

***Smart investing@your library*[®] Grant Application Instructions**

General Application Submission Information

Application to the *Smart investing@your library*[®] grant program is by invitation only. For information about receiving an invitation, please contact [Margaret Monsour](#) of the American Library Association (800-545-2433 x4396).

Please review the [Frequently Asked Questions](#) before filling out the application.

To complete and submit the grant application:

- Save the Application Form using a file name that contains the name of your library or organization.
- Complete all parts of the application.
- Save a final copy of your application.
- Submit the completed application as an email attachment to mmonsour@ala.org using the subject line: "Application from [insert organization name]".

You will receive a notification within 72 hours, acknowledging receipt of your application. If you do not receive notification, contact [Margaret Monsour](#) at ALA.

The application deadline is Thursday, June 11, 2009, at 5:00 p.m. Eastern Daylight Time (EDT).

Applicants are welcome and encouraged to submit a draft in advance of the deadline. This will allow ALA and the FINRA Foundation to provide suggestions for strengthening your proposal prior to final submission.

Directions for Completing the Application Form

Part One: Cover Page

Do not exceed one page.

- Project Principal**
Provide the contact information for the person who will lead the project, including name, title or position, organization name, address, daytime telephone number, and e-mail address. Only one name may be provided. All communications regarding the project will be directed to this individual.
- 501(c)(3) Organization**
Provide the name, address, telephone number, 9-digit federal identification number, and Web address (if applicable) of the 501(c)(3) organization applying for funding or sponsoring the funding request.
- Project Title**
Provide a descriptive name for the project in ten or fewer words.
- Amount Requested**
Specify the dollar amount of grant funding requested. Grants will range in size from \$5,000 to \$100,000. Applicants should consider the scope of the proposed project, the size of the library, and the population served when determining the amount of grant funding requested.
- Project Duration**
Indicate the duration of the project in months. Projects should be completed in 12 to 24 months.

Project Summary

Briefly summarize the project using only the space that remains on the cover page. (Note: You will provide a detailed description of the project elements throughout the application.)

Part Two: Qualifications of Organization, Project Principal, and Project Team
Limit to one page or less.

A. Qualifications of the applicant organization

- Briefly describe the 501(c)(3) organization, including its governance structure. Explain why the organization is well qualified to receive funding for the proposed project. Describe the infrastructure and resources available to support the successful completion of the proposed project, including branch facilities, technology, and existing collections.

B. Qualifications of the project principal

- Identify the project principal and explain why this person is qualified to lead the project.

C. Qualifications of the project team (if applicable)

- If a team will be working on the project, identify the key individuals and their relevant qualifications. For team members who are not affiliated with the applicant organization, such as subcontractors or consultants, please summarize their affiliations.

Part Three: Detailed Project Description
Limit to five pages or less.

In shaping your project, be creative, think carefully about how best to reach out to and engage the target audience, maximize the use of available technology, and take advantage of partnerships with other organizations and agencies in your community. The application review process will favor innovative and sustainable approaches to financial/investor education. See the FAQs and descriptions of the approved *Smart investing@your library*[®] projects for ideas.

A. Project Description and Rationale

- This is your opportunity to describe the proposed project in detail. Explain the strategies and activities comprising the project. Describe how the project meets the financial education, investor education, and/or investor protection needs of library patrons.
- Explain why you have adopted this approach.
- Describe how you will use the FINRA Foundation's investor education content modules in your project.

Grantees are required to use or adapt the investor education content modules available free of charge from the FINRA Investor Education Foundation.

- Describe how you plan to use the financial/investor education resources developed by other FINRA Foundation grantees in your project.

In recent years, the FINRA Foundation has made grants to nonprofit organizations to develop unbiased, high-quality financial/investor education resources. In crafting a proposal, applicants are encouraged, but not required, to make use of these resources, which are available free of charge for nonprofit purposes. See the [FAQs](#) for detailed information and visit the [Foundation's Web site](#).

- Describe how you plan to use available technology to help ensure convenient, timely, high-quality access to financial/investor education resources for library patrons.

Grant funds may not be used to purchase computer hardware, but may be used to make modest software purchases directly related to project implementation. Applicants, however, are strongly encouraged to maximize the use of their existing technology infrastructure.

- Describe how the project will be sustained following the conclusion of the grant term.

B. Needs Assessment

- Describe the data you have collected, and/or plan to collect, to determine the financial/investor education needs of the library patrons to be served through this project.
- Describe how available data support the financial/investor education strategies incorporated into the proposed project.

C. Target Audience

- Describe in detail the target population whose financial/investor literacy will be addressed by the project. Include the number to be served and relevant demographic information.

D. Goals and Outcomes

- State up to four goals that indicate how the target audience will benefit from the project. **At least one of the project goals should relate to your marketing and outreach plan** (see below). For each goal, provide up to three measurable outcomes that are indicators of the completeness and success of the project. Please consider your goals and outcomes carefully. They should be:
 - consistent with the identified needs of the target population
 - aligned with the strategies and activities incorporated into your workplan
 - included in your evaluation plan (see below)

Part Four: Marketing and Outreach Plan

Limit to two pages or less.

