

We have provided this sample application in order to give you tips for a strong application. The questions you'll find on the application and sample answers are in BLUE (we've highlighted sample answers in YELLOW). Some guidance you'll find on the application form is in RED. We have included tips for strong applications in GREEN.

GENERAL TIPS FOR A STRONG APPLICATION:

If you're including links, test that they work and no special log-in or permissions are required to view the pages.

Have someone who doesn't know much about your program or project read your application before you submit it and give you feedback. Your application will be reviewed by community members who may have no knowledge of what your organization does, so the best way to see if you are clearly communicating your information is to have outside eyes have a look before submitting your application!

Our application is designed for people who may never have written a grant application before. Read the questions carefully and answer them as directly as possible. This application generally takes between 1-2 hours to complete. Consider starting a document with your answers before you begin the online application. Gather your information in advance to make the application process easier!

Thank you for serving our shared community and good luck with your application.

SECTION ONE: APPLICANT INFORMATION

2. Legal Name of Organization: Lifelong Financial Champions, Inc.

3. Also known as/doing business as Name of Organization: You may provide another name your organization uses (for example: the legal name of your organization may be Artists United Heart to Heart, Inc. but it may be commonly known or do business as Heart to Heart.) Please skip this question if it does not apply to your organization.: We often use the abbreviation LFC on our social media, etc.

TIPS FOR A STRONG APPLICATION: If your organization's legal name on file with the IRS or Secretary of State differs from the name you currently use, please be sure to put the name you currently use in the "Also Known As" field!

CONTACT PERSON

This person should be familiar with the project or program proposal.

4. First and Last Name of Contact Person: Mary Smith

5. Contact Person's Job Title or Role: Volunteer Coordinator

6. Contact Person's Phone: 502.555.5555

7. Contact Person's Email: msmith@lfc.xyz

ORGANIZATION ADDRESS & KEY INFO

8. Organization's Street Address: 3939 S 7th St

9. Organization's City: Louisville

10. Organization's State: KY

11. Organization's ZIP Code: 40203

12. Organization's Phone: 502.555.5555

13. Organization's Website: www.lfc.xyz

14. Organization's EIN (IRS Tax ID #): *The Employer Identification Number, also known as the Federal Employer Identification Number or the Federal Tax Identification Number, is a unique nine-digit number assigned by the Internal Revenue Service to business entities operating in the United States for the purposes of identification. Please double-check the organization's EIN before proceeding and make sure it's correct.:* 12-3456789

TIPS FOR A STRONG APPLICATION: Please be very careful when typing your organization's EIN number. If it is incorrect, we will not be able to verify certain pieces of information about your organization and your application may be disqualified.

15. Year Organization Was Founded: 2020

16. Organization's Annual Revenue (pick one):

less than \$50,000

\$50,000-100,000

\$100,000-\$250,000

\$250,000-\$500,000

\$500,000 or more

17. Is this organization a local chapter of a national nonprofit organization?

Yes

No

18. What is your organization's history serving the community? Please describe your organization's past or current service in the California neighborhood. If your organization does not have a history of serving the California neighborhood, please tell us about a successful program or project your organization has led. If you've received grants, awards, or recognition for projects your organization has led, you can mention those here. (up to 1000 characters in the space that follows):

LFC is a small, volunteer-led organization that helps adults—particularly YOUNG adults—learn basic financial literacy. We offer workshops that cover financial literacy basics for groups of up to 20 learners. These workshops are held in the 10 highest poverty ZIP codes in Louisville which are currently 40208, 40202, 40210, 40211, 40203, 40212, 40215, 40216, 40214, 40215. We also offer mentorship programs where adult learners from these zip codes are paired with volunteer tutors who work one-on-one by video calls or in-person sessions to strengthen the adult learner's financial literacy. Since our founding in 2020, we've offered twelve workshops that served 240 adult learners. Our mentorship project was started in 2023. We currently have 35 mentor/student matches. A few of our participants in both the workshops and mentoring live in the California neighborhood. We have received seven small grants since our founding. Last year, our organization was featured in an article in the Courier-Journal. Our

volunteer director took part in a panel discussion about financial literacy on a local public radio call-in show last year.

