

Please return the completed application and attachments by email to: Sue Ward-Diorio, Executive Director, CrossState Credit Union Foundation, at [ward-diorio@crossstate.org](mailto:ward-diorio@crossstate.org).  
Questions? Please call 717-839-2244

The intention of this grant program is to support financial literacy programs that advance financial literacy skills to credit union and the community members in the CrossState network. These programs can be for new programs, expanded, or modified programs. Innovation is encouraged. It can be for materials and technology. Grants are evaluated on credit union value, community impact, collaboration, and creativity. You may apply for one Financial Literacy grant per year. There is no application deadline; grants are accepted throughout the year.

**Grant Types**

- School, adult, and/or workplace education programs: classes, podcasts, blogs, media, etc.
- Print, audio, and/or visual materials to create or purchase
- Financial literacy website development
- School Branch development
- Financial Reality Fairs: kit or materials purchase, etc.

**Eligibility**

- Any credit union or chapter in Pennsylvania and New Jersey
- Credit unions can partner with schools and non-profit organizations. The credit union must submit the application
- The credit union or chapter applicant must agree to invest 50% of the total project cost
- The Foundation does not fund operating expenses, dues, and regulatory fees

**Application Materials Needed**

- Application from the credit union, signed by the CEO
- Copies of bids or invoices for the project
- Request Summary
- School Agreement (for School Branch Development)

**Awards**

- Financial Literacy awards will be a maximum of \$10,000 or 50% of the total project cost, whichever is less.
- A credit union may receive a maximum combined total of \$10,000 in Foundation funding per year across the grant Categories (Financial Literacy, Small Credit Union Assistance, Professional Development, Disaster Relief), but may not apply more than once each year per Grant Types above.

**Reporting**

- Grantees must submit a Final Progress Report at the end of the project that is supplied by the Foundation. Success measurements will be based on stated goals and objectives to the credit union and/or its members.

# FINANCIAL LITERACY GRANT APPLICATION

## **Section 1 - General Information**

Name of Credit Union or Chapter \_\_\_\_\_

Charter # \_\_\_\_\_

President/CEO/Manager's Name \_\_\_\_\_

President/CEO/Manager's Job Title \_\_\_\_\_

Address \_\_\_\_\_

CU Contact's Name \_\_\_\_\_

CU Contact's Job Title \_\_\_\_\_

CU Contact's Telephone \_\_\_\_\_

CU Contact's Email \_\_\_\_\_

Name of Partnering Organization (if any) \_\_\_\_\_

Address \_\_\_\_\_

Partner Contact's Name & Job Title \_\_\_\_\_

Asset Size: \_\_\_\_\_ # of Members \_\_\_\_\_ # of Employees \_\_\_\_\_

Has the applicant applied for another Foundation grant this year? \_\_\_\_\_

## **Section 2 – Project Information**

What type of grant are you applying for? (Refer to page 1 Grant Types) \_\_\_\_\_

What is the name of this project? \_\_\_\_\_

Please attach a Request Summary by answering the following questions (complete page 5):

- Summary description of this project.
- Explain why you are requesting this grant; what is the need being addressed by this grant?
- What are the goals and objectives of the program? What do you hope to achieve?
- How will this program benefit/impact your members and community and how many people do you anticipate will be impacted?
- How do you plan to sustain this project in the future?

When will the project start and end? \_\_\_\_\_

Does the applicant agree to invest at least 50% of the total project cost? \_\_\_\_\_

Does the applicant agree to report the results of this project to the Foundation? \_\_\_\_\_

**SECTION 3 - BUDGET**

Add additional lines as needed. Attach bids/invoices.

Project expenses	Description	Amount
Total Cost of Project		

Total Requested from the Foundation \$ \_\_\_\_\_

- 50% of the total project cost, or a maximum of \$10,000, whichever is less.

**Section 4. ANALYSIS - Your Credit Union's Financial Condition and Trends**

Part 1: Financial Assessment of Credit Union (Chapters do not have to complete this section.)

	YTD Current Year	Prior Year	Two Years Prior
Net Worth Ratio			
ROA			
Delinquency Ratio			
Charge Off Ratio			
Operating Expense/Asset Ratio			
Loan/Asset Ratio			
Loan Growth			
Asset Growth			
Membership Growth			

Part 2: If Net Worth Ratio is under 8 and/or ROA is negative for any of the three periods listed above, please explain how this will be addressed. If any other adverse or weak financial ratios or trends are shown, please explain how this grant will benefit your credit union members and positively impact these ratios or trends.

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**Section 5 - PRESIDENT / CEO / MANAGER / SIGNATURE**

Total Grant Request \$ \_\_\_\_\_

Printed Name \_\_\_\_\_

Title \_\_\_\_\_

Signature \_\_\_\_\_

Date \_\_\_\_\_

**GRANT CHECKLIST:**

- *Have you completed all information on this application?*
- *Have you attached any bids or invoices for the project?*
- *Have you completed the budget detail?*
- *Have you included your Request Summary?*
- *Have you explained your plan for sustainability?*
- *Has the credit union's CEO signed this application?*

**REQUEST SUMMARY**

Summary description of this project.

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Explain why you are requesting this grant; what is the need being addressed by this grant?

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What are the goals and objectives of this project? What do you hope to achieve?

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How do you plan to sustain this project in the future?

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How will this program benefit/impact your members and/or community and how many people do you anticipate will be impacted?

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