



Using Technology to Streamline and Optimize the Participant Application Process

AFI Virtual Coffee Webinar Series

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Santiago: Alright, welcome everyone. This is the AFI Virtual Coffee on using technology to streamline and optimize the application process. My name is Santiago and let's get started.

So, thank you all so much for coming. First, quick introductions of speakers. My name is Santiago Sueiro, I am a program associate at CFED. Speaking today, we have Kristi Quinn from the Jewish Family and Career Services and Maggie Sanborn from Earn to Learn.

Before we get into the content, I'd like to review a few technical details. First, connect to your audio by using the phone dial-in information. Ask a question anytime by typing into the questions box or the text box in the Go To Webinar control panel. If you are experiencing any technical difficulties, use the text box or email us at jvardag@CFED.org and my colleague Jalal will be able to help you through any technical issues. Alright, additionally, just giving you a heads up, that our webinar is being recorded. All attendees are muted to ensure sound quality and the video recording and transcript will be available on the IDA resources.ACF.HHS.gov later this week. This webinar will last approximately 60 minutes.

Okay, so our objectives for today. First we are going to learn the IDA application process and how to optimize the process using technology. We are going to learn about fellow grantees and their experiences and challenges using technological tools and in their application process. We are going to discuss the value added of using technology to optimize the application process and then we are going to discuss strategies and resources that are useful for selecting a technological tool. So, a lot of really interesting content today.

But first, just to get us started and as a warm up, we are going to do a few poll questions. So, the first question: What is your level of experience with managing an AFI project? We are going to launch a poll and we are going to take about 30 seconds to answer this question, so go ahead and answer that question on your poll. Whether you are advanced, intermediate or beginner. Okay great. So, it looks like we have a good amount of you that are on the beginner and intermediate side. So, this would be really good. We will have – we will be able to talk a lot about – a little bit of review about what the application process is, and then we can get really into the weeds about how to use technology and some tools to improve or maybe take into consideration when you are designing your application. Great.

So, next, we want to ask you another poll question. What is your role with the AFI project? So, are you the executive director, the program coordinator, or manager, data manager, case manager, or other? So, we will take about 15 or 20 seconds. Go ahead and respond. Okay great. So, it looks like a majority of you are program coordinators. Great. So, you are probably looking at the application process if not you are helping at least to design it or you are aware about it. So, this will be really helpful for you. Any managers or coordinators out there that do have questions about what we are going to talk about today with the two grantees and their application process, I really encourage you to keep asking those questions if you are on set up. If you have any best practices or if you have any principles or things that you think about when you are setting up the application process, we would love to hear from you as well.

Alright, so now moving on to our next poll. How satisfied are you with your existing application process? So, just a general sense of where you are. Do you think your application process is working really well, is

it meeting all of your needs, is it giving you a headache, just let us know how you are feeling about it? And we will give you about 10 or 15 seconds to respond to that.

Okay, great. So, some are somewhat – most of you are somewhat satisfied, so that sounds like we can talk a little bit about why that is and what we can do to maybe some ideas that come out of today that might be able to help. Satisfied and very satisfied, so I encourage those of you who are satisfied and very satisfied to later in the call to let us know if you are very satisfied, especially like how so, like what are the things that you are taking into account? Why are things working so well for you? Let us know so that we can share those lessons learned.

Alright and now we have our last poll question. What do you prioritize most in an application process? So, it is not necessarily that these options are mutually exclusive, it is what do you value most? Do you want your application process to be quick for the client, and then you figure out the rest around that? Or would you rather it be thorough? Do you use it as a part of a larger application for your other programs? Do you value accessibility? Do you really want it to just be able to maybe access it virtually through your phone or through your email or do you really just design it based on meeting the eligibility requirements of AFI and figure out the rest around that? Or something else? If it is something else, go ahead and type that in. otherwise, we will give you 1 or 2 more seconds to do this.

Okay, great, so, it looks like a lot of you really value thoroughness so you really want to capture as much information as you can or important information and that is very good. Maybe thoroughness might mean that that application process is part of the application process from another program. Maybe you are just trying – you are really trying to learn a lot about them. A lot of you also said eligibility so, that is great. It is not to say that you know, with the other options you are not taking eligibility into account but that may be that is the first thing on your application and that is really what you are emphasizing here. Great.

So, a quick refresher. Thank you so much for participating in that. Now just a quick refresher on the application requirements. So, as you know, this is how we like to think about all the phases in the AFI program. So, after your recruitment, you have your clients, we have recruited them and you have the slots that you know you need to fill. Next, they are going to submit an application. So, let's just review a couple of the requirements and considerations of that.

