

## Legal Services Proposal for New Initiative | Redacted

### Executive Summary

The organization is requesting a grant of \$75,000 to address a major legal services gap for veterans in New York City by providing assistance on life planning and end-of-life matters, legal services that will help veterans to remain in their homes as long as possible, safeguard their future and wellbeing, and prevent events that could lead to homelessness and loss of essential services. As veterans have served the nation and made sacrifices for all Americans, the organization believes they should be empowered and be able to live with dignity and respect.

Military service instills a core set of values that can profoundly impact a service member even decades after completing their service. Values such as hard work, stoicism, service before self, teamwork, honor and courage often shape veterans' lives. These values can also prevent veterans from asking for help when they need it. Members of the armed services are also taught to be self-reliant, to shun complaining in any form, and to conform and achieve a certain level of anonymity. In the military asking for help can be considered a sign of weakness and is often discouraged. But elderly and disabled veterans whose age and infirmities threaten their independence must receive help if their wishes for life planning and end-of-life care are to be honored. Their chosen caregivers must also be empowered to speak on their behalf, should this become necessary due to incapacity.

As the veteran population ages it is imperative that they take action now and obtain legal counsel to plan for a stage in their lives where they may lack the capacity to manage their affairs and make sound financial and healthcare decisions. If veterans fails to undertake life planning they risk the possibility, should they become incapacitated, of a state-appointed guardian making vital decisions that may clash with their values and wishes. More importantly, for many the decline of mental cognition can be slow and gradual, the signs sometimes missed by family and friends. Veterans, like all aging individuals, may make decisions or fail to take action that jeopardizes their finances, public benefits, housing, health and other critical needs. For example, a veteran experiencing deterioration of mental faculties may fail to renew a lease, miss rent

payment, or renew a public rental subsidy, thus jeopardizing their housing and, in some cases, even risking homelessness.

The organization will engage staff and pro bono attorneys to provide direct legal representation to veterans. Such legal help will include preparation of legal documents of critical importance to veterans, particularly those who are elderly and with disabilities. These will include power of attorney, health care proxy, living wills, appointment of agent to control the disposition of remains, and last wills and testaments. the organization will also educate and coach case managers serving veterans so they can inform clients on the importance of life planning and how to seek legal counsel. Lastly, the organization will hold walk-in legal clinics in community settings on life planning issues.

The organization will deliver legal services in settings and in a manner that suits the special needs and considerations of veterans, and in partnership with providers trained and accredited to counsel veterans on Veteran Administration (VA) matters. For elderly and disabled veterans many legal challenges they face are actually multiple, intertwined issues. For example, housing instability is often related to lack of access to benefits, to consumer issues, to health-related debt and to other legal issues. For this reason, life planning for veterans must include screening for and assistance with VA and other government benefits, programs and subsidies to ensure veterans attain stable housing during retirement and if they suffer from a disability. A comprehensive approach to life planning geared specifically to veterans ensures the best outcomes for those who have given so much of themselves for the greater good.

## Mission and History

Founded in 1984 by the NYC Bar Association as well as law firm and corporate law department leaders, the organization was created to provide legal services to low-income New Yorkers through partnerships with law firms and companies who agree to provide their services pro bono.

For almost 35 years, the organization has provided high-quality pro bono legal services to New York City's most vulnerable residents, helping to close the justice gap and foster community economic development. the organization helps young immigrants in resolving issues so they can work legally, attend college and

attain legal status; counsels mothers in prison so they can maintain visitation and status with their children; helps seniors with life and advanced health care planning; assists low-wage workers to secure unemployment insurance they have worked so hard to earn; and helps low-income microentrepreneurs with contract, commercial leasing and other business legal issues. Led by directors who are experts in their fields, the organization carries out its work through six projects in collaboration with law firms and corporate legal departments and a network of community organizations.

Nearly 860 volunteer lawyers from 57 firms and corporate legal departments provided 22,103 hours of pro bono service, a value of almost \$8 million in donated legal fees. These services benefitted 2,606 low income New Yorkers, most of them consumers of 200 community organizations and community partners of the organization.

### Target Population

The New York City Department of Veteran Services estimates that New York City is home to over 210,000 veterans. The city's veteran population is aging. Vietnam-era veterans make up 29% of the New York City's veteran population. The youngest Vietnam era veterans are now 61. As this population ages, life planning becomes even more important, particularly for veterans who are disabled.

### Needs Statement

Veterans face civil legal challenges and a dearth of affordable, quality legal services. Many don't know whom to turn to for legal help. According to the Legal Services Corporation 2017 Justice Gap report, 71% faced at least one civil legal problem and 21% had six or more problems in the past year. According to the same report, veterans seek professional legal help for 21% of problems because they didn't know where to look (29%), because they decided to deal with problem on their own (25%), or because they weren't sure if the issue was a legal matter (18%).

Studies suggests that veterans, like the population at large, have not engaged in life planning. For example, a 2015 study of veterans diagnosed with cancer found that close to half lacked a documented advance

directive and only 5% had physician orders for life-sustaining treatment.<sup>1</sup> And a 2017 study by the University of California found that 81% of more than 2,500 veterans did not have an advanced directive. Among the U.S. population as a whole, approximately 37% have completed an advance directive, including 29% with living wills, according to an extensive review of 150 studies undertaken in 2017.<sup>2</sup>

In addition, people of color are less likely to engage in advanced care planning.<sup>3</sup> <sup>4</sup>This is significant because 41% of veterans in New York are African-American, Asian, Latino, or biracial.

By engaging in effective life planning, elderly and disabled veterans are more likely to stay in their homes, age in place and live with dignity. A veteran who has executed a power of attorney empowers their agent to sign leases, apply for and recertify housing subsidies, and deal with any issue that may arise with their landlord or housing provider. Landlords and market forces are increasingly pushing long term tenants from their homes, so taking action to stabilize housing for veterans is more urgent than ever.

Nursing homes in New York City costs an average of \$148,000 per year per person. Veterans on Medicaid or Medicare who live in their homes will save taxpayers approximately \$1,600 per month.

Effective life planning can also keep disabled and elderly veterans from falling into guardianship and other government involvement. Veterans should be afforded the opportunity to choose someone they trust to handle their affairs. Guardianship can also be costly to public coffers due to legal fees, court examiners, and the services of Adult Protective Services.

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<sup>1</sup> “Acceptance of Advance Directives and Palliative Care Referral for Veterans With Advanced Cancer: A Retrospective Analysis - Manali I. Patel, Jay Bhattacharya, Steven M. Asch, James Kahn, 2016.” 2015. *American Journal of Hospice and Palliative Medicine*®. <https://journals.sagepub.com/doi/abs/10.1177/1049909115595216?journalCode=ajhb>.