TIPS FOR A STRONG APPLICATION: You should provide a clear and detailed description of the organization's history in serving the community, including any past successes, grants, awards or recognition. There should be strong evidence that your organization has the experience and capacity to lead a project in the California neighborhood.

The organization is not expected to have served the California neighborhood in the past, but must demonstrate that it has led programs or services that would be relevant or translatable to the success of a program in the California neighborhood. You can earn up to 20 points toward the total score with your answer to this question.

SECTION TWO: YOUR SPIRITED NEIGHBOR COMMUNITY GRANT PROJECT

We are open to a variety of projects that help the California neighborhood and its people thrive. Each project should make a meaningful difference in the lives of our neighbors by meeting a need or helping solve a problem.

A. PROJECT DESCRIPTION

19. PROJECT CATEGORY (PICK ONE): *If your project addresses multiple categories, please pick the category where your project will make the largest difference.*

SPIRIT OF HEALTH: Mental health; Physical Health; Hunger and Food Security; Companion Animals/Pets

SPIRIT OF HOME: Affordable Housing; Homelessness

SPIRIT OF JOY: Arts and Culture; Sports and Recreation; Activities or programming that Uplift, Inspire and Connect

SPIRIT OF KNOWLEDGE: Education; Technology Access; STEM (Science, Technology, Engineering, and Math) Training

SPIRIT OF LASTING CHANGE: Diversity and Inclusion; Addressing Systemic Issues; Fixing Broken Systems, Small Business and Entrepreneurship; Accessible and Effective Services to Individuals with Disabilities; Economic Development; Work Readiness; Financial Literacy

SPIRIT OF PROMISE: Youth Development; Youth Programs

SPIRIT OF SAFETY: Public Safety; Crime; Traffic; Environmental Issues; Community Clean Up; Safe Streets

20. PROJECT TITLE: *Provide a short title for the project you'd like us to help fund. Choose a name that easily identifies how you're serving people. (up to 50 characters in the space that follows).*

Smart Money Program

TIPS FOR A STRONG APPLICATION: Make your project's title distinct and specific to your organization. Avoid acronyms or, if your project is known by an acronym, spell out what the acronym means. A good title should say—at a glance—what the program's about. There are no points awarded for the answer to this question.

EXAMPLE OF A WEAKER PROJECT TITLE: "HEAR"

EXAMPLE OF A STRONGER PROJECT TITLE: "Heating, Emergency Assistance, Rental" (HEAR) Program

21. PROJECT NEED: *What need or problem facing the California neighborhood does your project or program address? Please include a plain statement of the problem that exists or the challenge people are facing in the California neighborhood. You will tell us how your project or program will help meet this need in the next two questions. (up to 1000 characters in the space that follows)*

According to the Kentucky State Data Center (<http://ksdc.louisville.edu/wp-content/uploads/2018/06/California.pdf>), 46% of the total population of the California neighborhood lives at or below the Federal Poverty Line. Learning financial literacy is crucial for individuals in poverty as it equips folks with the knowledge and skills to manage limited resources effectively, break the cycle of debt, and build a path toward financial stability. Understanding budgeting, saving, and investing empowers people to make informed decisions, avoid predatory practices, and access opportunities for economic advancement. With financial literacy, people can navigate the complexities of the financial system, access affordable credit, and plan for the future, ultimately fostering greater resilience and upward mobility. As one of our adult learners put it: "Before the workshop, I felt trapped by debt and uncertainty. Now I know how to budget, save, and plan for my future. I've started my own business from home and I feel like I know what I'm doing."

TIPS FOR A STRONG APPLICATION: Reviewers will be looking for proof that 1) you identify a need or problem, 2) you provide a plain, clear description of that need, and 3) the need or problem is compelling and believable. You can earn up to 25 points toward the total score with your answer to this question.

