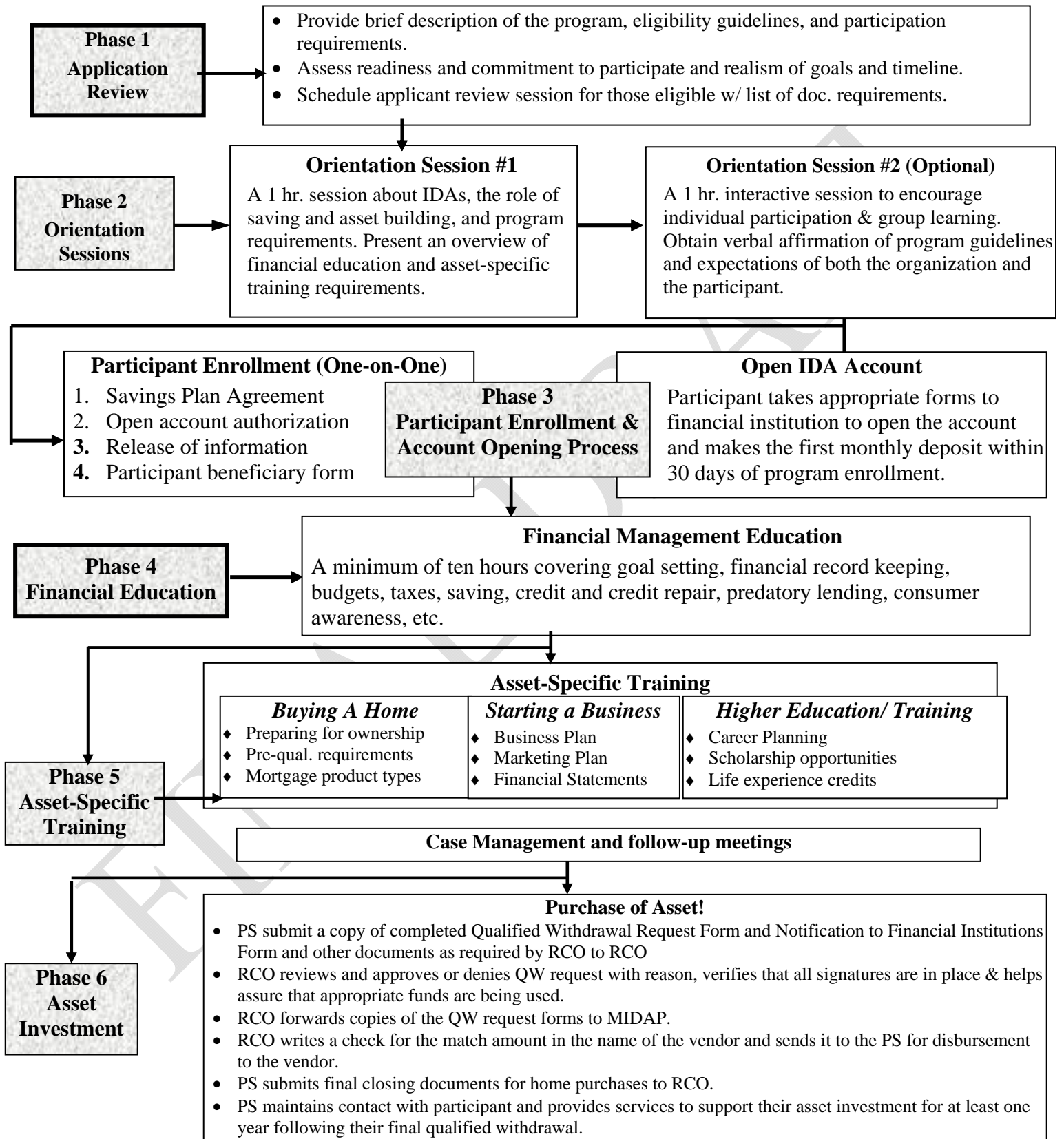


IV. PARTICIPANT FLOW OF SERVICES (Sample only. Exact process may vary with program characteristics)



IDA Benchmarks	Activities of Partners	Responsible Agency(ies)
IDA Marketing, Recruitment	Make referrals to Michigan IDA Program Sites (PS) Cross-market to other programs offered Flyer, brochure, meetings in the community Cross-market to other community service providers	RCO, PS, referral partners PS PS PS
Participant Application Review (Eligibility Determination & Credit Report Review)	Determine eligibility to enter Michigan IDA Program Review program w/participant Complete Potential Participant Application Pull credit report and review	PS Participant w/PS Participant, PS PS, Financial Institution (FI), or Service Provider (SP)
Orientation Sessions	Conduct orientation review session(s)	PS
IDA Savings Plan Agreement (including participant's saving, credit repair and asset purchase goals)	Review IDA Savings Plan Agreement Sign Agreement Provide notice to FI to open IDA savings account at partner bank	Participant, PS Participant, PS PS, Participant
IDA Participation Tracking & Data Collection	Fully complete tracking information form Input data into MIS IDA or transfer forms for data input off-site Check data integrity monthly Pass cleaned aggregate data to RCO monthly and MIDAP quarterly	PS PS PS, RCO PS, RCO
Savings Deposit Tracking	Open IDA savings account Provide monthly savings statement or on-line access to RCO/PS Provide savings statement to participant Provide summary of participant saving to each site Mail saving and match statement at least quarterly	Participant FI PS RCO (or PS w/MIS IDA) RCO (or PS w/MIS IDA)
Financial management (FM) education Curriculum ASAP with follow up during length of program enrollment	Train PS on Financial Management curriculum Track attendance/report to Program Site Provide Completion Notice	RCO (will vary) Financial Management trainer (FM) FM
Case Management: Coaching, and counseling (Monthly contact during savings until asset investment)	Review Savings deposit record Review attendance at training Problem solving w/participant Track asset investment plan progress	PS PS PS PS
Asset – Specific Training (6 months – 1 year)	Provide training or refer to Service Provider (SP)	PS/SP
Billing for Direct Services (DS)	Track DS provided & TANF vs. non-TANF eligible participants and accounts	PS to RCO or MIDAP
Asset Purchase (Most likely within 1 month-generally no more than one year after savings plan achieved)	PS submit copy of Qualified Withdrawal Request form, Notification to FI, & supporting documents to RCO RCO approves or denies QW request & ensures appropriate funds are used. RCO or MIDAP writes a check for the match amount in the name of the vendor and sends it to the PS for disbursement to the vendor.	PS RCO RCO/MIDAP MIDAP, RCO, PS
Post- IDA purchase Contact/support	6 month and 1 year check-in	PS

FINAL DRAFT