

# Consumer Education Grant Application

The Oregon Credit Union Foundation (OCUF) Grants Program provides Grant funding for eligible credit union affiliated projects. Projects must be consistent with the OCUF mission, which is to provide financial assistance to credit unions and the communities they serve, consistent with the "People Helping People" philosophy.

## Grant Information

### Eligibility and Guidelines

- Credit unions affiliated with the Credit Union Association of Oregon are eligible to apply, as are affiliated system credit union organizations or other groups involved with credit union development efforts.
- Projects must have clearly defined, measurable, and achievable goals.
- Funds cannot be used as a cash donation directly to a third-party organization.
- Whenever possible, projects should involve partner organizations (other credit unions, local foundations, community-based organizations, local non-profits, churches, universities, local government entities and/or other groups with access and resources that will strengthen the project).
- Projects should consider leveraging funds from other community, philanthropic, government, or other sources to maximize benefits and ensure sustainability at the conclusion of OCUF funding.

### Project Examples

- **Basic Money Management:** to develop and implement an outreach program to teach individuals outside the financial services mainstream how to use services available through financial institutions to better organize and manage their personal finances.
- **Personal Finance and Budget Advisement.**
- **Savings Campaign:** motivation of low and moderate income households to build wealth.
- **Retirement Planning.**
- **Financial Planning:** financial basics for those in transition (high school graduate, college freshmen, marriage, child birth, loss of employment, retirement).
- **Investments for the Future:** consumer education to assist homeowners, and help them recognize and resist predatory lending practices.

## Applicant Information

Credit Union     
  Chapter     
  Credit Union Organization

IF APPLYING FOR A CREDIT UNION, PLEASE CHECK APPROPRIATE ASSET BOX

Under 5 M     
  5-25 M     
  25-100 M     
  100-500 M     
  Over 500 M

NAME OF CREDIT UNION/CHAPTER/ORGANIZATION

NAME OF CEO/CHAIRMAN OF CREDIT UNION/CHAPTER/ORGANIZATION

NAME OF CONTACT PERSON

TITLE OF CONTACT PERSON

ADDRESS

CITY

STATE

ZIP CODE

PHONE NUMBER

FAX NUMBER

E-MAIL ADDRESS

## Project Information

PROJECT NAME AND BENEFICIARY

PURPOSE AND GOAL OF PROJECT GRANT REQUEST

EXPECTED PROJECT COMPLETION DATE

AMOUNT OF GRANT REQUESTED

TOTAL AMOUNT OF PROJECT BUDGET

**Additional Information Required**

It is **mandatory** that the following documents are included in your application.

**NARRATIVE:** This grant application will be evaluated based on your responses in the following key areas. Please provide succinct, comprehensive answers related for each of the focus areas:

- ☼ **Statement of Need** – Describe the specific need/problem being addressed by the project and the targeted beneficiary (i.e., community, consumers, members, small credit union, etc.). Describe how the project will improve or impact the community, consumers, members, credit union, etc.
- ☼ **Goals and Objectives** – Describe the broad-based goals and quantifiable objectives of the project.
- ☼ **Project Description** – Describe the proposed financial education project including the following: strategies for implementation, project time period, project team (name, title, and brief qualifications of the individuals who will manage and implement the project) and timeline summarizing activities.
- ☼ **Quantitative Measure** – Provide information regarding individuals that will be impacted by this project, i.e., target audience, community, credit union members, volunteers, and/or employees (include specific numbers).
- ☼ **Partner Organizations/Other Funds Available** – Identify other partners, which may include non-profit organizations, community organizations, or credit unions who will assist in the project, as well as the source of other funds to support the total project budget. Include a description of the role the partner(s) will play in the project. Be sure to explain the other sources of funds detailed in your project budget. Other sources may include in-kind contribution of expenses such as staff salaries or supplies or donations from other entities.
- ☼ **Growth, Sustainability, and Replication** – Describe the longevity of this project in terms of its sustainability into the future and the potential for growth of the project. Does this project have potential to be replicated by other credit unions or groups, in other communities, nationally? Is there opportunity to expand beyond the original parameters outlined in this application? Can this business plan serve as a template for other credit unions, organizations, and communities?
- ☼ **Evaluation Plan** – Describe your strategy for evaluating the project’s impact on the intended audience. Based on your objectives, explain how you will measure (quantitatively and/or qualitatively) the effectiveness of the project.

**ATTACHMENTS:** Include the following information:

- ☼ Most recent 5300 Call Report
- ☼ Project Budget showing anticipated income, including the OCUF Grant funds and other, as well as the proposed areas for allocation of funds, an itemized list of expenditures, and total cost of the project. Also include other sources of income, gifts in kind, and volunteer hours, donated resources, etc.
- ☼ Contact information for key project team members
- ☼ Letter of support from credit union CEO or Board of Directors
- ☼ If applicable, project specific materials such as promotional pieces or a report of the results of a previous project that demonstrates your ability to carry out the proposed project

APPLICANT SIGNATURE	DATE
CEO/CHAIRMAN SIGNATURE	DATE

**Send Completed Application With Attachment To:**

Oregon Credit Union Foundation  
 Attn: Grants Program  
 P. O. Box 1900  
 Beaverton, Oregon 97075  
 (800) 688-6098, ext. 221  
 Fax: (503) 644-7234