



OPERATIONS MANUAL

Management Information System For Individual Development Accounts

**Version 5
June 2006**

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Management Information System For Individual Development Accounts (MIS IDA)

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June 2006**

Center for Social Development

The Center for Social Development (CSD) is part of the George Warren Brown School of Social Work at Washington University in St. Louis and leading academic center in social development, focusing on building capacities of individuals, families, and communities, in contrast to a more traditional social services focus on maintenance and problem solving. CSD has a multipurpose agenda encompassing social theory, research, policy innovation, projects in the community, and teaching.

Campus Box 1196
Washington University
One Brookings Drive
St. Louis, Missouri 63130
tel: 314-935-7433
fax: 314-935-8661
email: csd@gwbmail.wustl.edu
web: <http://gwbweb.wustl.edu/csd>

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Production Team

MIS IDA Version 5 was developed in partnership with ISED Solutions, Inc. Programming was implemented by George Bailey and testing conducted by Lissa Johnson. MIS IDA was initially produced by a team of CSD staff and software developers from Systems Service Enterprises, Inc., with major contributions by Lissa Johnson, Jim Hinterlong, Margaret Clancy, Patrick O'Brien, Dan Kelley, Mark Kombrink, and Ross Baker. Earlier contributions were made by Karen Edwards and Margie DeWeese-Boyd. Michael Sherraden conceived and initiated the project.

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INTRODUCTION

The Management Information System (MIS) for Individual Development Accounts (IDAs), known as “MIS IDA”, was developed in 1998 by Washington University’s Center for Social Development in St. Louis, Missouri. Nation-wide growth of IDA-based programs has spawned a need for customized software to monitor program and client information. Since then, MIS IDA has been upgraded to meet the needs of IDA practice as well as to keep current with Microsoft® Access technology.

The Center for Social Development (CSD) developed the software for three main reasons: 1) to provide a standardized tool for evaluating the effectiveness of IDA programs, 2) to assist organizations with program administration, and 3) to provide a best practice structure for account management.

- 1) CSD’s primary role is to evaluate the effectiveness of IDA programs. To this end, CSD created a monitoring instrument (in paper form) to standardize agencies’ tracking of programmatic and participant data. MIS IDA is an electronic version of this form with additional enhancements to provide a management information system for program administration.
- 2) “MIS IDA” offers field administrators maximum flexibility in data manipulation and reporting. The MIS is a user-friendly relational database that collects both programmatic and participant information. Using such a design provides versatility for ad hoc and systematic reporting as well as integration with other database systems, spreadsheets, and word-processing software.
- 3) The account management structure and functions were derived from in-depth discussions with IDA practitioners, IDA program planners, and financial administrators. “MIS IDA” embodies ten fundamental concepts that guide a simplified mechanism for managing accounts. They are outlined in Chapter 2, *Account Structure*.

“MIS IDA” is intended to provide a foundation for evaluating and administering an IDA program based on a model of best practice policy guidelines. CSD understands that programs may deviate from or expand the standards outlined in this document and in the operations of the software. IDA programs are encouraged to build companion database applications that not only link to “MIS IDA”, but also provide features unique to the operations of their individual program or group of programs.

As a point of reference for understanding the principles upon which "MIS IDA" was based, this section includes the definition and program design guidelines of IDAs as developed in Michael Sherraden's book, Assets and the Poor (1991, Armonk, NY: Sharpe).

What are IDAs?

- Individual Development Accounts (IDAs) are matched savings accounts dedicated to such purposes as buying or improving a home, capitalizing a small business, and education or job training.
- IDA savings are individual deposits that are matched at a predetermined rate by public or private sources.
- IDAs are typically set up in the name of an individual, with withdrawals approved by the managing organization.
- IDAs can be interest bearing and tax-benefited.
- IDAs are managed by community-based organizations, and accounts are held at a local financial institution.
- IDA program participants may receive financial literacy training on how to budget, save, and invest.
- IDAs are designed to increase the savings and investments of the working poor, welfare recipients and those who do not have opportunities, resources, or enough income to participate in other financial investment schemes.
- According to the Personal Responsibility and Work Opportunity Act of 1996, money saved in an IDA is disregarded when determining eligibility for government assistance.

Program Design Guidelines for IDAs

- The purpose for establishing an IDA should directly reflect the needs and life goals of the target population.
- The IDA program should be kept as simple as possible and allow for adequate accumulation of savings to achieve defined financial goals in one to three years.
- Funding sources for the IDA program, the number of accounts to be established, and the program staff is determined before the program is publicized.
- IDAs should be housed in a local financial institution that is committed to the concept, and willing to work with both program staff and participants to make account management as easy as possible.
- Accounts should be interest bearing and free of any bank charges for participants.

Participant deposits are held in accounts separate from match funds.

CHAPTER 1

MIS IDA OVERVIEW

A. DESCRIPTION

The Management Information System for Individual Development Accounts (MIS IDA) is a Microsoft® Access database application designed to assist organizations running IDA programs with account management, program administration, and evaluation. Use of MIS IDA allows for standardized data collection to assess the effectiveness of IDA programs nationwide. MIS IDA is a product of Washington University's Center for Social Development (CSD).

B. SYSTEM REQUIREMENTS

Required:

- Microsoft® Windows 2000 or XP
- Microsoft® Office 2000 or Newer
- Pentium III processor or equivalent
- CD ROM
- 128 megabytes RAM
- 50 megabytes of free hard drive space
- Monitor resolution of 1024 x 768
- Printer

Recommended:

- Microsoft® Windows XP
- Microsoft® Office 2003
- Pentium III processor or equivalent
- CD/DVD-RW
- 256 megabytes RAM
- 100 megabytes of free hard drive space
- Monitor resolution of 1024 x 768
- Laser Printer
- Mailing Labels: Single sheet feed; 8 1/2 x 11 inch page of labels; label size 1 x 2 5/8 inches (e.g. Avery® 5160).

Not Recommended:

We do not recommend running MIS IDA on Unix, Linux, Citrix, Microsoft Terminal Server, etc. Although MIS IDA may run on these systems, we do not support them due to problems with installation and performance.

C. INSTALLATION PROCEDURES

Important Note #1: Before Installing MIS IDA you must have Microsoft Office installed. We recommend that you install the “complete” version of MS Office versus the “typical” version. The complete version of MS Office includes extra wizards and help files which are useful during troubleshooting and technical support.

Important Note #2: In order to install MIS IDA you must be an administrator of the computer. If the person who is going to be using the system is not an administrator then you will need to modify several folders security setting in order for MIS IDA to run properly. The end user must have full control of the following folders:

- C:\
- C:\MIS IDA v5
- C:\MIS IDA v5\XLS
- C:\Program Files\MIS IDA v5

Installing MIS IDA for the first time

1. Insert and Open CD
2. Go to the appropriate folder. (For example, Office XP users should select the XP folder.)
3. The default path should appear in the destination directory. (We don't not recommend changing this path. Feel free to contact us if you are considering changing the path.)*
4. Click Start.
5. Installing... (This should not overwrite any existing files.)
6. Click OK when setup is complete

* If the default path is not used, then the shortcuts installed need to be modified to connect to the correct file location that was used during this step.

Information about Installing Future MIS IDA Updates

Future updates for MIS IDA will be sent via e-mail. Installation Instructions for these updates will be included in the e-mail along with a link(s) to download the file that contains the update. Updates are only sent to agencies with current technical support contracts. Typically updates are cumulative, meaning that each new update that is received contains all previous updates modifications. In the rare occurrence that this is not the case, the e-mail will state so.

D. UPDATING MIS IDA V.4 (AND EARLIER) TO MIS IDA V.5

Important Note #1: Before Installing MIS IDA you must have Microsoft Office installed. We recommend that you install the “complete” version of MS Office versus the “typical” version. The complete version of MS Office includes extra wizards and help files which are useful during troubleshooting and technical support.

Important Note #2: In order to install MIS IDA you have administrator security rights of the computer. If the person who is going to be using the system is not an administrator then you will

need to modify several folders security setting in order for MIS IDA to run properly. The end user must have full control of the following folders:

- C:\
- C:\MIS IDA v5
- C:\MIS IDA v5\XLS
- C:\Program Files\MIS IDA v5

Updating MIS IDA to V.5 from a CD

1. Before installing any updates it is always a good idea to back up the computer first. If you are unable to backup the entire computer, then we recommend that you export your data from MIS IDA and make a copy of the data in a safe place.
2. Insert and Open CD
3. Go to the appropriate folder. (For example, Office XP users should select the XP folder.)
4. The default path should appear in the destination directory. (We don't not recommend changing this path. Feel free to contact us if you are considering changing the path.)
5. Click Start.
6. Installing... (This should not overwrite any existing files.)
7. Click OK when setup is complete.
8. Copy the "xfer.xls" file from the C:\MIS IDA\xls directory into the C:\MIS IDA v5\xls directory. (This assumes you have already run Export Data (All) from MIS IDA v4. If not please do so before performing this task.)
9. Start MIS IDA v5
10. Log in
11. Click the "X" button on the Install Form to close it.
12. On the Main menu, Click Administration
13. Click Transfer External Data
14. Click Transfer External Data (from Version 3 or 4)
15. Click Import Data (All)
16. When asked if you are sure you want to do this, click yes.
17. If the file is not found, please refer to #8. Otherwise continue.
18. When asked if you are a member of the SEED Demonstration site, please respond appropriately. (This is a children and youth savings project sponsored by the Corporation for Enterprise Development). If you are not a member, click no.
19. Data Import should then be complete.
20. Use MIS IDA as usual.

