

AGENCY NAME PROGRAM NAME Program Operating Procedures Manual:

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Initial Visit

Whether someone is a walk-in or has been contacted from the waiting list, they must first meet with the Program Coordinator (PC) to fill out the **IDA Eligibility Form**. The entire form should be completed, but the PC will need to look for 5 main points to determine eligibility (all must be fulfilled for entrance into the program). The PC will verify this with documentation at the intake but the eligibility form should tell whether a client *might* be eligible or not.

1. **Refugee or asylee status-** 1 refugee/asylee (either in a family or as an individual) may qualify for a \$2000 match and 2+ related refugees/asylees in a home may qualify for a \$4000 match. A single mother may qualify as a household (\$4000) even if her children are citizens.
2. **Annual income-** obtain hourly wages and hours worked for all working sources in the family. Multiply weekly hours by hourly wage by 52 to calculate the annual gross income for each person working. When added up, the total household income must be at or below 200% of poverty level for the size of the household (table on Eligibility Form should reflect updated figures each year). *A refugee/asylee must be working in order to be eligible even if another family member is a citizen and supporting the family.*
3. **Asset value-** asset worth must not exceed \$10,000. Home values and the value of one car are not considered when determining asset value. Take the make, model, year, and mileage of additional cars in the household. Check Kelly Blue Book values on www.kbb.com and add for every car. Print out the value from Kelly Blue Book to include in the file. Add current balances (estimated- actual balances will be verified at the intake) in all bank accounts.
4. **Asset use-** since the purpose of the IDA program is to aid a family's financial situation by the acquisition of an asset for the purpose of investment, the PC must look at the reasons a person or family is interested in saving for a particular asset.
 - a. Home purchases are allowable for first-time buyers only. The interested person must attend a "Front Door" interview with an organization trained to offer home purchase counseling to determine if this is an asset the client may be able to acquire financing for and also has the ability to maintain.
 - b. Allowable post-secondary education, vocational training, and recertification purchases include tuition, fees, books, supplies and equipment (computer).
 - c. Car purchases can only represent less than 10 percent of all assets purchased and must be a documented necessity. A car must be used to get an employed member of the family to their job or for an unemployed member to get a job. Clients may replace a current vehicle for good reason (i.e. it is unreliable) but they cannot simply get a second car for the family to get to school and

doctor's appointments if it is not used to further the family's financial situation (i.e. to enable both parents to work).

- d. Microenterprise purchases may include inventory, equipment, capital and related expenses. Before a client can be enrolled to begin saving towards such a purchase, he/she must present the PC with an approved business plan (approved by a bank, credit union, microenterprise development organization, or non-profit loan fund) that describes a marketing plan, projected financial statements and describes services or goods to be sold.
5. **Previous IDA enrollment-** a client is eligible to receive a lifetime household total of \$4000 from any IDA program in the United States. If the client was enrolled in another program and matched for \$1000, for example, then they may enroll (if eligible) for the other \$3000. If a client received IDA funds as an individual for \$2000 and married another eligible refugee/asylee, that person may be eligible to receive the other \$2000. Verify the amount with the other organization that carried out the program in which the refugee was enrolled.

If the interested person is deemed eligible at this point (to be positively determined at the intake), make an intake appointment and give them the form entitled **IDA Program Documentation**. Explain that identification must be provided for all members of the household. All forms of documentation on the list must be brought to the intake for the interested person to be considered.

Intake

The purpose of the intake is to verify that the prospective client is indeed eligible. Then, if eligibility is determined, to discuss the details of the program with the client, do a budget and set savings goals.

