

FINANCIAL COACHING SERVICES

[Financial Coaching Services RFP Website](#)

Request for Proposals (RFP) Release Date	5/3/24
Proposals Due	6/3/24, 5:00 pm PDT
Evaluation of Proposals	6/4/24 – 6/7/24
Announcement of Selected Contractor	On or near 6/10/24
Anticipated Contract Start Date	7/15/24
Initial Contract End Date	6/30/25

WorkForce Central

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procurement@workforce-central.org

EQUAL OPPORTUNITY - EQUAL ACCESS

WorkForce Central is an equal opportunity employer/program. Auxiliary aids and services are available upon request for individuals with disabilities. Washington Relay Service – 711.

RFP INFORMATION AND FINANCIAL COACHING SERVICES

A. RFP OVERVIEW

[WorkForce Central](#) is issuing this Request for Proposals (RFP) to identify and select a qualified contractor to provide financial coaching to Pierce County residents who face barriers to employment and self-sufficiency, are WorkSource Pierce customers, and/or participate in partners' workforce development programs. We are seeking a local organization with strong Pierce County connections, knowledge, and history of effective collaboration. Financial coaching services will be delivered primarily at the [WorkSource Pierce One-Stop Center](#) in Tacoma, in both one-on-one and group settings. Financial coaching will include practical money management techniques in areas such as saving, debt reduction, budgeting, benefits, credit building, and starting bank accounts.

Eligibility: Eligible bidders include any of the following entities who can provide financial coaching services in Pierce County.

Non-profit organizations	Private for-profit businesses	Business associations
Education institutions	Public and government agencies	Faith-based organizations

Contract Amount: The contract amount will be between \$120,000 - \$180,000. Bidders should develop their budget based on actual projected costs to provide the services described in this RFP. WorkForce Central reserves the rights to increase or decrease the total contract amount proposed by the selected bidder, award a contract to more than one bidder, or not award a contract.

Anticipated Contract Start Date: July 15, 2024

Initial Contract End Date: June 30, 2025

Option to Extend Contract: WorkForce Central reserves the right to extend a contract on an annual basis for three years or longer, depending on our funders' requirements, the contractor's performance, availability of funds, our strategic direction, community need, and other factors. A renewed contract may have an alternate funding source with different participant eligibility, programmatic, spending, and reporting requirements.

B. FINANCIAL COACHING SERVICES

The contractor selected through this RFP will provide financial coaching services to Pierce County residents who face barriers to employment and self-sufficiency, are WorkSource Pierce customers, and/or participate in partners' workforce development programs. Financial coaching will typically be provided and available full-time at the [WorkSource Pierce One-Stop Center](#) during its Monday through Friday operating hours. Services will be offered by appointment and drop-in, with customers' needs determining in-person or virtual sessions and/or coaching at another location. The contractor will also provide financial coaching workshops. A 1.0 FTE Financial Coach must be fully dedicated to the One-Stop Center to facilitate trust and relationship building with customers and WorkSource Pierce partners' staff.

Financial coaching services are expected to include assistance with the following activities:

Budgeting	Building credit
Analyzing and adjusting spending behaviors	Understanding benefits
Reducing debt	Individual Development Accounts
Saving	Checking accounts
Financial planning	Accessing loans

As an active service provider at the One-Stop Center, the selected contractor is expected to partner in the WorkSource Pierce One-Stop System. Specific requirements will be confirmed during contract negotiation but will likely include:

- Sign the WorkSource Pierce One-Stop System Memorandum of Understanding.
- Adhere to One-Stop Center policies and procedures and support daily operations.
- Use WorkSource Pierce’s Common Referral System to make and accept community referrals.
- As needed, participate in One-Stop General Orientations to provide an overview of financial coaching and conduct additional information sessions for partners or potential participants.
- Attend agreed upon WorkSource Pierce partnership and workgroup meetings.
- Share best practices, innovative strategies, and resources with WorkSource Pierce partners.
- Contribute to overall WorkSource Pierce performance measures using a common data collection system for tracking and reporting.

