



Cherelle L. Parker, Mayor
Orlando Rendon, Executive Director
Office of Community Empowerment and Opportunity
The City of Philadelphia

REQUEST FOR PROPOSALS FOR STUDENT LOAN COUNSELING

WORK SUMMARY:

The Office of Community Empowerment and Opportunity is seeking a qualified non-profit organization to increase or build out 1:1 services for comprehensive financial student loan counseling. Desired services will be modeled after national models EdCap Student Loan Counseling.

PROPOSED COMPENSATION:

The total award made under this RFP is not to exceed \$250,000.

RFP ISSUE DATE:

June 17, 2026

RESPONSE DEADLINE:

No later than 5 pm Philadelphia Time on August 7, 2026. **A complete proposal must be submitted by this time to be considered. Proposals in-process are incomplete.**

PRE-PROPOSAL MEETING:

A pre-proposal meeting will be held virtually on June 30, 2026, at 11:00 am Philadelphia Time. It is highly recommended that all proposers attend.

OFFICIAL RFP CONTACT:

Sara Lepori
Director of Economic Mobility
Sara.Lepori@phila.gov

SUBMISSION REQUIREMENTS:

All proposals must be submitted electronically to the correct contract opportunity established for this RFP (identified by opportunity number) through **eContract Philly** at <https://philawx.phila.gov/econtract/>.

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1. INTRODUCTION

1.1 Values

The City of Philadelphia is committed to ensuring all businesses have access to contracting opportunities with the City and seeks to promote the economic development of small and local businesses.

IF ELIGIBLE, YOU ARE ENCOURAGED TO:

- ✓ Apply for [Local Business Entity \(LBE\) certification](#) with City's Procurement Department. If you provide your LBE status and/or promise to have a Local Impact, this must be used by the contracting department as a positive factor in evaluation and potential selection. Additionally, some opportunities are exclusively reserved for LBE certified businesses.
- ✓ Get Paid Faster! Enroll on the [Vendor Payment Portal](#) to effortlessly submit electronic invoices and monitor payment progress 24/7. The process of submitting invoices through the Vendor Payment Portal is user-friendly, efficient, and free.

1.2 Contracting with the City of Philadelphia

Consistent with our values, the City requires that all contractors and subcontractors comply with all applicable laws, regulations, and policies, including:

1

[CITY BUSINESS
LICENSES AND
PERMIT
REQUIREMENTS](#)

2

[PAYMENT OF CITY
BUSINESS TAXES
OR OTHER
INDEBTEDNESS
OWED TO THE CITY](#)

3

[CHAPTER 17-1300.
PHILADELPHIA 21ST
CENTURY MINIMUM
WAGE AND BENEFITS
STANDARD](#)

Please closely review the City's contract attachments including the standard terms and conditions found in the General Provisions under [Appendix A](#) of this RFP. Any contract resulting from this RFP will incorporate and be governed by these documents.

1.3 Contacting Us

For technical assistance with the eContract Philly website, email [**eContractPhilly@phila.gov**](mailto:eContractPhilly@phila.gov) or call (215) 686-4914.

- Please note the phone number provided is not a live helpline.
- Allow for two (2) business days prior to any application deadline to receive a response to your request. The City will not extend a deadline even if it has not responded to your question or request.
- All other questions regarding the RFP, including substantive questions, must be submitted in accordance with Section 2.3. Applicants are otherwise prohibited from contacting City representatives concerning this RFP or related matters.

1.4 Feedback about this RFP

The City recently updated the design of the RFP we use for Professional Services and would like feedback from vendors. If you have feedback you would like to share, please complete [this voluntary survey](#). Thank you.

2. THE OPPORTUNITY

2.1 Summary

The Office of Community Empowerment and Opportunity (CEO) is seeking responses from qualified organizations that have experience in financial counseling and coaching, and/or student loan supports, to build out student loan counseling services, modeled after the Community Service Society of New York's EdCap for one-on-one student loan counseling. Individuals who are struggling with student loan debt often need individualized assistance, not just education alone to meet their direct needs. Direct one-on-one support is integral to navigating financial challenges or knowing how to apply generalized information to an individual's unique circumstances is integral.

The City of Philadelphia is confronting approximately \$7.9 billion in outstanding student loan debt held by residents, a burden that significantly affects financial stability and economic mobility across the city. In response, the Mayor's Office of Education, in partnership with the Office of Community Empowerment and Opportunity and the Chief Administrative Office, has launched the One Philly Education Debt Navigator Initiative (EDNAV). EDNAV is designed to serve as a trusted, citywide resource for student loan borrowers by increasing Public Service Loan Forgiveness (PSLF) awareness among nonprofit and education sector employees, creating a coordinated continuum of services for residents, and building an alliance of organizations specializing in student loan education. CEO is seeking qualified provider(s) to deliver free, one-on-one student loan counseling modeled on the successful Education Debt Consumer Assistance Program (EDCAP) of the Community Service Society of New York. These services will help low- and middle-income borrowers navigate complex repayment systems, access forgiveness programs, resolve loan issues, and improve their overall financial health.

2.2 Background

Office of Community Empowerment and Opportunity Overview

The Office of Community Empowerment and Opportunity (CEO) is the City of Philadelphia's Community Action Agency and anti-poverty organization. CEO provides leadership on issues of economic justice by advancing equity and inclusive growth to ensure that all Philadelphians share in the city's prosperous future. CEO does this by advocating for and investing in solutions that improve mobility out of poverty across multiple levels (including programmatic, procedural and systemic). CEO works in multiple priority areas including employment services, benefits access, housing security, income support, place based/community focused initiatives, advocacy and stakeholder engagement, and community health.