1. The prospective client must bring with him/her all of the required documents. If necessary information is missing, the PC may need to reschedule the appointment. The PC will begin by checking refugee/asylee status documentation. Any interested persons who came to the US by lottery, or "diversity visa", are not eligible for the program. The PC can verify this by noting the category "DV" listed on the permanent resident card. The most common legitimate codes are "RE" (refugee) and "GA" (Guam asylee). Other codes are listed in hard copy format in a folder marked **ID Codes**. I-94's and permanent resident cards are the only forms of ID accepted to verify status.
2. The PC will then need to check the annual family income. Get the average gross income for the last 3-4 pay stubs for each employable (including overtime). When the average gross income for a pay period is obtained, multiply the amount by 26 if paychecks are issued bi-weekly or by 52 if they are issued weekly. ***If income is determined by the month and then multiplied by 12, weeks will be missing and the income will not be correct.*
3. If the prospective client is eligible by income and status, look at their asset documents. Add up car values obtained at the initial visit with any balances as shown on bank statements. If the value is less than \$10,000, the client is deemed eligible.
4. At this point the PC will copy all documentation. The front and back of the I-94 should be copied to verify the alien number. Once all copies have been made, the PC should fill out the **Intake- Income and Asset Verification** form. This form follows the order and information required for MIS IDA, so special care is required when obtaining the correct information so that data entry will run smoothly.
5. Do a budget with the client to determine how much is reasonable to save each month. Remember to add the net income average from the supplied paychecks to all other sources of income (i.e. SSI and food stamps). Work with the client to determine average expenses and subtract the total amount from income. If the expenses are more than the income, the client must determine which areas he/she will cut back or if another job is an option. Ask the client when he/she wishes to purchase the asset. If, for example, a household account wants to purchase a new home in 8 months, they must save an average of \$500 per month. If the savings goal is too high for the client, he/she must adjust his/her timetable. If the client has savings or a tax refund for up to half of the total goal (and it is documented in the file) adjust the monthly savings and document the "Planned IDA Savings Per Month." Stress that the monthly savings amount works with the agreed upon budget and that any changes to this amount saved in any particular month must be communicated to the PC and be backed up with documentation (i.e. loss of job, pay raise, or tax refund). Make a copy of the budget for the client.

6. Communicate the date for the next orientation and make note of any further documentation required before that date. The client will need to bring an interpreter with him/her to the orientation if needed.

Orientation

Orientations may occur at the beginning of each month with all eligible clients who have had intakes in the previous month. At the orientation all details of the program will be defined. Life savings goals as well as program goals will be discussed.

1. Teach the orientation class. For the orientation (and all classes), binders with overhead projections and class worksheets are available in the PC's office.
2. Have the new enrollees fill out the **Pre-Program Survey** to identify current financial habits.
3. Toward the end of the lesson, the PC will facilitate the class in **Identifying Your Financial Goals**. Get clients to think short-term and long-term about their goals stressing that good planning will determine if goals will or will not be realized.
4. Hand out materials for the particular asset each client is interested in. For example, give grocery store dealer magazines to car buyers. Have class complete **Your Savings Plan** for the particular asset using the tools to create a realistic and reasonable plan.
5. Read through the **Savings Plan Agreement** taking time to explain each section and asking for questions. This is the moment where each client is made aware of the rules of the program and it is vital that each section be made clear.
6. Make copies of the **Savings Plan Agreement** and **Your Savings Goal** for each client to take home.
7. Hand each client a signed **Bank Release Form** that each client is responsible to take to the SunTrust Bank at 600 Gallatin Road) within the month that the orientation was held. If the client does not open the account within that month, they are not allowed in the program and may be returned to the end of the waiting list.

Once the client opens his/her account at the bank, the IDA contact at the bank should email the PC the account number. At this point, the PC will enter the client into the database, MIS IDA, following the order of the information obtained in the **Intake- Income and Asset Verification**. Only the sections of the database that might need clarification are addressed below:

1. The universal password "assets2all" will get the PC into the database.
2. Click on "Participant Information" and then "Participant and Account Information" and then "Add" to enter a new client.
3. The "Participant ID" is the client's social security number.
4. "Date of Enrollment" will be the date the client signed the Savings Plan Agreement (or the date of the orientation).
5. "Ethnicity" for all refugee/asylee clients will be "Other" and then specified by the client's country of origin and not their nationality (i.e. Sudan, not Sudanese).
6. Click the tabs at the top of the page to move to a new section of the participant information. In this case, click on "Address" and enter the client and contact person's information. "Country" does not need to be filled in.
7. When determining monthly income in the "Background" section, sum up all food stamp aid, SSI, etc. for "Government Assistance"

8. The PC may or may not choose to use the “Economic Education/Notes” section of MIS IDA or keep track of case notes and classes in the case file.
9. Double click “Save” at the bottom of the screen
10. When at the “Account Info” Tab, click “Add” to add the account.
 - a. Enter the bank account number as the “Account ID” and enter SunTrust Bank as the “Institution Name”
 - b. The “Date Account Opened” will automatically be set as the “Date of Enrollment” on the first tab
 - c. Enter the amount the client will be matched under “Maximum Lifetime Savings”
 - d. “Minimum Periodic Savings” should be \$20 as stated in the **Savings Plan Agreement**
 - e. “Target Periodic Savings” should be the monthly goal agreed upon at the intake
 - f. “Total savings to be completed ___ months from date account opened” may be entered with any date but perhaps should allow at least 12 months to finish saving
 - g. To enter the asset under “Intended Use”, click the arrow on the right hand side and highlight the asset of choice and “Save”.
 - h. Select the tab labeled “Funds”. “Select Partner” by clicking the downward arrow and highlighting the appropriate funding partner. “Save”.

