
GRANT SUMMARY SHEET

Grant Name: CFE Summer Jobs Connect 23-25

Department: METRO ACTION

Grantor: CITIES FOR FINANCIAL EMPOWERMENT FUND, Inc.

**Pass-Through Grantor
(If applicable):**

Total Award this Action: \$10,000.00

Cash Match Amount \$0.00

Department Contact: Tanya Evrenson, Director of Workforce & Youth Development
862-8860

Status: CONTINUATION

Program Description:

The Summer Jobs Connect program will provide banking access and financial empowerment training to participants in municipal Summer Youth Employment Programs. MAC utilizes these funds to provide financial literacy for youth.

Plan for continuation of services upon grant expiration:

MAC plans to continue this program in future years upon approval from grantor.

Grants Tracking Form

Part One

Pre-Application <input type="radio"/>		Application <input type="radio"/>		Award Acceptance <input checked="" type="radio"/>		Contract Amendment <input type="radio"/>	
Department	Dept. No.	Contact				Phone	Fax
METRO ACTION	075	Tanya Evrenson, Director of Workforce & Youth Development				862-8860	862-8870
Grant Name:		CFE Summer Jobs Connect 23-25					
Grantor:		CITIES FOR FINANCIAL EMPOWERMENT FUND, Inc.				Other:	
Grant Period From:		05/01/23	(applications only) Anticipated Application Date:				
Grant Period To:		04/15/25	(applications only) Application Deadline:				
Funding Type:	OTHER	Multi-Department Grant		<input type="checkbox"/> If yes, list below.			
Pass-Thru:		Randall Funding Project:		<input type="checkbox"/>			
Award Type:	OTHER	Total Award:		\$10,000.00			
Status:	CONTINUATION	Metro Cash Match:		\$0.00			
Metro Category:	Est. Prior.	Metro In-Kind Match:		\$0.00			
CFDA #	N/A	Is Council approval required?		<input checked="" type="checkbox"/>			
Project Description:		Applic. Submitted Electronically?		<input type="checkbox"/>			
<p>The Summer Jobs Connect program will provide banking access and financial empowerment training to participants in municipal Summer Youth Employment Programs. MAC utilizes these funds to provide financial literacy for youth.</p>							
Plan for continuation of service after expiration of grant/Budgetary Impact:							
MAC plans to continue this program in future years upon approval from grantor.							
How is Match Determined?							
Fixed Amount of \$		or	0.0%	% of Grant		Other: <input type="checkbox"/>	
Explanation for "Other" means of determining match:							
For this Metro FY, how much of the required local Metro cash match:							
Is already in department budget?		\$0.00		Fund	Business Unit		
Is not budgeted?		\$0.00		Proposed Source of Match:			
(Indicate Match Amount & Source for Remaining Grant Years in Budget Below)				Requested from Cont. Match Fund:			
Other:							
Number of FTEs the grant will fund:		0.00		Actual number of positions added:		0.00	
Departmental Indirect Cost Rate		14.49%		Indirect Cost of Grant to Metro:		\$1,449.00	
*Indirect Costs allowed? <input checked="" type="radio"/> Yes <input type="radio"/> No		% Allow. 20.00%		Ind. Cost Requested from Grantor:		\$2,000.00	
*(If "No", please attach documentation from the grantor that indirect costs are not allowable. See Instructions)							
Draw down allowable? <input type="checkbox"/>							
Metro or Community-based Partners:							

Part Two

Grant Budget										
Budget Year	Metro Fiscal Year	Federal Grantor	State Grantor	Other Grantor	Local Match Cash	Match Source (Fund, BU)	Local Match In-Kind	Total Grant Each Year	Indirect Cost to Metro	Ind. Cost Neg. from Grantor
Yr 1	FY25			\$10,000.00				\$10,000.00	\$1,449.00	\$2,000.00
Yr 2										
Yr 3										
Yr 4										
Yr 5										
Total		\$0.00	\$0.00	\$10,000.00	\$0.00		\$0.00	\$10,000.00	\$1,449.00	\$2,000.00
Date Awarded:			03/12/25	Tot. Awarded:		\$10,000.00	Contract#:			
(or) Date Denied:				Reason:						
(or) Date Withdrawn:				Reason:						

Contact: juanita.paulsen@nashville.gov
vaughn.wilson@nashville.gov

Rev. 8/5/03
6006

GCP Received 03/19/2025

GCP Approved 03/19/2025

JP



GRANT AGREEMENT

This Grant Agreement (the “Agreement”), dated as of May 1, 2023 the “Effective Date”) is by and between the **Cities for Financial Empowerment Fund, Inc.** (the “CFE Fund”), a Delaware non-stock, non-profit corporation with its principal office located at 44 Wall Street, Suite 1050, New York, NY 10005 qualified as exempt from federal income tax under section 501(c)(3) of the Internal Revenue Code of 1986, as amended (the “Code”), and the **Metropolitan Government of Nashville and Davidson County**, acting by and through the Metropolitan Action Commission (the “Grantee”).

