

U.S. DEPARTMENT OF EDUCATION
Office of Postsecondary Education
Washington, DC 20006-8544
www.ed.gov

FY 2013
APPLICATION FOR GRANTS UNDER THE
MINORITIES AND RETIREMENT SECURITY PROGRAM

CFDA Number: 84.414A

FORM APPROVED

OMB no. 1894-0006, Expiration Date: XXXXX



OPEN IMMEDIATELY

CLOSING DATE: MONTH/DAY/2013

4:30:00 p.m. Washington, D.C. Time

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Dear Applicant:

This package contains the necessary forms and information to apply for a grant from the Minorities and Retirement Security (MRS) Program, a new grant opportunity offered by the collaboration between the U. S. Department of Education (ED) and the Social Security Administration (SSA). This new grant program seeks to provide opportunities for graduate students at eligible Minority-Serving Institutions (MSIs) to conduct research in the areas of retirement security, financial literacy and financial decisionmaking.

The underlying determinants of economic security in retirement occur at all stages of the lifecycle and are related to a number of factors including educational attainment, success in the labor market, financial literacy and financial decisionmaking, attitudes about saving and debt, participation in workplace pension plans, and active retirement planning.

As a pilot program and the first grant collaboration between SSA and ED, eligible applicants are limited to institutions that have grants in existing ED MSI graduate programs. This means institutions of higher education who are currently grantees with the Strengthening Historically Black Graduate Institutions (HBGI); Master's Degree Programs at Historically Black Colleges and Universities (HBCU); Master's Degree Programs at Predominantly Black Institutions (PBI) and Promoting Postbaccalaureate Opportunities for Hispanic Americans (PPOHA) Programs are eligible to apply. A list of eligible institutions is included in this booklet.

The abovementioned research areas; retirement security and financial literacy and decision making is the Absolute Priority in this grant competition and must be addressed by all applicants. Applicants that do not address all components of the priority will not be considered for funding.

In this collaboration, ED will be the fiduciary and administrative agent. SSA provides the funds and will share responsibility with ED for selecting reviewers and for monitoring funded projects.

ED requires submission of grant applications through Grants.gov, an internet-based electronic system, unless you have grounds for a waiver. A detailed description of the system is included in this application package. Grants.gov is accessible through its portal page at: www.grants.gov.

ED and SSA appreciate your support of this new opportunity and look forward to receiving your application.

Sincerely,

Debra Saunders-White, Ed.D.
Deputy Assistant Secretary
Higher Education Programs

Laura Haltzel
Deputy Associate Commissioner
for the Office of Retirement Policy

Competition Highlights

Minorities and Retirement Security (MRS) grant applications for FY 2013 must be submitted electronically through Grants.gov at: <http://www.grants.gov>.

Once you download the application package from Grants.gov, you will be working offline and saving data on your computer. Be sure to note where you are saving the Grants.gov file on your computer. You will need to log on to Grants.gov to upload and submit your application.

We urge you to consider the following three important administrative factors when applying for this grant program:

- 1.) Register at the Grants.gov website early. The registration procedures may require 5 or more days to complete.
- 2.) Consider submitting your application 2-3 days prior to the closing date. The time it takes to upload an application will vary depending on your application and the speed of your Internet connection. The application submission process must be completed prior to the deadline for transmittal of applications.
- 3.) Remember to provide the DUNS number that was used when your organization registered with the Central Contractor Registry (CCR), the Government's primary registrant database.

Grants.gov does not allow applicants to "un-submit" or delete applications. Therefore, if you discover that changes or additions are needed once your application has been accepted and validated by the Department, you must "re-submit" the application. If the Department receives duplicate applications, we will accept and process the application with the latest "date/time received" validation.

1. There is one Absolute Priority under this competition: Research in Retirement Security, Financial Literacy and Financial Decisionmaking. Applicants who do not address this priority will not be considered for funding.
2. Grants under this competition will be awarded on a competitive basis. An applicant may apply for more than one MRS grant. However, only one grant will be awarded per institution.
3. All applicants are required to adhere to the page limit for the Project Narrative portion of the application. Your project narrative section must not exceed 40 pages. Note: Your project narrative, which is your response to the selection criteria- should include a detailed budget description.

This application package contains submission procedures to ensure your application is received in a timely and acceptable manner. Consult and follow the Federal Register

notice to ensure proper guidance for application submission. Exceptions to the electronic submission requirement are also outlined in the Federal Register notice. The Department is required to enforce the established deadline in order to ensure fairness to all applicants.

You are reminded that the document published in the Federal Register is the official document and that you should not rely upon any information that is inconsistent with the guidance contained within the official document.

Grants.gov Submission Procedures and Tips

IMPORTANT – PLEASE READ FIRST

U.S. Department of Education

Grants.gov Submission Procedures and Tips for Applicants

To facilitate your use of Grants.gov, this document includes important submission procedures you need to be aware of to ensure your application is received in a timely manner and accepted by the Department of Education.

ATTENTION – Adobe Forms and PDF Files Required

Applications submitted to Grants.gov for the Department of Education will be posted using Adobe forms. Therefore, applicants will need to download the latest version of Adobe reader (at least Adobe Reader 8.1.2). Information on computer and operating system compatibility with Adobe and links to download the latest version is available on Grants.gov. We strongly recommend that you review these details on www.Grants.gov before completing and submitting your application. In addition, applicants should submit their application a day or two in advance of the closing date as detailed below. Also, applicants are required to upload their attachments in .PDF format only. (See details below under “Attaching Files – Additional Tips.”) If you have any questions regarding this matter please email the Grants.gov Contact Center at support@grants.gov or call 1-800-518-4726.

- 1) **REGISTER EARLY** – Grants.gov registration may take five or more business days to complete. You may begin working on your application while completing the registration process, but you cannot submit an application until all of the Registration steps are complete. For detailed information on the Registration Steps, please go to: http://www.grants.gov/applicants/get_registered.jsp [Note: Your organization will need to update its Central Contractor Registry (CCR) registration annually.]
- 2) **SUBMIT EARLY** – **We strongly recommend that you do not wait until the last day to submit your application. Grants.gov will put a date/time stamp on your application and then process it after it is fully uploaded.** The time it takes to upload an application will vary depending on a number of factors including the size of the application and the speed of your Internet connection, and the time it takes Grants.gov to process the application will vary as well. If Grants.gov rejects your application (see step three below), you will need to resubmit successfully to Grants.gov before 4:30:00 p.m. Washington, DC time on the deadline date.

Note: To submit successfully, you must provide the DUNS number on your application that was used when you registered as an Authorized

Organization Representative (AOR) on Grants.gov. This DUNS number is typically the same number used when your organization registered with the CCR (Central Contractor Registry). If you do not enter the same DUNS number on your application as the DUNS you registered with, Grants.gov will reject your application.

- 3) **VERIFY SUBMISSION IS OK** – You will want to verify that Grants.gov received your application submission on time and that it was validated successfully. To see the date/time your application was received, login to Grants.gov and click on the Track My Application link. For a successful submission, the date/time received should be earlier than 4:30:00 p.m. Washington, DC time, on the deadline date, AND the application status should be: Validated, Received by Agency, or Agency Tracking Number Assigned. Once the Department of Education receives your application from Grants.gov, an Agency Tracking Number (PR/award number) will be assigned to your application and will be available for viewing on Grants.gov’s Track My Application link.

If the date/time received is later than 4:30:00 p.m. Washington, D.C. time, on the deadline date, your application is late. If your application has a status of “Received” it is still awaiting validation by Grants.gov. Once validation is complete, the status will either change to “Validated” or “Rejected with Errors.” If the status is “Rejected with Errors,” your application has not been received successfully. Some of the reasons Grants.gov may reject an application can be found on the Grants.gov site:

http://www.grants.gov/applicants/applicant_faqs.jsp#54. For more detailed information on troubleshooting Adobe errors, you can review the Adobe Reader Error Messages document at

<http://www.grants.gov/assets/AdobeReaderErrorMessages.PDF>. If you discover your application is late or has been rejected, please see the instructions below. Note: You will receive a series of confirmations both online and via e-mail about the status of your application. Please do not rely solely on e-mail to confirm whether your application has been received timely and validated successfully.

Submission Problems – What should you do?

If you have problems submitting to Grants.gov before the closing date, please contact Grants.gov Customer Support at 1-800-518-4726 or

<http://www.grants.gov/contactus/contactus.jsp>, or access the Grants.gov Self-Service web portal at: <https://grants-portal.psc.gov/Welcome.aspx?pt=Grants>

If electronic submission is optional and you have problems that you are unable to resolve before the deadline date and time for electronic applications, please follow the transmittal instructions for hard copy applications in the Federal Register notice and get a hard copy application postmarked by midnight on the deadline date.

If electronic submission is required, you must submit an electronic application before 4:30:00 p.m., unless you follow the procedures in the Federal Register notice and qualify for one of the exceptions to the electronic submission requirement and submit, no later than two weeks before the application deadline date, a written statement to the Department that you qualify for one of these exceptions. (See the Federal Register notice for detailed instructions.)

Helpful Hints When Working with Grants.gov

Please note, once you download an application from Grants.gov, you will be working offline and saving data on your computer. Please be sure to note where you are saving the Grants.gov file on your computer. You will need to logon to Grants.gov to upload and submit the application. **You must provide the DUNS number on your application that was used when you registered as an Authorized Organization Representative (AOR) on Grants.gov.**

Please go to <http://www.grants.gov/contactus/contactus.jsp> for help with Grants.gov. For additional tips related to submitting grant applications, please refer to the Grants.gov Submit Application FAQs found on the Grants.gov http://www.grants.gov/applicants/submit_application_faqs.jsp.

Dial-Up Internet Connections

When using a dial up connection to upload and submit your application, it can take significantly longer than when you are connected to the Internet with a high-speed connection, e.g. cable modem/DSL/T1. While times will vary depending upon the size of your application, it can take a few minutes to a few hours to complete your grant submission using a dial up connection. **If you do not have access to a high-speed connection and electronic submission is required, you may want to consider following the instructions in the Federal Register notice to obtain an exception to the electronic submission requirement no later than two weeks before the application deadline date.** (See the Federal Register notice for detailed instructions.)

MAC Users

For MAC compatibility information, review the Operating System Platform Compatibility Table at the following Grants.gov link: http://www.grants.gov/help/download_software.jsp. **If electronic submission is required and you are concerned about your ability to submit electronically as a non-windows user, please follow instructions in the Federal Register notice to obtain an exception to the electronic submission requirement no later than two weeks before the application deadline date.** (See the Federal Register notice for detailed instructions.)