Updating MIS IDA to V.5 from an e-mail

1. Before installing any updates it is always a good idea to back up the computer first. If you are unable to backup the entire computer, then we recommend that you export your data from MIS IDA and make a copy of the data in a safe place.
2. Open the e-mail
3. Click the appropriate link. (For example, Office XP users should select the XP link.)
4. Save the file on you local computer in a location you can find later. The desktop is usually easiest.
5. When downloaded, double-click the file to run it.

6. The default path should appear in the destination directory. (We don't not recommend changing this path. Feel free to contact us if you are considering changing the path.)
7. Click Start.
8. Installing... (This should not overwrite any existing files.)
9. Click OK when setup is complete.
10. Copy the "xfer.xls" file from the C:\MIS IDA\xls directory into the C:\MIS IDA v5\xls directory. (This assumes you have already Export Data (All) from MIS IDA v4. If not please do so before performing this task.)
11. Start MIS IDA v5
12. Log in
13. Click the "X" button on the Install Form to close it.
14. On the Main menu, Click Administration
15. Click Transfer External Data
16. Click Transfer External Data (from Version 3 or 4)
17. Click Import Data (All)
18. When asked if you are sure you want to do this, click yes.
19. If the file is not found, please refer to #8. Otherwise continue.
20. When asked if you are a member of the SEED Demonstration site, please respond appropriately. (This a youth IDA project through CSD.) If you are not a member, click no.
21. Data Import should then be complete.
22. Use MIS IDA as usual.

E. WORKFLOW

MIS IDA is used to track and report on both programmatic and participant information for an IDA program. Some IDA programs only offer services from one location. Others offer services from a number of locations. Typically a program will want to setup each of these locations as a separate "Site" in MIS IDA. The following steps describe typical workflow for data collection, data entry, and reporting.

1. Install MIS IDA on IBM-compatible PC.
2. Enter official program information on *Installation Form* (e.g. program id, site id, savings calculation period). The savings calculation period for AFIA and ORR are "Lifetime".
3. Enter program background information (*Program Background Form*).
4. Enter funding sources (*Funding Partner Form*).
5. Meet with new participant(s).
6. Have participant(s) read and sign *Savings Plan Agreement* and *Release of Information Form* (allowing the program to collect participant financial information and, if applicable, to send data to researchers like CSD). See Appendix D
7. Fill out participant information (e.g. background, address, assets/liabilities, case notes) and enter into MIS IDA (*Participant Information Form*).
8. Once bank account is open, enter participant account information and assign funding source(s) (*Account Information Form*).
9. For each financial period:

- Enter participant account statement information into MIS IDA (*Participant Periodic Deposits/Withdrawals Form*). This step may be accomplished electronically, if financial institution releases data electronically.
 - Enter match fund financial statement information into MIS IDA (*Periodic Funding Activity Form*).
 - Enter Program Activity information into MIS IDA (*Program Activity Form*).
 - Print program/participant activity reports for review.
 - Print Individual Account Statements for participants.
 - Print form letters and mailing labels for participants.
 - Send letters and/or financial statements to participants.
10. Complete *Matched Withdrawal Form* as IDA savings are used to purchase assets.
 11. Complete the Participant Exit information. (*Participant Information Form*)
 12. Update address changes as needed on *Participant Information Form*.
 13. Verify that program, participant, and account information are accurate using MIS IDA Quality Control (MIS IDA QC) software.

F. Starting MIS IDA for the First Time

1. To execute MIS IDA, click the START button on the Windows desktop; then click on the Programs menu, and then *MIS IDA v5*.
2. The system will prompt for a User ID and Password. Enter a user or field administrator user id and password. See the section below.
3. The system will then display the *MIS IDA Installation Form* for the installer to complete. The form is provided below with appropriate edit criteria. Once the form is complete, press the *OK* button. The system is now ready to be used.

NOTE: Do **NOT** click on the button in the upper right corner to exit this form! Use the **OK** button or the system will not be able to continue processing.

MIS IDA Installation Form

Date:	_____	[Automatically Displayed]
Program Id:	_____	[Enter first four digits of license number]
Site Id:	_____	[Enter last four digits of license number]
Sponsoring Organization Name: _____		[Enter organization]
First Name of Installer: _____		[Enter name]
Last Name of Installer: _____		[Enter name]
Savings Calculation Period: _____		[Select ANNUAL OR LIFETIME, see p. 10]

Security and User Groups

The database employs two levels of security via user groups. Each group has a corresponding User Name and Password to access MIS IDA.

The first level is for users who may *view only* information in the forms and print reports. Note that this user level may not add or modify data records in the MIS, and may not execute the *Administration Menu* functions or some of the data entry forms. The first level group user name has been preset to “user”. The password is also “user”.

The second level is reserved for the field administrator and those who are responsible for entering data and maintaining the integrity of the database. The field administrator has permission to use all functions in the system. The administrator user group name is “field”. The administrator will receive a special password from CSD for this user group.

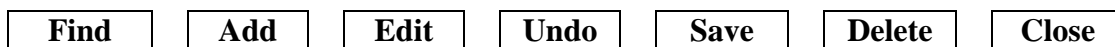
The field administrator is responsible for backing up the MIS IDA data file on a periodic basis, and for submitting evaluation data to CSD. It is highly recommended that the database be backed up (at least) weekly to another media such as CD-R or a network drive (see Chapter 8, Section A.2, Export Data). This can provide insurance against catastrophic data loss.

G. GENERAL OPERATING INSTRUCTIONS

- When entering information into MIS IDA, use the TAB or RETURN (ENTER) buttons to advance from field to field. It is not advisable to navigate through the data entry fields using the mouse.
- Navigation buttons, otherwise known as "VCR" buttons, | ◀ ▶ | are usually located at the bottom of a form. Navigation buttons allow the user to scroll through multiple records. The record and associated record number are displayed incrementally when the user clicks on the right arrow. The arrows at the far left and right take the user to the beginning or the end of the current set of records.
- Close buttons allow the user to close the current screen being worked on. When working in Access®, the close button in the uppermost right corner of the screen closes the Access® program itself.
- The ESC key, Backspace and Enter keys, and CTRL-Break keys on the keyboard may be used to undo keystrokes and clear field entries. If the keyboard or screen locks up, the ESC key or CTRL-Break key may be used to free the activity. If the cursor appears “stuck” in a field, the Backspace and Enter keys may allow further navigation.
- YES/NO questions are answered by filling in or leaving blank a checkbox. Clicking the mouse button in the box displays a checkmark, which represents an answer of YES. Leaving the box empty represents NO. Toggling the space bar also selects or removes the checkmark.
- Several key fields in the forms are formatted for most efficient entry. For example, Social Security Number generally only requires the numbers to be entered and not the dashes. Date fields may be entered in number (1/1/98) or text (January 1, 1998) format.

- If an incorrect data format is entered, (such as entering “17/12/97” into a date field), MIS IDA will not let the user move off of that field or exit the form until the data is entered in the correct format.
- MIS IDA complies with the Year 2000 date format. The MIS IDA application will convert all date entries to a Year 2000-ready format of Month/Day/Year (mm/dd/yyyy). However, the local computer system’s regional settings should be set to display a 4-digit year in order to display this format.
- Many of the forms have "required fields" that require the user to enter data before moving on or exiting the form. Therefore, it is suggested to NOT begin data entry until all data for a particular form is known. One recommendation is to fully complete paper forms before attempting to enter the data into MIS IDA. If required data is missing and the user attempts to exit the form, MIS IDA will display an error stating that the data is required, and that it is unable to save the record at this time.
- Some forms have multiple pages. At the top of such forms, there are tabs with names indicating another page. To move to these pages, the user must click on these tabs.

H. FUNCTION BUTTONS



Displayed at the bottom of each data entry screen are some or all of the above function buttons. These buttons allow the user to perform different operations on a given record.

- **Find.** This function allows the user to search for a specific participant record.
- **Add.** This function allows the user to add a new record of information.
- **Edit.** This function allows the user to modify existing information. Security features will prohibit level 1 user groups from accessing this mode (refer to Section G, Security and User Groups).
- **Undo.** This function allows the user to undo (“erase”) information that has just been entered but not saved.

Warning: work will not be “erased” if it has just been saved!

- **Save.** This function allows the user to save information that has been added or edited. After using the EDIT function, it is important to click on the **Save** button before continuing to other records or functions.
- **Delete.** This function allows the user to delete a record in the database. (Most information should not be deleted!). The system will warn and prompt the user to continue the action before the system actually deletes the record. A record cannot be deleted if it is linked to other information in MIS IDA.

- **Close.** This function allows the user to close the form and return to the *Main Menu*. If data has been entered, the system will prompt the user to save the information before leaving the form.

I. DATA FILE BACK-UP

The **ADMINISTRATION: TRANSFER EXTERNAL DATA** (See Chapter 8, Section A) menu is used to import and export data into and out of the system. The export function is used to copy all of the data from current MIS IDA files into a multi-sheet Microsoft® Excel spreadsheet (one sheet for each table of data). It is recommended that you export and save files after each MIS IDA use.

Action.

1. Click on the *Administration Menu* from the *Main Menu*,
2. Click *Transfer External Data*.
3. Click *Transfer External Data (to/from version 5)*.
4. Click *Export Data (All)*.
5. The name and location of the created file is c:\MIS IDA v5\xls\date_xfer.xls. **For network installations**, the file will be created on the computer from which the function was executed. **NOTE: the file name is hard-coded and any previously existing file with the same name will be overwritten.**
6. Save this file to a CD-ROM, diskette or another secure location.

