

Form 1023 Checklist

(Revised June 2006)

Application for Recognition of Exemption under Section 501(c)(3) of the Internal Revenue Code

Note. Retain a copy of the completed Form 1023 in your permanent records. Refer to the General Instructions regarding Public Inspection of approved applications.

Check each box to finish your application (Form 1023). Send this completed Checklist with your filled-in application. If you have not answered all the items below, your application may be returned to you as incomplete.

- Assemble the application and materials in this order:
- Form 1023 Checklist
 - Form 2848, *Power of Attorney and Declaration of Representative* (if filing)
 - Form 8821, *Tax Information Authorization* (if filing)
 - Expedite request (if requesting)
 - Application (Form 1023 and Schedules A through H, as required)
 - Articles of organization
 - Amendments to articles of organization in chronological order
 - Bylaws or other rules of operation and amendments
 - Documentation of nondiscriminatory policy for schools, as required by Schedule B
 - Form 5768, *Election/Revocation of Election by an Eligible Section 501(c)(3) Organization To Make Expenditures To Influence Legislation* (if filing)
 - All other attachments, including explanations, financial data, and printed materials or publications. Label each page with name and EIN.
- User fee payment placed in envelope on top of checklist. DO NOT STAPLE or otherwise attach your check or money order to your application. Instead, just place it in the envelope.
- Employer Identification Number (EIN)
- Completed Parts I through XI of the application, including any requested information and any required Schedules A through H.
- You must provide specific details about your past, present, and planned activities.
 - Generalizations or failure to answer questions in the Form 1023 application will prevent us from recognizing you as tax exempt.
 - Describe your purposes and proposed activities in specific easily understood terms.
 - Financial information should correspond with proposed activities.
- Schedules. Submit only those schedules that apply to you and check either "Yes" or "No" below.
- | | | | |
|------------|----------------|------------|----------------|
| Schedule A | Yes ___ No ___ | Schedule E | Yes ___ No ___ |
| Schedule B | Yes ___ No ___ | Schedule F | Yes ___ No ___ |
| Schedule C | Yes ___ No ___ | Schedule G | Yes ___ No ___ |
| Schedule D | Yes ___ No ___ | Schedule H | Yes ___ No ___ |

- An exact copy of your complete articles of organization (creating document). Absence of the proper purpose and dissolution clauses is the number one reason for delays in the issuance of determination letters.
 - Location of Purpose Clause from Part III, line 1 (Page, Article and Paragraph Number) _____
 - Location of Dissolution Clause from Part III, line 2b or 2c (Page, Article and Paragraph Number) or by operation of state law _____
- Signature of an officer, director, trustee, or other official who is authorized to sign the application.
 - Signature at Part XI of Form 1023.
- Your name on the application must be the same as your legal name as it appears in your articles of organization.

Send completed Form 1023, user fee payment, and all other required information, to:

Internal Revenue Service
P.O. Box 192
Covington, KY 41012-0192

If you are using express mail or a delivery service, send Form 1023, user fee payment, and attachments to:

Internal Revenue Service
201 West Rivercenter Blvd.
Attn: Extracting Stop 312
Covington, KY 41011

**Application for Recognition of Exemption
 Under Section 501(c)(3) of the Internal Revenue Code**

Note: If exempt status is approved, this application will be open for public inspection.

Use the instructions to complete this application and for a definition of all **bold** items. For additional help, call IRS Exempt Organizations Customer Account Services toll-free at 1-877-829-5500. Visit our website at www.irs.gov for forms and publications. If the required information and documents are not submitted with payment of the appropriate user fee, the application may be returned to you.

Attach additional sheets to this application if you need more space to answer fully. Put your name and EIN on each sheet and identify each answer by Part and line number. Complete Parts I - XI of Form 1023 and submit only those Schedules (A through H) that apply to you.

Part I Identification of Applicant

1 Full name of organization (exactly as it appears in your organizing document)		2 c/o Name (if applicable)	
3 Mailing address (Number and street) (see instructions)	Room/Suite	4 Employer Identification Number (EIN)	
City or town, state or country, and ZIP + 4		5 Month the annual accounting period ends (01 - 12)	
6 Primary contact (officer, director, trustee, or authorized representative) a Name:		b Phone:	
		c Fax: (optional)	
7 Are you represented by an authorized representative, such as an attorney or accountant? If "Yes," provide the authorized representative's name, and the name and address of the authorized representative's firm. Include a completed Form 2848, <i>Power of Attorney and Declaration of Representative</i> , with your application if you would like us to communicate with your representative.		<input type="checkbox"/> Yes <input type="checkbox"/> No	
8 Was a person who is not one of your officers, directors, trustees, employees, or an authorized representative listed in line 7, paid, or promised payment, to help plan, manage, or advise you about the structure or activities of your organization, or about your financial or tax matters? If "Yes," provide the person's name, the name and address of the person's firm, the amounts paid or promised to be paid, and describe that person's role.		<input type="checkbox"/> Yes <input type="checkbox"/> No	
9a Organization's website:			
b Organization's email: (optional)			
10 Certain organizations are not required to file an information return (Form 990 or Form 990-EZ). If you are granted tax-exemption, are you claiming to be excused from filing Form 990 or Form 990-EZ? If "Yes," explain. See the instructions for a description of organizations not required to file Form 990 or Form 990-EZ.		<input type="checkbox"/> Yes <input type="checkbox"/> No	
11 Date incorporated if a corporation, or formed, if other than a corporation. (MM/DD/YYYY) / /			
12 Were you formed under the laws of a foreign country ? If "Yes," state the country.		<input type="checkbox"/> Yes <input type="checkbox"/> No	

Part II Organizational Structure

You must be a corporation (including a limited liability company), an unincorporated association, or a trust to be tax exempt. (See instructions.) **DO NOT file this form unless you can check "Yes" on lines 1, 2, 3, or 4.**

- 1 Are you a **corporation**? If "Yes," attach a copy of your articles of incorporation showing **certification of filing** with the appropriate state agency. Include copies of any amendments to your articles and be sure they also show state filing certification. **Yes** **No**

- 2 Are you a **limited liability company (LLC)**? If "Yes," attach a copy of your articles of organization showing certification of filing with the appropriate state agency. Also, if you adopted an operating agreement, attach a copy. Include copies of any amendments to your articles and be sure they show state filing certification. Refer to the instructions for circumstances when an LLC should not file its own exemption application. **Yes** **No**

- 3 Are you an **unincorporated association**? If "Yes," attach a copy of your articles of association, constitution, or other similar organizing document that is dated and includes at least two signatures. Include signed and dated copies of any amendments. **Yes** **No**

- 4a Are you a **trust**? If "Yes," attach a signed and dated copy of your trust agreement. Include signed and dated copies of any amendments. **Yes** **No**
- b Have you been funded? If "No," explain how you are formed without anything of value placed in trust. **Yes** **No**

- 5 Have you adopted **bylaws**? If "Yes," attach a current copy showing date of adoption. If "No," explain how your officers, directors, or trustees are selected. **Yes** **No**

Part III Required Provisions in Your Organizing Document

The following questions are designed to ensure that when you file this application, your organizing document contains the required provisions to meet the organizational test under section 501(c)(3). Unless you can check the boxes in both lines 1 and 2, your organizing document does not meet the organizational test. **DO NOT file this application until you have amended your organizing document.** Submit your original and amended organizing documents (showing state filing certification if you are a corporation or an LLC) with your application.

- 1 Section 501(c)(3) requires that your organizing document state your exempt purpose(s), such as charitable, religious, educational, and/or scientific purposes. Check the box to confirm that your organizing document meets this requirement. Describe specifically where your organizing document meets this requirement, such as a reference to a particular article or section in your organizing document. Refer to the instructions for exempt purpose language. Location of Purpose Clause (Page, Article, and Paragraph): _____

- 2a Section 501(c)(3) requires that upon dissolution of your organization, your remaining assets must be used exclusively for exempt purposes, such as charitable, religious, educational, and/or scientific purposes. Check the box on line 2a to confirm that your organizing document meets this requirement by express provision for the distribution of assets upon dissolution. If you rely on state law for your dissolution provision, do not check the box on line 2a and go to line 2c.
- 2b If you checked the box on line 2a, specify the location of your dissolution clause (Page, Article, and Paragraph). Do not complete line 2c if you checked box 2a. _____
- 2c See the instructions for information about the operation of state law in your particular state. Check this box if you rely on operation of state law for your dissolution provision and indicate the state: _____

Part IV Narrative Description of Your Activities

Using an attachment, describe your *past, present, and planned* activities in a narrative. If you believe that you have already provided some of this information in response to other parts of this application, you may summarize that information here and refer to the specific parts of the application for supporting details. You may also attach representative copies of newsletters, brochures, or similar documents for supporting details to this narrative. Remember that if this application is approved, it will be open for public inspection. Therefore, your narrative description of activities should be thorough and accurate. Refer to the instructions for information that must be included in your description.

Part V Compensation and Other Financial Arrangements With Your Officers, Directors, Trustees, Employees, and Independent Contractors

- 1a List the names, titles, and mailing addresses of all of your officers, directors, and trustees. For each person listed, state their total annual **compensation**, or proposed compensation, for all services to the organization, whether as an officer, employee, or other position. Use actual figures, if available. Enter "none" if no compensation is or will be paid. If additional space is needed, attach a separate sheet. Refer to the instructions for information on what to include as compensation.

Name	Title	Mailing address	Compensation amount (annual actual or estimated)

Part V Compensation and Other Financial Arrangements With Your Officers, Directors, Trustees, Employees, and Independent Contractors (Continued)

b List the names, titles, and mailing addresses of each of your five highest compensated employees who receive or will receive compensation of more than \$50,000 per year. Use the actual figure, if available. Refer to the instructions for information on what to include as compensation. Do not include officers, directors, or trustees listed in line 1a.

Name	Title	Mailing address	Compensation amount (annual actual or estimated)

c List the names, names of businesses, and mailing addresses of your five highest compensated **independent contractors** that receive or will receive compensation of more than \$50,000 per year. Use the actual figure, if available. Refer to the instructions for information on what to include as compensation.

Name	Title	Mailing address	Compensation amount (annual actual or estimated)

The following "Yes" or "No" questions relate to *past, present, or planned* relationships, transactions, or agreements with your officers, directors, trustees, highest compensated employees, and highest compensated independent contractors listed in lines 1a, 1b, and 1c.