Files

Once the client has been enrolled and all necessary information has been obtained and entered, the case file needs to be made.

1. Complete the document, entitled **Case file Checklist**, with the new client’s information. The PC should take care to fill out all information on the top of the page. (Note that the “(Change of Savings Goal)” section is there if a client decides to change his/her asset. If this happens, go to the “Participant Account Information” in MIS IDA and click “Edit”. Go to the “Account Info” tab, highlight the account in the large white box and click “Change”. Click on the appropriate asset and “Save”.)
 - a. Verify that all documentation has, at this point, been accounted for.
 - b. Classes are recorded on this form
2. Case notes are made after each contact and the case note forms are attached to the file inside the cover on the left underneath the **Case File Checklist**. On the case note form, “Method” may be entered as TC-telephone call, OV-office visit, Mail, Email, etc. Most recent communication should be on top.
3. On the right side of the inside cover goes the **IDA Eligibility Form** and then the **Intake-Income and Asset Verification** followed by all copied documentation received at the intake.
4. The left side of the middle section will hold the **Savings Plan Agreement** and **Bank Release Form**.
5. The right side of the middle will hold all monthly bank statements
6. The left side of the last section of the file will hold **Your Savings Plan** from the orientation and any other class worksheets the PC chooses to keep a record of.
7. The right side of the last section will hold all documents pertaining to the purchase of the asset.

The Enrollment Spreadsheet

"The Enrollment Spreadsheet" exists to enable the PC to see, at a glance, that information he/she deems important. It contains all enrollees, assets, savings goals, the amount disbursed to each client, funds available and closing dates, organized by month of enrollment.

1. "The Enrollment Spreadsheet" is located in the "Refugee IDA 2" folder.
2. After the orientation, enter all client names, their date of orientation, assets and savings goals on the spreadsheet
3. As the clients open accounts at the bank, enter their information into MIS IDA and highlight their names on the "The Enrollment Spreadsheet" in green. At a glance this will show who has officially enrolled and who has not.
***Remember at the end of the month, those clients who have failed to open accounts will have to start over again with the enrollment process.*

At this point, clients are responsible for making their monthly savings deposits and for attending the required financial education classes.

1. Clients will receive from the PC a **Refugee IDA Report** each month. This will, among other things, remind them which classes they have yet to attend. It is each client's responsibility to read the class schedule and finish all classes before they may make the asset purchase.
2. Due to work schedules, classes are to be available for clients who work first, second or third shift. This may be accomplished by offering some classes each month that are in the morning, some in the evening and a weekend class. The PC should rotate classes every month so that each class will be offered at different times.
3. Before each class, the PC should print a sign-in sheet to take attendance. In the "Refugee IDA 2" folder there is a "Class Info" folder. "Class Attendance" is the sign-in sheet. Update and print. Each client should sign in under the primary account holder's name.
4. All class curricula are located in 2 places. One is a hard copy that the PC may teach from. These are overhead transparencies in 3-ring binders under the subject heading for each class. The other is a Microsoft PowerPoint presentation located on the "Refugee IDA 2" folder under the subject heading for each class. Most worksheets for each class are located in these folders. Some worksheets, however, are only available as hardcopies. Those will be located in the class 3-ring binder and will have a "master copy" label on them.
5. The PC should wait ten minutes or so to make sure all clients have a chance to get there. If a client is more than fifteen minutes late to a class, he/she will not be able to receive credit for the class.
6. Each class is estimated to last approximately one and a half hours. The PC should check for comprehension during and at the completion of each class.
7. After each class, use the sign-in sheet to record each client's attendance in their individual case files by filling in the class date on the **Case File Checklist**.
8. The PC should keep all attendance sheets in the 3-ring binder entitled "Class Attendance Sheets" for reference.

Each month, the PC creates a report that communicates to each client what has happened during the previous month in the program as a whole and in his or her individual account. The report also communicates information essential to the future of his/her account. The report has six components:

1. **Financial Article:** This can be anything the PC believes may be pertinent to clients. For example, an article on taxes during tax season. The PC may get ideas from such websites as CNN Money, The Motley Fool, etc.

