Michigan IDA Partnership Program
Appendix F.
Flowchart of Client Paperwork

Phase 1
Application Review

Potential participant comes in to learn about the program.

Participants w/documentation: review documents and if eligible, schedule or conduct orientation session.

Participants w/out documentation: provide list of necessary documentation and schedule an application review session.

Phase 2
Orientation Sessions

4. Participant attends 1-2 orientation sessions and schedules a meeting for enrollment with program staff.
5. Once the Participant has completed the orientation, program staff updates the participant summaries.

Phase 3
Participant Enrollment & Account Opening Process

6. The program staff and client complete the following forms:
   - Financial Checkup Quiz
   - Personal Budget Summary
   - Release of Liability
   - Release of Information
   - Savings Goal Projections
   - Savings Plan Agreement & Individual Asset Plan
   - Open Account Authorization
   - Participant Beneficiary Form
7. Application/Savings Plan Agreement/Individual Asset Plan is sent to the program manager for review and official enrollment into the program. (<1wk)
8. If enrolled, copies of above forms are sent for data entry. (If complete, forms are entered. If not, the items in question are reviewed with program staff.)
9. After enrollment, program staff gives the Open Account Authorization & Beneficiary forms to the participant to take to the bank. Program staff keeps copies.
10. The program staff then contacts the Participant and bank to obtain the account number.
11. Each month the program's data entry person receives either the paper account statements or the electronic (EDI) file and a paper report with the previous month's information on account activity. It is then entered and verified by the program's data entry person.
12. If a client misses a deposit, program staff attempts to contact the client. If the client is not reached and continues to miss two more deposits, it is possible that the client be dismissed from the program. Please be sure to thoroughly review the client's situation, before making this decision.

Phase 4
Financial Education & Asset Specific Training

13. Once the participant has completed a training, program staff update the participant summaries and the data entry person is given a report of those who completed training.

Phase 5
Asset Purchase

Purchase of Asset!

14. PROGRAM SITES:

- Program site submits a copy of a Qualified Withdrawal Request Form and Notification to Financial Institutions/MIDAP Form to RCO
- RCO verifies that all signatures are in place and helps assure that appropriate funds (TANF, non-TANF, private) are being used.
- RCO forwards the above forms to MIDAP.
- MIDAP writes check for TANF-related match funds to vendor and sends it to the program site for disbursement to the vendor.
- RCO writes a check for Non-TANF-related match funds to vendor and sends it to program site for disbursement to the vendor.
- Program Site sends a Notification to Financial Institution Form to its participating bank.

FOR REGIONAL COORDINATORS:

RCO (as a program site) verifies that all signatures are in place and helps assure that appropriate funds (TANF, non-TANF, private) are being used.

RCO forwards Qualified Withdrawal Request Form and Notification to Financial Institutions/ MIDAP Form to MIDAP.

- MIDAP writes check for TANF-related match funds to vendor and sends it to the program site for disbursement to the vendor.
- RCO writes a check for Non-TANF-related match funds to vendor and sends it to the vendor.

15. Process Request for Participant Savings (for Program Sites and RCOs)

Participant and staff complete the Qualified Withdrawal Request Form and Notification to Financial Institutions/MIDAP Form.

Participant takes Notification to Financial Institution Form to the appropriate financial institution.

Financial institution writes a check for the savings amount in the name of the vendor.

Note: At this point, Program Sites and RCOs can decide if:

The financial institution gives the check to the Participant who gives it to vendor or Program Site.

The financial institution mails the check to the vendor or Program Site

Phase 6
Program Exit

16. After the Participant has made the asset purchase or has been dismissed from the program, program staff completes the exit program form, which is given to the data entry person.
17. If the program manager dismisses a Participant from the program, the program manager either meets with the Participant or sends a notification of dismissal.

Phase 7
Follow-up

18. After the Participant has made the asset purchase and been exited the case manager follows-up with to ask about their experiences with the program.