



Santander Bank 2015 Financial Education Grant Opportunity

Santander Bank, N.A. ("Santander Bank") focuses its charitable contributions in four main areas: Housing, Health, Education and Neighborhood / Financial Stability. Santander Bank is making approximately \$1 million in funding available focused on improving financial outcomes among low-income adults, with a special focus on young adults age 16-24, within its footprint. Grants will range from \$25,000 to \$100,000 for a one year period, with an opportunity to renew funding in 2016.

Proposal Characteristics:

Priority will be given to programs that:

- Focus on low- and moderate-income adults with a special focus on young adults ages 16-24
- Demonstrate a cohesive strategy and clear measures of success for improving financial outcomes for low-income adults and young adults
- Use best practices in financial education such as financial coaching, peer support, participatory learning or other methods
- Demonstrate innovation through the use of technology, program design or program delivery
- Involve collaboration between the public, private and not-for-profit sectors
- Are proven to be effective as demonstrated by data based evaluations
- Offer opportunities for Santander Bank employees to volunteer in a thoughtful and effective way
- If the program is a pilot, the program must be able to be expanded and replicated if successful

Program Eligibility:

- Organizations serving Santander Bank's footprint which includes 74 counties in 8 states: Connecticut, Delaware, Massachusetts, New Hampshire, New Jersey, New York, Pennsylvania and Rhode Island. A list of counties can be found in the Appendix
- Organizations with a 501(c)(3) designation, those that have a fiscal sponsor with a 501(c)(3) designation, collaborations of nonprofit and public agencies, or other entities with a designated charitable purpose
- Organizations that do not discriminate based on race, color, national origin, citizenship status, creed, religion, religious affiliation, age, gender, marital status, sexual orientation, gender identity, disability, veteran status or any other protected status under applicable law.
- Organizations with religious affiliations will be considered for funding only if the project addresses the needs of the wider community without regard to religious beliefs





Application Process & Timeline:

Applications should include a maximum 3 page narrative as well as organizational and project budgets. Proposals are due by October 15, 2015 and must be submitted at <https://www.santanderbank.com/us/about/community/grant-application-guidelines>

Questions regarding the application process can be directed to the contacts are listed on this website.

Grant proposals will be evaluated on a competitive basis, using the following criteria:

- Organizational capacity to implement the program including leadership, staffing, organizational track record, operational and fiscal management
- Effective volunteer opportunities for Santander Bank employees
- Innovative and effective strategy with strong potential for improving participant outcomes
- Meaningful benchmarks and indicators of success

Current grantees can apply for an expansion of their current grant or a new program if they complete a grant report when submitting a new application.

Grantees will be notified of selection by late November 2015.





Appendix

Santander Bank, N.A. Financial Education Opportunity Grant Locations by County					
County/County Equivalent	State	Metropolitan Statistical Area / Metropolitan Division	2015 Median Family Income (100%)	2015 Median Family Income (80%; Moderate)	2015 Median Family Income (50%; Low)
Norfolk County	Massachusetts	Boston, MA	90,000	72,000	45,000
Plymouth County	Massachusetts	Boston, MA	90,000	72,000	45,000
Suffolk County	Massachusetts	Boston, MA	90,000	72,000	45,000
Essex County	Massachusetts	Cambridge-Newton-Framingham, MA	101,700	81,360	50,850
Middlesex County	Massachusetts	Cambridge-Newton-Framingham, MA	101,700	81,360	50,850
Rockingham County	New Hampshire	Rockingham County-Strafford County, NH	89,200	71,360	44,600
Bergen County	New Jersey	New York-Jersey City-White Plains, NY-NJ	71,300	57,040	35,650
Hudson County	New Jersey	New York-Jersey City-White Plains, NY-NJ	71,300	57,040	35,650
Middlesex County	New Jersey	New York-Jersey City-White Plains, NY-NJ	71,300	57,040	35,650
Monmouth County	New Jersey	New York-Jersey City-White Plains, NY-NJ	71,300	57,040	35,650
Ocean County	New Jersey	New York-Jersey City-White Plains, NY-NJ	71,300	57,040	35,650
Passaic County	New Jersey	New York-Jersey City-White Plains, NY-NJ	71,300	57,040	35,650
Bronx County	New York	New York-Jersey City-White Plains, NY-NJ	71,300	57,040	35,650
Kings County	New York	New York-Jersey City-White Plains, NY-NJ	71,300	57,040	35,650
New York County	New York	New York-Jersey City-White Plains, NY-NJ	71,300	57,040	35,650
Queens County	New York	New York-Jersey City-White Plains, NY-NJ	71,300	57,040	35,650
Richmond County	New York	New York-Jersey City-White Plains, NY-NJ	71,300	57,040	35,650
Rockland County	New York	New York-Jersey City-White Plains, NY-NJ	71,300	57,040	35,650
Westchester County	New York	New York-Jersey City-White Plains, NY-NJ	71,300	57,040	35,650
Nassau County	New York	Nassau County-Suffolk County, NY	109,000	87,200	54,500
Suffolk County	New York	Nassau County-Suffolk County, NY	109,000	87,200	54,500
Essex County	New Jersey	Newark, NJ	97,900	78,320	48,950
Hunterdon County	New Jersey	Newark, NJ	97,900	78,320	48,950
Morris County	New Jersey	Newark, NJ	97,900	78,320	48,950
Somerset County	New Jersey	Newark, NJ	97,900	78,320	48,950
Sussex County	New Jersey	Newark, NJ	97,900	78,320	48,950
Union County	New Jersey	Newark, NJ	97,900	78,320	48,950
Berks County	Pennsylvania	Reading, PA	67,600	54,080	33,800
Warren County	New Jersey	Allentown-Bethlehem-Easton, PA-NJ	71,200	56,960	35,600
Lehigh County	Pennsylvania	Allentown-Bethlehem-Easton, PA-NJ	71,200	56,960	35,600
Northampton County	Pennsylvania	Allentown-Bethlehem-Easton, PA-NJ	71,200	56,960	35,600
Cumberland County	Pennsylvania	Harrisburg-Carlisle, PA	71,900	57,520	35,950
Dauphin County	Pennsylvania	Harrisburg-Carlisle, PA	71,900	57,520	35,950
Perry County	Pennsylvania	Harrisburg-Carlisle, PA	71,900	57,520	35,950
Lancaster County	Pennsylvania	Lancaster, PA	70,000	56,000	35,000
Lebanon County	Pennsylvania	Lebanon, PA	67,900	54,320	33,950
Adams County	Pennsylvania	Non-MSA PA	55,900	44,720	27,950
Clinton County	Pennsylvania	Non-MSA PA	55,900	44,720	27,950
Franklin County	Pennsylvania	Non-MSA PA	55,900	44,720	27,950
Montour County	Pennsylvania	Non-MSA PA	55,900	44,720	27,950
Northumberland County	Pennsylvania	Non-MSA PA	55,900	44,720	27,950
Schuylkill County	Pennsylvania	Non-MSA PA	55,900	44,720	27,950
Union County	Pennsylvania	Non-MSA PA	55,900	44,720	27,950
Centre County	Pennsylvania	State College, PA	71,300	57,040	35,650

