



UNITED WAY
Greater St. Louis

United Way of Greater St. Louis - Financial Stability Initiatives (FSI)

2027 ASSET PROGRAM GRANT APPLICATION

For Missouri & Illinois Nonprofit Organizations

United Way of Greater St. Louis (UWGSL) is focused on addressing St. Louis' regional needs that align with basic needs, jobs and financial mobility, early childhood and youth success, health and wellbeing, and community stability and crisis response using a systems change approach.

FUNDING OPPORTUNITY

1. Overview

United Way of Greater St. Louis' ASSET Program (Access Savings through Support, Education, and Training) strengthens family financial well-being by increasing financial knowledge, skills, and confidence through education and coaching. The program focuses on low-to moderate-income families with children and is implemented in collaboration with community partners.

Program Components:

- Goal setting and financial planning
- Minimum of 10 hours of financial education
- (delivered in person, virtually, or hybrid)
- One-on-one budget and credit counseling
- Personalized financial coaching
- \$300 savings match per participant (applied toward eligible debt repayment or a 529 education savings account)

Income eligibility for this program is up to 80% of the Area Median Income for the St. Louis, MO-IL Metro Area.

Participant Journey

Four-Step ASSET Program Process (4–6 Months per participant)

1. Financial Education Training – Participants complete financial literacy training using the FDIC Money Smart for Adults curriculum.
2. Credit Counseling – Participants receive individualized credit counseling to review and improve their credit profile.

3. Financial Coaching – Participants work one-on-one with a financial coach to develop and achieve financial goals.
4. Matched Savings and Debt Reduction – Participants save \$100 through four monthly deposits over a period of four to six months. Upon completion, they receive a \$300 matching contribution paid directly to the vendor, providing a total of \$400 that can be used to reduce eligible debt.
5. Agencies may serve a maximum of 60 participants throughout the duration of the program.

2. Grant Opportunity and Details | 2027–2028 Cycle

- Maximum Award: Up to \$25,000 per organization
 - Operational Support Funding - up to \$10,000
 - Participant Completion Funding - up to \$15,000
- Eligible Uses:
 - Staff/program coordination
 - Technology or materials that reduce barriers to participation
 - Incentives *for* participants
 - Light meals or snacks
 - Transportation
 - Childcare for in person sessions
- Eligible Applicants:
 - The organization must have been operational for at least 2 years prior to submission
 - Nonprofit organizations in Missouri and Illinois that serve families and have clearly documented eligibility criteria for participation or services
 - Household incomes at/below 80% Area Median Income
 - At least one child in the household
- Geographic Coverage:
 - Must provide direct services to individuals living in at least one of the 16 counties within United Way's geographic footprint
 - Missouri: St. Louis City, St. Louis County, Jefferson, Franklin, Lincoln, Warren, and St. Charles
 - Illinois: Calhoun, Clinton, Greene, Jersey, Macoupin, Madison, Monroe, Randolph, and St. Clair.

Note: Returning grantees are welcome to apply. Final award amounts and any additional implementation details will be confirmed in official award documents following review.

3. Eligibility Documentation (Attach as Applicable)

If your organization is not currently funded as a United Way Safety Net agency or approved as a Safety Net Member Agency under the 2027 Safety Net cycle, include the following with your application:

- Federal 501(c)(3) Tax Determination Letter
- Missouri or Illinois Certificate of Corporate Good Standing
- Must have the following financial documentation:
 - Must submit the most recent audited financial statements within six (6) months of the agency's fiscal year-end, including the auditor's opinion, management and/or internal control findings letter prepared by an independent auditor.
 - Organizations with operating budgets of \$250,000 or more are expected to have audits performed by a certified public accountant (CPA).
 - Organizations with operating budgets less than \$250,000 may choose not to submit a formal financial audit. However, if they do not submit an audit, they must provide all of the following instead.
- A narrative explanation for why a formal audit was not obtained
- The agency's most recent 990 or 990 EZ
- A third-party financial compilation report for the same fiscal period.

4. Roles & Responsibilities

Grantee Agency Will:

- Sign a Memorandum of Understanding (MOU) with United Way of Greater St. Louis.
- Market the program and recruit participants (primarily parents/caregivers of minor children).
- Host or coordinate 10 hours of financial education using FDIC Money Smart curriculum over 5 classes on budgeting, banking, saving, credit and debt, and credit reports.
- Ensure participants complete the required budget and credit counseling with an approved provider.
- Provide ongoing participant support through the savings-match phase
- Administer the match payment component of the program.
- Submit all required program and financial reports by designated deadlines.

United Way - FSI Will:

- Provide program orientation and program materials.
- Reimburse the \$300 savings match for eligible participants upon completion of program milestones via invoice from the participating agency.
- Offer ongoing technical assistance, data templates, and evaluation tools.
- Provide access and support to WellSky, the case management system utilized for program participants.