Expected contract deliverables:

- Provide 15-30 individual financial coaching sessions per week.
- Provide an average of 2-3 subject-specific financial coaching workshops per month, depending on need, expertise, and capacity.
- Based on financial coaching standards and best practices, help people start savings accounts as appropriate for their needs and goals.

C. BIDDER QUESTIONS

Questions about this RFP are welcome until May 29, 2024, 5:00 pm PDT. Please submit questions to procurement@workforce-central.org, with “Financial Coaching Services RFP” in the email subject line. This is the only allowable venue for RFP questions. To maintain fairness to all bidders, WorkForce Central employees cannot discuss the RFP or specific proposal questions with potential bidders. Submitted questions and WorkForce Central’s responses will be posted on the [Financial Coaching Services RFP website page](#).

PROPOSAL INFORMATION

A. PROPOSAL SUBMISSION AND WITHDRAWAL

Bidders must submit proposals by email to procurement@workforce-central.org before the deadline of June 3, 2024, 5:00 pm PDT. Other proposal submission methods cannot be accepted. A submitted proposal may be withdrawn by emailed request to procurement@workforce-central.org. Please enter “Financial Coaching Services RFP” in the email subject line when submitting or withdrawing proposals.

B. PROPOSAL REQUIREMENTS AND CONTENT

Bidders can download a Word document Proposal Form from the [Financial Coaching Services RFP website page](#), which includes all required proposal components listed below (except the audit or financial statements), or can use their own proposal format. All proposals must use a standard, 11- to 12-point size font; have no less than .8 inch margins, and not exceed 10 pages. The page limit includes all proposal components listed below except the attached financial audit or financial statements.

SECTION I: COVER SHEET

- Organization Name
- Address
- Contact Person, Title, Email Address, Phone Number
- Type of Organization (e.g., Non-profit Organization, Government, Faith-based Organization)
- WA UBI Number (Business License)
- Federal Employer Identification Number (FEIN)
- Brief Organization Description (e.g., History, Services Provided, Population(s) Served, Geographic Scope, Number of Employees, Usual Funding/Income Sources)

SECTION II: PROPOSAL NARRATIVE AND BUDGET

Financial Coaching Services

1. Describe the financial coaching services your organization provides, including any specialized assistance, curriculum, tools, and financial institutions you partner with and your activities with these institutions. Please also share how long your organization has provided each of the services you describe. *(12 points)*
2. Share quantitative information about the individuals your organization provides financial coaching to, including but not limited to income level, racial and ethnic diversity, primary language spoken, geographic scope, differently abled, and age range. *(12 points)*
3. Share the average monthly and annual numbers of unique individuals who receive financial coaching from your organization; relevant tracked outcomes over the last two years (e.g., bank accounts started, reduced debt, improved credit scores, increased income); how you track data and outcomes; and 1-2 success stories. *(12 points)*
4. Describe your team's qualifications, certifications and skills to provide high quality financial coaching to individuals with specialized needs, including training in areas such as providing trauma-informed services, conflict resolution and de-escalation, DEAI (Diversity, Equity, Access, and Inclusion), and customer service. *(12 points)*

Organization

5. Partnership: Describe your organization's current and recent major partnerships and collaboration in Pierce County that involve financial coaching services. *(12 points)*
6. Equity: Briefly describe specific organizational policies and practices designed to foster equitable opportunities for employment and advancement at your organization and equitable access to the services you provide. *(12 points)*

7. Organizational Culture and Employee Retention: What organizational practices and strategies create and sustain positive work culture and help to retain your employees? Please also provide information about staff and leadership retention rates over the last 3 years. *(12 points)*
8. Service Implementation: How soon after a contract is executed could your organization begin providing financial coaching services at the WorkSource Pierce One-Stop Center? Please share any hiring or other required activities before services could start. *(6 points)*