2a Are any of your officers, directors, or trustees **related** to each other through **family or business relationships**? If "Yes," identify the individuals and explain the relationship. **Yes** **No**

b Do you have a business relationship with any of your officers, directors, or trustees other than through their position as an officer, director, or trustee? If "Yes," identify the individuals and describe the business relationship with each of your officers, directors, or trustees. **Yes** **No**

c Are any of your officers, directors, or trustees related to your highest compensated employees or highest compensated independent contractors listed on lines 1b or 1c through family or business relationships? If "Yes," identify the individuals and explain the relationship. **Yes** **No**

3a For each of your officers, directors, trustees, highest compensated employees, and highest compensated independent contractors listed on lines 1a, 1b, or 1c, attach a list showing their name, qualifications, average hours worked, and duties.

b Do any of your officers, directors, trustees, highest compensated employees, and highest compensated independent contractors listed on lines 1a, 1b, or 1c receive compensation from any other organizations, whether tax exempt or taxable, that are related to you through **common control**? If "Yes," identify the individuals, explain the relationship between you and the other organization, and describe the compensation arrangement. **Yes** **No**

4 In establishing the compensation for your officers, directors, trustees, highest compensated employees, and highest compensated independent contractors listed on lines 1a, 1b, and 1c, the following practices are recommended, although they are not required to obtain exemption. Answer "Yes" to all the practices you use.

a Do you or will the individuals that approve compensation arrangements follow a conflict of interest policy? **Yes** **No**

b Do you or will you approve compensation arrangements in advance of paying compensation? **Yes** **No**

c Do you or will you document in writing the date and terms of approved compensation arrangements? **Yes** **No**

Part V Compensation and Other Financial Arrangements With Your Officers, Directors, Trustees, Employees, and Independent Contractors (Continued)

- d** Do you or will you record in writing the decision made by each individual who decided or voted on compensation arrangements? Yes No
- e** Do you or will you approve compensation arrangements based on information about compensation paid by **similarly situated** taxable or tax-exempt organizations for similar services, current compensation surveys compiled by independent firms, or actual written offers from similarly situated organizations? Refer to the instructions for Part V, lines 1a, 1b, and 1c, for information on what to include as compensation. Yes No
- f** Do you or will you record in writing both the information on which you relied to base your decision and its source? Yes No
- g** If you answered "No" to any item on lines 4a through 4f, describe how you set compensation that is **reasonable** for your officers, directors, trustees, highest compensated employees, and highest compensated independent contractors listed in Part V, lines 1a, 1b, and 1c.
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- 5a** Have you adopted a **conflict of interest policy** consistent with the sample conflict of interest policy in Appendix A to the instructions? If "Yes," provide a copy of the policy and explain how the policy has been adopted, such as by resolution of your governing board. If "No," answer lines 5b and 5c. Yes No
- b** What procedures will you follow to assure that persons who have a conflict of interest will not have influence over you for setting their own compensation?
- c** What procedures will you follow to assure that persons who have a conflict of interest will not have influence over you regarding business deals with themselves?
- Note:** A conflict of interest policy is recommended though it is not required to obtain exemption. Hospitals, see Schedule C, Section I, line 14.
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- 6a** Do you or will you compensate any of your officers, directors, trustees, highest compensated employees, or highest compensated independent contractors listed in lines 1a, 1b, or 1c through **non-fixed payments**, such as discretionary bonuses or revenue-based payments? If "Yes," describe all non-fixed compensation arrangements, including how the amounts are determined, who is eligible for such arrangements, whether you place a limitation on total compensation, and how you determine or will determine that you pay no more than reasonable compensation for services. Refer to the instructions for Part V, lines 1a, 1b, and 1c, for information on what to include as compensation. Yes No
- b** Do you or will you compensate any of your employees, other than your officers, directors, trustees, or your five highest compensated employees who receive or will receive compensation of more than \$50,000 per year, through non-fixed payments, such as discretionary bonuses or revenue-based payments? If "Yes," describe all non-fixed compensation arrangements, including how the amounts are or will be determined, who is or will be eligible for such arrangements, whether you place or will place a limitation on total compensation, and how you determine or will determine that you pay no more than reasonable compensation for services. Refer to the instructions for Part V, lines 1a, 1b, and 1c, for information on what to include as compensation. Yes No
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- 7a** Do you or will you purchase any goods, services, or assets from any of your officers, directors, trustees, highest compensated employees, or highest compensated independent contractors listed in lines 1a, 1b, or 1c? If "Yes," describe any such purchase that you made or intend to make, from whom you make or will make such purchases, how the terms are or will be negotiated at **arm's length**, and explain how you determine or will determine that you pay no more than **fair market value**. Attach copies of any written contracts or other agreements relating to such purchases. Yes No
- b** Do you or will you sell any goods, services, or assets to any of your officers, directors, trustees, highest compensated employees, or highest compensated independent contractors listed in lines 1a, 1b, or 1c? If "Yes," describe any such sales that you made or intend to make, to whom you make or will make such sales, how the terms are or will be negotiated at arm's length, and explain how you determine or will determine you are or will be paid at least fair market value. Attach copies of any written contracts or other agreements relating to such sales. Yes No
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- 8a** Do you or will you have any leases, contracts, loans, or other agreements with your officers, directors, trustees, highest compensated employees, or highest compensated independent contractors listed in lines 1a, 1b, or 1c? If "Yes," provide the information requested in lines 8b through 8f. Yes No
- b** Describe any written or oral arrangements that you made or intend to make.
- c** Identify with whom you have or will have such arrangements.
- d** Explain how the terms are or will be negotiated at arm's length.
- e** Explain how you determine you pay no more than fair market value or you are paid at least fair market value.
- f** Attach copies of any signed leases, contracts, loans, or other agreements relating to such arrangements.
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- 9a** Do you or will you have any leases, contracts, loans, or other agreements with any organization in which any of your officers, directors, or trustees are also officers, directors, or trustees, or in which any individual officer, director, or trustee owns more than a 35% interest? If "Yes," provide the information requested in lines 9b through 9f. Yes No

Part V Compensation and Other Financial Arrangements With Your Officers, Directors, Trustees, Employees, and Independent Contractors (Continued)

- b Describe any written or oral arrangements you made or intend to make.
- c Identify with whom you have or will have such arrangements.
- d Explain how the terms are or will be negotiated at arm's length.
- e Explain how you determine or will determine you pay no more than fair market value or that you are paid at least fair market value.
- f Attach a copy of any signed leases, contracts, loans, or other agreements relating to such arrangements.

Part VI Your Members and Other Individuals and Organizations That Receive Benefits From You

The following "Yes" or "No" questions relate to goods, services, and funds you provide to individuals and organizations as part of your activities. Your answers should pertain to *past*, *present*, and *planned* activities. (See instructions.)

- 1a In carrying out your exempt purposes, do you provide goods, services, or funds to individuals? If "Yes," describe each program that provides goods, services, or funds to individuals. Yes No
- b In carrying out your exempt purposes, do you provide goods, services, or funds to organizations? If "Yes," describe each program that provides goods, services, or funds to organizations. Yes No
- 2 Do any of your programs limit the provision of goods, services, or funds to a specific individual or group of specific individuals? For example, answer "Yes," if goods, services, or funds are provided only for a particular individual, your members, individuals who work for a particular employer, or graduates of a particular school. If "Yes," explain the limitation and how recipients are selected for each program. Yes No
- 3 Do any individuals who receive goods, services, or funds through your programs have a family or business relationship with any officer, director, trustee, or with any of your highest compensated employees or highest compensated independent contractors listed in Part V, lines 1a, 1b, and 1c? If "Yes," explain how these related individuals are eligible for goods, services, or funds. Yes No

Part VII Your History

The following "Yes" or "No" questions relate to your history. (See instructions.)

- 1 Are you a **successor** to another organization? Answer "Yes," if you have taken or will take over the activities of another organization; you took over 25% or more of the fair market value of the net assets of another organization; or you were established upon the conversion of an organization from for-profit to non-profit status. If "Yes," complete Schedule G. Yes No
- 2 Are you submitting this application more than 27 months after the end of the month in which you were legally formed? If "Yes," complete Schedule E. Yes No

Part VIII Your Specific Activities

The following "Yes" or "No" questions relate to specific activities that you may conduct. Check the appropriate box. Your answers should pertain to *past*, *present*, and *planned* activities. (See instructions.)

- 1 Do you support or oppose candidates in **political campaigns** in any way? If "Yes," explain. Yes No
- 2a Do you attempt to **influence legislation**? If "Yes," explain how you attempt to influence legislation and complete line 2b. If "No," go to line 3a. Yes No
- b Have you made or are you making an **election** to have your legislative activities measured by expenditures by filing Form 5768? If "Yes," attach a copy of the Form 5768 that was already filed or attach a completed Form 5768 that you are filing with this application. If "No," describe whether your attempts to influence legislation are a substantial part of your activities. Include the time and money spent on your attempts to influence legislation as compared to your total activities. Yes No
- 3a Do you or will you operate bingo or **gaming** activities? If "Yes," describe who conducts them, and list all revenue received or expected to be received and expenses paid or expected to be paid in operating these activities. **Revenue and expenses** should be provided for the time periods specified in Part IX, Financial Data. Yes No
- b Do you or will you enter into contracts or other agreements with individuals or organizations to conduct bingo or gaming for you? If "Yes," describe any written or oral arrangements that you made or intend to make, identify with whom you have or will have such arrangements, explain how the terms are or will be negotiated at arm's length, and explain how you determine or will determine you pay no more than fair market value or you will be paid at least fair market value. Attach copies or any written contracts or other agreements relating to such arrangements. Yes No
- c List the states and local jurisdictions, including Indian Reservations, in which you conduct or will conduct gaming or bingo.

Part VIII Your Specific Activities (Continued)

4a Do you or will you undertake **fundraising**? If "Yes," check all the fundraising programs you do or will conduct. (See instructions.) **Yes** **No**

- mail solicitations
- email solicitations
- personal solicitations
- vehicle, boat, plane, or similar donations
- foundation grant solicitations
- phone solicitations
- accept donations on your website
- receive donations from another organization's website
- government grant solicitations
- Other

Attach a description of each fundraising program.

b Do you or will you have written or oral contracts with any individuals or organizations to raise funds for you? If "Yes," describe these activities. Include all revenue and expenses from these activities and state who conducts them. Revenue and expenses should be provided for the time periods specified in Part IX, Financial Data. Also, attach a copy of any contracts or agreements. **Yes** **No**

c Do you or will you engage in fundraising activities for other organizations? If "Yes," describe these arrangements. Include a description of the organizations for which you raise funds and attach copies of all contracts or agreements. **Yes** **No**

d List all states and local jurisdictions in which you conduct fundraising. For each state or local jurisdiction listed, specify whether you fundraise for your own organization, you fundraise for another organization, or another organization fundraises for you.

e Do you or will you maintain separate accounts for any contributor under which the contributor has the right to advise on the use or distribution of funds? Answer "Yes" if the donor may provide advice on the types of investments, distributions from the types of investments, or the distribution from the donor's contribution account. If "Yes," describe this program, including the type of advice that may be provided and submit copies of any written materials provided to donors. **Yes** **No**

5 Are you **affiliated** with a governmental unit? If "Yes," explain. **Yes** **No**

6a Do you or will you engage in **economic development**? If "Yes," describe your program. **Yes** **No**

b Describe in full who benefits from your economic development activities and how the activities promote exempt purposes.

7a Do or will persons other than your employees or volunteers **develop** your facilities? If "Yes," describe each facility, the role of the developer, and any business or family relationship(s) between the developer and your officers, directors, or trustees. **Yes** **No**

b Do or will persons other than your employees or volunteers **manage** your activities or facilities? If "Yes," describe each activity and facility, the role of the manager, and any business or family relationship(s) between the manager and your officers, directors, or trustees. **Yes** **No**

c If there is a business or family relationship between any manager or developer and your officers, directors, or trustees, identify the individuals, explain the relationship, describe how contracts are negotiated at arm's length so that you pay no more than fair market value, and submit a copy of any contracts or other agreements.

