



## **Momentum Financial Literacy Curriculum Development: Request for Proposal**

Date: October 24, 2017

### **Request for Proposals**

Momentum requires an Instructional Designer/Curriculum Writer to:

- Update Five Core Money Management workshops
- Develop Eleven Financial Literacy Elective workshops
- Develop Six New Home Ownership workshops

The goal of this project is to develop clear and engaging workshop materials and activities that consider a specific target audience.

This role will include project management and collaborating with Momentum staff, engaging subject matter experts, designing learning experiences and materials that meet target audience needs, and liaising with a professional graphic designer for page design and layout.

### **Organization Background**

Momentum is a community economic development (CED) organization utilizing innovative approaches to poverty reduction. We use financial literacy, skills training, and small business development as tools to empower people as they exit poverty.

Momentum has one of the largest Financial Literacy departments in Canada. The goal of the Financial Literacy Department is to enable low-income earners to better manage their limited financial resources and build their assets. Since 1999, Momentum has provided money management education to Calgarians living on low-incomes who facing multiple barriers. This audience includes adults, youth, seniors, immigrants, Indigenous people, people with disabilities, as well as individuals dealing with mental health and/or addiction challenges.

Momentum also provides community leadership through delivering Train the Trainer on the published Financial Literacy curriculum. Through this activity Momentum builds the capacity of community-based agencies to increase the financial literacy of people living on low-incomes.

### **Project Background**

Momentum has recently completed a curriculum review and mapping process to document the desired state for each workshop, and identify where existing materials and activities could aid in the revision or development of more engaging materials and activities. This needs assessment and design of learning objectives and outcomes is the basis for both revising and developing workshop materials.

Momentum delivers programming with an adult education perspective, respecting the knowledge and life experience that learners bring to the material. It is our desire that the curriculum also engage the learners in creative ways acknowledging diverse learning styles. Materials will also need to adhere to plain language principles in order that they are accessible

to people with barriers to learning.

### Money Management

Currently Momentum has a published Core Money Management Curriculum that consists of a participant manual and facilitator guide for each of the five (5) two-hour workshops: *Assets, Budgeting, Banking, Credit and Consumerism*. This curriculum was developed over 10 years ago and is widely liked by facilitators and community groups. The content is strong, yet text-heavy and requires basic content revision, a visual refresh, and incorporation of facilitator and expert feedback. Momentum is moving away from having two versions of this material (a standard and a low-literacy version) to one version that is accessible for all requiring that materials and activities are suitable for learners with a variety of barriers. Development of information graphics to display content, optional activities, templates, and additional facilitation tools in the facilitator guide would both meet the needs of learners with barriers to learning and further enhance the usability and accessibility of this resource for all learners.

### Financial Literacy Electives

Along with the Core Curriculum Momentum delivers workshops on other money management topics, and has developed some “in-house” resources to provide these 2 hour workshops. Many of these “elective” workshops have been delivered by guest speakers who are external subject matter experts. Momentum would like curriculum materials developed to ensure consistency in content delivered. The eleven elective topics are: *Taxes, Wills and Estates, Debt Management, Investments, Insurance, Retirement Planning, Exploring Housing Options, Disability Tax Credit, Career Planning, Education on a Budget, and Eating on a Budget*. In about half of the modules guest speakers have provided permission for materials to be referenced or modified, whereas the other topics will require new content development. Momentum wants the content to reflect current financial management approaches and recommendations, and be accessible to participants so that they complete the workshops with a strong sense of being able to take action managing their finances.

### Home Ownership

Momentum has operated a Home Ownership program for 17 years, supporting people living on lower incomes to purchase a home. Momentum has relied on volunteer speakers, as content experts, to deliver the 2 hour program workshops and has identified the need to develop participant and facilitator materials to ensure that content is consistently delivered in a way that recognizes the learning needs of the participants who are preparing to purchase a home in the next 1 to 2 years. The six workshop topics are: *Financial Readiness, Buying Process, Mortgages, Professionals, Selecting a Home, and Home Maintenance*. Momentum has obtained permission to reference relevant home ownership materials from other non-profit organizations. Momentum’s desire is that the participants complete the workshops with a strong sense of actionable items.

### **Description of Services:**

For each 2 hour workshop:

- Review of existing materials, referenced in the curriculum map
- Perform research to identify additional content to address gaps (Momentum has contact with various content experts)
- Write and design information graphics, including graphs, templates, tables, charts, illustrations, and other graphic elements

- Ensure that the content and participant activities work together to achieve each of the outcomes and objectives identified for each module
- Review participant exercises to ensure they are engaging and interactive. Suggest new exercises when appropriate
- Ensure that curriculum is written in plain language at a Grade 5 level
- Produce a Participant Manual and Facilitator Guide with lesson plan, activities, and Power Point for each workshop
- Obtain copyright permission required in preparing documents, and provide appropriate documentation and references in APA Style
- Provide drafts and final copy in MS Word templates provided by Momentum, and all source files for graphics if not in Word
- Collaborate with Momentum Communications team for page design and layout
- Complete a final copy edit to ensure correct cross referencing between Facilitator Guide and Participant Manual
- Attend occasional meetings with the Financial Literacy team or individuals to start project, and review drafts

Momentum will retain complete ownership and copyright to the products, artwork and source files developed for this project.