So, here you can see the requirements are really – you want to make sure that you are in compliance with the federal civil rights laws, but you also want to make sure that you are meeting the eligibility requirements of this project. So, those are the really big things that you have to keep in mind for requirements. As far as considerations, you just want to make sure that they have earned income, you might want to collect some additional data at the application stage, so that is what we mean by considerations. So, maybe you have your own strategic goals so that is where you would collect this data.

So, as far as eligibility. So, a quick refresher. The first eligibility requirement is the TANF eligibility. So, if a participant comes to you and they are on TANF, they can automatically require for AFI. Nothing else is needed. So, we will revisit where this fits in with the other requirements, but this is really important to know. So, the second part is there is really a couple of ways to think about this so there is the household income test or the participant EITC. So, if the household income is at 200% of the poverty level, or below, then you would move on to – you would register that, verify that and then move on to the next step which is making sure that their net worth is less than \$10,000 less than a residence and one vehicle. Then they would be eligible for AFI. Or the second track is, you can see if the participant is on EITC and then you test for net worth less than \$10,000 minus the first home and the vehicle. So, taken together, you can look at it as three tracks, one is the TANF which is if they are on TANF they are automatically eligible, the second one is whether their household income is at 200% of the federal poverty level or below and their net

worth is less than \$10,000 and then the third track you can think about it whether the participant is EITC eligible and their net worth is at \$10,000 or less.

So, a quick review. Any questions about that? Just feel free to type into the questions box. But now we are going to move on to our first panelist. We are happy to have Kristi Quinn from the Jewish Family and Career Services Center on the call. So, Kristi, I will hand it over to you.

Kristi: Thank you, Santi. Good afternoon everyone. I'm Kristi and I am the program assistant for the IDA Programs at Jewish Family and Career Services. JFCS is a nonprofit comprehensive social services agency located in Louisville, Kentucky. We offer a wide variety of services to the community including adoption, career counseling, family and individual therapy, older adult in-home care and counseling and support for Louisville's immigrants and refugees. We offer two IDA programs here. One is under an ORR grant offered to our refugee community and we also have our AFI IDA program which is actually employer-based. The matching funds come from a few large healthcare employers and they are responsible for marketing the program to their employees. Because our employers have locations in various states, we have numerous clients that communicate with us solely through the internet and phone. Even our local clients don't regularly come into our office and rely on technology to apply for the program and communicate with us throughout the saving process.

Today, I am going to talk to you about utilizing technology during the application process and how to use tools to streamline and optimize this part of the program.

So, technology, why do we need it? Well first, this provides a way to mass market your program to more potential clients. If you have a mailing list, it is much easier to provide a link to your application than an attachment with a document that must be downloaded, printed, filled out, and then either scanned or faxed back to you. Providing a way for a client to apply for your program from their computer or mobile device will make the process easier for them, thus making it more likely they will complete the application process.

As I said, our IDA program is employer-based and so the matching funds come from the clients' employers and they take on the task of marketing the program internally. We don't even learn of potential clients until we receive an application through our application website Cognito Forms. The employers promote the IDA program and have the ability to do a prescreen before providing the potential clients with a link to our application. This way, we know upfront that most clients who apply are likely to be eligible.

An online application is really the best way to accommodate the schedules of our clients. As we all know, balancing work, family, and home life is tricky and time consuming and anything that we can do to help make the process easier is going to benefit us all. This gives the clients freedom to fill out the application in their own time and also upload the required documents instantly. We also recommend emailing documents as a quick option. Either by scanning or taking a screenshot of documents or even taking a picture of them as long as the lighting is good and everything comes out clear, that is a great option to email. Of course, faxing is always an option, but sometimes it is difficult for most of us to even locate a fax machine anymore. If it is easier for your clients to bring documents in person, that's great but so many of our clients are out of state, so emailing has really been a game changer for us.

So, the answer for us is Cognito Forms. Cognito Forms is an online form building website that is user friendly, easily editable and best of all, it is free. They do have different pricing options with advanced features that you can look into if your budget allows for that, but we really found that the free option works great and we don't need anything else.

The website as you can see is www.cognitofrms.com. Cognito offers various templates which can be a really great place to start if this is new to you. They have – you could also just start from scratch as well

and just kind of play around with it. Besides applications, you can do all sorts of things with Cognito: online registrations, volunteer signups, contract forms. Again, I think the best thing to do is kind of dive in and play around. They do have a really strong help and support page with FAQs. They allow you to submit ticket requests and they even have a lot of blog entries about very specific features that they offer.