Attaching Files – Additional Tips

Please note the following tips related to attaching files to your application, especially the requirement that applicants **only include read-only, non-modifiable .PDF files** in their application:

1. Ensure that you attach **.PDF files only** for any attachments to your application, and they must be in a **read-only, non-modifiable format**. PDF files are the only Education approved file type accepted as detailed in the Federal Register application notice. Applicants must submit individual .PDF files only when attaching files to their application. Specifically, the Department will not accept any attachments that contain files within a file, such as PDF Portfolio files, or an interactive or fillable .PDF file. Any attachments uploaded that are not .PDF files or are password protected files will not be read. If you need assistance converting your files to a .PDF format, please refer to the following Grants.gov webpage with links to conversion programs under the heading of additional resources: http://www.grants.gov/applicants/app_help_reso.jsp
2. Grants.gov cannot process an application that includes two or more files that have the same name within a grant submission. Therefore, each file uploaded to your application package should have a unique file name.
3. When attaching files, applicants should follow the guidelines established by Grants.gov on the size and content of file names. Uploaded files must be less than 50 characters, contain no spaces, no special characters (example: -, &, *, %, /, #, \) including periods (.), blank spaces and accent marks. Applications submitted that do not comply with the Grants.gov guidelines will be rejected at Grants.gov and not forwarded to the Department.
4. Applicants should limit the size of their file attachments. Documents submitted that contain graphics and/or scanned material often greatly increase the size of the file attachments and can result in difficulties opening the files. For reference, the average discretionary grant application package totals 1 to 2 MB. Therefore, you may want to check the total size of your package before submission.

Application Submission Instructions

ATTENTION ELECTRONIC APPLICANTS: Please note that you must follow the application procedures as described in the Federal Register Notice announcing the grant competition.

This program requires the electronic submission of applications; specific waiver requirements can be found in the Federal Register notice and the application booklet.

If you want to apply for a grant and be considered for funding, you must meet the following deadline requirements:

Applications Submitted Electronically

You must submit your grant application through Grants.gov portal site (<http://www.grants.gov>) on or before the deadline date. Applications received by Grants.gov are date and time stamped.

Submission of Paper Applications by Mail:

If you qualify for an exception to the electronic submission requirement, you may submit your application in paper format by mail (through the U.S. Postal Service or a commercial carrier), you must mail the original and two copies of your application, on or before the application deadline date, to the Department at the following address:

U.S. Department of Education
Application Control Center
Attention: (CFDA Number **84.414A**)
LBJ Basement Level 1
400 Maryland Avenue, SW
Washington, DC 20202-4260

You must show proof of mailing consisting of one of the following:

- (1) A legibly dated U.S. Postal Service postmark.
- (2) A legible mail receipt with the date of mailing stamped by the U.S. Postal Service.
- (3) A dated shipping label, invoice, or receipt from a commercial carrier.
- (4) Any other proof of mailing acceptable to the Secretary of the U.S. Department of Education.

If you mail your application through the U.S. Postal Service, we do **not** accept either of the following as proof of mailing:

- (1) A private metered postmark.
- (2) A mail receipt that is not dated by the U.S. Postal Service.

If your application is postmarked after the application deadline date, we will **not** consider your application.

Note: The U.S. Postal Service does not uniformly provide a dated postmark. Before relying on this method, you should check with your local post office.

Submission of Paper Applications by Hand Delivery:

If you qualify for an exception to the electronic submission requirement, you (or a courier service) may deliver your paper application to the Department by hand. You must deliver the original and two copies of your application by hand, on or before the application deadline date, to the Department at the following address:

U.S. Department of Education
Application Control Center
Attention: (CFDA Number **84.414A**)
550 12th Street, SW.
Room 7041, Potomac Center Plaza
Washington, DC 20202-4260

The Application Control Center accepts hand deliveries daily between 8:00 a.m. and 4:30:00 p.m., Washington, DC time, except Saturdays, Sundays, and Federal holidays.

Note for Mail or Hand Delivery of Paper Applications: If you mail or hand deliver your application to the Department--

- (1) You must indicate on the envelope and--if not provided by the Department--in Item 11 of the SF 424 the CFDA number, including suffix letter, if any, of the competition under which you are submitting your application; and
- (2) The Application Control Center will mail to you a notification of receipt of your grant application. If you do not receive this notification within 15 business days from the application deadline date, you should call the U.S. Department of Education Application Control Center at (202) 245-6288.

4000-01-U
DEPARTMENT OF EDUCATION

Applications for New Awards; Minorities and Retirement Security
Program

AGENCIES: Office of Postsecondary Education, Department of
Education; Office of Retirement and Disability Policy, Social
Security Administration.

ACTION: Notice.

Overview Information:

Minorities and Retirement Security Program

Notice inviting applications for new awards for fiscal year (FY)
2013.

Catalog of Federal Domestic Assistance (CFDA) Number: 84.414A.

Dates:

Applications Available: [INSERT DATE OF PUBLICATION IN THE
FEDERAL REGISTER].

Deadline for Transmittal of Applications: [INSERT DATE 60 DAYS
AFTER DATE OF PUBLICATION IN THE FEDERAL REGISTER].

Deadline for Intergovernmental Review: [INSERT DATE 120 DAYS
AFTER DATE OF PUBLICATION IN THE FEDERAL REGISTER].

Full Text of Announcement

I. Funding Opportunity Description

Purpose of Program: The Minorities and Retirement Security (MRS)
Program is a new discretionary grant program jointly administered

by the United States Department of Education (ED or the Department) and the United States Social Security Administration (SSA). The MRS Program will provide grants to support research by graduate students at selected graduate institutions with high proportions of minority and low-income students (referred to in this notice as Minority Serving Institutions (MSIs)) in the areas of retirement security, financial literacy, and financial decisionmaking (personal savings, labor force planning, personal debt, etc.) within minority and low-income communities.

Supplementary Information: SSA will provide the grant funds and will share responsibility with ED for selecting reviewers and monitoring the funded projects. ED is responsible for administration of the grant competition, making the grant awards, and monitoring the grantees' compliance with ED's financial requirements.

The grantee may be eligible for funding for up to five years, depending upon performance of the grantee and budget constraints of SSA and/or ED. If funding is available after the first year, ED will make continuation awards after considering SSA's assessments of the grantees' project progress. If a grantee receives a continuation award it must continue to use the funds to support graduate students who conduct research on retirement security, financial literacy, and financial decisionmaking within

minority and low-income communities. An institution may only receive one MRS Program award in any given fiscal year.

Priority, Definitions, and Requirement: We are establishing this priority, these definitions, and this requirement for the FY 2013 grant competition and any subsequent year in which we make awards from the list of unfunded applicants from this competition, in accordance with section 437(d)(1) of the General Education Provisions Act (GEPA), 20 U.S.C. 1232(d)(1).

Absolute Priority: This priority is an absolute priority. Under 34 CFR 75.105(c)(3) we consider only applications that meet this priority.

This priority is:

Retirement Security, Financial Literacy, and Financial Decisionmaking.

Background:

ED has partnered with the SSA to establish the MRS Program to increase the capacity for producing, and quality of, published research by MSIs in the areas of retirement security, financial literacy, and financial decisionmaking within minority and low-income communities. These grants also seek to expand the talent pool of scientists and researchers from MSIs who are prepared to conduct rigorous research in this area. Grants will be awarded to eligible MSIs that are conducting research across a variety of relevant disciplines and fields (for example, business,

economics, education, human development, political science, public policy, psychology, sociology, and statistics).

Priority:

The purpose of this program is to increase the number of researchers at MSIs who conduct high quality retirement security research within minority and low-income communities. Grantees are to conduct research in the areas of retirement security, financial literacy, and financial decisionmaking within minority and low-income communities. Grantees are expected to produce research findings for publication, and to submit them to peer reviewed journals for consideration. Grantees are also required to disseminate their research findings through published papers and conference presentations, or such other means as proposed in its grant application. The grantee may, at its discretion, either: develop a tool or program in the areas of retirement security, financial literacy, and financial decisionmaking within minority and low-income communities and evaluate the efficacy of that tool or program; or may evaluate the efficacy of an existing tool or program in the areas of retirement security, financial literacy, and financial decisionmaking within minority and low-income communities.

Such activities must be principally conducted by graduate students at the grantee MSI. Faculty at the grantee MSI must mentor students doing the research.

Research activities may include:

1. Empirical research using extant microlevel data to document the retirement security of minorities and the early, mid-life, and late-life causes of inadequate retirement income among minority and low-income households. Examples of extant microlevel data studies where the focus is on individual respondents (as opposed to organizations or groups) that may be used for this purpose are the Health and Retirement Study, the Survey of Consumer Finances, the Survey of Program Participation, the Current Population Survey, the American Life Panel, the Panel Study of Income Dynamics, individual-level databases maintained by the National Center for Education Statistics, and other large-scale individual-level databases. The surveys listed as examples have public use files, which are subject to an expedited Institutional Review Board (IRB) review. Applicants using other data sources must submit their proposed research through a regular IRB review, which may take longer. IRB reviews are not required at the time of application. However, if funded, all applicants must follow their IRB review procedures.

2. Evaluation of pre-existing or development and evaluation of original research-based financial literacy and financial decisionmaking interventions for students at eligible MSIs, especially minority and low-income students. Interventions may include, but are not limited to: counseling; workshops;

publications; or programs on effective money management, debt, and staying in and paying for college. These interventions may include behavioral economic concepts designed to teach students how to make optimal financial decisions.

3. Evaluation of pre-existing or development and evaluation of original research-based interventions for members of minority and low-income communities, including students at postsecondary institutions. Interventions may include, but are not limited to: counseling; workshops; publications; adult education courses; or other programs on financial literacy and financial decisionmaking, debt management and reduction, credit report and score improvements, and personal savings plans, such as for retirement, a child's education, or an emergency fund. These interventions may include behavioral economic concepts designed to teach members of minority and low-income communities how to make optimal financial decisions.

4. Evaluation of pre-existing or development and evaluation of original research-based high school or college curricula for minority and low-income students designed to improve these students' financial literacy and financial decisionmaking. The curricula may be designed as entire courses or as new modules to be included within an already existing course (e.g., integrating financial literacy and financial decisionmaking topics into math, economics, or psychology courses).

5. Evaluation of pre-existing or development and evaluation of original research-based professional development programs on financial literacy and financial decisionmaking for librarians, social workers, counselors, and others working in community-based organizations in minority and low-income communities. These programs should use a "train-the-trainer" model where librarians, social workers, counselors, and others are trained in financial literacy and financial decisionmaking issues germane to the minority and low-income communities they serve so that they can educate those same communities through financial counseling, literature, seminars, or workshops.

6. Other research projects that support activities within minority and low-income communities designed to improve financial literacy and financial decisionmaking related to educational attainment, labor market outcomes, and retirement security.

Requirement: Each applicant must conduct a literature review that summarizes current research and practice supporting the significance of its project. Each applicant must indicate whether the project would take a new direction or build on current or previous national, State, or community efforts that have shown promise of effectiveness.

Definitions:

Financial literacy means the ability to make informed judgments and to take effective actions regarding the current and

future use and management of money. It includes the ability to understand financial choices, plan for the future, spend wisely, and manage the challenges associated with life events such as a job loss, saving for retirement, or paying for a child's education. (www.financialeducatorsCouncil.org/financial-literacy-definition.html)

Good standing means the status of a grantee that has not been found to be a significant project or institutional risk, as indicated by ED's risk management review, which includes an assessment of the institution's ED grant project, financial standing, audits, and accreditation agency reports.

Low-income means income of less than 50 percent of the median household income--less than \$31,200 in 2011. Grantees may suggest other measures of low income as appropriate to their research focus--for instance, State-specific levels of median household income, or median rural household income. These measures must be derived from nationally recognized sources such as Federal statistical agencies or the Census Bureau.

