



# IPT Grant Proposal Guidelines

## The Grant Process

The primary mission of IPT is to provide non-commercial, independent, objective information needed by consumers to make informed investment decisions. Letters of inquiry and proposals must seek to advance government and/or nonprofit investor education initiatives. Activities supported by grants and program-related investments must be charitable, educational or scientific, as defined under the appropriate provisions of the U.S. Internal Revenue Code and Treasury Regulations. The IPT monitors grants through regular financial and narrative reports submitted by the grantee. The IPT supports pluralism and equal opportunity in its grant making and in its internal policies.

The Trustees will provide the state administrator a copy of any specific requests from their state. Comments or suggestions from each state administrator will be carefully considered. Such comments will be part of the IPT review process in determining whether the application meets the IPT funding criteria.

Proposals for grants to the IPT are accepted by invitation upon the receipt of a meritorious Letter of Inquiry.

## Eligible Applicants

- State Securities Administrators
- Non profit, 501(c)(3) organizations
- Non profit educational institutions
- Federal, state, and local governments
- Colleges and universities
- Other categories as the IPT Trustees deem appropriate

## Acceptable Types of Proposals

- Programs designed for the purpose of investor education and research and education with respect to the protection of investors, and to equip investors with the knowledge and skills necessary to make informed investment decisions. Investor education can and should cover all aspects of individual investing and investment vehicles. General financial literacy may be included as a component of investor education provided the initiative as a whole is investor education.
- State specific initiatives designed to promote investor education and investor protection targeting all demographics
- Grass roots and community based education initiatives related to investing and investor protection targeting all demographics
- Investor education and protection initiatives targeting underserved populations
- Initiatives designed to help Americans avoid investment fraud targeting all demographics, especially the near-elderly and elderly
- Work place investor education initiatives focusing on investments particularly as a part of saving for retirement and saving for college

- College and school based investor education
- Research regarding investments, investor behavior and preferences where the results can be directly utilized to more effectively educate Americans, including confidence surveys, behavior measurement, focus groups, material reviews, etc.
- Research regarding investor education that expands the current body of research and knowledge on the subject

## **Letter of Inquiry**

Proposals for grants to the IPT are accepted by invitation upon the receipt of a meritorious Letter of Inquiry. Letters of Inquiry are approved or denied at the discretion of the IPT based on the requirements for use of global settlement funds. Letters of Inquiry are reviewed throughout the year, and applicants can expect to receive notification of acceptance or denial within 8 weeks. Applicants must allow sufficient time for the full grant proposal process (not just the Letter of Inquiry review process) from the Letter of Inquiry submission date to the start date of the proposed investor education program. Letter and supporting materials must be sent electronically as one complete PDF document to: **grants@investorprotection.org** Letters of Inquiry mailed/delivered in hard copy will not be considered.

Following are the guidelines for submission of a Letter of Inquiry:

1. Project title and summary of project goals and objectives (300 words or less)
2. Name and full contact information (address, telephone, e-mail, etc.) of project principal(s)
3. Name of the 501(c)(3) non-profit organization, contact information, Federal Identification Number, and website URL of submitting 501(c)(3). Or if Letter is submitted directly by a State Securities Administrator requesting funds for a state specific investor education program, provide name and full contact information (address, telephone, e-mail, etc.) of the office's investor education coordinator.
4. Grant amount requested
5. Target audience and number of people targeted by project
6. Time frame for the project and major project elements
7. Project outcomes and deliverables
8. Objective performance evaluation measures
9. Budget and description of major cost items
10. Alternative/additional funding available to the project
11. In-kind and non-financial contributions/resources available to the project
12. Demonstration of support from the appropriate State Securities Administrator

## **The Grant Proposal**

Upon receipt of a meritorious Letter of Inquiry, the grantee may be asked to submit a formal proposal. All proposals must follow the requested format and be submitted electronically as one complete PDF document to **grants@investorprotection.org**. Proposals sent in hard copy will not be considered. Grant proposals are approved or denied at the discretion of the IPT based on the requirements for use of global settlement funds.

### ***Format Requirements***

All proposals must conform to the following format:

- Proposal must be submitted electronically as one complete PDF document
- Proposal must be no more than 10 pages
- All margins must be 1 inch
- Use 12 point type in Times New Roman font
- Use black and/or dark grey for all type
- Single space body content
- Double space between paragraphs
- Double space after headers
- Bold headers
- Number all pages
- Present information in the order listed under Proposal Requirements

### ***Proposal Requirements:***

The following information must be included in all proposals. Present the information in the order listed.