The quality of the project marketing and outreach plan will be a major factor in funding decisions. Please describe in detail how you will engage the target audience. Your plan should be proactive: Rather than waiting for patrons to visit the library to access resources, the project would be well served by also establishing a presence at key community locations, events, and virtual spaces outside of the library. Be certain to budget adequate funds for the marketing and outreach plan and to rely on the resources available through partnering organizations and agencies. **In crafting your marketing and outreach plan, carefully consider:**

A. Communication Strategies

- Describe the communications and outreach strategies and vehicles you will use to keep the target audience informed and engaged. Why do you believe these will be effective? Describe any data that support your approach.

B. Intermediaries

- What intermediaries will help you achieve your marketing and outreach goals? (Remember to describe them below under *Project Partners*.)

C. Technology

- How will you use technology to maximize the effectiveness of marketing and outreach efforts?

Part Five: Evaluation Plan

Limit to two pages or less.

- Describe your evaluation plan and the types of data you will use to evaluate the project.**
The plan should be both formative, to ensure continuous improvement in the quality of implementation during the project, and summative, to measure progress toward achieving your stated goals. The evaluation plan should encompass all aspects of your project, including your marketing and outreach efforts. Describe the types of data you will use to evaluate the project, and indicate who will collect these data and how they will be analyzed. Remember, the Goals and Objectives you have identified (see above) must be part of your evaluation plan. Think carefully about the changes you want to accomplish with this project and what you need to do to achieve them. For a brief primer on measuring the effectiveness of your project, please see the [evaluation section](#).

Part Six: Project Partners

Limit to one page or less.

- Describe your partners and the roles each will play in the project.**
Applicants are strongly encouraged to engage partners to help achieve marketing, outreach, and other programmatic goals. Partners may include nonprofit and for-profit organizations, government agencies, and other libraries. Partners may not include securities firms or securities trade associations. Prior to submitting an application, be sure to inform partnering organizations of the project details and obtain their commitment to participate.

Part Seven: Timeline

Limit to two pages or less.

- Provide a timeline that includes a start date no earlier than February 2010, the dates of major activities and milestones, and an end date for the grant project. Please give careful consideration to your timeline, and make certain it is feasible.

Part Eight: Budget and Budget Narrative

Limit to two pages or less.

- Provide a line-item budget for the project**, including explanations of how the line items were calculated. If more than one funding source is involved with the project, identify the other funding sources, the amounts they will fund, and the line items included in their funding.

Grant funds may be used for training library patrons, professional development for library staff, local outreach activities, materials and supplies relevant to investor education, and other direct investor education services to the community. Consultants, such as a communications expert to help with marketing efforts or a consultant to help with program evaluation may be hired.

Personnel costs should be clearly indicated by line item. **Indirect costs or overhead must not exceed 10% of the other grant expenditures.**

☐ **Budget Narrative**

- Summarize the use of funds, as noted in the line item budget, briefly indicating the primary expense categories.
- Include funding for the evaluation component of your project.
- Explain any personnel costs included in the budget.
- If the amount requested through this grant opportunity is different from the total project budget, explain the difference and specify other funding sources. Indicate which line items are to be funded through other sources.
- If any part of the project work will be subcontracted, summarize the use of funds for the subcontracted work.

Restrictions

When preparing your project budget, please note that *grant funds may not be used for:*

- Computer hardware
- Construction, equipment, or office furniture
- International programs
- Expenses that are not directly related to the project for which funding is sought
- Salaries that are already part of the normal operating budget of the library
- Pass-through funding
- Projects with a potential conflict of interest
- Projects with proprietary elements, such as for-profit activities
- Lobbying, political contributions, fund-raising events, or other similar activities designed to influence legislation or intervene in political campaigns
- Donations, endowments, challenge grants, matching funds, and the like
- Direct payments to members of the public

Other restrictions may apply.

Distribution of Grant Funds

Award of grant funding is contingent upon execution of a grant agreement within a reasonable timeframe. In most cases, grants will be disbursed in two equal installments: one-half upon execution of the grant agreement, and one-half near the midpoint of the grant term, provided the grantee makes adequate progress toward achieving the goals of the grant, as determined by the FINRA Investor Education Foundation. The FINRA Investor Education Foundation may alter this formula according to the needs of the particular grant-supported project.

Questions about Your Application?

Invited applicants are strongly encouraged to contact either the FINRA Investor Education Foundation or the American Library Association to discuss project ideas prior to submission.

Please direct inquiries to:

[Margaret Monsour](#)
American Library Association
1-800-545-2433 x4396

or

[Robert Ganem](#)

FINRA Investor Education Foundation
202-728-8362

We will also hold **conference calls on Thursday, May 7, at 12:00 noon EDT and Tuesday, May 19, at 3:00 p.m. EDT to answer general questions** about the grant opportunity. All invited applicants are encouraged to participate in one of the calls by registering in advance. Just send an e-mail to [Margaret Monsour](#) with your name, organization, e-mail address, phone number, and the date and time of the conference call for which you would like to register. You will then receive call-in information.

About the FINRA Investor Education Foundation

The FINRA Investor Education Foundation supports innovative research and educational projects that give Americans the knowledge, skills and tools necessary for financial success throughout life. [For further details...](#)

About the American Library Association

The American Library Association is the oldest and largest library association in the world, with more than 64,000 members. Its mission is to promote the highest quality library and information services and public access to information. [For further details...](#)