Personal debt means debts that are owed as a result of purchasing goods that are consumable or do not appreciate. (www.investopedia.com/terms/c/consumer-debt.asp#axzz1VyK6apGi)

Personal savings means savings by households. Personal savings equals disposable personal income minus spending for

consumption and interest payments.

(www.teachmefinance.com/Financial_Terms/personal_saving.html)

Personal savings rate means personal savings as a percentage of disposable personal income.

Retirement security means an individual's level of comfort with the resources that are intended to support such individual through retirement and provide a standard of living similar to what was experienced before retirement.

(www.annuitydigest.com/retirement-security/definition)

Waiver of Proposed Rulemaking: Under the Administrative Procedure Act (5 U.S.C. 553), the Department generally offers interested parties the opportunity to comment on proposed priorities, definitions, and requirements. Section 437(d)(1) of GEPA, however, allows the Secretary to exempt from rulemaking requirements, regulations governing the first grant competition under a new or substantially revised program authority. This is the first grant competition for this program under section 1110(a) of the Social Security Act (42 U.S.C. §1310(a)) and therefore qualifies for this exemption. In order to ensure timely grant awards, the Secretary has decided to forego public comment on the priority, definitions, and requirement under section 437(d)(1) of GEPA. This priority, definitions, and requirement will apply to the FY 2013 grant competition and any

subsequent year in which we make awards from the list of unfunded applicants from this competition.

Program Authority: Section 1110(a) of the Social Security Act (42 U.S.C. 1310(a)).

Applicable Regulations: (a) The Education Department General Administrative Regulations (EDGAR) in 34 CFR parts 74, 75, 77, 79, 80, 81, 82, 84, 86, 97, 98, and 99. (b) The Education Department debarment and suspension regulations in 2 CFR part 3485. (c) The Social Security Administration program regulations in 20 CFR parts 435 and 437.

II. Award Information

Type of Award: Discretionary grants.

Estimated Available Funds: \$440,000.

Estimated Range of Awards: \$60,000-\$120,000.

Estimated Average Size of Awards: \$90,000.

Estimated Number of Awards: 4.

Note: ED and SSA are not bound by any estimates in this notice.

Project Period: Up to 60 months.

III. Eligibility Information

1. Eligible Applicants: Institutions of higher education (IHEs) that currently are grantees under one of the following programs: Strengthening Historically Black Graduate Institutions (HBGI) [84.031B]; Master's Degree Programs at Historically Black Colleges and Universities (HBCU) [84.382G]; Promoting

Postbaccalaureate Opportunities for Hispanic Americans (PPOHA) [84.031M], and Master's Degree Programs at Predominantly Black Institutions (PBI) [84.382D]. In addition, to be eligible for this program, an applicant must be in good standing in regard to its other grants from ED.

2. Cost Sharing or Matching: This program does not require cost sharing or matching.

IV. Application and Submission Information

1. Address to Request Application Package: Karen Epps, U.S. Department of Education, 1990 K Street, NW., room 6012, Washington, DC 20006-8510. Telephone: (202) 502-7774 or by email: karen.epps@ed.gov.

If you use a telecommunications device for the deaf (TDD) or a text telephone (TTY), call the Federal Relay Service (FRS), toll free, at 1-800-877-8339.

Individuals with disabilities can obtain a copy of the application package in an accessible format (e.g., braille, large print, audiotape, or compact disc) by contacting the program contact person listed in this section.

2. Content and Form of Application Submission: Requirements concerning the content of an application, together with the forms you must submit, are in the application package for this program. Page Limit: The application narrative is where you, the applicant, address the selection criteria that reviewers use to

evaluate your application. You must limit the application narrative to no more than 40 pages. The application's Appendix should only include the information requested. For the purpose of determining compliance with the page limit, each page on which there are words will be counted as one full page. Applicants must use the following standards:

- A "page" is 8.5" x 11", on one side only, with 1" margins at the top, bottom, and both sides. Page numbers and an identifier may be within the 1" margin.

- Double space (no more than three lines per vertical inch) all text in the application narrative, including titles, headings, footnotes, quotations, references, and captions, as well as all text in figures and graphs. Text in charts and tables may be single-spaced. You should also include a table of contents in the application narrative, which will not be counted against the 40-page limit.

- Use a font that is either 12 point or larger or no smaller than 10 pitch (characters per inch).

- Use one of the following fonts: Times New Roman, Courier, Courier New, or Arial. An application submitted in any other font (including Times Roman and Arial Narrow) will not be accepted.

The page limit does not apply to Part I--Application for Federal Assistance (SF 424); Supplemental SF 424 Part II--Budget

Information, Non-Construction Programs (ED Form 524); the one-page Project Abstract form; or Part IV--Assurances and Certifications. However, the page limit does apply to all the application's narrative section (Part III--Selection Criteria) and the entire appendix. We will reject your application if you exceed the page limit.

3. Submission Dates and Times:

Applications Available: [INSERT DATE OF PUBLICATION IN THE FEDERAL REGISTER].

Deadline for Transmittal of Applications: [INSERT DATE 60 DAYS AFTER DATE OF PUBLICATION IN THE FEDERAL REGISTER].

Applications for grants under this program must be submitted electronically using the Grants.gov Apply site (Grants.gov). For information (including dates and times) about how to submit your application electronically, or in paper format by mail or hand delivery if you qualify for an exception to the electronic submission requirement, please refer to section IV. 7. Other Submission Requirements of this notice.

We do not consider an application that does not comply with the deadline requirements.

Individuals with disabilities who need an accommodation or auxiliary aid in connection with the application process should contact the person listed under For Further Information Contact in section VII of this notice. If the Department provides an

accommodation or auxiliary aid to an individual with a disability in connection with the application process, the individual's application remains subject to all other requirements and limitations in this notice.

Deadline for Intergovernmental Review: [INSERT DATE 120 DAYS AFTER DATE OF PUBLICATION IN THE FEDERAL REGISTER].

4. Intergovernmental Review: This program is subject to Executive Order 12372 and the regulations in 34 CFR part 79. Information about Intergovernmental Review of Federal Programs under Executive Order 12372 is in the application package for this program.

5. Funding Restrictions: Applicants are subject to the ED funding restrictions outlined in the Applicable Regulations section of this notice.

Only IHEs that currently have a grant from one of the following programs may apply: Strengthening Historically Black Graduate Institutions (HBGI) [84.031B]; Master's Degree Programs at Historically Black Colleges and Universities (HBCU) [84.032G]; Promoting Postbaccalaureate Opportunities for Hispanic Americans (PPOHA) [84.031M]; and Master's Degree Programs at Predominantly Black Institutions (PBI) [84.382D]. Funds can only be used to cover research activities related to retirement security, financial literacy, and financial decisionmaking within minority and low-income communities conducted by graduate students.

6. Data Universal Numbering System Number, Taxpayer Identification Number, Central Contractor Registry, and System for Award

Management: To do business with the Department, you must--

a. Have a Data Universal Numbering System (DUNS) number and a Taxpayer Identification Number (TIN);

b. Register both your DUNS number and TIN with the Central Contractor Registry (CCR)--and, after July 24, 2012, with the System for Award Management (SAM), the Government's primary registrant database;

c. Provide your DUNS number and TIN on your application; and

d. Maintain an active CCR or SAM registration with current information while your application is under review by the Department and, if you are awarded a grant, during the project period.

You can obtain a DUNS number from Dun and Bradstreet. A DUNS number can be created within one business day.

If you are a corporate entity, agency, institution, or organization, you can obtain a TIN from the Internal Revenue Service. If you are an individual, you can obtain a TIN from the Internal Revenue Service or the Social Security Administration. If you need a new TIN, please allow 2-5 weeks for your TIN to become active.

The CCR or SAM registration process may take five or more business days to complete. If you are currently registered with

the CCR, you may not need to make any changes. However, please make certain that the TIN associated with your DUNS number is correct. Also note that you will need to update your registration annually. This may take three or more business days to complete. Information about SAM is available at SAM.gov.

In addition, if you are submitting your application via Grants.gov, you must (1) be designated by your organization as an Authorized Organization Representative (AOR); and (2) register yourself with Grants.gov as an AOR. Details on these steps are outlined at the following Grants.gov Web page:
www.grants.gov/applicants/get_registered.jsp.

7. Other Submission Requirements: Applications for grants under this program must be submitted electronically unless you qualify for an exception to this requirement in accordance with the instructions in this section.

a. Electronic Submission of Applications.

Applications for grants under the Minorities and Retirement Security Program, CFDA Number 84.414A, must be submitted electronically using the Governmentwide Grants.gov Apply site at www.Grants.gov. Through this site, you will be able to download a copy of the application package, complete it offline, and then upload and submit your application. You may not email an electronic copy of a grant application to us.

We will reject your application if you submit it in paper format unless, as described elsewhere in this section, you qualify for one of the exceptions to the electronic submission requirement and submit, no later than two weeks before the application deadline date, a written statement to the Department that you qualify for one of these exceptions. Further information regarding calculation of the date that is two weeks before the application deadline date is provided later in this section under Exception to Electronic Submission Requirement.

You may access the electronic grant application for the Minorities and Retirement Security Program at www.Grants.gov. You must search for the downloadable application package for this program by the CFDA number. Do not include the CFDA number's alpha suffix in your search (e.g., search for 84.414, not 84.414A).

Please note the following:

- When you enter the Grants.gov site, you will find information about submitting an application electronically through the site, as well as the hours of operation.
- Applications received by Grants.gov are date and time stamped. Your application must be fully uploaded and submitted and must be date and time stamped by the Grants.gov system no later than 4:30:00 p.m., Washington, DC time, on the application deadline date. Except as otherwise noted in this section, we

will not accept your application if it is received--that is, date and time stamped by the Grants.gov system--after 4:30:00 p.m., Washington, DC time, on the application deadline date. We do not consider an application that does not comply with the deadline requirements. When we retrieve your application from Grants.gov, we will notify you if we are rejecting your application because it was date and time stamped by the Grants.gov system after 4:30:00 p.m., Washington, DC time, on the application deadline date.

- The amount of time it can take to upload an application will vary depending on a variety of factors, including the size of the application and the speed of your Internet connection. Therefore, we strongly recommend that you do not wait until the application deadline date to begin the submission process through Grants.gov.

- You should review and follow the Education Submission Procedures for submitting an application through Grants.gov that are included in the application package for this program to ensure that you submit your application in a timely manner to the Grants.gov system. You can also find the Education Submission Procedures pertaining to Grants.gov under News and Events on the Department's G5 system home page at www.G5.gov.

- You will not receive additional point value because you submit your application in electronic format, nor will we

penalize you if you qualify for an exception to the electronic submission requirement, as described elsewhere in this section, and submit your application in paper format.

- You must submit all documents electronically, including all information you typically provide on the following forms: Application for Federal Assistance (SF 424), Department of Education Supplemental Information for SF 424, Budget Information, Non-Construction Programs (ED 524), and all necessary assurances and certifications.

- You must upload any narrative sections and all other attachments to your application as files in a PDF (Portable Document) read-only, non-modifiable format. Do not upload an interactive or fillable PDF file. If you upload a file type other than a read-only, non-modifiable PDF or submit a password-protected file, we will not review that material.

- Your electronic application must comply with any page-limit requirements described in this notice.

