDA number.

1. 501(c)(3) status is a legal designation provided on application to the Internal

Revenue Service by eligible organizations. Some grant programs may require nonprofit applicants to have 501(c)(3) status. Other grant programs do not.

2. For example, two part-time employees who each work half-time equal one full-time equivalent employee. If the applicant is a local affiliate of a national organization, the responses to survey questions 2 and 3 should reflect the staff and budget size of the local affiliate.

3. Annual budget means the amount of money your organization spends each year on all of its activities.

4. Self-identify.

5. An organization is considered a community-based organization if its headquarters/service location shares the same zip code as the clients you serve.

6. An "intermediary" is an organization that enables a group of small organizations to receive and manage government funds by administering the grant on their behalf.

7. Self-explanatory.

8. Self-explanatory.

Paperwork Burden Statement

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless such collection displays a valid OMB control number. The valid OMB control number for this information collection is 1890-0014. The time required to complete this information collection is estimated to average five (5) minutes per response, including the time to review instructions, search existing data resources, gather the data needed, and complete and review the information collection. **If you have any comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to:** U.S. Department of Education, Washington, D.C. 2202-4651.

If you have comments or concerns regarding the status of your individual submission of this form, write directly to: Joyce I. Mays, Application Control Center, U.S. Department of Education, 7th and D Streets, SW, ROB-3, Room 3671, Washington, D.C. 20202-4725

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