J. DATABASE REPAIR AND COMPACT

This function is used periodically to reduce the size of the database files. During use, MIS IDA creates temporary tables necessary for some database activities. This utility eliminates tables that are no longer being used and consolidates the table structure. For Access 97 users, both the system file and the data file need to be periodically repaired and compacted. For newer Access users, MIS IDA will automatically compact the system file when MIS IDA is closed.

Action.

1. Click the **START** button on the Windows desktop.
2. Click Programs, then *MIS IDA v5*.
3. Click on *Compact MIS IDA v5 data* file.
4. The system will prompt for User Id and Password.
5. After the system completes the compact, return to step 3 and click *Compact MIS IDA v5*.
6. The system will again prompt for User Id and Password.
7. The system will then compact the data file.

For network installations: the field administrator will need to change the path name where the data file (ida_data.mdb) is located for the *Compact MIS IDA v5 data*. See Installation Instructions (separately provided with the software).

CHAPTER 2

ACCOUNT STRUCTURE

A. BEST PRACTICE GUIDELINES

The following guidelines were derived from extensive discussion with IDA field practitioners, financial partners, and other experts in IDA program design:

- **Assign accounts to individuals.** Allow accounts to be created in the name of the participant rather than the community organization. This structure allows participants to maintain control of their own funds.
- **Separate match funds from participant savings.** Keeping match funds in an account separate from the participant's account allows the community organization to manage its own pool of resources, and allows the participants to manage their own pool of savings.
- **Establish a savings goal for each participant.** Creating a savings goal helps participants to establish a target savings and develop a pattern of saving necessary to reach the target. The goal should be consistent across all match funds sources for a given participant. A goal also assists the community organization in budgeting its resources. However, MIS IDA allows for annual or lifetime savings goals. (See Chapter 2, Section B.1 Program Account Structure, page 12)
- **Count interest toward savings goal.** Financial institutions generally regard interest as a deposit in a savings account. Social policy regards interest as a "reward" for saving. An IDA should follow these standard policies and procedures.
- **Assign one match rate to a participant account (per funding partner).** Each account will have a match rate associated with a funding partner. If multiple funding partners match one account, then that participant receives an overall match rate equal to the sum of the match rates for all funding partners. For example, if two different funding partners will be matching an account, and providing a match rate of 1:1 and 3:1, respectively, then the participant will receive an overall 4:1 match rate.
- **Set consistent match rates.** Once a match rate is set for a participant, the match rate should not change for the life of the IDA. However, if a change does occur, match rates should only increase, but never decrease over the lifetime of an account.

Warning: Any change to a match rate is effectively retroactive to the beginning of the participant's account, because the match rate is applied to the account's matchable closing balance. This will be discussed in greater detail below and in Chapter 5, Section E, *Periodic Account Information*.

- **Match on the closing balance.** The IDA closing balance represents the to-date net of deposits (**including interest**) and withdrawals in an account. The amount of the match should be calculated based on this closing balance at any given time during the life of the IDA. This practice presumes that deposits will not exceed the annual savings goal and that any change to a match rate will be retroactive to the beginning of a participant's account. It further assumes that any previous use of match funds through matched withdrawals is accounted for, so that it is not "rematched". MIS IDA employs this logic when calculating how many match dollars are obligated to a participant based on her account balance at the financial institution.
- **If excess annual savings occurs, roll over excess into next year** (applies only to Annual Savings Calculation Period; see below Section B.1 Program Account Structure). Although it is not encouraged to allow participants to exceed their annual savings goals, excess funds are best handled by applying the excess as deposits toward the next year's annual goal. For example, fifty extra dollars of savings in year one should be carried over and treated as fifty dollars of participant deposits in year two. In this way, the participant is not penalized for aggressive savings. However, if a participant is under the savings goal for the previous year and exceeds the goal in the following year, the excess deposits can not be rolled back to the previous year to be matched by partner funds.
- **Match at the time of withdrawal.** The match monies should be dispersed at the time the participant purchases an asset. Until disbursement, the match funds should be considered obligated to the participant's account balance.
- **Standardize reporting periods (monthly).** Practice has shown that providing monthly account statements motivates participants and encourages savings.

B. MIS PROGRAM DESIGN AND BUSINESS PROCEDURES

This section demonstrates how MIS IDA is built around the concepts discussed in *Best Practice Account Structure*. It also suggests business procedures and recommendations specific to the use of MIS IDA.

B.1. Program Account Structure

- **LIFETIME versus ANNUAL SAVINGS CALCULATION PERIOD.** Field administrators should select a LIFETIME calculation period from the *Select Program/Site* on the *MIS IDA Installation Form* if the maximum matchable savings period extends for the life of the IDA program. An ANNUAL calculation period should be selected if the program design limits the amount of participant savings that will be matched on a **per-year** basis.
- A funding partner may or may not specify that its match funds be available to a restricted set of uses (a subset of the program's overall list of allowable uses). It is recommended that match funds be kept unrestricted whenever possible. For restricted use funds, it is recommended that the program maintain such funds in separate financial accounts for ease of tracking.

- If different sources of match funds must be individually tracked, they should be held in separate accounts at the financial institution.
- If a participant's IDA savings period extends beyond the duration of a funding partner's period of matching, then the accumulated match funds are reported as an escrow account. The matched funds are then available to the participant at a future date for matched withdrawal.
- Since MIS IDA data is entered after the financial institution has recorded transactions, it is recommended that the program check with the participant's financial institution to confirm the participant's current balance before approving the release of match funds for a matched withdrawal. This data should then only be entered after the periodic accounts statements have been entered from the financial institution.
- For ease of administration, it is recommended that IDA field administrators request that affiliated financial institutions print all participants' statements in the same batch cycle so that all participants receive bank statements on the same date (statement "*Period Beginning*" and "*Period Ending*" are consistent for all participants). This will facilitate account administration and allow individual and cumulative reporting to be consistent for all participants. MIS IDA may then be used to produce *Individual Account Statements* for all participants for the same period each month (i.e., first day to last day). This will help to ensure that no participants are skipped during the production of these statements.

B.2. Participant Account Structure (*Account Information Form* fields noted in italics)

- A participant may have multiple accounts.
- An account may have multiple match funds sources.
- An account shall be designated with one "*Intended Use*" at any given time. However, the use designation may change provided match funds associated with the account support the new intended use. If more than one intended use is needed then it is recommended that you create separate accounts for each intended use.
- "*Maximum Savings*" must be specified for each account. Optional "*Minimum Periodic Savings*" and "*Target Periodic Savings*" fields may be designated. The "*Maximum Annual or Lifetime Savings*" field allows a match up to but not exceeding this amount of participant's savings; therefore, this field controls the maximum amount a participant can deposit to receive matching funds (see **Lifetime versus Annual Calculation Period**, p. 12 and **Critical Fields**, p.59).
- "*Date Account Opened*" starts the 12-month period during which the participant can save toward the annual savings goal (applies only to Annual Savings Calculation Period). The anniversary of this date starts a new 12-monthly or four-quarterly savings period. Participant

deposits plus interest in excess of the "*maximum annual savings*" will be rolled over and shown in the next statement period as a deposit on the *Individual Account Statement*.

CHAPTER 3

MAIN MENU

MIS IDA provides a central system of menus to assist the user in navigating through each of the functional areas. The *Main Menu* is the first menu displayed to the user and is shown on the next page. Each function is summarized below. The following chapters describe each function in detail.

Please note that MIS IDA data entry screens replicate the paper forms used to collect the information. Paper forms may be completed first, then entered into the database. For organizations that do not have access to a computer but rely upon a central site for data entry, the paper forms should be completed and submitted to an organization's central processing site for entry into the database.

A. PROGRAM INFORMATION

This function allows the user to enter or modify program and funding partner information. Program information includes program description and design, program administration activity, funding partners, and match fund account information.

B. PARTICIPANT INFORMATION

This function allows the user to enter or modify participant information. Participant information includes: background demographics; income, assets and liabilities; account information, and program exit details.

C. REPORTS

This function allows the user to print mailing labels and a variety of reports. Reports include detail and aggregate information collected from each of the forms, and calculated account activity for a specified period or year-to-date.

D. ADMINISTRATION

This function assists the data administrator in managing the data stored in the database. Administrative activities include: exporting to and importing from Excel ® spreadsheets (for backing up the database and sending data to CSD), linking the appropriate data files to the system, managing multiple sites' data, defining values for site-specific fields and more. For security purposes, the field administrator will have sole access to these functions.

MIS IDA MAIN MENU

The screenshot displays the main menu of the Management Information System for Individual Development Accounts (MIS IDA Version 5.0). The interface features a teal header with the system title and version, and a grey sidebar menu. On the left, there are logos for the Center for Social Development at Washington University and ISED Solutions. The main menu items are: Program Information, Participant Information, Reports, Administration, and Exit IDA Monitoring Instrument. A 'Quit MIS IDA' button is located at the bottom right. Five callout boxes provide detailed descriptions for the first five menu items.

Management Information System for Individual Development Accounts
MIS IDA Version 5.0

Center for Social Development
Washington University
St. Louis, Missouri, USA

ISED Solutions
In Partnership with:
ISED Solutions
Washington, DC, USA

Main Menu

- Program Information
- Participant Information
- Reports
- Administration
- Exit IDA Monitoring Instrument

Quit MIS IDA

Copyright 1998-2005

Reveal menu options for adding, viewing or modifying program and funding partner information.