2. **Program Notes:** In the **Savings Plan Agreement**, it reads, "I understand that policies may change at any time, but that I will be notified of these changes as they occur and it is my responsibility to note these changes on the **Monthly Refugee IDA Report**." If there are any program changes or general reminders in a particular month, they should be highlighted under the financial article.
3. **Class Schedule:** As stated above, the PC will develop a schedule and post it for each client.
 - a. Finance Classes: Cash Management, Credit, Investing, and Budgeting.
 - b. Asset Specific Classes: How to Buy a Car – only required for car buyers. Homebuyers are required to attend homebuyers' education classes through another organization. They may take them through Residential Resources, Woodbine Community Organization, Affordable Housing Resources or any other authorized organization the PC approves. Those clients using their IDA towards education or a computer are not required to attend an asset specific class. Clients seeking to make microenterprise related purchases must take classes through World Relief's microenterprise program or through another approved organization.
4. **Personal Update:** The PC should go through each file (the process is detailed below) and check off all classes that each client has attended – pulled off of the **Case File Checklist**.
5. **Program Status:** The purpose of this section is to make clients aware of the larger picture of the IDA program.
 - a. The number of accounts, the total savings in March (for example) and the average amount deposited can be found in MIS IDA. Click "Reports" on the main menu. The report category will be "Cumulative". Select report as "Cumulative Account Activity" and enter the first and last date of the desired month. Click "Preview". ***Note: this step cannot be done until all monthly bank statements have been entered. See #6.*
 - b. The matching funds used in March (for example) and a description of what was purchased may be found by selecting the report category, "Participant Periodic." Select report "Matched Withdrawals". Enter the desired dates and click "Preview". Calculate the amount of what was spent and what assets were purchased from these forms.
6. **Account Statements:** When the bank sends the PC each client's monthly statement, the PC should enter them into MIS IDA
 - a. If the PC roughly alphabetizes the statements first, the job will be easier.
 - b. In MIS IDA, click "Participant Information" on the main menu.
 - c. Click "Periodic Account Statements" and select the desired clients name by clicking on the arrow next to the client's name that is already showing. A box will show up that reads, "this account already has a remove date of ____". Click "ok". Scroll down and highlight the desired name.
 - d. The "Account ID" box will show one or more account numbers for the client. Choose the current account even if there is only one available.
 - e. MIS IDA will display the first month of savings for that client. At the bottom of the page, skip to the most previous month by clicking the ">|" VCR button.
 - f. To enter a new month, click the ">" button. "Period Beginning" and "Period Ending" should be entered as the first and last day of the month the statement is for and only for the complete month (unless there is an asset purchase mid-month).
 - g. MIS IDA will highlight the beginning balance- the ending balance of the previous month. Tab once to enter the complete amount that was deposited in that month and the "Number of Deposits", etc.

- h. *Do not enter interest or fees.* Interest will not be matched. Fees should be reimbursed directly to the client's account by the bank. The PC should contact the bank directly if any maintenance fees, etc., were mistakenly applied to any IDA participant. Only add or subtract a fee if it is the fault of a delinquent client (overdraft protection, wiring fees, or too many withdrawals).
 - i. Enter the "Closing Balance" and double click "Save".
 - j. The PC should mark notes on the bank statement to show the statement has been entered and also any notes such as excessive deposits, any withdrawals, etc., anything that needs to be addressed directly with the client for verification and explanation.
7. The PC should make sure that all client bank statements have been received and entered. To do this, the PC may print address labels that will be used for the mailing later on. Click "Reports" on the main menu of MIS IDA and select the "Participant Information" report category. Select report "Mailing Labels", "Preview" and print on sticker labels.
 8. Once the labels have been printed alphabetically, the PC can then mark off each bank statement with the corresponding name. All names that are not checked off represent a missing statement. The PC should alert the bank as to which statements are missing that need to be printed at the local bank. The PC should receive and enter the required statements. Do not continue until all statements have been entered into MIS IDA.
 9. To print the account statements, click "Reports" on the main menu of MIS IDA. Select the report category as "Participant Periodic" and choose "Individual Account Statement" report (not "short version"). Enter the desired dates, click "Preview" and print statements.
 10. Photocopy or print the **Refugee IDA Monthly Report** on the back of the account statement and alphabetize.
 11. Stack the alphabetized bank statements (hole-punched for the file) and monthly reports next to each other. The PC is ready to file.
 12. Filing is done by going through each client's file and putting his/her bank statement on the top of the right hand side of the middle section of the file.
 13. The PC then will take the monthly report assigned to that client and check off any classes attended and making any notes of warning, reminders, or encouragement as needed.
 14. Once all bank statements are filed in each file and all monthly statements have been marked with class attendance and notes as needed, the monthly statements are ready to be mailed.
 15. To apply postage from the postage meter, press "Account" until "3535" appears. Click "Enter" and the mail can slide through the meter. The **Refugee IDA Monthly Statements** are finished. The whole process may take a total of 2-3 days depending on the number of clients.