WHEREAS, the CFE Fund works to support municipal engagement to improve the financial stability of low and moderate-income households by embedding financial empowerment strategies into local government infrastructure (the “Purposes”).

WHEREAS, the CFE Fund has determined that the support of the Grantee in the work contemplated by this Agreement furthers the exempt purposes of the CFE Fund.

WHEREAS, the Grantee has agreed to use the **Summer Jobs Connect** grant funds provided by this Agreement (the “Grant”) to support the Purposes by managing the implementation and operation of the activities for Summer Jobs Connect (“the Program”) set forth in Exhibit A (the “Scope of Work”).

WHEREAS, the CFE Fund, the Grantee desire to enter into this Agreement to provide for the terms and conditions of the Grant and the Program.

NOW, THEREFORE, the CFE Fund and the Grantee agree as follows:

1. Grant.

The CFE Fund pledges and agrees to provide the Grantee a Grant in the form of cash or cash equivalents in an amount not to exceed \$10,000 [TEN THOUSAND DOLLARS]. Grant funds will be paid in U.S. Dollars no sooner than what is laid out in the Grant Payout Schedule in Section 5(b).

2. Use of Grant.

The Grant is to be used only to support a Summer Jobs Connect Program in accordance with the specific allocations identified in the Grant budget included in Exhibit C (the “Grantee Budget”). The Summer Jobs Connect program will provide banking access and financial empowerment training to participants in municipal Summer Youth Employment Programs. The Grantee must obtain the prior written consent of the CFE Fund before using the Grant for goods or services outside the Scope of Work; the failure to comply with this provision may invalidate any obligation of the CFE Fund to pay any invoices for such goods or services and constitute breach of this contract.

3. Term.

- (a) The Grant term will begin as of the Effective Date and end on April 15, 2025 (the "Term"). Any unused Grant funds will be returned to the CFE Fund within thirty (30) days after the Term unless otherwise agreed upon by both parties in writing in advance.
- (b) This Agreement may be terminated at any time prior to its scheduled termination as set forth above:
 - (i) By either the CFE Fund or the Grantee without cause by giving the other party sixty (60) days prior written notice;
 - (ii) Immediately by a non-breaching party following a material breach of this Agreement by the other party and the expiration of a ten (10) day "cure" period after the non-breaching party shall have given notice to the breaching party of such breach; or;
 - (iii) Immediately by the CFE Fund when its objectives can no longer be advanced through the relationship set forth in this Agreement, including, without limitation, by the Grantee's administration of any Vendor Contract (as defined below).
- (c) If the Agreement is terminated by any party for any reason, CFE Fund will have no further obligation to make any payments to the Grantee except for work already completed but not yet paid for prior to the termination; provided, that (i) such work is within the Scope of Work or (ii) if such work is beyond the Scope of Work, the prior written consent of the CFE Fund has previously been obtained.

4. Vendor(s).

- (a) The CFE Fund hereby appoints the Grantee as its sole and exclusive agent with respect to any community-based 501(c)(3) organizations, governmental organizations, consultants, or other private entities (each a "Vendor") engaged by the Grantee to support the implementation of the Program. Each Vendor may rely upon the direction and instruction of the Grantee.
- (b) The Grantee shall administer all aspects of each contract entered into with any Vendor for purposes of this Agreement (the "Vendor Contracts"), including, without limitation, payment of Vendor(s)' invoices, managing and overseeing the performance of each Vendor under the Vendor Contracts and monitoring such Vendor's adherence to its duties, obligations and responsibilities thereunder, including appropriate insurance.
- (c) Notwithstanding the above, Grantee shall notify CFE Fund in timely, written manner of any Vendors engaged for the purposes of this Agreement.

5. Conditions of Disbursement of Grant.

- (a) Disbursements of the Grant shall be subject to the fulfillment of the following conditions:
 - (i) Receipt by the CFE Fund of a countersigned copy of this Agreement, which includes Scope of Work and Grant Budget (Exhibit C).
 - (ii) Timely receipt of all reports as detailed in Exhibit E ("Reporting").
 - (iii) Satisfactory performance of this Agreement in accordance with the Scope of Work.
- (b) Grant Payout Schedule:
 - (i) 100% of funds (\$10,000) will be paid upon execution of this Agreement. The Grantee will be required to provide a final accounting when all funds have been spent. Any unused Grant funds will be returned to the CFE Fund.

6. Payment of Grant.

The CFE Fund can make payment in one of two ways. Please initial in ONE of the boxes to select the requested payment option.

- (a) For electronic payment: The CFE Fund will make an electronic payment through the CFE Fund's payment system, bill.com. The Grantee authorizes the below employee to create an account and enter the Grantee's appropriate bank routing and account number into bill.com. The Grantee will ensure that account information in bill.com is accurate throughout the life of the Grant.

