



DFR Statewide Outreach Sponsor Program Information Session



Division of
Financial
Regulation

Department of Consumer
and Business Services

Education and engagement team



Karla Martinez
Education and
engagement
manager



Charlie Wente
Consumer liaison



Craig Vattiat
Education and
engagement
coordinator



Maggie Alvarez
Education and
engagement
coordinator



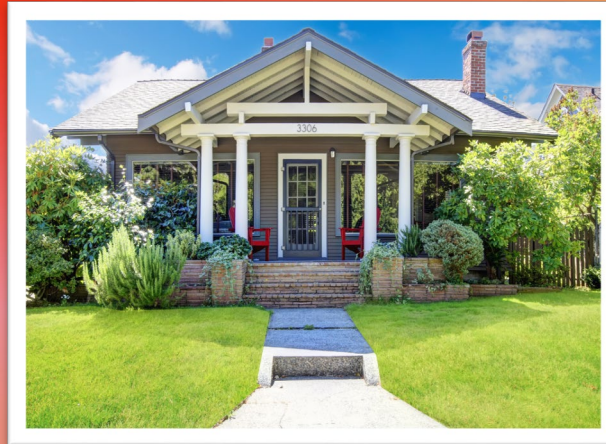
Shannon Romero
Education and
engagement
coordinator



Matt Ramage
Education and
engagement
coordinator

What does DFR do?

- Insurance
- Mortgage services
- Annuities
- Securities
- Student loans
- State-chartered banks and credit unions
- Check cashing services
- Debt management services
- Money transmitters
- Pawnshops
- Payday and title lenders
- Consumer finance
- Collection agencies
- Manufactured structure dealers
- Drug price transparency
- And more



Contact a consumer advocate

- In 2023, we helped more than 16,333 Oregonians
- Resolved more than 4,852 complaints
- Assist with general questions
- Verify agents and companies are licensed
- Manage specific complaints



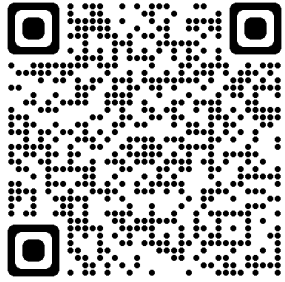
dfr.oregon.gov
888-877-4894 (toll-free)



Partner with the education and engagement team

We have speakers and educational resources on topics such as:

- Insurance
- Financial services
- Mortgage services
- Debt management services
- Preparing personal finances for disaster
- Identity theft prevention
- Financial fraud
- Student loans



DFR's publications



Agenda

- 1 Sponsor program background and goal
- 2 Who and what is being sponsored
- 3 Criteria
- 4 Submission packet
- 5 Monitoring and reporting
- 6 Dates and process
- 7 Contacts and questions

Sponsor program at a glance

- Up to five organizations for one-year contracts of \$25,000 each
- Program is expected to be in place for at least through 2025
- Applicants can apply each year
- Future funding will be based on availability of funds and program effectiveness
- Submissions are available at <https://dfr.oregon.gov/help/outreach-education/Pages/index.aspx>
- Submissions are due Sept. 27

Sponsor program goal

The goal of the sponsorship program is to collaborate with trusted community partners in delivering financial education to consumers in underserved communities.

The program will help empower consumers to make decisions about insurance and other financial services that are best for them and raise awareness of free services and resources offered by the division.

Who and what is being sponsored

- For organizations that currently engage in financial empowerment work.
- Priority will be given to organizations whose activities address the needs of underserved communities, especially African Americans; Latino, Latina, and Latinx people; Native Americans; Asians and Pacific Islanders; other people of color; immigrants and refugees; youth who are underserved; LGBTQ+ people; survivors of domestic violence; previously incarcerated people; people with disabilities; and seniors. Extra priority will be given to those serving women in underserved communities.
- Priority will be given to nonprofit entities, public schools or public chartered schools, or a tribal entities in Oregon.

