



Mark Farrell, Mayor

Trent Rhorer, Executive Director

MEMORANDUM

TO: HUMAN SERVICES COMMISSION

THROUGH: TRENT RHORER, EXECUTIVE DIRECTOR

FROM: NOELLE SIMMONS, DEPUTY DIRECTOR
JOHN TSUTAKAWA, DIRECTOR OF CONTRACTS *JKJ*

DATE: JUNE 22, 2018

SUBJECT: **GRANT RENEWAL: CONSUMER CREDIT COUNSELING SERVICE OF SAN FRANCISCO dba BALANCE (NON-PROFIT) TO PROVIDE SMART MONEY COACHING SERVICES**

	<u>Current</u>	<u>Renewal</u>	<u>Contingency</u>	<u>Total</u>	
GRANT TERM:	7/1/17-6/30/18	7/1/18-6/30/19			
GRANT AMOUNT:	\$356,250	\$292,088	\$29,209	\$321,297	
ANNUAL AMOUNT:	FY 18/19 \$292,088				
Funding Source	<u>County</u>	<u>State</u>	<u>Federal</u>	<u>Contingency</u>	<u>Total</u>
FUNDING:	\$292,088			\$29,209	\$321,297
PERCENTAGE:	100%				100%

The Department of Human Services (DHS) requests authorization to renew the grant with Consumer Credit Counseling Service of San Francisco dba BALANCE for the period of July 1, 2018 to June 30, 2019, in an amount not to exceed \$292,088 plus a 10% contingency for a total amount not to exceed \$321,297. The purpose of the grant is to provide Smart Money Coaching Services, one-on-one financial coaching to residents of San Francisco who receive CalWORKs, CAAP/PAES, or CalFresh/ABAWD and are in an employment activity or path and LGBT older adults and adults with disabilities in San Francisco.

Background

In 2015, The San Francisco Office of Financial Empowerment (SF OFE), in partnership with the Mayor's Office of Housing and Community Development (MOHCD) conducted the San Francisco Financial Counseling Integration Pilot (the "Pilot"). Through the Pilot, the SF OFE sought to integrate proven financial empowerment approaches into social service delivery streams in partnership with a range of city agencies, including the Human Services Agency, the Office of Economic and Workforce Development, the Mayor's Office of Housing and Community Development, the San Francisco Housing Authority, Hope SF and other relevant City departments or partner organizations.

The Grantee, Consumer Credit Counseling Service of San Francisco dba BALANCE, primarily serves low-income individuals in SF and has been doing so since its inception in 1969. Their financial coaching approach allows the client to determine an action plan and based on individual priorities and goals.

Services to be Provided

The Grantee will provide Smart Coaching Services to residents of San Francisco who receive CalWORKs, CAAP/PAES, or CalFresh/ABAWD and are in an employment activity or path **and** LGBT older adults and adults with disabilities in San Francisco.

WTW

- A. Facilitate Smart Money Coaching workshops to support movement towards self-sufficiency, financial literacy/empowerment. Examples of topics include budgets, credit, and banking. Workshops will serve CalWORKs clients once a week, and ABAWD, PAES and TAY clients 3 times per week.
- B. Grantee staff supervises participants at the workshops. Participant sign-in sheets shall be maintained for each workshop to document attendance.
- C. Grantee will provide 2 FTE financial coaches to each serve HSA clients 5 days/week. Financial coaches should be bilingual in English-Spanish and English-Cantonese to meet the language needs of HSA clients.
- D. Participants will receive individual financial counseling and coaching services, including needs assessment and triage for financial crisis
- E. Grantee will assist participants in creation and completion of a comprehensive household budget.
- F. Participants with an established credit score will be coached on how to understand and improve their score. Participants without an established credit score will be coached on how to build positive credit history and establish a credit score.
- G. Attend monthly meetings with HSA to report on outcomes and updates to the program.

Grantee services are provided at 170 Otis St., 1800 Oakdale St., and 3120 Mission Street, San Francisco. For more specific information regarding services, refer to Appendix A (attached).

