

WOMEN UNITED GRANT APPLICATION FORM

Organization Information

Organization Name

Tenfold

EIN

23-1731792

Address

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Lancaster, Pennsylvania 17602
United States

Contact Name

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Executive Director / President (If different)

Shelby Nauman

Eligibility Criteria

Is your organization a registered nonprofit organization with an official letter of determination of 501c3 status from the Internal Revenue Service?

Yes

Has your organization operated in Lancaster County for at least one year (operating in Lancaster before July 1, 2024?)

Yes

Does your organization or program you are requesting funding for in this application serve primarily women over the age of 18?

Yes

Does your organization provide services to families at or below the ALICE threshold in Lancaster County?

Yes

Is your organization delinquent on any state or federal debt?

No

Does your organization share United Way's view of collaborative and inclusive service to the entire community, without excluding anyone on the basis of race, color, religion, gender, ethnicity, national origin, age, disability, sexual orientation, or any other factor not relevant to a person's eligibility for service or ability to contribute?

Yes

Has your organization update your listing with PA 211 in the last 12 months?

Yes

Application Elements

Organization Description

Tenfold's mission is to spark the power in all people to achieve equitable housing and financial security.

Tenfold provides a comprehensive continuum of housing and financial empowerment services to our community, including emergency shelter, supportive housing, eviction and foreclosure prevention, homebuyer education and lending, financial education, and one-on-one financial counseling. This unique continuum of services allows Tenfold to walk alongside people at every step of their housing journey, from homelessness to homeownership.

Approximately 6,000 individuals from Lancaster and York Counties currently participate in Tenfold's programs and services each year. They range from individuals and families experiencing homelessness to those facing eviction or foreclosure to those preparing for the purchase of a new home. Over 80% are at income levels at or below 80% of AMI (Area Median Income).

Commitment to Equity

Tenfold serves primarily low- to moderate-income individuals and families experiencing financial and/or housing challenges, including homelessness, in Lancaster, PA. Tenfold is committed to promoting equity by ending housing instability and homelessness in our community, and holds Diversity, Equity, and Inclusion as one of its organizational Core Values. Ensuring that all people have access to safe and stable housing is crucial to promoting equity and justice in our community.

Tenfold is a core component of local homelessness services and seeks to elevate the voices of those experiencing homelessness and flexibly respond to their needs and concerns. Additionally, Tenfold's staff includes those with lived experience of homelessness, who contribute their wisdom, expertise, and perspective to Tenfold's work.

Our Women United project will benefit women in Tenfold's TLC shelter program who are experiencing homelessness. This project will promote equity for these women by providing financial empowerment services designed to help them increase their savings, financially prepare for the future, and access stable housing.

Proposal Details

Main Priority Area

Women's Financial Stability

Grant Dollar Amount Requested

\$15,180.00

What percent of the overall project budget is covered by the Women United grant?

100

Project Description

This project will expand Tenfold's existing services to better serve women living at the TLC shelter and empower them with financial knowledge and skills.

Tenfold's TLC Shelter, which serves individuals and families experiencing homelessness in Lancaster County, is home to approximately 40 adult women annually. Many of these women come to the TLC program as a single head of household, meaning they are the sole provider for themselves/their children. In addition to homelessness, these women often face underlying financial challenges including having little to no income, no savings, and bad debt.

Tenfold's United Way Women United project will provide women living at Tenfold's TLC shelter with increased opportunities to access financial empowerment services and incentivize them to take full advantage of those services. The project will have three main components:

Quarterly Workshop Series: A series of four workshops, hosted by Tenfold's Financial Empowerment Specialists, tailored to the needs and priorities of women. These workshops will draw on Tenfold's existing workshop materials but will be newly geared towards women. To ensure a supportive and comfortable environment, workshops will be facilitated by female instructors and open only to female participants. While workshops will be targeted towards female residents of the TLC program, they will also be open to the public.

Monthly One-on-One Financial Counseling: Each month, one of Tenfold's HUD-certified Financial Empowerment Specialists will hold office hours on-site at Tenfold's TLC shelter, offering 4-5 timeslots for women at TLC to receive personalized, one-on-one counseling from a female counselor. Counseling will help women increase their financial knowledge, practice financial skills, and work towards their specific goals. Women can utilize a one-time appointment, or choose to continue meeting with the Financial Empowerment Specialist monthly to continue receiving support as they work towards their goals.

Incentivization: The first 25 women from the TLC program to attend 1 of the quarterly workshops and 1 of the one-on-one counseling sessions will receive a \$50 gift card. Providing financial incentive will help encourage women in the program, who have many demands on their time and may be reluctant to utilize additional programming, to take advantage of the available supports.