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County/County Equivalent	State	Metropolitan Statistical Area / Metropolitan Division	2015 Median Family Income (100%)	2015 Median Family Income (80%; Moderate)	2015 Median Family Income (50%; Low)
Lycoming County	Pennsylvania	Williamsport, PA	62,700	50,160	31,350
York County	Pennsylvania	York-Hanover, PA	70,300	56,240	35,150
Delaware County	Pennsylvania	Philadelphia, PA	56,200	44,960	28,100
Philadelphia County	Pennsylvania	Philadelphia, PA	56,200	44,960	28,100
Burlington County	New Jersey	Camden, NJ	86,400	69,120	43,200
Camden County	New Jersey	Camden, NJ	86,400	69,120	43,200
Gloucester County	New Jersey	Camden, NJ	86,400	69,120	43,200
New Castle County	Delaware	Wilmington, DE	80,500	64,400	40,250
Bucks County	Pennsylvania	Montgomery County-Bucks County-Chester	99,600	79,680	49,800
Chester County	Pennsylvania	Montgomery County-Bucks County-Chester	99,600	79,680	49,800
Montgomery County	Pennsylvania	Montgomery County-Bucks County-Chester	99,600	79,680	49,800
Bristol County	Massachusetts	Providence-Warwick, RI-MA	74,400	59,520	37,200
Bristol County	Rhode Island	Providence-Warwick, RI-MA	74,400	59,520	37,200
Kent County	Rhode Island	Providence-Warwick, RI-MA	74,400	59,520	37,200
Newport County	Rhode Island	Providence-Warwick, RI-MA	74,400	59,520	37,200
Providence County	Rhode Island	Providence-Warwick, RI-MA	74,400	59,520	37,200
Washington County	Rhode Island	Providence-Warwick, RI-MA	74,400	59,520	37,200
Hartford County	Connecticut	Hartford-West Hartford-East Hartford, CT	87,500	70,000	43,750
Middlesex County	Connecticut	Hartford-West Hartford-East Hartford, CT	87,500	70,000	43,750
Tolland County	Connecticut	Hartford-West Hartford-East Hartford, CT	87,500	70,000	43,750
Litchfield County	Connecticut	Non-MSA CT	87,000	69,600	43,500
New Haven County	Connecticut	New Haven-Milford, CT	80,800	64,640	40,400
Worcester County	Massachusetts	Worcester, MA	81,500	65,200	40,750
Barnstable County	Massachusetts	Barnstable Town, MA	80,300	64,240	40,150
Dukes County	Massachusetts	Non-MSA MA	73,500	58,800	36,750
Hampden County	Massachusetts	Springfield, MA	67,300	53,840	33,650
Hampshire County	Massachusetts	Springfield, MA	67,300	53,840	33,650
Hillsborough County	New Hampshire	Manchester-Nashua, NH	89,700	71,760	44,850
Merrimack County	New Hampshire	Non-MSA NH	71,600	57,280	35,800
Mercer County	New Jersey	Trenton, NJ	97,000	77,600	48,500

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