### **Project Deliverables:**

#### **1) Core Money Management curriculum:**

- a. 5 Participant Manuals (*Assets, Budgeting, Banking, Consumerism, Credit*), approximately 20 pages each, with succinct content, information graphic elements, templates, and tools.
- b. 5 Facilitator Guides, approximately 15 pages each, with lesson plans with durations and connecting learning points to the objectives and outcomes, options for levelled activities, discussion framework and questions, strategies and additional resources. This must also appropriately reference the participant manual.
- c. PowerPoint presentations for each module with a focus on graphics rather than text
- d. Additional handouts/templates, if relevant.

#### **2) Financial Literacy Electives**

- a. 11 Participant Manuals (*Taxes, Wills and Estates, Debt Management, Investments, Insurance, Retirement Planning, Exploring Housing Options, Disability Tax Credit, Career Planning, Education on a Budget, and Eating on a Budget*), approximately 20 pages each with succinct content, information graphic elements, templates, and tools.
- b. 11 Facilitator Guides, approximately 15 pages each, with lesson plans with durations and connecting learning points to the objectives and outcomes, options for levelled activities, discussion framework and questions, strategies and additional resources. This must also appropriately reference the participant manual.
- c. PowerPoint presentations for each module with a focus on graphics rather than text
- d. Additional handouts/templates, if relevant

### **3) Home Ownership Curriculum:**

- a. 6 Participant Manuals (*Financial Readiness, Buying Process, Mortgages, Selecting a Home, and Home Maintenance*), approximately 20 pages each, with succinct content, information graphic elements, templates, and tools.
- b. 6 Facilitator Guides, approximately 15 pages each, with lesson plans with durations and connecting learning points to the objectives and outcomes, options for levelled activities, discussion framework and questions, strategies and additional resources. This must also appropriately reference the participant manual.
- c. PowerPoint presentations for each module with a focus on graphics rather than text
- d. Additional handouts/templates, if relevant

### **4) Project Management and Documentation:**

- a. Meetings with Project Manager and Financial Literacy staff
- b. Project timeline indicating estimated review dates
- c. Engaging Subject Matter Experts, as required
- d. Collaborating with Momentum communications team for page design and layout
- e. Copyright documentation
- f. Final review of materials to ensure that the Facilitator Guide appropriately cross references the Participant Manual.

**Note: Templates for Participant Manuals and Facilitator Guides are under development. It is expected that final copy adheres to the format in these templates.**

### **Project Timeline:**

- Project start date is January 9th, 2018 (negotiable)
- Provide a project charter in consultation with Momentum staff within 2 weeks of start date that will include the proposed deliverable plan for each area of work as well as a communication and editing plan with Momentum staff. Momentum requires that the work be staggered by curriculum area in order to provide review/editing time by Momentum staff. We are suggesting 4 rounds of delivery (Core Curriculum first, Electives delivered in two segments Home Ownership last). Dates are negotiable.
- Project to be completed by September 30<sup>th</sup>, 2018.

### **Submission Requirements:**

The applicant(s) will submit a cover letter stating and interest in this work and a brief proposal for this work assignment that must include the following information:

### **Approach:**

- A description of the project approach, including a proposed work plan with a summary of tasks, and a phased timeline reflecting the required deliverables and editing iterations with Momentum.

### **Resources, Qualifications and References:**

- Experience developing materials for individuals with barriers to learning (e.g. ELL and low literacy)
- Resumes for each individual who will be involved in the work, describing relevant qualifications and demonstrating experience in the area of instructional

design. Please note that any substitutions for personnel will require approval by the project manager.

- Examples of previous work
- Two references representing similar work done by the applicant over the last two years, specifying the organization(s) to which the services were delivered and a reference name for each organization. References should include addresses and telephone numbers.

**Cost:**

- For each component please provide a quote including hourly rates, estimated time allocation for each individual involved in the work, with totals summarized, plus a breakdown of any extra expenses that may be incurred. Note: The total cost, inclusive of GST, shall be between \$26,000 and \$32,000.

**Payment:** (negotiable)

- 25% when final draft of Core Modules are delivered
- 25% when final draft of Electives are delivered
- 50% when final draft of the Home Ownership curriculum is delivered

**Length:**

- Proposals should not exceed 5 pages, with a maximum of 10 pages of appendices (including resume(s), references and examples of previous work)

Proposals must be submitted by **Monday November 20th, 2017 at 4:00pm** to:

Andrea Shaw  
Project Coordinator  
Momentum  
#16, 2936 Radcliffe Drive SE  
Calgary, AB T2A 6M8

Phone: (403) 204-6179  
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**Additional Information**

Examples of the curriculum map and published Core curriculum available upon request. For more information about Momentum please visit our website at [www.momentum.org](http://www.momentum.org)