

Memorandum of Understanding

Parties: Contra Costa County (County) and Community Financial Resources (Agency)

Background: Community Financial Resources (CFR), a non-profit agency, and Contra Costa County, by and through its Employment and Human Services Department (EHSD), Community Services Bureau (CSB), wish to continue the Family Financial Fitness Program (Program) for staff and the parents of their Contra Costa County Head Start students as originally authorized in MOU 39-933 dated November 1, 2016. The Program is designed to incent beneficial money management behaviors, including appropriate financial product usage, and will be delivered by CSB, after training from CFR, to CSB clients through group workshops, events, 1-to-1 coaching, or a combination of all.

Funding Source: Annie E. Casey Foundation's Economic Security program grant. CFR is a grant recipient.

CFR and CSB will work jointly, using a two-generation approach, to implement the Program to fulfill the following objectives:

1. Strengthen the financial knowledge and capabilities of Head Start staff and parents through behavior based incentives.
2. Help CSB clients develop money management techniques, savings habits, establish or improve credit scores/histories, and recognize credit as an asset.
3. Connect CSB clients with appropriate entry-level financial products and services, including accounts at banks, credit unions, and other CFR-sponsored/vetted products.
4. Build the capacity of CSB staff to deliver task-based financial education that promotes beneficial financial behaviors among participants.
5. Evaluate the impact of the consumer education and financial product usage on the households participating in the program.

Term of Agreement: December 1, 2017 – July 30, 2018. The incentive awards outlined in this agreement expire 6/30/2018 (unless extended or renewed) Reporting data must be submitted to the respective parties by 7/15/18.

Purpose: The outlined commitments are in fulfillment of CFR's grants from Annie E. Casey Foundation's Economic Security program and MetLife Foundation that allow CFR to assist CSB, its staff and clients to participate in CFR's Family Financial Fitness Program.

Agency's Obligations – CFR shall:

1. Assign a relationship manager to assist CSB in the implementation and support of the Program.
2. Work with CSB to shape the Program for their target audience and identify appropriate delivery and follow-up structure.
3. Train CSB staff on the Program curriculum, concepts and approach including client activities that reinforce beneficial money management behaviors.

4. Work with CSB to develop appropriate Program marketing and outreach materials.
5. Provide information and enrollment support on CFR sponsored/vetted consumer friendly products, e.g., prepaid debit and secured credit cards, local credit union or community bank accounts, effectively integrating these products into the Program to reinforce money management concepts and beneficial behaviors.
6. Meet periodically with CSB to review project implementation and strategize improving program participation and effectiveness.
7. Provide a budget of up to \$8,250 for CFR to award client incentives over the term of this agreement. Cash awards will be deposited onto Focus prepaid debit card accounts established by the recipient (alternatives to be provided for clients without social security numbers). These funds will be used to pay for the following incentives:
 - a. Up to \$500 for Workshop attendance incentives, e.g. gift cards.
 - b. Up to \$1000 to award financial management behaviors documented on the Ticket Tracking Spreadsheet (Attachment A) for up to five cohorts of participants, i.e. \$200 of awards per cohort.
 - i. Beneficial money management behaviors and related difficulty points to be awarded must be approved by CFR.
 - c. Participants that work with CFR to open credit-builder products will be eligible for savings matches from CFR.
 - d. Participants that open and fund a Focus Card Savings Account, establish a savings goal, and use an automatic savings trigger for at least three months to accrue \$70 in savings can claim a \$50 bonus savings match.
8. Provide CSB any utilization data that may be available on CFR-sponsored products.
9. Share evaluation data with CSB to support the documentation of outcomes.
10. Comply with confidentiality requirements as specified in Head Start Performance Standards regulation 45 CFR 1303.20
11. Mutual Indemnification
 - a. CFR shall defend, indemnify and hold harmless county, its officers, employees and agents, from and against any and all liability, loss, expense, or claims for injury or damages arising out of the performance of this Agreement but only in proportion to and to the extent such liability, loss, expense, or claims for injury or damages are caused by or result from the negligent or intentional acts or omissions of CFR, its officers, agents, or employees.
 - b. County shall defend, indemnify and hold harmless CFR, its officers, employees and agents, from and against any and all liability, loss, expense, or claims for injury or damages arising out of the performance of this Agreement but only in proportion to and to the extent such liability, loss, expense, or claims for injury or damages are caused by or result from the negligent or intentional acts or omissions of County, its officers, agents, or employees.
12. All information collected from participants in the Program will be provided anonymously. CFR agrees that it will not disclose the identities of Program participants without their prior permission.

County's Obligations – CSB shall:

1. Assign one staff person from CSB to coordinate the Program, be CFR's main point of contact, and meet at least monthly with CFR to review program status.
2. Document a Program delivery schedule for any financial capability coursework, workshops or coaching sessions that will include working with at least 75 unique staff members or CSB clients/constituents as active participants.
3. Provide staff members that previously participated in the train-the-trainer sessions to conduct the Program as part of the organization's on-going operations.
4. Publicize the availability of the Program to CSB staff and clients.
5. Coordinate the provision of attendance incentives.
6. Administer a baseline and follow-up financial practices survey, provided by CFR, to all participating CSB clients.
7. Engage at least 50 unique staff members or clients in beneficial money management behavior tracking.
8. Submit electronic versions of the Ticket Tracker spreadsheet documenting beneficial behaviors and point before awards can be paid out.
 - a. Include comments, as appropriate, e.g. set-up and usage of bank or credit union accounts, Increase in savings balances, credit score improvement.
9. Provide CFR electronic versions of Workshop Evaluations.
10. Appropriately cite CFR's authorship of Program materials and only use CFR provided materials with CFR's prior permission.
11. Provide feedback to CFR on its performance.

The signatures below have the authority to commit their respective organizations to the terms and conditions of this Memorandum of Understanding.

For Community Financial Resources:


 Lauren Leimbach, Executive Director
 Lauren@communityfinancialresources.net

 Date

For Contra Costa County Employment & Human Services Department

 Kathy Gallagher, Executive Director
 KGallagher@ehsd.cccounty.us

 Date