DAAS

- A. Provide one-on-one financial coaching three days/week at sites determined in collaboration with DAAS and OFE.
- B. Consumers will receive individual financial counseling and coaching services, including needs assessment and triage for financial crisis.
- C. Grantee will assist consumers in creation and completion of a comprehensive household budget.
- D. Grantee will assist consumers in creating an action plan to reach their financial goals including, but not limited to, making ends meet, addressing identity theft, saving for unexpected expenses, negotiating debt, and increasing credit.
- E. Consumers with an established credit score will be coached on how to understand and take action steps to improve their score. Consumers without an established credit score will be coached on how to build positive credit history and establish a credit score.
- F. Grantee will meet with site staff at nonprofit Smart Money Coaching host sites to discuss consumer engagement and strengthen referrals to financial coaching.
- G. Grantee will do outreach to LGBT and/or community based organizations serving older adults and/or adults with disabilities suggested by DAAS to increase consumer participation and strengthen referrals to financial coaching.
- H. Attend monthly meetings with OFE to report on outcomes and updates to the program.

One-on-one financial coaching services are provided three days/week across two Shanti Project locations (Polk and Mission), and other sites as needed. For more specific information regarding services, refer to Appendix A-1 (attached).

Performance

Fiscal Monitoring

MOHCD managed this grant agreement since its inception. It confirms that, to date, the Grantee is in full compliance with all applicable City rules and regulations.

Selection

Grantee was selected through Request for Proposals PS11-40977, which was competitively bid in December 2014 by MOHCD. The Human Services Agency (HSA) is exercising a one-year renewal from this RFP and will be conducting a new solicitation for these services in Spring 2019.

Funding

The funding is provided by County General Fund.

ATTACHMENTS

Appendix A – Services to be Provided (WTW)

Appendix A-1 – Services to be Provided (DAAS)

Appendix B – Program Budget (WTW)

Appendix B-1 – Program Budget (DAAS)

Appendix A
Smart Money Coaching
Services to be provided by
Consumer Credit Counseling Service of San Francisco dba BALANCE
July 1, 2018 – June 30, 2019

I. Purpose

The purpose of the grant is to provide high volume, quality, one-on-one financial coaching to families and individuals. BALANCE primarily serves low-income individuals in SF and has been doing so since its inception in 1969. Their financial coaching approach allows the client to determine an action plan and based on individual priorities and goals. This collaborative process allows coaches and participants to work together to identify needs and resolve issues. Clients coached will have a better understanding of their financial needs, importance of their FICO score, budget, debt reduction, and savings plan.

II. Definitions

ABAWD	Able-Bodied Adults Without Dependents, i.e., CalFresh recipients age 18 to 49 who are able to work and do not share a household with a minor child.
ADA	American Disability Act
CalWORKs	California Work Opportunity and Responsibility to Kids, welfare-to-work program for families receiving Temporary Aid to Needy Families (TANF) cash aid.
FICA	Federal Insurance Contribution Act
FICO	Credit Score developed by the company FICO
Grantee	Consumer Credit Counseling Service of San Francisco dba BALANCE
Employment Specialist	CalWORKs and PAES staff who ensures the participants meets the Employment Plan requirements.
HSA, also Department	Human Services Agency, City and County of San Francisco
HSA PST	Public Service Trainee program. Paid internships in City and County of San Francisco departments
Launchpad	A client database tracking system used by HSA

PAES	Personal Assisted Employment Services, an HSA program that provides a cash stipend and employment services to low-income San Franciscans with no children.
SOGI	Sexual Orientation and Gender Identity. A City ordinance requiring grantees to collect data concerning SOGI information on clients they serve.
Unsubsidized Employment	Regular employment in the for-profit or non-profit sector that is not transitional and not subsidized.
WTW	Welfare-to-Work
WDD	Workforce Development Division, a DHS program that provides employment services to economically disadvantaged adults and youth across a variety of programs and funding streams.
ZixCorp	An Email Encryption and Email Data Loss Prevention system used by HSA

III. Target Population

The target population is residents of San Francisco who receive CalWORKs, CAAP/PAES, or CalFresh/ABAWD and are in an employment activity or path.