- After you electronically submit your application, you will receive from Grants.gov an automatic notification of receipt that contains a Grants.gov tracking number. (This notification indicates receipt by Grants.gov only, not receipt by the Department.) The Department then will retrieve your application from Grants.gov and send a second notification to you by email. This second notification indicates that the Department has

received your application and has assigned your application a PR/Award number (an ED-specified identifying number unique to your application).

- We may request that you provide us original signatures on forms at a later date.

Application Deadline Date Extension in Case of Technical Issues

with the Grants.gov System: If you are experiencing problems submitting your application through Grants.gov, please contact the Grants.gov Support Desk, toll free, at 1-800-518-4726. You must obtain a Grants.gov Support Desk Case Number and must keep a record of it.

If you are prevented from electronically submitting your application on the application deadline date because of technical problems with the Grants.gov system, we will grant you an extension until 4:30:00 p.m., Washington, DC time, the following business day to enable you to transmit your application electronically or by hand delivery. You also may mail your application by following the mailing instructions described elsewhere in this notice.

If you submit an application after 4:30:00 p.m., Washington, DC time, on the application deadline date, please contact the person listed under For Further Information Contact in section VII of this notice and provide an explanation of the technical problem you experienced with Grants.gov, along with the

Grants.gov Support Desk Case Number. We will accept your application if we can confirm that a technical problem occurred with the Grants.gov system and that that problem affected your ability to submit your application by 4:30:00 p.m., Washington, DC time, on the application deadline date. The Department will contact you after a determination is made on whether your application will be accepted.

Note: The extensions to which we refer in this section apply only to the unavailability of, or technical problems with, the Grants.gov system. We will not grant you an extension if you failed to fully register to submit your application to Grants.gov before the application deadline date and time or if the technical problem you experienced is unrelated to the Grants.gov system.

Exception to Electronic Submission Requirement: You qualify for an exception to the electronic submission requirement, and may submit your application in paper format, if you are unable to submit an application through the Grants.gov system because--

- You do not have access to the Internet; or
- You do not have the capacity to upload large documents to the Grants.gov system;

and

- No later than two weeks before the application deadline date (14 calendar days; or, if the fourteenth calendar day before the application deadline date falls on a Federal

holiday, the next business day following the Federal holiday), you mail or fax a written statement to the Department, explaining which of the two grounds for an exception prevent you from using the Internet to submit your application.

If you mail your written statement to the Department, it must be postmarked no later than two weeks before the application deadline date. If you fax your written statement to the Department, we must receive the faxed statement no later than two weeks before the application deadline date.

Address and mail or fax your statement to: John Clement, U.S. Department of Education, 1990 K Street, NW., room 6006, Washington, DC 20006-8510. FAX: (202) 502-7861.

Your paper application must be submitted in accordance with the mail or hand delivery instructions described in this notice.

b. Submission of Paper Applications by Mail.

If you qualify for an exception to the electronic submission requirement, you may mail (through the U.S. Postal Service or a commercial carrier) your application to the Department. You must mail the original and two copies of your application, on or before the application deadline date, to the Department at the following address:

U.S. Department of Education
Application Control Center
Attention: (CFDA Number 84.414A)
LBJ Basement Level 1
400 Maryland Avenue, SW.

Washington, DC 20202-4260

You must show proof of mailing consisting of one of the following:

- (1) A legibly dated U.S. Postal Service postmark.
- (2) A legible mail receipt with the date of mailing stamped by the U.S. Postal Service.
- (3) A dated shipping label, invoice, or receipt from a commercial carrier.
- (4) Any other proof of mailing acceptable to the Secretary of the U.S. Department of Education.

If you mail your application through the U.S. Postal Service, we do not accept either of the following as proof of mailing:

- (1) A private metered postmark.
- (2) A mail receipt that is not dated by the U.S. Postal Service.

If your application is postmarked after the application deadline date, we will not consider your application.

Note: The U.S. Postal Service does not uniformly provide a dated postmark. Before relying on this method, you should check with your local post office.

c. Submission of Paper Applications by Hand Delivery.

If you qualify for an exception to the electronic submission requirement, you (or a courier service) may deliver your paper

application to the Department by hand. You must deliver the original and two copies of your application, by hand, on or before the application deadline date, to the Department at the following address:

U.S. Department of Education
Application Control Center
Attention: (CFDA Number 84.414A)
550 12th Street, SW.
Room 7041, Potomac Center Plaza
Washington, DC 20202-4260

The Application Control Center accepts hand deliveries daily between 8:00 a.m. and 4:30:00 p.m., Washington, DC time, except Saturdays, Sundays, and Federal holidays.

Note for Mail or Hand Delivery of Paper Applications: If you mail or hand deliver your application to the Department--

(1) You must indicate on the envelope and--if not provided by the Department--in Item 11 of the SF 424 the CFDA number, including suffix letter, if any, of the competition under which you are submitting your application; and

(2) The Application Control Center will mail to you a notification of receipt of your grant application. If you do not receive this notification within 15 business days from the application deadline date, you should call the U.S. Department of Education Application Control Center at (202) 245-6288.

V. Application Review Information

1. Selection Criteria: The selection criteria for this competition were developed pursuant to a waiver of rulemaking under section 437(d)(1) of GEPA and are listed in the application package.

2. Review and Selection Process: We remind potential applicants that in reviewing applications in any discretionary grant competition, the Secretary may consider, under 34 CFR 75.217(d)(3), the past performance of the applicant in carrying out a previous award, such as the applicant's use of funds, achievement of project objectives, and compliance with grant conditions. The Secretary may also consider whether the applicant failed to submit a timely performance report or submitted a report of unacceptable quality.

In making a competitive grant award, Federal agencies require various assurances including those applicable to Federal civil rights laws that prohibit discrimination in programs or activities receiving Federal financial assistance from the Department of Education (34 CFR 100.4, 104.5, 106.4, 108.8, and 110.23).

ED will be responsible for receiving and reviewing all applications for eligibility. A review panel selected by ED and SSA that consists of at least three persons will be formed. Each panelist will objectively review and score applications using the selection criteria. All three scores will be added and divided

by three, providing the overall score of each application. A slate with all applicants' overall scores will be prepared. Applications will be funded in rank order.

3. Special Conditions: Under 34 CFR 74.14 and 80.12, the Secretary of Education and the SSA Commissioner may impose special conditions on a grant if the applicant or grantee: is not financially stable; has a history of unsatisfactory performance; has a financial or other management system that does not meet the standards in 34 CFR parts 74 or 80, as applicable; has not fulfilled the conditions of a prior grant; or is otherwise not responsible.

VI. Award Administration Information

1. Award Notices: If your application is successful, we notify your U.S. Representative and U.S. Senators and send you a Grant Award Notification (GAN); or we may send you an e-mail containing a link to access an electronic version of your GAN. We may notify you informally, also.

If your application is not evaluated or not selected for funding, we will notify you.

2. Administrative and National Policy Requirements: We identify administrative and national policy requirements in the application package and reference these and other requirements in the Applicable Regulations section of this notice.

We reference the regulations outlining the terms and conditions of an award in the Applicable Regulations section of this notice and include these and other specific conditions in the GAN. The GAN also incorporates your approved application as part of your binding commitments under the grant.

3. Reporting: (a) If you apply for a grant under this competition, you must ensure that you have in place the necessary processes and systems to comply with the reporting requirement in 2 CFR 170 should you receive the funding under the competition. This does not apply if you have an exception under 2 CFR 170.110(b).

(b) At the end of your project period, you must submit a final performance report, including financial information, as directed by the Secretary. If you receive a multi-year award, you must submit an annual performance report that provides the most current performance and financial expenditure information as directed by the Secretary under 34 CFR 75.118. The Secretary may also require more frequent performance reports under 34 CFR 75.720(c). For other specific requirements on reporting, please go to <http://www.ssa.gov/oag/grants/grantpolicyhandbk.pdf>.

4. Performance Measures: The success of this SSA-ED joint grant program will be measured by the quality and usefulness of grantees' research and development and evaluation activities, as evidenced by the publication of research findings in peer-

reviewed journals or other publications, the presentation of research findings at conferences, and the development of materials or curricula based on research findings.

5. Continuation Awards: In making a continuation award, the Secretary may consider, under 34 CFR 75.253, the extent to which a grantee has made "substantial progress toward meeting the objectives in its approved application." In determining whether a grantee has made substantial progress, the Secretary will consider SSA's review of a grantee's progress in meeting the targets and projected outcomes in its approved application, and whether the grantee has expended funds in a manner that is consistent with its approved application and budget, as monitored by ED. In making a continuation grant, the Secretary also considers whether the grantee is operating in compliance with the assurances in its approved application, including those applicable to Federal civil rights laws that prohibit discrimination in programs or activities receiving Federal financial assistance from ED (34 CFR 100.4, 104.5, 106.4, 108.8, and 110.23).

VII. Agency Contacts

For Further Information Contact: For questions regarding the program: Karen Epps, U.S. Department of Education, 1990 K Street, NW., room 6012, Washington, DC 20006-8510. Telephone: (202) 502-7774 or by email: karen.epps@ed.gov.

Or contact John Clement, U.S. Department of Education, 1990 K Street, NW., room 6006, Washington, DC 20006-8510. Telephone: (202)502-7520 or by email: john.clement@ed.gov.

For application content-related questions contact: David Rogofsky, Office of Policy Research, Social Security Administration, 500 E Street, SW., Washington, D.C. 20254-0003. Telephone: (202) 358-6209 or by email: david.rogofsky@ssa.gov.

Or contact John Murphy, Office of Policy Research, Social Security Administration 500 E Street, SW., Washington, D.C. 20254-0003. Telephone: (202) 358-6033 or by email: john.murphy@ssa.gov.

If you use a TDD or TTY, call the FRS, toll free, at 1-800-877-8339.

VIII. Other Information

Accessible Format: Individuals with disabilities can obtain this document and a copy of the application package in an accessible format (e.g., braille, large print, audiotape, or compact disc) on request to one of the program contact persons listed under For Further Information Contact in section VII of this notice.

Electronic Access to This Document: The official version of this document is the document published in the Federal Register. Free Internet access to the official edition of the Federal Register and the Code of Federal Regulations is available via the Federal Digital System at: www.gpo.gov/fdsys. At this site you can view

this document, as well as all other documents of this Department published in the Federal Register, in text or Adobe Portable Document Format (PDF). To use PDF you must have Adobe Acrobat Reader, which is available free at the site.

You may also access documents of the Department published in the Federal Register by using the article search feature at: www.federalregister.gov. Specifically, through the advanced search feature at this site, you can limit your search to documents published by the Department.

Dated:

Laura Haltzel, _____
Acting Deputy Associate
Commissioner for the Office
of Retirement Policy, Social
Security Administration.

David A. Bergeron,
Acting Assistant Secretary
for Postsecondary Education,
Department of Education.

Program Description and Guidelines

PURPOSE

The Department of Education (ED) and the Social Security Administration (SSA) have established the Minorities and Retirement Security (MRS) Program to increase and enhance the capacity for research, and research performance and publication, by MSIs in the areas of retirement security, financial literacy and financial decisionmaking within minority and low-income communities. These grants also seek to expand the talent pool of scientists and researchers from minority-serving institutions who are prepared to conduct rigorous research in this area. For that reason, research in these areas is an Absolute Priority in the MRS Program.