8 Do you or will you enter into **joint ventures**, including partnerships or **limited liability companies** treated as partnerships, in which you share profits and losses with partners other than section 501(c)(3) organizations? If "Yes," describe the activities of these joint ventures in which you participate. **Yes** **No**

9a Are you applying for exemption as a childcare organization under section 501(k)? If "Yes," answer lines 9b through 9d. If "No," go to line 10. **Yes** **No**

b Do you provide child care so that parents or caretakers of children you care for can be **gainfully employed** (see instructions)? If "No," explain how you qualify as a childcare organization described in section 501(k). **Yes** **No**

c Of the children for whom you provide child care, are 85% or more of them cared for by you to enable their parents or caretakers to be gainfully employed (see instructions)? If "No," explain how you qualify as a childcare organization described in section 501(k). **Yes** **No**

d Are your services available to the general public? If "No," describe the specific group of people for whom your activities are available. Also, see the instructions and explain how you qualify as a childcare organization described in section 501(k). **Yes** **No**

10 Do you or will you publish, own, or have rights in music, literature, tapes, artworks, choreography, scientific discoveries, or other **intellectual property**? If "Yes," explain. Describe who owns or will own any copyrights, patents, or trademarks, whether fees are or will be charged, how the fees are determined, and how any items are or will be produced, distributed, and marketed. **Yes** **No**

Part VIII Your Specific Activities (Continued)

- 11** Do you or will you accept contributions of: real property; conservation easements; closely held securities; intellectual property such as patents, trademarks, and copyrights; works of music or art; licenses; royalties; automobiles, boats, planes, or other vehicles; or collectibles of any type? If "Yes," describe each type of contribution, any conditions imposed by the donor on the contribution, and any agreements with the donor regarding the contribution. **Yes** **No**
-
- 12a** Do you or will you operate in a **foreign country or countries**? If "Yes," answer lines 12b through 12d. If "No," go to line 13a. **Yes** **No**
- b** Name the foreign countries and regions within the countries in which you operate.
- c** Describe your operations in each country and region in which you operate.
- d** Describe how your operations in each country and region further your exempt purposes.
-
- 13a** Do you or will you make grants, loans, or other distributions to organization(s)? If "Yes," answer lines 13b through 13g. If "No," go to line 14a. **Yes** **No**
- b** Describe how your grants, loans, or other distributions to organizations further your exempt purposes.
- c** Do you have written contracts with each of these organizations? If "Yes," attach a copy of each contract. **Yes** **No**
- d** Identify each recipient organization and any **relationship** between you and the recipient organization.
- e** Describe the records you keep with respect to the grants, loans, or other distributions you make.
- f** Describe your selection process, including whether you do any of the following:
- (i)** Do you require an application form? If "Yes," attach a copy of the form. **Yes** **No**
- (ii)** Do you require a grant proposal? If "Yes," describe whether the grant proposal specifies your responsibilities and those of the grantee, obligates the grantee to use the grant funds only for the purposes for which the grant was made, provides for periodic written reports concerning the use of grant funds, requires a final written report and an accounting of how grant funds were used, and acknowledges your authority to withhold and/or recover grant funds in case such funds are, or appear to be, misused. **Yes** **No**
- g** Describe your procedures for oversight of distributions that assure you the resources are used to further your exempt purposes, including whether you require periodic and final reports on the use of resources.
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- 14a** Do you or will you make grants, loans, or other distributions to foreign organizations? If "Yes," answer lines 14b through 14f. If "No," go to line 15. **Yes** **No**
- b** Provide the name of each foreign organization, the country and regions within a country in which each foreign organization operates, and describe any relationship you have with each foreign organization.
- c** Does any foreign organization listed in line 14b accept contributions earmarked for a specific country or specific organization? If "Yes," list all earmarked organizations or countries. **Yes** **No**
- d** Do your contributors know that you have ultimate authority to use contributions made to you at your discretion for purposes consistent with your exempt purposes? If "Yes," describe how you relay this information to contributors. **Yes** **No**
- e** Do you or will you make pre-grant inquiries about the recipient organization? If "Yes," describe these inquiries, including whether you inquire about the recipient's financial status, its tax-exempt status under the Internal Revenue Code, its ability to accomplish the purpose for which the resources are provided, and other relevant information. **Yes** **No**
- f** Do you or will you use any additional procedures to ensure that your distributions to foreign organizations are used in furtherance of your exempt purposes? If "Yes," describe these procedures, including site visits by your employees or compliance checks by impartial experts, to verify that grant funds are being used appropriately. **Yes** **No**

Part VIII Your Specific Activities *(Continued)*

- | | | | |
|-----------|--|-------------------------------------|------------------------------------|
| 15 | Do you have a close connection with any organizations? If "Yes," explain. | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 16 | Are you applying for exemption as a cooperative hospital service organization under section 501(e)? If "Yes," explain. | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 17 | Are you applying for exemption as a cooperative service organization of operating educational organizations under section 501(f)? If "Yes," explain. | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 18 | Are you applying for exemption as a charitable risk pool under section 501(n)? If "Yes," explain. | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 19 | Do you or will you operate a school ? If "Yes," complete Schedule B. Answer "Yes," whether you operate a school as your main function or as a secondary activity. | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 20 | Is your main function to provide hospital or medical care ? If "Yes," complete Schedule C. | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 21 | Do you or will you provide low-income housing or housing for the elderly or handicapped ? If "Yes," complete Schedule F. | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 22 | Do you or will you provide scholarships, fellowships, educational loans, or other educational grants to individuals, including grants for travel, study, or other similar purposes? If "Yes," complete Schedule H. | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

Note: Private foundations may use Schedule H to request advance approval of individual grant procedures.

Part IX Financial Data

For purposes of this schedule, years in existence refer to completed tax years. If in existence 4 or more years, complete the schedule for the most recent 4 tax years. If in existence more than 1 year but less than 4 years, complete the statements for each year in existence and provide projections of your likely revenues and expenses based on a reasonable and good faith estimate of your future finances for a total of 3 years of financial information. If in existence less than 1 year, provide projections of your likely revenues and expenses for the current year and the 2 following years, based on a reasonable and good faith estimate of your future finances for a total of 3 years of financial information. (See instructions.)

A. Statement of Revenues and Expenses

	Type of revenue or expense	Current tax year	3 prior tax years or 2 succeeding tax years			(e) Provide Total for (a) through (d)
		(a) From To	(b) From To	(c) From To	(d) From To	
Revenues	1 Gifts, grants, and contributions received (do not include unusual grants)					
	2 Membership fees received					
	3 Gross investment income					
	4 Net unrelated business income					
	5 Taxes levied for your benefit					
	6 Value of services or facilities furnished by a governmental unit without charge (not including the value of services generally furnished to the public without charge)					
	7 Any revenue not otherwise listed above or in lines 9–12 below (attach an itemized list)					
	8 Total of lines 1 through 7					
	9 Gross receipts from admissions, merchandise sold or services performed, or furnishing of facilities in any activity that is related to your exempt purposes (attach itemized list)					
	10 Total of lines 8 and 9					
	11 Net gain or loss on sale of capital assets (attach schedule and see instructions)					
	12 Unusual grants					
	13 Total Revenue Add lines 10 through 12					
Expenses	14 Fundraising expenses					
	15 Contributions, gifts, grants, and similar amounts paid out (attach an itemized list)					
	16 Disbursements to or for the benefit of members (attach an itemized list)					
	17 Compensation of officers, directors, and trustees					
	18 Other salaries and wages					
	19 Interest expense					
	20 Occupancy (rent, utilities, etc.)					
	21 Depreciation and depletion					
	22 Professional fees					
	23 Any expense not otherwise classified, such as program services (attach itemized list)					
	24 Total Expenses Add lines 14 through 23					

Part IX Financial Data (Continued)

B. Balance Sheet (for your most recently completed tax year)

Year End:

(Whole dollars)

Assets		
1	Cash	1
2	Accounts receivable, net	2
3	Inventories	3
4	Bonds and notes receivable (attach an itemized list)	4
5	Corporate stocks (attach an itemized list)	5
6	Loans receivable (attach an itemized list)	6
7	Other investments (attach an itemized list)	7
8	Depreciable and depletable assets (attach an itemized list)	8
9	Land	9
10	Other assets (attach an itemized list)	10
11	Total Assets (add lines 1 through 10)	11
Liabilities		
12	Accounts payable	12
13	Contributions, gifts, grants, etc. payable	13
14	Mortgages and notes payable (attach an itemized list)	14
15	Other liabilities (attach an itemized list)	15
16	Total Liabilities (add lines 12 through 15)	16
Fund Balances or Net Assets		
17	Total fund balances or net assets	17
18	Total Liabilities and Fund Balances or Net Assets (add lines 16 and 17)	18
19	Have there been any substantial changes in your assets or liabilities since the end of the period shown above? If "Yes," explain.	<input type="checkbox"/> Yes <input type="checkbox"/> No

Part X Public Charity Status

Part X is designed to classify you as an organization that is either a **private foundation** or a **public charity**. Public charity status is a more favorable tax status than private foundation status. If you are a private foundation, Part X is designed to further determine whether you are a **private operating foundation**. (See instructions.)

- 1a Are you a private foundation? If "Yes," go to line 1b. If "No," go to line 5 and proceed as instructed. If you are unsure, see the instructions. Yes No
- b As a private foundation, section 508(e) requires special provisions in your organizing document in addition to those that apply to all organizations described in section 501(c)(3). Check the box to confirm that your organizing document meets this requirement, whether by express provision or by reliance on operation of state law. Attach a statement that describes specifically where your organizing document meets this requirement, such as a reference to a particular article or section in your organizing document or by operation of state law. See the instructions, including Appendix B, for information about the special provisions that need to be contained in your organizing document. Go to line 2.
- 2 Are you a private operating foundation? To be a private operating foundation you must engage directly in the active conduct of charitable, religious, educational, and similar activities, as opposed to indirectly carrying out these activities by providing grants to individuals or other organizations. If "Yes," go to line 3. If "No," go to the signature section of Part XI. Yes No
- 3 Have you existed for one or more years? If "Yes," attach financial information showing that you are a private operating foundation; go to the signature section of Part XI. If "No," continue to line 4. Yes No
- 4 Have you attached either (1) an affidavit or opinion of counsel, (including a written affidavit or opinion from a certified public accountant or accounting firm with expertise regarding this tax law matter), that sets forth facts concerning your operations and support to demonstrate that you are likely to satisfy the requirements to be classified as a private operating foundation; or (2) a statement describing your proposed operations as a private operating foundation? Yes No
- 5 If you answered "No" to line 1a, indicate the type of public charity status you are requesting by checking one of the choices below. You may check only one box.
The organization is not a private foundation because it is:
 - a 509(a)(1) and 170(b)(1)(A)(i)—a church or a convention or association of churches. Complete and attach Schedule A.
 - b 509(a)(1) and 170(b)(1)(A)(ii)—a **school**. Complete and attach Schedule B.
 - c 509(a)(1) and 170(b)(1)(A)(iii)—a **hospital**, a cooperative hospital service organization, or a medical research organization operated in conjunction with a hospital. Complete and attach Schedule C.
 - d 509(a)(3)—an organization supporting either one or more organizations described in line 5a through c, f, g, or h or a publicly supported section 501(c)(4), (5), or (6) organization. Complete and attach Schedule D.