<sup>2</sup> “Approximately One In Three US Adults Completes Any Type Of Advance Directive For End-Of-Life Care | Health Affairs.” 2017. *Health Affairs*. July 1. <https://www.healthaffairs.org/doi/abs/10.1377/hlthaff.2017.0175>.

<sup>3</sup> Current research findings on end-of-life decision making among racially or ethnically diverse groups. Kwak J, Haley WE, *Gerontologist*. 2005 Oct; 45(5):634-41

<sup>4</sup> Advance Directives among Elderly Veterans - Tricia H. Witte, A. Srikumar Menon, Paul E. Ruskin, Cynthia Wiley, J. Richard Hebel, 2003 (2016) *Journal of Applied Gerontology*. Available at: <https://journals.sagepub.com/doi/10.1177/0733464803022002002>



Advanced planning will be even more critical as the percentage of seniors without children or a spouse (the so-called “orphan or solo seniors”) continues to climb.<sup>5</sup>

## Goals

The Veterans Initiative aims to achieve three goals and the following corresponding outputs during the organization’ fiscal year ending April 30, 2020.

1) To provide direct legal representation to veterans on life planning issues, serving 100 veterans on 350 matters.

When preparing advance directives the organization will draw on the rich experience of its staff attorneys and the principles developed by a multidisciplinary group of experts convened in 2017 by the American Bar Association Commission on Law and Aging in collaboration with the American Academy of Hospice and Palliative Medicine, the University of California at San Francisco Medical Center and the UCSF/UC Hastings Consortium on Law, Science & Health Policy. These principles aim to “align the practice of advance care planning in legal offices with the realities of implementation in health settings.”

The organization will establish a hotline and other referral methods to screen and conduct intake for the drafting and execution of life planning documents. Outreach will be conducted at local VA Hospitals, at state and city veteran government agencies, and at other veterans-service providers to identify veterans in need of legal services and community partners that can host legal clinics where veterans will meet with their pro bono counsel.

The organization will also establish new partnerships with veteran-serving organizations, drawing on the extensive network of relationships stemming from Project Director Pete Kempner’s work with veterans over the past eight years and his work in the legal services community over the past 18 years.

The organization will fill a service gap for veterans as no other legal services organization in New York City serving this population specializes on life planning and end-of-life care. For example, the City Bar’s Justice Center serves veterans seeking service-connected disability benefits before the Department of Veterans

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<sup>5</sup> Redfoot, Donald, Lynn Feinberg, and Ari Houser. 2019. “The Aging of the Baby Boom and the Growing Care Gap: A Look at Future Declines in the Availability of Family Caregivers.” Accessed January 25. [https://www.aarp.org/content/dam/aarp/research/public\\_policy\\_institute/ltc/2013/baby-boom-and-the-growing-care-gap-insight-AARP-ppi-ltc.pdf](https://www.aarp.org/content/dam/aarp/research/public_policy_institute/ltc/2013/baby-boom-and-the-growing-care-gap-insight-AARP-ppi-ltc.pdf).

Affairs. Legal Services of New York City focuses on housing, employment, and public benefits for veterans. New York Legal Services Group does provide help on advance planning but this is not a major focus of its work nor can NYLAG, while very capable, meet the life planning needs of all veterans in New York City.

The following case examples illustrate some of the challenges faced by veterans and the expected outcomes of the organization's legal assistance.

Klara, 93, was facing eviction from her home in Harlem where she had lived for decades. Suffering from dementia, Klara had failed to file the proper paperwork to renew the Section 8 housing subsidy she needed to afford her rent. Fortunately, the year before, Klara had signed a power of attorney, with help from a the organization attorney, authorizing her daughter to make decisions on her behalf should she become incapacitated. She had done so at the urging of a case manager at the Visiting Nurse Association, a the organization community partner whose staff enjoyed a close working relationship with a the organization staff attorney. the organization helped Klara to regain the Section 8 housing subsidy, allowing her to remain in her home and stay close to her daughter who lives in the building next door.

Clyde, 73, is a bed-bound and suffering from advanced Parkinson's disease. A the organization pro bono attorney helped him prepare a durable power of attorney authorizing his niece, his closest relative, to make decisions on his behalf. As a result, his niece took the necessary steps Clyde to remain in his home and avoid institutionalization.

2) To carry out legal clinics at nonprofit agencies, at law firm partners and other facilities serving veterans, allowing veterans to receive free counsel from an attorney in a setting where they feel comfortable. These legal clinics are projected to reach 250 veterans.

During the past year, the organization held walk-in legal clinics at Encore Community Services Senior Center, Riverstone Senior Life Services, Hudson Guild Senior Services, Goddard-Riverside Senior Center, Kennedy Center, Hamilton-Madison House – City Hall Senior Center, Stanley M. Isaacs Neighborhood Center, Covello Senior Program, University Settlement Senior Center, and the Burden Center for the Aging, Carter Burden Roosevelt Island Senior Center, and Cooper Square Naturally Occurring Retirement Community.

3) To provide technical assistance to 100 case managers and social workers serving veterans. Ongoing coaching and communications will ensure that these case managers can answer basic questions about life planning matters and draw on close relationships with consumers to refer and encourage veterans to seek legal counsel from the organization.

The organization will provide legal information and advice to case managers and social workers working with veterans facing legal challenges on civil matters. the organization actively encourages requests for help from social workers as this allows the organization to reach isolated clients, including homebound seniors and others who find it difficult to travel to legal clinic sites. When working with social workers and case managers the organization staff provides legal advice over the telephone, recommend ways to take immediate action if necessary, suggest that clients attend a the organization legal clinic if practical, and arranges for potential clients to seek legal help from volunteer attorney or other legal providers, where appropriate.

## Expected Outcomes

The Veterans Initiative anticipates the following outcomes during its pilot year:

- Veterans will safeguard their futures, benefitting from decisions of loved ones who, equipped with a power of attorney, will make decisions that will prevent events that could lead to homelessness, and the loss of income and vital services.
- Veterans will avoid premature institutionalization and remain in their homes for as long as possible, a desire of 76% of Americans over the age of 50, according to a survey by AARP.
- Veterans who have engaged in advance care planning will be less likely to die in a hospital<sup>6</sup> or to receive futile intensive care.<sup>7</sup> (About two-thirds of the U.S. population wishes to die at home, according to 2015 study by the Pew Charitable Trust.<sup>8</sup>).

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<sup>6</sup> “Toward Evidence-Based End-of-Life Care | NEJM.” 2015. *New England Journal of Medicine*. January 1. <https://www.nejm.org/doi/full/10.1056/NEJMp1509664#t=article>.