Under this Absolute Priority, grants will be awarded to eligible MSIs that will increase and enhance the capacity for, performance with regard to, and publication of research in peer review and other journals in the areas of retirement security, financial literacy and financial decisionmaking. Institutions that do not address any of these areas will not be considered for funding. Research may come from a variety of relevant disciplines and fields (for example, business, economics, education, human development, political science, public policy, psychology, sociology and statistics).

Examples of such research projects are listed below:

i. Empirical research using extant microlevel data to document the retirement security of minorities and the early, mid-life, and late-life causes of inadequate retirement income among minority and low-income households. Examples of extant microlevel data studies where the focus is on individual respondents (as opposed to organizations or groups) that may be used for this purpose are the Health and Retirement Study, the Survey of Consumer Finances, the Survey of Program Participation, the Current Population Survey, the American Life Panel, the Panel Survey of Income Dynamics, individual-level databases maintained by the National Center for Education Statistics, and other large-scale individual-level databases. The surveys listed as examples have public use files, which are subject to an expedited Institutional Review Board (IRB) review. Applicants using other data sources must submit their proposed research through a regular IRB review, which may take longer. IRB reviews are not required at the time of application. However, if funded, all applicants must follow their IRB review procedures. Examples of recent research in this area include, but are not limited to:

* Annamaria Lusardi and Olivia Mitchell. "Baby Boomer retirement security: The roles of planning, financial literacy, and housing wealth." *Journal of Monetary Economics* 54 (2007) 205-224.

* Ngina Chiteji and Lina Walker. 2009. "Strategies to Increase the Retirement Savings of African American Households." In *Automatic: Changing the Way America Saves*, Brookings Institution Press, Washington D.C., Editors: William G. Gale, J. Mark Iwry, David C. John, and Lina Walker.

* Wei Sun, Gia Barboza, and Karen Richman. 2007. "Preparing for the Future: Latinos Financial Literacy and Retirement Planning." *Business Journal of Hispanic Research*, Vol.1, No. 2., 54-68.

ii. Evaluation of pre-existing or development and evaluation of original research-based financial literacy and financial decisionmaking interventions for students at eligible MSIs, especially minority and low-income students. Interventions may include, but are not limited to, counseling, workshops, publications, or programs on effective money management, debt, and staying in and paying for college. These interventions may include behavioral economics concepts designed to teach students how to make optimal financial decisions. The interventions should focus on financial decisions that increase the likelihood that undergraduate and graduate students at these institutions will complete their degrees, successfully manage their finances while enrolled, and successfully manage their finances after leaving or completing the program, including successful repayment of any student loans. The intervention may target either prospective or former MSI students, enrolled MSI students or their families and may use traditional outreach methods or take advantage of new technologies (e.g., Webinars, social media, etc.). Applicants addressing this research area are encouraged to involve the MSI's financial aid office in the project.

iii. Evaluation of pre-existing or development and evaluation of original research-based interventions for members of minority and low-income communities, including students at postsecondary institutions. Interventions may include, but are not limited to, counseling, workshops, publications, adult education courses, or other programs on financial literacy and financial decisionmaking, debt management and reduction, credit report and score improvements, and personal savings plans, such as for retirement, a child's education, or an emergency fund. These interventions may include behavioral economics concepts designed to teach members of the minority and low-income community how to make optimal financial decisions. These efforts should consider a variety of venues for any new intervention being developed and/or evaluated, such as places of employment and various social or faith-based institutions/organizations frequented by minority and low-income groups. The interventions may use traditional methods or take advantage of new technologies (e.g., Webinars, social media, etc.).

iv. Evaluation of pre-existing or development and evaluation of original research-based high school or college curricula for minority and low-income students designed to improve these students' financial literacy and financial decisionmaking. The designed curricula may be focused on an entire course or new modules to be included within an already existing course (e.g., integrating financial literacy and financial decisionmaking topics into math, economics or psychology courses).

v. Evaluation of pre-existing or development and evaluation of original research-based professional development programs on financial literacy and financial decisionmaking for librarians, social workers, counselors and others working in community-based organizations in minority and low-income communities. These projects should use a "train-the-trainer" model where librarians, social workers,

counselors and others are trained in financial literacy and financial decisionmaking issues germane to the minority and low-income communities they serve so that they can educate the same community through financial counseling, literature, seminars, or workshops. The professional development may use traditional methods or take advantage of new technologies (e.g., Webinars, social media, etc.).

vi. Other research projects that support activities within minority and low-income communities designed to improve financial literacy and financial decisionmaking related to educational attainment, labor market outcomes, and retirement security.

Requirement: Each applicant must conduct a literature review that summarizes current research and practice supporting the significance of its project. Each applicant should indicate whether the project would take a new direction or build on current or previous national, State, or community efforts that have shown promise of effectiveness.

In addition to the examples above, you can also use the 2012 Research Priorities and Research Questions to design your research project. This document summarizes research priorities identified by the Financial Literacy and Education Commission's (FLEC) Research and Evaluation Working Group, in consultation with members of the President's Advisory Council for Financial Capability's Research and Evaluation Subcommittee, and other experts. The document is intended to inform members of the Commission, other federal government supports of research, and private sector and academic researchers and research funders so that they may address the most important questions facing the financial literacy and education field, reduce duplication and overlap, and make best use of limited research dollars. The document can be accessed at: <http://www.treasury.gov/resource-center/financial-education/Documents/2012%20Research%20Priorities%20-%20May%2012.pdf>.

Background.

The need for financial independence in retirement could not be greater. There has been a confluence of factors that make saving and planning for retirement more essential than ever. The projected shortfalls in retirement income, the historically low saving rate among American workers, and the state of current economic decisions all combine to put the financial well-being of American retirees at risk over the coming decades.

A number of factors contribute to financial insecurity in retirement for low to moderate income individuals: 1) The lack of financial skills necessary to make prudent decisions for retirement security, 2) Lower earnings over a lifetime, 3) Employment at locations without available pension plans, 4) Lower levels of educational attainment which results in lower wages over one's lifetime, and 5) higher levels of debt at the point of entering the workforce. Several of these factors are elucidated below:

- Minorities are especially vulnerable to financial insecurity at retirement (Cobb-Clark & Hildebrand, 2006). According to the recent literature, Blacks, women

and those of Latino origin have significantly lower financial capability than their counterparts (Ariel, 2009; Danigelis & McIntosh, 2001; Dietz, Carrozz, & Ritchey, 2003; Glass & Kilpatrick, 1998; Lusardi, 2008; Lusardi & Mitchell, 2007; Lusardi & Mitchell, 2007; Lusardi & Mitchell, 2006; Murphy, 2005)

- Particularly at risk are those who have less income in their families at birth. Lifetime earnings are an important component of retirement security, and such earnings are heavily influenced by educational attainment. Retirement security vehicles, including Social Security, defined benefit pensions and defined contributions are each dependent on earnings over the lifecycle. Those with lower income are less likely to progress beyond a high school degree. The data show that individuals with lower educational attainment have lower lifetime earnings.
- However, for many who aspire to have higher earnings through greater educational attainment, Keane and Wolpin (2001) state that students from lower socio-economic strata (SES) are more likely to borrow because grants cover only a small fraction of tuition costs.
- For Blacks who take out student loans, their debt burden is significantly higher than any other group (Ehrenberg, 1992). Dynarski (2002) adds that minority students and those from lower SES backgrounds are more likely to default on student loans. They are also less likely to graduate from college (Kahlenberg, 2012). The higher debt burden gravely decreases these individuals' ability to save for their retirement (Cavanagh & Sharpe, 2002).
- Similar trends are found among Latino students, particularly those from lower SES backgrounds. Hispanic students have had to borrow more for college, and their debt has negatively affected their success in school (Malmberg, 2009).

References to works cited here are at the end of the application booklet.

The MRS Program is a new discretionary grant program jointly administered by SSA and ED. SSA provides the grant funds and will share responsibility with ED for selecting reviewers and monitoring the project. ED is responsible for administration of the grant competition (e.g., publishing the notice inviting applications); making the grant awards; and monitoring the grantees' compliance with ED financial requirements. ED will make the final grant awards after considering SSA's recommendations on grantees' project progress. If funding is available after the first year, the two agencies will jointly determine if continuation awards will be made.

Eligibility

An eligible applicant under the MRS Program is an institution of higher education (IHE) that has an open grant in good standing from the following programs (i.e. are grantees from these programs): Strengthening Historically Black Graduate Institutions (HBGI)

[84.031B]; Master's Degree Programs at Historically Black Colleges and Universities (HBCU) [84.382G]; Master's Degree Programs at Predominantly Black Institutions (PBI) [84.382D] and Promoting Postbaccalaureate Opportunities for Hispanic Americans (PPOHA) [84.031M] Programs.

Awards

SSA and ED estimate that 4 new awards will be made in FY 2013 under this competition. The agencies expect to award grants with an estimated total award ranging from \$300,000 - \$600,000 for use over a period of up to 60 months.

These figures are estimates only and do not bind the Department and SSA to a specific number of grants, or to the amount of any grant, unless that amount is otherwise specified by statute or regulation.

An institution may submit multiple applications but will only be awarded one MRS grant.

Application Process and Deadlines

This competition will employ a single-stage application and review process in FY 2013. Applicants are required to submit a project narrative consisting of 40 numbered pages, doubled-spaced, plus a one-page abstract, budget summary, and appendices through Grants.gov by 4:30:00 p.m., Washington, D.C. time on the closing date. Eligible applicants may submit more than one application if each is for a different project. The review process is more fully described in the section of this document entitled "Guide to Application Development."

Application Notice

The official Application Notice is published in the *Federal Register*, and included in this application package. The information in this application package is intended to aid in preparing applications for this competition. Nothing in this application package supersedes the information published in the *Federal Register*.

Contact Information

This is for information only. **Do not use this address to submit applications.**

John Clement
U.S. Department of Education
1990 K Street, N.W., Room 6006
Washington, DC 20006-8524
Tel: 202-502-7520
Fax: 202-502-7861
Email: john.clement@ed.gov

Or

Karen Epps
U.S. Department of Education
1990 K Street, N.W., Room 6012
Washington, DC 20006-8524
Tel: 202-502-7774
Fax: 202-502-7861
E-mail: karen.epps@ed.gov

Supplemental Information

The following information supplements the information provided in the “Dear Applicant” letter and the Notice Inviting Applicants (NIA) inviting Applications for New Awards for Fiscal Year 2013.

Estimated Funding and Project Period

Estimated Available Funds for FY 2013: \$440,000

Estimated Range of Awards: \$60,000 - \$120,000

Estimated Average Size of Awards: \$90,000

Estimated Number of New Awards: 4

Project Period for New Awards: Up to 60 months

ED and SSA are not bound by these estimates.

2. Intergovernmental Review of Federal Programs

Intergovernmental Review of Federal Programs is designed to foster an intergovernmental partnership and to strengthen federalism by relying on state and local processes for the coordination and review of proposed federal financial assistance.

Applicants must contact the appropriate State Single Point of Contact to find out about, and to comply with, the state's process under Executive Order 12372. A listing of the Single Point of Contact for each state may be viewed at:

<http://www.whitehouse.gov/OMB/grants/spoc.html>.