After all monthly deposits have been made by IDA clients, the program must match those funds into a parallel account. A check for this match must be requested. The basic formula for this is:

$$\text{Total Deposits-Unauthorized Withdrawals} = \text{Total Withdrawals-Authorized Withdrawals} = \text{Match Request}$$

1. In MIS IDA, click "Reports" on the main menu. Select report category "Participant Periodic" and select report "Participant Account Statement Summary". Enter begin and end dates for the desired month and click "Preview". The report will display each participant and his/her savings. Print the report.
2. Print the "Matched Withdrawals" reports in the same way by entering the dates and clicking "Preview".
3. Print the "Cumulative Account Activity Report" as detailed in *Monthly Refugee IDA Reports 5.a*.

4. In the "Refugee IDA 2" folder, select the folder named "Monthly Reconciliation". Choose the folder of the same name in that folder and find the Microsoft Excel spreadsheet entitled "Reconciliation Report".
5. A monthly reconciliation worksheet will need to be made for the desired month. Copy the worksheet from the previous month into a new sheet and delete the names, social security numbers, withdrawals, and amounts from the activity report.
6. Enter the total deposits and total withdrawal figures as found on the "Cumulative Account Activity Report".
7. On the "Participant Account Statement Summary," highlight all withdrawals made that month.
8. Locate the "Matched Withdrawals" reports. If a withdrawal was confirmed as authorized for an asset, enter the client's name, social security number and amount used for the purchase in the table titled, "Total Unauthorized Withdrawals" on the "Reconciliation Report".
9. If a withdrawal was for any purpose other than for an asset purchase, those will be documented in the same way under "Total Matched Deposits".
10. In the case that a client withdrew funds for a purchase not made in the same month, the withdrawal would be listed with the other authorized withdrawals. The PC should make sure to explain why there is not a correlating "Matched Withdrawal Report" and state the anticipated month of purchase.
11. Once the report is reconciled, it may be printed and fixed along with the supporting documents with a "Check Request" on top. The "Check Request" is an Excel spreadsheet that may be found in the "Refugee IDA 2" folder in "Program Forms". The amount of match requested is the amount found on the "Monthly Reconciliation" spreadsheet under "Total Matched Deposits and Total Match Request".
12. Days later when the match check is received by the PC, a copy should be made with a written deposit ticket before the check is deposited. Once the check is deposited, the deposit slip printed by the bank will serve as verification. That should also be copied and kept with the copy of the check and a copy of all documentation used above in a binder marked "IDA Match Requests". The original deposit slip should be given to the resettlement secretary.

Quarterly Reports

Thirty days after the end of a quarter, a quarterly report must be sent to two offices at ORR and one at ISED. This report consists of 4 parts (1 narrative and 3 data reports).

1. The narrative report should have 5 components.
 - a. Major Activities
 - b. Accomplishments
 - c. Problems
 - d. Dissemination Activities
 - e. Activities Planned for the Next Quarter
2. Data reports will be simple to pull as long as all data entry is current.
 - a. Click on the IDA reporting database called "IDA Rpt Db"
 - b. The password is "data1"
 - c. Click on "Run Reports"
 - d. Choose a "Prog ID" by clicking on the top left arrow and highlighting the only option.
 - e. Do the same to "Select Site IDs"
 - f. "Select Enrollment/Account Dates" by entering a start date on or before the grant started and an end date as the last day of the desired quarter. The entire 4-digit year must be imputed (i.e. 5/2/2005 instead of 5/2/05)

- g. "Select Deposit/Withdraw Dates" as the first and last day of the desired quarter.
- h. The 3 reports that should be printed are:
 - i. Program Status Report
 - ii. Demographics
 - iii. Community Impact Report
- 3. The quarterly report (data reports and narrative) should be sent via email to reports@ised.us.
- 4. The quarterly report should be sent to the Grants Management Specialist and the Project Officer at ORR. They should be sent to them in two separate envelopes with a cover/memorandum ("QR Memo & Addresses" and "QR Cover & Attachments" in the Refugee IDA 2 folder in "Reports") and with any pertinent materials from the quarter (i.e. monthly reports, USCC quarterly reports, EITC fliers, purchase reports).
- 5. The addresses where the reports are to be sent appear on page 2 of the "QR Memo & Addresses"

Asset Purchases

When a client has saved the appropriate amount, has been in the program at least 5 months and has attended all required classes, he/she is ready to purchase his/her asset. The procedures for each asset vary.