Project Background

Federal policy changes enacted through H.R. 1—also known as the One Big, Beautiful Bill Act (OBBA)—introduced significant short- and long-term shifts to the federal student loan system that will reduce access to widely used repayment plans and forgiveness pathways. These changes have the potential to affect hundreds of thousands of Philadelphia borrowers and may reverse financial and economic gains made by low-income, first-generation college students, as well as public



servants who rely on affordable repayment options and Public Service Loan Forgiveness (PSLF) to manage their debt.

The Mayor's Office of Education (MOE) and the Office of Community Empowerment and Opportunity (CEO) came together to assess the changes, identify existing programs that support student borrowers and identify needs and gaps in services. The group determined that a combination of education, support, and counseling can blunt the worst of the impacts and keep borrowers on the path to economic opportunity and success. To address these issues, the One Philly Education Debt Navigator Initiative (EDNAV), led by the MOE, was developed to address these systemic gaps by:

- Supporting public service loan forgiveness (PSLF) awareness and support for employees in the City of Philadelphia and educational institutions.
- Equipping employers with toolkits to support their staff.
- Building a citywide alliance of organizations specializing in student loan education, to coordinate efforts, build capacity and support training and standards development.
- Creating a continuum of services to support city residents:
 - Providing all residents with a trusted, self-service Student Loan Hub with information and resources to support management of student debt.
 - Creating an information and referral line for basic information and soft-touch assistance.
 - Developing capacity for individualized counseling for vulnerable borrowers with complex cases and those most at risk of delinquency or default.

Problem Statement

Student loan debt is a citywide crisis in Philadelphia, where 231,000 residents owe almost 8 billion dollars and nearly 25% of adults hold student debt—far above state and national levels. The burden is deeply unequal: higher-income ZIP codes carry larger balances but lower delinquency, while lower-income, predominantly Black and Hispanic neighborhoods face the highest distress. In the most impacted areas, nearly 30% of borrowers are delinquent, 20% are severely delinquent, and only 16% are current.

At the same time, the federal student loan system is undergoing massive changes, including major policy shifts taking effect on July 1, 2026, and additional adjustments through 2028 that will reshape repayment plans, forgiveness pathways, and requirements for 7 million borrowers who must move out of the SAVE plan by September 2026. These changes, combined with the return of payments in 2025 and renewed federal collection activities, create a complex and confusing landscape that threatens to increase defaults and reverse economic gains for vulnerable borrowers.

Currently borrowers have few options to receive accurate and timely information and access individual or small group counseling. EdNAV will provide a continuum of education and counseling options – for this RFP the City seeks services to provide individualized counseling for the most at-risk borrowers, those that are in or near delinquency, default, and collections.

2.3 RFP Schedule

RFP Posted	Wednesday, June 17, 2026
Pre-Proposal Meeting	<p>A pre-proposal meeting will be held on Tuesday June 30 2026, at 11:00 am, Philadelphia Time. It is highly recommended that all proposers attend.</p> <p>Meeting Link: Teams Meeting Meeting ID: 276 773 630 874 408 Passcode: 2uP39Nq9</p>
Applicant Questions Due	Applicants must submit questions regarding this opportunity by Monday July 13, 2026 at 5:00 Philadelphia time. All questions must be submitted via email to ceo.contracts@phila.gov
Answers Posted on <u>eContract Philly</u>	Friday, July 17, 2026, at 5pm Philadelphia time
Proposals Due	Friday, August 7, 2026, 5pm Philadelphia time
Applicant Interviews, Presentations (City Discretion)	August 24, 2026
Applicant Selection	September 1, 2026
Contract Execution	October 1, 2026
Commencement of Work	October 1, 2026

The above dates are estimates only. Notice of changes in any pre-proposal meeting or site visit date, time or location, due date for Applicant questions, or proposal due date will be posted as a notice/Addendum with the original RFP on [eContract Philly](#) and will become a part of the RFP.

2.4 Outcome Goals

CEO's objectives for this project include:

- Professional evaluation of client and borrower's FSA loan account information; to identify immediate student debt/loan issues
- Borrowers understand their current student loan situation, including balance, loan servicer(s), lender(s) current monthly payment, repayment status, delinquency or default status, and forgiveness eligibility
- Borrower's best loan tackling strategy is identified
- Borrower has clear action steps to address immediate issues, and enroll in the right repayment plan, and apply for relevant relief programs
- Borrower is connected with other services and resources to meet additional needs

2.5 Award Terms

Term	The term of this contract is expected to start on or about October 1, 2026, and end on or about June 30, 2027. The City may, at its sole option, amend the contract to add up to 4 additional terms, each not to exceed one year.
Compensation	Contract will state maximum compensation including all expenses is not to exceed \$250,000.
Cost Proposal Type	Proposal should be a fixed price model in accordance with the cost proposal requirements outlined in Section 3.2.
Terms of Payment	Contract funds will be distributed on a cost reimbursement basis subject to the Department's acceptance and approval of all services, deliverables, performance standards, and reporting requirements. Invoices must be submitted monthly and should include an itemized breakdown of services provided.