IV. Description of Services

Grantee shall provide the following services during the term of this grant:

- A. Facilitate Smart Money Coaching workshops to support movement towards self-sufficiency and financial literacy/empowerment. Examples of topics include budgets, credit, and banking. Separate workshops will serve CalWORKs, ABAWD, CAAP/PAES and TAY clients once per week each.
- B. Grantee staff supervises participants at the workshops. Participant sign-in sheets shall be maintained for each workshop to document attendance. Attendance sheets shall be maintained for a minimum of three years.
- C. Grantee will provide 2 FTE financial coaches to each serve HSA clients 5 days/week. Financial coaches should be bilingual in English-Spanish and English-Cantonese to meet the language needs of HSA clients.
- D. Participants will receive individual financial counseling and coaching services, including needs assessment and triage for financial crisis
- E. Grantee will assist participants in creation and completion of a comprehensive household budget.
- F. Participants with an established credit score will be coached on how to understand and improve their score. Participants without an established credit score will be coaches on how to build positive credit history and establish a credit score.
- G. Attend monthly meetings with HSA to report on outcomes and updates to the

program.

- H. Through Grantee's connections to the community, Grantee will refer potential CalWORKs clients to HSA to be screened for CalWORKs eligibility.
- I. Grantee will participate in meetings with collaborating city agencies on financial coaching.

V. Location and Time of Services

Grantee services are provided 170 Otis St., 1800 Oakdale St., and 3120 Mission Street, San Francisco.

VI. Service Objectives

- A. A minimum of 200 workshops will be conducted annually for participants, with one workshop per week conducted separately for each of the CalWORKs, CAAP/PAES and CalFresh ABAWD populations.
- B. Enroll 460 new/first-time clients through one-on-one Smart Money Coaching.
- C. Serve 560 total clients (including new and returning clients) this year through one-on-one Smart Money Coaching.
- D. Complete 1400 one-on-one counseling sessions, including initial and follow-up sessions.
- E. Maintain an overall appointment show rate of at least 60%.

VII. Outcome Objectives

- A. A total of 300 positive results will be achieved this year by clients served by one-on-one Smart Money Coaching this year. Countable results include:
 - a. Client without a bank account opens a savings or checking account.
 - b. Client with a bank account transitions to a safe, affordable bank account.
 - c. Client increase savings by at least 2% of net income.
 - d. Client decreases debt by at least 10%.
 - e. Client establishes a credit score.
 - f. Client with an established credit score increased their score by at least 35 points.

- B. 50% of clients served through one-on-one Smart Money Coaching this year will have achieved at least one of the above results.

To count as a result, the achievement must be verified by coaches through the uploading of documented proof such as financial statements showing the increase in savings or decrease in debt, credit report showing the establishment or increase in credit score and statement showing the opening or transitioning to a safe, affordable bank accounts.

- C. At least 75% of workshop participants will self-report that the program helped them increase their understanding of their financial needs and/or confidence towards meeting their financial goals.
- D. 60% percentage of workshop participants will attend a one-on-one Smart Money Coaching session.

VIII. Reporting Requirements

- A. Monthly Reports

1. Grantee will provide a monthly report of activities, referencing the tasks as described in Section VII & VIII- Service and Outcome Objectives in a formatted spreadsheet provided by HSA. Grantee will enter the monthly metrics into the Contracts Management System known as Contract Administration, Reporting, & Billing Online (CARBON) by the 10th of the following month.
 2. The monthly report should include any issues or concern or recommendations. If grantee is not progressing towards goals as expected, the monthly report should include specific action steps being taken to address performance and meet project goals. The grantee should also report out on how time was spent during the month when not in financial coaching sessions, including outreach and engagement activities.
 3. Supporting documentation for the numbers presented in the reports must be maintained by the Grantee and must be submitted in the Launchpad data system.
 4. Written communication that contains client confidential information shall be transmitted through a secured method approved by HSA or by using ZixCorp.
- B. Grantee will provide an **annual** report summarizing the contract activities, referencing the tasks as described in Section VII & VIII- Service and Outcome Objectives. This report will also include accomplishments and challenges encountered by the Grantee. Grantee will enter the annual metrics in the CARBON database by the 10th of the month following the end of the program year.
- C. Grantee will enter the annual SOGI aggregate data in the CARBON database by the 10th of the month following the end of the program year.
- D. Grantee will develop and deliver ad hoc reports as requested by HSA.
- E. Grantee will submit a copy of monthly and annual report to OFE by the 10th of the following month.
- F. For assistance with reporting requirements or submission of reports, contact
1. Andy Beetley-Hagler, Community Service Monitor, E306
Workforce Development Division
(415) 557-5278
andy.beetley@sfgov.org
 2. David Flores Jr., MPA, Principal Administrative Analyst, GB20
Office of Contract Management
(415) 557-5365
david.flores@sfgov.org