Budget and Budget Narrative

9. Budget: Complete the Budget template shown below with projected costs of providing financial coaching services as described in this RFP for one year. The Budget must be between \$120,000-\$180,000. If applicable, you may use the “Other Funding” column to show costs that would be covered by your organization or other sources. (NOTE: Bidders do not need to include occupancy/rent costs at the WorkSource Pierce One-Stop Center in their Budget.) *(5 points)*

Budget Line Item	Budget Request	Other Funding (if applicable)	Total
Salaries & Wages			
Taxes & Benefits			
Staff Travel			
Supplies			
Other (please list below)			
Total Annual Budget			

10. Budget Narrative: Briefly describe the purpose of each item in the Budget and how the cost of each item was calculated. *(5 points)*

SECTION III: REFERENCES

Please list three partner or customer references WorkForce Central can contact if needed, including name, organization (if applicable), title (if applicable), email address and phone number.

SECTION IV: FINANCIAL MANAGEMENT AND CAPACITY

1. Did your organization expend \$750,000 or more in federal funds in the last calendar year, requiring a single audit?
2. If you have had a financial audit in the last 24 months, please include it with your proposal.
 - Did your audit report state that you received an unmodified opinion?
 - Please list any audit findings received from an external entity within the last 24 months.
 - If you have not had a financial audit, include your most recent financial statements instead.
3. Has your organization been monitored by a funding organization in the last 24 months? If yes, please describe any findings or issues identified.

4. Does your organization's accounting system identify the receipt and expenditure of funds separately for each contract or grant?
5. Does the accounting system provide for the recording of expenditures for each contract or grant by the component project and budget cost categories shown in approved budgets?
6. Does the accounting system provide for the segregation of direct and indirect expenses?
7. Does your organization's accounting system include budgetary controls to preclude incurring obligations in excess of:
 - The total funds available for the contract or grant?
 - The total funds available for a budget cost category?
8. Does your organization have an internal control structure that provides reasonable assurance that the contract or grant funds, assets, and systems are safeguarded?
9. Does your organization have a system for tracking employee time and effort distributions specifically by cost objective/activity?
10. Is there any ongoing financial concern or legal matter that may impact your organization's ability to manage and administer the contract? If yes, please explain.

SECTION V: CERTIFICATIONS

Bidders must certify they understand and will adhere to the following requirements.

Laws, Regulations, Policies and Licensing

1. Comply with all applicable federal, state, and local laws and regulations, including, but not limited to, civil rights, employment, nondiscrimination, taxes, and disability requirements. Noncompliance may be deemed as material grounds for default and termination even without showing a direct effect on the work being performed under a contract.
2. Ensure equal opportunity to all individuals. No individual shall be excluded from participation in, denied the benefits of, or subjected to discrimination under any program or activity because of race, color, religion, sex (including pregnancy, childbirth, and related medical conditions, transgender status, and gender identity), national origin (including limited English proficiency), age, disability, political affiliation or belief, and against beneficiaries on the basis of either citizenship status or participation in any program or activity.
3. Ensure access to individuals with disabilities pursuant to the Americans with Disabilities Act.
4. Administer the program in full compliance with safeguards against fraud and abuse as set forth in law and regulations.
5. Operate the program in full compliance with health and safety standards established under state and federal law.
6. Adhere to the Washington State records retention policy by maintaining all financial and programmatic records (including customer files) for a minimum of six (6) years.
7. Maintain working knowledge of and follow WorkForce Central's applicable policies and procedures, found at [WorkForce Central Policy Library](#).
8. Be expressly responsible for ensuring the organization is properly licensed and registered with all required state and federal agencies.

Conflicts of Interest

1. Attest to no current conflicts of interest, either real or perceived, in providing financial coaching services. If selected as a contractor, disclose applicable conflicts of interest.

2. Administer a contract from this RFP in an impartial manner, free from improper personal, financial, or political gain and following the requirements of WorkForce Central's Conflict of Interest Policy, located at [WorkForce Central Policy Library](#).
3. Take every reasonable course of action to maintain the integrity of contract expenditures and to avoid any favoritism or illegal conduct.