Applicants are advised that the contract resulting from this RFP will require the approval of Philadelphia City Council prior to execution. By submitting a proposal in response to this RFP, Applicants acknowledge their understanding and agree that any proposed contract with the selected Applicant will be (i) submitted to City Council in the form of a proposed ordinance; (ii) subject to the customary process of public notice and hearing for the enactment of legislation by City Council; and (iii) may not result in a final, executed contract unless the proposed contract, and all terms and conditions contained therein, receives a majority vote in favor of the contract.

3. SCOPE OF WORK

3.1 Description of Services

This *Section 3.1, Description of Services* include the requirements for the project, including the services to be performed and the deliverables that must be met by the selected Applicant. The City reserves the right to change certain service requirements or deliverables based on changed circumstances, like a change in the business or technical environment or contract negotiations with Applicant(s) selected for negotiations, without issuing a revised RFP.

Student Loan Counseling

Applicants should read this section closely. An Applicant's proposed scope of work must detail how they will meet the service requirements or achieve the deliverables described in this section.

Applicants may also propose additional or revised services or deliverables to achieve the outcomes described in *Section 2.3 Outcome Goals* of this RFP. However, Applicants must explain why each of these additional services or deliverables are necessary, and when and how they will be completed.

Student loan counseling is a confidential, individualized session between a counselor trained by the National Debt Student Counselor's Network (NSDCN) and a borrower who is a legal Philadelphia resident. Each session can last between 30 minutes to 1 hour. Sessions may be conducted in person or remotely (phone or video), provided they meet the minimum time requirement and ensure privacy and confidentiality. Student loan counseling is designed to meet the direct consumer-assistance needs of individuals managing higher education debt, including—but not limited to—federal student loans, private student loans, and direct-to-school (institutional) debt.

The initial counseling session includes a comprehensive assessment of the borrower's student loan situation to determine if immediate actions must be administered. Counselors will conduct intake and triage to determine the full nature of the borrower's post-secondary education debt issues; review loan types, balances, servicers, repayment status, and risks; and support the borrower in selecting the best repayment plan and available options. This includes assisting borrowers in accessing federal discharge and forgiveness programs, navigating Public Service Loan Forgiveness (PSLF), resolving delinquency, default, and collections, and taking steps to prevent wage garnishment, Social Security offsets, and tax refund intercepts. Counselors develop a comprehensive strategy to help borrowers manage student debt, including updating borrower's most recent contact information, enrolling in or recertifying income-driven repayment plans, consolidating loans when appropriate, mediating issues with loan servicers and lenders, filing complaints when necessary, and connecting borrowers to additional services such as BenePhilly, Financial Empowerment Centers, and legal aid.

Retention—returning for multiple sessions—is essential to achieving successful outcomes. Borrowers are more likely to complete required steps, maintain compliance with federal programs, and improve their financial health when they receive ongoing support. Throughout the counseling process, counselors will provide guidance, track borrower progress, and document outcomes



related to improved repayment status, reduced delinquency risk, active participation in forgiveness programs, and enhanced financial stability. Providers must ensure that counseling occurs in a private, secure environment, whether in person or through remote platforms.

Anticipated scope of Work for Student Loan Counseling

1. Receive referrals from the Mayor's Office of Education and community partners.
2. Achieve and report on outcomes such as student loan savings; loans successfully returned to good standing; forgiveness applications submitted
3. Nonprofit applicant must establish a relationship with a legal aid organization to receive ongoing advising and support on complex cases.
4. Deliver no-cost 1 on 1 student loan counseling sessions to Philadelphia residents in need of direct and technical student debt management assistance.
5. Complete a comprehensive student debt assessment and borrower service delivery that shall include
 - a. Preparation of borrower for the student loan counseling session
 - b. Review of the borrower's Federal Student Aid (FSA) loan account/troubleshoot access
 - c. Gathering of important information from client's FSA records, or private lender records
 - d. Screening borrower for immediate student-loan related statuses: disability, default, loan amount, garnishments or offsets, employment, school fraud or closure
 - e. Identifying a strategy to help resolve borrower issue(s)
6. Refer clients to financial counseling services as needed.
7. Be available for client check ins or questions during the term of the contract.
8. Identify and submit to CEO and MOE at least two (2) client success stories that provide narrative support on program success during the contract period. Client stories should include: client's name, demographics, case summary and media release.

The applicant acknowledges and agrees to provide any and all future services not specifically outlined herein, but which are consistent with student loan counseling. This includes the potential for adjustments in services and populations served.

Service Requirements

A successful proposal will clearly demonstrate how the Applicant will meet all of the standards, expectations, and desired outcomes found in the RFP and its exhibits. The proposed scope of work should clearly identify how Applicant is proposing to deliver services and at what cost, including the job titles and key personnel responsible for delivering the proposed work. If the Applicant proposes to use subcontractor(s) to perform any services described in this RFP, proposals must specify how services will be delivered through each subcontractor(s).

The selected Applicant must comply with the following service requirements:

- Participation in bi-weekly program meetings with CEO/MOE will occur on bi-weekly basis. As needed, national experts may join meetings to assist in planning, development and training.



City of Philadelphia

- Dedicated staff person(s) must join the National Student Debt Counselors Network (NSDCN) and complete the Student Loan Counselor Core Training prior to delivering services.
- Dedicated staff persons should be ready for commencement of work on or shortly after contract start date.
 - It is anticipated that each full-time staff person will serve between twenty (20) to twenty-five (25) clients per week.
- Obtain ongoing supports to resolve complex cases with a legal organization as needed.
- Regular advertisement and outreach activities to provide information on service provided.
- Referring clients, as needed, to additional services. Referrals must be tracked and reported.