IX. Monitoring Activities

- A. Program Monitoring: Program monitoring will include review of documentation of client eligibility and reported client progress towards meeting service and outcome objectives, participant case files, training curricula, and program policies and procedures.
- B. Fiscal Compliance and Contract Monitoring: Fiscal monitoring will include review of the Grantee's organizational budget, the general ledger, quarterly balance sheet, cost allocation procedures and plan, State and Federal tax forms, audited financial

statement, fiscal policy manual, supporting documentation for selected invoices, cash receipts and disbursement journals. The compliance monitoring will include review of Personnel Manual, Emergency Operations Plan, Compliance with American Disabilities Act, subcontracts, and MOUs, and the current board roster and selected board minutes for compliance with the Sunshine Ordinance.

- C. Smart Money Coaching Oversight: The San Francisco Office of Financial Empowerment (SF OFE) provides overall program oversight of Smart Money Coaching across the City. This role includes setting standards for performance metrics; city-wide financial coaching data analysis; ongoing professional development and training for financial coaches; and leveraging best practices from the Cities for Financial Empowerment Coalition of cities integrating financial coaching. OFE will be monitoring the activities and outcomes of the work, provide overall oversight of Balance's work across all funders and coaching locations including HSA, and work closely with HSA to help ensure success of the program.

Appendix A-1
Smart Money Coaching
Services to be provided by
Consumer Credit Counseling Service of San Francisco dba BALANCE
July 1, 2018 – June 30, 2019

I. Purpose

The purpose of the grant is to provide Smart Money Coaching, one-on-one financial coaching, to LGBT older adults and adults with disabilities in San Francisco. Through Smart Money Coaching, consumers will work with a certified financial coach to assess their financial situation, identify needs, and create an action plan to resolve issues based on individual priorities and goals. As a result of participation in Smart Money Coaching, consumers will have a better understanding of their cash flow, debts owed, credit score, and financial needs. Consumers who participate will complete a household budget, and work with a coach on goals such as opening a low/no fee bank account, establishing credit, improving credit, decreasing debt, and increasing savings.

Adult with Disabilities	Person 18 years of age or older living with a disability/disabilities
ADL	Activities of Daily Living: the basic tasks of everyday life including eating, bathing, dressing, toileting, and transferring (i.e., getting in and out of a bed or chair).
CA.GetCare	A web-based application that provides specific functionalities for contracted agencies to use to perform consumer intake/assessment/enrollment, record service objectives, run reports, etc.
CARBON	Contracts Administration, Reporting and Billing On Line System
City	City and County of San Francisco, a municipal corporation.
Consumer / Unduplicated Consumer	An Older Adult and/or Adult with Disabilities who is served by the Grantee through Smart Money Coaching
Controller	Controller of the City and County of San Francisco or designated agent.
DAAS	Department of Aging and Adult Services
Disability	A condition attributable to mental or physical impairment, or a combination of mental and physical impairments including hearing and visual impairments, that results in substantial functional limitations in one (1) or more of the following areas of major life activity: a) Self-care: Activities of Daily Living (ADL), and Instrumental Activities of Daily Living (IADL); b) Capacity for independent living and self-direction; c) Cognitive functioning, and emotional adjustment.