<sup>7</sup> Wright, Alexi A. 2008. “Associations Between End-of-Life Discussions, Patient Mental Health, Medical Care Near Death, and Caregiver Bereavement Adjustment.” *JAMA* 300 (14): 1665. doi:10.1001/jama.300.14.1665.

<sup>8</sup> “Improving End-of-Life Care.” 2015. *Pewtrusts.Org*. May 11. <https://www.pewtrusts.org/en/research-and-analysis/fact-sheets/2015/05/improving-end-of-life-care>.

- Veterans will attain a better quality of life knowing they have appointed individuals they know and trust to make decisions on their behalf should they become incapacitated.

In the absence of a living will or health care proxy, a New York State statute calls for the spouse or common-law spouse, living children, and parents or siblings (in that order) to make end-of-life care decisions.

- Veterans will receive medical and end of life care that is in sync with their values and personal goals.
- Veterans will be empowered to gain control of their care, as legal documents will reflect what they want and don't want at the end of life.
- Veterans who are clients of social service providers will receive basic legal information on life planning from case managers and social workers coached and supported by the organization.
- Veterans will benefit from the counsel of pro bono attorneys trained and coached on life planning matters by Project Director Peter Kempner.

## Timeline

The organization will complete project planning by the end of the first quarter and formally launch the project.

### 1st Quarter

- Create and fill new staff attorney position dedicated to veterans
- Identify community partners serving veterans as target population
- Identify law firms committed to pro bono legal services to veterans
- Establish procedures for referrals from new community partners

- Refine educational curricula for walk-in clinics

## 2nd Quarter

- Launch all components of initiative

## 3rd Quarter

- Preliminary assessment of outputs and outcomes
- Assessment and refinement of marketing and outreach to veterans-serving organizations.

## 4th Quarter

- Year-end program assessment, evaluation, and plan to address challenges of pilot year. Report to funders and board of directors

## Staffing and Leadership

## Evaluation

The organization uses a case management system called LegalServer to track outcomes and activities. The system allows the organization to track, measure, and analyze statistics in real time. The organization uses the system for program evaluation and to report outcomes to its board of directors. Among the indicators tracked are:

- Volunteer hours contributed by law firms and pro bono attorneys
- Legal matters broken down by project area and legal issue
- Number of clients
- Source of client referrals
- Case outcomes and benefits

The organization also uses a combination of online and print tools to gauge the satisfaction of clients and

pro bono attorneys.

## Finances

To launch the veterans initiative the organization will hire one additional staff attorney who will dedicate at least 75% of his or her time to this program area. Reporting to project director Peter Kempner, the new attorney will be a member of the Elder Services legal team, comprised of Mr. Kempner and of a new attorney position created and filled in the fall of 2018. (However, as noted earlier, the organization aims to serve veterans of all ages.) Staffing expenses will include 7% of Executive Director Marcia Levy's time, who will provide general oversight and take the lead in developing and growing relationships with pro bono firms committed to serving veterans. The project balance comprises modest administrative and overhead expenses.

## Conclusion

New York City's veteran population is aging as the youngest Vietnam veterans reach their early 60s. This demographic shift will present unique challenges to the social service sector serving veterans, which will need to partner with the organization and other legal services organizations to meet their legal needs. For close to 35 years, the organization has formed strong and lasting partnerships with community organizations which keep the organization attuned to changing community needs and connected to low-income New Yorkers most in need of legal counsel. the organization will draw on this rich network of relationships and the legal expertise of its staff and pro bono attorneys to equip veterans with the legal projections they will need to age with dignity and remain in their homes and communities as long as possible. The organization hopes that the New York Community Trust joins as a partner on this important endeavor.

## Arts & Culture Grant Proposal | Redacted

**Name of organization:** |

**Legal name of 501(c)3:**

**One sentence description of project:** | will use dance education and exposure to Latino cultures to enhance learning of the Common Core curriculum among New York City public schools students in underserved neighborhoods.

**Executive Director:**

**Main office address:** |

**Telephone:** |

**E-mail address:**

**Website address:**

**Contact person name:**

**Mission statement of organization:** | explores, preserves, and celebrates Latino cultures through dance. The mission unfolds in the work of the Company, the School of Dance, and Education & Outreach programs. Together, these divisions celebrate the dynamic aesthetics of the Hispanic diaspora, building new avenues of cultural dialogue and sharing the joy of dance with all communities.

**Commitment to underserved audiences, statistics if available:** Last year 78% of New York City public school students served by | Education & Outreach programs were Black, Latino, or Asian, and 70% of students qualified for free or reduced-price lunches.

**Brief program description (250 words maximum):** | will provide a culturally relevant dance educational experience for 1,600 students in grades Kindergarten to 12th grade in eight New York City public schools during each of the next two school years: | Targeting schools in underserved and low-income neighborhoods, Ballet Hispanico will work with school teachers to create a custom designed, 15-week teaching artist residency that is integrated into the academic, artistic, and social/emotional goals of the school, advances the

**Brief program description (*Continued*):**

goals of the Common Core curriculum, and is aligned with the Blueprint for Teaching and Learning. This will ensure a relevant and engaging educational and cultural experience for all students regardless of ability or cultural background. The curriculum, taught during 14 forty-five minute sessions, will focus on the historical context of various dance styles, basic dance concepts, and terminology, and will link dance to the Common Core goals in Reading/Literacy, English Language Arts, and Social Studies. Parent workshops at each of the schools will explore culture and movement, and parallel what students are learning in the classroom. The residency program will culminate in a Performance for Young People (PYP) at each of the schools featuring dancers from \_\_\_\_\_ dance company who will lead students, parents, and community residents through an exciting 50-minute exploration of dance influenced by Spain and Latin America. In Year 2, \_\_\_\_\_ will work with the same students to reinforce the base of knowledge, and introduce them to more advanced and challenging dance concepts and movements.



**EXHIBIT A: Program Description (3-5 pages)**

requests a grant of \$75,000 to expand arts education and dance educational programs in eight undeserved New York City public schools, equipping these schools' administrators and teachers with the resources and skills to integrate a rich Latin dance and culture program into their curriculum in ways that address and advance the Common Core learning standards.

Specifically, seeks to achieve the following goals:

1. Enhance student learning of the Common Core curriculum in English Language Arts, Literacy, and Social Studies by using dance education to bring the curriculum to life, inspire students to explore new concepts and ideas, and tie these concepts to students' heritage, culture, and own experiences;
2. Institutionalize New York City public schools' use of rich historical and cultural elements of dance in the teaching of the Common Core curriculum so that dance becomes ingrained in the schools' teaching methodology; and
3. Instill in New York City public school students an understanding and appreciation of dance, including its history, culture and traditions, and the choreographic and artistic elements of dance.