Reveal menu options for adding, viewing, or modifying participant and account information.

Reveal Report Menu.

Reveal Administrator's menu options: export and import data, set or view system information, compact the database, etc.

CHAPTER 4

PROGRAM INFORMATION

The Program Information Menu is the primary menu for entering or editing information about the IDA program. This function allows the user to record information about program design, periodic expenses and recruiting activities, and funding partners. The following sections describe each menu item. A copy of the menu is shown on the next page.

A. Program Background Information

Purpose. This function is used to enter information about the IDA program design. This form should be filled out at IDA program start-up and must be completed prior to using other parts of the system.

Related Forms. The paper form used for this function is “Program Background Information”. A copy of this form is provided in Appendix A.

Related Reports. Program Background Information.

A.1 Add Program Background Information.

To enter program background information, the field administrator must first complete the *Select/Program Site Form* (as described in the Installation procedures). When entering additional sites, the field administrator must first complete the *Select/Program Site Form* found in the *Administration Menu* for each additional site.

Action.

1. Click on *Program Information* from the *Main Menu*.
2. Click on *Program Background Information*.
3. The system will initially display the Program Id, Site Id, Sponsoring Organization, and Installer Name that was entered in the *Select Program/Site Form*. The Installer Name will be entered in the *Contact Name* field. The Contact Name is shown on a participant account statement as the point of contact for the organization. You may want to modify the installer name if the Contact Name is a different person.
4. The system will display a form with six TAB buttons shown at the top.
5. Complete all information on the first screen.
6. Click on the second TAB button (**Page 2**) to enter the second page of information.
7. Click on the third, fourth, fifth and sixth TAB buttons to enter information on these pages.
8. To save the data and exit the form, click on the **SAVE** and **CLOSE** buttons shown at the bottom of the *first page*.

PROGRAM INFORMATION MENU

Management Information System for
Individual Development Accounts

Program Information

- Program Background Information
- Periodic Program Activity
- Funding Partners
- Periodic Fund Activity
- Back to Main Menu

Add or review detailed program information.

Record monthly statements of program expenses and marketing efforts.

Add, review or modify funding partner information.

Record bank account statements for match funds.

MIS IDA Version 4.0.3
Copyright 1998-2001
Center for Social Development
Washington University
St. Louis, Missouri, USA

Please note that many of the data fields require an entry. The system will display an error if a required field has not been completed. The system will prompt the user to either enter the required field or exit without saving any of the program information. ***It is recommended that all data be available at the time of data entry to avoid problems associated with entering partial information.***

The Program Background Information form is shown on the next six pages reflecting the six **TAB** buttons associated with the form.

Critical Fields.

Intended Use. The "*Intended Use*" field in the *Program Background Information* form designates system-wide the list of approved uses for participant asset purchases. This means that funding partners and accounts CANNOT specify a use that is NOT on the list shown in the *Program Background Information* form.

A.2 Retrieve Program Background Information.

This function may be used to view information. The system will retrieve the most recently modified record.

Action.

1. Click on *Program Information* from the *Main Menu*.
2. Click on *Program Background Information*.
3. The system will display the most recent information (if modifications had been made in the semi-annual update function).

A.3 Modify Program Background Information.

This function should only be used to make error corrections. Any changes in the information that result from a change in program design should be made using the *Semi-Annual Update Menu* for the *Program Background Form*. Updates made here will not retain a history of such changes.

Action.

1. Click on the *Program Information* from the *Main Menu*.
2. Click on *Program Background Information*.
3. The system will display the most recent information (if modifications had been made in the semi-annual update function).
4. Click on the **EDIT** button at the bottom of the form on the first screen.
5. Make edit corrections.
6. Click on **SAVE** and **CLOSE** buttons at the bottom of the form on the first screen.

PROGRAM BACKGROUND INFORMATION FORM

Page 1

Taken from the form completed at installation.

Contact information will be printed on account statements sent to participants.

Use dropdown box to select a value from one of these lines.

Taken from the form completed at installation. Assigned by ISED.

Page 1	Page 2	Page 3	Page 4	Page 5	Page 6
Sponsoring Organization: <input type="text" value="Sample Dataset"/>		ReportDate: <input type="text" value="06/09/1999"/>			
Contact First Name: <input type="text" value="Lissa"/>	Contact Last Name: <input type="text" value="Johnson"/>	ProgID: <input type="text" value="100"/>			
Address Line 1: <input type="text" value="Campus Box 1196"/>	Address Line 2: <input type="text" value="Washington University"/>		SitID: <input type="text" value="1"/>		
City: <input type="text" value="St. Louis"/>	State/Province: <input type="text" value="MO"/>	Country: <input type="text"/>	Zip/Postal: <input type="text" value="63130"/>		
Phone: <input type="text" value="(314) 935-8062"/>	Fax: <input type="text" value="(314) 935-8661"/>	Email: <input type="text" value="misida@gwbssw.wustl.edu"/>			
Year sponsoring organization founded: <input type="text"/>					
Organization Type					
Public: <input type="text"/>	Specify other: <input type="text"/>				
Private, not-for-profit: <input type="text" value="other"/>	Specify other: <input type="text" value="Research Organization"/>				
Private, for-profit: <input type="text"/>	Specify other: <input type="text"/>				
If IDAs are in planning, specify date to begin: <input type="text" value="12/15/1995"/>					
If IDAs are in operation, specify date begun: <input type="text"/>					
Do you currently have an evaluation of your IDA program underway? <input checked="" type="checkbox"/>					
By someone inside the organization? <input checked="" type="checkbox"/>	First name: <input type="text" value="Jim"/>	Last name: <input type="text" value="Hinterlong"/>			
By someone outside the organization? <input checked="" type="checkbox"/>	First name: <input type="text" value="Deb"/>	Last name: <input type="text" value="Page-Adams"/>			
<input type="button" value="Edit"/>	<input type="button" value="Undo"/>	<input type="button" value="Save"/>	<input type="button" value="Close"/>		

PROGRAM BACKGROUND INFORMATION FORM Page 2

Page 1 Page 2 Page 3 Page 4 Page 5 Page 6

Institution where IDAs deposited: ▼ → Select value from dropdown list.

Specify other:

Is there a service charge for accounts?

Accounts held in what name? ▼ → Select value from dropdown list.

Individual contributions and match funds held in same or separate accounts? ▼

Match funds held in what name? ▼

Match funds held in one large account? → Check, if yes.

Written savings plan required?

When do IDA participants receive account statement? ▼

Do account withdrawals require more than one signature?

Penalties for unapproved use of IDA funds?

Specify penalties:

PROGRAM BACKGROUND INFORMATION FORM Page 3

The screenshot shows a software interface with a tabbed menu at the top containing 'Page 1', 'Page 2', 'Page 3', 'Page 4', 'Page 5', and 'Page 6'. The 'Page 3' tab is active. Below the tabs is a section titled 'Intended Use' containing a list of dropdown menus. The first dropdown is labeled 'Home Purchase', the second 'Microenterprise', and the third 'Post-Secondary Ed.'. The fourth dropdown is currently blank and has an asterisk icon to its left. Three callout boxes with arrows point to these elements: the first points to the 'Home Purchase' dropdown, the second points to the blank dropdown, and the third points to the asterisk icon.

Page 1 | Page 2 | Page 3 | Page 4 | Page 5 | Page 6

Intended Use

- Home Purchase
- Microenterprise
- Post-Secondary Ed.
- *

Previously entered value. Values in this list may be entered for funding partners and participant accounts. Values not shown here will not be available.

Use blank box to select a value from dropdown list.

Asterisk denotes line to add next intended use value.

PROGRAM BACKGROUND INFORMATION FORM Page 4

Page 1 | **Page 2** | **Page 3** | **Page 4** | **Page 5** | **Page 6**

Annual limit on total IDA balance per account (savings + match)? If yes, maximum amount:

Lifetime limit on total IDA balance per account (savings + match)? If yes, maximum amount:

If match rates do not vary, specify the rate (as a ratio): :1

If match rates vary, please specify the: Highest match ratio: :1 Lowest match ratio: :1

If match rates vary, specify how:

Is there a waiting period before participants can access their funds? If yes, specify length (in weeks):

Check, if yes.

If yes, enter a dollar value here.

Enter a value on first line OR for fields in second line.

PROGRAM BACKGROUND INFORMATION FORM

Page 5

Page 1 | Page 2 | Page 3 | Page 4 | Page 5 | Page 6

Other financial incentives for participants:

Do deposits earn interest? Are deposits earned by program participation? Check, if yes.

Do deposits reduce rent or other fees?

Are there other incentives? Specify other incentives:

At the program level, give the total amount of matching funds
(and other financial incentives) planned this year for all IDAs:

Amount of matching funds or other financial incentives, by source:

Public organizations:	<input type="text" value="\$0.00"/>	Private, for-profit organization:	<input type="text" value="\$15,000.00"/>
Private, not-for-profit organization:	<input type="text" value="\$40,000.00"/>	Individual donors:	<input type="text" value="\$0.00"/>

Is there a state tax credit for participant contributions to IDAs? If yes, percent of state tax credit: %

Is there a state tax credit for IDA donors and partners?

Enter value in dollar amounts.