Narrative

All documents must be PDFs, in Read-Only format. Your project narrative section must not exceed 40 pages, and must be attached in the Project Narrative Attachment form in Grants.gov.

Appendices to Applications

In Appendix A, the applicant must provide a letter of support from the institution president. The letter should include enough information to make it clear that the president understands the nature of the commitment of time, space, and resources to the research work required if the application is funded. If applicable, the applicant should also include letters of support from any other participating institutions (e.g. field settings) in Appendix A.

Finally, in Appendix A, the applicant must provide biographical sketches (or abbreviated curriculum vitae) of the Project Director and any additional faculty mentors. Biographical sketches are limited to one page each.

These Appendices must be attached in the Other Attachment Narrative form in Grants.gov

Evaluation of Applicants for Awards

A panel of three reviewers selected by SSA will evaluate each application using the selection criteria included in this application package.

6. Selection Criteria

The selection criteria for this program are from EDGAR 34 CFR part 75 section 75.210. They are listed in this application package under “Instructions for Project Narrative.”

7. Notice to Successful Applicants

ED’s Office of Legislation and Congressional Affairs will inform the Congress regarding applications approved for new grants. ED will send out you an e-mail containing a link to access an electronic version of your Grant Award Notification (GAN), shortly after Congress has been notified. No funding information will be released before Congress is notified.

8. Notice to Unsuccessful Applicants

Unsuccessful applicants will be notified in writing.

9. Annual Performance Report Requirements

If you receive a FY 2013 new grant award, you will be required during the funding cycle to submit annual performance reports.

10. Contact Information

For research/content specific questions and assistance, please contact:

Coordinator: Dr. John L. Murphy
Address: Office of Policy Research
Social Security Administration
500 E Street, SW
Washington, D.C. 20254
Telephone: (202) 358-6033
Fax: (202) 358-6300
E-mail Address: john.murhpy@ssa.gov

For Grants.gov-related questions and assistance, please contact:

Support Desk: Grants.gov Support Desk
Telephone: 1-800-518-4726
Hours: Monday – Friday, 8:00 A.M. – 6:00 P.M. Eastern Time

Authorizing Legislation

Authorizing Statute

Section 1110(a) of the Social Security Act (42 U.S.C. § 1310(a)) is the statute that authorizes SSA to award grants for research that will ultimately help and/or improve SSA's work and programs.

http://www.ssa.gov/OP_Home/ssact/title11/1110.htm

Cooperative Research or demonstration Projects

Sec. 1110. [42 U.S.C. 1310] (a)(1) There are hereby authorized to be appropriated for the fiscal year ending June 30, 1957, \$5,000,000 and for each fiscal year thereafter such sums as the Congress may determine for (A) making grants to States and public and other organizations and agencies for paying part of the cost of research or demonstration projects such as those relating to the prevention and reduction of dependency, or which will aid in effecting coordination of planning between private and public welfare agencies or which will help improve the administration and effectiveness of programs carried on or assisted under the Social Security Act and programs related thereto, and (B) making contracts or jointly financed cooperative arrangements with States and public and other organizations and agencies for the conduct of research or demonstration projects relating to such matters.

(2) No contract or jointly financed cooperative arrangement shall be entered into, and no grant shall be made, under paragraph (1), until the Secretary (or the Commissioner, with respect to any jointly financed cooperative agreement or grant concerning titles II or XVI) obtains the advice and recommendations of specialists who are competent to evaluate the proposed projects as to soundness of their design, the possibilities of securing productive results, the adequacy of resources to conduct the proposed research or demonstrations, and their relationship to other similar research or demonstrations already completed or in process.

(3) Grants and payments under contracts or cooperative arrangements under paragraph (1) may be made either in advance or by way of reimbursement, as may be determined by the Secretary (or the Commissioner, with respect to any jointly financed cooperative agreement or grant concerning title II or XVI); and shall be made in such installments and on such conditions as the Secretary (or the Commissioner, as applicable) finds necessary to carry out the purposes of this subsection.

(b)(1) The Commissioner is authorized to waive any of the requirements, conditions, or limitations of title XVI (or to waive them only for specified purposes, or to impose additional requirements, conditions, or limitations) to such extent and for such period as the Commissioner finds necessary to carry out one or more experimental, pilot, or demonstration projects which, in the Commissioner's judgment, are likely to assist in promoting the objectives or facilitate the administration of such title. Any costs for

benefits under or administration of any such project (including planning for the project and the review and evaluation of the project and its results), in excess of those that would have been incurred without regard to the project, shall be met by the Commissioner from amounts available to the Commissioner for this purpose from appropriations made to carry out such title. The costs of any such project which is carried out in coordination with one or more related projects under other titles of this Act shall be allocated among the appropriations available for such projects and any Trust Funds involved, in a manner determined by the Commissioner with respect to the old-age, survivors, and disability insurance programs under title II and the supplemental security income program under title XVI, and by the Secretary with respect to other titles of this Act, taking into consideration the programs (or types of benefit) to which the project (or part of a project) is most closely related or which the project (or part of a project) is intended to benefit. If, in order to carry out a project under this subsection, the Commissioner requests a State to make supplementary payments (or the Commissioner makes them pursuant to an agreement under section [1616](#)) to individuals who are not eligible therefor, or in amounts or under circumstances in which the State does not make such payments, the Commissioner shall reimburse such State for the non-Federal share of such payments from amounts appropriated to carry out title XVI. If, in order to carry out a project under this subsection, the Secretary requests a State to provide medical assistance under its plan approved under title XIX to individuals who are not eligible therefor, or in amounts or under circumstances in which the State does not provide such medical assistance, the Secretary shall reimburse such State for the non-Federal share of such assistance from amounts appropriated to carry out title XVI, which shall be provided by the Commissioner to the Secretary for this purpose.

(2) With respect to the participation of recipients of supplemental security income benefits in experimental, pilot, or demonstration projects under this subsection—

(A) the Commissioner is not authorized to carry out any project that would result in a substantial reduction in any individual's total income and resources as a result of his or her participation in the project;

(B) the Commissioner may not require any individual to participate in a project; and the Commissioner shall assure (i) that the voluntary participation of individuals in any project is obtained through informed written consent which satisfies the requirements for informed consent established by the Commissioner for use in any experimental, pilot, or demonstration project in which human subjects are at risk, and (ii) that any individual's voluntary agreement to participate in any project may be revoked by such individual at any time;

(C) the Commissioner shall, to the extent feasible and appropriate, include recipients who are under age 18 as well as adult recipients; and

(D) the Commissioner shall include in the projects carried out under this section such experimental, pilot, or demonstration projects as may be necessary to ascertain the

feasibility of treating alcoholics and drug addicts to prevent the onset of irreversible medical conditions which may result in permanent disability, including programs in residential care treatment centers.

(c)(1) In addition to the amount otherwise appropriated in any other law to carry out subsection (a) for fiscal year 2004, up to \$8,500,000 is authorized and appropriated and shall be used by the Commissioner of Social Security under this subsection for purposes of conducting a statistically valid survey to determine how payments made to individuals, organizations, and State or local government agencies that are representative payees for benefits paid under title II or XVI are being managed and used on behalf of the beneficiaries for whom such benefits are paid.

(2) Not later than 18 months after the date of enactment of this subsection, the Commissioner of Social Security shall submit a report on the survey conducted in accordance with paragraph (1) to the Committee on Ways and Means of the House of Representatives and the Committee on Finance of the Senate.

Intergovernmental Review of Federal Programs: Executive Order 12372

This program falls under the rubric of Executive Order 12372 (Intergovernmental Review of Federal Programs) and the regulations in 34 CFR Part 79. One of the objectives of the Executive Order is to strengthen federalism--or the distribution of responsibility between localities, States, and the Federal government--by fostering intergovernmental partnerships. This idea includes supporting processes that State or local governments have devised for coordinating and reviewing proposed Federal financial grant applications.

The process for doing this requires grant applicants to contact State Single Points of Contact for information on how this works. Multi-state applicants should follow procedures specific to each state.

Further information about the State Single Point of Contact process and a list of names by State can be found at:

<http://www.whitehouse.gov/omb/grants/spoc.PDF>

Absent specific State review programs, applicants may submit comments directly to the Department. All recommendations and comments must be mailed or hand-delivered by the date indicated in the actual application notice to the following address: The Secretary, EO 12372--CFDA# 84.414, U.S. Department of Education, room 7E200. 400 Maryland Avenue, SW., Washington, DC 20202.

Proof of mailing will be determined on the same basis as applications (see 34 CFR §75.102). Recommendations or comments may be hand-delivered until 4:30 p.m. (eastern time) on the closing date indicated in this notice.

Important note: The above address is not the same address as the one to which the applicant submits its completed applications. **Do not send applications to the above address.**

General Education Provisions Act (GEPA) Section 427

Section 427 of GEPA requires all applicants for new awards to include in their applications a description of the steps the applicant proposes to take to ensure equitable access to, and participation in, its federally-assisted programs for students, teachers, and other program beneficiaries with special needs. The provision allows applicants discretion in developing the required description. The statute highlights six types of barriers that can impede equitable access or participation that you can address: *gender, race, national origin, color, disability, or age.*

A general statement of an applicant's nondiscriminatory hiring policy is not sufficient to meet this requirement. Applicants must identify potential barriers and explain steps they will take to overcome these barriers.

NOTE:

- **Applicants are required to address this provision by attaching a statement to the ED GEPA 427 Form that must be downloaded from Grants.gov.**
- **All applicants must include information in their applications to address this provision in order to receive funding under this program.**

Government Performance and Results Act (GPRA)

What is GPRA?

The Government Performance and Results Act of 1993 (GPRA) is a straightforward statute that requires all federal agencies to manage their activities with attention to the consequences of those activities. Each agency is to state clearly what it intends to accomplish, identify the resources required, and periodically report their progress to the Congress. In so doing, it is expected that the GPRA will contribute to improvements in accountability for the expenditures of public funds, improve congressional decisionmaking through more objective information on the effectiveness of federal programs, and promote a new government focus on results, service delivery, and customer satisfaction.

How has the Department of Education responded to the GPRA requirements?

As required by GPRA, the Department of Education has prepared a strategic plan for 2007-2012. This plan reflects the Department's priorities and integrates them with its mission and program authorities and describes how the Department will work to improve education for all children and adults in the United States. The following Department goals, as listed in the plan, are:

Goal 1: Improve student achievement, with a focus on bringing all students to grade level in reading and mathematics by 2014

Goal 2: Increase the academic achievement of all high school students

Goal 3: Ensure the accessibility, affordability, and accountability of higher education, and better prepare students and adults for employment and future learning.

What is the performance indicator for this competition?

The performance indicator that will measure the success of these projects is: The quality and usefulness of each grant's research, evaluation, and data development, as evidenced by publication of research findings in peer-reviewed journals or other publications; research findings' presentation at conferences and development of materials and/or curricula based on research findings.

If funded, you will be asked to collect and report data on this measure in your project's annual performance report (34 CFR 75.590). It is important to the success of your application that you address this criterion in your application. The measure of your success, along with the assessment of the strength of your project design, must be part of the project evaluation plan.

How does the Department of Education determine whether performance goals have been met?

An applicant that receives a grant award will be required to submit an annual progress reports and a final report as a condition of the award. The reports will document the extent to which project goals and objectives are met.