**Objectives for Year 1 and Year 2**

With support from Deutsche Bank, will accomplish the following objectives during each of the next two school years:

1. Partner with eight New York City public schools to host Teaching Artist for a 15-week residency that will use dance and culture to enhance learning of the Common Core curriculum;
2. Provide 14 forty-five minute sessions of dance education and instruction to 1,600 middle school, elementary, and high school students (approximately 200 students in each school) during the school day, following a curriculum that is aligned with the educational goals of each school;
3. Present a at each of the schools, featuring dancers from who will lead students, parents, and community residents through an exciting 50-minute exploration of dance influenced by Spain and Latin America;
4. Provide 4,000 students, family members, and community residents at eight Young People (approximately 500 people at each performance) with dance programming, using educational materials to enhance audience members' enjoyment and understanding of the performance; and

5. Host eight parent workshops (one at each participating school) to expose parents to the same dance curriculum, concepts, and ideas covered in the classroom, thereby giving parents the chance to reinforce learning at home.

The following are the schools, grades and neighborhoods to be served during each of the two years of the grant period. In Year 2, Ballet Hispanico will work with the same students to reinforce the base of Common Core knowledge and introduce more advanced and challenging dance concepts and movements.

<b>Year 1</b>				
<b>NYC Public School</b>	<b>Borough/Neighborhood</b>	<b>Grade</b>	<b>Dance Form</b>	<b>Common Core</b>
PS 110	Queens, Corona	K and 1 <sup>st</sup>	Pasitos, Folklore	Reading/Literacy
PS 23	Brooklyn/Williamsburg-Greenpoint	K and 1 <sup>st</sup>	Pasitos, Folklore	Reading/Literacy
PS 69	Bronx/Soundview-Morrison	3 <sup>rd</sup> , 4 <sup>th</sup> , and 5 <sup>th</sup>	Classical Spanish Dance	ELA/Social Studies
PS 128	Manhattan/Washington Heights	3rd, 4th, and 5th	Classical Spanish Dance	ELA/Social Studies
PS 54	Brooklyn/ Bedford-Stuyvesant	3rd, 4th, and 5th	Classical Spanish Dance	ELA/Social Studies
Central Park East II	Manhattan/East Harlem	6 <sup>th</sup> and 7 <sup>th</sup>	Flamenco	ELA/Social Studies
Manhattan East School for Arts and Academics	Manhattan/East Harlem	6 <sup>th</sup> and 7 <sup>th</sup>	Flamenco	ELA/Social Studies
Central Park East	Manhattan/East Harlem	9 <sup>th</sup> , 10 <sup>th</sup> , and 11th	Latin Partner Dance	ELA/Social Studies
Monroe Academy for Visual Arts & Design	Bronx/Southview-Hunts Point	9th, 10th, and 11th	Latin Partner Dance	ELA/Social Studies

<b>Year 2</b>				
<b>NYC Public School</b>	<b>Borough/Neighborhood</b>	<b>Grade</b>	<b>Dance Form</b>	<b>Common Core</b>
PS 110	Queens/Corona	1 <sup>st</sup> and 2nd	Folklore	Reading/Literacy
PS 23	Brooklyn/Williamsburg-Greenpoint	1 <sup>st</sup> and 2nd	Folklore	Reading/Literacy
PS 69	Bronx/Soundview-Morrison	4 <sup>th</sup> and 5 <sup>th</sup>	Classical Spanish Dance	ELA/Social Studies
PS 128	Manhattan/Washington Heights	4th and 5th	Classical Spanish Dance	ELA/Social Studies
PS 54	Brooklyn/ Bedford-Stuyvesant	4th and 5th	Classical Spanish Dance	ELA/Social Studies
Central Park East II	Manhattan/East Harlem	7 <sup>th</sup> and 8 <sup>th</sup>	Flamenco	ELA/Social Studies

<i>Year 2</i>				
NYC Public School	Borough/Neighborhood	Grade	Dance Form	Common Core
MS 224 Manhattan East School for Arts and Academics	Manhattan/East Harlem	7 <sup>th</sup> and 8 <sup>th</sup>	Flamenco	ELA/Social Studies
Central Park East	Manhattan/East Harlem	10 <sup>th</sup> , 11 <sup>th</sup> , and 12 <sup>th</sup>	Latin Partner Dance	ELA/Social Studies
Monroe Academy for Visual Arts & Design	Bronx/Southview-Hunts Point	10th, 11th, and 12th	Latin Partner Dance	ELA/Social Studies

### Target Population

will reach approximately 1,600 economically underserved and culturally diverse New York City public school students, serving approximately 200 students in each school. Ballet Hispanico estimates that 78% of those served will identify as Black, Latino, or Asian, and 70% of students will qualify for free or reduced-price lunches. will partner with public schools in predominantly low income neighborhoods with little access to structured artistic experiences. For this project Ballet Hispanico chose schools that serve a very diverse student body and schools that could benefit from rich learning experiences that extend beyond reading textbooks and other traditional teaching methods. At these schools many students will be exposed to their first live performance, and also to previously unexplored aspects of their heritage and their own creativity.

### Residency in the Arts

will partner with eight public schools in low-income neighborhoods during each of the next two academic years and provide arts-in-education residences and community performances on Latin dance and culture, thereby enriching these schools' common curriculum goals, supporting social/emotional development, and empowering each student through cultural understanding and exposure. educational program in the arts will align instruction with each school's Common Core-based academic goals in the areas of literacy, English Language Arts and Social Studies.

will deploy established and highly experienced Teacher Artists for a 15-week residency program that will directly support student achievement and self-empowerment through a curriculum infused with language development, literacy, history, and cultural connection. Programming will be aligned with the New York State Standards for the Arts, the New York City Department of Education Blueprint for Teaching and Learning in the Arts and the Common Core State Standards. teaching artists will custom-design programs that fit the needs of schools and curriculum standards, ensuring a relevant and engaging educational and cultural experience for all students regardless of ability or cultural background.

Designed to resonate with immigrant and marginalized students, the curriculum will incorporate multi-cultural language skills and multi-sensory engagement through visual, musical as well as kinesthetic engagement and learning. All students will understand the geography and social constructs of the origins of the various dance styles, ensuring a comprehensive understanding of the art form and appreciation of the culture beyond the dance steps.

