

Sourcing Event: 000008693
Attachment 2
Scope of Services

General Terms

General terms used in the Request for Proposal are defined below:

- “CFE Fund” – the Cities for Financial Empowerment Fund
- “the City” – the City & County of San Francisco
- “Contractor” – the organization(s) awarded a contract for services under this RFP
- “FEC” – Financial Empowerment Center
- “OFE” - Office of Financial Empowerment, a section of the Office of the Treasurer & Tax Collector which oversees the financial counseling program
- “Proposer” –any organization submitting a proposal to this Request for Proposals
- “RFP” – Request for Proposal
- “TTX” – the Office of the Treasurer & Tax Collector

Overview

The Office of the Treasurer & Tax Collector (TTX) is seeking qualified organizations (“Proposers”) to provide proposals (“Proposal”) for financial counseling service provision to people living, working, or receiving services in San Francisco, with an emphasis on BIPOC, low-income, and at-risk communities with inequitable financial access and opportunities. Financial counseling is a program managed by TTX’s Office of Financial Empowerment (OFE).

OFE’s mission is to convene, innovate, and advocate to strengthen the economic security and mobility of all San Franciscans. OFE’s financial counseling program works to empower clients to navigate the financial system so that they can make informed decisions and improve their financial lives. Established in 2015, San Francisco’s financial counseling program has supported more than 5,000 clients to open safe and affordable bank accounts, initiate and build emergency funds, manage and decrease their debt, as well as establish and build their credit. Initially, Smart Money financial coaches supported clients with this work, but now they are referred to as financial counselors. Since 2015, San Francisco’s financial counselors have helped clients to save more than \$500,000 and reduce their debt by more than \$3.6 million. You can learn more about San Francisco’s financial counseling program by visiting <https://sfgov.org/ofe/coaching>.

Financial Empowerment Center Model

San Francisco’s financial counseling program is in the process of transitioning to a Financial Empowerment Center, a national program model coordinated by the [Cities for Financial Empowerment Fund \(CFE Fund\)](#). In 2008, New York City first piloted Financial Empowerment Centers to offer free, professional, one-on-one financial counseling targeted to low-income New Yorkers, helping residents navigate the increasingly complex financial marketplace and increase their financial stability. Since then, Financial Empowerment Centers (FECs) have grown into a large-scale network of targeted financial counseling services. Embedded into a locality’s social service delivery system, the CFE Fund’s FEC model has provided financial counseling to over 150,000 clients, helping them reduce their debt by more than \$226 million and increase their savings by more than \$46 million. The financial counseling is open to the public and integrated into core local social services.

The model is based on the following core tenets that are vital to the program’s success:

- **Professionally trained counselors provide one-on-one free** financial counseling to help consumers with low incomes manage their finances, pay down debt, increase savings, establish and build credit, and access safe and affordable mainstream banking products.
- **Data is systematically tracked** across a set of defined and quantifiable outcomes to understand the impact on clients' financial lives, bolster program credibility, and justify public funding.
- **Counseling is integrated into other social services**, including housing and foreclosure prevention, workforce development, prisoner reentry, benefits access, domestic violence services, and more.
- **Counseling is endorsed by the local government.** Local government is a trusted voice for residents amidst a sea of scams and complicated financial choices. It also is a natural convener of partners to enhance program sustainability and offer and market services at scale.

Counseling-Client Process

The FEC offer clients customized one-on-one counseling based on the clients' individual situations, and responsive to the client's goals and abilities. The counselor and client engagement process includes:

- Completing a financial health assessment that captures a baseline snapshot of client financial health;
- Designating a specific service plan (or plans) that aligns with a client's goals and fall within four areas – debt, credit, savings and banking;
- Prioritizing meeting financial stability outcomes for the client;
- Collecting a significant amount of data to understand counseling impact; and
- Making referrals to social and legal service providers, and more advanced asset-building assistance (for example public benefits, homeownership, entrepreneurship, post-secondary education)

Counselor Training Standards

All counselors and managers must successfully complete a training course based a set of training standards developed by the CFE Fund. These standards articulate the knowledge and skills an FEC counselor needs to demonstrate before they can begin direct service, and detail the continuing education counselors will need for ongoing professional development. They delineate the breadth and depth of the financial content areas, counseling and coaching skills, practice and experiential learning, and socio-economic and cultural context setting necessary to serve the diverse needs and backgrounds of FEC clients.