Cognito is just one of many online form websites. Others like jotform, Wufoo and Zoho besides having real cool names, they may fit your needs better. We are certainly not paid spokespeople for Cognito; but we have just found through a lot of experimentation that this is the website that works the best for us. It is very easy to use. It is easy to edit and we are just willing to share the good experiences that we have had with it so far. But we are sure that any of these websites can help you create the forms that you need.

So, I included a screenshot here of what it looks like when you actually build an application from scratch. So, I am going to briefly show you a few things. When you start, you are going to see a little box with a plus sign in it. And when you click on the plus sign, you are going to get some field options, okay. If you look here, the ones that we circled, these are going to be things like general text, name, address, date, etc. What I think could be useful is taking your actual application you have and just using that to build as you go along. Once you have a few fields entered, then you can work on things like layout to create different sections and page breaks if needed. Now I will be honest with you, this is a process that takes several hours. It is trial and error for certain, but you can save your process and your progress and take breaks when you need to and then pick it up again the next day. As I said, it is a trial and error as you build and you can always use the support and the FAQ pages as you go, but I think the best thing to do is just kind of jump in and start playing around and seeing what it can do.

Now on the next page here, I am going to share just a little bit more detail about Cognito and what it can do for you. So, once you click on a certain field, and for this example, it is "Name"; you can choose more specific options. Under name you can choose to include things like a middle name or initial and you can also make the choice to require a field. This way if someone tries to submit an application without filling that out, they are going to be prompted that this is a required field and they will have to go back and complete it before submitting. You can also choose to do more specific tasks like choosing when to show a certain field. Here's an example for us at JFCS. Because our IDA is employer-based, it is only available for fulltime or part-time employees, employees that are benefit eligible. So, when it comes to employed status, we chose one of the fields that is a drop-down menu and they can choose fulltime, part-time or things like prn which means as needed. So, what we did was create a text box that states that a client is not eligible for the program. Then if you look at where the arrow is pointing right here; it says show this field. If a client chooses prn as their employment status, we will have a text box pop up and inform them that they are not eligible for the program. This way, they don't have to go through all of the rest of the application and they can just stop right there. So, on the text box, under show this field, we click when and then we select prn. Okay, and that is just one way that you can kind of customize the application to suit your needs.

Okay, so maintenance, well, there really is little to no maintenance for a service like this because it is a third-party website. The free option for Cognito offers up to 500 forms per month as well as 100 megabytes of storage. This works for our agency, but of course, you are free to upgrade for more storage space, form options and features that better suit your agency. Again, all the forms are easily editable. You can save your process as you go.

We have revised our application numerous times on Cognito. We are always learning and looking to improve the application enrollment process to make everything as easy for our clients as possible. Recently, Cognito offered a new feature that allows clients to upload documents to their application. So, we edited our application accordingly and are now seeing an increase of documents coming in alongside

the application. At the very beginning of our application, we created a text box that informs the clients of this new feature and encourages them to collect all their documents first before beginning.

When building an application, you can also set up email notification, so you are informed whenever you get a new form or application. This is great so that you are always on top of it and don't have to constantly log into Cognito and they also maintain a database of all of your forms, so you can go back and retrieve them at any time.

As I said, besides the actual application, you can set up forms for just about anything. The possibilities really are endless. An example that we used is that we set up in regard to the net worth requirement, we set up a separate form for liabilities. What we found was receiving the documents was a real sticking point for our agency because all of our clients are so far away that getting every single credit card bill and student loan bill and all of these things was really challenging. And what we kind of had a lightbulb moment when we were talking with some other CFED employees was that if their assets did not exceed \$10,000, then their liabilities certainly wouldn't change anything. So, we edited our application to just basically collect information on assets. If we found that their application showed that their assets exceeded \$10,000, we created an additional form where clients can go fill out their liabilities. This again just streamlined our process and we have used it on those occasions where our client assets did exceed that \$10,000. But it made everything a lot easier for us.

Another great feature of Cognito is the ability to export data into a spreadsheet like Excel. This is a wonderful way to analyze data on your clients and use it for reporting purposes.

Finally, the benefits. First of all, it is user friendly. Clients can fill out this application anywhere, anytime. Let's face it, we are a society that lives on our mobile devices so let's reach out to our clients that way and bring the information to them. When they have an easy way to apply and can fill out the required forms on their own time; they are more likely to follow through and complete the process. Also, on our end, it is so easy to edit the forms as needed. And again, I keep saying that it is trial and error, but it is so true. If you are sending out applications and something is not working or you need more information, it is very easy to just click, add a field if you want to collect more information. I know the poll that Santi did at the very beginning talked about thoroughness that that was something that so many people valued. So, if you want to collect as much data as possible even for beyond your AFI Program, it is very, very easy to edit.

