

Request for Proposal (RFP): Financial Security Impact Grant

Project Summary

The United Way of St. Lucie & Okeechobee is pleased to announce a new grant opportunity under our **Financial Security Impact Area**. We believe that access to financial tools, such as checking and savings accounts, is a cornerstone for building long-term security. This grant specifically targets **Financial Education and Coaching** to empower residents with the knowledge and tools necessary to manage income, reduce debt, and build assets.

While the primary focus is on educational empowerment, we recognize that financial stability is impossible without housing security. Therefore, this project integrates immediate **Homelessness Prevention** with long-term financial coaching to help hardworking families move from crisis to resiliency. Priority will be given to programs serving **ALICE (Asset Limited, Income Constrained, Employed) families**.

Objectives

The goal of this funding is to make financial stability services more accessible to those who need them most. Key objectives include:

- **Financial Literacy & Coaching:** Providing workshops or one-on-one coaching to help clients save, pay bills safely, access loans, and improve credit scores.
 - **Debt & Asset Management:** Equipping individuals with strategies to reduce debt and begin building assets for future generations.
 - **Emergency Housing Stabilization:** Providing emergency rent and mortgage subsidies to prevent eviction or foreclosure.
 - **Utility Disconnection Prevention:** Offering assistance with past-due bills to ensure residents maintain essential services.
 - **Crisis Resiliency:** Connecting immediate financial aid with education to ensure families can survive future financial shocks.
-

Timeline

- **RFP Release Date:** May 01, 2026
- **Submission Deadline:** May 31, 2026
- **Review Period:** June 2026
- **Award Notification:** July 2026

- **Grant Period:** 2026–2027 Fiscal Year
-

Budget Requirements

- **Total Funding Available: \$15,000**
 - **Resource Allocation:** Applicants must detail the resources needed to deliver both educational workshops and direct financial assistance.
 - **Specific Assistance:** A portion of the budget must be dedicated to "Specific Assistance to Individuals," including rent, mortgage, and utility payments.
 - **Personnel Costs:** Funding may be used for qualified staff, such as Client Care Coordinators or Social Services Coordinators, who provide the direct coaching and intake services.
-

Eligibility Criteria

Organizational Requirements

- **Legal Status:** Must be implemented by a **501(c)(3)** organization.
- **Service Area:** Must serve residents of St. Lucie County.
- **Longevity:** The organization must have existed and operated in St. Lucie County for at least **two years**.
- **Financial Oversight:**
 - Programs with annual revenues exceeding \$500,000 must conduct an **independent annual financial audit**.
 - Programs with revenues below \$500,000 must complete an **independent financial review**.
- **Demonstrated Impact:** Must provide evidence of **measurable outcomes**, such as the number of individuals achieving financial goals or maintaining housing.

Recipient Eligibility

- **Target Population:** Priority is given to **ALICE families** who earn above the poverty level but struggle to meet basic needs.
 - **Verification:** Programs must utilize a structured intake process to verify income, residency, and the nature of the financial crisis.
-

Selection Process

Applications will be reviewed based on the following:

- **Holistic Approach:** How effectively the program combines immediate crisis relief with long-term financial education.
- **Training Standards:** Use of evidence-based practices, such as "Bridges Out of Poverty" or "Getting Ahead" training for staff and clients.
- **Accessibility:** Strategic service delivery in accessible locations with hours that accommodate working families.
- **Collaboration:** Demonstrated ability to refer clients to partner agencies when needs fall outside the program's scope.
- **Outcome Measurement:** The quality of the data collection process used to track client progress and program success.