Reporting Requirements:

The selected Applicant will be required to track data on client-level information, service delivery, and outcome achievement. Reporting metrics will be established by CEO. The selected applicant will be required to submit monthly programmatic reporting.

The selected Applicant will track and report data including, but not limited to, the following:

1. Client Characteristics – Unduplicated client-level demographics, psychographic, and household characteristics of the clients served.
2. Intake Process - The main data points included in the intake and eligibility verification process. i.e., enrollment date, location, and referral source.
3. Client Services – An Activities or Service report that details how the client interacts with the provider. From this report CEO should be able to count, assess, and document all services delivered.
4. Client Outcomes – Client progress toward achieving outcomes and outputs while enrolled or interacting with the provider. From this data, CEO should be able to count, assess, and document performance indicators including, but not limited to the number of clients who:
 - Moved to a more affordable payment plan
 - Cured delinquencies and/or defaults
 - Are actively seeking loan forgiveness
 - Had their loans discharged and/or forgiven
 - Are engaged in other programs or services to support sustained student debt management.

General Requirements

Applicants must be a non-profit organization already engaged in providing financial coaching or financial counseling in some capacity.

Applicants must have an existing relationship, or establish a new relationship, with a legal aid organization to receive ongoing advising and support on complex cases.

Eligible Applicants must provide in-person services as an option for clients. Applicants must include in their proposal their physical site(s) located in Philadelphia and how the site provides sufficient private space to provide student loan counseling services.



Eligible Applicants must provide virtual financial counseling sessions as an option for clients. Applicants must include in their proposal the technology that they have in place to provide private student loan counseling to clients.

City of Philadelphia Responsibilities

The City of Philadelphia's Office of Community Empowerment and Opportunity and the Mayor's Office of Education will assist with introductions to any organizations the selected Applicant should be connected to for client referrals. The MOE will provide client referrals to the selected Applicant, in addition to clients identified by the selected Applicant. CEO and MOE will meet with the selected Applicant on a bi-weekly cadence through the contract period.

3.2 Performance Metrics, Contract Management & Payments

Performance Metrics

The City of Philadelphia is interested in identifying metrics to monitor and improve performance during the life of the contract. CEO has identified the following metrics and will work with the awarded provider(s) to add to or refine this list during contract negotiations. The final set of performance metrics and frequency of collection will be negotiated by each successful Applicant and the CEO prior to the finalization of an agreement between parties and may be adjusted over time as needed. For both Financial Counseling and Student Loan Counseling these performance metrics will be tracked.

Performance Metric	Data Source	Data Collection Frequency	Data Collection Responsibility	Data Review Cadence
Unduplicated number of clients served	Reporting	Monthly	Contracted Organization	Monthly
Tracking of client outcomes	Reporting	Monthly	Contracted Organization	Monthly
Outreach Activities	Reporting	Monthly	Contracted Organization	Monthly
Client Success Stories	Reporting	Monthly	Contracted Organization	Monthly
Tracking of Student Loan counseling # of borrowers who moved into a more affordable repayment plan. Determine cost savings.	Reporting	Monthly	Contracted Organization	Monthly
Tracking of Student Loan counseling # of borrowers that began actively seeking PSLF and/or obtain student loan forgiveness or discharge resulting from consultations. Determine cost savings.	Reporting	Monthly	Contracted Organization	Monthly
Tracking of Student Loan counseling # of borrowers whose delinquent or default	Reporting	Monthly	Contracted Organization	Monthly

status were cured. Determine impact on credit.				
Tracking of Student Loan counseling #of borrowers that moved into other programs supporting financial empowerment and sustained debt management.	Reporting	Monthly	Contracted Organization	Monthly

Contract Performance Monitoring

As part of the City of Philadelphia's commitment to improved outcomes, the City seeks to actively and regularly monitor service delivery to enhance contract management, improve results, and adjust service delivery based on learning what works. Reliable and relevant data is necessary to drive service improvements, ensure compliance, inform trends to be monitored, and evaluate results and performance. As such, the City reserves the right to request/collect other key data and metrics from providers related to the performance of the contract and to reject any item of work that does not meet the performance standards described in the contract.

How We Will Pay the Selected Applicant

Contract funds will be distributed on a cost reimbursement basis subject to CEO's acceptance and approval of all services, deliverables, performance standards, and reporting requirements. This means your organization must have the financial capacity to pay all program costs up front. CEO will require an invoice, proof of expenses, and required documentation to process a reimbursement. CEO will only reimburse the provider for actual expenses incurred during the effective dates of the contract.

The contract for each chosen provider will include a contract maximum amount that cannot be exceeded without a written contract amendment. Applicants must provide a detailed cost proposal, with a line-item breakdown of the costs for specific services and work products proposed. Cost proposals must be "fixed price" proposals. The proposed price must include all costs that will be charged to the City for the services and tangible work products the Applicant proposes to perform and deliver to complete the project, including, but not limited to, costs for the following, if the Department is to pay for them: employee compensation and fringe benefits; communication; printing; administrative expenses; bonding; acquisition of real estate; rent, utilities, maintenance and security related to real estate; travel (reimbursable only at rates approved by the Department); project management; development; testing; implementation; maintenance; training; and all other work proposed. Any contract resulting from this RFP will provide for a not-to-exceed amount in the compensation section of the contract.