1. **Project Principal:** Name and full contact information (address, telephone, e-mail, etc.) of project principal(s). Only one name may be provided. All communication related to the grant will be directed to this contact.
2. **501(c)(3) Organization/State Securities Administrator:** Name of the 501(c)(3) non-profit organization, full contact information (address, telephone, e-mail, etc.), Federal Identification Number, and website URL of submitting 501(c)(3). Or if Proposal is submitted directly by a State Securities Administrator requesting funds for a state specific investor education program, provide name and full contact information (address, telephone, e-mail, etc.) of the office's investor education specialist.
3. **Project Title:** Provide a descriptive name for the project in 20 words or less
4. **Grant Amount Requested:** Total dollar amount requested from the IPT
5. **Duration of Project:** Time the full project will require from beginning to end
6. **Summary of Project: (300 words or less):** Describe the key elements of the project including investor education or protection need the project addresses, how the project addresses the need, goals and objectives, deliverables and outcomes, distribution strategies, and how the program can be replicated for mass distribution to the target audience.
7. **Description of 501(c)(3) organization, if applicable:** Describe the organization or school including history, mission, governance, leadership, funding, etc. Explain why the organization or school is qualified to spearhead the proposed project.

8. **Goals and Objectives:** List the three main goals of the proposed project. Under each goal, provide two measurable objectives that describe how you will determine if the goal has been successfully met.
9. **Detailed project description:** Describe the proposed project in detail. Provide information on how the project will be conducted, how it will achieve its goals and objectives, and how it will reach and impact the target audience. Provide a summary of the key elements of the project. Describe how the proposed project meets and furthers the mission and objectives of the IPT.
10. **Needs Assessment:** Describe the investor education or protection issue the proposed project addresses. Describe the problem or area of need being met by the project, who is affected, and the overall impact if the problem persists or need isn't met. Provide objective information, such as research you or others have done, verifying that the need exists. Explain why you think the need is not currently being met.
11. **Target audience and number of people targeted by project:** Describe the target population of the proposed project. Address the special needs of this audience as they relate to investor education and protection. Describe outreach methods to effectively reach this audience and allow them to access educational materials/information.
12. **Implementation:** Describe how the project will be accomplished and explain why this approach will reach and impact the target audience. Include procedures you will follow and the methods you will use to develop the deliverables. Describe potential barriers to the success of the project and how they will be overcome.
13. **Time Frame for Project:** Provide a full timeline for the project including a project start date and end date. Include start and end dates for all project elements and activities.
14. **Project outcomes and deliverables:** Provide three or more outcome statements and describe how each of these impacts the target audience and addresses the unmet need. Describe the tangible deliverables to be developed (brochures, worksheets, research, videos, etc.).
15. **Replication and Sustainability:** Describe how the deliverables from this project can be replicated and/or customized for use in other locales and among additional demographics. Describe how the outcomes and deliverables can continue to be used after the project is complete.
16. **Objective performance evaluation measures:** Provide detailed information on how the success and completeness of the program will be measured. Detail how the data will be gathered, how you will monitor progress throughout the project, and how the evaluation data will be analyzed and presented in a written report.
17. **Alternative/additional funding available to the project:** Describe all other funding sources available to the project. Provide dollar amount of additional/alternate funding if total budget exceeds the IPT grant request.

18. **In-kind and non-financial contributions/resources available to the project:** Detail all sources of in-kind and non-financial resources, including intellectual capital, design or technical, strategic partnerships, etc.
19. **Qualifications of Organization, Project Principal or Project Team:** Describe the organization's qualifications and areas of expertise as they pertain to the scope of the proposed project. Include the qualifications and expertise of the project principal and/or team.
20. **Demonstration of support from the appropriate State Securities Administrator:** Provide information demonstrating support for your project by the State Securities Administrator in the state in which the non-profit organization resides and/or will conduct the proposed project.
21. **Other Pertinent Information:** Provide any specific additional information related to the proposed project not previously included. This item is optional.
22. **Attachments:** The following documents must be attached to the end of this proposal. Adobe Acrobat is used to create PDFs. Recent versions of Acrobat have "append" features allowing users to append, insert and extract pages from and to PDF files. Use this feature to append the following documents to the end of your proposal.
  - **Attachment A—501(c)(3) Status:** IRS letter documenting the submitting organization's 501(c)(3) status. If the proposal is being submitted directly by a State Securities Administrator, disregard this attachment.
  - **Attachment B—Board Members:** List all board members or trustees including their business affiliations and other relevant professional affiliations, particularly any affiliations with financial services organizations.
  - **Attachment C—Budget and description of major cost items:** Provide a complete line item budget for all elements of the project. Include costs for all vendors and subcontractors. Provide information on overhead and indirect costs, not to exceed 10% of total project budget. Provide full project budget, including budget items to be funded by other sources.
  - **Attachment D—Funding Sources:** Provide a list of the submitting organization's current funding sources both private and public.
  - **Attachment E—Audited Financial Report:** Provide your most recent audited financial report.
  - **Attachment F—Vitae or Resumes:** Provide the vitae or resume of the project principal. If the project is being lead by a project team, provide the vitae or resume of each of the key team members.

July 19, 2006