PROGRAM BACKGROUND INFORMATION FORM

Page 6

Page 1 | Page 2 | Page 3 | Page 4 | Page 5 | Page 6

Financial Education

Do you offer general financial education as a part of the IDA program?

If yes, how many general financial education class hours are offered?

Is general financial education a REQUIRED component of your program?

If yes, how many general financial education class hours are required?

If you offer asset-specific training as a part of the IDA program, please specify below:

	Offered ?	Required ?	Number of REQUIRED hours :
Home ownership	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="text" value="15"/>
Microenterprise	<input checked="" type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="text" value="10"/>
Education	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text" value="0"/>
Other:	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>

driver's education

Check, if yes.

If yes, enter number of hours required.

B. PERIODIC PROGRAM ACTIVITY

Purpose. This function allows the administrator to track program management activities and costs of running an IDA program on a monthly (or other periodic) basis. The information contains administrative costs including marketing efforts and personnel hours.

Related Forms. The paper form used for this function is the *Program Activity Form*. A copy of this form is provided in Appendix A.

Related Reports. Program Activity; Program Marketing.

B.1 Add Periodic Program Activity Information.

Action. After the user clicks on the menu button “*Periodic Program Activity*”, the system will display the *Program Activity Form*.

1. Click on the **Add** button.
2. Enter all information on the screen.
3. To save the data and exit the form, click on the **Close** button shown at the bottom of the page.
4. If entering multiple records, click on **Save** after each record entry, then **Add** to enter the next set of information.

The screen is shown on the next page. Please note that many of the data fields require an entry. If a screen is incomplete, the information will not be saved.

B.2 Retrieve Periodic Program Activity Information.

This function may be used to view information. To locate a specific record, use the VCR navigation buttons at the bottom of the screen to advance to the particular record.

Action.

1. Click on the *Program Information* from the *Main Menu*.
2. Click on *Periodic Program Activity*.
3. The system will display the first record in this set of information.
4. Use the VCR navigation buttons at the bottom of the screen to advance to the particular record.
5. Click on **CLOSE** to exit the form.

PERIODIC PROGRAM ACTIVITY FORM

The screenshot shows a software interface for entering program activity data. It is divided into three main sections: Marketing Activities, Program Expenditures, and Staff Time Expenditures. At the top, there are fields for report dates and identifiers. At the bottom, there are navigation and control buttons.

Callout Boxes:

- Dates for this report period.** Points to the Period Beginning (1/1/96) and Period Ending (1/31/96) fields.
- Check, if this type of marketing was used during report period.** Points to the Marketing Activities section with checkboxes for Newspaper, Presentations, Special Committees, Lobbying, Newsletter, Brochure, and Other.
- Record number of hours spent by these groups during the report period.** Points to the Total Salaried Staff Hours (160), IDA Salaried Staff Hours (160), and IDA Unsalared Staff Hours (5) fields.
- Enter the number of new IDAs planned for the next period.** Points to the Additional IDA Accounts Planned field (3).
- Enter dollars spent in these areas during the report period.** Points to the Program Expenditures table.
- Delete this entry.** Points to the Delete button.
- Use the navigation buttons to review other activity summaries.** Points to the Record navigation controls (1 of 27).

Form Fields and Data:

Period Beginning: 1/1/96
 Period Ending: 1/31/96
 Report Date: 9/5/98
 Prog ID: 1
 Site ID: 1

Marketing Activities

Newspaper	<input checked="" type="checkbox"/>
Presentations	<input checked="" type="checkbox"/>
Special Committees	<input type="checkbox"/>
Lobbying	<input type="checkbox"/>
Newsletter	<input type="checkbox"/>
Brochure	<input checked="" type="checkbox"/>
Other	<input type="checkbox"/>
Specify other use:	<input type="text"/>

Program Expenditures

Salaries:	\$2,000.00
Benefits:	\$150.00
Consulting and Fees:	\$0.00
Rent/Mortgage:	\$300.00
Equipment:	\$100.00
Utilities:	\$150.00
Supplies:	\$50.00
Travel:	\$0.00
Other:	\$0.00

Staff Time Expenditures

Total Salaried Staff Hours:	160
IDA Salaried Staff Hours:	160
IDA Unsalared Staff Hours:	5
Total Partner Hours:	20
Additional IDA Accounts Planned:	3
Comment:	<input type="text"/>

Buttons: Add, Edit, Undo, Save, Delete, Close

Record: 1 of 27

B.3 Modify Periodic Program Activity Information.

1. Click on the *Program Information Menu*.
2. Click on *Periodic Program Activity*.
3. The system will display the first record in the database.
4. Click on **EDIT**.
5. The system will prompt "Do you really want to edit this record?"
6. Click "**OK**" to edit, or **CANCEL** to remain in view mode.
7. Use the VCR navigation buttons at the bottom of the screen to advance to the particular record.
8. Modify field values as necessary.
9. Click on **SAVE**, then **CLOSE** to exit the form.

B.4 Delete Periodic Program Activity Information.

1. Click on the *Program Information Menu*.
2. Click on *Periodic Program Activity*.
3. The system will display the first record in the database.
4. Click on **EDIT**.
5. The system will prompt "Do you really want to edit this record?"
6. Click "**OK**" to edit, or **CANCEL** to remain in view mode.
7. Use the VCR navigation buttons at the bottom of the screen to advance to the particular record.
8. Click **DELETE** to delete the record.
9. The system will prompt "Do you want to delete this record?"
10. Click "**YES**" to delete, "**NO**" to cancel the action.
11. Click on **CLOSE** to exit the form.

C. Funding Partners

Purpose. This function allows the user to enter and update information about the sources of financial resources for the program and/or to the program's match fund. This form should be filled out at IDA program start-up; additional partners may be added when applicable.

The funding partners added in this section will also be referenced in the Participant Account Information, Funding Relationship Form. (Refer to Chapter 5, Section C.1 *Add a Participant Account*). The funding partners that provide match funds will be listed as possible funding sources for participant accounts. However, a funding partner will not be listed as a funding source for a participant's account if the intended use of the funding partner does not agree with the account's intended use.

Related Forms. The paper form used for this function is the *Funding Partners* form. A copy of this form is provided in Appendix A.

Related Reports. Funding Partner Information; Residual Escrowed Match Funds.

C.1 Add a Funding Partner.

Action. After the user clicks on the menu button “*Add/Edit Funding Partner*”, the system will display a screen with two TAB buttons shown at the top. The first screen displayed is Funding Partner Information. If a program has multiple sources of match funds that will be "pooled" and managed as one account rather than managed individually, go to the next section C.2, *Create a Match Pool*. Otherwise, continue:

1. Click **ADD** button to enter information.
2. Complete the first screen.
3. Click on the second TAB button, Contributions.
4. Click **ADD** button to enter the second page of information.
5. To save the information and exit, click on the **CLOSE** button.

The form is shown on the next two pages reflecting the two **TAB** buttons associated with the form. Please note that most of the data fields require an entry. If a screen is incomplete, the information will not be saved

C.2. Create a Match Pool.

If an organization pools its match funds into a single account at a financial institution, or has received small contributions from multiple sources, then a match fund pool may be created in replace of the individual funding partners. The match pool is then assigned to participants' accounts instead of individually defined funding partners. The following directions guide the user in creating a match pool account and in creating the records for the individual funding partners that contribute to the match pool.

Action. To create a match fund pool, complete the Funding Partners Form with the following specific information for the Match Pool and for a Funding Partner associated with the match pool:

Match Pool Entry

Partner Name:	Match Pool 1 (if you have multiple, list as Match Pool 2, or assign your own names)
Fund Id:	The system will automatically create a new number
Account Id:	Enter from bank statement
Fund Uses:	Select all uses that the pool will allow
Funding Start Date:	Enter date that match pool will begin matching participant accounts
Organization Type:	Match Pool

DO NOT ENTER ANY INFORMATION ON PAGE 2, CONTRIBUTIONS

FUNDING PARTNERS FORM

The screenshot shows the 'FUNDING PARTNERS FORM' with the following fields and controls:

- Partners / Contributions** tabs at the top.
- Select Partner:** A dropdown menu.
- Partner Name:** Text field containing 'Soros International'.
- Account ID:** Text field containing '2222'.
- Organization Type:** Dropdown menu containing 'Non-Profit'.
- Date partnership began:** Text field containing '1/1/1996'.
- Match Pool Contributor:** Check box (unchecked).
- Partnership Ended:** Check box (unchecked).
- Comments:** Text area containing '<Reason for Close of Fund>'. Below it are **Add**, **Edit**, **Undo**, **Save**, and **Close** buttons.
- Fund ID:** Text field containing '1'.
- Report Date:** Text field containing '10/27/1998'.
- ProgID:** Text field containing '100'.
- SiteID:** Text field containing '1'.
- Unrestricted:** Check box (unchecked).
- Intended Use:** A list box containing 'Home Purchase'.
- Record:** Navigation controls at the bottom showing '5 of 6' records.

Callout boxes provide the following instructions:

- Click here to view or enter contribution information for the selected funding partner.
- Use this box to select a match fund to view or edit.
- MIS IDA assigns every fund a unique id number.
- Check this box if there are no restrictions on the type of assets that can be purchased with the funding partner's match dollars.
- Enter the match fund name.
- Enter the bank account number for these match dollars.
- Select from list, including POOL (used to denote an account containing funds from more than one source: Match Fund Pool).
- Date funding partner began supporting the program. This is the earliest date the fund may be linked to a participant account.
- Check this box if the funding partner's match dollars are held in an account with those of other funders.
- Check this box when the funding partner stops providing match dollars. Any existing match obligations for a participant account will be shifted into escrow for future use when entering the next periodic account statement.
- Use the navigation buttons to view other match funds.
- Enter notes regarding this match fund, or explanation for why the match fund stopped providing support.
- Allowable Intended uses for match dollars provided by this match fund.