4. HOW TO SUBMIT YOUR RESPONSE

4.1 What You Must Include in Your Proposal

For your proposal to be considered, proposals must be submitted:

- a) electronically;
- b) through the City's designated system (not email);
- c) before the deadline; and,
- d) signed by an authorized representative of the Applicant.

Additionally, your proposal must include the information listed in the Proposal Requirements below and be organized in the order shown. Failure to submit your proposal in the manner and format required by this RFP may result in your proposal being rejected.

Proposal Requirements:

1. Table of Contents

2. Introduction/Executive Summary (Give a short description of your proposal.)

Provide an overview of your company, the goods or services you offer and how you plan to meet the City's needs.

3. Applicant Profile (Tell the City about yourself).

Please complete the Applicant information sheet and include it with your proposal submission.

Part 1. Please provide the following for the Applicant's Business:

- 1. Name of Business
- 2. Business Address
- 3. Telephone Number
- 4. Fax Number (if applicable)
- 5. E-mail Address
- 6. Website Address
- 7. Federal Taxpayer Identification Number or Federal Employer Identification Number

Part 2. Please provide the following for the Applicant's Primary Contact:

- 1. Name
- 2. Job Title
- 3. Address
- 4. Telephone Number
- 5. Fax Number (if applicable)
- 6. E-mail Address



Part 3. Please provide a description of the Applicant's business background by answering the following:

1. What is the Applicant's Business Organization type (i.e. corporation, partnership, LLC, for or not for profit, etc.)?
2. Is the Applicant's Business registered to do business in Philadelphia and/or Pennsylvania?
3. What is the country and state of the Applicant's business' formation?
4. How many years has the Applicant's business been operating?
5. What is the primary mission of the Applicant's business?
6. What is the Applicant's significant business experience?

4. Proposed Scope of Work (Tell the City what you propose to do).

Review Section 3 of this RFP, "Scope of Work" and directly state what services and materials you will provide to meet the City's described needs. Be specific, and, as necessary, describe your services and materials in plain language for the evaluation team to understand. Include a proposed budget or cost proposal, and a schedule for when the services and materials will be provided.

5. Budget Justification

Responses must include a detailed cost proposal with a line-item breakdown of the costs for specific services and activities proposed. Please use the Cost Proposal Template excel document attached as **Appendix E**.

Provide a separate budget narrative that describe the purpose of each cost, explain how all costs were estimated, and justify the need for all costs in meeting contract requirements. In the narrative, be sure to clearly communicate the calculation for credentialing, supportive services, general operations, equipment, technology, administrative, indirect and any other costs necessary to perform the services described in this RFP. A strong budget narrative will minimize or eliminate the need for clarifications from evaluators reading the proposal. If the proposal includes leveraged resources of your organization or another organization, use the budget narrative to describe the actual or estimated value of the leveraged resources. If applicable, also attach a letter of support from any organization providing leveraged resources in support of the proposal.

6. Nonprofit Status Documentation

Provide documentation and/or materials demonstrating proof of current nonprofit status with your application. Applicants must provide a copy of their organization's:

1. A copy of a currently valid IRS tax exemption certificate;
2. A certified copy of the organization's certificate of incorporation or similar document that clearly establishes nonprofit status.

7. Statement of Qualifications; Relevant Experience (Tell the City why you are the best choice).

Provide a statement of your relevant qualifications and demonstrate how your experience meets or exceeds the City's requirements. Include a list and description of similar projects you have worked on, including the number of such projects and the amount of time spent on them.

8. References (Tell us who can vouch for similar work you have completed).

Applicants may provide references, preferably for projects that are similar to the work sought by this RFP. Include the company/entity, a contact person's name, the contact person's title, their address, their email address, and telephone number. The more similar the reference is to the City the better, such as other local government entities.

9. Proposed Subcontractors (Tell the City who will work with you).

Please provide a complete list of prospective subcontractors with whom you plan to work on this project. Include:

- Company Name
- EIN
- Scope of Work
- Percentage of total work allocated to each firm

10. Requested Exceptions to Contract Terms (Tell the City any changes you would like to the contract).

In exceptional cases, a successful Applicant might be afforded exceptions to the City's Contract Terms. State if you would like to request exceptions to the City's Contract Terms, including those contained in this RFP, including [Appendix A](#) and any other documents incorporated by link or reference. Identify the location of the proposed change as well as possible (noting the document, section, heading, and page), the reason for the change request, and proposed alternative language. The City may consider your proposed changes or may disqualify your proposal at its option. However, please be aware that exceptions are not made often and so you should thoroughly explain why the change is necessary and appropriate for the contract. Any proposed exceptions to the City's Contract Terms are subject to various internal review procedures before they can be accepted.

Note: Your proposal is a [binding offer](#) to contract and failure to propose exceptions binds you to the City's terms, if your proposal is accepted.

11. Tax and Regulatory Status and Clearance Statement (Certify that you do not owe the City).

Obtain a [Tax Clearance Certificate](#) and complete [Appendix B](#) attesting to Applicant's tax and regulatory compliance with the City.

12. Disclosure of Litigation, Administrative Proceedings, and Contract Defaults (Tell the City about any legal proceedings or contract disputes your company or its leaders were involved with).

Provide a description of any legal proceedings or contract disputes in the past five (5) years that might affect your business, finances, or ability to perform the work described by this RFP. Include all instances of litigation, bankruptcy, debarment, suspension, contract default claims, any criminal conviction or indictments, settlements, and court or administrative orders. For each matter, state the name and nature of the matter, the parties involved, and its current status. For contract disputes, provide the name and contact information for the opposing party. Provide the same information for any matter involving an officer, director, principal, partner, or affiliate of the Applicant, and for any intended subcontractor of the Applicant.