Next is to use the technology that your clients use. Again, that's probably our biggest struggle at JFCS because our clients are so far away and in various states. Getting those documents in is a challenge for us. We kind of had a bit of a bottleneck at the beginning of the process. People apply, they are eligible, but we just got to get those documents in. so, allowing them to use the technology that they are familiar with, screenshots, email, even texting them to remind them; this is going to make the process easier. Of course, faxing and bringing in documents is always an option. But if we can allow our clients to take a picture of their documents and email them to us as opposed to finding a supervisor that can help them fax while they are at work; that is just going to make the process more simple for everyone.

Finally, the ability to use these online form websites, can help immensely with collecting data. The ability to export to a spreadsheet like Excel can help your administrative team analyze data for grants and reporting purposes. Finally, we would all like to strive to save some trees when we can and going paperless as much as possible is not only great for you and your paper costs; but it is great for the environment as well. And using a form like this is obviously going to save some printing.

So, that is about it for me. I am going to send it back over to Santi, but if you have any questions about what I presented or Cognito, please type it into your text box and I will be happy to answer them. Thank you.

Santiago Sueiro: Great, thank you so much Kristi. It sounds like you have a really cool system set up. So, I will also reiterate, if you have any questions that are specific to Kristi, you can ask those at any time. So, go ahead a couple of minutes now to ask those questions in the questions box. So, there is one question Kristi. This is from Kendra. So, she is asking is the client or potential client's information stored in Cognito and is it safe there. This just a concern about cyber security. So how do you – where is the information stored and then also if you could elaborate a little bit more on how you get that data into your organization's database.

Kristi Quinn: Sure. The website stores the application. We do not personally ask for things like a social security number. I believe we only ask for the last four digits. But the information and the application is stored through Cognito. You have to have a log in. it is protected there. When clients upload their documents, they are attachments, just like pdf attachments so those are also stored through Cognito's website and through those barriers there. When we have clients email to us, we really make sure that they understand that our email is encrypted and protected but I also take it a step further. Once I print out anything that is emailed to me; I delete the email, so that I do have a hard copy, I know I just talked about saving trees, but I want to make sure that we protect our client's information, because that is of the utmost importance.

Santiago Sueiro: Great, thank you Kristi. I don't see any other questions right now. But we can always, so I encourage everyone to keep asking questions if you have any specifically for Kristi or at any point. So, I appreciate that. We will move on to our next panelist now. So, next we have Maggie Sanborn from Earn to Learn. So, Maggie, I will turn it over to you.

Maggie Sanborn: Awesome. So, I am Maggie. I am the program director for Earn to Learn which is an education IDA program in Arizona. It is for instate high school and community college students hoping to attend the three state universities which are ASU, NAU and U of A. so, our matched funds are 50% from AFI and then 50% from the higher education institution; so, our three state universities. The asset purchases a scholarship that is \$4000 each year for the students that re accepted into the Earn to Learn program. Our goals are for our students to graduate with little to no debt, meaningful employment, connections back to the community and the state and continued financial success. So today, I want to talk to you about our actual application process, the platforms that we use and some innovations that we have found over the past six years of recruiting applicants and savers into our program.

Alright, so our application process is five steps. We list them on our website so that applicants at any stage know what to expect. We have the preapplication, our personal finance training, an interview appointment, income verification, and our enrollment appointment. We wrap all of those into just the application process as a whole. And then that is our website so that it is very clear to our applicants what we expect from them.

The first step in the platform's use is the preapplication. For that we use Survey Monkey and Outcome Tracker. They work together. I should say we use our website too. That is where they get to Survey Monkey and Outcome Tracker but they work together for us to reiterate our eligibility requirements that the applicants can see on our website. We collect demographics and contact information and we automatically send applicants the next steps which are the personal finance training and the interview appointment guidelines. So, all of that is automatic. The applicants come to our website and they can click right through and get to our third step on their own.

Our personal finance training, our platform there is Financial Literacy 101 through Decision Partners. These instructions, like I said, are emailed directly to the applicant after they complete the preapplication. We give our applicants deadlines because we have to keep them moving through the pipeline to get to

the point of actually saving into their IDA. And our staff is notified immediately. It is an automated process when the applicants complete the course.