FUNDING PARTNERS FORM, p.2

The screenshot shows a software interface for managing funding partners. It features a 'Partners' tab and a 'Contributions' tab. A table lists contributions with columns for Contribution Date, Match Amount, Operational Amount, and Other Amount. Below the table are input fields for each of these amounts, and buttons for Add, Undo, Save, and Delete. Callout boxes provide detailed explanations for each field and button.

Contribution Date	Match Amount	Operational Amount	Other Amount
1/1/96	\$15,000.00	\$10,000.00	\$0.00

Contribution Date: 1/1/96

Match Amount: \$15,000.00

Operations Amount: \$10,000.00

Other Amount: \$0.00

Buttons: Add, Undo, Save, Delete

Callout boxes:

- List of all contributions made by this partner. Select the entry you wish to modify or delete.
- Date funding partner match dollars were received by or committed to program.
- Portion of contribution for use as match dollars.
- Portion of contribution to support program operations.
- Portion of contribution not designated for match or operations.
- Delete the selected contribution.

Funding Partner Contributing to Match Pool (optional):

Partner Name:	Name of funding partner
Fund Id:	The system will automatically create a new number
Account Id:	0
Fund Uses:	Enter use(s)
Funding Start Date:	Enter date that fund will begin matching participant accounts
Organization Type:	Select type of organization
Contribute to Match Pool:	Yes (click in box)
 (Contributions, page 2)	
Contribution Date:	Enter date that contribution was made
Match Amount:	Enter amount given for match funding
Operations Amount:	Enter amount given for operations expenses
Other Amount:	Enter amount given for other uses

Please note that if a match pool is being used, it is not necessary to enter contribution amounts for the match pool since they will be entered for the funding sources that are associated with the match pool. Any changes in the match pool amount will appear on the match pool's financial statement (which is recorded on the *Periodic Fund Activity Form*).

C.3 Retrieve Funding Partner Information.

This function may be used to view information. To locate a specific record, use the VCR navigation buttons at the bottom of the screen to advance to the particular record.

Action.

1. Click on the *Program Information Menu*.
2. Click on *Funding Partners*.
3. The system will display the first record in this set of information.
4. Use the VCR navigation buttons at the bottom of the screen to advance to the particular record.
5. Click on **CLOSE** to exit the form.

C.4 Modify Funding Partner Information.

This function is used to update a participant's account information. Critical update scenarios are described in the subsections below.

Action.

1. Click on the *Program Information Menu*.
2. Click on *Funding Partners*.
3. The system will display the first record in the database.
4. Click on **EDIT**.
5. The system will prompt "Do you really want to edit this record?"
6. Click "**OK**" to edit, or **CANCEL** to remain in view mode.

7. Use the "Select Partner" dropdown box to obtain the specific record, or use the VCR navigation buttons at the bottom of the screen to advance to the particular record.
8. Modify field values as necessary.
9. Click on **SAVE**, then **CLOSE** to exit the form.

C.4.1 Add an Intended Use to Funding Partner's List of Asset Uses.

An intended use may be added to the funding partner's list as long as the use is part of the program's overall list of approved uses. The use will be available in the dropdown box if it is part of the program's overall list.

Action.

1. Select *Funding Partner Information Form*.
2. Click **EDIT**.
3. Select funding partner by clicking on the dropdown box for "Select funding partner."
4. Click on the dropdown box to update "Intended Use" field. This list is restricted to those allowable in the list of program's intended uses.
5. Update the "Intended Use" field with the new value.
6. Click on **SAVE**, then **CLOSE** to exit the form.

Result. Funding partner expands the list of assets for which it will provide a match.

C.4.2 Remove an Intended Use from Funding Partner's List of Uses.

This is not recommended! When an intended use is removed from the funding partner's list, the field administrator must also change the "intended use" field for any participant account that may have specified this use.

Note: Any previous matched withdrawals will not reflect this change.

Action.

1. Review participant accounts for the intended use to be removed.
2. In the *Funding Partner Form*, click on the gray box to the left of the "Intended Use" field to be removed. The row will be highlighted and an arrow will appear in the box.
3. Click on the keyboard delete key.
4. Click **SAVE** and **CLOSE**.
5. For applicable participant accounts, go to the *Account Information Form* and update the "Intended Use" field.

Result. Funding partner removes one of its approved uses for participant asset purchases. Participant account's "intended use" may also change. See also Chapter 5 to update a participant account's intended use.

C.4.3 Update Funding Partner Contributions.

If additional contributions are made by a funding partner but at a different period in time, update the second screen (page 2) with the contribution date and the latest contribution amount(s).

Action.

1. Select *Funding Partner Information Form*.

2. Click **EDIT**.
3. Select funding partner by clicking on the drop down box for "*Select funding partner*".
4. Tab to page 2, Contributions.
5. Click **ADD**.
6. Enter new contribution date.
7. Enter dollar values for each category.
8. Click **SAVE** and **CLOSE**.
9. If editing multiple partners, click **SAVE** after editing the first record, and return to step 3.

C.5 Close a Funding Partner.

WARNING: NEVER delete a Funding Partner after it has been entered and used!!

When a funding partner is no longer providing resources to the organization, the "*Partnership Ended*" box should be checked and the date entered (*Funding Partners Form*, Page 1). When the funding partner is providing matching funds to participant accounts, entering an end date will trigger an "escrow" status for the remaining match funds.

WARNING: The *Partner End Date* cannot be removed after it has been entered!!

When the end date is entered, all match funds obligated by the closed funding partner to participants' accounts will be "escrowed" to cover future matched withdrawals. The system will automatically take and store a "snapshot" of the match amount owed to each account after the next statement for that account is entered.

Action.

1. Select *Funding Partner Information Form*.
2. Click **EDIT**
3. Select funding partner by clicking on the drop down box for "*Select funding partner*"
4. Check box for "End Partnership." At the system prompt, enter the partnership end date.
5. Click **SAVE** and **CLOSE**
6. At the next periodic statement for affected participant accounts, the system will take a snapshot of and escrow the current obligated match amount (based on the participant's current matchable closing balance and associated match rate for the specific funding partner).

D. PERIODIC FUND ACTIVITY

Purpose. This function is used to periodically record the amount of funds available for matching participant accounts. Generally, the organization will use the periodic financial statement provided by the financial institution where the match funds are located to record the amount. *If funds are not controlled by the local organization, the organization should record the budgeted amount of funds allocated for participant matches.* The information will be used to report the amount of match funds available and show current obligations against participant accounts.

Related Forms. The paper form used for this function is the "*Periodic Fund Activity Form*." A

copy of this form is provided in Appendix A.

Related Reports. Funding Partner Activity Summary.

D.1 Add a Periodic Fund Activity Statement.

Action. After the user clicks on the menu button "*Periodic Fund Activity*", the system will display "*Periodic Fund Activity Form*." When selecting the "Funding Partner Name" for entering the periodic information, match pools and funding partners not included in a match pool will be listed as funds that may be tracked. The form is shown on the next page.

1. Click **ADD** to enter information.
2. Click on the arrow next to *Fund ID* to select from a list of valid funding partners.
3. Enter all other information on the screen.
4. Click **SAVE** and **CLOSE**.
5. If entering multiple partner information, click **SAVE** after entering the first record, then return to step 1

D.2 Retrieve a Periodic Fund Activity Statement.

Action.

1. Click on the *Program Information Menu*.
2. Click on *Periodic Fund Activity*.
3. The system will display the first record in this set of information.
4. Use the "FundId" dropdown box to obtain the records associated with a specific funding partner.
5. Use the VCR navigation buttons at the bottom of the screen to advance to the particular record.
6. Click on **CLOSE** to exit the form.

D.3 Modify a Periodic Fund Activity Statement.

Action.

1. Click on the *Program Information Menu*.
2. Click on *Periodic Fund Activity*.
3. Click on **EDIT**.
4. The system will prompt "Do you really want to edit this record?"
5. Click "**OK**" to edit, or **CANCEL** to remain in view mode.
6. Use the "Fund Id" dropdown box to obtain the specific record, or use the VCR navigation buttons at the bottom of the screen to advance to the particular record.
7. Modify field values as necessary.
8. Click on **SAVE**, then **CLOSE** to exit the form.

PERIODIC FUND ACTIVITY FORM

Select a funding partner when adding an account statement, or select to retrieve previous entries for only that funding partner.

Enter the begin and end dates from the bank account statement.

FundID	<input type="text" value="1"/>	Report Date:	<input type="text" value="9/6/98"/>
Partner	<input type="text" value="Frontier Partnership"/>	ProgID:	<input type="text" value="1"/>
Period Beginning	<input type="text" value="1/1/96"/>	SiteID:	<input type="text" value="1"/>
Period Ending	<input type="text" value="1/31/96"/>		
Beginning Balance	<input type="text" value="\$10,100.00"/>		
Deposits	<input type="text" value="\$0.00"/>		
Interest	<input type="text" value="\$100.00"/>		
Withdrawals	<input type="text" value="\$0.00"/>		
Fees	<input type="text" value="\$0.00"/>		
Closing Balance	<input type="text" value="\$10,200.00"/>		

Record: of 43

Use the navigation buttons to review other account statements.