Teaching Artists will work with teachers to create a Residency Plan defining the curriculum and outlining specific topics to be addressed and skills to be taught by both the Teaching Artists and the classroom teacher (the plan will contain separate goals for each). The Plan will include objectives and activities for each of the 14 sessions with students, and detail how the curriculum will address the Common Core, and each of the “strands” of the Blueprint for Teaching and Learning in the Arts.

With an emphasis on experience-based learning, the curriculum will accommodate differing learning styles and will include activities for children to participate in as a class, in small groups, and individually. Examples of activities will include: group discussions connecting a performance to current events; hands-on art activities to explore different elements of dance; group activities where students are assigned the role choreographer, costume designer, lighting designer, researcher and other roles; and exercises where students perform various dance movements.

For a detailed overview of how the Arts in Education curriculum addresses arts and academic standards, please see Exhibit J.

At the end of the residency program, the students will put on a performance for their peers, family members, and teachers. The performance will allow students to build character, express themselves artistically, and showcase their talents. By working one-on-one with established artists, students and teachers will experience first-hand the process of creating a dance performance and collaborating with musicians. School principals have recounted how students attending these performances have been amazed by the ability and self-confidence of the performers, and how they’ve gained inspiration from performers they could relate to.

### **Performances for Young People**

The residency program will include a special performance by members of dance company who will lead students, parents, and community residents through an exciting 50-minute exploration of dance influenced by Spain and Latin America. provides educational and professional opportunities for pre-professional dancers ages 18-22 and bridges the gap between the many facets of the organization from the school to the professional company.) These Performances for Young People, or PYPs, will be accompanied by educational materials and curriculum guides.

Written materials will encourage students and family members to reflect on the performance, posing questions about the dancers’ postures and gestures (e.g. “What do the dancers’ facial expressions tell you?”), spatial patterns (e.g. “How do groupings of dancers change and why?”), music (e.g. “If you close your eyes, what mood does the music create”), and theatrical effects (e.g. “How does the lighting affect the dancers’ movements?”). The materials will contain information about the performance, including a brief history of the dance form and the music, the themes they explore, and a guiding question for audience members to reflect upon (e.g. “Explore the ways in which the choreographer represents a historical era, community, and relationships in the dance.”) Following the PYPs, students will answer a series of written questions to spur further reflection on the dance, music, and choreography of the performances, and the mood and feelings the performances provoked in the students.

As part of the PYP, teachers will receive a Teacher’s Guide with detailed instructions on holding classroom dance activities that are engaging, educational, and fun and explore various aspects of

dance and movement. The guide will include lesson plans and suggestions to engage students in art-making, as well as discussion questions designed specifically to illuminate the performance before and after audience members experience it. For each of the dances in the performance, the guide will suggest classroom activities to engage students in further exploration of the themes, dance form, and culture represented by the music and dance performance. In addition, the guide will include a list of books about dance (separate lists for teachers and students), and online resources. Lastly, the guide will contain exercises, for example, inviting students to develop solo dances inspired by the performance, soliciting their ideas on music, dance movements, and costumes while drawing on characters from the students' favorite books.

### **Parent Workshops**

In each school, [redacted] will hold at least one workshop for parents that will explore culture and movement, and parallel what students are learning in the classroom. Through presentations, exercises, and hand-on arts activities, the workshops will focus on Common Core standards and literacy, and dance education and community building. [redacted] will work with school parent coordinators and school leaders to ensure that parents attend the workshops and participate in the planning of the PYPs and the performance itself.

### **Integration Across Organizational Departments**

[redacted] major programmatic areas: The Education & Outreach Program (which includes the Residency in Arts program) and the School of Dance. [redacted] also plays a key role in each program, as Rehearsal Director for [redacted] second dance company, which performs in the Performances for Young People). This staffing structure will ensure that the school-based programs will benefit from all the talents and expertise that [redacted] has to offer. In addition, [redacted] school-based programs will utilize the talents of the marketing department to publicize school performances, create teacher guides and other educational materials, and conduct outreach to parents and community residents.

To view a 2-minute video with excerpts of a Performance for Young People, visit <http://vimeo.com/89345505>

To view of 6-minute video of [redacted] "Education and Outreach Program", please visit <http://vimeo.com/48312124>

**EXHIBIT B: Organization's Education Strategy & Capacity (1-2 pages)**

concluded a major, three-year evaluation and assessment of its Residency in the Arts Program, which included surveys of school administrators, teachers, and parents. The evaluation found that the program promoted collaboration among students as they learned and performed their dances; that it helped students to learn specific dances and acquire body awareness and body control; and that it bolstered student literacy as teachers frequently assigned reading and writing assignments that reflected themes from the dance residency. The evaluation also confirmed that the Residency in the Arts Program had become an integrated part of each school's culture and curriculum.

In addition, school-based programs address New York City's Blueprint for Teaching and Learning the Arts. Below are the Blueprint's "strands" and how school-based dance program is in synch with each one:

***Strand 1: Dance Making: Engaging in the art form: Making Dance***

residency program infuses the academic experience with rich historical and cultural elements of a dance form, aligns that with instruction that engages students offering opportunities to reflect learning in multiple ways and enriches the experience with costuming, props and in, some instances, live music to create a holistic dance education experience.

***Strand 2: Developing Dance Literacy: Learning the Lingo: Understanding the vocabulary of Dance***

Teaching Artists instruct students in the language of the dance form they are learning along with dance vocabulary (e.g., upstage, downstage, and quarter turn) that also connect to the music and cultural significance.

***Strand 3: Making Connections: Linking life, history, culture and our world***

Teaching Artists ensure that learning is inspired by the historical and culturally rich history and social significance of the dance of a community, and making connections to those important elements is critical in learning dance. For example, in learning the Yambalu dance from Haiti, students also learn about Toussaint Louverture and the Haitian revolt against the enslavement they were experiencing as well as the protest songs of the time.

***Strand 4: Working With Community and Cultural Resources-Broadening access to the arts in the world around***

Students at the public schools will enjoy access to site-based learning at headquarters and the opportunity to attend the Ballet Hispanico's School of Dance with financial assistance of a scholarship.

***Strand 5: Exploring Careers and Lifelong Learning: Exposing learners to possibilities***

As a well-known arts organization, hosts on-site panels for student groups to engage in dialogue with staff about careers in the arts. All partner schools can take advantage of this experience and have access to staff to invite to career day events at no cost to the school.

**EXHIBIT C: Measurement (1-2 pages)**

To ensure the quality of the educational programs, teaching artists will meet with teachers at least three times throughout the residency. Students will take part in oral and written assessments to gauge learning, new skills, and understanding of the material. In addition, \_\_\_\_\_ Artistic Director and the Director of Education & Outreach will attend residencies and student performances to oversee the programs and engage the teachers in ongoing self-assessment and reflection.