Note: Participants must complete all Financial Education classes and Budget and Credit Counseling to qualify for the matched savings opportunity.

Organizations will receive training/information on:

- How to implement the program model
- How to complete enrollment and evaluation forms
- Financial education curriculum and supplemental materials
- Match Payment eligibility and administration
- Reporting, evaluation, and data tracking requirements

5. Funding Disbursement & Payment Process

United Way of Greater St. Louis- FSI disburses ASSET funds in two stages to ensure accountability and program success:

1. Grant Award Notifications & Agreement

- Selected agencies receive an award letter and MOU outlining total funding, reporting requirements, and eligible expenses.
- The signed MOU must be returned before any payments are released.

2. Disbursement Schedule

- Operational Support Funding - up to \$10,000 - Half will be released after receipt of the signed MOU and all required documentation and the second half in January 2028.
 - Organizations are encouraged to over-enroll participants in the program to make sure they reach their target participation goal.
 - The grant funds staff and program support to help clients overcome obstacles to participation. The
- Participant Completion Funding- up to \$15,000 in completion-based funding will be paid based on the actual number of participants who successfully complete all required program components and complete the match withdrawal process. Funding is calculated at \$250 per successful participant, with targeted completion goals ranging from 20 to 60 participants.

3. Participant Match Payments

- Agencies are responsible for cutting match checks to their participant's third-party vendors in accordance with UW match guidelines. United Way will then reimburse the agency's match payment monthly.
- Participant must use their \$100 saved toward their debt in order to receive the \$300 match
- Agency staff verify completion of program requirements and match eligibility.

Eligible match uses include qualifying debt repayment paid directly to a third-party vendor or a contribution to a 529 education savings account, consistent with ASSET program guidelines.

Applicants should describe how they will verify eligible match use and maintain documentation for reimbursement.

6. Program Evaluation & Data Tracking (via WellSky Case Management System)

- Participant Enrollment & Consent Form
- Savings Plan Agreement
- Financial Capability Survey (pre- and post-program)
- Financial Education pre- and post- tests
- Financial Education Evaluation
- Confirmation of Budget & Credit Counseling Completion
- Program forms
- Final Program Narrative & Expense Report

7. Application Instructions and Key Dates (2027 Cycle)

Timeline

Milestone	Date & Info
Grant Learning Session (Optional)	Wednesday, September 22, 2026 (2:00 pm-3:00 pm) Interested in attending – Join here
Application Deadline	Wednesday, October 14, 2026
Grant Status Notification	Wednesday, November 18, 2026
Implementation Orientation (required)	Wednesday, December 9, 2026 (10:00 am-12:00pm)
Quarterly Narrative Report	April 30, July 31, October 31, January 31
Final Program and Expense Report Due	January 31, 2029

Instructions

Applications must be submitted through the online application portal by Wednesday, October 14, 2026, at 11:59 p.m. Applicants should complete all required fields and upload applicable attachments before

submitting. Late, incomplete, or emailed applications may not be reviewed.

1. Agencies interested in applying for funds can click [here](#) to go to the application portal.
2. Organizations that are **not currently funded by United Way as a Safety Net Agency** must provide the documentation described in Section 3- Eligibility Criteria with their application.
3. Grants are up to \$25,000.
4. Funded applicants are required to attend the implementation orientation.
5. An online Grant Learning Session is on **Tuesday, September 22**, from 2:00 pm-3:00 pm. Please join [here](#) if interested in attending.

September 22, from 2:00pm – 3:00pm

Join: [Here](#)

Meeting ID: 213 200 532 002 935

Passcode: 6n7au3n7

Dial in by phone

[+1 314-752-7309](#)

Phone conference ID: 672 486 242#

6. For questions about the ASSET grant program please email:
FSI-Support@unitedwaystl.org



2027 ASSET Program Grant Application

Deadline: Wednesday, October 14 2026

Complete online [here](#)

Section A - Organization Information

Address where program will be delivered (or indicate online)	
City, State, Zip Code	
Primary Contact Name	
Primary Contact Title	
Primary Contact Email	
Primary Contact Phone	
Year of Incorporation	
Accreditation Body (if applicable)	
Total Agency Budget	
Total Requested Amount	

ASSET Program History

☐ Previously received ASSET funding

☐ First-time applicant

Section B — Agency Narrative

1. Describe your **mission, vision, and core values**, and how this program aligns with your strategic goals.
2. Summarize your experience serving low-to moderate-income families and your organizational capacity to deliver financial education and coaching.
3. Describe your organization's experience administering matched savings, financial capability, asset-building, or other incentive-based savings programs. Include years of experience, participant outcomes, and systems used to manage participant savings, documentation, and compliance requirements.