Help the reviewer FEEL and UNDERSTAND the problem. You can do this by providing evidence. Evidence can come from statistics, observations from the community, or stories. You can help the reviewers feel the problem by sharing a story about a person or situation that illustrates a need faced by many people. This applicant has chosen to do both, by providing some statistics and sharing a quote about how a program participant felt.

22. PROJECT SUMMARY: *How would you describe your project to someone in the neighborhood? Please provide a very brief description of the project the Spirited Neighbor Community Grant award will support. You will have the opportunity to tell us more details of your project in the next question. (up to 1000 characters in the space that follows):*

Hello neighbors! We're excited to introduce our 'Smart Money' course, happening four times in California neighborhood in 2024/2025. This course equips you with 10 essential money management skills, and information about budgeting, spending/tracking expenses, wise credit use, debt management, future planning, and SMART goal setting (SMART stands for Specific, Measurable, Attainable, Relevant, Timely). With real-life examples and room for your questions, learn to apply these skills daily for financial responsibility and security. Plus, graduates can opt for one-on-one mentoring sessions with a volunteer, tailored to their needs and goals. Join us for a brighter financial future!

TIPS FOR A STRONG APPLICATION: The summary should give the "big picture" idea of the project you're asking us to fund. Imagine these words being used in a press release or a sound-bite. If you use terms that might be unfamiliar to the general public—as our sample applicant does—explain the terms in the overview or when answering one of the follow-up questions. Here, the applicant has used the term "SMART goal-setting" and then immediately helped the grant reviewers know what that term means.

Reviewers will be looking for an overview that is clear, appealing, and resonates strongly with the community's needs. You can earn up to 15 points toward the total score with your answer to this question.

23. PROJECT DETAILS: *Please tell us more! How will your program or project help meet the need or solve the problem you described earlier, and how will you get it done? Please be specific about what this project will do and how you'll make the project happen. You may wish to include details of "who, what, where and when". (up to 2500 characters in the space that follows)*

Target Audience: Residents of the California neighborhood in need of financial literacy education, particularly those living in poverty or facing financial challenges.

Outreach Strategy: Partner with local community centers, churches, and social service organizations to spread awareness about the course through flyers, social media, and word of mouth. Conduct info sessions to explain the benefits of the program and encourage participation.

Logistics: Schedule four sessions of the "Smart Money" course spread throughout 2024 and 2025, allowing flexibility for participants to attend. Each workshop is a day-long event (10am to 6pm). Breakfast and lunch are provided and childcare's available on site. We will choose accessible and community-friendly locations within the California neighborhood to host the sessions and we will provide all resources, including teaching materials, audiovisual equipment, and handouts.

Facilitators and Mentors: Workshops will be led by facilitators with expertise in financial literacy and education and who are trained in our curriculum content and best practices for engaging adult learners. These facilitators receive an honorarium.

Curriculum: Use our existing curriculum that covers essential money management skills. Use a combination of interactive lectures, group discussions, case studies, and hands-on activities to engage participants and facilitate learning. Incorporate real-life examples and scenarios relevant to the participants' experiences to enhance understanding.

Participant Support and Engagement: Provide support to participants during the workshops, addressing any questions or concerns they may have. Foster a supportive and collaborative learning environment where participants feel comfortable sharing their experiences and seeking assistance from peers and facilitators. Encourage active participation through group activities, role-playing exercises, and interactive discussions to enhance learning retention and application. Offer access to our mentorship program where interested participants can opt for one-on-one mentoring sessions with trained volunteers on a monthly or quarterly basis. Match mentors with mentees based on compatibility and specific financial goals.

TIPS FOR A STRONG APPLICATION: A strong answer is thorough, provides details (who, what, where, when), and is realistic and well thought-out. Please take your time on this question and provide lots of detail! You can earn up to 35 points toward the total score with your answer to this question.

