



MEMORANDUM OF UNDERSTANDING

This Memorandum Of Understanding (the “MOU”), dated as of January 1, 2026 (the “Effective Date”), is by and between the **Cities for Financial Empowerment Fund, Inc.** (the “CFE Fund”), a Delaware nonprofit corporation qualified as exempt from federal income tax under section 501(c)(3) of the Internal Revenue Code of 1986, as amended (the “Code”) with its principal office located at 44 Wall Street, Suite 1050, New York, NY 10005, and **the City of Saint Paul** (the “Partner”).

WHEREAS, the CFE Fund works to support municipal engagement to improve the financial stability of low and moderate income households by embedding financial empowerment strategies into local government infrastructure (the “Purposes”).

WHEREAS, the Partner is a recipient of a CFE Fund grant to build and expand emergency preparedness and recovery infrastructure as part of the **Emergency Financial Empowerment (“EFE”)** Grant Program.

WHEREAS, the CFE Fund has determined that the support of the Partner in the work contemplated by this MOU furthers the exempt Purposes of the CFE Fund.

NOW, THEREFORE, in consideration of the covenants and agreements herein contained, the CFE Fund and the Partner agree as follows:

1. Scope of Work.

The primary purpose of the Partner’s activities, as set forth in Exhibit A the “Scope of Work”), will be to provide peer engagement and communications support to the new cohort of the CFE Fund’s Emergency Financial Empowerment (“EFE”) grantees.

2. Term.

The term (“Term”) of this MOU shall begin as of the Effective Date and continue until December 31, 2026, renewable thereafter upon an amendment signed and executed by both parties hereto in the same manner as this MOU.

3. Stipend.

The CFE Fund pledges and agrees to provide the Partner compensation for their work in the form of cash or cash equivalents in an amount not to exceed TEN THOUSAND DOLLARS (\$10,000) (the “Stipend”). The Stipend will be paid in U.S. Dollars in accordance with Section 4. In addition, the CFE Fund will reimburse the Partner (or individual Partner staff members) for any reasonable pre-approved travel expenses associated with completing the Scope of Work, based on the travel guidelines in Exhibit B (the “Travel Reimbursement Policy”); the Partner may also use the CFE Fund’s booking portal to have travel and hotel booked and paid for in advance by the CFE Fund.

4. Payment.

- (a) The full \$10,000 Stipend will be paid to the Partner upon full execution of this MOU.
- (b) The CFE Fund can make payment in one of two ways. Please initial in **ONE** of the boxes to select the requested payment option.
- (i) For electronic payment: The CFE Fund will make an electronic payment through the CFE Fund's payment system, bill.com. The Partner authorizes the below employee to create an account and enter the Partner's appropriate bank routing and account number into bill.com. The Partner will ensure that account information in bill.com is accurate throughout the Term of the MOU.

Initial Here for
Electronic Payment and to
Authorize Staff Member

☐

- (ii) For payment by check: The CFE Fund will issue a check to the Partner at the address provided:

Initial Here for
Payment by Check

☐

City of Saint Paul
Attn: Rick Schute
15 W Kellogg Blvd., Suite 700
Saint Paul, MN 55102

5. Use of Stipend.

- (a) The Partner is encouraged to use the Stipend to accomplish the Scope of Work.
- (b) The Partner agrees to adhere to the following prohibitions on the use of the Stipend. Under no circumstances will the Partner use the Stipend funds directly or indirectly for the following purposes or activities:
- (i) Make a grant to an individual for travel, study or other similar purpose, as described in section 4945(d)(3) of the Code.
- (ii) Promote or engage in violence, terrorism, bigotry, or the destruction of any state, nor will it make any payments using the Stipend to any entity that engages in these activities.
- (iii) Influence legislation, especially for the benefit of the CFE Fund or any of its affiliates or funders, including by publishing or distributing any statements, or any campaign in support of or opposition to any pending

legislation.

6. Non-Impairment of Charitable Status.

The Partner covenants and agrees that it shall take no action, omit to take any action, or engage in any activity that could impair or endanger, either directly or indirectly, the CFE Fund's exempt status under the Internal Revenue Code, or which could hinder the CFE Fund's ability to fulfill its charitable mission.