Frail	An individual determined to be functionally impaired in one or both of the following areas: (a) unable to perform two or more activities of daily living (such as bathing, toileting, dressing, eating, and transferring) without substantial human assistance, including verbal reminding, physical cueing or supervision; (b) due to a cognitive or other mental impairment, requires substantial supervision because the individual behaves in a manner that poses a serious health or safety hazard to the individual or to others.
Grantee	Consumer Credit Counseling Service of San Francisco dba BALANCE
HSA	San Francisco Human Services Agency
IADL	Instrumental Activities of Daily Living: Activities related to independent living and include preparing meals, managing money, shopping for groceries or personal items, performing light or heavy housework, and using a telephone.
LGBT	An acronym/term used to refer to persons who self-identify as non-heterosexual and/or whose gender identity does not correspond to their birth sex. This includes, but is not limited to, lesbian, gay, bisexual, transgender, genderqueer, and gender non-binary.
Low Income	Having income at or below 300% of the federal poverty line defined by the federal Bureau of the Census and published annually by the U.S. Department of Health and Human Services. This is only to be used by consumers to self-identify their income status, not to be used as a means test to qualify for the program.
Minority	Defined by race, ethnicity, religion, sexual orientation, and/or gender identity.
OCM	Office of Contract Management, Human Services Agency
OFE / SF OFE	Office of Financial Empowerment, City and County of San Francisco Office of the Treasurer and Tax Collector
OOA	Office on the Aging
Older Adult	Person who is 60 years of age or older; used interchangeably with "Senior"
Senior	Person who is 60 years of age or older; used interchangeably with the "Older Adult"
Smart Money Coaching	A program of the San Francisco Office of Financial Empowerment that provides free, confidential one-on-one financial coaching in partnership with a nonprofit financial coaching provider.
SOGI	Sexual Orientation and Gender Identity; Ordinance No. 159-16 amended the San Francisco Administrative Code to require City departments and contractors that provide health care and social services to seek to collect and analyze data concerning the sexual orientation and gender identity of the clients(consumers) they serve. (Chapter 104, Sections 104.1 through 104.9.)

II. Target Population

The target populations of this grant are:

- A. Individuals ages 18 to 59 living with a disability who self-identify as non-heterosexual and/or whose gender identity does not correspond to their birth sex (LGBT)
- B. Individuals 60 years of age or who self-identify as non-heterosexual and/or whose gender identity does not correspond to their birth sex (LGBT).

Services should also target consumers who have been identified as demonstrating the greatest economic and social need. In particular:

- Low-income
- Limited English proficiency
- Minority
- Frail

III. Eligibility for Services

- A. A resident of San Francisco
- B. Older Adult as defined, a person 60 years of age or older *or* an Adult with Disabilities as defined, a person 18 years of age or older living with a disability/disabilities

IV. Description of Services

Grantee shall provide the following services during the term of this grant:

- A. Provide one-on-one financial coaching three days/week at sites determined in collaboration with DAAS and OFE.
- B. Consumers will receive individual financial counseling and coaching services, including needs assessment and triage for financial crisis.
- C. Grantee will assist consumers in creation and completion of a comprehensive household budget.
- D. Grantee will assist consumers in creating an action plan to reach their financial goals including, but not limited to, making ends meet, addressing identity theft, saving for unexpected expenses, negotiating debt, and increasing credit.
- E. Consumers with an established credit score will be coached on how to understand and take action steps to improve their score. Consumers without an established credit score will be coached on how to build positive credit history and establish a credit score.

- F. Grantee will meet with site staff at nonprofit Smart Money Coaching host sites to discuss consumer engagement and strengthen referrals to financial coaching.
- G. Grantee will do outreach to LGBT and/or community based organizations serving older adults and/or adults with disabilities suggested by DAAS to increase consumer participation and strengthen referrals to financial coaching.
- H. Attend monthly meetings with OFE to report on outcomes and updates to the program.

V. Location and Time of Services

One-on-one financial coaching services are provided three days/week across two Shanti Project locations (Polk and Mission), and other sites as needed.