D.4 Delete a Periodic Fund Activity Statement.

Action.

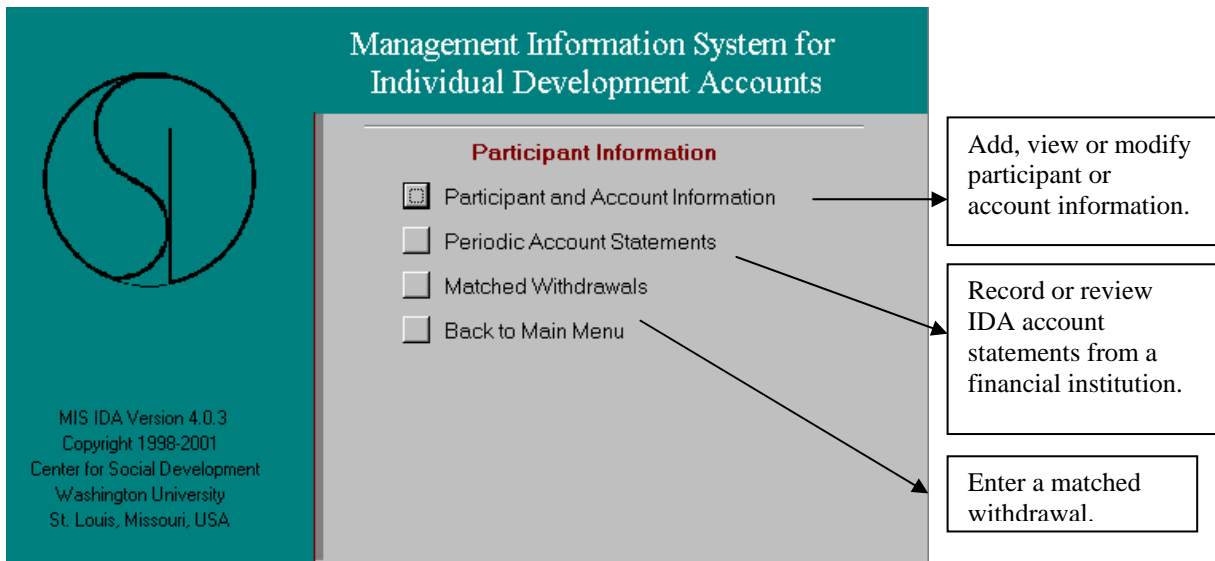
1. Click on the *Program Information Menu*.
2. Click on *Periodic Fund Activity*.
3. Click on **EDIT**.
4. The system will prompt "Do you really want to edit this record?"
5. Click "**OK**" to edit, or **CANCEL** to remain in view mode.
6. Use the "Fund Id" dropdown box to obtain the specific record, or use the VCR navigation buttons at the bottom of the screen to advance to the particular record.
7. Click **Delete**.
8. The system will prompt "Do you want to delete the record?"
9. Click "**YES**" to delete or "**NO**" to cancel.
10. Click **CLOSE** to exit the form.

CHAPTER 5

PARTICIPANT INFORMATION

The *Participant Information Menu* is the gateway screen for entering data about the participant and his/her involvement in the IDA program. The menu list is organized functionally and ordered by the information most likely to be entered first. Data collected includes participant background information, case notes, economic education training, account information, program exit detail, periodic account statements, and matched withdrawals. All functions can be accessed through one menu selection *Participant and Account Information*. In addition data entry forms for *Periodic Account Statements* and *Matched Withdrawals* can be accessed through separate menu selections. The following sections describe each menu item and corresponding forms.

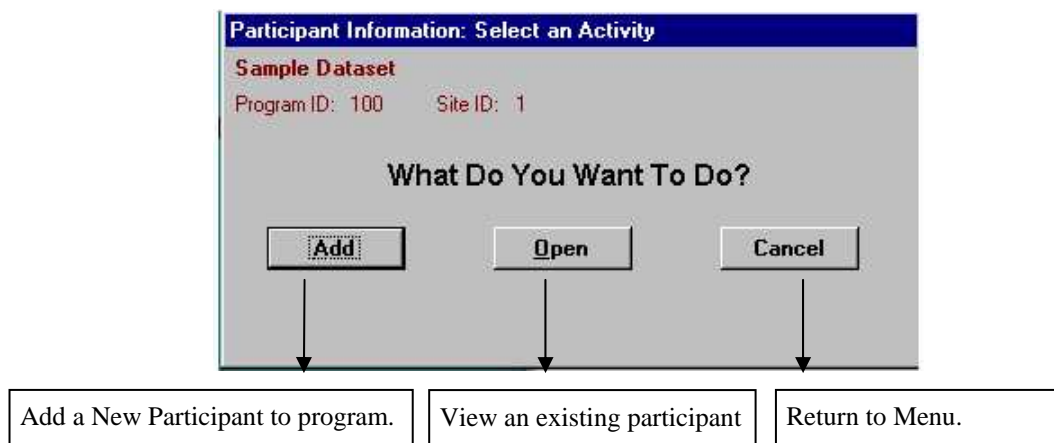
PARTICIPANT INFORMATION MENU



A. Participant and Account Information

Purpose. This function is used to add or manage participant demographics, income, assets, and liabilities.

After the user clicks on the menu button *Participant and Account Information*, the system will display a screen with the question: “WHAT DO YOU WANT TO DO?” and present the options of: *Add, Open, Cancel*. The **ADD** option allows the user to enter a new participant. The **OPEN** option allows the user to retrieve and manage existing participant and IDA account information. **CANCEL** returns the user to the main menu.



Related Forms. The paper forms used for this function are titled: “*New Participant Form*”, “*Participant Address*”, and “*Participant Background Information*.” Copies of these forms are provided in Appendix A.

Related Reports. Mailing Labels; Participant Address List; Participant Background Information; Demographics.

A.1. Add a New Participant.

Action. After the user selects *ADD*, the system will display a screen with seven **TAB** buttons shown at the top. The participant background information comprises the first 4 four TABs.

Please note that many of the data fields require an entry. If a screen is incomplete, the participant’s information will not be saved.

1. Click on *Participant Information* from the *Main Menu*.
2. Click on *Participant and Account Information*.
3. The system will prompt: "WHAT DO YOU WANT TO DO?" and present the options of: **Add, Open, Cancel**.
4. Click on **ADD** to enter information.
5. Enter information in the first screen (Information).
6. After completing the first screen, click on the second TAB button (Address) to enter the participant's address.
7. Click on the third and fourth TAB buttons to enter the participant's demographic, assets, and liabilities information.
8. To save and exit, the user must click on the **SAVE** and **CLOSE** buttons shown on the first tab "Page 1" of the form.

The form is shown on the following four pages reflecting the four **TAB** buttons associated with the form.

PARTICIPANT AND ACCOUNT INFORMATION

General Information Form

The screenshot shows a software window titled "Participant-General" with a sub-header "Add New Participant-General Information" and "Page 1" in the top right corner. The form contains the following fields and callouts:

- Prog ID:** A dropdown menu with the value "1". Callout: "Enter a Unique ID number for the participant. (Social Security Number)".
- Site ID:** A dropdown menu with the value "1".
- Participant ID:** A text input field containing "111-11-1111".
- First Name:** A text input field containing "New".
- Last Name:** A text input field containing "Person".
- Date of Enrollment in IDA program:** A date input field containing "1/1/2005".
- Gender:** A dropdown menu with the value "female".
- Year of birth:** A text input field containing "1968".
- Ethnicity:** A dropdown menu with the value "Latino or Hispanic".
- Country Of Origin:** A dropdown menu.
- If other, specify:** A text input field.
- Referring Source:** A dropdown menu.
- Did you have an existing relationship with the organization prior to enrollment in the IDA program?:** A dropdown menu with the value "No". Callout: "Select yes, no, or unknown from list".
- Were you referred to the IDA program by another organization?:** A dropdown menu with the value "No".
- Buttons:** "Close" and "Next >" buttons are located at the bottom of the form.

Additional callouts include:

- Pointing to the "Date of Enrollment in IDA program" field: "Date when participant first entered program. Can be earlier than when participant's IDA was opened."
- Pointing to the "Referring Source" field: "Referral source for participant. Choose from list set by Field Administrator."
- Pointing to the "Next >" button: "Click to go to the next screen."

PARTICIPANT AND ACCOUNT INFORMATION Address Form

The screenshot shows a software window titled "frmAddParticipant_Address : Form" with the subtitle "Add New Participant-Address Information" and "Page 2". The form contains the following fields and sections:

- Participant Information:**
 - PartID: 111-11-1111
 - ProgID: 1
 - First Name: New
 - SiteID: 1
 - Last Name: Person
- Participant's Contact Information:**
 - Address Line 1: 222 2nd Ave.
 - Address Line 2: (empty)
 - City: Anywhere
 - State/Province: MO
 - Country: USA
 - Zip/Postal Code: 55555
 - Phone: (555) 555-5555
 - Alternate Phone: (666) 666-6666
- Caregiver/Relative Information:**
 - Enter the name and address of a relative who would know how to contact you if you moved:
 - Caregiver/Relative's first name: Uncle
 - Caregiver/Relative's last name: Sam
 - Address line 1: 1010 10th Street
 - Address line 2: (empty)
 - City: Anywhere
 - State/Province: MO
 - Country: USA
 - Zip/Postal Code: 55555
 - Phone: (333) 333-3333
- Navigation:**
 - < Back button
 - Close button
 - Next > button

Callout boxes provide the following explanations:

- "Participant's contact information." points to the participant's address and phone fields.
- "Contact information of a permanent contact for participant." points to the caregiver/relative information section.
- "Click to go to the previous screen." points to the "< Back" button.
- "Click to go to the next screen." points to the "Next >" button.

