

## EXHIBIT A

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Partnership & Funding Request  
with PNC Bank and LFUCG  
July 2012

### Description of Organization

For over 50 years, Apprisen (formally known as Consumer Credit Counseling Service) has helped thousands in our local community learn to manage their money, balance their budgets and get out of debt through comprehensive personal financial education and credit counseling. Our programs and services help people in all stages of their financial lives take the next step towards personal money management success. These programs include 1) Comprehensive, educational counseling sessions that clarify client financial situations, outline options and develop a plan of action; 2) HUD-approved Housing Counseling; 3) a Debt Management Program that assists consumers in paying down debt; 4) Community Education/Outreach to link our services to the community; 5) Bankruptcy counseling and education approved by the Executive Office for U.S. Trustees.

### Mission Statement

*Helping people improve their financial well-being through counseling, community outreach and financial education*

### Statement of Need

The U.S. Department of Housing and Urban Development (HUD) released two reports on May 16, 2012 on the impact of HUD-approved housing counseling for those families who purchase their first homes and those struggling to prevent foreclosure. In both studies, HUD found housing counseling significantly improved the likelihood homeowners remained in their homes. Apprisen is proud to be a HUD-approved housing counseling agency who strives to help families prepare for homeownership and keep the homes they have.

We would like to partner with PNC Bank and Fayette Urban County Government (LFUCG) to provide homeownership counseling and workshops for residents of Lexington's low-income neighborhoods over the next 12 months.

### Project Goals

The primary goal of this partnership is to empower low-income families and individuals through housing and financial education.

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Through workshops and one-on-one counseling, these families and individuals will become better prepared to make wise financial decisions regarding purchasing and maintaining a home. These low-income families and individuals will also learn budgeting skills and gain a greater understanding of credit reports and scores.

### Project Description

Because we know that 'knowledge is power,' we want to provide low-income families and individuals with as many resources as possible. Thus, our initiative is two-fold: we will provide monthly educational workshops within the neighborhoods, as well as provide free, one-on-one Credit Health Education Sessions that include personalized budget planning and a tri-merge credit report review.

#### ***Neighborhood Workshops***

Apprisen's quality financial education workshops are conducted by a HUD-Certified Financial Services Specialist and present practical information to help people learn how to get and stay on track with their money. Participants will be exposed to additional community resources that could help them achieve their financial and homeownership goals. Kid-friendly financial education will also be available while their parents attend the workshop.

Workshop topics include, but are not limited to:

- ◆ Keys to Homeownership
- ◆ Preventing Foreclosure
- ◆ Budgeting Basics
- ◆ Managing Credit and Debt Wisely
- ◆ The Impact of Your Credit Report
- ◆ How to Survive a Layoff

#### ***Counseling Sessions***

Participants of the neighborhood workshops will receive a coupon for a free, one-on-one Credit Health Education session with a Financial Services Specialist. In this 90-minute session, a tri-merge credit report will be pulled and reviewed with the participant to enable a better understanding of the personal bureau reports. The participant will also learn the steps to dispute any inaccuracies on the report and identify possible identity theft issues. As a result of this credit education, the participant will also learn what it takes to maintain a good credit history and score.

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A few of the resources the participant will take away from the session include:

- ◆ Tri-merge CBR
- ◆ How to read CBR
- ◆ Action Plan
- ◆ Basic Cash Flow & Personal Balance sheet
- ◆ ID Theft Information: preventive and active
- ◆ Dispute and Opt-out forms (if applicable)
- ◆ Apprisen's *Credit Education Handbook*

### Project Budget

Based on 12 month time period; 1 workshop per month

\$150	Educational Materials
\$300	Counselor Time (preparation & presentation)
\$25	Travel Reimbursement, mileage
\$250	Administrative/Reporting
\$150	Meeting Space
\$500	Marketing
\$200	Food/Refreshments
\$200	Enrollment Incentives
\$100	Door Prizes
\$125	Kid-friendly Education (Child care)
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\$1,000	Fee Waivers for individual Credit Health Education Sessions
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<b>\$3,000</b>	<b>Total per Month</b>

Total Requested Funding: **\$36,000**

### Project Tracking & Evaluation

Apprisen uses a post-workshop evaluation survey to capture the impact of the educational workshops. This survey serves several purposes: demographic information helps to ensure we are reaching our target audience, some questions provide data on the quality of the events, and a few questions seek to measure the usefulness of the information provided. This approach is based on recommendations from The National Endowment for Financial Education in their financial education measurement Tool Kit.

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We will not only track the number of participants attending workshops, we will also track the participants who choose to take advantage of the free Credit Health Education Sessions.