Proposal

1. The information contained in the proposal fairly and accurately represents the bidder's organization, its program operation plans, and the budget necessary to conduct proposed financial coaching services as described. The bidder has read and understands the requirements of the RFP and is prepared to implement proposed activities as described.
2. The proposal is consistent with applicable federal regulations, State of Washington policies and laws, and the Pierce County Workforce Development Board's policies and procedures, to the best of the bidder's knowledge.
3. The bidder did not request information from WorkForce Central employees related to this Request for Proposals except through the formal question submission process. No current or former employee of WorkForce Central assisted in preparing this proposal in other than their official, public capacity.
4. The bidder understands this proposal and all material originated and prepared pursuant to the RFP shall belong to the Pierce County Workforce Development Board and WorkForce Central and will be subject to public disclosure under the Freedom of Information Act.
5. The bidder's representative signing the proposal is authorized to sign the proposal and any resulting contractual agreement on behalf of their organization.

RFP PROCESS

A. WorkForce Central Procurement Process

WorkForce Central conducts all procurements in a manner providing full and open competition as required under [Uniform Guidance 2 CFR 200](#), other federal and state laws and regulations, and WorkForce Central's Procurement Policy. This RFP identifies all relevant requirements, evaluation factors, and processes.

WorkForce Central reserves the right to modify or alter the requirements, processes and standards in this RFP due to changes in state or federal agencies' requirements or local area needs. In such instances, WorkForce Central will not be held liable for provisions of the RFP that become invalid. All bidders who have submitted a proposal will be alerted to changes by an email to the listed contact person.

B. Proposal Evaluation

The proposal review and evaluation process will be conducted utilizing a fair and objective process that adheres to WorkForce Central's Procurement Policy and applicable state and federal regulations. All proposals from eligible bidders submitted by the deadline of June 3, 2024, 5:00 pm PDT, which meet requirements described in this RFP and request no more than the maximum of \$180,000 will be assessed for potential funding.

An Evaluation Committee will review and score proposals using the scoring rubric below. Only responses in Proposal Section II: Proposal Narrative and Budget will be scored. Proposals receiving a score of 70 points or higher will be prioritized for funding to deliver the services described in this RFP. WorkForce Central reserves the right to share factual information with the Evaluation Committee about bidders' past performance under contract with WorkForce Central, if applicable.

CATEGORY & PROPOSAL QUESTION	POSSIBLE POINTS
Financial Coaching Services	
Question 1	12
Question 2	12
Question 3	12
Question 4	12
Organization	
Question 5	12
Question 6	12
Question 7	12
Question 8	6
Budget & Budget Narrative	
Question 9	5
Question 10	5
TOTAL POINTS POSSIBLE	100

C. Bidder Selection

WorkForce Central reserves the right to:

- Collect additional information prior to selecting a proposal for funding, which may include requesting further information, interviews, contacting references or other individuals, and/or WorkForce Central management review of the evaluation process.
- Not award a contract to the bidder with the highest evaluation score when considering other factors such as cost, service delivery related factors, and community needs.
- Cancel the RFP, re-post the RFP, extend the proposal due date, conduct a sole source procurement, or not award a contract if the Evaluation Committee assesses all proposals as inadequate.
- Reject or only partially fund any proposal for the following reasons:
 - All proposed services are not considered essential.
 - Costs are higher than deemed reasonable in relation to overall funds available.
 - Past management concerns lead WorkForce Central to believe the bidder cannot successfully carry out proposed services.
 - WorkForce Central finds it necessary to fund only some of the services described in this RFP.
 - It is otherwise believed to be in the best interest of WorkForce Central.
- For a proposal submitted by multiple partners, adjust partners' proposed funding amounts and responsibilities if circumstances require this.

If it is determined that a bidder has made a false statement, misrepresentation, or provided inaccurate information, the bidder may be eliminated from consideration for funding.

D. Notifications and Contract Award

Every bidder submitting a proposal by the due date will be notified in writing of WorkForce Central's decision regarding their proposal.

