

**APPLICANT FEEDBACK - Program Design**

2011 AmeriCorps State and National Grant Competition

<b>Legal Applicant:</b> <b>Western New York AmeriCorps, Opportunity Corps</b>	<b>Application ID:</b> <b>11ES123873</b>

**Below are the comments from each External Peer Reviewer that read and evaluated the application. While Reviewers did engage in discussion about their evaluations, consensus was not required as part of their review. Therefore, there may be differing views in their feedback on the quality of the proposal.**

**COMMENTS:** (+) The applicant has identified a compelling community problem in Buffalo: poor financial literacy among economically-disadvantaged citizens. The applicant strongly supports this pervasive community need through an array of local, state, and national data and reports: U.S. Census Bureau, The Brookings Institute, Forbes magazine, Harvard School of Public Health, CityRating.com, State University of NY, United Way, Annie E. Casey Foundation, and the USDA. The applicant further identifies that the economic problems in Buffalo are made worse for its marginalized citizens because they are unfamiliar with services available to them in the community. For example, 72% of those eligible for Food Stamps do not take advantage of this program while 20% do not access tax benefits such as the Earned Income Tax Credit. (+) The applicant clearly outlines a plan for managing and supervising the members. Supervisors are selected based upon their leadership ability and expertise in the field of financial literacy. Supervisors' skills are further honed by participating in a two-week training program. A handbook containing policies and procedures for supervisors further insures that maximum support, supervision, and guidance will be given to members, which in turn will positively impact the community. (+) Structured opportunities such as the monthly training sessions and service projects will allow members an opportunity to reflect upon their service. Also, members may reflect upon their service by contributing articles for the newsletter, as well as a blog. (+) The applicant has provided a compelling case that engaging AmeriCorps members is a highly effective means of addressing the issues surrounding the problem of a lack of financial literacy in the economically-disadvantaged communities of Buffalo. Service sites have indicated that there is greater demand for financial literacy classes than they can currently accommodate. The use of AmeriCorps members who have advanced educational attainment and prior experience in the social services industry would allow the agencies an opportunity to expand their reach further in the community with the goal of positively impacting 35,000 adults over a three year period. (+/-) Applicant outlines a plan to engage 100% of members in volunteer recruitment from professionals in the community. The applicant has demonstrated past success in volunteer recruitment and boasts a 90% retention rate of recruited volunteers. While the plan to recruit volunteers is sound and draws heavily upon established networks, it is unclear the number of volunteers that will need to be recruited to sustain the program. (+) The compelling community problem identified by the applicant, lack of financial literacy among Buffalo's economically-disadvantaged citizens, has been strongly supported with data from a myriad of sources including local, state, and national reports. The plan for recruiting members is extensive and will ensure the development of a diverse, well-qualified applicant pool

as potential applicants' qualifications exceed minimal requirements and potential applicants are recruited from a variety of sources. The training program designed for members is comprehensive and sufficient to address the identified community need. The proposed activities are designed to substantially increase financial literacy services in the community, reaching some 35,000 adults. While a detailed plan exists to recruit volunteers, it is unclear the number needed to sustain the effort.

**COMMENTS:** The applicant organization has established a compelling need for the project, describing high rates of poverty, unemployment, lack of housing, lack of educational attainment, and lack of financial resources. Providing for financial literacy and training is the solution to the problem that the AmeriCorps members would be able to alleviate through their service of providing training in financial literacy. The role of community-based volunteers would allow the project to be an asset to the residents, enabling ownership of the project.