7. Confidentiality.

The Partner hereby agrees that during the entire term of this MOU and thereafter the Partner shall not disclose or divulge any Confidential Information (as hereinafter defined), or any part thereof, to any person or entity or use any Confidential Information for its pecuniary benefit or for any other purpose without the prior written consent of the CFE Fund. Upon the request of the CFE Fund, and in any event upon termination of the MOU, the Partner shall promptly deliver to the CFE Fund all documents or other materials in its possession (and all copies thereof) constituting or containing Confidential Information. "Confidential Information" means information which the CFE Fund, in its sole determination, marks as confidential or proprietary including, but not limited to, items, materials, and information concerning the following: data security configuration, source code of software applications, marketing plans or strategies; budgets; designs; promotional strategies; client preferences and policies; creative activities for clients; contact information relating to the CFE Fund's personnel or that of any of its clients; concepts; trade secrets; product plans; financial information and all documentation, reports and data (recorded in any form), and other data, files, and/or other material, both tangible and intangible, in writing and orally imparted that relates to the CFE Fund's business operations.

8. Compliance with Laws.

Partner shall comply with, and shall ensure that any vendors or sub-vendors engaged by the Partner in connection with the Program comply with, all local, state and federal laws (including common laws), ordinances, codes, rules and regulations regarding the Program and Partner's obligations and performance under this MOU. Partner shall obtain and maintain, and shall ensure that any vendors or sub-vendors engaged by the Partner in connection with the Program obtain and maintain, any and all permits, licenses, bonds,

certificates and other similar approvals required in connection with this MOU.

9. Benefits.

The CFE Fund is not responsible for any insurance or other fringe benefits, including, but not limited to, social security, worker's compensation, state unemployment, federal and state income tax withholdings, retirement or leave benefits, for the Partner or employees of the Partner. The Partner assumes full responsibility for the provision of all such insurances and fringe benefits for the Partner and all the Partner's employees.

10. Termination.

Notwithstanding any of the above, this MOU may be terminated by either party after thirty (30) days written notice.

11. Relationship of the Parties.

For purposes of this MOU, the Partner is not an agent of the CFE Fund and the CFE Fund is not an agent of the Partner. Neither party has the right or authority to bind the other party through its actions or any other MOU or communications.

12. Amendment.

This MOU, or any part hereof, may be amended from time to time only by a written instrument executed by CFE Fund and the Partner.

13. Assignment.

This MOU may not be assigned by either party without the prior written approval of either party.

IN WITNESS WHEREOF, the parties hereto have caused this MOU to be duly executed by their respective officers as of the day and year first above written.

**CITIES FOR FINANCIAL EMPOWERMENT
FUND, INC.**

By: _____
Name: Jonathan Mintz
Title: President and Chief Executive Officer

CITY OF SAINT PAUL

By: _____
Name:
Title:

Scope of Work

Emergency Financial Empowerment Peer Engagement and Communications Support

Peer Engagement

Project Overview

Incorporating the Partner's experience and expertise, and specifically with its experience as a current recipient of an EFE Grant from the CFE Fund, the Partner, along with other current EFE grantee(s) selected by the CFE Fund, will provide peer support and guidance to the second cohort ("Cohort 2") of the CFE Fund's EFE grantees.

The Partner will support the Cohort 2 grantees collectively by sharing insights, best practices, and lessons learned from the Partner's own EFE planning and implementation experience. The goal is for the peer support provided by the Partner to strengthen the overall learning community, promote practical knowledge exchange, and help Cohort 2 grantees build upon the experiences of prior EFE grantees.

Activities

The Partner's peer support to Cohort 2 grantees will include the following activities:

1. Provide Focused Support Based on an Area of Expertise

- Collaborate with the CFE Fund to identify a programmatic or operational area from the Partner's EFE implementation plan to share with Cohort 2 grantees (e.g., partnership/network development, emergency plan additions, development/deployment of direct service provider training, resident outreach and events, creation of a resource hub and/or universal intake form, etc.).
 - Each local government entity that is part of the Partner's core team (ex. Office of Emergency Management, Office of Financial Empowerment) may identify a separate area of expertise if relevant.
- Provide guidance to Cohort 2 grantees, work with the CFE Fund to develop concise talking points and supporting materials on the selected peer topic topics for use in group discussions and presentations.
 - If appropriate, be available for a limited number (not more than 3) informal follow-up conversations or ad hoc guidance with Cohort 2 grantees, as coordinated by the CFE Fund.
 - When applicable, share relevant examples, tools, or templates from Partner's own EFE planning process and/or implementation plan.