Instructions for Completing the MRS Application Package

The MRS application consists of the following four parts. These parts are organized in the same manner that the submitted application should be organized. Remember to upload all forms and sections and follow carefully the Grants.gov application instructions. Note: **All attachments must be a .PDF file.**

The parts are as follows:

Part I: 424 Forms:

- Application for Federal Assistance (SF 424)
- Department of Education Supplemental Information form for SF 424

Part II: U. S. Department of Education Budget Summary Forms:

- ED 524 (Section A and Section B)

The “**U. S. Department of Education Budget Information for Non-Construction Programs**” is where applicants provide budget information for Section A – Budget Summary U.S. Department of Education Funds and Section B – Budget Summary Non-Federal Funds Applicants should include costs for all project years.

Part III: Attachments

ED Abstract Form
Project Narrative Attachment Form
Other Narrative Form (Appendix A)

Part IV: Assurances, Certifications, and Survey Forms

- GEPA Section 427 Requirement
- Assurances for Non-Construction Programs (SF 424B)
- Lobbying Form (ED Form 80.0013)
- Disclosure of Lobbying Activities (SF-LLL)
- Survey on Ensuring Equal Opportunity for Applicants

ED Abstract Form: Attach your one-page project abstract that will provide an overview of the proposed project.

Project Narrative Attachment Form: The project narrative should include the narrative responses to the selection criteria that will be used to evaluate applications submitted for this competition. Your detailed budget should be included in your selection criteria. Please include a Table of Contents as the first page of the application narrative. You must limit the application narrative to no more than 40 pages. The Project Narrative should be consecutively numbered. You must attach your project narrative in the Project Narrative Attachment Form in Grants.gov

The Other Attachments Form is where you attach the letter of support from the institution's president and the abbreviated curriculum vitae of the Project Director and participating faculty mentors.

NOTE: Please do not attach any narratives, supporting files, or application components to the Standard Form (SF 424). Although the form accepts attachments, the Department of Education will only review materials/files attached to the attachment forms listed above. All attachments must be in .PDF format. Other types of files will not be accepted.

Instructions for the Project Narrative

Applicants will attach the project narrative to the **Project Narrative Attachment Form**.

Please note that the sum total number of pages allowed for your Project and Budget Narratives may not exceed **40 pages**. The page limit does not apply to: the Application for Federal Assistance form (SF-424); the Abstract; the Table of Contents; the ED Budget summary Form; the assurances and certifications; nor does it apply to the appendices.

Formatting

A "page" is "8.5 x 11", on one side only, with 1" margins at the top, bottom, and both sides. Page numbers and an identifier may be within the 1" margin. Double-space all text in the application, including titles and headings. All text in charts, tables, graphs, footnotes, quotations, references, and captions may be single-spaced. Applicants may use one of the following fonts: Times New Roman, Courier, Courier New or Arial, only. Applications submitted in any other font (including Times Roman and Arial Narrow) will not be accepted. Do not use anything smaller than a 12-point font.

Before preparing the Program Narrative, applicants should review the Dear Applicant Letter, the Federal Register notice (Notice), and the applicable regulations for guidance and requirements. Note that applications will be evaluated according to the specific selection criteria specified in the Notice and this package.

Absolute Priority

Applicants' proposed projects must be in the field of research in the areas of retirement security, financial literacy and financial decisionmaking. Applications that do not address these research areas will not be considered for funding.

Selection Criteria

The Secretary evaluates an application on the basis of the broad criteria in § 34 CFR Part 75, sections 75.209(a) and 75.210 of the Education Department General Administrative Regulations (EDGAR). SSA will evaluate applications using weighted selection criteria published in EDGAR § 34 CFR part 75 sections 75.210 (c)(2)(xiv), 210(f)(i-ii), 210(e)(2)(i-iii), and 210(h)(iii, vi). The maximum score that any application may receive is 100 points.

To facilitate the review of the application, provide responses to the following seven (7) EDGAR selection criteria in the following order:

- | | |
|-----------------------------------|-------------|
| 1. Significance | (5 Points) |
| 2. Quality of the Project Design | (20 Points) |
| 3. Quality of Project Services | (20 Points) |
| 4. Quality of Project Personnel | (15 Points) |
| 5. Adequacy of Resources | (10 Points) |
| 6. Quality of the Management Plan | (10 Points) |
| 7. Project Evaluation | (20 Points) |

We suggest that you organize Part III of your project narrative section according to the selection criteria. The reviewers of your application use these criteria to guide their assignment of ratings, so it is in your interest to address explicitly each one. The overall assessment of an application is partly based on the extent to which it satisfactorily addresses all the selection criteria.

The following section references the Education Department General Administrative Regulations (EDGAR) citations that govern each selection criterion; provides specific evaluation measures that reflect the Minorities and Retirement Security Program provisions; and indicates the maximum point values that accrue to each section and subsection.

Applications will be considered in light of the following seven criteria.

(a) Significance (5 points).

(1) The Secretary considers the significance of the proposed project.

(2) In determining the significance of the proposed project, the Secretary considers one or more of the following factors:

(i) The national significance of the proposed project.

(ii) The significance of the problem or issue to be addressed by the proposed project.

(iii) The potential contribution of the proposed project to increased knowledge or understanding of educational problems, issues, or effective strategies.

(iv) The likelihood that the proposed project will result in system change or improvement.

(v) The potential contribution of the proposed project to the development and advancement of theory, knowledge, and practices in the field of study.

(vi) The potential for generalizing from the findings or results of the proposed project.

(vii) The extent to which the proposed project is likely to yield findings that may be utilized by other appropriate agencies and organizations.

(viii) The extent to which the proposed project is likely to build local capacity to provide, improve, or expand services that address the needs of the target population.

(ix) The extent to which the proposed project involves the development or demonstration of promising new strategies that build on, or are alternatives to, existing strategies.

- (x) The likely utility of the products (such as information, materials, processes, or techniques) that will result from the proposed project, including the potential for their being used effectively in a variety of other settings.
- (xi) The extent to which the results of the proposed project are to be disseminated in ways that will enable others to use the information or strategies.
- (xii) The potential replicability of the proposed project or strategies, including, as appropriate, the potential for implementation in a variety of settings.
- (xiii) The importance or magnitude of the results or outcomes likely to be attained by the proposed project.

(b) Quality of the project design (20 points).

(1) The Secretary considers the quality of the design of the proposed project.

(2) In determining the quality of the design of the proposed project, the Secretary considers one or more of the following factors:

- (i) The extent to which the goals, objectives, and outcomes to be achieved by the proposed project are clearly specified and measurable.
- (ii) The extent to which the design of the proposed project is appropriate to, and will successfully address, the needs of the target population or other identified needs.
- (iii) The extent to which there is a conceptual framework underlying the proposed research or demonstration activities and the quality of that framework.
- (iv) The extent to which the proposed activities constitute a coherent, sustained program of research and development in the field, including, as appropriate, a substantial addition to an ongoing line of inquiry.
- (v) The extent to which the proposed project is based upon a specific research design, and the quality and appropriateness of that design, including the scientific rigor of the studies involved.
- (vi) The extent to which the proposed research design includes a thorough, high-quality review of the relevant literature, a high-quality plan for research activities, and the use of appropriate theoretical and methodological tools, including those of a variety of disciplines, if appropriate.
- (vii) The extent to which the design of the proposed project includes a thorough, high-quality review of the relevant literature, a high-quality plan for project implementation, and the use of appropriate methodological tools to ensure successful achievement of project objectives.
- (viii) The quality of the proposed demonstration design and procedures for documenting project activities and results.
- (ix) The extent to which the design for implementing and evaluating the proposed project will result in information to guide possible replication of project activities or strategies, including information about the effectiveness of the approach or strategies employed by the project.
- (x) The extent to which the proposed development efforts include adequate quality controls and, as appropriate, repeated testing of products.
- (xi) The extent to which the proposed project is designed to build capacity and yield results that will extend beyond the period of Federal financial assistance.

- (xii) The extent to which the design of the proposed project reflects up-to-date knowledge from research and effective practice.
- (xiii) The extent to which the proposed project represents an exceptional approach for meeting statutory purposes and requirements.
- (xiv) The extent to which the proposed project represents an exceptional approach to the priority or priorities established for the competition.
- (xv) The extent to which the proposed project will be coordinated with similar or related efforts, and with other appropriate community, State, and Federal resources.
- (xvi) The extent to which the proposed project will establish linkages with other appropriate agencies and organizations providing services to the target population.
- (xvii) The extent to which the proposed project encourages consumer involvement.
- (xviii) The extent to which performance feedback and continuous improvement are integral to the design of the proposed project.
- (xix) The quality of the methodology to be employed in the proposed project.
- (xx) The extent to which fellowship recipients or other project participants are to be selected on the basis of academic excellence.

(c) Quality of project services (20 points).

(1) The Secretary considers the quality of the services to be provided by the proposed project.

(2) In determining the quality of the services to be provided by the proposed project, the Secretary considers the quality and sufficiency of strategies for ensuring equal access and treatment for eligible project participants who are members of groups that have traditionally been underrepresented based on race, color, national origin, gender, age, or disability.

(3) In addition, the Secretary considers one or more of the following factors:

(i) The extent to which the services to be provided by the proposed project are appropriate to the needs of the intended recipients or beneficiaries of those services.

(ii) The extent to which the services to be provided by the proposed project reflect up-to-date knowledge from research and effective practice.

(iii) The likely impact of the services to be provided by the proposed project on the intended recipients of those services.

(iv) The extent to which the training or professional development services to be provided by the proposed project are of sufficient quality, intensity, and duration to lead to improvements in practice among the recipients of those services.

(v) The extent to which the services to be provided by the proposed project involve the collaboration of appropriate partners for maximizing the effectiveness of project services.

(vi) The extent to which the technical assistance services to be provided by the proposed project involve the use of efficient strategies, including the use of technology, as appropriate, and the leveraging of nonproject resources.

(vii) The extent to which the services to be provided by the proposed project are focused on those with greatest needs.

(d) Quality of project personnel (15 points).

(1) The Secretary considers the quality of the personnel who will carry out the proposed project.

(2) In determining the quality of project personnel, the Secretary considers the extent to which the applicant encourages applications for employment from persons who are members of groups that have traditionally been underrepresented based on race, color, national origin, gender, age, or disability.

(3) In addition, the Secretary considers one or more of the following factors:

(i) The qualifications, including relevant training and experience, of the project director or principal investigator.

(ii) The qualifications, including relevant training and experience, of key project personnel.

(iii) The qualifications, including relevant training and experience, of project consultants or subcontractors.

(e) Adequacy of resources (10 points).

(1) The Secretary considers the adequacy of resources for the proposed project.

(2) In determining the adequacy of resources for the proposed project, the Secretary considers one or more of the following factors:

(i) The adequacy of support, including facilities, equipment, supplies, and other resources, from the applicant organization or the lead applicant organization.

(ii) The relevance and demonstrated commitment of each partner in the proposed project to the implementation and success of the project.

(iii) The extent to which the budget is adequate to support the proposed project.

(iv) The extent to which the costs are reasonable in relation to the objectives, design, and potential significance of the proposed project.

(v) The extent to which the costs are reasonable in relation to the number of persons to be served and to the anticipated results and benefits.