Section C — Program Narrative

1. **Projected Enrollment:** How many participants do you plan to recruit and enroll?
(Over-enrollment is encouraged to offset attrition.)
2. **Grant Amount:** Based on the number of participants you anticipate will successfully complete all components of the program and make their match withdrawal, what grant amount are you requesting?

_____ (number of participants over two years) x \$250 = \$ _____ (total amount of grant request, maximum \$15,000)

3. **Population Served:** The ASSET program is meant to primarily target parents/caregivers who have minor children. Please describe your target audience (geographic area, demographics, and priority populations).

Participant Eligibility Verification: Describe how your organization will confirm that participants meet ASSET eligibility requirements, including household income at or below 80% of Area Median Income and at least one child in the household.

4. **Delivery Model:** How will you deliver the 10 hours of financial education?

☐ In-person ☐ Online (live)
☐ Online (recorded) ☐ Self-paced FDIC modules
☐ Hybrid (Please describe) _____

5. **Languages:** In which language(s) will classes, and materials be provided?
6. **Program Sites:** List the names and addresses of all program sites and anticipated enrollment per site.
7. **Recruitment:** How will you market the ASSET program and recruit participants?
8. **Instructors & Partners:** Identify instructors and any partner organizations.
9. **Credit Counseling:** Do you already provide budgeting and credit counseling to agency participants? If so, who provides the counseling services?
10. **Participant Support Plan:** Explain your process for participant engagement, reminders, and documentation during the savings-match phase including how you will verify eligible match use and maintain documentation for reimbursement.
11. **Program Management:** Identify the ASSET Program Manager responsible for oversight, data, and reporting (including credentials).

Section D — Proposed Budget (Maximum \$25,000)

Cost Category	Amount (\$)
Technology (hotspots, tablets, printing, etc.)	
Childcare	
Food (meals, snacks for sessions)	
Transportation	
Staff Support (coordination, data tracking)	
Incentives (attendance/learning)	
Other (describe):	
Total Requested (max \$25,000)	

Budget Narrative: Explain how each expense supports participation, learning, and completion of required program activities.

Section E — Attachments

If your organization is not currently funded as a United Way Safety Net agency or approved as a Safety Net Member Agency under the 2027 Safety Net cycle, include the following with your application:

- ☐ Federal 501(c)(3) Tax Determination Letter
Please do not submit a copy of the organization's State of Illinois or Missouri tax exemption letter.
- ☐ Missouri or Illinois Certificate of Corporate Good Standing
Must submit the most recent audited financial statements within six (6) months of the agency's fiscal year-end, including the auditor's opinion, management and/or internal control findings letter prepared by an independent auditor.
 - Organizations with operating budgets of \$250,000 or more are expected to have audits performed by a certified public accountant (CPA).
 - Organizations with operating budgets less than \$250,000 may choose not to submit a formal financial audit. However, if they do not submit an audit, they must provide all of the following instead.
 - A narrative explanation for why a formal audit was not obtained
 - The agency's most recent 990 or 990 EZ
 - A third-party financial compilation report for the same fiscal period.
- ☐ Financial Audit: Operating Budget Exceeds \$249,999
- ☐ Narrative explaining why a formal audit was not obtained
- ☐ Most recent 990 or 990 EZ

- ☐ Third-party financial compilation report for the same fiscal period.
- ☐ ASSET Program Manager resume or job description*
- ☐ Letters or MOUs from program partners (optional)
- ☐ Sample outreach materials or recruitment plan (optional)

Review Criteria

Review Criteria: Applications will be reviewed for alignment with ASSET program goals, organizational capacity to serve eligible families, clarity of the proposed delivery model, readiness to track data and report outcomes, reasonableness of the proposed budget, and the applicant's ability to support participants through completion of the savings-match process.

Thank you for your commitment to strengthening family financial stability across our region.

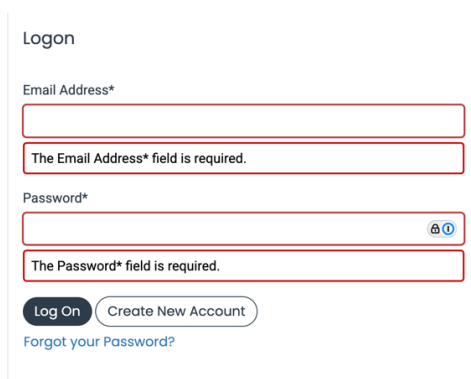
Once you click Submit, a confirmation email will be sent to the email address associated with your application.

INSTRUCTIONS FOR THE ONLINE APPLICATION PORTAL

Follow these steps to create an account, complete your application, and manage your information. 2024-2026 Safety Net Member Agencies **do not** need to create a new organization in the portal.