Part X Public Charity Status (Continued)

- e 509(a)(4)—an organization organized and operated exclusively for testing for public safety.
- f 509(a)(1) and 170(b)(1)(A)(iv)—an organization operated for the benefit of a college or university that is owned or operated by a governmental unit.
- g 509(a)(1) and 170(b)(1)(A)(vi)—an organization that receives a substantial part of its financial support in the form of contributions from publicly supported organizations, from a governmental unit, or from the general public.
- h 509(a)(2)—an organization that normally receives not more than one-third of its financial support from gross **investment income** and receives more than one-third of its financial support from contributions, membership fees, and gross receipts from activities related to its exempt functions (subject to certain exceptions).
- i A publicly supported organization, but unsure if it is described in 5g or 5h. The organization would like the IRS to decide the correct status.

6 If you checked box g, h, or i in question 5 above, you must request either an **advance** or a **definitive ruling** by selecting one of the boxes below. Refer to the instructions to determine which type of ruling you are eligible to receive.

- a **Request for Advance Ruling:** By checking this box and signing the consent, pursuant to section 6501(c)(4) of the Code you request an advance ruling and agree to extend the statute of limitations on the assessment of excise tax under section 4940 of the Code. The tax will apply only if you do not establish public support status at the end of the 5-year advance ruling period. The assessment period will be extended for the 5 advance ruling years to 8 years, 4 months, and 15 days beyond the end of the first year. You have the right to refuse or limit the extension to a mutually agreed-upon period of time or issue(s). Publication 1035, *Extending the Tax Assessment Period*, provides a more detailed explanation of your rights and the consequences of the choices you make. You may obtain Publication 1035 free of charge from the IRS web site at www.irs.gov or by calling toll-free 1-800-829-3676. Signing this consent will not deprive you of any appeal rights to which you would otherwise be entitled. If you decide not to extend the statute of limitations, you are not eligible for an advance ruling.

Consent Fixing Period of Limitations Upon Assessment of Tax Under Section 4940 of the Internal Revenue Code

For Organization

.....
 (Signature of Officer, Director, Trustee, or other authorized official)

.....
 (Type or print name of signer)

.....
 (Date)

.....
 (Type or print title or authority of signer)

For IRS Use Only

.....
 IRS Director, Exempt Organizations

.....
 (Date)

- b **Request for Definitive Ruling:** Check this box if you have completed one tax year of at least 8 full months and you are requesting a definitive ruling. To confirm your public support status, answer line 6b(i) if you checked box g in line 5 above. Answer line 6b(ii) if you checked box h in line 5 above. If you checked box i in line 5 above, answer both lines 6b(i) and (ii).

(i) (a) Enter 2% of line 8, column (e) on Part IX-A. Statement of Revenues and Expenses. _____

(b) Attach a list showing the name and amount contributed by each person, company, or organization whose gifts totaled more than the 2% amount. If the answer is "None," check this box.

(ii) (a) For each year amounts are included on lines 1, 2, and 9 of Part IX-A. Statement of Revenues and Expenses, attach a list showing the name of and amount received from each **disqualified person**. If the answer is "None," check this box.

(b) For each year amounts are included on line 9 of Part IX-A. Statement of Revenues and Expenses, attach a list showing the name of and amount received from each payer, other than a disqualified person, whose payments were more than the larger of (1) 1% of line 10, Part IX-A. Statement of Revenues and Expenses, or (2) \$5,000. If the answer is "None," check this box.

7 Did you receive any unusual grants during any of the years shown on Part IX-A. Statement of Revenues and Expenses? If "Yes," attach a list including the name of the contributor, the date and amount of the grant, a brief description of the grant, and explain why it is unusual. **Yes** **No**

Part XI User Fee Information

You must include a user fee payment with this application. It will not be processed without your paid user fee. If your average annual gross receipts have exceeded or will exceed \$10,000 annually over a 4-year period, you must submit payment of \$750. If your gross receipts have not exceeded or will not exceed \$10,000 annually over a 4-year period, the required user fee payment is \$300. See instructions for Part XI, for a definition of **gross receipts** over a 4-year period. Your check or money order must be made payable to the United States Treasury. *User fees are subject to change. Check our website at www.irs.gov and type "User Fee" in the keyword box, or call Customer Account Services at 1-877-829-5500 for current information.*

- 1 Have your annual gross receipts averaged or are they expected to average not more than \$10,000? **Yes** **No**
 If "Yes," check the box on line 2 and enclose a user fee payment of \$300 (Subject to change—see above).
 If "No," check the box on line 3 and enclose a user fee payment of \$750 (Subject to change—see above).
- 2 Check the box if you have enclosed the reduced user fee payment of \$300 (Subject to change).
- 3 Check the box if you have enclosed the user fee payment of \$750 (Subject to change).

I declare under the penalties of perjury that I am authorized to sign this application on behalf of the above organization and that I have examined this application, including the accompanying schedules and attachments, and to the best of my knowledge it is true, correct, and complete.

Please Sign Here



.....
(Signature of Officer, Director, Trustee, or other authorized official)

.....
(Type or print name of signer)

.....
(Date)

.....
(Type or print title or authority of signer)

Reminder: Send the completed Form 1023 Checklist with your filled-in-application.

FURTHER INSTRUCTIONS:

1. TAKE OUT THESE PAGES and REPLACE WITH YOUR CONFORMED, STAMPED AND FILED ARTICLES OF INCORPORATION. MAKE SURE YOU PUT ALL THE PAGES OF THE ARTICLES OF INCORPORATION HERE...NOT JUST THE FIRST SHEET!
2. NEXT, STAPLE EACH SET TOGETHER SO YOU HAVE TWO COMPLETE SETS, AS WE HAVE INDICATED WITH THE PAPERCLIPS.
3. SIGN EACH SET WHERE INDICATED.
4. MAKE A COPY OF ONE SET FOR YOUR FILES.
5. FINALLY, MAIL BOTH SETS TO THE IRS IN THE ENCLOSED ENVELOPE.

BY-LAWS of *Moneytalk Financial Foundations, Inc.*
A NONPROFIT CORPORATION

ARTICLE I – ORGANIZATION

1. The name of the organization shall be Moneytalk Financial Foundations, Inc.
2. The organization shall have no seal, at this time, however, a seal may be added in the future.
3. The organization may at its pleasure, by a vote of the Board of Directors, change its name.

ARTICLE II – PURPOSES

The purpose of this organization is to provide financial life-skill education and continuing support programs, in a faith-based Christian environment, to low-income individuals, youths, and ex-offenders or soon-to-be ex-offenders who are on probation and/or parole, and their families, in order to help move them from aid and/or government assistance, to self-sufficiency.

Specifically, we will work with ex-offenders and offenders who are enrolled in a diversion, parole, probation, or other disciplinary judicial program; and youth/teenagers who have not yet been involved in the judicial system, all of whom need direction and guidance in order to impede the probability of future financial impediments, which could potentially lead them to trouble.

Programs will include the following: Basic Financial Skills, Basic Investment Information, Basic Identity Theft Protection, Basic Tax Information, and Simulated Life Skills.

ARTICLE III – MEMBERSHIP

There shall be no organization members.

ARTICLE IV – MEETINGS

The annual meeting of this corporate organization (“organization”) shall be held on the 1st day of December each and every year the Board of Directors, but it shall not be more than two weeks from the date fixed by these By-Laws. The Secretary shall cause to be mailed or emailed to every board director (“director”) and board member (“member(s)”) at her/his address as it appears in the roll book in this organization a notice telling the time, agenda and place of such annual meeting.

Due to the nature of the services provided by this organization, regular meetings of this organization shall be based in Johnson County, Kansas, but may include, and be conducted, with all BOD members present via person meetings, or through the use of conference calls or teleconference tools, such as Skype. The annual meeting will be conducted via an in person meeting, based in Johnson County, Kansas, with all BOD officers and members present.

Special meetings of this organization may be called by the president when s/he deems it for the best interest of the organization. Notices of such meeting shall be mailed or emailed to all members of the Board of Directors at their addresses as they appear in the membership roll book at least ten (10) days before the scheduled date set for such special meeting. Such notice shall state the reasons that such meeting has been called, the business to be transacted at such meeting and by whom it was called. At the request of fifty-one percent of the members of the Board of Directors, the president shall cause a special meeting to be called, but such request must be made in writing at least ten (10) days before the requested scheduled date. No other

business but that specified in the notice may be transacted at such special meeting without the majority consent of all present at such meeting.

ARTICLE V – VOTING

At all meetings, except for the election of officers and directors, all votes shall be by voice. For election of officers, ballots shall be provided and there shall not appear any place on such ballot that might tend to indicate the person who cast such ballot.

At any regular or special meeting, if a majority so requires, any question may be voted upon in the manner and style provided for election of officers and directors. At all votes by ballot the chairman of such meeting shall, prior to the commencement of balloting, appoint a committee of three who shall act as "Inspectors of Election" and who shall, at the conclusion of such balloting, certify in writing to the Chairman the results and the certified copy shall be physically affixed in the minute book to the minutes of that meeting.

No inspector of election shall be a candidate for office or shall be personally interested in the question voted upon.

ARTICLE VI – ORDER OF BUSINESS

- | | |
|---|---------------------------------|
| 1. Roll Call. | 4. Old and Unfinished Business. |
| 2. Reading of the Minutes of the preceding meeting. | 5. New Business. |
| 3. Reports of Officers. | 6. Adjournments. |

ARTICLE VII – BOARD OF DIRECTORS

The business of this organization shall be managed by a Board of Directors consisting of 3 (three) to 4 (four) individual officer/directors, together with the members of the board of directors of this organization. At least one of the directors elected shall be a resident of the State of Kansas, and a citizen of the United States. Other board of director officers may live outside of, but in close proximity to, and agree to visit at least once a year for the purposes of attending the annual meeting, the state of Kansas.

The directors to be chosen for the ensuing year shall be chosen at the annual meeting of this organization in the same manner and style as the officers of this organization and they shall serve for a term of "indefinite".

The Board of Directors shall have the control and management of the affairs and business of this organization. Such Board of Directors shall only act in the name of the organization when it shall be regularly convened by its chairman after due notice to all the directors of such meeting, shall be based in Johnson County, Kansas, and may be conducted via in person meeting, conference call or teleconference, using such online tools as Skype.

Fifty-one percent (51%) of the members of the Board of Directors shall constitute a quorum and the meetings of the Board of Directors shall be held regularly during the 1st week of December, each and every year. Each director shall have one vote and such voting may not be done by proxy.

The Board of Directors may make such rules and regulations covering its meetings as it may in its discretion determine necessary. Vacancies in the Board of Directors shall be filled by a vote of the majority of the remaining members of the Board of Directors for the balance of the year.

The President of the organization by virtue of her/his office shall be Chairman of the Board of Directors. The Board of Directors shall select from one of their members a secretary.

A director may be removed when sufficient cause exists for such removal. The Board of Directors may entertain charges against any director. A director may be represented by counsel upon any removal hearing. The Board of Directors shall adopt such rules for this hearing as it may in its discretion consider necessary for the best interests of the organization.

ARTICLE VIII – OFFICERS

Officers will be elected by a majority of board members. For election of officers, ballots shall be provided and there shall not appear any place on such ballot that might tend to indicate the person who cast such ballot.

The initial officer/directors of the organization shall be as follows:

President: Teresa M. McGarry; 5202 Round Prairie St.; Shawnee, KS 66226-2635.

Vice-President: Roger Wilcoxon; 122 South Main St., Apt. B; Lansing, KS 66043.