Our third step is the interview appointment. The platforms used there are Outcome Tracker, Drop Box and Google Drive. I will talk about a few of those later on as well. So, our interview appointment is in person or over the phone. We are a statewide program so we have three offices but people live in the state that aren't very close to our offices so we do offer over the phone appointments. During this appointment, we complete the Earn to Learn application where we gather data for income verification and AFI reporting. We collect documentation to support the application and we provide applicants with all the rules and regulations for the program.

Our fourth step is rather quick. It is the income verification portion. It is in conjunction with the application. But the platforms used there are just Outcome Tracker. We review the applications, the supporting documentation and we provide a decision on the application.

The last thing is the enrollment appointment. Our platforms for that are Outcome Tracker and Google Drive. The applicant becomes an official saver. They sign a saver agreement with all the rules and regulations. They choose a financial institution to open an IDA at and start saving and they complete all the needed paperwork for Earn to Learn and the IDA opening.

So, through the five steps, we do use a number of platforms. Our Earn to Learn website which I will take about in a few slides, Survey Monkey which I will talk about again as well, the costs and everything I will talk about those two steps. Outcome tracker, we do pay \$6000 a year plus more funds if we are making improvements or additions to that service. Financial Literacy 101 we pay \$2500 a year for all the access codes that we have in that platform. I talked about Google Drive and Drop Box a bit for a few of our steps. But the reasons we use Google Drive, we find that it is easy to collaborate, to read and to work together with multiple staff members. It is easy to read general lists that are populated out of Outcome Tracker and help us track those lists and those students and applicants in one place.

We also use Drop Box. It is our secure method of collecting supporting documents for the application. Our applicants often do not submit all of the supporting documents at once. We do tend to have to chase and track down supplemental documentation, so to keep Outcome Tracker clean and profiles accurate; we needed a space to put applicants that were working through the process, so we use Drop Box for security purposes and we pay around \$2800 for all of our staff to have access to Drop Box.

So, I will talk a little bit about the first two, the website and Survey Monkey in more detail. We have been around since 2013 with students entering our program. So, in 2016, we noticed we needed an overhaul of our website. As AFI grantees, we have many clients and audiences coming to our website from funders, applicants, donors, community partners and businesses and we needed a place for them to really have a focus on our website and we were just adding them to our existing website and it was getting very messy and unclear. So, we did the overhaul. We wanted to have a starting point for all interests coming to Earn to Learn, clear direction and focus, depending on the audience and we do continue to invest in keeping the website up to date. We find that is important, since it is the starting point.

Some implementations that we have had even since launching just a year ago with the new website: We have placed our preapplication, we embed it into the website, so the Survey Monkey piece that leads to Outcome Tracker. We want to keep our applicants in one spot and not take them completely away from the website because there is more information for them on there. For applicants, it is crucial to have clear eligibility requirements and clear program expectations listed right on your site. Our website is our go to platform for everything. So, we did make the investment to updating that. The initial cost was around \$9000 for total discovery, set up and launch. So, our website designer went through the whole process with us to see our needs and then walked us through each of the steps for that. We also pay money to

upkeep it and we have our database manager and a marketing and development coordinator both making changes to that, mostly every day trying to keep that up to date.

So, this is just a screen grab of our website. We have the different audiences very clear in the mega menu at the top that would come to our site so they have very clear areas where they can click around. And if you are interested, we do – I have the information for our web designer Single Focus Web. They do focus on nonprofits and small businesses, that is the forte that site so if you do need more information, that is the website right there.

The next piece is Survey Monkey. So, during our third application cycle, we moved to using Survey Monkey in addition to Outcome Tracker. Because we did feel limited by Outcome Tracker's ability. We wanted our applicants to physically have to click through the eligibility requirements indicating that they have read them. We were finding that they weren't actually reading what was on the website fully and we were getting applicants that were not eligible. So, we do pay for Survey Monkey. It is free for certain features. But we went ahead and invested in the highest level so that we can control our landing pages, redirect pages, logos, branding and just the functionality of the surveys and customer service. So, this is a quick screen grab. It looks better than this but it didn't fit all on one page. But our landing page and our redirect page are branded with Earn to Learn rather than the general Survey Monkey or ads that pop up. We wanted to remove that, so our applicants knew that they were applying to Earn to Learn.

Some of the benefits from using Survey Monkey and investing in that are that our applicants actually read the eligibility. If they are not eligible Survey Monkey informs them that they are not eligible and then will take them to our resource page. If they need to talk to somebody it will also take them to our contact information page. The other benefit of Survey Monkey is it can track where applicants exit the process. So, say we have ten questions that they have to click through, we know how many of these the survey exit on question five so we can determine and go back to our outreach process and see why we are getting so many people that exit on that question. It is also useful in our program evaluation and surveys at later times with our clients. So, it is not only used for the application process and it is an investment that has really changed the amount of clients that we can have in Earn to Learn.