Signatory:
Initial here for
electronic payment and to
authorize employee to set
up bill.com account

- (b) For payment by check: The CFE Fund will issue a check to the Grantee at the address provided:

Initial Here for
Payment by Check

OD

Metropolitan Government of Nashville and Davidson County
Metropolitan Action Commission
1281 Murfreesboro Pike
Nashville, TN 37217

- (c) The CFE Fund's ability to pay out this Grant is dependent on the timely receipt of Grant funding from institutional Grantors. In the event that the CFE Fund has not received sufficient or timely funding from these Grantors, the CFE Fund may elect to postpone, reduce, or eliminate this Grant prior to disbursement.

7. Covenants.

During the Term, the Grantee is expected to adhere to the terms and conditions below and outlined in the Scope of Work or as set forth in Exhibit A. Failure to adhere to these conditions will constitute an act of default and result in the Grantee's obligation to return part or all of the Grant funds to the CFE Fund and the termination of any obligation of the CFE Fund to make grant payments after such default. In such a case, the CFE Fund will determine in its sole and absolute discretion the percentage of the Grant to be returned. Cessation or reclamation of Grant funding by the CFE Fund may also result in the Grantee's elimination from consideration for investment from the CFE Fund in any other form. In the event that the CFE Fund terminates the Grant as provided herein, the Grantee shall return Grant funds to the CFE Fund within the time period specified by the CFE Fund upon termination.

During the Term and beyond as applicable, the Grantee under this Agreement agrees to:

- (a) Coordinate the overall implementation of the Program with respect to the Scope of Work and the Grantee Proposal.
- (b) Adhere to the uses of the Grant detailed in the Request for Proposal.
 - (i) This Grant is made only for the purposes of implementing the Scope of Work pursuant to the Request for Proposal and this Agreement. Any Grant funds not expended or committed for these purposes within the Grant term will be returned to the CFE Fund. Any prospective changes in the use of this Grant totaling over ten percent (10%) of any individual budget line must be submitted in writing to and approved in advance by the CFE Fund.
 - (ii) The Grantee will provide immediate written notification to the CFE Fund if significant changes or events occur during the term of the Grant which could potentially impact the progress or outcome of the Grant, including, without limitation, changes in the Grantee's or any Vendor(s)' management personnel or lead staff member(s) responsible for implementing the Program, loss of funding or other extenuating circumstances which could affect the Grant Budget or any Vendor(s)' budget. The CFE Fund, in its sole and absolute discretion, will determine if requests for budget modifications are warranted.
- (c) To the extent that any Vendor is a tax-exempt entity, to confirm the tax-exempt status of such Vendor at the time of each payment and ensure that each such Vendor is maintaining all authorizations, filings, exemptions, insurance, etc. required of a Vendor to perform its duties within and outside this Agreement.

The Grantee also agrees to provide immediately any correspondence from the Internal Revenue Service or other related agencies regarding the above.

- (d) Cooperate in the monitoring, evaluation, and reporting of work, as detailed in the Scope of Work and as set forth in Exhibit D.
- (e) Adhere to the CFE Fund financial compliance stipulations.
 - (i) The Grantee will maintain financial records to clearly account for the Grant funds from the CFE Fund and proper expenditures in furtherance of the Program. The Grantee shall retain and maintain adequate records to substantiate such expenditures according to generally accepted accounting practices. The Grantee shall retain original substantiating documents related to the specific Grant expenditures and make these records available to the CFE Fund upon written request.
 - (ii) The CFE Fund reserves the right to audit the Grantee's financial and other records to ensure the proper utilization of its Grant funds. During and at least three (3) years following the end of the Grant term, the Grantee must maintain records showing, separately from other accounts kept in its books and records, the receipt and expenditure of the CFE Fund Grant funds.
- (f) Adhere to the marketing and communications guidance of the CFE Fund as below, and of any grant-relevant CFE Fund partners, as provided by the CFE Fund and as applicable (guidance may be amended, modified, supplemented or otherwise revised).
 - (i) The Grantee agrees to provide details about all Grant-related marketing and communication materials and events to the CFE Fund thirty (30) days in advance to jointly determine appropriate branding opportunities for the CFE Fund and any relevant CFE Fund partners. Materials include but are not limited to websites, newsletters, media releases, public announcements, event invitations and programs. The CFE Fund will provide specific communication protocols including language for recognizing the CFE Fund in text and logo format. Grantee also shall provide to the CFE Fund final copies of all printed materials as part of the progress reports for the Program.
 - (ii) The Grantee will request permission from the CFE Fund before using the Summer Jobs Connect logo, funder logos, and related branded materials.
 - (iii) Any Grant-related media interviews or public announcements intended for media or public purposes must be coordinated with and approved by the CFE Fund in advance.
 - (iv) The Grantee and its Vendor(s), if any, may not publicly announce the receipt of this Grant or its details until the CFE Fund and its institutional investors have made their official announcement or have otherwise given permission in writing.
 - (v) Execution of this Agreement provides the CFE Fund and its institutional investors the right to disseminate any products, outcomes, or other information related to the Grantee's efforts in any media of its choosing. The CFE Fund

will share these materials with the Grantee prior to publication and give appropriate credit to the Grantee as the provider of this information. The Grantee and its Vendor(s), if any, will be expected to cooperate in any public education or outreach effort undertaken in connection with this Grant, which may include other CFE Fund programs.