Secretary/ Treasurer: Karen Haynes; 13108 W. 70th Terr; Shawnee, KS 66216.

The duties of the initial officers of the organization shall be as follows:

President:

- The President shall preside at all meetings.
- S/He shall by virtue of her/his office be Chairman of the Board of Directors.
- S/He shall present at each annual meeting of the organization an annual report of the work of the organization.
- S/He shall appoint all committees, temporary or permanent.
- S/He shall see all books, reports, and certificates required by law are properly kept or filed.
- S/He shall be one of the officers who may sign the checks or drafts of the organization.
- S/He shall have such powers as may be reasonably construed as belonging to the chief executive of any organization.

Vice-President:

- The Vice President shall in the event of the absence or inability of the President to exercise her/his office become acting president of the organization with all the rights, privileges and powers as if s/he had been the duly elected president.

Secretary:

- The Secretary shall keep the minutes and records of the organization in appropriate books.
- It shall be her/his duty to file any certificate required by any statute, federal or state.
- S/He shall give and serve all notices to members of this organization.
- S/He shall be the official custodian of the records of this organization.
- S/He may be one of the officers required to sign the checks and drafts of the organization.

- S/He shall submit to the Board of Directors any communications which shall be addressed to her/him as Secretary of the organization.
- S/He shall attend to all correspondence of the organization and shall exercise all duties incident to the office of Secretary.

Treasurer:

- The Treasurer shall have the care and custody of all monies belonging to the organization and shall be solely responsible for such monies or securities of the organization.
- S/He shall cause to be deposited in a regular business bank or trust company a sum not exceeding \$ 20,000.00 and the balance of the funds of the organization shall be deposited in a savings bank except that the Board of Directors may cause such funds to be invested in such investments as shall be legal for a non-profit corporation in this state.
- S/He must be one of the officers who shall sign checks or drafts of the organization. No special fund may be set aside that shall make it unnecessary for the Treasurer to sign the checks issued upon it.
- S/He shall render at stated periods as the Board of Directors shall determine a written account of the finances of the organization and such report shall be physically affixed to the minutes of the Board of Directors of such meeting.
- S/He shall exercise all duties incident to the office of Treasurer.

Officers shall by virtue of their office be members of the Board of Directors. No officer shall for reason of her/his office be entitled to receive any salary or compensation, but nothing herein shall be construed to prevent an officer or director from receiving any compensation from the organization for duties other than as a director or officer.

ARTICLE IX – SALARIES

The Board of Directors shall hire and fix the compensation of any and all employees which they, in their discretion, may determine to be necessary for the conduct of the business of the organization, with the exception of the following: the Board of Directors may establish staff positions, with specified compensation, within the organization, that will not be filled by a board member and will be subordinate to senior management; and delegate to the senior manager and/or a staff member responsible for human resources the responsibility for hiring a qualified person. The President may veto the hiring of any employee s/he feels is not qualified for the position being filled.

ARTICLE X – COMMITTEES

All committees of this organization shall be appointed by the Board of Directors, and their terms of office shall be for a period of one year or less if sooner terminated by the action of the Board of Directors. There shall be no permanent committees.

ARTICLE XI – DUES

There shall be no dues.

ARTICLE XII – AMENDMENTS

These By-Laws may be altered, amended, repealed or added to by an affirmative vote of not less than fifty-one percent of the members of the Board of Directors.

Conflict of Interest Policy

Article I Purpose

The purpose of the conflict of interest policy is to protect Moneytalk Financial Foundations, Inc.'s (Organization) interest when it is contemplating entering into a transaction or arrangement that might benefit the private interest of an officer or director of the Organization or might result in a possible excess benefit transaction. This policy is intended to supplement but not replace any applicable state and federal laws governing conflict of interest applicable to nonprofit and charitable organizations.

Article II Definitions

1. Interested Person

Any director, principal officer, or member of a committee with governing board delegated powers, who has a direct or indirect financial interest, as defined below, is an interested person.

2. Financial Interest

A person has a financial interest if the person has, directly or indirectly, through business, investment, or family:

- a. An ownership or investment interest in any entity with which the Organization has a transaction or arrangement,
- b. A compensation arrangement with the Organization or with any entity or individual with which the Organization has a transaction or arrangement, or
- c. A potential ownership or investment interest in, or compensation arrangement with, any entity or individual with which the Organization is negotiating a transaction or arrangement.

Compensation includes direct and indirect remuneration as well as gifts or favors that are not insubstantial.

A financial interest is not necessarily a conflict of interest. Under Article III, Section 2, a person who has a financial interest may have a conflict of interest only if the appropriate governing board or committee decides that a conflict of interest exists.

Article III Procedures

1. Duty to Disclose

In connection with any actual or possible conflict of interest, an interested person must disclose the existence of the financial interest and be given the opportunity to disclose all material facts to the directors and members of committees with governing board delegated powers considering the proposed transaction or arrangement.

2. Determining Whether a Conflict of Interest Exists

After disclosure of the financial interest and all material facts, and after any discussion with the interested person, he/she shall leave the governing board or committee meeting while the determination of a conflict of interest is discussed and voted upon. The remaining board or committee members shall decide if a conflict of interest exists.

3. Procedures for Addressing the Conflict of Interest

- a. An interested person may make a presentation at the governing board or committee meeting, but after the presentation, he/she shall leave the meeting during the discussion of, and the vote on, the transaction or arrangement involving the possible conflict of interest.
- b. The chairperson of the governing board or committee shall, if appropriate, appoint a disinterested person or committee to investigate alternatives to the proposed transaction or arrangement.
- c. After exercising due diligence, the governing board or committee shall determine whether the Organization can obtain with reasonable efforts a more advantageous transaction or arrangement from a person or entity that would not give rise to a conflict of interest.
- d. If a more advantageous transaction or arrangement is not reasonably possible under circumstances not producing a conflict of interest, the governing board or committee shall determine by a majority vote of the disinterested directors whether the transaction or arrangement is in the Organization's best interest, for its own benefit, and whether it is fair and reasonable. In conformity with the above determination it shall make its decision as to whether to enter into the transaction or arrangement.

4. Violations of the Conflicts of Interest Policy

- a.** If the governing board or committee has reasonable cause to believe a member has failed to disclose actual or possible conflicts of interest, it shall inform the member of the basis for such belief and afford the member an opportunity to explain the alleged failure to disclose.
- b.** If, after hearing the member's response and after making further investigation as warranted by the circumstances, the governing board or committee determines the member has failed to disclose an actual or possible conflict of interest, it shall take appropriate disciplinary and corrective action.

Article IV **Records of Proceedings**

The minutes of the governing board and all committees with board delegated powers shall contain:

- a.** The names of the persons who disclosed or otherwise were found to have a financial interest in connection with an actual or possible conflict of interest, the nature of the financial interest, any action taken to determine whether a conflict of interest was present, and the governing board's or committee's decision as to whether a conflict of interest in fact existed.
- b.** The names of the persons who were present for discussions and votes relating to the transaction or arrangement, the content of the discussion, including any alternatives to the proposed transaction or arrangement, and a record of any votes taken in connection with the proceedings.

Article V **Compensation**

- a.** A voting member of the governing board who receives compensation, directly or indirectly, from the Organization for services is precluded from voting on matters pertaining to that member's compensation.
- b.** A voting member of any committee whose jurisdiction includes compensation matters and who receives compensation, directly or indirectly, from the Organization for services is precluded from voting on matters pertaining to that member's compensation.
- c.** No voting member of the governing board or any committee whose jurisdiction includes compensation matters and who receives compensation, directly or indirectly, from the Organization, either individually or collectively, is prohibited from providing information to any committee regarding compensation.

Article VI **Annual Statements**

Each director, principal officer and member of a committee with governing board delegated powers shall annually sign a statement which affirms such person:

- a.** Has received a copy of the conflicts of interest policy,
- b.** Has read and understands the policy,
- c.** Has agreed to comply with the policy, and
- d.** Understands the Organization is charitable and in order to maintain its federal tax exemption it must engage primarily in activities which accomplish one or more of its tax-exempt purposes.

Article VII **Periodic Reviews**

To ensure the Organization operates in a manner consistent with charitable purposes and does not engage in activities that could jeopardize its tax-exempt status, periodic reviews shall be conducted. The periodic reviews shall, at a minimum, include the following subjects:

- a.** Whether compensation arrangements and benefits are reasonable, based on competent survey information, and the result of arm's length bargaining.
- b.** Whether partnerships, joint ventures, and arrangements with management organizations conform to the Organization's written policies, are properly recorded, reflect reasonable investment or payments for goods and services, further charitable purposes and do not result in inurement, impermissible private benefit or in an excess benefit transaction.

Article VIII **Use of Outside Experts**

When conducting the periodic reviews as provided for in Article VII, the Organization may, but need not, use outside advisors. If outside experts are used, their use shall not relieve the governing board of its responsibility for ensuring periodic reviews are conducted.

Attachments

Application for Recognition of Exemption

Part IV— Narrative Description of Our Activities

The purpose of this organization is to provide financial life-skill education and continuing support programs, in a faith-based Christian environment, to low-income individuals, youths, and ex-offenders or soon-to-be ex-offenders who are on probation and/or parole, and their families, in order to help move them from aid and/or government assistance, to self-sufficiency.

Specifically, we will work with ex-offenders and offenders who are enrolled in a diversion, parole, probation, or other disciplinary judicial program; and youth/teenagers who have not yet been involved in the judicial system, all of whom need direction and guidance in order to impede the probability of future financial impediments, which could potentially lead them to trouble.

Our mission is to provide basic financial life-skill education with continuing support for the underserved (low-income and offender individuals, including their families) in a faith-based Christian environment.

There are many crucial financial skills that our clients will need to enable them to succeed in the civilian community. By learning how to implement these skills, they will learn how to maintain a residence, pay their utilities, put food on the table, get back and forth to work, pay off any remaining debts, and begin to build a new life.

Our programs are designed to enable us to measure client progress in learning the development of these critical life skills. We will conduct a pre- and post-assessment on each incoming client, designed to identify current skills, and then skills learned through application of organization programs. Each program will include instructor-lead and independent homework/project assignments for each topic.

Programs we offer will include the following: Basic Financial Skills, Basic Investment Information, Basic Identity Theft Protection, Basic Tax Information, and Simulated Life Skills.

Basic Financial Skills – Immediate commencement

- a) We have developed an 8 class program to provide practical basic financial life skills. The program begins with a pre-assessment and ends with a post-assessment. Our purpose for doing this is 1) demonstrate the amount of learning that has taken place for each student; 2) identify areas of improvement within the program for future classes; and 3) measure the success of the program.