1. Secondary Education, Vocational Training or Recertification

- a. No asset specific class is required for education payments.
- b. When the client gets a bill from his/her college or training institution, he/she will withdraw half of the total amount due from his/her IDA and pay it. The client will bring the bill showing that half was paid and the balance due. If a letter to explain the program is needed by the institution, located in the "Refugee IDA 2" folder is a folder entitled "Letters". The letter is called "Vendor-education".
- c. The PC will enter the statement into MIS IDA in the same way as monthly statements are entered (*see "Refugee Monthly IDA Reports.6."*). To print the account statement, click "Reports" on the main menu of MIS IDA. Select the report category as "Participant Periodic" and choose "Participant Account Statement Summary". Enter the date the client was enrolled into the program as the begin date and the day he/she withdrew the funds for purchase as the end date. Enter the client's last name, click "Preview" and print the report.
- d. If the company/school is not a vendor the IDA program has used before, a W-9 will need to be filled out by the vendor. The PC has copies of the W-9 that can be faxed to the vendor.
- e. Fix the receipt/ad/bill showing the amount paid (or the cashier's check in the case where prepayment cannot be made, i.e. for a computer), bank statement, MIS IDA statement, and the W-9 together with a completed disbursement request printed on violet paper to the top. That form may be found in "Refugee IDA 2" in the "Program Forms" folder.
- f. Make a copy of the documents for the last section of the file and give the originals to the department director to sign and send to get the check cut.
- g. In 3-5 days when the check has been written, the PC should copy it and file it in the last section of the file. The client should pick up the check, complete the "IDA Program Survey" located in the "Refugee IDA 2" folder under "Program Forms", and take the cashier's check to purchase the asset.
 - ** NOTE: Book and supply purchases for college are done in the same way.
 - i. To purchase a computer, the client will bring a receipt or newspaper ad that shows the total price of the desired equipment.
 - ii. The client will withdraw half of the total price from his/her IDA in the form of a cashier's check made out to the store where the computer will be purchased. If the client is

purchasing a computer from an individual seller, the form used for the transaction is located in the "Letters" folder in "Refugee IDA 2" and is called "Indiv. Vendor- Computer".

iii. The PC will acquire a statement from the bank the day after the withdrawal has been made showing the withdrawal and balance of the client's account. (*refer to 1.c-g for the remainder of the procedures*)

h. The PC will need to make sure he/she takes special care in recording what funds have and have not been used. Many transactions tend to take place with education payments.

NOTE: The IDA program does not pay toward any loan

2. House

a. Since clients interested in home purchases have met with a home-purchase counselor prior to enrollment, they should be familiar with that location to take the required homebuyers education classes. Clients will be responsible to make sure those classes are attended (classes are not taught by Catholic Charities, but are outsourced to other non-profit/professional organizations). It is better if the client arranges for classes early on and knows what is expected and involved in buying a home as the process can take much longer than one plans for.

b. Once financial education and homebuyers classes are completed and funds are saved, the client is free to begin the purchasing process. He/she will secure a lender and look on his/her own with his/her own realtor for a home. The PC may be used for referrals if needed. Once a closing date has been decided, the PC should obtain the Good Faith Estimate and Contract. The form that shows the IDA program's commitment of funds is located in the "Letters" folder of "Refugee IDA 2" and is called "Vendor- Homebuyers". (This form is usually requested by the lender or closing attorney.)

c. Because the client's savings will be brought to closing, the client should leave his/her savings in the account until the closing day. On the day before or the day of the closing, he/she should take his/her savings, the IDA match, and any additional funds needed with him/her.