- (g) Adhere to the following prohibitions on the use of the Grant.

Under no circumstances shall the Grantee or any other organization receiving the CFE Fund's Grant funds use these funds directly or indirectly for the following purposes or activities:

- (i) Make a Grant to an individual for travel, study or other similar purpose, as described in section 4945(d)(3) of the Code.
- (ii) Promote or engage in violence, terrorism, bigotry, or the destruction of any state, nor will it make sub-Grants to any entity that engages in these activities.
- (iii) Influence legislation, especially for the benefit of the CFE Fund or any of its affiliates or funders, including by publishing or distributing any statements, or any campaign in support of or opposition to any pending legislation.
- (iv) Any other purposes outside what is stated in the Request for Proposal and Scope of Work without express written permission from the CFE Fund.

8. Compliance with Laws.

Grantee shall comply with, and Grantee shall ensure that any Vendors or sub-Vendors engaged by the Grantee in connection with the Program comply with, all local, state and federal laws (including common laws), ordinances, codes, rules and regulations regarding the Program and Grantee's obligations and performance under this Agreement. Grantee shall obtain and maintain, and Grantee shall ensure that any Vendors or sub-Vendors engaged by the Grantee in connection with the Program obtain and maintain, any and all permits, licenses, bonds, certificates and other similar approvals required in connection with this Agreement.

9. Liability.

Each party shall be responsible for its own acts, errors or omissions and for the acts, errors or omissions of its employees, officers, officials, agents, boards, committees and commissions, and shall be responsible for any losses, claims, and liabilities that are attributable to such acts, errors, or omissions including providing its own defense, arising out of this Agreement. In situations involving joint liability, each party shall only be responsible for such losses, claims, and liabilities that are attributable to its own acts, errors, or omissions and the acts, errors or omissions of its employees, officers, officials, agents, boards, committees and commissions.

10. Non-Impairment of Charitable Status.

The Grantee covenants and agrees that it shall take no action, omit to take any action, or engage in any activity that could impair or endanger, either directly or indirectly, the CFE Fund's exempt status under the Internal Revenue Code, or which could hinder the CFE Fund's ability to fulfill its charitable mission.

11. Confidentiality.

All reports, information or data furnished to or to be prepared or assembled under this Agreement or any Vendor Contract are to be held confidential, unless otherwise herein provided (including, without limitation, the terms and conditions set forth in Section 7(e) and the Scope of Work) or subject to disclosure by law including but not limited to the provisions of the Tennessee Public Records Act. A disclosure of Confidential Information that is legally compelled to be disclosed pursuant to a subpoena, summons, Tennessee Public Records Act, order or other judicial or governmental process of the Freedom of Information Act shall not be considered a breach of this Agreement. CFE Fund acknowledges that any document provided to Grantee may become a public record subject to disclosure under the Tennessee Public Records Act. Within seven (7) days of receipt of a subpoena, summons, a request pursuant to the Tennessee Public Records Act, order or other judicial or governmental process, or a request under the Freedom of Information Act, Grantee will endeavor to provide CFE Fund notice of such receipt. Unless such notice period would cause Grantee, in its sole determination, to violate applicable law or judicial or governmental process, such notice to the CFE Fund shall precede any response to such requests by at least seven (7) days. Failure to provide notice to CFE Fund of receipt of a subpoena, summons, request pursuant to the Tennessee Public Records Act, order, or other judicial or governmental process, or a request under the Freedom of Information Act shall not be considered a breach of this Agreement.

12. Intellectual Property.

All ownership, title, interest, and intellectual property rights of documents, templates, and other materials provided by the CFE Fund shall remain solely the CFE Fund's. Nothing in this section or agreement is intended to, and shall not be construed to, transfer any property rights or any intellectual property rights to materials developed by the CFE Fund to the Grantee. The Grantee may use the CFE Fund's intellectual property for (i) internal planning processes; (ii) in furtherance of the Scope of Work; and (iii) otherwise expressly authorized by the CFE Fund. Any unauthorized disclosure of the CFE Fund's intellectual property without expressed authorization shall be considered a breach of this agreement. The Grantee agree that CFE Fund may reproduce, publish or otherwise use the work product generated during the Grant term without any restriction whatsoever, including any requirement for approval from the Grantee.

