

Education Debt Consumer Assistance Program (EDCAP)
Request for Proposals for New York State Non-Profit Organizations
2022-2023

Update (8/26/2022): [Q&As](#) about this RFP are appended on page 17.

The Education Debt Consumer Assistance Program ([EDCAP](#)), a program of the Community Service Society of New York ([CSS](#)), invites non-profit community-based organizations in New York State to participate in this Request for Proposals (RFP). EDCAP anticipates awarding up to 20 contracts to organizations to provide direct consumer assistance to individuals with higher education debt, which includes federal and private student loans. Organizations that can serve multiple NYS counties are highly encouraged to apply. The \$80,000-\$100,000 grant award is for a 12-month period but will be pro-rated based on the contract's actual start date. CSS expects to announce the awards on September 30, 2022, via the EDCAP website, www.edcapny.org. The EDCAP contract will likely begin on October 1, 2022, and likely end on March 31, 2023, with potential for renewal. **Project grant, dates and potential for renewal are contingent upon a State award to CSS and receipt of State funding.**

Through this RFP, EDCAP's objective is to create a statewide network of community-based organizations with experience providing financial literacy, higher education debt counseling or other direct services to the target population, individuals with higher education debt. EDCAP would like to fund organizations that serve diverse populations, including but not limited to organizations that serve consumers from culturally, geographically, and linguistically isolated communities, as well as organizations that serve people with mental and physical disabilities. The selected applicants will provide services, including walk-in services (subject to COVID protocols), free of charge to consumers.

IMPORTANT DATES

<u>EVENT</u>	<u>DATE</u>
Release of RFP	August 5, 2022
Questions About This RFP Due	August 22, 2022
Answers Posted	August 26, 2022
Application Due	September 19, 2022
Award Announcements	September 30, 2022

CSS AND EDCAP BACKGROUND

The Community Service Society of New York (CSS) is a 175-year-old not-for-profit organization. CSS has been a leader in promoting policies and providing direct services that advance the economic security of working low- and moderate-income New Yorkers. CSS’s work is accomplished through applied research, advocacy, direct services, volunteer mobilization, and development of innovative program models evaluated for their potential for large-scale replication. In the direct services arena, CSS is a nationally recognized expert in running consumer assistance programs. CSS continues to be at the forefront of identifying and tackling issues most adversely impacting vulnerable populations, including those with student loan debt.

Student loan debt is a \$98 billion crisis in New York that impacts more than 2.4 million borrowers. In response, CSS launched EDCAP in 2019, a consumer assistance program to help tackle the serious and growing problem of student debt that disproportionately affects low- and middle-income borrowers, first generation college students, individuals who do not earn a degree, and minority communities. EDCAP is modeled after CSS’s successful Community Health Advocates (CHA) program and features a “hub-and-spokes” service delivery approach. As the “hub” CSS established and manages a live-answer student loan helpline (888-614-5004) and provides direct counseling services to borrowers. To support the “Helpline” and expand services, CSS will now partner with a network of trusted community-based organizations (CBOs) where borrowers who require additional, in-person (or remote) assistance, can go for advice and, if necessary, legal assistance with their student loan issues, free of charge. The goal of the program is to help student loan borrowers effectively manage their student debt and improve their financial health. What is unique about this program is that it provides consumers with an in-depth assessment of their financial situation, accounting for personal objectives, to help develop feasible short- and long-term solutions related to their student debt. The program is a one-stop shop for student debt issues, regardless of the type of debt, federal or private.

Organizational Structure

EDCAP operates under a “hub and spokes” model and at full program scale will be composed of three types of organizations: CSS’s central hub; EDCAP community-based organizations; and Specialist Agencies.

TYPE OF ORGANIZATION	RESPONSIBILITIES
Central Hub—CSS	Manage and organize RFP process; oversee and provide administrative services; operate live central toll-free helpline for direct assistance to consumers and advocates; manage EDCAP website and

	EDCAP Advocate’s Portal; provide technical assistance and training; perform data collection and quality assurance; develop educational materials and presentations; make program reports to policy makers, administrators, and the State on consumers’ experiences with the higher education financing and repayment systems, particularly as they relate to the implementation of any federal or state student debt rules, policies and programs.
Specialist Agencies	Provide legal support, technical assistance, and training; assist with tracking of and advocacy on systemic issues; advise network organizations on cases and take referrals of complex cases; assist network organizations through regular case review meetings; conduct periodic policy updates on relevant issues.
Community-Based Organizations	Provide individual assistance to consumers with their higher education debt issues; conduct community presentations on substantive student debt and related topics; conduct outreach.