- Each class session begins with a review of the homework from the previous class (except the first class, of course). Then, the objectives for this class are introduced. There is a time of lecture, examples, and fill in the blanks and other activities in the student's workbook. After the lecture, the instructor will lead the students through in-class exercises. Lastly, the students will have independent exercises (aka homework) that are very similar to the in-class exercises. As we anticipate many of our clients will have challenges with reading and writing, the in-class and independent exercises are very similar in order to help them succeed. We don't want them to struggle with the homework just because they don't know how to do multiple choice, matching, etc. We feel that this process will work well as the students will hear the information 4 times – lecture, in-class exercise, independent exercise, and homework review.
- The first skill taught is setting a goal and making a plan to reach it. The class includes discussions on: what is a goal; SMART criteria – specific, measurable, attainable, realistic, and time; and how to make a plan.
- The second skill taught is money management planning (MMP or budget). This topic is covered in 2 class sessions. The first session covers the basic of having a plan, the benefits of having a plan, and the parts of a plan. On the income portion, we talk about various types of income. When talking about expenses, we discuss wants versus needs. We also prioritize and categorize expenses as tithing, basic needs, legal obligations, all other expenses, and money for goals. The second session covers managing unexpected income through your goal expense section, having a savings plan and using the sinking fund approach for large purchases, strategies and tips to help them be successful, and a step-by-step process for building their MMP. As a class, we build a MMP for one month. In their independent exercise, the student builds a MMP for the next month.
- The third skill taught is banking. This topic is covered in 4 class sessions. The topics covered include – basics of a bank (or credit union) account, what you need to open an account, parts of a checkbook, how to put money into your account, how to take money out of your account, the checkbook register, overdrawing your account, best practices for successfully managing a bank account, reconciling your bank account, checking vs savings vs emergency fund accounts, and how to track the various allocations of monies in your savings account. In the exercises, the students will practice writing checks, completing deposit slips, entering transactions into their register (checks, debit card, automatic payments, online payments, refund deposits, etc), and reconciling their transactions with a bank statement.
- The fourth skill taught is how to make these tools work together. This is taught throughout the program by tying the exercises and study questions together. For example, the student sets a goal to buy a bicycle, sets money aside to save up for their bicycle in their MMP, actually purchase a bicycle, and compare the actual

price to the target price set in their goal. There are also many study questions regarding examples such as the budgeted amount for a utility compared to the actual bill – and what to do with the extra money if you are under budget, as well as options for how to get the extra money when the bill is higher than budgeted. Also, all of transactions in the banking section are directly related to what was on the MMP. Then, the students reconcile their checkbook register with bank statements.

- We also briefly discuss the “Bank On Save Up KC” program. This program works with banks and credit unions to provide second chance banking to the underserved.
 - Each student will be provided a student workbook and 3 mock-checkbooks (checking, savings, and emergency fund). These separate checkbooks will help the students have a more realistic experience. In reality, if they have these 3 recommended account types, they will have 3 checkbooks to manage. They will learn how to make sure they are writing checks, making deposits, and entering transactions in the register of the correct account. In some facilities, the students will also be provided a hard copy of the power point presentation used by the leader when a projector is not available.
 - Our initial clientele are inmates within the state of Kansas. We also plan to provide this program within civilian organizations as well. Talks have been started with multiple organizations who serve the homeless and low income population. We have also received requests to provide this program to youth and all adults as many are not learning these basic skills anywhere else. Once we have a facility of our own, we plan to provide this program there also.
 - During our ongoing discussions, we have learned that some of the populations we are targeting are unlikely to return for a multi-session program. Therefore, each class session may be offered as a stand-alone class. The stand-alone classes will be offered in the order of the program to maximize learning for those who attend multiple classes. The final skill of using the goal, MMP, and banking skills together will most likely be lost in this approach. But, we feel that if we can help them learn some of the information, we have made progress. Hopefully, they will come to our facility and attend the entire program at some point in time.
- b) First series of classes is targeted to start during 2013. We are working with the Topeka Correctional Facility to schedule the classes.

Basic Insurance Information: 2014 – 2015

- a) There are many different types of insurances available. Within this program we discuss why certain types of insurances are very beneficial. We also discuss the purpose of having insurance which is to transfer the risk of large financial expenses to the insurance company.

- Insurance is a financial tool that people use to protect their wealth from financial disasters. It is also a tool for replacing income until they are financially able to be self-insured.
- The program begins with a pre-assessment and ends with a post-assessment. Our purpose for doing this is 1) demonstrate the amount of learning that has taken place for each student; 2) identify areas of improvement within the program for future classes; and 3) measure the success of the program.

Basic Investment Information: 2015 – 2016

- a) After they have gotten themselves out of debt and are completing their emergency fund, it is time to begin learning the basics of investing. This program includes:
- Basic terms such as stock, dividend, bonds, mutual fund, tax free, and tax deferred;
 - Load and no-load accounts;
 - Account types such as retirement, non-retirement, and college funding accounts;
 - Non-retirement account type tax forms associated;
 - Most common retirement accounts types and the tax forms associated;
 - College funding account types and the tax forms associated.
 - How to purchase shares and common types of brokerage fees;
- b) The program begins with a pre-assessment and ends with a post-assessment. Our purpose for doing this is 1) demonstrate the amount of learning that has taken place for each student; 2) identify areas of improvement within the program for future classes; and 3) measure the success of the program.

Basic Identity Theft Protection: 2015 – 2016

- a) Identity theft is a growing crime. Each individual needs to understand the many simple steps that they can take to protect their identity.
- We begin with a discussion of the two types of identity theft. One type is where someone uses another person's credit card to make purchases. In this situation, the person is pretending to be someone else while making the purchase. The other type is when someone starts living as another by conducting such activity as getting id, a driver's license, opening new accounts, using another's insurance benefits, etc.
 - We then discuss what information can be used to forge a new identity. For example, individuals need to be careful who, when, and where personal information such as full name, address, social security number, place of birth, date of birth, etc are shared. If the receiving person does not have a valid reason

to request or store this information, then you should not provide it to them. If they don't have it, it can't be stolen.

- We discuss many of the current common methods used to steal personal information. We cover information available on paper, on the internet, and on the computer.
- We also discuss how and why to check the main credit bureaus to ensure that all information is correct. This is also a good way for individuals to find out if invalid information is present which may indicate identity theft.
- The goal for this class is to teach people the common sense steps they can take to protect their identity. We understand that some may try to use the information provided for criminal activity. It will be made clear that this is not the intention for the class.
- The program begins with a pre-assessment and ends with a post-assessment. Our purpose for doing this is 1) demonstrate the amount of learning that has taken place for each student; 2) identify areas of improvement within the program for future classes; and 3) measure the success of the program.

Basic Tax Information: 2015 – 2016

- a) While many of our target clientele have either never held a job or just started working recently, a basic understanding of payroll, sales, property, and income taxes will be beneficial.
- As the majority of our target clientele have never held a job, they need to understand that taxes are withheld from their paycheck. They also need to learn how the Federal and State W-4 forms and exemptions impact the amount withheld. The Federal and Kansas state websites are listed within the program as recommendations for assisting them in determining the appropriate number of exemptions for their individual situation.
 - Sales tax is another area where clients may get surprised. When creating your MMP, clients need to include an approximate additional 10% to cover sales tax. There is nothing more embarrassing than getting to the register and finding out you don't have enough money to cover what you want to purchase. We use 10% as it is easy to calculate. Also, because it is better to have the actual total be lower than you expected than the other way around. Forgetting this can be a budget buster.
 - Many of our clients may have never owned a home, automobile, or motorcycle. They need to understand what property tax is so that they can include it in their money management plan. This is another potential financial stability buster.
 - One last tax for those who are new to managing money and a job is income tax. This is another item they need to understand and be prepared for. We discuss

the difference between tax deduction and a tax credit and how they impact the taxes due. We also ensure they use their MMP skills to make the best use of any tax refund they may get. We also cover the possibility that they may end up owing additional income tax. This is another place where we tie all of the information together such as the W-4 and tax refund or tax due. Again, this is another potential financial stability buster.

- The program begins with a pre-assessment and ends with a post-assessment. Our purpose for doing this is 1) demonstrate the amount of learning that has taken place for each student; 2) identify areas of improvement within the program for future classes; and 3) measure the success of the program.

Simulated Life Skills

- a) This program is yet to be named. It is loosely modeled after Exchange City with some significant differences. Providing our clientele with an opportunity to practice what they have been learning will help reinforce the skills in a real-life environment.
- Similar to Exchange City, we will provide a fun environment where the clients (adults, students, youth, and/or children) can practice going to different stores, paying bills, making deposits, having MTF cash to spend, making change, writing checks, tracking their bank account balance, etc.
 - Different from Exchange City, we are not teaching the clients how to own and run a business. They will not be required to make a business plan, get a business loan, setup utilities, complete payroll for the employees, make business deposits, etc. Our staff and volunteers will be running the businesses. The clients will “work” in the business as part of “earning” their paycheck.
 - The items within the stores at Exchange City are largely based on what the kids want to do within the theme of the store. Remember our target clientele is primarily below (or at best, just above) the poverty level. We plan on having our stores “sell” mostly items that the clients will be able to use when they get home. These will be items such as non-perishable groceries, shirts, school supplies, baby supplies, children’s toys, books, etc. Our plan is to have these items donated to us by corporate sponsors and/or purchase them at a discount.
 - This will be a 2 day event for most clients. If schools choose to participate as a field trip for their students, they may choose to do the first day’s activities at school.
 - On the first day, clients will learn and practice completing a job application, learn and practice participating in a job interview, and make a MMP (budget) for how they want to spend their paychecks the next day including how the money will flow.
 - The second day the clients spend in the “city”. They will work in their assigned stores, helping stock shelves, guide customers, be cashier, etc. When it is their

turn to be a customer, they will receive their paycheck. They will first endorse their paycheck and deposit it at the bank into their account. They must keep a certain portion out as cash. They must go to the appropriate "store" to pay their rent, utilities, and other bills during the correct shopping break. They will then have time to go to the various stores and make their purchases based upon the MMP they created the previous day. During their shopping, they may write checks, use a debit card, or pay in cash. They are also responsible for entering the transaction in their checkbook register and calculating the running balance.

- At the end of the second day, we will get together as a group and discuss challenges they had trying to follow their budget, if the money was available when they needed it, and any other observations.
- b) The program will include a pre-assessment. Additionally, we will conduct a participant review to assess learning. Our purpose for doing this is: 1) demonstrate the amount of learning that has taken place for each student; 2) identify areas of improvement within the program for future classes; and 3) measure the success of the program.
- c) This program cannot be made available until after funding is available to build the facility. Our goal is to have this program available within 5 - 10 years.

Target Clientele

Our target clientele include individuals who fit one or more of the following situations:

- Inmate, both currently and previously incarcerated
- Diversion
- Homeless
- Low-Income
- Youth

The individuals who participate in this program may have little to no financial experience. Many will have never held a job. Many of them have paid for items in cash and never had a checking account. They have probably never had a savings account or know why someone would want one. Clients may be individuals who have yet to graduate from High School or receive their GED. They may even have limited reading, writing, and math skills.

Additionally, it is possible clients may also be individuals who possess post-high school educational experiences and degrees. In these situations, a review of the basic financial literacy topics may be necessary.

Within the correctional facilities, all clients will reflect lack of financial acumen as a high risk area for recidivism. Our programs have been designed to address these risks, and help client participants to build strong financial foundation skills.

Requirement for Program Participation

- *Homeless*: these individuals will need to provide proof that they are homeless. If no proof exists, they will need to sign a statement that states they are homeless.
- *Low-Income*: these individuals will need to provide a copy of last year's income tax statement or a copy of their most recent paycheck stub(s). The "low-income" is determined using the Health & Human Services Poverty Sliding Pay Scale.
- *Offender*: these individuals are or have recently been in trouble with the law. These individuals may be currently in prison, jail, detention center, or other facility. Therefore, their current location is their proof. These individuals may have recently been released, in which case a copy of their release papers will be their proof. These individuals may be part of the diversion, parole, probation, or other disciplinary judicial program. Individuals will be accepted up to 5 years after they have been released from the disciplinary program.
- *Youth*: these individuals may have never been in the judicial system. We want to help prevent them from getting into financial troubles. This includes anyone up to and including the Age of Majority in their state of residence. Proof of age may be provided by a student id, birth certificate, or signed statement by their legal guardian or parent stating the child's date of birth.