13. Non-Assignability.

The Grantee shall not assign, transfer, subcontract, convey or otherwise dispose of this Agreement or of its rights, obligations, responsibilities or duties hereunder, either in whole or in part, without the prior written consent of the CFE Fund.

14. Compliance with Anti-Discrimination Rules.

In its use of Grant funds provided by the CFE Fund, and in the course of all development, marketing and operation activities, the Grantee shall fully comply with all applicable federal, state, local (and any other governmental), anti-discrimination laws, executive orders, rules and regulations.

15. Entire Agreement.

This Agreement contains the entire understanding between the parties hereto with respect to the subject matter of this Agreement and replaces and supersedes all prior agreements and understandings of the parties. This Agreement may be amended or modified only by a writing executed by the parties hereto.

16. Binding Agreement.

Notwithstanding any other provision of this Agreement, the parties agree that this Agreement constitutes a legal, valid and binding agreement of each party, and is enforceable against each party in accordance with its terms.

17. Governing Law.

THIS AGREEMENT SHALL BE GOVERNED BY AND CONSTRUED IN ACCORDANCE WITH THE LAWS OF THE STATE OF NEW YORK, WITHOUT GIVING EFFECT TO THE CONFLICT OF LAWS PROVISIONS THEREOF.

18. Submission to Jurisdiction; Service of Process.

- (a) EACH OF THE PARTIES HERETO HEREBY IRREVOCABLY AND UNCONDITIONALLY SUBMITS, FOR ITSELF AND ITS PROPERTY, TO THE NON-EXCLUSIVE JURISDICTION OF THE SUPREME COURT OF THE STATE OF NEW YORK SITTING IN THE BOROUGH OF MANHATTAN IN THE CITY OF NEW YORK AND OF THE UNITED STATES DISTRICT COURT FOR THE SOUTHERN DISTRICT OF NEW YORK SITTING IN THE BOROUGH OF MANHATTAN IN THE CITY OF NEW YORK, AND ANY APPELLATE COURT FROM ANY THEREOF, IN ANY ACTION OR PROCEEDING ARISING OUT OF OR RELATING TO THIS AGREEMENT, AND HEREBY IRREVOCABLY AGREES THAT ALL CLAIMS IN RESPECT OF SUCH ACTION OR PROCEEDING MAY BE HEARD AND DETERMINED IN SUCH NEW YORK STATE OR FEDERAL COURT. THE PARTIES HERETO HEREBY IRREVOCABLY WAIVE ANY OBJECTION, INCLUDING ANY OBJECTION TO THE LAYING OF VENUE OR BASED ON THE GROUNDS OF FORUM NON CONVENIENS, THAT ANY OF THEM MAY NOW OR HEREAFTER HAVE TO THE BRINGING OF ANY SUCH ACTION OR PROCEEDING IN SUCH RESPECTIVE JURISDICTIONS. EACH PARTY TO THIS AGREEMENT AGREES THAT A FINAL JUDGMENT IN ANY ACTION OR PROCEEDING WILL BE CONCLUSIVE AND MAY BE ENFORCED IN OTHER

JURISDICTIONS BY SUIT ON THE JUDGMENT OR IN ANY OTHER MANNER PROVIDED BY LAW.

- (b) EACH PARTY TO THIS AGREEMENT IRREVOCABLY CONSENTS TO THE SERVICE OF THE SUMMONS AND COMPLAINT AND ANY OTHER PROCESS IN ANY OTHER ACTION OR PROCEEDING RELATING TO THE TRANSACTIONS CONTEMPLATED HEREBY, ON BEHALF OF ITSELF OR ITS PROPERTY, BY PERSONAL DELIVERY OF COPIES OF SUCH PROCESS TO SUCH PARTY. NOTHING CONTAINED IN THIS SECTION WILL AFFECT THE RIGHT OF ANY PARTY TO SERVE PROCESS IN ANY OTHER MANNER PERMITTED BY LAW OR COMMENCE LEGAL PROCEEDINGS OR OTHERWISE PROCEED AGAINST ANY OTHER PARTY IN ANY OTHER JURISDICTION.