VI. Service Objectives

- A. Serve 90 new consumers (first-time consumers) this year through Smart Money Coaching.
- B. Serve 110 total consumers this year through Smart Money Coaching.
- C. Complete 220 one-on-one counseling sessions, including initial and follow-up sessions.
- D. Have an overall appointment show rate of at least 50% (calculated as total appointments completed/ total appointments scheduled).

VII. Outcome Objectives

- A. A total of 60 outcomes will be achieved this year by consumers served this year. Countable outcomes include:
 - a. Consumer without a bank account opens a savings or checking account.
 - b. Consumer with a bank account transitions to a safe, affordable bank account.
 - c. Consumer increase savings by at least 2% of net income.
 - d. Consumer decreases debt by at least 10%.
 - e. Consumer establishes a credit score.
 - f. Consumer with an established credit score increased their score by at least 35 points.
- B. 40% of consumer served this year will have achieved at least one of these outcomes (calculated as total clients served this year that have achieved at least one financial outcome in this or prior years/ total clients served this year).

To count as an outcome, the achievement must be verified by coaches through the uploading of documented proof such as financial statements showing the increase in

savings or decrease in debt, credit report showing the establishment or increase in credit score and statement showing the opening or transitioning to a safe, affordable back accounts.

VIII. Monitoring Activities

- A. Program Monitoring: Program monitoring will include review of documentation of consumer eligibility and reported consumer progress towards meeting service and outcome objectives, consumer case files, training curricula, and program policies and procedures.
- B. Fiscal Compliance and Contract Monitoring: Fiscal monitoring will include review of the Grantee's organizational budget, the general ledger, quarterly balance sheet, cost allocation procedures and plan, State and Federal tax forms, audited financial statement, fiscal policy manual, supporting documentation for selected invoices, cash receipts and disbursement journals. The compliance monitoring will include review of Personnel Manual, Emergency Operations Plan, Compliance with American Disabilities Act, subcontracts, and MOUs, and the current board roster and selected board minutes for compliance with the Sunshine Ordinance.
- C. Smart Money Coaching Oversight: The San Francisco Office of Financial Empowerment (SF OFE) provides overall program oversight of Smart Money Coaching across the City. This role includes setting standards for performance metrics; city-wide financial coaching data analysis; ongoing professional development and training for financial coaches; and leveraging best practices from the Cities for Financial Empowerment Coalition of cities integrating financial coaching. OFE will be monitoring the activities and outcomes of the work, provide overall oversight of Balance's work across all funders and coaching locations including DAAS, and work closely with DAAS to help ensure success of the program.

IX. Reporting Requirements

A. Monthly Reports

1. Grantee will provide a monthly report of activities, referencing the tasks as described in Section IV & VI - Service and Outcome Objectives in a formatted spreadsheet provided by HSA. Grantee will enter the monthly metrics into the Contracts Management System known as Contract Administration, Reporting, & Billing Online (CARBON) by the 10th of the following month.
2. The monthly report should include any issues or concern or recommendations. If grantee is not progressing towards goals as expected, the monthly report should include specific action steps being taken to address performance and meet project goals. The grantee should also report out on how time was spent during the month

when not in financial coaching sessions, including outreach and engagement activities.

3. Written communication that contains consumer confidential information shall be transmitted through a secured method approved by HSA or by using ZixCorp.
- B. Grantee will enroll consumers into the program funded through this grant agreement by entering the consumer data obtained from consumers using the DAAS provided or DAAS approved intake form into the CA.GetCare database in accordance to DAAS policy.
 - C. Grantee will enter into the Ca.GetCare Service Unit section all the units of service by the 5th working day of the month for the preceding month.
 - D. Grantee will provide an **annual** report summarizing the contract activities, referencing the tasks as described in Section IV & VI- Service and Outcome Objectives. This report will also include accomplishments and challenges encountered by the Grantee. Grantee will enter the annual metrics in the CARBON database by the 10th of the month following the end of the program year.
 - E. Grantee will enter the annual SOGI aggregate data in the CARBON database by the 10th of the month following the end of the program year.
 - F. Grantee will develop and deliver ad hoc reports as requested by HSA.
 - G. Grantee will submit a copy of monthly and annual report to OFE by the 10th of the following month.
 - H. For assistance with reporting requirements or submission of reports, contact:
 1. **David Flores, Jr., MPA**, Principal Administrative Analyst, GB20
Office of Contract Management
(415) 557-5727
David.Flores@sfgov.org
 2. **Sarah Teater**, Financial Capability Program Manager
Office of Financial Empowerment
(415) 554-7444
Sarah.Teater@sfgov.org
 3. **Tiffany Kearney**, Dignity Fund Program Analyst
Department of Aging and Adult Services
(415) 355-3686
tiffany.kearney@sfgov.org

