

**U.S. Department of Labor  
Women's Bureau  
2016 Portable Retirement Benefits Planning Grant Program  
Frequently Asked Questions  
July 27, 2016**

**1. What are “portable retirement benefits”?**

Portable retirement benefits are linked to a worker rather than a job. For the purposes of this grant program, the Department is particularly interested in portable retirement benefits models that are portable across employers and that can accommodate contributions from multiple employers into a single account on behalf of an individual worker.

**2. Does this grant program fund portable retirement benefits programs?**

No. This grant program funds certain types of program-planning activities to help nonprofit organizations develop a portable retirement benefits program for their stakeholders or target populations.

**3. What types of program-planning activities are funded?**

The program-planning activities must fall into one or more of the following three categories:

- Assessment of the challenges and barriers unique to low-wage workers or target populations with little or no retirement savings;
- Research and analysis of available opportunities and tools to expand existing or build new portable retirement savings vehicles, especially for low-wage workers or target populations; and
- Research and analysis of scalable models for portable retirement benefits programs, as well as identification of legal constraints and changes to state and/or federal law that would be required in order for these models to be viable for low-wage workers or target populations.

**4. Will applicants that propose to conduct more than one type of program-planning activity have an advantage?**

Grantees will be selected based on the extent to which their application:

- Presents a clear description of the activities they intend to carry out and identify the anticipated deliverables from such activities;
- Explains how such activities and deliverables will advance their efforts to develop, implement, expand, and/or improve a portable retirement benefits program for their stakeholders or target populations;

- Describes how such a program would directly benefit low-wage, underserved workers, or women; and
- Outlines a solid financial infrastructure that demonstrates proper resource management.

**5. Is a grantee required to implement a portable retirement benefits program as a condition of this grant?**

No. This grant program funds certain types of program-planning activities. It does not require grantees to enact a portable retirement benefits program, and receipt of funds under this grant program is not contingent upon a potential grantee's agreement to do so.

**6. What is the maximum amount of grant funding an applicant may apply for?**

An applicant may apply for up to \$75,000.

**7. Who is eligible to receive funds under this grant program?**

Nonprofit organizations with 501(c)(3) status, as defined by the Internal Revenue Service, that work with and/or represent low-wage workers and/or have experience with retirement benefits systems.

For the purposes of this grant program, "low-wage workers" is defined as those with annual earnings up to 150% of the poverty threshold. For poverty threshold by family size, see U.S. Census Bureau, <https://www2.census.gov/programs-surveys/cps/tables/time-series/historical-poverty-thresholds/thresh15.xls>.

**8. What application materials are required?**

Applications submitted in response to this Announcement must contain the following items or they will not move forward to the merit review process:

- Form SF-424 ("Application for Federal Assistance");
- Form SF-424A ("Budget Information Form");
- Budget Narrative;
- Project Narrative; and
- Abstract.

**9. When are applications due?**

Applications are due on August 26, 2016, by 4:00:00 p.m. Eastern Daylight Time. This is a firm deadline. Applications received after this deadline will not be considered.

**10. Can we forward required application information separate from our official application submission?**

Information should not be forwarded outside of the official application submission. Information received outside of the official application submission will not be included in or considered during the review process.

**11. Are grantees required to share information gathered from their activities carried out under the grant?**

Applicants must commit to sharing any knowledge and promising practices gleaned from their grant-funded activities with non-participating organizations at forthcoming events.

**12. Where can I learn more about this grant program, including funded activities, applicant eligibility, application requirements, and selection criteria?**

The Funding Opportunity Announcement, available at [www.grants.gov](http://www.grants.gov) and at [http://www.doleta.gov/grants/find\\_grants.cfm](http://www.doleta.gov/grants/find_grants.cfm), contains all the information (including links to required forms) needed to apply for grant funding.

In addition, DOL's Employment and Training Administration, along with the Women's Bureau, will host a Prospective Applicant WebEx webinar on August 9, 2016, at 1:00 p.m. EDT. Participants will have an opportunity to ask questions during the webinar. Interested prospective applicants must register for the webinar in advance of the event, by [clicking here](#). Participation in the webinar is encouraged but it is not mandatory.

**13. Where can I find answers to general FAQs about federal grant applications?**

DOL's Employment and Training Administration has a webpage that contains helpful information about application submission and responsiveness requirements. This webpage is available at: [http://www.doleta.gov/grants/Nonresponsive\\_Improvements\\_FAQs.cfm](http://www.doleta.gov/grants/Nonresponsive_Improvements_FAQs.cfm).

In addition, the Grants.gov website provides many useful resources for federal grant applicants—including registration instructions, application tracking, applicant tools and tips, and FAQs. These resources are available at: <http://www.grants.gov/web/grants/applicants.html>.