19. Waiver of Jury Trial.

EACH OF THE PARTIES HERETO HEREBY EXPRESSLY AND IRREVOCABLY RELEASES, WAIVES AND RELINQUISHES ANY AND ALL RIGHTS TO TRIAL BY JURY IN ANY CLAIM, DEMAND, ACTION, SUIT, PROCEEDING OR CAUSE OF ACTION IN WHICH ANY OF THEM ARE PARTIES, WHICH IN ANY WAY (DIRECTLY OR INDIRECTLY) ARISES OUT OF, RESULTS FROM OR RELATES TO ANY OF THE FOLLOWING, IN EACH CASE WHETHER NOW EXISTING OR HEREAFTER ARISING AND WHETHER BASED ON CONTRACT OR TORT OR ANY OTHER LEGAL BASIS: (I) THIS AGREEMENT; (II) ANY PAST, PRESENT OR FUTURE ACT, OMISSION, CONDUCT OR ACTIVITY WITH RESPECT TO THIS AGREEMENT; (III) ANY TRANSACTION, EVENT OR OCCURRENCE CONTEMPLATED BY THIS AGREEMENT; (IV) THE PERFORMANCE OF ANY OBLIGATION OR THE EXERCISE OF ANY RIGHT UNDER THIS AGREEMENT; AND (V) THE ENFORCEMENT OF THIS AGREEMENT. EACH OF THE PARTIES HERETO HEREBY FURTHER AGREES THAT THIS AGREEMENT CONSTITUTES ITS WRITTEN CONSENT THAT TRIAL BY JURY WILL BE WAIVED IN ANY SUCH CLAIM, DEMAND, ACTION, SUIT, PROCEEDING OR OTHER CAUSE OF ACTION AND AGREES THAT EACH OF THEM WILL HAVE THE RIGHT AT ANY TIME TO FILE THIS AGREEMENT WITH THE CLERK OR JUDGE OF ANY COURT IN WHICH ANY SUCH CLAIM, DEMAND, ACTION, SUIT, PROCEEDING OR OTHER CAUSE OF ACTION MAY BE PENDING AS WRITTEN CONSENT TO WAIVER OF TRIAL BY JURY.

20. Amendment.

The CFE Fund shall consider, but is not obligated to agree to, requests by the Grantee to amend the terms of this Agreement. Amendments to this Agreement shall be made only after (i) the CFE Fund has received written request from the Grantee stating the nature of the amendment request, and (ii) the CFE Fund has executed a written agreement describing the terms of the amendment.

21. Counterparts.

This Agreement may be executed in any number of counterparts, including by facsimile or other electronic means of communication, each of which shall be deemed an original of this Agreement and all of which together shall constitute one and the same instrument.

22. Notices.

Any notices required to be delivered hereunder shall be in writing and personally delivered, mailed or sent by electronic mail, telefacsimile or other similar form of rapid transmission, and shall be deemed to have been duly given upon receipt (a) at the respective party's address listed on Exhibit F (the "Notices") or (b) at such other address as may be designated by written notice to the other party.

IN WITNESS WHEREOF, the parties hereto have caused this Agreement to be duly executed by their respective officers as of the day and year first above written.

CITIES FOR FINANCIAL EMPOWERMENT FUND, INC.

By: 
Name: Jonathan Mintz
Title: President and Chief Executive Officer

METROPOLITAN GOVERNMENT OF NASHVILLE AND DAVIDSON COUNTY, METROPOLITAN ACTION COMMISSION

By: 
Name: Oluwadamilola Dairo
Title: Interim Executive Director

**SIGNATURE PAGE FOR
CITIES FOR FINANCIAL EMPOWERMENT FUND
SUMMER JOBS CONNECT FY25**

IN WITNESS WHEREOF, the parties have by their duly authorized representatives set their signatures.

METROPOLITAN GOVERNMENT OF NASHVILLE AND DAVIDSON COUNTY

(SEE PREVIOUS PAGE)

Oluwadamilola Dairo, Executive Director- interim
Metropolitan Action Commission

Date



LaVoneia C. Steele, Ed.D., Chair
Metropolitan Action Commission

3/12/2025

Date

APPROVED AS TO AVAILABILITY OF FUNDS:

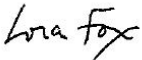


Jenneen Reed, Director
Department of Finance

03/26/2025

Date

APPROVED AS TO RISK AND INSURANCE:



Lora Barkenbus Fox, as Director of Insurance

Date

APPROVED AS TO FORM AND LEGALITY:



Metropolitan Attorney

3/26/2025

Date

FILED:

Metropolitan Clerk

Date

Scope of Work

1. Banking Access and Financial Empowerment Programming

The CFE Fund will provide the Metropolitan Government of Nashville and Davidson County with \$10,000 of funding to embed comprehensive banking access integration and financial empowerment programming within the POWER Youth program.

The Grantee will collaborate with the CFE Fund to provide banking access and financial empowerment programming within the POWER Youth program by completing the tasks set forth in Exhibit B (“Banking Access and Financial Empowerment”). The Grantee will regularly update the CFE Fund about proposed changes to the program structure and will additionally document program design in the grant report.

The Grantee will provide POWER youth participants with access to solely-owned bank and credit union accounts that meet the CFE Fund’s Summer Jobs Connect Youth Account Priorities Exhibit E (the “Summer Jobs Connect Youth Account Priorities: Sole Ownership Accounts for Minors”).

The Grantee will provide POWER youth participants with the ability to receive paychecks and stipends through direct deposit, and help youth navigate the direct deposit registration process.

2. Evaluation

The Grantee must identify, track, and report on financial empowerment programming funded by the CFE Fund. The Grantee and its vendors will also document progress towards the outcomes as structured in Exhibit D (“Reporting”).