Counselors must complete a standardized exam before they can begin direct services. Counselors typically have at least two years of relevant work experience, with some background in finance, financial education, counseling/coaching, or social service delivery. Staff must also have particular expertise in one of the following: financial services, social work, financial planning, coaching/mentoring, teaching, or other related fields.

Social Services Integration

Integrating the financial counseling into the service streams of local government and nonprofit agencies is an essential part of the FEC model. Partnerships deeply embed financial counseling into local government and nonprofit programs, advancing both programs' goals. Partnerships can have a variety of characteristics in a scale of increasing integration, which are: formalized via MOU, defined referral process, co-location, FEC participation fully integrated, coordinated case management, regular reporting, data sharing agreement, and Supervitamin Effects Study. Potential complementary program integrations could include homeownership assistance, homeless prevention, foreclosure prevention, workforce development, asset building, financial access, domestic violence prevention, or other social services.

Roles and Responsibilities

The FEC model is a partnership between local government and community-based organizations, with critical and distinct roles for each partner.

- *Local Government (city or county)* plays a central role of directing and coordinating the initiative on the ground.
- *Financial Counseling Providers* supervise the counselors and oversee day-to-day operations.
- *National and Local Training Partners* deliver financial counseling training instruction based on the training standards provided by the CFE Fund. In addition, local government and service provider managers coordinate continuing education opportunities as the program evolves in order to further counselors' professional development and understanding of the issues.
- *Local Government and Community Partners* integrate the financial counseling into the service streams of local government and nonprofit agencies

San Francisco program details

OFE's financial counseling program is currently funded by several City departments including the Human Services Agency (HSA), San Francisco Public Library (SFPL), Department of Homelessness and Supportive Housing (HSH), San Francisco International Airport (SFO), Department of Parks and Recreation (REC), and Juvenile Probation Department (JUV), along with two non-profits which include Larkin Street Youth Services and United Way Bay Area. While financial counseling is available to anyone living, working, or receiving services in San Francisco, regardless of immigration status or income level, the program aims to particularly serve traditionally underserved communities including low-income, BIPOC, and at-risk populations.

Integral to OFE's program model is understanding and advocating for improvements to systemic barriers to financial inclusion that we observe through the experiences of our clients. Clients' experiences have led to policy advocacy and change, fueling OFE to come out with reports on the [systemic barriers to banking the unbanked](#) and [the ways Chexsystems contributes to systemic financial exclusion](#).

The diverse funders of OFE's financial counseling program yield a wide variety of target populations. As the financial counseling program grows, it may take on additional funders supporting new target populations. Therefore, descriptions of target populations below shall not be considered exhaustive over the contract term.

- HSA: Primarily serves clients who are public benefits recipients, many of whom are participating in workforce development programs.
- SFPL: Serves any client living, working, or receiving services in San Francisco.
- HSH: Primarily serves clients who are homeless or at-risk of homelessness.
- SFO: Serves more than 20,000 workers including restaurant and hospitality workers, air traffic controllers, baggage handlers, rental car workers, custodial staff, and countless others who work to keep the airport running.
- REC: Serves the general public utilizing SF Parks and Recreation facilities, with an emphasis on community members who live, work, or receive services within the 94124, 94134, and 94107 regions.
- JUV: Serves at-risk transitional-aged youth who owe some form of restitution.
- Larkin Street Youth Services: Primarily serves transitional-aged youth who are homeless or at-risk of homelessness.
- United Way Bay Area: Serves students of San Francisco City College's SparkPoint Basic Needs Center.

Financial counseling currently serves clients age 18 and over.

Since 2020, clients have had the option to receive services virtually. In FY22-23, approximately 90% of appointments were conducted virtually. Identifying locations for in-person financial counseling services is the responsibility of OFE; Contractor(s) will not be required to provide a location for in-person services as part of this contract. OFE and funders will work collaboratively with Contractor(s) to identify accessible and appropriate sites to locate in-person financial counseling services which are conducive to community access.

Financial Counseling Outcomes

OFE's Financial Counseling approach is predicated on helping clients improve their financial stability through a set of distinct outcomes. These outcomes are associated with the specific service plan(s) identified during the initial assessment or in subsequent sessions. The following is a list of outcomes that OFE currently tracks and periodically, may request proof of outcomes from service providers.