Program Fees and Fee Scale

All programs will follow the same fee logic. If the facility does not allow us to charge, the costs will be covered by grants and donations. If the facility does allow us to charge, the client will be required to pay, based on the attached sliding scale. If the participant chooses to retake the course and still has their materials, they may retake the class at no additional charge. If replacement materials are needed, there will be a fee of \$20.

For example, all of the Basic Financial Skills classes will initially only be offered at someone else's facility. As inmates are part of our target audience, their "facility" is the correctional facility. We are also targeting homeless and low income. One group with whom we have spoken works with an apartment complex that provides Section 8 housing, therefore, that is the facility...and so on. If they permit their programs to charge a fee to help cover the costs of our program, the fee will be \$80. If they do not (such as the correctional facility), then there will be no fee.

Once we have our own facility where our classes and others can be offered, we will charge participants a nominal fee, based on their ability to pay. The final cost to the individual is based upon the HHS Sliding Poverty Pay Scale. If they are low-income or

worse, then the individual will “pay” for the classes with volunteer hours or community service. The following lists the nominal fees for each program:

- Basic Financial Skills: the cost of this program will be \$80 per participant.
- Basic Insurance Information: the cost of this program will be \$30 per participant.
- Basic Investment Information: the cost of this program will be \$30 per participant.
- Basic Identity Theft Protection: the cost of this program will be \$30 per participant.
- Basic Tax Information: the cost of this program will be \$30 per participant.
- Simulated Life Skills (to be renamed later) : the cost of this program is yet to be determined. The program is not planned to be available for at least 5 years.

We will use the most current Health & Human Services Poverty Sliding Pay Scale when determining how much of the class cost the participant will be charged (see attached.)

If the participant qualifies for no charge for services, they will then be required to complete volunteer hours in order to "pay" for the class. The reason is that we want the participant to have some investment in the class. We don't want it to be "free advice" and not implemented.

Potential Future Programs

This organization started as a prison ministry. Requests are now coming in requesting we include the homeless, low-income, and those on diversion programs from within our community. We have begun the process of discussing this possibility with some of the agencies who serve these populations already. We have also received requests to provide this program to the children and youth. While the current program would be beneficial to them, they will be better served by a revised version specially designed for their generation. Consequently, we will add these as future programs to develop.

Part V – Description of Personnel and Program Staff and Compensation and Other Financial Arrangements with Our Officers, Directors, Trustees, Employees, and Independent Contractors

Our team members (organization staff) will work in an encouraging and positive Christian environment. This will be visible in everything from the motivational artwork to color schemes for paint and furniture to the dress code to weekly team meetings and everything in between.

We will have both full time and part time team members. All available team members will meet on a weekly basis. These meetings will include Christian music. At each team meeting, we will reinforce our mission. We will also use these meetings for

communication, training, presentations, team member introductions, motivational speakers, and more.

#2a-c: Mike Lynch and Michael McGarry are Co-Workers at DST Systems. Additionally, Michael McGarry is Teresa McGarry's spouse.

#4a-g: The salary for the Executive Director (ED) was determined after reviewing a report compiled by the Midwest Center for Nonprofit Leadership at UMKC entitled: "Salary & Benefits Survey of Greater Kansas City 2011, Regional Nonprofit Organizations & Associations."

Job Descriptions and Qualifications

Executive Director – Full Time

The Executive Director is responsible for leading and directing the management, program, financial, and administrative functions of the entire organization. Works closely with the board of directors to develop the organization's vision and strategies, implements board policies and directives, and is the person with primary responsibility to the board for the performance of the organization. Has authority to represent the organization to the public, in relationships and negotiations with funders and other agencies, and provides leadership in and oversight of fundraising and development.

- Develop, maintain, support, and work closely with the Board of Directors; Actively involve directors, volunteers, event and advisory committees, partnering organizations, alumni, and funders
- Ensure ongoing program excellence, evaluation, and improvement; consistent quality of finance and administration, fundraising, communications, and systems; Recommend timelines and resources needed to achieve the strategic goals
- Attract, lead, coach, develop, and retain high-performance associates and volunteers; Work closely with Human Resources to develop and implement expectation, tracking, and evaluation procedures
- Communicate the organization's mission, vision, programs, strategic direction, and opportunities for support to all potential funders. Cultivate individual donors, corporate sponsors, foundations, and grant awarding organizations for ongoing support and partnership.
- Communicate and build partnerships within the community, with organizations which also serve the same target clientele, and potential new opportunities.
- Perform all other business tasks until team members are hired or volunteer to complete the day-to-day tasks; communicate the mission, vision, and direction to all team members; assist with other tasks as necessary.

Qualifications -

- Passionate and thoroughly committed to the nonprofit organization including the mission, vision, and statement of faith

- Innovative, entrepreneurial, self-directed, action-oriented, passionate, strong sense of integrity, and positive
- Unwavering commitment to quality programs and data-driven program evaluation
- Advanced college degree, preferably Master level degree which includes leadership; attention to detail; organizational skills; budget preparation, tracking, and accountability; and project, contingency, and strategic planning.
- Experience leading large initiatives and projects; managing, coaching, and developing associates; working effectively in collaboration with individuals, groups, and other organizations; and a willingness to learn from others
- Strong written and verbal communication skills, ability to speak in front of others
- Ability to speak/sign, read, and write in English

Human Resources Generalist – Part time Y2 / Full Time Y3

The Human Resources Generalist is a member of the Human Resources Team. This team member supports operating units by implementing human resources programs; solving performance problems.

- Implements human resources programs by providing human resources services, including talent acquisition, staffing, employment processing, compensation, health and welfare benefits, training and development, records management, safety and health, succession planning, employee relations and retention, AA/EEO compliance, and labor relations; completing personnel transactions.
- Protects organization's value by keeping information confidential.
- Complies with federal, state, and local legal requirements by studying existing and new legislation; anticipating legislation; enforcing adherence to requirements; advising management on needed actions.
- Updates job knowledge by participating in educational opportunities; reading professional publications; maintaining personal networks; participating in professional organizations.
- Contributes to team effort by accomplishing related tasks as needed.

Qualifications -

- Performance management, training management, maintaining employee files, people skills, resolving conflict, employment law, project management, office experience - general, reporting skills, verbal communication, administrative writing skills
- 3 to 5 years of nonprofit experience as a Human Resources - Generalist
- Ability to speak/sign, read, and write in English

Network Administration Support – Part Time Y1 & Y2 / Full Time Y3

The Network Administration Support associate is a member of the Technical Team. This team member maximizes computer, printing, and phone system capabilities by

studying technical applications; making recommendations. Based upon the number of classes we intend to provide, the number of team members (paid and unpaid) we will have, and the size facility, we feel that a full-time individual will be justified. The salary is based upon the research of our HR contacts.

- Establishes and maintains computer network, printers, and phone system
- Maximizes use of hardware and software by training users; interpreting instructions; answering questions.
- Maintains historical records by documenting hardware and software changes and revisions.
- Maintains client confidence and protects operations by keeping information confidential.
- Maintains professional and technical knowledge by attending educational workshops; reviewing professional publications; establishing personal networks; participating in professional societies.
- Contributes to team effort by accomplishing related tasks as needed.

Qualifications -

- Problem solving, presenting technical information, process improvement, software maintenance, network design and implementation, load balancing and scalability, network performance tuning,
- Some college education or other experience in the computer networking field
- Ability to speak/sign, read, and write in English

Fundraising Director – Full Time Y3

The Fundraising Director is a member of the Donations Team. This team member maintains office operations by coordinating all efforts related to grants, corporate sponsorship, fundraising, and tax deductible donations. So while we do not have any fundraising activities planned at this time, this position will be responsible for many other responsibilities. Additionally, during fiscal year three, this individual will begin planning our first fundraiser, which will commence during fiscal year four.

- Submits applications, responds to inquiries, and coordinates information for grants, donations, fund raisers, and corporate sponsors as needed.
- Compiles, gains management approval, and submits all required status updates regarding the use of funds to the appropriate donors, grantors, and corporate sponsors.
- Solicits donations and replies to all donors upon receipt of donation.
- Maintains a complete list of donors, grantors, corporate sponsors, and mailing list
- Coordinates with the Marketing Team and Social Media Team to ensure approved public announcement of sponsors.
- Organizes, plans, and leads fund raising events.

- Complies with federal, state, and local legal requirements regarding fund raising initial registration, renewal registration, and financial reporting.
- Maintains client confidence and protects operations by keeping information confidential.
- Updates job knowledge by participating in educational opportunities.
- Contributes to team effort by accomplishing related tasks as needed.

Qualifications –

- Scheduling, telephone skills, typing, documentation skills, verbal communication, written communication, dependability, attention to detail, administrative writing skills
- Some college education or related experience with non-profit fund raising
- Ability to speak/sign, read, and write in English

Administrative Assistant – Volunteer Y1, Y2, & Y3

The Administrative Assistant is a member of the Administrative Team. This team member maintains office operations by receiving and distributing communications; maintaining supplies and equipment; picking-up and delivering items; serving customers

- Forwards information by receiving, filing, and distributing communications; collecting and mailing correspondence; copying information.
- Maintains supplies by checking stock to determine inventory levels; anticipating requirements; placing and expediting orders; verifying receipt; stocking items; delivering supplies to work stations.
- Coordinate with postal delivery vendor to ensure program and marketing materials are shipped and delivered in a timely manner.
- Serves participants by backing-up receptionist; answering questions; assisting with participant class enrollment, and forwarding messages.
- Serves Program Leaders by answering questions; forwarding messages; confirming Program Leaders orders; keeping Program Leaders informed of order status.
- Maintains security by following procedures; monitoring logbook; issuing visitor badges.
- Coordinates the set-up, take down, and storage of approved seasonal decorations
- Maintains client confidence and protects operations by keeping information confidential.
- Updates job knowledge by participating in educational opportunities.
- Contributes to team effort by accomplishing related tasks as needed.

Qualifications –

- Office experience - general, scheduling, telephone skills, typing, documentation skills, meeting planning, verbal communication, written communication, dependability, attention to detail, administrative writing skills
- Ability to speak/sign, read, and write in English

Marketing Assistant – Part Time Y1 / Full Time Y2 & Y3

The Marketing Assistant is a member of the Marketing Team. This team member markets programs by developing and implementing marketing and advertising campaigns; tracking class data; maintaining promotional materials inventory; planning meetings and trade shows; maintaining databases; preparing reports.

- Implements marketing and advertising campaigns which promote the mission and vision of this nonprofit organization.
- Assembles and analyzes program forecasts; preparing marketing and advertising strategies, plans, and objectives; planning and organizing promotional presentations
- Prepares and maintains promotional materials
- Coordinates with all other teams to ensure a consistent message, image, mission, and vision are being communicated.
- Maintains client confidence and protects operations by keeping information confidential.
- Updates job knowledge by participating in educational opportunities; reading trade publications.
- Contributes to team effort by accomplishing related tasks as needed.