(refer to 1.c-g for the remainder of the procedures)

3. Car

a. The client will attend the "How to Buy a Car" asset specific class.

b. Once the client shops for a car, he/she should bring the PC the car's VIN, mileage and asking price.

c. The PC will pull the Carfax report on www.carfax.com to verify the car has a clean title and has had no odometer rollbacks.

d. The PC will check the car's value by looking on www.kbb.com or similar website to ensure the seller is asking a fair price.

e. Once the car's history and value have been checked, the client should take the car to a certified mechanic.

f. If the client is still interested in the car after learning the history and needed repairs, he/she can take his/her savings to the dealer or individual seller.

g. The bill of sale noting the client's down payment and the balance due should be given to the PC to request the check for the other portion. If the client is purchasing from an individual seller, the PC should print the form "Indiv. Vendor- Car" in the "Refugee IDA 2" folder under "Letters". That will serve as the bill of sale for a private party sale. ** If further explanation of the program is needed for the dealer, a "Letter to Car Dealer" is located in the same "Letters" folder.

(refer to 1.c-g for the remainder of the procedures)

h. For post-purchase documentation, the client should bring the car and the registration to the office. A copy of the registration should be made for the file and a digital picture of the client with his/her car should be taken for the IDA Purchase Report.

4. Microenterprise Purchase

- a. The client must attend the asset specific class (or series of classes) with World Relief's microenterprise program.
- b. The client should already have a qualified business plan detailing the asset needed to start or expand the business.
- c. The purchase process for a microenterprise endeavor may change depending on whether or not the payment must be made in full or whether the vender allows partial payment.
 - i. When the client gets a bill of sale from the vendor, he/she will withdraw half of the total amount due from his/her IDA and pay it. The client will bring the bill showing that half was paid and the balance due.
 - ii. If the client must pay the balance in full, he/she should withdraw half of the total due from his/her IDA in the form of a cashier's check and give to the PC so the PC can request the second half and pay the balance in full
(refer to 1.c-g for the remainder of the procedures)

Purchase Reports

Purchase Reports displayed on the office wall of the PC show success stories of past clients and serve as another source of post-purchase documentation. Clients enjoy seeing the success of others and imagining his/her own asset on the wall.

1. The Photo
 - a. Once the photo of the client and his/her asset has been taken on the company digital camera, flip the dial to "connect" and plug the USB cable from the camera into the computer.
 - b. The Adobe Photo Deluxe Home Edition is installed on the PC's computer.
 - c. Once inside, click the tab "Get & Fix Photo".
 - d. Click the graphic "Get Photo" and select "Cameras".
 - e. Selecting "1 Camera" will show a picture of a camera with the words, "Open Camera" underneath. Click that and choose "Get Pictures from Camera".
 - f. Select desired photos by double clicking them and click "OK".
 - g. Highlight the desired photo in red by clicking on it and click the "Transfer" button.
 - h. Save the picture under the clients first and last name and print.
2. The Text
 - a. The photo should be fed through the printer and text printed from the "Reports" folder in the "Refugee IDA 2" folder.
 - b. The document will be labeled "Purchase Report".
 - c. Fill in the appropriate information for each client, print and rotate this report with others on the board putting the old purchase reports into the exited files.

Participant Purchases & Exits

There are several steps that the PC must take after each purchase and more if a client is exiting the program after the purchase.

1. **After Each Purchase** the PC must enter it into MIS IDA as a Matched Withdrawal.
 - a. Select "Participant Information" on the Main Menu and then select "Matched Withdrawal".
 - b. Click "Add" to add a new record, even if the client has purchased before.
 - d. "Select Participant" by clicking the down arrow in the cleared box.