13. Statement of Financial Capacity (Demonstrate how stable your business is).

Provide documentation demonstrating fiscal solvency and financial capability to perform the work sought by this RFP. You may include any of the following:

- A general, independent statement of the Applicant's financial condition, prepared by an external auditor or accountant;
- Applicant's most recent audited or unaudited financial statements, including:
 - Balance Sheet,
 - Income Statement, or
 - Cashflow Statement;
- Most recent IRS Form 990 (for non-profit organizations only); or,
- Any other documentation that demonstrates your financial capacity to meet the requirements of this RFP.

14. Local Business Entity or Local Impact Certification (Tell the City if you are a local business or how you envision affecting the local economy).

The City is committed to leveraging its buying power to uplift and grow our local economy, which will result in more jobs for Philadelphians, including local and small businesses. For this reason, the City will consider local impact as a significant factor in our proposal evaluation for this contracting opportunity. If you meet the requirements of a certified Local Business Entity (LBE), we strongly recommend that you get certified for free by following the steps found [HERE](#) and include a copy of your certification with your proposal and/or include a statement about how you envision impacting the local economy through this work.

15. Disclosure Requirements (Tell the City about your political contributions).

Excess political contributions to City candidates and incumbents can disqualify you from a City contract. Complete the mandatory [disclosures](#) required as part of the electronic application process in eContract Philly, including any local political campaign contributions, by selecting "[Apply for Contract](#)" from the opportunity information screen (where this RFP was located). Additional information and instructions are located under the "[Disclosure/Eligibility](#)" tab on the top of the [eContract Philly](#) homepage. Please make sure to review these requirements closely before completing these disclosure forms.

4.2 How To Submit Your Application

Online Submission Required by the Application Deadline

You must **complete your application through [eContract Philly](#) before the deadline** to be considered for this contract opportunity. Proposals may be changed at any time up until the submission deadline and the City will not review your proposal until after the deadline. The proposal is not considered submitted until the "submit" button is pressed at the conclusion of the eContract Philly submission process. You will receive a confirmation email that your Application was submitted.

Applicants are encouraged to allow sufficient time to complete the application process in order to become familiar with the requirements of the eContract Philly interface, upload all required



documents, and resolve any technical issues prior to the submission deadline. The City need not accept, and may discard, responses that are incomplete, late, or submitted in any other format.

Electronic File Limitations

[eContract Philly](#) accepts attachments up to 8MB of the following file types: Microsoft Word, Microsoft Excel, Microsoft Project, Adobe PDF or in a compressed zip file. Larger attachments must be split into smaller attachments to accommodate this file size limitation. There is no limit to the number of attachments that may be uploaded.

Every Entity Applies for Itself

Except in the case of [Joint Ventures](#), which follow special rules described below, **every entity must apply for itself**. If the prospective applicant is not already registered with [eContract Philly](#), you must first register for an account before you can apply to this opportunity. Note that each legal entity must have a separate account; you may not utilize or repurpose another entity's account for this application. To identify each legal entity, the eContract Philly application system uses an entity's Taxpayer Identification Number, either a Social Security Number (SSN) or Employer Identification Number (EIN). Make sure the Tax Identification Number associated with your profile matches the Tax Identification Number of the company that is applying. Applications from an affiliated entity or made on another entity's behalf will cause the City to reject the proposal.

See the [Joint Venture](#) rules if you are applying on behalf of a Joint Venture.

Use the Submission Checklist Below

This is a tool to help you to submit a complete, accurate, responsive, and on time application.

DOES MY RESPONSE MEET THE PROPOSAL REQUIREMENTS?

Did you submit the proposal before the stated deadline of this RFP?	✓
Did the proposal explain how Applicant meets the goals and objectives, tasks, milestones, and deliverables, and other requirements described by the Department in the Opportunity and Scope of Work sections?	✓
Does your cost proposal meet the requirements under " Compensation "?	✓
Does your service proposal meet the requirements under " Description of Services "?	✓
Does your proposal meet the overall format and content requirements described in " What you must include in your proposal "?	✓
If eligible, did you enroll with the City's Vendor Payment Portal to effortlessly submit electronic invoices and monitor payment progress 24/7?	✓

Did you review the entire RFP and contract attachments, including the Contract Terms and Conditions, and request any exceptions? You must propose contract language changes with your proposal or the City's terms are deemed accepted.	✓
Was the proposal submitted electronically through eContract Philly?	✓
Did you complete the mandatory political contribution disclosures through the application?	✓
Was the proposal submitted to the correct opportunity number?	✓
Was the application signed by clicking on the "submit" button at the conclusion of the eContract Philly submission process? The proposal is not considered submitted until this button is pressed, regardless of when you started to complete the proposal. You will receive an email acknowledgment of your submission.	✓
Was the individual who signed the application authorized to sign on behalf of the Applicant? For more information on who is authorized to sign your application, please see page 32 of the sample application found on eContract Philly here . You must be logged in to eContract Philly to access the document.	✓
Does the Applicant's eContract Philly Profile match the Applicant information provided in the proposal? Do the Taxpayer Identification Numbers match? (Do not use the SSN of the person filling out the proposal, unless the contract will be with that actual person; use the number of the entity applying and on its eContract Philly profile.)	✓
Special Rule for Joint Ventures	✓

4.3 Proposal Binding

Your proposal is a binding offer to contract for what you propose. Each Applicant agrees that it will be bound by the terms of its proposal for a minimum of 180 calendar days from the application deadline for this RFP and will enter a contract containing the same terms. If the City accepts your proposal as submitted, the City need not negotiate additional or different terms. Applicants must state clearly and conspicuously any modifications, waivers, objections, or exceptions they seek in a separate section of the proposal entitled "[Requested Exceptions to Contract Terms](#)."

