



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

Date: October 2, 2017

### **Request for Proposals**

Momentum requires an Instructional Designer 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 organization in Calgary that partners with the under/unemployed to develop their productive futures through financial literacy, skills training and business development support. Our vision is: "Every person in Calgary can have a sustainable livelihood and contribute to their community."

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. Momentum has provided money management education since 1999 to individuals living in low-income situations who are facing multiple barriers. The Financial Literacy department works with a wide range of individuals including 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 the development phase.

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 learner in hands-on 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 guide 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 is 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*. Although Momentum does not have a large volume of “in-house” materials on these topics, permission has been granted to reference relevant 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
- 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
  - Ensure that content is up-to-date and accurate
  - Review participant exercises to ensure they are engaging and interactive. Suggest new exercises when appropriate
  - Ensure readability at a Grade 5 level, and written in plain language (grade level to be measured with the Microsoft Word tool which measures Flesch-Kincaid grade level)
  - Consider layout and adherence to a style guide
  - Produce a Participant Manual and Facilitator Guide with lesson plan, activities, and Power Point for each workshop
  - Advise on recommended graphic design/layout requirements, together with Momentum communications and graphic designer
  - Provide drafts and final copy in MS Word templates provided by Momentum, and all source files for graphics if not in Word
  - Complete a final copy edit to ensure correct cross referencing between Facilitator Guide and Participant Manual
  - Obtain copyright permission required in preparing documents, and provide appropriate documentation and references in APA Style
  - Attend working group meetings with the Financial Literacy team or individuals to review drafts and final copy

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 and graphic designer 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 November 6th, 2017
- Provide a project charter in consultation with Momentum staff by November 17, 2017 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 with by curriculum area in the following manner: Core Curriculum delivered by February 15<sup>th</sup>, 2018 the Elective Materials by May 15<sup>th</sup>, 2018 and the Home Ownership materials by July 30<sup>th</sup>, 2018 (dates are approximates and negotiable based on editing cycles).
- Project to be completed by July 30<sup>th</sup>, 2018.

**Submission Requirements:**

The applicant(s) will submit a brief Proposal for this Work Assignment that must include the following information:

**Approach:**

- A description of the approach to be taken to the work assignment, 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, must not exceed \$26,000.

**Payment:** (proposal is 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)

**Proposal Evaluation:**

Proposals will be evaluated in an objective manner by a review panel. Proposals will be evaluated against the criteria and weighting below. Based upon the scores and references, short-listed proponents will be invited for an interview.

<b>1. Consultant Qualifications</b>	<b>Weighting % of total</b>
Previous experience in development of similar curriculum documents (length, format, combination of updating and creating new content, topics)	20%
Design experience, with a focus on translating information to graphics	10%
Experience developing engaging, purposeful activities, with consideration for target audience (barriered learners, ELL, lower literacy)	10%

References from two previous clients who have had similar projects completed (Must achieve a minimum 6% score on this item)	10%
<b>2. Project Plan</b>	
Project plan that demonstrated understanding of the project, and adheres to the requirements of the RFP	10%
Ability of the consultant to complete the project within the required timeframe and demonstrating how they will deal with project deadlines	10%
Project management and communication strategies with timelines for gathering feedback and meeting requirements.	10%
<b>3. Cost of Delivering Project</b>	
Total cost within RFP limits	10%
Adequate budget breakdown by project/deliverables/service	10%

Proposals must be submitted by **Monday October 23<sup>rd</sup>, 2017 at 9:00am.** Late proposals will not be accepted. The proposal should be sent to:

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

Phone: (403) 204-6179  
Fax: (403) 235-4646  
Email: [andreas@momentum.org](mailto:andreas@momentum.org)

**Additional Information**

For more information about Momentum please visit our website at [www.momentum.org](http://www.momentum.org)