3. Learning Community

The Grantee will attend the CFE Fund’s Summer Jobs Connect Convening in fall 2023 and fall 2024. The setting of Summer Jobs Connect convenings will be determined by public health guidance. The Grantee will also attend virtual learning community events throughout the grant term to facilitate sharing of program ideas.

The Grantee will respond to requests from CFE Fund to share best practices with other program grantees. The CFE Fund reserves the right to hold monthly, one-on-one check-in calls with the Grantee.

4. Media and Public Relations

The Grantee will document the success of the program, focusing on financial empowerment achievements, throughout the year to communicate the progress and impact of SJC. To do so, the CFE Fund will compile data and stories from all cities participating in the Summer Jobs Connect program. To prepare for both planned and ad hoc communication opportunities, the Grantee will be expected to prepare and provide content to the CFE Fund that includes, but is not limited to:

A. Social media campaign: The CFE Fund will execute the national SJC Social Media campaign throughout Summer 2024. The CFE Fund will provide partners with custom social media kits, a social media strategy guide, and flyers with each weekly prompt for the campaign. Partner participation in the campaign includes but is not limited to:

- *City Partner Engagement in SJC Social Media Outreach:* Cities and program partners will be asked to post content; to tweet regularly, and if partners also have Instagram, they can use that channel as well. The CFE Fund will provide a social media calendar with sample tweets, but partners should also be prepared to create and post original content. All posts should use the #SummerJobsConnect hashtag.
- *SJC Participant Engagement in National SJC Social Media Campaign:* Throughout the summer, the CFE Fund will run weekly prompts, including incentivized contests, where youth will be rewarded for sharing what SJC success has meant to them over Twitter and Instagram. City partners are responsible for disseminating CFE Fund information about these contests and regularly encouraging participation in contests; city partners should also ensure that participants understand contests guidelines and requirements. City partners may choose to identify a cohort of Ambassadors who are encouraged to share social media content regularly, both for CFE Fund contests and independently.

B. Communications and Press: The Grantee is expected to participate in and include the CFE Fund and Citi Foundation in all relevant communications and marketing opportunities, including but not limited to press releases, grant announcements, social media posts, launch events, or other program related events where press will be present and/or program funders will be recognized.

- Logos and Collateral Material: Please add the CFE Fund and Citi Foundation logos liberally to materials – mockups or drafts of logo usage should be sent to Katie Plat (kplat@cfefund.org) for approval.

Banking Access and Financial Empowerment

The Grantee will employ the Summer Jobs Connect Logic Model to integrate banking access integration and financial empowerment programming.

SUMMER JOBS CONNECT: LOGIC MODEL

PLANNING PHASE <i>Designing a program integration and building required infrastructure.</i>			IMPLEMENTATION PHASE <i>Operating your banking integration at scale.</i>		
Inputs	Planning Activities	Planning Outputs Implementation Inputs	Implementation Activities	Outputs	Outcomes
<p>A paid Summer Youth Employment Program</p> <p>A program team committed to financial empowerment and banking access</p> <p>The ability to pay participants via direct deposit</p> <p>Eight to twelve months for program design, building partnerships, and training staff</p>	Confirm the program population is substantially unbanked	A plan for integrating banking access	Provide program staff with financial empowerment training	High % of program staff are trained on financial empowerment	Youth understand the benefits of banking and direct deposit
	Identify the program touchpoints, brainstorm how they can be utilized for financial empowerment efforts	Training plans and materials for program staff and participants	Educate participants on the benefits of banking:	High % of participants have received training on the benefits of banking	Youth intend to continue using their accounts
	Examine the program payroll process and identify opportunities for direct deposit registration	Committed financial institution partner(s) offering accounts that meet the SJC Youth Account Priorities	• Build into application & enrollment processes	High % of participants have opened youth-friendly transactional accounts	Financial empowerment and banking access are embedded in program structure
	Build relationships with local financial institutions and negotiate accounts that meet the SJC Youth Account Priorities	Outreach materials produced and ready for distribution	• Build into orientation curriculum	Low % of participants report difficulties with opening accounts and registering for direct deposit	Program partners commit to building integrations in future program years
	Identify implementation partnerships and determine partner roles	A clear process for direct deposit registration	• Train financial empowerment trainers	High % of participants register for direct deposit	
	Develop a plan for communicating new financial empowerment opportunities to participants	A data collection plan in place (data sharing, measuring outcomes)	• Offer online resources		
	Examine pay card terms, consider re-negotiating terms/fees	Improved pay card terms as an alternative to direct deposit	Help unbanked participants open appropriate accounts:		
			• Invite financial institutions to program touchpoints		
			• Program staff facilitate account opening process		
			Enroll participants in direct deposit:		
			• Youth provide account information to program staff		
			• Youth have access to a self-registration portal		
			• Financial institutions provide account information to payroll		
			Distribute safe/cost-efficient pay cards		

Grantee Budget

The CFE Fund will provide \$10,000 to support the Grantee's efforts to integrate banking access and financial empowerment youth in the POWER Youth Program.