	A	B	C	D	E
1					Appendix B, Page 1
2					Date: 6/18/18
3	HUMAN SERVICES AGENCY BUDGET SUMMARY				
4	BY PROGRAM				
5	Name			Term	7/1/18 - 6/30/19
6	Consumer Credit Counseling Service of San Francisco dba Balance				
7	(Check One) New <input type="checkbox"/> Renewal <input checked="" type="checkbox"/> Modification <input type="checkbox"/>				
8	If modification, Effective Date of Mod.		No. of Mod.		
9	Program: Smart Money Coaching (WTW)				
10	Budget Reference Page No.(s)				
11	Program Term			7/1/18 - 6/30/19	Total
12	Expenditures				
13	Salaries & Benefits			\$188,569	\$188,569
14	Operating Expense			\$7,083	\$7,083
15	Subtotal			\$195,652	\$195,652
16	Indirect Percentage (%)			15%	
17	Indirect Cost (Line 16 X Line 15)			\$29,348	\$29,348
18	Capital Expenditure				
19	Total Expenditures			\$225,000	\$225,000
20	HSA Revenues				
21	General Fund			\$225,000	\$225,000
22					
23					
24					
25					
26					
27					
28					
29	TOTAL HSA REVENUES			\$225,000	\$225,000
30	Other Revenues				
31					
32					
33					
34					
35					
36	Total Revenues				
37	Full Time Equivalent (FTE)				
39	Prepared by:		Telephone No.:	Date	
40	HSA-CO Review Signature: _____				
41	HSA #1				10/25/2016

	A	B	C	D	E	F	G	H	I
1									Appendix B, Page 2
2									Date: 6/18/18
3									
4	Program Name: Smart Money Coaching (WTW)								
5	(Same as Line 9 on HSA #1)								
6									
7	Salaries & Benefits Detail								
8									
9									
10									
11									7/1/18 - 6/30/19
12		Agency Totals		HSA Program		Welfare to Work	DHS Program	DHS Program	TOTAL
	POSITION TITLE	Annual Full Time Salary for FTE	Total FTE	% FTE funded by HSA (Max 100%)	Adjusted FTE	Budgeted Salary	Budgeted Salary	Budgeted Salary	7/1/18 - 6/30/19
13	Financial Coach	\$52,000	1.00	100%	1.00	\$52,000			\$52,000
14	Financial Coach	\$52,000	1.00	100%	1.00	\$52,000			\$52,000
15	Business Reporting Manager	\$60,000	1.00	28%	0.28	\$16,800			\$16,800
16	Data Administrator	\$42,182	1.00	26%	0.26	\$10,967			\$10,967
17	Project Coordinator	\$52,000	1.00	40%	0.40	\$20,800			\$20,800
18	Program Supervisor	\$60,000	1.00	30%	0.30	\$18,000			\$18,000
19									
20									
21									
22									
23									
24									
25									
26									
27									
28									
29									
30	TOTALS		6.00	324%	3.24	170,567			\$170,567
31									
32	FRINGE BENEFIT RATE	11%							
33	EMPLOYEE FRINGE BENEFITS					\$18,002			\$18,002
34									
35									
36	TOTAL SALARIES & BENEFITS					\$188,569			\$188,569
37	HSA #2								10/25/2016