- e. Highlight the account number and verify that the correct asset choice is listed. If it is incorrect, go to the tab labeled "Account Info." under "Participant and Account Information", click "Edit", highlight the "Account ID", "Change" the "Intended Use" and "Save".
 - f. Fill in the appropriate information for the "Vendor" and the vendor's address and phone number.
 - g. For the "Withdrawal Date" the PC should enter the date that he/she entered into MIS IDA as the date the client withdrew the funds for purchase.
 - h. The "Participant Amount" should be only the amount drawn out of the account and matched for purchase (and not more).
 - i. The "Funding Partner Contribution" should automatically appear as the exact same amount as the "Participant Amount"- the amount the IDA Check was written for. If it does not appear, there is a problem somewhere that needs to be corrected. Closing out of "Matched Withdrawals" will lose the information entered, but it is the only way to correct the data. In "Participant and Account Information", check to see that, under the "Funds" tab in "Account Info." That a 1:1 match is listed. If it is, then check to see that all "Account Statement" dates are correct. If there is one day missing, the information will not transfer. If that does not correct the problem, check to make sure the rest of the manually entered information has been entered correct. If that does not solve the problem, try closing out of MIS IDA and trying it over again.
 - j. The "Check Amount" is the sum of the "Participant Amount" and "Funding Partner Contribution".
 - k. Enter the "Check No." as listed on the issued check and "Save".
3. The PC should enter the purchase into "The Enrollment Spreadsheet".
- a. Enter the amount for which the IDA check was written under "Funds Disbursed to Client".
 - b. The spreadsheet will calculate the "Funds Available to Client." If the client has more purchases to make, the PC is finished. If the client is exiting, enter available funds under "Funds Back to ORR/IDA". (If a client leaves unused funds during the same year that grant monies were issued, that money may go back to the IDA program to be used for another client. If a client leaves unused funds when another years funds are being issued, then those unused funds must be returned to ORR).
 - c. If the account is being closed, enter that under "Status" and enter the current date.
 - d. Highlight the client's line the appropriate color to show the account is now closed.
4. The PC should enter the purchase in the IDA Reporting Database to account for funds the client may have spent that were not accounted for in the "Matched Withdrawal" so that the information can be included in the Community Impact Report.
- a. In the main menu of the IDA Reporting Database, select "Data Entry Forms" and "Assets Purchased". (For the password, see Quarterly Reports 2.a-b).
 - b. Highlight the provided entries in the "Program ID" and "Site ID".
 - c. The PC may choose to "Search for a Specific Record" and enter a piece of information about the client using the criteria on the left or select "All Records" and scroll through all of them.
 - d. Once at the desired record, click "Add/Edit", "OK", and enter the "Lending Institution Name" and "Total Amount of Loan Obtained" if applicable. If the client paid cash out of pocket more than was given by the IDA program, enter the full amount paid as "Total Value of Assets Purchased" and "Save."

5. After Each Exit
 - a. Close the account in MIS IDA by going to the "Account Info." tab under "Participant and Account Information".
 - i. Click "Edit" and highlight the account to be closed.
 - ii. Enter the date the client last withdrew the funds to purchase.
 - iii. Type "Purchase Asset" in the box requiring a "Reason" and "Save".
 - iv. If the total savings are different than were originally pledged, change "Maximum Lifetime Savings" to the total amount that was actually saved and matched.
 - b. Select the "Participant Exit" tab in the same folder. The "Exit Date" should be entered from the date the written on the check.
 - c. Enter the "Reason For Exit" as "Reached IDA goal".
 - d. Under "Comments" write the vendor's name, the specifics of the asset (i.e. year, make, model and mileage of a car) and the total price paid and "Save".
 - e. Once the client has been exited, the PC should transfer everything in the client's file to a plain folder and file among other disbursed clients.

Terminations

If a client is terminated for any reason (including refusal to save or attend financial education classes, withdrawal of funds for reasons other than an asset purchase or emergency, or because the client moved and either did not notify the PC and therefore was deemed unreachable or did not desire to continue), the exit procedure differs from that of other clients. After the PC has repeatedly attempted to create a successful purchase with the client, the client should be mailed a letter warning him/her of pending termination if resolution/contact is not made. If no resolution can be found, the client should be terminated from the program.

1. On "The Enrollment Spreadsheet" make a note that the client was TERMINATED (along with the date) in the "Status" column. Highlight the account row in the appropriate color (depending on if the termination was instigated by Catholic Charities or if the client chooses to exit prematurely).
2. To close the account, follow procedures from 2.a.i-ii. In the box entitled "Reason", type "TERMINATED".
3. To exit the terminated client, follow the procedure in 2.b. Enter "Reason for Exit" appropriately. In the "Comments" box, comment briefly on the reason for the termination. (Complete details should be in case notes).

Follow-up Surveys

Follow-up surveys are conducted six months after each client has exited (successfully or by termination) the program. This tool evaluates how clients have or have not put practices to use that they learned in the program and tracks whether or not advancement is a product of their own initiative or the effects of the program.

1. In MIS IDA click "Reports" on the main menu.
2. Highlight "Participant Periodic" under "Select Report Category"
3. Select Report entitled "Closed Accounts" and enter the begin/end date for the desired month. Preview.
4. Look up the addresses for the clients listed and mail them each a **Post-IDA Program Survey**.
5. Track survey findings on the spreadsheet entitled "Survey Results" in the Refugee IDA 2 folder.