The City reserves the right, in its sole discretion, to negotiate terms and conditions different from and/or additional to the Contract Terms without notice to other Applicants.

5. HOW WE CHOOSE

The City will consider many factors, including cost, when evaluating proposals submitted to this RFP. While cost is an important factor, it is not the sole, or necessarily the deciding factor. The City may choose to award the contract resulting from this RFP to an Applicant whose proposal is the most advantageous to the City and in the City's best interest even if the Applicant is not offering the lowest price.

The City will base its selection on criteria that may include, but are not limited to:

1. Superior ability or capacity to meet particular requirements of contract and needs of City Department and those it serves
 - a. Administrative, financial, and technical capacity to develop and launch a new program in a timely fashion
2. Eligibility under Code provisions relating to campaign contributions
3. Superior prior experience of Applicant and staff
 - a. Prior experience in financial counseling and/or student loan support
 - b. Prior experience working with a diverse population of financially vulnerable Philadelphians
4. Superior quality, efficiency and fitness of proposed solution for City Department
5. Superior skill and reputation, including timeliness and demonstrable results
6. Special benefit to continuing services of incumbent, such as operational difficulties with transition or needs of population being served
7. Benefit of promoting long-term competitive development and allocation of experience to new, local, or small businesses
8. Lower cost
9. Administrative and operational efficiency, requiring less City oversight and administration
10. Anticipated long-term cost effectiveness
 - a. Cost-effectiveness, proposed savings
 - b. Expressed willingness to comply with City and/or department standard contract terms (e.g., indemnification, insurance, nondiscrimination)
11. Meets prequalification requirements
 - a. Applicants must be Nonprofit organizations with current 501(c)(3) status or a fiscal sponsor with this designation that have a history of serving low-income individuals and families are eligible to apply for funds.
12. Applicant's certification of its Local Business Entity/Local Impact status.

If a contract is awarded from this RFP, a notice will be published on the City's [eContract Philly](#) website identifying the name of the selected Applicant and the basis for award to that Applicant, as well as the names of all other Applicants to this RFP. To access this notice, select the button that says "Notice of Intent to Contract" and search for your opportunity number.

6. GENERAL RULES GOVERNING RFPs/PROPOSALS

WHAT ARE MY RESPONSIBILITIES IF I'M AWARDED THE CONTRACT?

Maintain an active Business Income and Receipts Tax (BIRT) Account Number.

REGISTER [HERE](#).

Maintain an active Commercial Activity License (CAL) Number

REGISTER [HERE](#)

Obtain a Philadelphia Tax and Regulatory Status Clearance and return [Appendix B](#) and stay current with all City and School District taxes and fees or payment plans.

OBTAIN A TAX
CLEARANCE
CERTIFICATE [HERE](#)

Continuously disclose your political contributions and stay under the [contribution limits](#) that allow you to be awarded a contract.

SEE THE
"DISCLOSURE/
ELIGIBILITY" TAB ON
ECONTRACT PHILLY
[HERE](#) FOR MORE
INFORMATION

Submit all Contracting Disclosures requirements. Provide demographic information about your workforce and your work for the City in the past five years (This is only required once an organization is awarded a contract with the City of Philadelphia).

CONTRACTING
DISCLOSURE AND
FILING INSTRUCTIONS
ARE [HERE](#)

Pay a Contract Preparation Fee

SEE AND PAY THE FEE
[HERE](#)

Contracts resulting from this RFP are "Service Contracts" and awarded Applicants, along with their subcontractors at any level, are "Service Contractors" who must comply with the 21st Century Minimum Wage and Benefits Standard found in Philadelphia Code Sec. 17-1300.

THE CURRENT LIVING
WAGE RATE AND
BENEFITS
REQUIREMENTS AND
APPLICABILITY CAN
BE LOCATED [HERE](#)

If the awarded contract is valued at or over \$250,000, you must extend Equal Benefits to life partners of employees that are extended to spouses of its employees, under 17-1900 of the Philadelphia Code.

INFORMATION
REGARDING EQUAL
BENEFITS IS
LOCATED [HERE](#)

Register for electronic payments

**INSTRUCTIONS FOR
REGISTRATION CAN
BE FOUND [HERE](#)**

**Comply with federal Health Insurance Portability and
Accountability Act (HIPAA) if applicable.**

**SEE [HIPAA](#) SECTION
BELOW**

6.1 Health Insurance Portability and Accountability Act (HIPAA)

The work to be provided under any contract entered into pursuant to this RFP may be subject to the federal Health Insurance Portability and Accountability Act (HIPAA) or other state or federal laws or regulations governing the privacy and security of health information.

If the contract is with any of the “[Covered Units](#)” designated by the City or the chosen provider is otherwise a “Business Associate” under HIPAA, the selected Applicant must comply with the “[Terms and Conditions Relating to Protected Health Information](#)” which are posted on [eContract Philly](#) under the “[About](#)” section and which will be incorporated into the contract by reference.