2. Participate in Kick-Off Convening

- Attend the EFE Cohort 2 Kickoff Convening in New York City (February 18-19th, 2026).
- Deliver a brief presentation (developed in coordination with the CFE Fund) highlighting the Partner's identified area of expertise.
- Participate in facilitated discussions and peer learning activities with Cohort 2 grantees during the kick-off convening.

3. Virtual Learning Community Engagement

- Participate in up to two (2) facilitated virtual learning community calls hosted by the CFE Fund.
- Present on or contribute to discussions related to the Partner's area of expertise or other aspects of EFE implementation.

Communications Support: Designing Emergency Financial Empowerment with Residents and Cities

Project Overview

The CFE Fund is partnering with Ker-twang, a communications consulting firm, to develop disaster financial preparedness messaging and implementation tools for municipal partners.

This 6-month project (January-June 2026) will use participatory research with residents and municipal staff to create practical, community-driven communications and tools that cities and counties can integrate into existing emergency management and financial empowerment preparedness and response operations. To do this, Ker-twang will engage in conversations and co-design sessions to:

1. Surface opportunities to improve how services and information are delivered before emergencies occur and considerations during response efforts.
2. Develop community-driven messaging that makes emergency financial empowerment timely, relevant, and actionable.

Partner Role

Provide local context and connect with residents and community partners.

- Share existing disaster preparedness or financial empowerment communications materials with Ker-twang project team - primary point of contact is Nate Bernhard (nate@ker-twang.com)
- Participate in a 1-hour virtual interview with primary points of contact from offices of Financial Empowerment and Emergency Management (informal conversation about existing operations, challenges, opportunities, and local context)

- Help identify relevant internal stakeholders or community partners for potential additional conversations
- Review and provide feedback on draft materials and concepts at 2 to 3 touchpoints throughout the project (~1 hour per review cycle)
- Support the recruitment of residents, either directly or by connecting the Ker-twang team with partner community organizations that can assist.
 - Help facilitate recruitment of ~8-10 residents for virtual interviews with the Ker-twang team. The Ker-twang team will handle participant outreach, creation of recruitment flyers, scheduling, consent, and participant compensation.
 - Help facilitate one communications research-focused site visit to support resident engagement and insight into local context. The site visit does not require staff participation throughout; city/county support will primarily include light coordination and connections, including:
 - Resident recruitment support. Help recruit 6-8 residents for in-person interviews and co-design sessions with the Ker-twang team. The Ker-twang team will handle participant outreach, creation of recruitment flyers, scheduling, consent, and participant compensation.
 - Space coordination. Help identify a space for our interviews and co-design sessions (e.g., a conference room or community space).
 - The Ker-twang team will handle logistics such as snacks and materials.
 - Observation of relevant operations. Help identify touchpoints related to emergency financial preparedness (e.g., a Financial Empowerment Center outreach event or preparedness-related event).
 - Observations are intended simply to understand how information currently flows to residents and identify opportunities to support. No preparation, workflow changes or formal hosting is required.

Optional Additional Engagements (as schedule and interest allow)

- Participate in resident interviews, co-design sessions, and testing sessions during site visit or during virtual sessions arranged by the CFE Fund or Ker-twang. Ker-twang to keep Partner informed about research activities and opportunities to join.
- Participate in virtual implementation planning/co-design sessions focused on integration into existing municipal operations later in the engagement. Ker-twang to hold optional sessions for Partner's staff to participate in virtual design workshops to provide feedback, discuss communications materials and workflows, and refine ideas.

Ker-twang to provide:

- Messaging playbook and ready-to-use communications materials
- Research insights specific to Partner's community

CFE Fund Support and Coordination

The CFE Fund will provide a \$10,000 stipend and coordinate all scheduling, facilitate communication with Cohort 2 grantees, and provide technical and logistical support for presentation development, learning community participation, and overall peer engagement activities.

The CFE Fund will also cover the cost of, and help coordinate, the Partner's main transportation (airfare) and hotel stay for the Cohort 2 Kickoff Convening in February 2026.

Reporting

The Partner will be responsible for one brief final report to the CFE Fund, either as part of the Partner's EFE Grant final report or in a separate report, to share any key takeaways or feedback from the peer engagement. Estimated due date for the report is January 15, 2027.