	A	B	C	D	E	F	G	H	I	J	K
1											Appendix B, Page 3
2											Date: 6/18/18
3											
4		Program Name: Smart Money Coaching (WTW)									
5		(Same as Line 9 on HSA #1)									
6											
7		Operating Expense Detail									
8											
9											
10											
11											TOTAL
12		Expenditure Category		TERM	7/1/18 - 6/30/19						
13		Telecommunications			\$1,183						\$ 1,183
14		Credit Reports			\$4,700						\$ 4,700
15		Mileage			\$1,200						\$ 1,200
16											
17											
18											
19											
20											
21											
22											
23											
24											
25											
26											
27											
28		OTHER									
29											
30											
31											
32											
33											
34											
35		TOTAL OPERATING EXPENSE			\$7,083		\$0		\$0		\$7,083
36											
37		HSA #3									10/25/2016

	A	B	C	D	E
1					Appendix B-1, Page 1
2					Date: 6/18/18
3	HUMAN SERVICES AGENCY BUDGET SUMMARY				
4	BY PROGRAM				
5	Name			Term	
6	Consumer Credit Counseling Service of SF dba BALANCE			7/1/18 - 6/30/19	
7	(Check One) New <input type="checkbox"/> Renewal <input checked="" type="checkbox"/> Modification <input type="checkbox"/>				
8	If modification, Effective Date of Mod.		No. of Mod.		
9	Program: Smart Money Coaching (DAAS)				
10	Budget Reference Page No.(s)				
11	Program Term		7/1/18 - 6/30/19		Total
12	Expenditures				
13	Salaries & Benefits		\$57,720		\$57,720
14	Operating Expense		\$617		\$617
15	Subtotal		\$58,337		\$58,337
16	Indirect Percentage (%)		15%		
17	Indirect Cost (Line 16 X Line 15)		\$8,750.55		\$8,751
18	Capital Expenditure		\$0		\$0
19	Total Expenditures		\$67,088		\$67,088
20	HSA Revenues				
21	General Fund		\$67,088		\$67,088
22					
23					
24					
25					
26					
27					
28					
29	TOTAL HSA REVENUES		\$67,088		\$67,088
30	Other Revenues				
31					
32					
33					
34					
35					
36	Total Revenues				
37	Full Time Equivalent (FTE)				
39	Prepared by:		Telephone No.:		Date
40	HSA-CO Review Signature: _____				
41	HSA #1				10/25/2016

	A	B	C	D	E	F	G	H	I
1									Appendix B-1, Page 2
2									Date: 6/18/18
3									
4	Program Name: Smart Money Coaching (DAAS)								
5	(Same as Line 9 on HSA #1)								
6									
7	Salaries & Benefits Detail								
8									
9									
10									
11									7/1/18 - 6/30/19
		Agency Totals		HSA Program		DAAS			TOTAL
		Annual Full Time Salary for FTE	Total FTE	% FTE funded by HSA (Max 100%)	Adjusted FTE	Budgeted Salary	Budgeted Salary	Budgeted Salary	7/1/18 - 6/30/19
12	POSITION TITLE								
13	Financial Coach	\$52,000	1.00	100%	1.00	\$52,000			\$52,000
14									
15									
16									
17									
18									
19	TOTALS		1.00	100%	1.00	52,000			\$52,000
20									
21	FRINGE BENEFIT RATE	11%							
22	EMPLOYEE FRINGE BENEFITS					\$5,720			\$5,720
23									
24									
25	TOTAL SALARIES & BENEFITS	\$0				\$57,720			\$57,720
26	HSA #2								10/25/2018

	A	B	C	D	E	F	G	H	I	J	K
1											
2											Appendix B-1, Page 3
3											Date: 6/18/2018
4		Program Name: Smart Money Coaching (DAAS)									
5		(Same as Line 9 on HSA #1)									
6											
7		Operating Expense Detail									
8											
9											
10											
11											TOTAL
12		<u>Expenditure Category</u>			<u>TERM 7/1/18 - 6/30/19</u>						
13		Credit Reports			\$500						\$ 500
14		Telecommunication			\$117						\$ 117
15											
16											
17											
18											
19											
20											
21											
22											
23											
24											
25											
26											
27											
28		OTHER									
29											
30											
31											
32											
33											
34											
35		TOTAL OPERATING EXPENSE			\$617						\$617
36											
37		HSA #3									10/25/2016