Definition of financial empowerment and examples

- “The main focus of financial empowerment is to build the skills you need to manage money and learn to choose the financial products and services that work for you. When you’re financially empowered you’re both informed and skilled. You know where to get help with your financial challenges and can access and choose financial products and services that meet your needs. This sense of empowerment builds confidence, helping you effectively use your financial knowledge, skills, and resources to reach your goals.” *CFPB: Your Money, Your Goals toolkit.*
- Examples: financial education classes, financial fairs, homebuyer fairs, panel presentations on finances and insurance, financial coaching, credit building, bank account referrals, resource referrals, advocacy referrals.

Sponsor program criteria

1. Located in Oregon
2. A nonprofit, a public school, a public chartered school, or a tribal entity
3. Currently be conducting financial empowerment work
4. Actively serving underserved communities, especially African Americans, Latino, Latina and Latinx people, Native Americans, Asians and Pacific Islanders, other people of color, immigrants and refugees, youth who are underserved, LGBTQ+ people, survivors of domestic violence, previously incarcerated people, people with disabilities, and seniors. Additional priority will be given to organizations serving women in underserved communities
5. Must agree to measure and report on program outcomes

Sponsorship program request for contract proposal

- Page 1 has important information about who to contact and where to send your submission
- Page 3 has the schedule for this solicitation
- Page 4 has key terms defined
- Page 5 has the purpose and the goals of the program
- Page 6 has the scope of work description and outcomes
- Pages 6-7 have the minimum requirements to be met in the submission process
- Page 8-9 describe the procurement process and how to ask questions
- Page 9 describes how to submit your information
- Paged 11-12 describe our evaluation and selection process and page 15 has how we handle tie breakers.
- Pages 15-16 detail award notification and contract negotiation
- Page 17 includes some of our rights we reserve, and additional info
- Page 19 has the attachments and exhibits including a sample contract

Submission form

Page 1 has where to send it, your information, and an attestation section on how you meet minimum requirements.

Page 2 defines word limits to each open-ended questions regarding your financial empowerment work and asks you to send along a lesson plan, preferably one on insurance, with your submission. It goes on to ask about how you measure your effectiveness.

Sample contract

Let's take a few minutes to look at an example of what your organization would be signing.

Outcomes

- Partner sponsor awareness of DFR as a trusted source of info on insurance and the financial services we regulate.
- Consumer awareness of DFR as a trusted source of info on insurance and the financial services we regulate.
- Promotion of DFR and DFR exposure to consumers via classes, social media, tabling at events, serving on panels, or other events.
- Recipients educate their participants on insurance and the financial services that are regulated by DFR, on DFR's role, and have access to DFR materials.

Monitoring and reporting

After each class or workshop where DFR is involved:

1. Conduct a DFR pre and post surveys of class participants.
2. Include class topic, number of students and aggregated student demographics.

Use our Trimester Activity Report Form

For reportable activities and social media posts:

1. Dates, purpose of event, and call out when DFR staff participate in a recipient's event.
2. Number of people attending the event.
3. Whether surveys were collected
4. Track completed or rescheduled contracted events.

Monitoring and reporting

End of contract survey

- Contractor will be required to complete an agency End of Contract Survey
- This will include space for a narrative statement
- Questions about recipient's awareness and trust in DFR, and their willingness to refer their clients to DFR consumer advocates when appropriate

Payment schedule

At close of each trimester

- \$8,300 no later than 30 days after receipt of first trimester activity report due May 15, 2025.
- \$8,300 no later than 30 days after receipt of second trimester activity report due by Sept. 15, 2025.
- \$8,400 no later than 30 days after receipt of the third trimester activity report and the End of Contract Survey, which are both due by Jan. 15, 2026.

Dates

Event	Date	Time
Pre-offer Conference	September 5, 2024 September 6, 2024	3:00 p.m. (Zoom session) 10:00 am (Zoom session)
Questions/requests for clarification due	September 11, 2024	2:00 p.m.
Answers to questions/requests for clarification issued (approx.)	September 13, 2024	
Bid Opening (offer due)	September 27, 2024	5 p.m.
Issuance of Notice of Intent to Award (approx.)	November 1, 2024	

Contacts

Questions

frances.j.wilkins@dcbs.oregon.gov

Submission

dcbs.opportunity@dcbs.oregon.gov

Webpage

<https://dfr.oregon.gov/help/outreach-education/Pages/index.aspx>

Questions?