1. Open or transition to a safe and affordable bank account or prepaid card
 - a. Outcome intended to capture a client's success in opening or transitioning to a safe and affordable bank account or prepaid card (for example, opening or transitioning to a Bank On account)
 - b. Proof of outcome: welcome letter or email from financial institution
2. Use banking account actively
 - a. Outcome intended to capture a client's successful transition from not banking actively (for example, using check cashers or stashing cash around their home) to utilizing a bank account actively, and that can include either/both a checking account and/or savings account.
 - b. Proof of outcome: bank statement with active account activity
3. Adopt a new savings behavior
 - a. Outcome intended to capture the client's initiation of a new savings behavior (for example, saving \$20 a week)
 - b. Proof of outcome: bank statement demonstrating the regular savings behavior
4. Set aside at least one week's worth of income for the future
 - a. Outcome intended to capture client's successful savings of a week of their income
 - b. Proof of outcome: proof of income and bank statement demonstrating the savings
5. Reduce the number of delinquent accounts
 - a. Outcome intended to capture the decrease in the number of delinquent accounts on client's credit report
 - b. Proof of outcome: before and after credit reports
6. Removal of an incorrect item on a credit or ChexSystems report
 - a. Outcome intended to capture the client's success in having an incorrect item on their credit or ChexSystems report removed
 - b. Proof of outcome: before and after credit or ChexSystems reports
7. Decrease non-mortgage debt by increments of 10%
 - a. Outcome intended to capture the decrease in non-mortgage debt by increments of 10%
 - b. Proof of outcome: loan statement, letter from creditor, or before and after credit reports
8. Eligible clients sign up for student debt relief program (i.e. Public Service Loan Forgiveness, Fresh Start, IDR plan such as SAVE plan)
 - a. Outcome intended to capture a client's successful enrollment in a student loan relief program such as Public Student Loan Forgiveness, Fresh Start, or an Income-Driven Repayment Plan
 - b. Proof of outcome: official letter or email indicating relief program enrollment

9. Support client to get student loan debt removed
 - a. Outcome intended to capture the client's success in having their student loan debt forgiven, canceled, or otherwise removed as a result of a relief program or other debt forgiveness mechanism
 - b. Proof of outcome: official letter or email indicating student loan debt cancellation, forgiveness, or removal

10. Enroll in a credit building product
 - a. Outcome intended to capture a client's successful enrollment into an appropriate credit building product
 - b. Proof of outcome: welcome letter or email from financial institution

11. Client with no credit score establishes a credit score
 - a. Outcome intended to capture a client's successful establishment of a credit score
 - b. Proof of outcome: credit report

12. Client with an established credit score increases their score by increments of 35 points
 - a. Outcome intended to capture a client's successful increase of a credit score by increments of at least 35 points
 - b. Proof of outcome: credit report

13. Access public benefits
 - a. Outcome intended to capture a client's successful enrollment in public benefits
 - b. Proof of outcome: Welcome letter or letter of benefits

14. Client successfully submits an official Incident Report (e.g., files police report in the case of identity theft)
 - a. Outcome intended to capture the client's successful filing of an official police report as one of the first steps in disputing identity theft
 - b. Proof of outcome: copy of the official incident report

15. Escalation of consumer rights violation(s) on credit report to appropriate attorney
 - a. Outcome intended to capture the identification of consumer rights violations on a client's credit report and the successful referral to an appropriate attorney.
 - b. Proof of outcome: email or letter from appropriate attorney taking on the case

Scope of Work

This RFP is targeted towards organizations that can effectively implement high-volume, quality, one-on-one financial counseling services to low-income individuals and families in areas and to populations in high need. The selected Contractor(s) must be able to provide the following core services:

- A. Personnel
 - a. Recruit, hire, train, and supervise financial counselors to provide services through the OFE financial counseling program.
 - b. Provide counselor compensation per the compensation structure outlined in this solicitation (Attachment 6) through the submission of monthly invoices utilizing the invoice template in this solicitation (Appendix A).
 - c. Bilingual or multilingual counselors shall receive additional compensation for their language skillset.