ELIGIBILITY CRITERIA

The community-based organizations funded under this RFP will be part of the EDCAP network and will help New Yorkers address their student debt issues. Applicants must be able to demonstrate financial viability to carry out EDCAP services based on information required in this RFP. In addition, any information deemed confidential or proprietary shall be specified as such by applicants. Should a proposal be accepted, however, all claims to confidentiality are subject to the terms of any prime agreement that may be entered into between CSS and the State.

Applicants must be non-profits, membership associations, local counties or other mission-driven organizations that have demonstrated experience in providing financial literacy, higher education debt counseling or other direct services to the target population, individuals with higher education debt.

CSS also requires that applicants disclose any potential conflicts of interest. It will look closely at any organizations or individuals that may have a conflict of interest, for example, by providing and charging for student loan relief, to determine if such services would pose an insurmountable conflict.

SCOPE OF WORK

The EDCAP organizations selected will receive regular monthly trainings and support from CSS. Assistance is to be provided in an accessible, culturally, and linguistically appropriate manner, including options for telephone, web, email, mail, and in-person assistance. The organization will be expected to provide the following services:

Individual Assistance: Counsel and assist consumers individually on issues related to student loan and higher education debt.

Examples of cases include:

- Educate consumers on their repayment options, forgiveness and discharge programs they may be eligible for and other student loan rights and responsibilities;
- Develop an individualized short- and long-term strategy based on debt size and current or future earnings potential of the borrower;
- Help consumers apply for loan forgiveness, cancellation and discharge programs;
- Resolve disputes with loan servicers and lenders;
- Get consumers out of default to prevent wage garnishment, social security offsets, and tax refund intercepts;
- Assist with the filing of complaints;
- Collect, track, and quantify problems encountered by consumers and share this information with relevant stakeholders to create systemic positive change;
- Refer consumers to other services and resources as needed.

The level of a network organization's assistance and involvement in a case may vary depending on the circumstances. A case may involve providing basic information to a consumer on repayment options, or help applying for debt discharge, forgiveness, or cancellation.

Community Outreach and Presentations: The EDCAP organization will provide community presentations designed to educate consumers, advocates, and stakeholders about the issues related to higher education debt, relief available, and their rights and responsibilities. Venues for these presentations may include but are not limited to the following: non-profits, government agencies, higher education institutions, public libraries, and the public at large.

Client Stories: The EDCAP organization will identify consumers who have benefited from EDCAP services and are willing to share their stories with the public and will submit their stories to CSS following CSS protocols.

Trends and Issue Tracking: CSS expects that the EDCAP organization will be ready, willing, and able to collaborate with other organizations in the network to identify trends and issues affecting student loan borrowers.

EDCAP Organization Requirements

The agency selected to join the EDCAP network will be provided with a subcontract and a Policies and Procedures Manual for the program. Generally, the agency should expect the following requirements:

1. *Staffing and Responsibilities*

The EDCAP organization will agree to designate a staff for the program who will serve as the EDCAP Coordinator and will be responsible for:

- attending EDCAP meetings;
- remaining current on higher education debt policies relevant to the services provided;
- overseeing other EDCAP staff at his/her organization, including reviewing cases and monitoring presentations;
- collecting and reporting data as directed by CSS on a timely basis;
- collecting client stories during the contract period with appropriate media releases;
- coordinating with CSS to create and implement corrective action plans, as appropriate; and
- cooperating with CSS to ensure that any EDCAP staff at his/her organization is trained and competent to provide services.

2. *Reporting*

The EDCAP organization will agree to:

- collect and report data, via the cloud based EDCAP database (Salesforce), about activities performed, consumers served, student debt issues addressed, and services provided following CSS guidelines in the subcontract and Policies and Procedures Manual. Organizations must currently have computers with internet access, printers, telephone, and email;
- adhere to appropriate confidentiality procedures;
- cooperate with monitoring by CSS, which may include site visits, observations of community presentations, and reviews of individual services reported through the database; and

- encourage consumer participation in any program evaluations, as deemed necessary by CSS, including client satisfaction surveys, presentation participant evaluations, and EDCAP surveys.