Reviewers will assess 1) whether the actions/activities of the program are well-defined, 2) the proposal clearly outlines a plan to implement the project successfully, 3) the description sound realistic and feasible, and 4) the project's activities center on meeting the need described earlier in the application.

B. PROJECT RESULTS

24. PROJECT SCOPE: *How many people will this project benefit?* If this is a multi-year project, please tell us how many people will be served through this project in one year. (up to 50 characters in the space that follows)

Workshops=80, Mentoring=20

25. PROJECT BENEFITS: *How will the community and people's lives improve as a direct result of your project?* Describe how your project will lead to improvement or change in the community and have a positive impact on people's lives. (up to 1000 characters in the space that follows)

The "Smart Money" project will directly improve the lives of residents in the California neighborhood by providing them with essential financial literacy skills and support. Through accessible workshops and one-on-one mentoring, participants will gain confidence in managing their finances, breaking cycles of debt, and planning for the future. As a result, individuals will experience reduced financial stress, increased stability, and improved prospects for economic advancement. This empowerment will ripple through the community, fostering a culture of financial responsibility and resilience, ultimately leading to a brighter and more prosperous future for all residents. Based on our past experience, we feel we empower course graduates to become ambassadors for financial literacy within their communities by providing resources and support for them to share their knowledge and experiences with others.

26. MEASURING RESULTS: *How will you know you've made a difference? Explain how you will measure the success of your project.* Organizations measure success in different ways. Please tell us plainly how you will measure success and how you'll know you've made a difference through this project. Some tools that measure success can be surveys, feedback from the community, visible improvements in the community, a count of the number of people served. (up to 500 characters in the space that follows)

Success will be measured through pre- and post-course assessments to gauge knowledge before and after the workshop. We will take feedback from participants at the close of each workshop. For students that go on to a mentoring relationship, we will track long-term outcomes such as reduced debt, increased savings, and improved financial stability. Additionally, we'll monitor participation rates, community engagement, and referrals to assess the project's impact.

TIPS FOR A STRONG APPLICATION: These three questions are judged together for a total of 20 possible points. Strong answers are thorough, provide details of how success will be measured, and are realistic and well thought-out.

There are many ways to measure a project's success, such as pre/post program tests or surveys, participation/attendance records, follow-up interviews, questionnaires, feedback forms, percentage of participants achieving a goal after the program such as a job or housing, testimonials. Pick a method of measuring success that best relates to your project and the people you're serving.

Reviewers will assess 1) that the answer clearly says how many people will benefit and describes how the project will improve community life, 2) that you've provided a clear explanation of how the outcomes of the project will be assessed or evaluated, and 3) that the number of people served and the tools used to measure success seem realistic and are connected back to the activities of the project..

C. PROJECT BUDGET and GRANT REQUEST

27. TOTAL NEEDED TO FUND YOUR PROJECT: *What is the **total amount** needed to fund the project you described in Section A, Project Description?*

\$5,000

28. GRANT REQUEST AMOUNT: *How much are you asking for from the Spirited Neighbor Community Grant Program (between \$500 and \$5000):*

\$5,000

29. EXPENSE DETAILS: *Please tell us how you will spend the amount requested from the Spirited Neighbor Community Grant Program. Be specific. First, state your need. Then, tell us how much of the grant funds you've requested will be spent on that need. These needs might be for staff, materials, food, equipment, transportation, supplies, training, travel, or other items or services. For example:*

Salaries & wages: 10 hours of Executive Director's time coordinating project \$200.00
Supplies for project including handouts, venue rental, registration tables \$2,000.00
Food for three events for 100 attendees and volunteers at each event \$1,000.00
Transportation assistance for up to 15 people during project \$500.00
Stipend for special guest speaker \$500.00
TOTAL GRANT REQUEST: \$4,200.00

\$300/person honorarium two workshop leaders for each of 4 workshops: \$2400

\$100/person honorarium two childcare providers for each of 4 workshop: \$800

\$100 donation to organization that hosts workshop for each of 4 workshops: \$400

Breakfast and lunch for participants for 4 workshops: \$1200

Handouts for four workshops: \$200

TOTAL GRANT REQUEST=\$5,000

TIPS FOR A STRONG APPLICATION:.