\_\_\_\_\_ developed evaluation tools and assessment methodology to identify, measure and analyze the impact on selected aspects of student development:

Outcome	Indicators	Data Sources
Students will learn the cultural and historical context of the dance form under study.	By the end of the residency, students will demonstrate an understanding of how culture and history influence dance.	Teaching artist-assigned student written responses in student journals.
Students will be able to perform the movements related to the creation of replicated or original dance works.	By the end of the residency, students will be able to complete a set of movements that demonstrate they have learned basic dance movements introduced by the teaching artist.	Teaching artist administered project developed checklist.
	By the end of the residency, students will demonstrate improved body awareness and movements, sense of spatial relationships through exercises and dance movements.	Performance checklist.
Students will enhance their understanding of the discipline of dance.	By the end of the residency, students will be able to accurately describe the steps leading up to the dance performance.	Observations.
Students will develop literacy in the art form, including an aesthetic vocabulary and critical analysis skills.	By the end of the residency, students will write about dance be able to use appropriate terminology.	Student writing assignments.
Students will increase their awareness to and knowledge of the Hispanic culture under study.	By the end of the residency, students will be able to differentiate the culture under study from other Hispanic cultures.	Student writing or drawing assignments.
		Teacher assessment of learning/experience from student reflective writing.



Ballet Hispanico will also administer surveys to evaluate the program and gauge whether it is meeting the needs of students and individual classrooms. The written Residency Effectiveness Survey, completed by senior administrators from each school, assesses: (1) the performance and teaching abilities of Teaching Artists; (2) performance in managing and overseeing the program; and (3) students' progress and participation. The survey measures the degree to which each meets the following indicators:

**Students/Participants**

- Were actively engaged in the workshop
- Demonstrated learning through dance and verbally
- Became increasingly willing to take risks
- Demonstrated perseverance in learning movements
- Movement expression showed evidence of progress
- Expressed understanding of historical and cultural context
- Worked collaboratively to perform a dance
- Learned about body control and qualities of movement
- Created their own dance movements
- Made connections with other subject areas
- Student's overall learning showed positive development

**Teaching Artists**

- Demonstrated mastery of the content and form
  - Communicated dance content clearly/effectively
  - Communicated cultural content clearly/effectively
  - Stimulated engaging dialogue with participants
  - Managed time and pacing effectively
  - Incorporated opportunities for reflection/sharing
  - Clear plan and demonstrated preparedness for teaching
  - Overall effectiveness of Teaching Artist
- 
- Teaching artists communicated well with school administration
  - Classroom teacher role was clearly defined
  - Education staff provided ample support
  - Residency structure flowed smoothly
  - Organized in timeliness and clarity of communication
  - Education team polite and professional

The surveys also measure whether teachers used teaching methods and explored themes and topics addressed by the arts residency program. Specifically, it solicits information on teachers' use of: reading and writing assignments with related themes or content; class trips to cultural institutions; drawing or other art activities; mini-lesson on related topics; and social science lessons related to a particular country or region whose culture and dance was the subject of the arts residency program.

**EXHIBIT D: Key Staff**

***Artistic Director***

***Director of School of Dance and Education & Outreach Program***

***Dance Education Programs Manager***

*Education & Outreach Programs Manager*

*Rehearsal Director BHdos Second Company*

*Wardrobe Director*

*Production Manager*

***Teaching Artists***

Teaching Artists are hired for their expertise in dance education and have served students Pre-K through of Education. Teaching artists in the Education & Outreach Program come from universities and recognized places of dance training. All have extensive experience working with children and also work as professional performing artists themselves. All teaching artists have security clearance from the NYC Department of Education.

**EXHIBIT E: Project Budget**

Attached is a project budget for intended use of funds for years one and two.

**EXHIBIT F: Organization Budget**

Attached is the organization's current operating budget, including funding sources.

**EXHIBIT G: Financial Statements**

**EXHIBIT H: Documentation of 501(c) 3 status**

**EXHIBIT I: Annual Report**

**EXHIBIT J:** **Arts in Education**

Connection to Arts and Academic Standards

## AGENCY BACKGROUND

\_\_\_\_\_ is a 501(c) (3) domestic microfinance organization dedicated to helping women who live in poverty build small businesses to create better lives for themselves and their families. Since our inception, we have been at the forefront of providing women at or below the poverty level with the resources to leverage their own entrepreneurial talents, initiative and hard work to improve their lives. To support women pursuing entrepreneurship as a pathway out of poverty, we provide microloans, credit establishment services, a savings program and financial education. These resources enable our members to boost their income, enter the mainstream financial system, build assets and, ultimately, overcome poverty.

In just over eight years, \_\_\_\_\_ has created more jobs, income and greater economic opportunity for women living in poverty than any other micro lending agency in the United States. In New York City, Grameen America operates seven branches, each located in neighborhoods with a wealth of entrepreneurial talent but few, if any, small business resources capable of reaching residents with no credit history or collateral. These branches are located in Jackson Heights, Queens (opened in 2008); Bushwick, Brooklyn (2009); Upper Manhattan (2010); the Bronx (2011); Long Island City, Queens (2012); Sunset Park, Brooklyn (2012); and Harlem (2014). To date, \_\_\_\_\_ branches in New York City have disbursed more than \$227 million in micro loans to 33,204 women, helping them create 34,864 jobs. Each of these women have received at least one loan, most have opened a savings account, and many have seen their credit scores increase. What's more, our branch in Jackson Heights has covered its operating costs since 2013 with interest income from its loan portfolio, making \_\_\_\_\_ the first and only microfinance organization in the United States with a sustainable branch in a major market. Leveraging this success and learning from our experiences in New York City, we have expanded to 18 branches and 10 additional cities across the United States.<sup>1</sup>

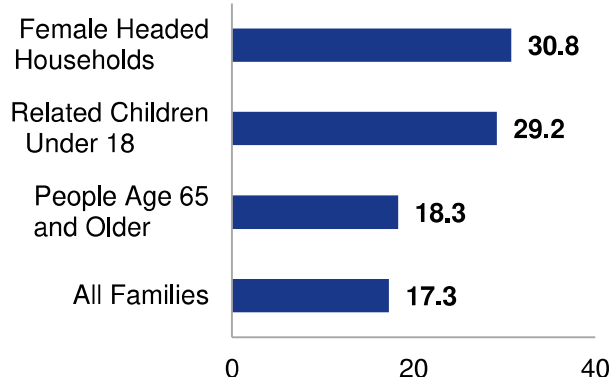
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<sup>1</sup> These cities are Austin, Boston, Charlotte, Indianapolis, Los Angeles, Omaha, San Jose, San Juan, San Francisco, and Union City.