Travel Reimbursement Policy

All reimbursement requests for pre-approved reasonable travel expenses associated with the Scope of Work should be sent electronically to Sol Vilera-Ramos, svileraramos@cfefund.org, preferably with all receipts for each trip together at once, and within 30 days of travel. Reimbursement requests should include itemized receipts; requests without receipts are not guaranteed to be approved.

Airline and Train Tickets

Travelers should use the most economical mode of transportation available, considering travel time, costs, and work requirements. A few parameters help to ensure the lowest cost ticket:

- Airlines are increasingly charging additional fees for amenities that used to be included with the cost of a ticket. The CFE Fund will reimburse for regular or necessary fees including checked baggage, seat selection, carryon luggage (now sometimes requiring a service class above ‘basic’) and food and beverages (provided the guidelines on Meals, below, are followed) but will not reimburse for seat upgrades or early boarding. If travelling on an overnight “red eye” flight in lieu of an additional night of hotel, the Consultant may upgrade to a premium economy or equivalent seat with prior approval by the CFE Fund.
- Train travel is the preferred method for northeast trips (Washington DC, Boston, Philadelphia, etc. to/from New York City). Flights or Acela service may be permitted in order to avoid an overnight stay or if otherwise necessary for the work but must be approved in advance by the CFE Fund.
- Auto travel shall not exceed the cost of available economy airfare or other public transportation. When a traveler drives his/her own car, the mileage allowance is based on the current business mileage rate published by the IRS, plus the cost of tolls and parking.
- Airline and rail frequent traveler benefits accrue to the Consultant.
- Personal travel that is added on to a work itinerary should not increase the cost of airline or train tickets. If the Consultant adds personal time to a trip related to this engagement, Consultant must show evidence, such as a sample business-only itinerary printed on the day of ticket purchase, to demonstrate that the extended dates did not increase the cost of the ticket. In the case that a personal trip does increase the cost of a ticket, the Consultant should submit for reimbursement only that portion of the cost that would have accrued for travel limited to Contract purposes.
- Costs associated with making changes to travel itineraries (both Change Fees as well as increases in ticket cost) are permissible, within reason, for a business purpose (i.e. if an additional meeting is added to a trip that necessitates a later flight/train home). Costs in excess of \$200 must be approved by the CFE Fund. Making changes to an itinerary for personal reasons, including wanting to return home earlier due to a meeting cancellation, must be paid for by the Consultant.

Ground Transportation

- The cost of local ground transportation is a reimbursable expense to and from places of business, hotels and airports/train stations, and to meals or events in connection with this Contract. Taxicabs, subways, or light rail generally should be used for relatively short distances.
- Rental cars shall be no larger than mid-size sedans.
- In general, a taxi is a reimbursable expense when:
 - Traveling to and from the airport/train station on authorized CFE Fund travel
 - Travel related to local meetings and events
- It may be acceptable to request a car service when traveling to the airport, but only from an area where taxis are not readily available or when the car service rate is comparable to taxi rates.

Hotel Accommodations

Moderately priced, clean, and conveniently located accommodations are allowable for business travel. Room rates considered reasonable will vary from area to area.

CFE Fund approval is required before booking hotel reservations with an average cost per night of more than \$300.00 (excluding taxes). Staying at a luxury hotel is not permitted, unless there is a legitimate business purpose or a reduced, non-luxury hotel rate has been obtained. The additional cost of upgrades to suites or deluxe rooms is not reimbursable, nor are any additional daily rates added before or after those days necessary for business travel.

In the case that a personal trip does increase the stay at a hotel, the Consultant may submit for reimbursement only that portion of the cost that would have accrued for travel limited to business purposes.

Connecting to the internet at a hotel can be reimbursed. Efforts should be made to explore the lowest cost option for internet access.

Meals

The Consultant will be reimbursed for the actual and reasonable cost of personal meals. This includes service charges, taxes, and tips. A meal includes the cost of a meal, beverages, tax, and tip. It is the policy of the CFE Fund to avoid business patronage of deluxe and excessively expensive restaurants. Reasonable meal expenses are expected.

Meal costs considered reasonable will vary from area to area, however, the CFE Fund will cover meals based on the General Services Administration guidelines, <https://www.gsa.gov/travel/plan-book/per-diem-rates>, if not already provided at the event.

The CFE Fund may deny reimbursement for expenses that are deemed unsubstantiated or not in compliance with the expense guidelines.