3. *Performance Measures for Services*

The EDCAP organization must comply with the following:

- provide high quality services;
- ensure timely data entry and that data entry accurately and completely reflects services provided;
- ensure continuity and appropriateness of staff and organizational competence in providing EDCAP services;
- timely compliance with contractual requirements; and
- cost-efficiency.

4. *Feedback and Assessment*

The EDCAP organization will agree to:

- provide feedback on consumer and advocate materials, presentations, and other special projects to advance EDCAP goals upon CSS's request; and
- participate in evaluations and assessments of EDCAP and its components on an as-needed basis.

CONTRACT AND COMPENSATION

The amount of the grant awarded to the EDCAP organization is contingent upon an award to CSS and depends upon the scope of work and services proposed by applicants. Grants consist of two components:

1. Baselines, which refer to the numbers of individual assistance cases the EDCAP organization is contractually obligated to achieve monthly; and
2. Deliverables that include attendance at meetings and presentations, consumer stories submissions, timely reporting and invoicing, and quality services.

The EDCAP organization must meet both requirements to receive full payment. CSS anticipates awarding a grant from \$80,000 to \$100,000 on an annualized basis.

An organization that is awarded a \$100,000 grant, for example, will typically commit to serving 300 individual consumers through one-on-one counseling services and reach an additional 700 individuals through outreach and education during the 12-month period. The organization would typically serve more than one county.

RFP PROCESS

Evaluation criteria include:

- **Mission:** The mission of the organization aligns with EDCAP.
- **Diversity:** The organization itself adds to the diversity of the EDCAP network.
- **Capacity:** The organization will be ready to provide services upon receiving the award.
- **Population Served:** Organization's proposed plan to target borrowers most impacted by student debt in the sought coverage area, and feasibility of said plan.
- **Economic Equity:** Organization demonstrated how they are addressing economic disparities.
- **Advocacy:** Organization's demonstrated ability to identify and document systemic problems and to collect clients' stories that can be shared with the public.
- **Reporting:** Organization's demonstrated ability to report services promptly.
- **Casework:** Proposed number of individual cases and feasibility of said goal.
- **Outreach:** Organization's outreach plan strengthens EDCAP's recognition in local communities.
- **Sustainability:** The organization's expressed willingness to work for EDCAP's long-term sustainability.

Submission Requirements

All items listed in sections A to F below must be included in each proposal to be deemed complete. Proposals missing any component will not be considered.

A. Cover Form (Form Attached)

Complete and submit the cover form, signed and dated by: (1) the organization's Executive Director or (2) the President or Leader of the organization's Board of Directors or governing board (and of the organization's fiscal sponsor, if applicable). Include the organization's Employer Identification Number (EIN).

B. Letter of Commitment from the organization's Executive Director or President of the Board of Directors

C. Financial Statements & Legal Documents

- Proof of not-for-profit status (if applicable): (i.e., 501(c) tax-exempt verification);
- A copy of the organization's most recent audited financial statement with the management letter from the auditors;
- A copy of the organization's most recent CHAR500 and proof of filing (if available);
- A copy of the organization's most recent IRS Form 990 and proof of filing (if available);

- Anti-discrimination attestation;
- Conflict of Interest attestation:

D. Proposal Narrative (not to exceed 6 pages):

1. Tell us about your organization's mission and experience helping consumers with financial literacy or higher education debt-related issues.
2. Tell us about the consumers you will serve:
 - Geographic area;
 - Population description, including: primary languages of consumers or service population; service to racial, ethnic, or linguistic minority (describe). Describe other unique characteristics of the organization's service population (e.g., rural populations, small businesses, artists or other trade groups, LGBT populations, or other underserved constituencies);
 - Income status and sources.
3. Are there any restrictions on the organization's ability to advocate freely and vigorously on behalf of consumers? If so, please describe.
4. Can the organization report case data to funders in a timely fashion? Describe current data tracking capacity.
5. Describe any experience the organization has in advocating for systemic changes on behalf of the service population or constituency. Describe any experience using clients' stories to advocate for systemic changes.
6. Deliverables and staffing:
 - Number of individual assistance cases your organization will handle per month. Describe the staffing that will be dedicated to the grant to provide these services, including the background, training, experience, and current duties of any personnel already on staff who will deliver or supervise services under this project.
7. Accessibility:

- Is the organization’s site accessible to most consumers by public transportation? If not, how do consumers access its services?
 - Is the organization’s site accessible to people with disabilities? What reasonable accommodations are made for people with disabilities, so they may access services? Please provide copies of written policies, if any.
 - Describe if the organization is accessible via phone, email, web application, and in-person.
 - Please list all office locations and hours where EDCAP services will be provided.
8. Outreach:
- Please describe how the organization will market and do outreach to promote EDCAP services.
 - Please describe any media experience your organization may have.
9. Sustainability:
- Please tell us about your organization’s ability to participate in sustainability activities like educating community leaders about the need for EDCAP services in your community.

E. Budget (1 page) & Budget Narrative (1 to 2 pages)

The information requested in this section will be used to evaluate your proposal’s cost-effectiveness, as compared to proposals from other applicants. CSS reserves the right to negotiate these terms with awardee.

- Propose a grant amount for the project period.
- Provide a line-item budget for a 12-month term, describing how the amount proposed will be used for this project. (This will be pro-rated for the first year.) Include:
 - Personnel expenses (consistent with staffing listed above);
 - Other than personnel expenses; and
 - In-kind or other organizational contributions.
 - Note that due to funding restrictions, indirect costs are not allowed.
- Provide a detailed budget narrative. If you propose a significantly higher or lower cost as compared to the typical grant in relation to services proposed, explain the cost difference.

F. Two Letters of Reference (not to exceed one page, single-spaced)

Each applicant must provide two reference letters from persons or organizations familiar with the organization and its work.

SUBMISSION INSTRUCTIONS

CSS requests that all organizations submit their proposal electronically to CSS no later than 5:00 pm on September 19, 2022. Emailed proposals should be sent to edcaprfp2022@cssny.org.

The proposal should be signed by the appropriate individuals (see Contents of the Proposal, Cover Form). Please use 12-point font, one-inch margins and double spacing, unless otherwise indicated.

Conditions:

CSS reserves rights to postpone or cancel this RFP; reject all proposals; request additional information; negotiate with applicants individually; modify the number of awardees and dollar amounts of grants; amend specifications; eliminate requirements; accept only those proposals that serve the best interests of the program; terminate subcontracts for poor performance or in the best interest of the program; and amend terms of subcontracts to serve the best interests of the program. The organization selected will be asked to provide evidence of general liability insurance, workers compensation, disability, and errors and omissions insurance upon signing a subcontract with CSS.

Organization subcontracts awarded through this RFP are contingent on the award and availability of funds provided by New York State.

QUESTIONS

Questions about this RFP should be **emailed** by **5:00 pm on August 22, 2022**, to **edcaprfp2022@cssny.org**. The subject line should be EDCAP RFP Questions. Responses to common questions will be posted on the EDCAP website, **edcapny.org**, by **5:00 pm on August 26, 2022**.

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Request for Proposals
Proposal Checklist
Page 1 of 1

- ___ Cover Form, signed and dated by organization's Executive Director or leader of its Board of Directors
- ___ Letter of Commitment from the organization's Executive Director or leader of its Board of Directors
- ___ Proof of Not-for-Profit Status and/or Certificate of Incorporation (if applicable)
- ___ Organization's board-approved budget and actuals for the current fiscal year
- ___ Organization's most recently completed Single Audit – include government grant audited financial statement(s) with the management letter from the auditors (if applicable)
- ___ Copy of the organization's most recent CHAR500 and proof of filing (if available)
- ___ Copy of the organization's most recent IRS Form 990 and proof of filing (if available)
- ___ Most recent NYS Vendor Responsibility Questionnaire (VRQ)
- ___ Anti-Discrimination Compliance Attestation
- ___ Conflict of Interest Attestation (if applicable)
- ___ Proposal Narrative (not to exceed 6 pages)
- ___ Proposed 12-month program budget (not to exceed 1 page)
- ___ Proposed program budget narrative (not to exceed 2 pages)
- ___ Two Letters of Reference (each not to exceed 1 page, single-spaced)

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Request for Proposals
Cover Form
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Please note that this form must be signed by the organization's Executive Director or equivalent operational leader (and fiscal conduit, if applicable) and the President or Leader of the Board of Directors or governing board (and the fiscal conduit, if applicable). This form and the entire original application are due by the due date indicated in the Important Dates section.