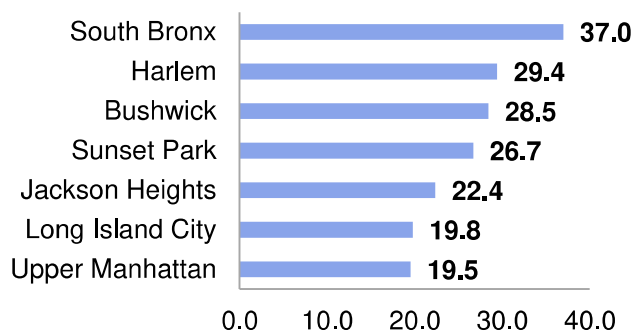
## PROBLEM TO BE ADDRESSED

serves low-income minority women in economically challenging areas of New York City, where there are high rates of poverty and diminishing opportunities for upward economic mobility through low-wage employment. As the tables to the right highlight, poverty rates in the neighborhoods we serve are almost all above the overall New York City poverty rate of 20%. American Community Survey, Hispanics face the highest rates of poverty (as high as 63% in some areas) in the communities where we work, and Hispanic women experience consistent poverty at a rate 3% higher than their male counterparts. More than 55% of Hispanic full-time employed women earn below \$35,000. Furthermore, undocumented workers in New York face the highest rates of poverty. The NYC Center for Economic Opportunity highlighted the crisis for working age residents: almost 19% of working age men and women live in poverty with 29% of undocumented workers living in poverty.<sup>2</sup>

**Poverty Rates in New York City**



**Poverty Rates in New York City by Neighborhood**



Asset poverty makes low-income New Yorkers even more vulnerable. Approximately 35.5 % of New Yorkers have insufficient savings to meet their basic needs for three months if they were to lose their job or experience a different income disruption, compared to 27.1% of U.S. residents overall.<sup>3</sup>

To make matters worse, 13% of New York City residents are unbanked, a figure that jumps to 29% in the Bronx.<sup>4</sup> In fact, serves 7 of the top 10 New York City neighborhoods with the highest percentage of unbaked residents. Many residents from these areas turn to alternative financial services such as pay day lenders and pawn shops, which charge a median interest rate of 322%.<sup>5</sup> Families in the lowest income brackets are most likely to rely on alternative financial services: about 40% of families earning \$15,000 or less report using these services during the past 12 months.<sup>6</sup>

<sup>2</sup> [http://www.nyc.gov/html/ceo/downloads/pdf/ceo\\_poverty\\_measure\\_2005\\_2011.pdf](http://www.nyc.gov/html/ceo/downloads/pdf/ceo_poverty_measure_2005_2011.pdf)

<sup>3</sup> Jennifer Brooks & Kasey Wiedrich, Assets and Opportunity Scorecard: A Portrait of Financial Insecurity and Policies to Rebuild Prosperity in America, Corporation for Enterprise Development (Jan. 2012),

<sup>4</sup> NYC Department of Consumer Affairs, Citywide Financial Services Study, 2012.

<sup>5</sup> The Economist, It's Expensive to Be Poor, 2015

<sup>6</sup> FDIC, Poor Substitute: American Households, 2013

fills a distinct void in the New York City economic development and entrepreneurial landscape as the only microfinance institution to provide credit to women with no collateral or credit history and offer maximum first time loans of \$1,500. Although many economic development organizations exist, few overlap with our target population of low-income women or have reached the scale we have achieved. Other micro-lenders and technical assistance organizations in New York City, such as TruFund Financial Services, AccionEast, Project Enterprise, the Bronx Overall Economic Development Corporation (BOEDC) and the Intersect Fund, provide micro- and small business loans and technical assistance, but primarily serve higher income entrepreneurs, require collateral, or offer larger first-time loans whose size makes them too risky for the population we serve.

## PROJECT DESCRIPTION

The women who join our program dream of starting businesses, earning enough to care for their families and improving their lives, but they face significant barriers in doing so. Our services will put them on a path to economic security.

is seeking support from the New York Community Trust to provide our members in New York City with the following services:

- **Microloans:** We provide affordable credit to support income-generating activities, requiring neither a credit history nor collateral from our members. The loan size is up to \$1,500 for first-time borrowers and members are eligible for larger loans when they establish an excellent record of repayment. The member cost per \$1,000/6 month loan is \$38.00.
- **Savings support:** In New York we partner with Citi and Capital One to offer no-fee, no-minimum balance savings accounts for our members. For most members this is their first experience with a mainstream financial institution. Each borrower makes weekly contributions to her account (\$2 per week on average), thereby developing a habit of saving.
- **Credit Building Services:** helps members build their credit scores by reporting their microloan repayments to the credit agency Experian. Improved credit history brings down barriers to economic mobility by lowering premiums for outside credit, rent, and utilities, among other expenses.



New York City

Branches

- **Financial Education:** Prior to receiving a microloan, every new member receives one hour per day over 5 consecutive days of group financial training on topics such as interest rates, savings and credit building. This is vital to understanding the financial products and benefits offered by Grameen America. Ongoing peer education takes place at weekly loan repayment meetings.<sup>7</sup>
- **Peer Support and Network Development:** Members form deep bonds with other members of their lending group, and turn to one another for help and advice on business and personal matters. At weekly meetings, which usually take place at a member's home, borrowers seek one another's counsel, engage in collective problem-solving, share best practices on running a successful business, and often discuss personal challenges that affect the stability of their businesses.

## GOALS AND OBJECTIVES

During the next two years, Grameen America will accomplish the following in New York City:

1. Provide about 38,000 loans to women in Manhattan and 62,000 loans to women in Brooklyn for their businesses. In New York City loans will average approximately \$2,510.
2. Provide 27,000 new members with about 125,000 hours of financial education over the grant period. Every new members must attend one hour per day of training over 5 consecutive days prior receiving their first loan.
3. Work with new members to open bank accounts while encouraging all members to save each week. New York City members currently have approximately \$2.5 million in savings held in Citi or Capital One savings accounts opened with support from Grameen America.

Below are projections for each of the key outputs for the two years of the grant period:

New York City Branches	Manhattan	Brooklyn
Outstanding Loan Portfolio	\$34,706,000	\$46,334,000
Loan Disbursements (cumulative)	\$340,969,218	\$480,055,313

<sup>7</sup> Research on women entrepreneurs supports the social capital approach. Studies on the effect of peer relationships on female entrepreneurs in India have found that women who received business training with a friend were more likely to take out business loans, and more likely to report higher business activity and household income than peers who received training without a peer. Source: Friendship at Work: Can Peer Effects Catalyze Female Entrepreneurship? Erica Field, Seema Jayachandran, Rohini Pande, Natalia Rigol, National Bureau of Economic Research, Working Paper No. 21093, <https://www.nber.org/papers/w21093>.