Some just like lessons learned and – that we have learned over the past six years. Automation has really changed how many clients we can serve and the case management of our staff. So, every little bit of save time, saves us money in resources and as a nonprofit, that is very important. We have developed a few automations throughout the years, such as emails that come out from Outcome Tracker and from our partner platforms. Automatic notifications to our success coaches or our program coordinators. We also use Constant Contact and canned emails which have save us a lot of time. And it is very important when processing applicants to save time anywhere we can. Applicants do control how fast they go through the pipeline, that was not always the case with Earn to Learn; it was a lot of drag on our end, but now the applicants fully control how fast they go from preapplication to open IDA and savings and that can be a little as one week with all of the implementations that we have had throughout the past six years.

Other lesson learned and Kristi actually touched on tis too, trial and error is okay. Best practices definitely come from testing methods and allowing for feedback. Making investments after testing items is very important so we didn't invest in Survey Monkey until we tested it out and we didn't invest in a new website until we received bids and other client feedback from the website designers. And then Kristi also mentioned this take time to delve into the features, learn about the platforms that you are using so that you can save money and save time and that is it

Santiago Sueiro: Great thank you Maggie. That was a great overview of your application system. I really like how you have it, you all are very tech savvy and you have lots of really great systems incorporated into your application process. So, that was really insightful. Thank you so much for that.

So, now I will encourage everyone to go ahead and we just have the next few minutes so the remaining time about 18 minutes to field some questions. So, go ahead and take this time to type any questions you have into the questions box. So, while everyone is typing their questions, I have a couple of things that I wanted to ask you. The first thing is you touched upon this a little bit already in terms of the benefits, but could you elaborate a little bit more on how much time it saves the client. So, not just – you talked a little bit about how it saves time on your guy's end, how long does it take the client? Is there a way for you to know like comparatively maybe before you had this system set up, how much more expedient this process is maybe versus previous process that you had implemented? So, maybe Kristi we will start with you and then we will go to Maggie.

Kristi Quinn: Sure. Again, because our IDA program is employer based, it is a little different. You know we don't solicit clients directly. We have to rely on the employer to promote the IDA program internally and then bring us our clients. So, one of our clients is Norton Healthcare, which is a big hospital in town and Mary Cleary who is the program manager, - well before I started, would have to actually go to Norton at the hospital around 6 A.M., right there before the shift change and try to meet people in the cafeteria and if anyone knows anything about working in hospitals, you never get off right at 7 o'clock. You can always be held later and she would stay there all day meeting with clients, filling out the application with them in person, telling them which documents they needed, trying to go somewhere in the hospital to make a copy. People would make appointments and then they would have to cancel because their supervisor said they couldn't stay or a patient needed them and so it was a very time intensive process for us so when we were able to get an online application form, it really was a huge game changer for us. People that work in hospitals sometimes work 12-hour shifts. I can see the time that many of our applications actually come through and I would say a huge majority of them are after midnight. So allowing people to be able to fill out applications on their own time when they have a moment can really help. We tell people at the very beginning of the application to reserve about 20 or 30 minutes. That way, they know before sitting down that this might take a little time to kind of gather all their documents that they have up front and sit down and do it and then they are done. Especially if they have the option to upload it, to upload the documents right with the application. As opposed to having to go back and bring the applications later and fax them or email them and kind of let that process drag out. If you can devote 30 minutes all at once to getting it done, then that part of it is finished and we can move on with the enrollment.

Santiago Sueiro: Great, thanks Kristi. And how about you Maggie? On saving time for clients if you have a sense of that?

Maggie Sanborn: Yes, so, with everything that we have implemented from our website to the first three steps of the process, the preapplication, the finance training, and the interview; all of that is controlled by the client now, so our website has all of the steps for them to take. So, it will take them about 3 hours because we do require them to do the finance training prior to the enrollment which I know as an AFI grantee, you can have them do that at any point. But it all is student controlled. And there used to be a big lag in getting them to next steps and just communicating to our clients. We have served over 1500 students that have come in and opened accounts, so trying to get our coaches, we only have 10 coaches, trying to get them to talk to 1500 students throughout the process without those automations was causing delays. So, now that it is on the client's side, they can take the time to control their application. So, that really has made a difference for our clients.

Santiago Sueiro: Thank you Maggie. And that did bring up Segway well into a question that I got from Don. We are just curious how many clients you all serve? So, Maggie I think you said 1500, is that right?