(vi) The potential for continued support of the project after Federal funding ends, including, as appropriate, the demonstrated commitment of appropriate entities to such support.

(vii) The potential for the incorporation of project purposes, activities, or benefits into the ongoing program of the agency or organization at the end of Federal funding.

(f) Quality of the management plan (10 points).

(1) The Secretary considers the quality of the management plan for the proposed project.

(2) In determining the quality of the management plan for the proposed project, the Secretary considers one or more of the following factors:

(i) The adequacy of the management plan to achieve the objectives of the proposed project on time and within budget, including clearly defined responsibilities, timelines, and milestones for accomplishing project tasks.

- (ii) The adequacy of procedures for ensuring feedback and continuous improvement in the operation of the proposed project.
- (iii) The adequacy of mechanisms for ensuring high-quality products and services from the proposed project.
- (iv) The extent to which the time commitments of the project director and principal investigator and other key project personnel are appropriate and adequate to meet the objectives of the proposed project.

(g) Quality of the project evaluation (20 points).

(1) The Secretary considers the quality of the evaluation to be conducted of the proposed project.

(2) In determining the quality of the evaluation, the Secretary considers one or more of the following factors:

- (i) The extent to which the methods of evaluation are thorough, feasible, and appropriate to the goals, objectives, and outcomes of the proposed project.
- (ii) The extent to which the methods of evaluation are appropriate to the context within which the project operates.
- (iii) The extent to which the methods of evaluation provide for examining the effectiveness of project implementation strategies.
- (iv) The extent to which the methods of evaluation include the use of objective performance measures that are clearly related to the intended outcomes of the project and will produce quantitative and qualitative data to the extent possible.
- (v) The extent to which the methods of evaluation will provide timely guidance for quality assurance.
- (vi) The extent to which the methods of evaluation will provide performance feedback and permit periodic assessment of progress toward achieving intended outcomes.
- (vii) The extent to which the evaluation will provide guidance about effective strategies suitable for replication or testing in other settings.

Guide to Application Development

This discussion is intended to help you conceive and write a strong application by alerting you to the ways in which it will be read and judged and by providing you instructions on how to submit an application.

This competition is a single-stage competition. All applicants must submit an application that includes a 40-page project narrative (pages numbered and double-spaced), *plus* a one-page abstract, a budget summary, an appendix, as well as other standard forms. Applications must be submitted electronically via Grants.gov.

Application Content:

Model programs addressing many common issues of retirement security and financial literacy already exist. Some have been developed with the support of SSA (American Life Panel (ALP)) or other funding agencies; many others have been implemented without outside grant support. However, much of the research is not conducted by minority and low-income researchers or deal with minority and low-income populations.

SSA would like researchers from MSIs to engage in the following:

1. Translational research that results in behavioral and/or program interventions to improve retirement planning among minorities and low-income individuals.
2. Curricula development in retirement planning and retirement security for minorities and low-income individuals focused on post-secondary and secondary education.
3. Empirical research on retirement wealth disparities among minorities and low-income populations.
4. Translational research that creates methods to apply positive retirement planning pressure through social networks in minority and low-income communities.
5. Translational research to develop programs aimed at the reduction consumption and debt among minority and low-income populations.
6. Translational public health research that develops intervention programs and educational materials (pamphlets, classes, seminars, etc.) aimed at primary care prevention of specific health disabilities among the minorities and low-income populations that are triggered or exacerbated by excessive debt and/or lack of retirement income; particular attention

should be focused on illnesses that have the greatest impact on SSA (diabetes, hypertension, etc.).

7. Empirical research with SSA sponsored American Life Panel (ALP) and/or SSA matched data sources on retirement security issues for minority and low-income populations.

Applicants must conduct a literature review that summarizes current research and practice supporting the significance of the project. Please indicate if your project takes a new direction or builds on current or previous national, State, or community efforts that have shown promise of effectiveness.

Eligible Institutions

The following institutions are eligible to apply for the Minorities and Retirement Security Program:

Promoting Postsecondary Opportunities for Hispanic Americans Program

Grantees:

California State University, Channel Islands	CA
California State University, Dominguez Hills	CA
California State University, Fullerton	CA
California State University, Northridge	CA
California State University, Stanislaus	CA
California State University, Bakersfield	CA
Cal State L.A. University Auxiliary Services, Inc.	CA
University of LaVerne	CA
Mount St. Mary's College	CA
Woodbury University	CA
Colorado State University-Pueblo	CO
Carlos Albizu University-Miami Campus	FL
Florida International University	FL
Nova Southeastern University	FL
Northeastern Illinois University	IL
Mercy College	NY
The City College of New York	NY
Nova Southeastern University	NM
Eastern New Mexico University	NM
Northern New Mexico College	NM
University of New Mexico	NM
New Mexico Institute of Mining and Technology	NM
Bayamón Central University	PR
Caribbean University-Bayamón	PR
Carlos Albizu University-San Juan Campus	PR

Inter American University of Puerto Rico Barranquitas Campus	PR
Universidad Adventista de las Antillas-Mayagüez	PR
Universidad del Este	PR
Universidad Central del Caribe	PR
Universidad Metropolitana	PR
University of Puerto Rico-Río Piedras Campus	PR
Sul Ross State University	TX
Texas A&M University-Corpus Christi	TX
Texas A&M University-Kingsville	TX
Texas A&M International University-Laredo	TX
University of Texas at Brownsville and Texas Southmost College	TX
University of Texas-Pan American	TX
University of Houston-Downtown	TX
University of the Incarnate Word	TX
University of St. Thomas	TX
University of Texas at El Paso	TX
Heritage University	WA

Historically Black Graduate Institutions Program Grantees:

Alabama A & M University	AL
Tuskegee University	AL
Alabama State University	AL
Charles R. Drew University	CA
University of District Columbia	DC
Delaware State University	DE
Florida A&M University	FL
Clark Atlanta University	GA
Morehouse School of Medicine	GA
Southern University Law Center	LA
Xavier University of Louisiana	LA
Bowie State University	MD
Morgan State University	MD
University of Maryland Eastern Shore	MD
Jackson State University	MS
North Carolina A&T State University	NC
North Carolina Central University	NC
Langston University	OK
Meharry Medical College	TN
Tennessee State University	TN
Texas Southern University School of Law	TX
Prairie View A&M	TX
Hampton University	VA
Norfolk State University	VA

Predominantly Black Institutions Program Grantees:

Chicago State University	IL
Columbia Union College	MD
Long Island University, Brooklyn Campus	NY
Robert Morris College	PA
York College, The City University of New York	NY

Historically Black Colleges and Universities Master's Program Grantees:

University of Arkansas, Pine Bluff	AR
Albany State University	GA
Savannah State University	GA
Kentucky State University	KY
Grambling State University	LA
Coppin State University	MD
Alcorn State University	MO
Mississippi Valley State University	MS
Elizabeth City State University	NC
Fayetteville State University	NC
Winston-Salem State University	NC
Wilberforce University	OH
Clafin University	SC
South Carolina State University	SC
Fisk University	TN
Fort Valley State University	TX
Virginia State University	VA
West Virginia State University	WV

Conflicts of Interest

All applicants are reminded to review the requirements of Sections 74.42 (Codes of Conduct) and 75.525 (Conflict of Interest) of the Department of Education General Administrative Regulations (EDGAR). Applicants must disclose any personal and financial interests that may be involved among the participants in the proposed project. Failure to disclose such entanglements will preclude further consideration of an application.

Recommended Application Outline

We recommend that you organize your application in sections that map to each of the review criteria:

- o Significance
- o Quality of the Project Design
- o Quality of Project Services
- o Quality of Project Personnel
- o Adequacy of Resources

- o Quality of the Management Plan
- o Quality of the Project Evaluation

Review Requirements and Process

Applicants will submit through the Grants.gov site an application consisting of the following requirements for the project and budget narratives:

1. Limit the length of the project narrative, including the budget justification narrative (detailed line-item budget) to 40 numbered pages, double-spaced (no more than three lines per vertical inch), *plus* a one-page abstract, budget summary, and appendices.
2. Only the following fonts may be used:
 - o Times New Roman
 - o Courier
 - o Courier New
 - o Arial

Applications submitted in any other font (take care NOT to use Times Roman or Arial Narrow) will not be accepted.

3. Use minimum 1-inch margins on all four sides of the page, and avoid font sizes smaller than 12 point. Make sure your line spacing is set for **double-spacing** and not 1.5 lines or other spacing. In addition to the 40-page application and budget narrative, abstract, and budget summary, include in the application package an appendix containing the following items. Note: Include these and other appendix items in a single appendix file:

- o Project evaluation chart (required), indicating for project objectives and activities the evaluation methods that will be used.
- o Short position descriptions (maximum one page each) for all key personnel – project director, co-director (if applicable), evaluator (required), and others.
- o Project timeline chart.
- o References cited in the application narrative (if applicable).
- o Other information documenting your proposed project.

Applications will be evaluated by three reviewers that have specialized knowledge on your topic.

Aligning Your Application to the Review Selection Criteria

The Government Performance and Results Act (GPRA) and Your Application

The Government Performance and Results Act (GPRA) of 1993 is a statute that requires all federal agencies to manage their activities with attention to the consequences of those activities. Each agency states what it intends to accomplish, identifies the resources required, and regularly reports its progress to the Congress. In doing so, GPRA is improving accountability for the expenditures of public funds, improving Congressional decisionmaking with more thorough and objective information on the effectiveness of federal programs, and promoting a new government focus on results, cost-effectiveness, service delivery, and customer satisfaction.

An applicant that receives a grant award will be required to submit annual progress reports and a final report as a condition of the award. The reports will document the extent to which project goals and objectives are met.

Paperwork Burden Statement

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless such collection displays a valid OMB control number. Public reporting burden for this collection of information is estimated to average 20 hours per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. The obligation to respond to this collection is voluntary. If you have any comments concerning the accuracy of the time estimate(s) or suggestions for improving this form, please write to: John Clement, U.S. Department of Education, 1990 K St., NW, Washington, DC 20006-8401 or email john.clement@ed.gov and reference the OMB Control Number 1894-0006.

Application Checklist

Use This Checklist While Preparing Your Application Package.
All items listed on this checklist are required, except as noted.

- ___ Application for Federal Assistance (SF424)
- ___ Department of Education Supplemental Information for SF424
- ___ Department of Education Budget Information Non-Construction Programs Form – ED 524- (Sections A & B)
- ___ ED Abstract Form (Attach a one-page narrative)
- ___ Project Narrative Attachment Form (Attach Part III- selection criteria)

- ___ Other Narrative Attachments Form (Letter of support from the institution's president and Curricula vitae of key personnel (Project Director and faculty mentors))

Assurances and Certifications

- ___ GEPA Section 427 Form
- ___ Assurances for Non-Construction Programs (SF424B)
- ___ Disclosure of Lobbying Activities Form (SF LLL) (if applicable; refer to instructions)
- ___ Grants.gov Lobbying Form (ED 80-0013)
- ___ Survey on Ensuring Equal Opportunity for Applicants

NOTE: Please do not attach any narratives, supporting files, or application components to the Standard Form (SF 424). Although this form accepts attachments, the Department of Education will only review materials/files attached to the attachment forms listed above.

Attachments must be submitted in .PDF format.

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