NAME OF ORGANIZATION:

Address:

Telephone Number:

Fax Number:

Email Address:

EIN:

EXECUTIVE DIRECTOR (or equivalent operational leader) print name and title:

Name: _____

Title: _____

Signature: _____

Date: _____

PRESIDENT OR LEADER OF BOARD OF DIRECTORS (or governing board) print name and title

Name: _____

Title: _____

Signature: _____

Date: _____

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Cover Form
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Only fill out this form if organization uses a Fiscal Conduit

FISCAL CONDUIT (if applicable):

Name:

Address:

Telephone Number:

Fax Number:

EXECUTIVE DIRECTOR (or equivalent operational leader) print name and title:

Name: _____

Title: _____

Signature: _____

Date: _____

PRESIDENT OR LEADER OF BOARD OF DIRECTORS (or governing board) print name and title

Name: _____

Title: _____

Signature: _____

Date: _____

**Education Debt Consumer Assistance Program
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Anti-Discrimination Compliance Attestation
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	Yes	No
Organization abides by all Federal Equal Employment Opportunity regulations, including the Civil Rights Act of 1964 and the Age Discrimination Act of 1975		
Organization abides by the Americans with Disabilities Act of 1990		
Organization abides by the Rehabilitation Act of 1973		
Organization will provide services that are linguistically and culturally appropriate		

I hereby attest that the above is true and accurate.

Name: _____

Title: _____

Signature: _____

Date: _____

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Conflict of Interest Attestation Form (if applicable)
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NAME OF ORGANIZATION:

1. Describe the organization's primary activities.

2. Does the organization provide student loan relief services for a fee or engage in debt collection activities?

3. Does the organization receive any direct or indirect consideration from a student loan servicer or debt collector? If yes, then please describe the terms and conditions for receipt of such consideration.
 - a. Explain why the organization's provision of services or products, or the relationship described will not create a conflict of interest or potential for non-objective performance of EDCAP's activities.

4. If applicable, describe the services or products that the organization currently provides or anticipates providing. If the organization has a fiscal or legal relationship with a student loans servicer or debt collector, state the name of the provider and describe the relationship with the applicant organization.

- a. Explain why the organization's provision of services or products, or the relationship described will not create a conflict of interest or potential for non-objective performance of EDCAP activities.

By signing below, I represent that the above statements are factually correct, and I am authorized to sign and bind my respective organization to the statements herein.

Signature: _____

Name: _____

Title: _____

Date: _____



**Education Debt Consumer Assistance Program (EDCAP)
RFP 2022-2023 Q&A**

EDCAP Specialists

Q1: In the chart on pages 2-3, we noticed the RFP defines responsibilities for different types of organizations relevant to the project. Is this RFP only looking for community-based organizations as detailed in this table? As a civil legal services provider and we would be interested in applying as a "specialist agency" and crafting an application where we would propose providing legal assistance to individual clients as well as technical assistance to the network of providers.

Q2: What "Type of Organization" is the Community Service Society seeking to fund with this RFP? The eligibility criteria only describes the eligibility for community-based organizations that apply under this RFP.

A: This RFP is for the community-based organizations (CBOs) role. CBOs include traditional nonprofits and legal aid servicing groups. EDCAP envisions bringing on two Specialists, which have already been identified. A public announcement will be made in October. EDCAP may consider bringing on additional Specialists in the future based on the program's needs.

At this time, we encourage agencies interested in the Specialist role to apply as a CBO and be part of the network.

Q3: Are you still accepting applications to serve as a specialist agency. If not, who are the specialist agencies?

Q4: As a follow-up, if applying as a specialist agency would the max grant award be higher?

Q5: Are legal services organizations permitted to serve as a specialist agency or a CBO?

