



DFR Statewide Outreach Sponsor Program Information Session



Department of Consumer
and Business Services

Outreach team



Tricia Goldsmith
Section manager for
Advocacy and Outreach



Karla Martinez
Consumer liaison



Craig Vattiat
Financial education and
outreach coordinator



Maggie Alvarez
Financial education and
outreach coordinator



Lane Thompson
Student loan ombuds

DFR regulates:

- State-chartered banks and credit unions
- Insurance industry
- Mortgage industry, consumer finance (<\$50K)
- Check cashing, money transmitters, payday loans
- Debt management, collections, pawnshops
- Financial and investment advisors, securities
- *New!* Student loan servicers



Contact a consumer advocate

- In 2021, we helped more than 13,405 Oregonians
- Resolved more than 3,652 complaints
- Investigate violations of insurance and financial law
- Education and outreach



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



Partner with the outreach team

We have speakers and educational resources on topics such as:

- Insurance
- Financial services
- Mortgages
- Debt management
- Preparing personal finances for disaster
- Identity theft prevention
- Financial fraud

dfr.oregon.gov and click on the outreach and education button

Agenda

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

Sponsor program background

- Up to five organizations for one-year grants of \$25,000 each, starting January 2023
- Program is expected to be in place for at least three years
- Applicants can apply each year
- Future funding will be based on availability of funds and program impact
- Applications are available at <https://dfr.oregon.gov/help/outreach-education/Pages/index.aspx>
- Applications are due Sept. 16

Sponsor program goal

For consumers in underserved communities to gain increased awareness of DFR services and resources, and increased capacity to make good decisions about insurance and financial services.

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.
- Applicants must be a nonprofit entity, a public school or public chartered school, or a tribal entity 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 loans, 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 grant proposal

- Page 1 has important information about who to contact and where to send the your submission
- Page 2 has the summary, a definition of terms, and the schedule. Maggie will review the schedule with you in a few minutes.
- Page 3 has the purpose and the goal of the program
- Page 4 has the info session information, how to ask questions, and the benefits you get if selected
- Page 5 has the program description and outcomes
- Page 6 has the terms of the grant, the minimum requirements and the submission process
- Page 7 has how you confirm your eligibility and how to submit your information
- Page 8 has how we determine responsiveness and selection
- Page 9 has how we handle tie breakers, some of our rights we reserve, public information, references the sample agreement, and some additional info
- Page 10 has the attachments and exhibits

Submission form

The submission form is your application.

Page 1 has where to send it, your information, the word limit and the first question about financial empowerment. Tell us what your program includes.

Page 2 continues 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 agreement

This is a sample agreement, and I won't go through line by line, but I suggest you and your staff review it to make sure you are comfortable with its requirements.

Outcomes

- Recipient 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 DFR materials.

Monitoring and reporting

After each event or class

For a class:

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

For an event:

1. Purpose of event, and call out when DFR staff participate in a recipient's event.
2. Number of people attending the event.
3. Aggregated demographics of those in attendance.

Quarterly

1. Accumulation of the data from the pre and post class survey results for that quarter.
2. Accumulation of the data of number of classes, by topic, # of students, aggregated student demographics.
3. Accumulated data of the number of events and people reached, subset for when DFR staff participate in a recipient's event. Aggregated demographics of those attending.

Monitoring and reporting

Annually

- Narrative report responding to questions about recipient's awareness and trust in DFR, and their willingness to refer their clients to DFR consumer advocates when appropriate
- Accumulation of the data from the pre and post class survey results for the year
- Accumulation of the data of number of classes, by topic, number of students, aggregated student demographics
- Accumulated data of the number of events and people reached, subset for when DFR staff participate in a recipient's event; aggregated demographics of those reached

Payment schedule

Annually

- \$8,300 no later than 30 days after agreement execution, or by Jan. 31, 2023, whichever is later.
- \$8,300 no later than 30 days after receipt of the second quarter reporting requirements.
- \$8,400 no later than 30 days after receipt of the final reporting requirements.

Dates

Event	Date	Time
Pre-proposal information session 1	August 9, 2022	10-11:30 a.m.
Pre-proposal information session 2	August 10, 2022	1-2:30 p.m.
Q&A document posted from informational sessions	August 12, 2022	5 p.m.
Questions/requests for clarification due	August 25, 2022	5 p.m.
Answers to questions/requests for clarification issued (approx.)	Sept 2, 2022	
RFGP protest period ends	7 calendar days prior to RFP opening	
Opening (proposal due)	September 16, 2022	5 p.m.
Issuance of Notice of Intent to Award (approx.)	October 14, 2022	
Award protest period ends	7 calendar days after Notice of Intent to Award	

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?