Maggie Sanborn: Yes.

Santiago Sueiro: And Kristi, how about you? How many clients do you all serve?

Kristi Quinn: Currently, I would say in our AFI grant, we have about 100.

Santiago Sueiro: Okay, great. So, another question this one is from Derek. And this is for Maggie. Thinking about how you have integrated Google Drive and Outcome Tracker. So, how do those two systems talk to each other and do they pose any challenges to you?

Maggie Sanborn: Currently we don't have them talking to each other. We use them for two different things. So that would be a challenge for us that we have them kind of separate. Google Drive, we use very informally. Our platform is secure but there is always issues like Google can be hacked so, we are very careful in what we put onto Drive. We just use it to collaborate with our staff, so making sure everybody can talk to each other and that is why we use it for just general lists and general projects that we are working on. With Drop Box, it is way more secure, we find so we use that a lot in our organization as a whole. But for the application process, we use that for applicant's files. We want to keep our database clean so we want to keep Outcome Tracker clean and by implementing the use of Drop Box we have been able to do that so we don't put anything into Outcome Tracker until an application is complete and once that is complete, it moves from Drop Box to Outcome Tracker. That is a manual process as well though. So, that could take some staff time. But we just find using those three platforms Outcome Tracker, Drive and Drop Box; that we can do the three things that we need to do which is to talk to staff, keep things secure and keep things clean.

Santiago Sueiro: Great thanks Maggie. Another question for you this is from John and it is about your – the financial skills training curriculum. Do you use an existing curriculum or did you design it yourself? And what went into the decision to have the applicants do it before the enrollment process?

Maggie Sanborn: Yes, so we use an existing one, it is just a general we call it like a boot camp of financial book camp and it is designed for high school and community college students so prior to going to a university and that was designed by Decision Partners. The reason we have our clients do it prior to being able to finish the application process is we wanted committed applicants and that was the way to prove that they were kind of committed to it. We did notice that we were having some clients who have barriers. They don't have access to technology or the internet in general. We have a lot of people on the reservations in Arizona. What we have decided in those cases were we also offer at least twice a year in those areas an in-person class and we have taken the materials from the online course, but we have our financial institution partners actually run the class. We are not experts in every field. We are definitely not financial education experts or coaches and everything so we want people who are and who can benefit our clients the most so we have our financial institution partners host in-person courses or paper courses for those that have the barriers to technology and internet. But we did not create our curriculum ourselves.

Santiago Sueiro: Great. Yeah and so great questions everyone, please keep typing into the questions box. So, I have a few more. This is for both of you. But let's start with Kristi. So, this is about how you prescreen for backup documents or how you verify the eligibility documents. So how do you do that even, do you do that before they are accepted on the online application or do you do that after they submit the full application? How does that work? How do you verify the documents?

Kristi Quinn: Sure. We do it after they apply. Like I said the Cognito website that we use recently added a feature where you can upload documents as you submit your application, so you can do everything at once. So, for those clients who are text savvy, they can do that and we will have them all right away. If not, then we put a choice on that application as to how they would like to submit them whether it is through email, through fax, for those of them who are local and want to come in to our office or if they would even like to mail them we can do that as well. So, what we usually require that are kind of standard of everybody is that we require a tax return to verify not only their household size but if they received the

earned income credit we require their paycheck stubs to obviously verify employment with the employer but also to verify their current income and we require any of their assets that they have, their checking or savings account statements and this again is where technology can really come into play. Most people these days probably don't receive mailed statements anymore. So, they can either get online and take a screenshot, or they can use an app. Many of us use banking apps on our phones and take a screenshot of the balance and email that to us. Again, our email at JFCS is encrypted so we want to make sure that our clients know that it is safe to do so. But we did it all on the backend. If their assets do exceed that \$10,000 limit, especially that tends to be the case if clients may have a 401K or other assets, then we have a separate Cognito form strictly for liabilities and then we will email that to them and they can fill out any student loans or credit card debt or any other kind of debt that they have that may be able to qualify them for the program. But we usually do it on the back end and again, that is where we tend to run into some problems. Our clients can be kind of slow to get these documents in, so it has been a trial and error for us to see what we can do to make that process easier for people. I always try to kind of get into the mind of our clients and you are working, possibly late shifts, you have kids, you have a family, you have your life and to try to scrap together all of these documents and then find a fax machine somewhere can be really challenging. So, we want to make it as easy as possible and not try to ask them for anything more than what we need. We want to meet the requirements of course of AFI but we want to make sure that we can do that in a way that makes it easy for them in their lives.