SECTION 1: CREATING A NEW ACCOUNT

1. Go to the Portal: Log onto the application portal using this link:
<https://www.grantinterface.com/Home/Logon?urlkey=stlunitedway>
2. Start Account: Click the Create New Account button.



The screenshot shows a 'Logon' form with two input fields. The first field is labeled 'Email Address*' and has a red border with the message 'The Email Address* field is required.' below it. The second field is labeled 'Password*' and has a red border with the message 'The Password* field is required.' below it. To the right of the password field is a small icon of an eye with a slash. Below the fields are two buttons: 'Log On' and 'Create New Account'. At the bottom left is a link that says 'Forgot your Password?'.

3. Organization Information:
 - Complete the following required fields: Organization Name, EIN / Tax ID, Website, Telephone Number, Organization Email, Address, City, State, Postal Code, Fiscal Year End, and Mission Statement.
 - The 'Country' field is required only for international applicants.
 - The Executive Director Race field is optional. Some United Way of Greater St. Louis donors are interested in supporting agencies led by people of color, and this information helps us respond to those requests. Executive leadership names and personal information are kept confidential and are not shared outside of the United Way staff.
4. User Information:
 - Click Next and complete the User Information section. This will become your personal profile and login information.
 - Your name, title, email, phone, and address are required.
 - If your address is the same as the organization's, click the Copy Address from Organization button to auto-fill the fields.

Copy Address from Organization

Prefix (Mr, Mrs, Ms, Mx, etc.)

First Name*

Middle Name

Last Name*

5. Executive Officer Question:

- Click Next. You will be asked if you are the Chief Executive Officer, President, or Executive Director. Select Yes or No.
- If you select 'Yes': The next page will ask for optional information (prefix, suffix, mobile number).
- If you select 'No': The next page will require you to complete the contact information for your Executive Director.

6. Create Password:

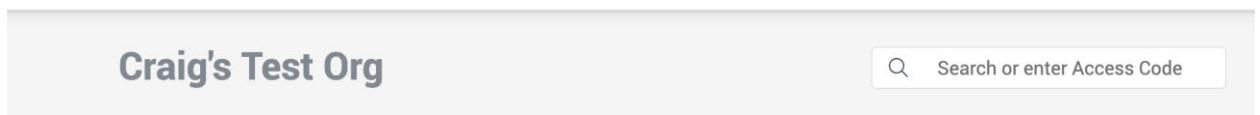
- Click Next, choose a secure password, and click Create Account.

7. Verify Email:

- You will receive an email verifying your username.
- Return to the portal and click either "I received the email" or "Continue without checking" to proceed to your dashboard.

SECTION 2: ACCESSING AND STARTING YOUR APPLICATION

1. Log In: Log in to the portal to access your Dashboard.

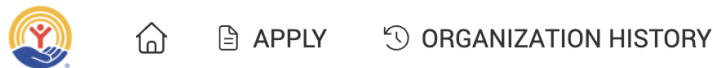


2. Start Application: Click the Apply button at the top of the screen and select the "Safety Net Grant Funding Cycle 2027 – 2029" application.

SECTION 3: COMPLETING THE APPLICATION

1. Fill Out Form: Complete all questions. Questions marked with an asterisk are required.
2. Save, Submit, or Abandon: You have three options at the bottom of the page:

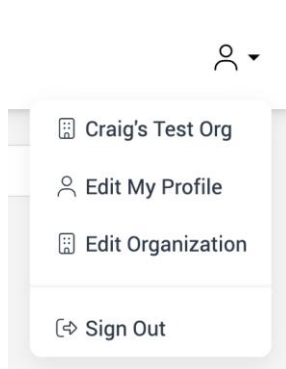
- Save: The system automatically saves your progress as you complete each question, but you can also click this button to save your work manually.
 - Submit Application: Click this when your application is 100% complete and ready for review.
 - Abandon: This will delete your draft and lock the application. Do not click this unless you are certain you want to delete your work.
3. Return to Dashboard: After submitting, you can return to the main page by clicking the home icon (a small house) at the top of the page.



SECTION 4: MANAGING YOUR ACCOUNT

You can update your personal or organization information at any time.

1. Access Profile: Click the profile icon (a person) in the top-right corner of the page.



2. Edit Your Profile:
 - Select Edit My Profile to update your name, title, email, or phone number.
 - To change your password, go to Edit My Profile and scroll to the bottom of the page. Click the Change Password link next to the 'Save' button.
3. Edit Organization Profile:
 - Select Edit My Organization to update your organization's website, main phone number, email, or address. The organization's name can only be changed by United Way staff.
 - Select View Organization Profile to see a summary of your organization's details.