Please think through your answer to question 29 carefully and be specific. The more specific you are when describing the financial needs of your project, the more it helps reviewers understand what your program will do. Think through all elements of your project and describe how you'd spend the amount you request in your answer to question 28. Make sure that your expenses tie back to the goals and activities described earlier in your application.

Reviewers will evaluate whether 1) the answer provides detailed and specific expenses that are tied to the activities and program you described earlier, and 2) the proposed budget is realistic and appears cost-effective. You can earn up to 20 points toward the total score with your answer to question 29.

D. PROJECT STAFFING

30. Who will support your project? Every project needs people involved to make it happen. In order to help us understand how this project or program will be supported, please choose the statement that most closely applies to the budget you've outlined:

- 100% PAID STAFF: Paid staff or subcontractors will support the program or project.
- 100% VOLUNTEER STAFF: This program or project will be staffed by unpaid volunteers.
- A MIX OF PAID & VOLUNTEER STAFFING: A mix of paid staff/subcontractors and unpaid volunteers will support this program or project.

31. Total hours of support needed? Please estimate how many total hours of volunteer and/or staff time will be needed to support your project or program.

500 hours which includes outreach, workshops, mentoring, and evaluation

TIPS FOR A STRONG APPLICATION: The questions about staffing help the reviewers get a better idea of how the project will be supported.

Having reviewed your project, reviewers will evaluate whether there appears to be realistic, strong staffing support for the project. You can earn up to five points toward the total score in this section.

E. COMMUNITY PARTNERS

32. Partnerships and Collaborations Will you be working with other organizations or groups as part of this project? Please tell us about any partnerships or collaborations with local groups or organizations in the California neighborhood who'll help make sure your project succeeds. This is an optional question. (up to 500 characters in the space that follows)

Yes, we will collaborate with local community centers, churches, and social service organizations to spread awareness and facilitate access to the "Smart Money" course. These partnerships will enhance outreach efforts, provide additional resources, and ensure the project's success by engaging existing networks and community trust.

F. VOLUNTEER SUPPORT FROM HEAVEN HILL

33. Would you like Heaven Hill employees to be involved in your project as volunteers?

Yes

No

I'm not sure

34. If you chose "yes", what are some ways in which Heaven Hill employees might help with your project? (up to 500 characters in the space that follows)

Volunteers can spread awareness through outreach to improve workshop attendance. They can assist with registration, meal-serving/clean-up, and childcare during workshops and help collect feedback from participants. Volunteers can be part of the mentorship providing one-on-one guidance and support to participants in setting and achieving their financial goals (we provide training & support to these volunteers).

G. ADDITIONAL INFORMATION

Do you have additional materials that would help us understand your project or organization? You are welcome to share up to three links to supporting materials such as the organization's Facebook, Instagram, or Twitter accounts, or an annual report or news article highlighting your work on behalf of

the California neighborhood. This is optional. Please provide a brief description of what you're sharing followed by a URL link.

1. *Description:* [Link to panel discussion about financial literacy on public radio with our volunteer director](#)
Link: [xxx.tmi/lpr.org](#)
2. *Description:* [Link to the Courier-Journal's article about our organization](#)
Link: [xxx.tmi/lpr.org](#)
3. *Description:* [Link to our annual report, highlighting stories about how our graduates' lives have changed](#)
Link: [xxx.tmi/lpr.org](#)

TIPS FOR A STRONG APPLICATION: If you choose to include supporting materials, make sure the links work (the links we've provided above don't work, by the way!).

Reviewers will look for 1) evidence that the organization appears to be healthy, active, and engaged with the community, and 2) there is evidence of strong service to the community.

This is an optional question, but you can earn up to 10 bonus points in this section.