Santiago Sueiro: Awesome. Thanks Kristi. And how about you Maggie? How do you all verify your eligibility documents?

Maggie Sanborn: Yeah, so we have them on our website what general documents that our clients will need to apply. We send that in an email as well, an automated email from Outcome Tracker. So, we want to be upfront as soon as possible with the applicants, what we will need and what they should start gathering even before they do that first step on Survey Monkey just so they can start collecting those documents. With this kind of funding and program, we do minimally require their tax returns, any kind of assets like Kristi was saying with the banks, the bank forms and everything. But a majority of since we are all in state, a majority of our applicants come in person and they bring what they think is a full package of their documents for income verification and eligibility verification. When they do not have everything complete, most of our applicants are emailing us their documents. We do have an encrypted email service that we use with our clients to make sure that everything is kept secure. And we also actually if we don't get it encrypted, or if they will like text a picture of something very sensitive, we use that as a teaching moment for the as well, which is really important. We have high school students that make a mistake of sharing personal information via text or just general like Gmail encryption or not encrypted Gmail, so we make that a teaching moment for all of our applicants on how to send things secure. But a majority of them do bring things in person. As we are becoming bigger, we are getting applicants from more remote areas and that is causing a problem for us in some cases where they may not have access to the internet and submitting them so a lot of times, we work with their schools since they are students, they are all in either high school or community college, where they will have access to some sort of technology or career and college offices that will help them with these submissions of their documents. But the first thing is we want to be very clear with what we need from our applicants. We put it on our website. We email them before they even begin the process of applying.

Santiago Sueiro: Great, thank you Maggie. So, we only have three more minutes and I do want to try to see if we can get two more questions and so, we will have to keep our answers brief. So, one question from Derek about automating emails. So, I think for both of you how do your automated emails work and is that a function that comes with the software that you use or did you build that within the software somehow? So, Kristi, let's start with you and then let's go to Maggie.

Kristi Quinn: Sure, the only automated emails that we really get are from Cognito to inform us that we do have a new application. Usually when I get an application I will review it, I will look and see if there is any additional documents that they need and I will send a personal email to them reminding them of the documents if they didn't already submit them. So, Maggie may have some more details from the different programs that they use in terms of their automated email.

Maggie Sanborn: Yeah, we receive automatic emails from Financial Literacy 101, that is a feature from their platform. Then we also have created automatic emails from Outcome Tracker, so that took work from our staff and our database manager keeps those up to date. It is a feature that they have on the platform but you have to create and enable on the different activities or different places within Outcome Tracker. And then we also use Gmail canned emails which is something you also have to implement yourself and enable yourself but once it is there, it really saves time by using an hour of your time to initially create those. It will save you hours and hours after they are created.

Santiago Sueiro: Great. Wonderful. So, one last question and we only have a minute. So, we will be quick. What are the – now that you have these systems set up and they are functioning and they are live, what are the remaining challenges within your application systems and what are the things that are maybe at the top of your to do list in terms of refining and making adjustments to your application system? So, let's start with Maggie and then Kristi.

Maggie Sanborn: I guess as you could see from my presentation, we use a lot of platforms, so if there was one platform that could do it all, that would be amazing. But just working to get them to connect with each other and luckily, we do have a manager of all of our databases on staff. He has been the best asset to this process for us trying to implement any automations or any connections to those platforms. But we just use so many, that they are kind of separate, so on our to do list is always is how to speed up that process.

Santiago Sueiro: Great, how about you Kristi?

Kristi Quinn: I say that for us again, it is still just trying to collect those documents because our clients are so spread out over about five states. The technology is great, but it can also be impersonal. We don't get to meet people. I get very excited when people will do close on a house and they have to come and pick up the check because at least I get to meet them. So, to get those documents in in a way that helps and honestly, I have learned a lot from Maggie today about the different platforms, so maybe we can kind of find a way to meet in the middle and maybe using some of the ideas that she has to expedite our processes.

Santiago Sueiro: Great. So, we will wrap up now and thank you both so much for all of your great insight and sharing your practical experience with this and all of the lessons that you have learned, so I really, really appreciate that. So, just a couple things before I let you all go. Just visit our AFI resource center we have a few remaining virtual coffees scheduled throughout the year. You can find the times and dates of those virtual coffees on the hyperlink that you see on your screen, so you can see the calendar for that. Please email any questions you have about virtual coffees or anything on the AFI resource center to the help desk and you can see the email there. Feel free to call them as well. And yeah, thank you all so much for coming. I hope you found this useful. Have a great rest of your day and if you have any other questions please let us know. Thank you all once again. Good bye.