Collaboration

While this project can be implemented by Tenfold's existing staff and does not require extensive collaboration, Tenfold will reach out to local community partners such as the YWCA, CAP, the Eviction Prevention Network, and Milagro House to cross-promote the quarterly women's financial empowerment workshop series, which will be free and open to the public. This will allow other organizations that serve women to take advantage of this programming, broadening the impact of the project.

Implementation Plan

Tenfold has the existing staff, materials, and infrastructure necessary to effectively implement this project.

Activities. The following activities will take place over the course of the grant term:

4 workshops specifically targeted at women, taking place quarterly over the course of the year, on the following topics: Budgeting, Banking Basics, Effective Saving, and Good Credit & How to Get It. Workshops will utilize a hybrid model (in person & via Zoom) to ensure accessibility for women in the TLC program and the broader community. Workshops will be facilitated by one of Tenfold's female Financial Empowerment Specialists to increase the comfort of participants. Tenfold has existing materials for these workshops and will make changes as needed to tailor the workshops to women's priorities. TLC's Director will help promote the workshop series to women in the TLC program. Additionally, workshops will be cross-promoted to some of Tenfold's collaborative partners to increase attendance and promoted on Tenfold's social media platforms.

12 sessions of one-on-one counseling, taking place monthly. During each session, 4-5 timeslots will be available for female TLC participants to meet one-on-one with a Financial Empowerment Specialist and receive personalized financial counseling. These sessions will take place on-site at TLC to ensure accessibility for participants. Sessions will be facilitated by one of Tenfold's female Financial Empowerment Specialists to increase the comfort of participants. Our team of Financial Empowerment Specialists are certified by the U.S. Department of Housing & Urban Development (HUD), Pennsylvania Housing Finance Agency (PHFA), and the National Foundation for Credit Counseling (NFCC). A typical session will include a review of income, expenses, and debt. Counselors actively work to create a savings plan, financial plan, and ways to manage any debt obligations that may be present. Counseling sessions focus on the goals presented by each participant. Counselors are prepared to assist with debt reduction, credit rating/score growth, and housing application preparation.

\$50.00 gift cards will be provided to the first 25 women at TLC who attend 1 workshop and 1 one-on-one counseling appointment. Tenfold's Director of Financial Empowerment and Director of Programs at TLC will coordinate to ensure that attendance is tracked and financial incentives are distributed.

Key Staff. The following staff will ensure the implementation of this project:

- Randi Shober, Director of Financial Empowerment, will oversee the execution of the workshop series and financial counseling sessions
- Dan Mesher, Director of Programs at TLC, will coordinate the collaboration with TLC and promote the workshops and counseling sessions to women at TLC
- Diahann Beattie, Financial Empowerment Specialist, will provide one-on-one counseling sessions at TLC
- Christina Wise, Financial Empowerment Specialist, will present the workshop series
- Barbara Rivera, Education Coordinator, will assist with setup, technology, attendance, etc. for the workshop series

Outcomes & Evaluation

Goal #1: Provide free financial empowerment workshops specifically targeted to women

Outcomes: 50 women attend a financial empowerment workshop; 85% of participants show an increase in financial knowledge and skills

Impact: Women receive financial knowledge and practice financial skills in a comfortable, welcoming, and accessible environment, improving their ability to utilize budgeting, banking, and savings strategies and good credit practices to ensure financial stability.

Metrics: number of attendees, pre-post test scores

Goal #2: Provide individualized, one-on-one financial counseling to women experiencing homelessness

Outcomes: 35 women at the TLC program attend 1 or more financial counseling sessions

Impact: Women in the TLC program receive individualized financial counseling to address their specific needs, practice their financial skills, and increase their financial success and achieve their goals.

Metrics: number of attendees

Goal #3: Incentivize women in the TLC program to take advantage of available services

Outcomes: 25 women attend 1 workshop and 1 counseling session and receive a financial incentive

Impact: Women in the TLC program are incentivized to utilize the programming available to them and receive both increased financial knowledge and a small amount of money in the form of a gift card

Metrics: number of women who receive financial incentive

Documents

Required Documents

- [Tenfold-Women-United-Budget.pdf](#)
- [Board-Approved-Fiscal-2025-Budget.pdf](#)
- [Tenfold-Audit-Final.pdf](#)
- [TENFOLD-BOARD-MEMBERS.pdf](#)
- [Tenfold-501c3-Tax-Det-Lttr.pdf](#)