6.2 Special Rules Applicable to Joint Ventures

Generally, applications submitted through eContract Philly from Applicants that purport to be filing an application on behalf of another individual or business entity will not be considered, even if the other business entity is an affiliate of the Applicant. In the case of multiple business entities that, if awarded a contract, have formed, or intend to form a joint venture to perform the contract, a single business entity *may* file an application on behalf of all such business entities, so long as: (i) the filing business entity is or will be a member of the joint venture, (ii) the application is made in the name of the existing or proposed joint venture, (iii) documentation is submitted with the application identifying all business entities that will comprise the joint venture, and demonstrating a binding agreement among those business entities to perform the contract as the joint venture identified in the application (for a joint venture that has not yet been formed, documentation signed by each identified business entity evidencing a commitment to form the joint venture if awarded the contract is sufficient), and (iv) the non-filing business entities are eligible for award of a City contract and make the [disclosures](#) required by [Chapter 17-1400](#) of the Philadelphia Code (described in greater detail below) within fourteen (14) days after the joint venture receives notice that it has been awarded the contract.

6.3 Mandatory Political Contribution Disclosures and Penalties

Pursuant to [Chapter 17-1400](#) of the Philadelphia Code, Applicants are required to disclose the following as part of their required online application:

- their direct and indirect campaign contributions to:
 - political candidates and incumbents who are nominated for, running for, or serving in, a local Philadelphia elected office; and

- political committees/parties that are operating in Philadelphia¹
- any consultants used in responding to the RFP and political contributions those consultants have made as described above; and
- whether the Applicant or any representative of the Applicant has received from any City employee a request for money or other items of value.

Applicants who make material misstatements or omissions in required disclosures may be prohibited from entering into contracts resulting from this or any other RFP of the City for one to three years and subjected to fines of up to three-times (3x) the amount that a contribution exceeded the [political contribution limits](#), up to \$2,000 for each contribution, pursuant to [Section 20-1302](#) of the Philadelphia Code

For more information, please consult the text of [Chapter 17-1400](#), the “[Disclosure/Eligibility](#)” tab on [eContract Philly](#), e-mail econtractphilly@phila.gov, or call 215-686-4914.

6.4 Political Contribution Limits for City Contractors

The current contribution limits are adjusted every four years (starting in 2008) and are posted on the [eContract Philly](#) home page. The limits are established by law, apply continuously throughout the life of an awarded contract and for as long as the official benefiting is in office. Applicants are advised that individuals and businesses that make campaign contributions in excess of the amounts set forth in [Section 17-1404\(1\)](#) of the Philadelphia Code are ineligible to enter into a City contract or subcontract at any tier in excess of \$10,000 for individuals or \$25,000 for businesses. Contributions are attributed according to [Section 17-1405](#) of the Philadelphia Code and Applicants should take this into consideration in electing to apply for this opportunity and in selecting subcontractors, if any.

Applicants certify that their subcontractors are eligible to work on City contracts and will be responsible for any consequence if that later proves untrue. To assist Applicants, the City has provided disclosure forms under the “[Disclosure/Eligibility](#)” “[Subcontractor Disclosure](#)” tab on [eContract Philly](#) for subcontractors to complete and provide to the Applicant at their option. These forms do not need to be submitted to the City.

6.5 City Employee Conflict Provision

City of Philadelphia employees and officials are prohibited from submitting a proposal in response to this RFP. No proposal will be considered in which a City employee or official has a direct or indirect interest.

6.6 Reservation of Rights

By submitting a response to this contract opportunity, the Applicant accepts and agrees to the [City's Standard Reservation of Rights](#), linked and incorporated in this document by reference, and to the

¹ State and federal campaign contributions do not have to be disclosed unless the subject/candidate in the campaign is also running for, or currently serving in a local Philadelphia elected office.



terms of this contract opportunity, including all information contained in this RFP and information posted or accessible by link from the [eContract Philly "Opportunity List"](#) page, accessible under the ["New Contract Opportunities"](#) tab on the [eContract Philly](#) homepage.

6.7 Confidentiality and Public Disclosure

Each Applicant shall treat all information obtained from the City as a result of this opportunity or any resultant contract, which information is not generally available to the public, as confidential and/or proprietary to the City in accordance with the terms of any resultant contract. The Applicant shall exercise all reasonable precautions to prevent any information derived from such sources from being disclosed to any other person. The Applicant agrees to indemnify and hold harmless the City, its officials and employees, from and against all liability, demands, claims, suits, losses, damages, causes of action, fines and judgments (including attorney's fees) resulting from any use or disclosure of such confidential and/or proprietary information by the successful Applicant or any person acquiring such information, directly or indirectly, from the successful Applicant.

By submission of a proposal, Applicants acknowledge and agree that the City, as a municipal corporation, is subject to state and local public disclosure laws and, as such, is legally obligated to disclose to the public documents, including proposals, to the extent required thereunder. Without limiting the foregoing sentence, the City's legal obligations shall not be limited or expanded in any way by an Applicant's assertion of confidentiality and/or proprietary data.



APPENDICES

*** Uploaded as Separate Documents to the RFP ***

1. **Appendix A** – The City of Philadelphia Professional Services Contract General Provisions for General Consultant Services
2. **Appendix B** – City of Philadelphia Tax and Regulatory Status and Clearance Statement
3. **Appendix C** – Local Business Entity or Local Impact Certification
4. **Appendix D** - LGBTQ Applicant Opportunity Data
5. **Appendix E** – Cost Proposal Template