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<b>Loans (cumulative)</b>	154,709	217,167
<b>Individuals Served (cumulative)</b>	44,758	58,046

## WHO IS SERVED

In New York City, as in other locations around the country, \_\_\_\_\_ will continue serving women who live at or below the poverty line. The average annual income for women when they first join the program is \$15,000. Most are unemployed or underemployed. Earning a living wage at a conventional job is beyond the reach of most members as many have less than the equivalent of a high school education.

Approximately two-thirds of our members did not have a credit score and most were unbanked or underbanked when they joined \_\_\_\_\_. Many members are single mothers and heads of household with an average family size of 3. Most live in economically challenged neighborhoods plagued by violence, poor schools, and weak public transportation. Members' average age is 40; most speak English as a second language.

In New York City, 35% of members work full-time on their business; approximately 30% use the loan to start a new business whereas the rest use it to maintain or expand their enterprise.

The women we support also face the following barriers prior to joining \_\_\_\_\_. They:

- Lack access to basic financial education, increasing their vulnerability to high-cost alternatives such as payday loans and car title loans
- Experience cultural and educational barriers to interacting with mainstream financial institutions
- Keep savings in cash at home, rather than at a bank
- Lack strong peer networks to support their business and entrepreneurial activities

## PROJECT ACTIVITIES

\_\_\_\_\_ will undertake these activities to achieve its goals:

**Outreach:** \_\_\_\_\_ relies on word of mouth and referrals from members to reach our target population. Additionally, Branch Managers hire staff from local communities who can tap into their personal networks within community organizations, churches and the like to recruit members.

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**Group formation:** loan officers will support women as they organize themselves into lending groups of five members, each group electing a leader to facilitate group activities.

**Loan disbursements:** Through lending groups of 5 women, will disburse loans to each member. In New York City loans will average approximately \$2,510.

**Reporting of loan repayments:** Each month will report loan repayments to Experian, one of the three major credit agencies.

**Financial Training:** Loan officers will lead a five-day financial training session for new members. In addition, is currently working with New York City's Department of Small Business Services to develop a credit counseling curriculum designed specifically for our target population. We expect to roll this out to our members covering topics such as the benefits of positive credit, how to improve one's credit history, and how to read a credit report and dispute errors. This course will supplement regular training program.

**Savings:** New members open no-fee, no minimum balance savings accounts with Citi or Capital One under a special agreement with

**Weekly Meetings:** Lending group members meet each week (usually at a member's home) to make loan and savings payments, receive peer-led financial education, and provide mutual support.

## EXPECTED OUTCOMES

social impact falls within these areas:

- **Income Boost:** Members report an average income increase of up to \$1,500 after one loan cycle. Members can use this additional income to buy more nutritious food, seek preventative healthcare and provide better educational opportunities for their children.
- **Job Creation:** For all members their business represents an important source of income. As members build their businesses, they create jobs in the community, providing more families with the opportunity to escape poverty. Approximately 5% of our members report creating an additional job with their first loan.
- **Neighborhood Revitalization:** In New York City approximately 35% of members started a business as a result of a loan. Other loans help our members to sustain or grow their business. Businesses run offer new products and services to community residents and contribute to the economic vitality of neighborhoods.
- **Asset Building:** Members open no-fee, no-minimum balance savings accounts with partner commercial banks to foster the habit of savings and build assets.

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- **Credit Establishment:** As members repay their microloans, reports all repayments to Experian, thereby helping members to establish a credit history or improve their credit score. Two-thirds of our members have no credit history when they join our program; after one loan cycle they see average credit scores of 670. Good credit is the foundation for sound financial health, helping members to avoid higher fees and security deposits on rent, cell phone contracts and utilities.
  - **Financial Literacy:** At the pre-loan financial education program and at weekly repayment meetings, members learn how to build and improve their credit, and the importance of a good credit score; budgeting and financial discipline; comparing loan products; basic accounting; proper receipting; and other financial issues. This knowledge helps them to not just make the best use of their loan and grow their businesses but also to avoid predatory lenders.
  - **Leadership Development:** Both lending groups and Centers (an association of three lending groups) elect leaders who help foster financial discipline and mutual support among members. Each group of 5 women elects a Group Leader and each Center elects a Treasurer, Secretary and Center Chief. This structure takes advantage of members who others consider leaders and role models, and taps and nurtures the innate leadership abilities of our members.

During the grant period expects to achieve the following outcomes in New York City:

- 29,300 women and 36,000 women will derive an income directly from a business supported by a loan
- Members' income will increase by an average of \$1,500 after one loan cycle
- 10,230 new businesses will be created ; 12,680 (approximately 35% of loans in New York are used to create a new business, and 65% to build existing ones)
- 1,400 new paid jobs will be created by the loans made and 1,810 paid jobs will be created by the loans made (5% of businesses supported by will hire an additional paid employee.) These figures do not include the small business owners who are the primary beneficiary of the income derived from the enterprise
- Members will open or maintain a no-fee, no minimum balance savings account, thanks to partnership with Citi and Capital One.
- Members will establish or improve credit history and those with no credit history will achieve a credit score of 670 on average, as measured by credit reports to be generated by
- Members will increase financial literacy on matters such as budgeting, saving improving credit and establishing bank accounts

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## **PLAN FOR MEASURING PROJECT RESULTS**

surveys members after each loan cycle (every 6 months) to capture increases in their financial security. Through these surveys, we gather borrower information (including family composition, assets, formal banking information, employment and wages) and business information (such as number of people employed and weekly revenue). In addition, with borrowers' permission, we generate an annual credit report for members to assess increases in credit scores.

In recent years                has bolstered its capacity to evaluate its impact. Robin Hood Foundation has provided the funding and guidance to implement a robust CRM data system and helped guide survey layout and question quality. In partnership with MDRC and The Robin Hood Foundation is funding a randomized control trial to track outcomes for 1,500 borrowers and non-borrowers over five years.

## **STAFF**

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## **PROJECT BUDGET AND REQUEST**

is requesting a grant of \$150,000, or \$75,000 to support the growth of the seven branches in New York City. Specifically, would earmark the grant for the New York City loan portfolio. The grant for our portfolio will produce a multiplier effect with benefits to our members that greatly exceed the grant period.

Enclosed is a budget for the New York City program.

## **ENCLOSURES**

Agency operating budget

Budget for NYC Program

A list of the Board of Directors

Audited financial statement

Affirmative action policy

Bios for Key Staff