**Cities for
FINANCIAL
EMPOWERMENT
Fund**

SUMMER JOBS CONNECT: Learning Community Grant

****please complete all sections highlighted in yellow***

City Name:	Nashville
Budget Year	5/1/23 - 4/15/25
Amount Budgeted:	\$10,000
SJC Learning Community Funding Proposal	Amount
Financial Literacy Programming	\$5,000.00
Staff Time	\$3,000.00
Operational Expenses	\$2,000.00
TOTAL PROPOSAL	\$10,000.00

Reporting

Grant Reports

The Grantee will complete one grant report to track progress towards grant objectives and understand financial empowerment accomplishments, challenges, and lessons learned. The final report is due on April 15, 2025

The Grantee is responsible for submitting progress reports using the CFE Fund's online grant portal which can be accessed through the web link below:

<https://www.grantinterface.com/Home/Logon?urlkey=CitiesFE>

Financial Reporting

The CFE Fund will require financial documentation in the final grant report that demonstrates expenses paid through this grant. Expenses must correspond with Exhibit C ("SJC Grant – Grantee Budget").

Qualitative Reporting

The CFE Fund will require a program narrative in the final grant report. The narrative will address performance, operations, partnerships, and client stories.

Quantitative Reporting

The Grantee will track and report the following outcomes:

Summer Jobs Connect Outcomes		2023 Actual	Estimated pre-SJC totals*
Program model	How many youth participated in SYEP throughout the city?		
	How many youth were served by the SYEP your agency oversees/manages?		
Financial Education	How many youth were taught about the benefits of banking?		
	How many youth received follow-up financial education on how to efficiently use a bank account, budgeting, and/or savings?		
Account opening	How many youth did the city determine banking status for? (Whether participants had an account prior to programming)		
	How many youth identified as unbanked at the beginning of the program?		
	How many youth <u>had the opportunity</u> to open an bank or credit union account through the program?		
	How many youth actually opened accounts through the program?		
Direct Deposit	How many youth <u>had the opportunity</u> to direct deposit their SYEP paychecks into a bank/credit union account?		
	How many youth actually received their pay via direct deposit?		
	How many youth chose to split their SYEP paychecks into a savings and transactional (checking) account?		

Summer Jobs Connect Youth Account Priorities



SUMMER JOBS CONNECT YOUTH ACCOUNT PRIORITIES

These following priorities are intended for use by programs seeking or negotiating financial institution transaction accounts for youth populations.

Critical Features	
Terms	Standards
Transaction Account at Banking Institution	Checking account (including checkless checking); bank- or credit union-offered prepaid Non-custodial account ownership for those under 18
Minimum Opening Deposit	\$25 or less, with ability for consumer to delay funding initial balance until first payroll
Monthly Maintenance Fee	None for youth accounts
Overdraft or Non-Sufficient Funds (NSF) Fees	None, structurally not possible (e.g. via checkless checking)
Dormancy or Inactivity Fees	None; after 6 months or more of inactivity, account can be suspended with an option to reactivate
Withdrawal Capability	Free methods to access funds through in-network ATMs
Insured Deposits	Insured by FDIC or NCUSIF
New Account Screening (e.g. ChexSystems, Early Warning Services)	For consumers under 18: Flexible usage, reflecting that any negative reports are unlikely to be fault of the minor For consumers 18 and over: Flexible usage; only deny new customers for past incidences of actual fraud
Alternative IDs	Accept alternative IDs (e.g. school IDs, program IDs)
Remote Account Opening	Accounts can be opened remotely (e.g. through onsite program enrollment, assisted account opening, or online), including issuing account numbers off-site
Linked Savings Accounts	Free savings accounts and account transfers
Additional Important Features	
Point of Sale (POS) Capability	Debit card/prepaid card
Branch Access	Free and unrestricted
Telephone Banking	Free and unrestricted (including live customer support)
Use of Out-of-Network ATM	\$2.50 or less (not including local ATM fee)
Deposit Capability	Free in branch, at ATM, and direct deposit
Bill Pay by Customer	Free
Bill Pay by Financial Institution	Free if available, otherwise at least four free money orders and/or cashier checks per month
Check Cashing for Checks Issued by that Bank	Free
Online and Mobile Banking	Free
Banking Alerts	Free
Monthly Statements	Free paper (or electronic with consumer consent)
Mobile Deposits	Available, free
Funds Availability	Immediate availability for known customers cashing government, payroll, or same-bank checks
Money Orders	\$1.60 or less (based on U.S. Postal Service rate)
Remittances (International Wire)	Competitively priced (\$5.90 - \$20.90, depending on country)
Credit-Building Product Offerings	Secured credit card or secured personal loan, e.g.



www.cfefund.org

Notices

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