- d. Tenured counselors with at least two consecutive years of service since date of NACCC certification with the financial counseling provider shall receive additional compensation for their added experience and expertise.
- e. Ensure that each financial counselor is a Certified Financial Counselor through the National Association of Certified Credit Counselors (NACCC) and passes any CFE exams prior to working with their own clients.
- f. Ensure each counselor participates in continued education unit (CEU) training at a minimum of 16 hours per year.
- g. Provide a list of financial counselors annually on September 1 and at the hire of each new counselor. List should include hire date, date of NACCC certification, language capacity, and CEUs.

B. Outreach, Workshops, and Partnerships

- a. Attend events and conduct outreach activities to build awareness and engage clients to schedule appointments for one-on-one financial counseling as well as raise awareness of other related financial empowerment and economic security programs, as requested by OFE.
- b. Provide any materials or collateral representing our financial counseling program to OFE for review and approval prior to public use.
- c. Provide educational presentations and workshops on an as-needed basis for topics that include debt management, credit scores, and financial planning to help engage clients to schedule appointments for one-on-one financial counseling.
- d. Assist OFE in developing and maintaining integration and referral partnerships.
- e. Administer incentives as part of outreach efforts, as needed and with prior approval of OFE.
- f. As identified and requested by TTX, promote relevant economic security programs and initiatives that will enhance the financial inclusion and stability of San Franciscans

C. Scheduling appointments

- a. Schedule and provide counseling services regularly during the week, including a schedule that allows for daytime counseling services Monday-Friday, 9:00 AM-5:00 PM PST. Evening and weekend hours are also encouraged and may be required by some funders.
- b. Schedule follow-up appointments with one-on-one counseling clients to ensure strong client retention, which is critical to outcome achievement. Encourage clients to schedule their next appointment at the end of each session.
- c. The selected service provider(s) must be able to provide counseling services in-person at locations determined by OFE as well as remotely, by phone and video conference. No physical office is required and Bay Area-based staff may be Proposer's staff or subcontracted.
- d. Utilize OFE's central scheduling system for appointments, unless otherwise approved by OFE.

D. Counseling Services

- a. Work with clients in one-on-one financial counseling sessions; conduct full client intake, needs assessment, and establish an action plan with each client to achieve their financial goals.
- b. Screen clients in one-on-one financial counseling sessions for public benefits and connect them as needed.
- c. Screen clients in one-on-one financial counseling sessions for safe, affordable financial products and connect them as needed.
- d. Support clients to achieve the program outcomes, as well as record and track outcomes achievements.
- e. Maintain a quality control system for counseling services which may be audited by OFE and program funders.

E. Advocacy Services (optional)

- a. Through work with clients in one-on-one financial counseling sessions, identify opportunities to advocate on clients' behalf.
- b. Work with clients and on their behalf on activities such as:
 - i. Accompaniment to police station to file an incident report (in case of identity theft)

- ii. Advocacy for removal of incorrect information on credit report
- iii. Escalation of consumer rights violation on a credit report to an appropriate attorney

F. Data, Impact, and Reporting

- a. Utilize the database as required by OFE to ensure consistency in data tracking, outcomes and impact, and ease of access for clients to financial counseling. Ensure data is entered into the database at least weekly, or as otherwise requested by OFE.
- b. Track client attendance and outcomes to develop and execute strategies to ensure that the program meets service and outcome objectives of the contract.
- c. Track additional data from clients based on discussions with OFE to assess the financial needs of clients and opportunities to expand financial well-being services offered.
- d. Collect 4 client stories (two testimonials and two narratives) quarterly (to be submitted by October 10th, January 10th, April 10th, and July 10th) that highlight how the program has helped clients improve their financial health.
- e. Provide a monthly report to OFE by the 10th day of subsequent month that includes demographic and attendance data, activities conducted, outcomes achieved and any strategies to strengthen engagement in upcoming months utilizing templates provided by OFE.
- f. Provide data, reports, and client testimonials as requested for program evaluation, communications, and policy advocacy purposes as needed.
- g. Participate in any audits and performance monitoring as required by the Office of the Treasurer & Tax Collector (TTX).

G. Meetings

- a. Participate in monthly check-in meetings with OFE to discuss client attendance and outcomes and troubleshoot any issues that arise.
- b. Ensure counselors participate in monthly provider meetings with OFE and FEC learning community activities.
- c. Participate in any FEC meetings, trainings, and learning community activities.