Qualifications –

- Direct marketing, market segmentation, marketing research, coordination, reporting research results, understanding the customer (such as the participants, donors, grantors, and other community needs), process improvement, initiative, planning
- Some college education or related experience within the non-profit Marketing field
- Ability to speak/sign, read, and write in English

Program Development Associate – Part Time Y3

The Program Development Associate is a member of the Programs Team. This team member identifies, develops, and maintains programs that will work to resolve the financially related educational needs of the participants, correctional facility contacts, community service organizations, and fed, state, and local governments.

- Ensures programs comply and promote the mission and vision of this nonprofit organization.
- Assist in the analysis, design, development, and implementation of programs
- Review and analyze existing programs to determine effectiveness and recommend enhancements.

- If able to speak, read, and write in another language - translate existing programs and all appropriate materials into that other language as the participant need is identified
- Maintains client confidence and protects operations by keeping information confidential.
- Updates job knowledge by participating in educational opportunities; reading trade publications.
- Contributes to team effort by accomplishing related tasks as needed.

Qualifications -

- Verbal and written communication; understanding participant needs; attention to detail; creative and innovative; program development experience; Microsoft Office product usage; implements the program principles in their own financial life
- Some college education or related experience developing program materials for adults and/or youth
- Ability to speak, read, and write in English
- Ability to speak/sign, read, and write in other languages is a plus

Program Leader – Volunteer Y1, Y2, & Y3

The Program Leader is a member of the Programs Team. This team member will schedule, coordinate, lead, and provide feedback on the program they are leading. They may lead a program(s) within a correctional facility, within a homeless shelter, within a low-income housing facility, within a community center, with our nonprofit organization facility, or another approved location.

- Before a program is lead, the Program Leader will attend required training through this nonprofit organization.
- Solid working knowledge of materials within the program being lead
- Follow all program leader instructions such as ordering materials, submitting participant enrollment information, taking attendance, administering the pre and post assessment, bringing appropriate materials to each class, etc.
- Coordinate with facility contact to schedule additional class sessions
- Present program materials to class participants
- Assist class participants with understanding the materials, classroom exercises, and resolving homework issues
- Comply with the restrictions, regulations, and attire of the specific facility where the class is being taught. Additionally, an approved Moneytalk Financial Foundation nonprofit organization shirt must be worn when representing this nonprofit to the public.
- Post upcoming classes and positive, encourage success stories on the Moneytalk Financial Foundation Facebook page while maintaining participant confidentiality.

- Maintains client confidence and protects operations by keeping information confidential.
- Updates job knowledge by participating in educational opportunities; reading trade publications.
- Contributes to team effort by accomplishing related tasks as needed.

Qualifications -

- Ability to speak/sign, read, and write in English
- Ability to speak/sign, read, and write in other languages is a plus
- Ability to communicate clearly in both verbal and written formats; coordination; scheduling; attention to detail; implements the principles taught in class in their own financial life

Web Administrator – Part Time Y1 & Y2, Full Time Y3

The Web Administrator is a member of the Social Media Team. This team member develops web sites by planning, designing, executing, maintaining, and upgrading service.

- Implements social media and web site campaigns which promote the mission and vision of this nonprofit organization.
- Coordinates with web site vendor to ensure domain name registration and hosting space payments are made in a timely manner; current purchased package is cost effective; adequate databases are available; throughput will support our needs; any outsourced work meets the mission, vision, and marketing consistency; Ensure data security; and coordinate information updates; and resolve any issues that arise
- Coordinates with the Donations Team to ensure approved public announcement of sponsors.
- Coordinates with Marketing Team to ensure web site and other social media are communicating consistently with other marketing and advertising media.
- Manage and maintain all social media; including, but not limited to, Facebook and Twitter
- Coordinate and contribute to blog posts
- Updates job knowledge by participating in educational opportunities; reading professional publications; maintaining personal networks; participating in professional organizations.
- Provides information by collecting, analyzing, and summarizing data and trends.
- Maintains client confidence and protects operations by keeping information confidential.
- Contributes to team effort by accomplishing related tasks as needed.

Qualifications –

- Web savvy, planning, teamwork, illustration tools, multimedia content development, verbal and written communication; scheduling

- Some college education or related experience in web site design
- Ability to speak/sign, read, and write in English

Receptionist – Volunteer Y1, Y2, & Y3

The Receptionist is a member of the Administrative Team. This team member serves participants and visitors by greeting, welcoming, and directing them appropriately; notifies company personnel of visitor arrival; maintains security and telecommunications system.

- Welcomes visitors (class participants and guests) by greeting them, in person or on the telephone; answering or referring inquiries.
- Directs visitors by maintaining employee and department directories; giving instructions.
- Directs participants to classrooms, restrooms, and other areas as appropriate.
- Assists class participants by completing enrollment, collecting appropriate adjustment payment, and tracking attendance information.
- Maintains security by following procedures; monitoring logbook; issuing visitor badges.
- Maintains telecommunication system by following manufacturer's instructions for house phone and console operation.
- Maintains safe and clean reception area by complying with procedures, rules, and regulations.
- Maintains client confidence and protects operations by keeping information confidential.
- Maintains continuity among work teams by documenting and communicating actions, irregularities, and continuing needs.
- Contributes to team effort by accomplishing related results as needed.

Qualifications –

- Telephone skills, verbal communication, Microsoft Office skills, listening, professionalism, customer focus, organization, informing others, handles pressure, phone skills, supply management
- Ability to speak/sign, read, and write in English

Copy Services Clerk– Volunteer Y1 & Y2 (2 team members) Y3 (3 team members)

The Copy Services Clerk is a member of the Manufacturing Team. This team member generates, copies, cuts, and binds program materials. This team member also fulfills Program Leader and Marketing materials orders, and coordinates with Administrative Team to ensure orders are shipped in a timely manner.

- Operate printing, paper cutting, and comb binding machines.
- Make quick corrections (such as change ink and toner cartridges, load paper, refill staples, and correct paper jams) to avoid expensive losses of paper, ink, and time.

- Print, cut, and bind all program and marketing materials according to specifications on the order
- Fill all orders for programs and marketing presentations
- Maintains client confidence and protects operations by keeping information confidential.
- Contributes to team effort by accomplishing related tasks as needed.

Qualifications –

- Attention to detail; mechanically inclined; ability to operate or to learn how to operate photo copier and comb binding machine.
- Dealing with complexity, informing others, leadership, supervision, hardware specifications, manufacturing methods and procedures, manufacturing quality, product development, presenting technical information, cad, cad/cam circuit design
- Ability to speak/sign, read, and write in English

Part VIII – Specific Activities

4a: We eventually plan on conducting fundraising activities, however, we do not currently have any planned or developed.

Part IX— Financial Data

#20: While it may appear our Occupancy costs are somewhat high, we have received permission to operate initially as a home-based business with no more than 2 (two) individuals volunteering out of the home, for a total of no more than 40 hours a week total; we anticipate that this will be the case throughout the first fiscal year.

In fiscal year two, we anticipate moving into an office and leasing 1,500 sq. ft. of space. The occupancy costs at this time will include: utilities, common area maintenance, renter’s insurance, and associated taxes.

In fiscal year three, we anticipate the need to lease approximately 5,000 sq. ft. of space, to support offering additional classes at our location.

Anticipated Program Income

Income Source (Programs)	Year One	Year Two	Year Three
Basic Financial Skills (120 students years 2 and 3)	0	\$72,000	\$72,000
Basic Insurance Information (120 students)	0	0	72,000
Basic Investment Information (120 students)	0	0	72,000
Basic Identity Theft (120 students)	0	0	72,000
Basic Tax Information (120 students)	0	0	72,000
Total Anticipated Income	0	\$72,000	\$360,000

Expenses – Year One	Amount
Non-substantial (Misc) Expenses	\$2,500.00
High-volume printers (1 - black & white printer / 1 - color)	\$2,200.00
Class Materials - Basic Financial Skills	\$1,500.00
Incorporation Fees (Federal & State)	\$850.00
Advertising & Marketing	\$1,000.00
Website	\$2,400.00
Spent to date - including materials for first classes	\$2,506.00
Incorporation and tax-exempt preparation services	\$850.00
Nonprofit portion of FICA (est @ 7.65% of salaries)	\$9,716.00
Employee Worker's Compensation Ins (est 4.43% of salaries)	\$5,627.00
Employee Benefits for Full Time (est 50% of salary) *	\$29,500.00
Employee Benefits for Part Time (est 25% of salary) *	\$17,000.00
Total Amount	\$75,649.00

Expenses – Year Two	Amount
Non-substantial (Misc) Expenses	\$5,000.00
High-volume black & white printer (1)	\$2,000.00
Class Materials	\$6,500.00
Advertising & Marketing	\$1,000.00
Website	\$2,400.00
Nonprofit portion of FICA (est @ 7.65% of salaries)	\$13,120.00
Employee Worker's Compensation Ins (est 4.43% of salaries)	\$7,598.00
Employee Benefits for Full Time (est 50% of salary) *	\$48,500.00
Employee Benefits for Part Time (est 25% of salary) *	\$18,625.00
Total Amount	\$104,743.00

Expenses – Year Three	Amount
Non-substantial (Misc) Expenses	\$8,000.00
Office furniture and equipment	\$25,000.00
High-volume printers (1 - black & white / 1 - color)	\$2,200.00
Class Materials	\$26,900.00
Advertising & Marketing	\$1,000.00
Website	\$2,400.00
Nonprofit portion of FICA (est @ 7.65% of salaries)	\$24,519.00
Employee Worker's Compensation Ins (est 4.43% of salaries)	\$14,199.00
Employee Benefits for Full Time (est 50% of salary) *	\$149,000.00
Employee Benefits for Part Time (est 25% of salary) *	\$5,625.00
Total Amount	\$258,843.00

* Please note: while the employee benefit percentages may appear to be much higher than normal, these percentages are based upon research completed by an HR Manager. Typically, full time staff total benefit package cost is approximately 50% of their salary, and all part-time positions are estimated at 20 hours per week and 25% total benefits.

Health & Human Services Poverty Sliding Pay Scale

Persons in family / household	Pay					
	Minimum Fee	Pay 20%	Pay 40%	Pay 60%	Pay 80%	Pay 100%
% of Poverty Level	100%	125%	150%	175%	200%	201%
1	\$ 11,170	\$ 13,963	\$ 16,755	\$ 19,548	\$ 22,340	\$ 22,452
2	\$ 15,130	\$ 18,913	\$ 22,695	\$ 26,478	\$ 30,260	\$ 30,411
3	\$ 19,090	\$ 23,863	\$ 28,635	\$ 33,408	\$ 38,180	\$ 38,371
4	\$ 23,050	\$ 28,813	\$ 34,575	\$ 40,338	\$ 46,100	\$ 46,331
5	\$ 27,010	\$ 33,763	\$ 40,515	\$ 47,268	\$ 54,020	\$ 54,290
6	\$ 30,970	\$ 38,713	\$ 46,455	\$ 54,198	\$ 61,940	\$ 62,250
7	\$ 34,930	\$ 43,663	\$ 52,395	\$ 61,128	\$ 69,860	\$ 70,209
8	\$ 38,890	\$ 48,613	\$ 58,335	\$ 68,058	\$ 77,780	\$ 78,169

Each Additional Family Member

\$ 3,960.00

2012 Poverty Guideline

\$ 11,170