This RFP does not commit the Pierce County Workforce Development Board and WorkForce Central to award a contract. Changes to state or federal regulations or policies, availability of funds, or strategic direction that necessitate substantial alteration of proposed services may result in a change to, or cancellation of, the intended contract. In such instances, the Pierce County Workforce Development Board and WorkForce Central will not be held liable for content in the selected bidder's proposal.

WorkForce Central reserves the right to determine the contract amount and the number of contracts awarded. Additional funds received by WorkForce Central may be awarded by expanding existing contracts or by consideration of proposals not initially funded under this RFP. These decisions shall be at the sole discretion of WorkForce Central.

E. Contract Negotiation

WorkForce Central reserves the right to select a bidder for a potential contract without further discussion of the submitted proposal but selecting a bidder does not constitute final approval of the proposal as submitted. WorkForce Central will require the selected bidder to participate in contract negotiation about services, outcomes, allowable activities and costs, staffing, budget, and payment and administrative processes. Bidders will receive fair and equal treatment with respect to any changes to their proposed services and budget.

The contract will not be final and services cannot begin until WorkForce Central and the bidder have executed a mutually acceptable contract. If contract negotiation does not result in a mutually acceptable contract, WorkForce Central reserves the right to terminate the negotiation and decline to fund the proposal.

WorkForce Central reserves the right to reduce the funding level of any contract resulting from this RFP during the contract period if the contractor fails to meet contract goals and expectations related to services, participants, outcomes, expenditures, and/or compliance, or if anticipated funding is not received from WorkForce Central's funding source(s).

F. Debriefing Unsuccessful Bidders

Upon request, a debriefing meeting will be scheduled with an unsuccessful bidder. A request for a debriefing meeting must be emailed to procurement@workforce-central.org within three business days after the notification of unsuccessful proposal is sent to the bidder. WorkForce Central will acknowledge receipt of the debriefing request within three business days then schedule the debriefing meeting at a mutually acceptable date and time.

Discussion will be limited to a critique of the requesting bidder's proposal. Comparisons between proposals and sharing information about other proposals will not be allowed. Debriefing conferences may be conducted by phone or virtually and will be scheduled for a maximum of one hour.

G. Protest Procedure

A protest procedure is available to bidders who submitted a proposal for this RFP and who have participated in a debriefing meeting. Bidders protesting this procurement shall follow the procedures described below. Protests that do not follow these procedures will not be considered. This protest procedure is the sole administrative remedy available to bidders under this RFP.

Bidder protesting this procurement have three business days after their debriefing meeting to file a protest by emailing a written and signed request to procurement@workforce-central.org. The protest must state the grounds for the protest with specific facts and complete statements of the action(s) being protested. A description of the relief or corrective action being requested should also be included. Only protests identifying an issue of fact concerning the following subjects shall be considered:

- A matter of bias, discrimination, or conflict of interest on the part of the Evaluation Committee.
- Non-compliance with procedures described in the RFP document.

Protests will be rejected as without merit if they address issues such as an evaluator's professional judgment on the quality of a proposal or the bidder's assessment of its own and/or other bidders' needs, requirements or qualifications.

Upon receipt of a protest, a protest review will be held by WorkForce Central. WorkForce Central's Chief Executive Officer or her designee will consider the protest, evaluation process, and all available facts and issue a decision within ten business days of receipt of the protest. If additional time is required, the protesting party will be notified of the delay.

The final determination of the protest shall be one of the following:

- Find the protest lacking in merit, uphold WorkForce Central's procurement decision, and enter into a contract with the successful bidder (if applicable).
- Find only technical or harmless errors in WorkForce Central's process, determine WorkForce Central to be in substantial compliance, reject the protest, and enter into a contract with the successful bidder (if applicable).
- Find merit in the protest and address through one of the following options:
 - Correct the errors and re-evaluate all proposals.
 - Reissue the RFP and begin a new process.
 - Determine other course(s) of action as appropriate.

If a protest may affect the interest of another bidder, such bidder will be given an opportunity to submit its views and any relevant information on the protest.