**COMMENTS:** (+) The applicant evidences a compelling and powerful need of poverty and desperation in Buffalo and in the program's target area using statistics from the US Census Bureau, the Brookings Institute, Forbes and 24/7 Wall St Magazines, Harvard School of Public Health, CityRating.com. Data are specific to target region. (+) Applicant provides a strong design to exceed AmeriCorps expectations for qualifications and background by compounding requirements for individuals to be selected for their Opportunities Corp program. (+) Applicant has specifically identified criteria that are culturally sensitive and specific to their targeted areas, including bilingual alternatives and program tactics specifically and strategically designed to implement in these areas. (+) Applicant has a proven track record of success working with AmeriCorps, citing 100% member recruitment, 90% retention, recruitment of almost 10,000 volunteers that served 50,000 hours, and members raised over \$1M in cash and \$1M in in-kind resources. (+) Applicant outlines an extensive training program that includes time spent familiarizing 35 full time AmeriCorps members with the city and local areas where they will work. WNYAC has several departments, including a national service department, which has three business units categorized by impact area: education, poverty elimination and youth leadership development. This program will be part of the poverty elimination business unit. Each business unit has a director and manager(s), support staff and national service members that act as leaders to their peers. (+) Applicant provides detailed and well supported program to provide financial literacy services to targeted areas. (+) The program thoroughly links selection and training of ACMs to activities, supervision and outcomes. This is done with an eye on cultural competency and community building. (+) Applicant shows strong prior successes with AmeriCorps and community partnerships. Applicant also provides evidence of strong current professional and community support.

**COMMENTS:** (+) Applicant has adequately identified the lack of financial literacy in the targeted community, citing that 30% of the population and 43% of the children of Buffalo live in poverty; a disproportionate amount of minorities - 33% of blacks and 43% of Hispanics are in poverty; and, that the median income per family is \$27,000 per year, half of the median income nationally. The applicant cites that the lower a person's income, the less financial knowledge they possess according to the Brookings Institute, explaining the problem of the entrenched levels poverty that exists in Buffalo. (+) Applicant proposes a

two-week rigorous and robust orientation and training process for selected members to complete prior to beginning their service work in the targeted community. Additionally, members will receive ongoing site training and supervision in order to advance their knowledge of financial literacy and build their professional skills to meet the needs of the people they will serve.(+) Applicant provides evidence of a well thought-out plan of structured activities that engage members in reflection on the why they have chosen to serve that will begin at the time of orientation and continue the duration of the project through monthly trainings, articles written by members for the newsletter " The Serve New Yorker", blogs, social activities, and special projects to keep members connected to the larger community and instill a lifelong ethic of service and civic responsibility within them. (+) Applicant seeks to build upon the existing poverty elimination work of the WNYAC VISTA program that has sought to improve Buffalo through its poverty-focused services and since 2009, has been successful in recruiting 10,000 volunteers that served over 50,000 hours, raised \$1 million dollars and received \$1 million in-kind services, creating a model of success to be replicated through this proposed plan. (+) Applicant presents a compelling plan to replicate the successful model of the WNYAC VISTA poverty elimination program by engaging 35 full-time AmeriCorps members in reaching 35,000 low-income individuals and providing them with training in financial literacy, developing Individual Financial Plans, and recruit non-AmeriCorps members to assist in their efforts to raise the level of financial skills and knowledge in the targeted communities, thereby enhancing their opportunity to become self-sufficient. (+) Applicant has developed a comprehensive plan that replicates an existing model for poverty elimination through engaging AmeriCorps members in providing low-income individuals and families with financial knowledge and skills. Through a rigorous orientation and training process, the applicant will train and prepare 35 members in financial literacy and other professional development skills, in order to have them perform service to 35,000 poverty-stricken people in Buffalo.

**COMMENTS:** The applicant has done a thorough and complete job on program design for this proposal. Collaborators and communities are on board with the program and the groundwork is complete. Benefits are clear to community, members and volunteers. The program sounds promising, but it is weak in trying to directly link increased financial literacy to decreased poverty rates. The applicant discusses various aspects related to combating one versus the other but no studies are presented with a direct link. As the applicant lays out the problem, it all appears to logically connect the problem and solution but there are too many variables to assume success. The program is well designed and likely to make a significant impact. Despite this, without a local or national study directly correlating financial literacy to financial success there is still some small level of doubt to combating the long-term problem.