A: This RFP is for CBOs. Currently, we are not seeking applicants to serve as Specialists. EDCAP has selected two Specialist agencies for the network and a formal announcement will be made in October. In general, Specialists do get higher grant awards and have different program deliverables. Legal services organizations can be a CBO or Specialist agency.

Outreach and Education

Q6: Can you provide more details on the expectations for community outreach? The RFP mentions a commitment of reaching 700 individuals through outreach and education. Is the hope this 700 is all through educational events or would outreach like e-newsletters also count?

Q7: Similar to the previous question, it states that an organization would also commit to "...reach an additional 700 individuals through outreach and education during the 12-month period." What type of meeting and outreach is typically expected? Does social media outreach count including the creation of online posts that provide video trainings over twitter, YouTube, or Instagram?

A: We expect the 700 targeted individuals to be reached from educational activities, like live or remote workshops, and direct program outreach efforts. EDCAP may consider other forms of passive outreach activities that target and reach student loan borrowers.

From EDCAP's experience, substantive workshops are a terrific way to meet this deliverable. Workshops are also an effective way to get client referrals for the one-on-one counseling sessions. EDCAP would provide substantive presentation templates and general support to CBOs to meet this deliverable.

Q8: What counts as community outreach and presentations? Can presentations be online? If presentations are recorded and then made available afterwards online, will the number of online views count as outreach?

Q9: Does creating educational online resources (videos, self-help guides), that are then downloaded/viewed, count as community outreach? Will the number of downloads/view count towards the number of individuals reached?

A. Virtual or in person event attendance will be the primary evaluative criterion for community outreach. Presentations are typically substantive and provided to the intended audience, student loan borrowers. But it can include presentations to non-profit and government sector employers, for example, who may benefit from learning about EDCAP's services and programs like the Public Service Loan Forgiveness for their employees' benefit. Outreach are activities meant to inform borrowers about EDCAP's services, which can include participating at a community event, presenting at a college orientation, etc.

EDCAP expects agencies to engage in the outreach and educational activities discussed above. As previously noted, EDCAP may consider other forms of passive outreach, like recorded presentations and other online resources, that truly target and reach student loan borrowers as a secondary evaluative criterion for community outreach.

Contract Period

Q10: The RFP states that the contract will be for one year, however the timeframe listed only estimates 6 months, starting in October 2022 and ending March 2023. Please clarify this information, as the award amount and deliverables all state this is a one-year grant.

A: The grant award and deliverables will be prorated. EDCAP receives New York State funding and follows their fiscal year. As a result, the funding period is from April 1-March 31. EDCAP expects funding to be renewed the next fiscal year and would, in turn, renew selected agencies. However, for the first year the contract would run from October 2022 to March 2023. For future contracts and contingent on funding, the contract would run from April 1-March 31st.

Client Deliverables

Q11: Under the Contract and Compensation section of the RFP on page 6, it is stated that “An organization that is awarded a \$100,000 grant, for example, will typically commit to serving 300 individual consumers through one-on-one counseling services...” If a legal services organization provides an elevated level of service including providing direct civil legal services regarding their student loan issue, would this level of service allow for an organization to commit to providing a lower number of individual consumer cases?

A: Yes. We will consider factors like case complexity when evaluating the number of proposed clients that will be served.

Q12: Does the definition of higher education debt includes the circumstances in which colleges or universities directly sue a student?

A: Yes. It includes direct to school debt and related issues.

Reporting

Q13: What specific data will you require organizations to report? Will you be asking for client identifiable information?

A: We capture client information, including name, contact information and student loan related information, like types of loans, loan status, and services provided. Agencies will have access to the centralized database but would only be privy to their own client information. Additional security and confidentiality measures would be implemented. EDCAP uses Salesforce.

Q14: What data will be expected to be collected from the outreach and presentations?

A: Basic information, like date of event, number of attendees, type of audience (borrowers vs. employers), and presentation topic—in the case of workshops.

Client Stories

Q15: As a legal services organization, we have an ethical duty to keep our clients' information confidential. With regards to sharing client stories, we want to confirm that client identifying details will not be requested so as to comport with our ethical obligations under the client/attorney privilege.

- A.** We understand the potential conflicts or restrictions and we would work with an agency to address this challenge. EDCAP uses a consent and release form, and no client information would be shared without the client's expressed and written consent.