PARTICIPANT AND ACCOUNT INFORMATION Background Form

frmAddParticipant_Background : Form Page 3

Add New Participant-Background

PartID: ProgID:
 First Name: SiteID:
 Last Name:

Place of residence:
 Marital status:

Household Status

Adults living in household:
 Children living in household:
 Highest level of education:
 Employment status:
 Site Specific Grouping:

Have you ever been a recipient of TANF or AFDC?
 Are you presently a TANF recipient?
 Do you currently receive SSI or SSDI?
 Were you eligible for EITC last year?
 Do you currently receive food stamps?
 Do you use direct deposit for IDA?

Monthly gross income of household by source:

Formal employment:	\$1,320.00
Self-employment:	\$0.00
Government assistance:	\$0.00
Pensions or retirement:	\$0.00
Child support / Alimony:	\$0.00
Friends or family:	\$0.00
Investment income:	\$0.00
Other:	\$0.00
Total:	\$1,320.00

Specify other source:

HHS Poverty Status

100%	150%	175%	200%
Below	Below	Below	Below

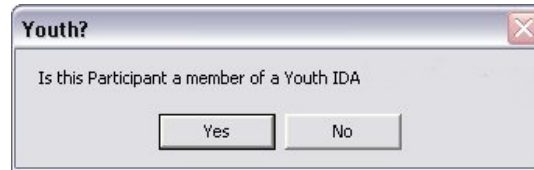
Select participant group from list. The list is set by the Field Administrator.

Enter monthly household income.

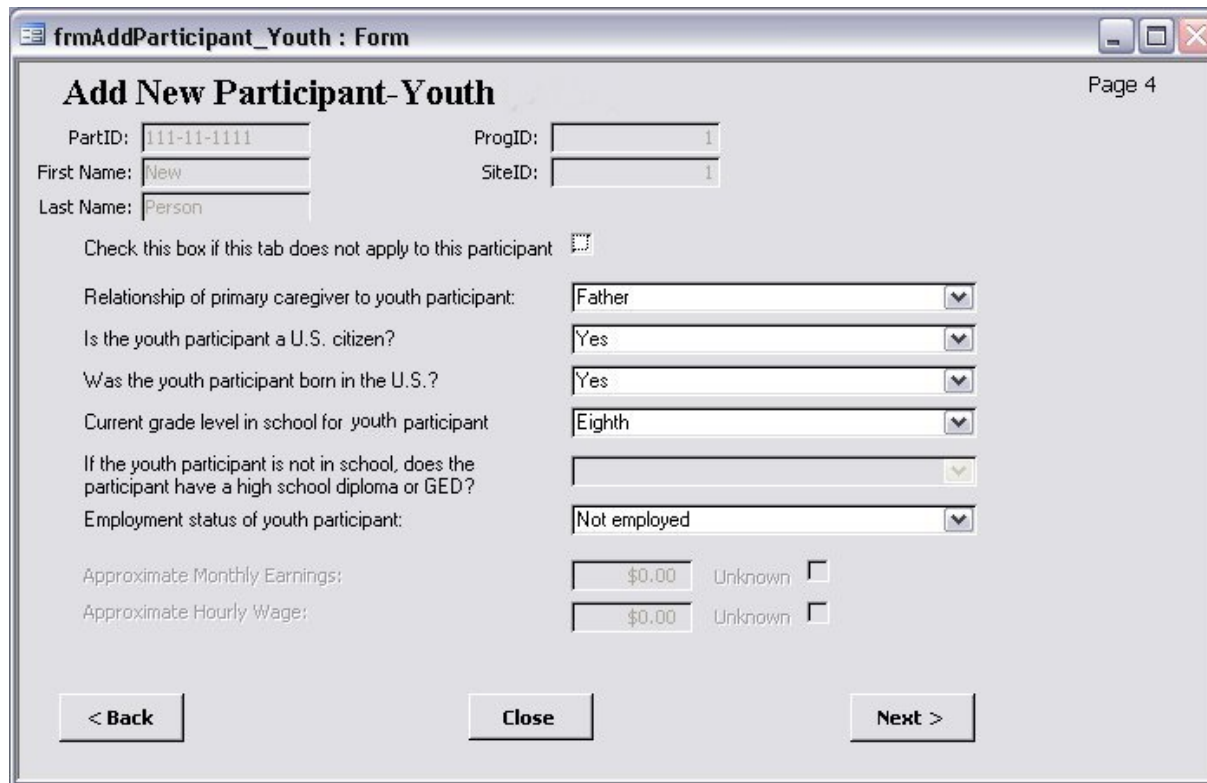
PARTICIPANT AND ACCOUNT INFORMATION

Youth IDA Form

After the user clicks on the NEXT button on the Background Form, the system will display a screen with the question: “Is this Participant a member of a Youth IDA?” and present the options *Yes* or *No*. If you select *Yes*, the Youth IDA Form is displayed to allow you to enter additional information about the participant. If you select *No*, the Youth IDA Form is not displayed and marked *NA* and the Assets and Liabilities form is displayed instead.



A small dialog box titled "Youth?" with a close button in the top right corner. The text inside asks "Is this Participant a member of a Youth IDA". Below the text are two buttons: "Yes" and "No".



The main form window is titled "frmAddParticipant_Youth : Form" and "Page 4". It contains the following fields and controls:

- PartID: 111-11-1111
- ProgID: 1
- First Name: New
- SiteID: 1
- Last Name: Person
- Check this box if this tab does not apply to this participant:
- Relationship of primary caregiver to youth participant: Father (dropdown)
- Is the youth participant a U.S. citizen?: Yes (dropdown)
- Was the youth participant born in the U.S.?: Yes (dropdown)
- Current grade level in school for youth participant: Eighth (dropdown)
- If the youth participant is not in school, does the participant have a high school diploma or GED?: (dropdown)
- Employment status of youth participant: Not employed (dropdown)
- Approximate Monthly Earnings: \$0.00 (input) Unknown (checkbox)
- Approximate Hourly Wage: \$0.00 (input) Unknown (checkbox)

At the bottom of the form are three buttons: "< Back", "Close", and "Next >".

PARTICIPANT AND ACCOUNT INFORMATION

Assets and Liabilities Form

frmAddParticipant_Assets : Form Page 5

Add New Participant-Assets and Liabilities

PartID: ProgID:
 First Name: SiteID:
 Last Name:

Do you own a vehicle?	<input type="button" value="Yes"/>	Vehicle value:	<input type="text" value="\$5,000.00"/>	Loan amount on vehicle:	<input type="text" value="\$4,200.00"/>
Do you own a home?	<input type="button" value="No"/>	Home value:	<input type="text" value="\$0.00"/>	Mortgage amount on home:	<input type="text" value="\$0.00"/>
Do you own a business?	<input type="button" value="No"/>	Business value:	<input type="text" value="\$0.00"/>	Loan amount for business:	<input type="text" value="\$0.00"/>
Do you own rental property or land?	<input type="button" value="No"/>	Property value:	<input type="text" value="\$0.00"/>	Loan amount for property:	<input type="text" value="\$0.00"/>
Do you own stocks, bonds, 401K, IRA, other investments?	<input type="button" value="No"/>	Value of investments:	<input type="text" value="\$0.00"/>		
Do you have a checking account?	<input type="button" value="Yes"/>	Amount in check account:	<input type="text" value="\$150.00"/>		
Do you have a savings account? (other than IDA)?	<input type="button" value="Yes"/>	Amount in savings account:	<input type="text" value="\$400.00"/>		
Do you owe money to friends/family?	<input type="button" value="No"/>	Amount of loan:	<input type="text" value="\$0.00"/>		
Do you have past due household bills?	<input type="button" value="No"/>	Amount of past due bills:	<input type="text" value="\$0.00"/>		
Do you have credit card bills?	<input type="button" value="Yes"/>	Amount of credit card bills:	<input type="text" value="\$2,500.00"/>		
Do you have student loans?	<input type="button" value="No"/>	Amount of student loans:	<input type="text" value="\$0.00"/>		
Do you have medical bills?	<input type="button" value="No"/>	Amount of medical bills:	<input type="text" value="\$0.00"/>		
Do you have health insurance?	<input type="button" value="No"/>				
Do you have life insurance?	<input type="button" value="No"/>				

Select from dropdown list.

If participant has this asset or debt, enter amount in dollars.

PARTICIPANT AND ACCOUNT INFORMATION

New Account Information Form

After the user clicks on the *SAVE* button, the system will display a screen with the question: “Would you like to create a new Account for this Participant?” and present the options *Yes* or *No*. If you select *Yes*, the New Account Form is displayed to allow you to enter additional information. If you select *No*, no account information is entered and you are returned to the menu. If you choose not to enter an account at this time, you may enter the account later.

The screenshot shows a window titled "frmAddAccount_Acct : Form" with a "Page 1" label in the top right corner. The main heading is "Add New Account-Account Information". The form fields are as follows:

PartID:	111-11-1111	ProgID:	1
First Name:	Person	SiteID:	1
Last Name:	New	Enroll Date:	1/1/2005
Account ID	11111111	Quarterly	<input type="checkbox"/>
Institution Name	Test Bank		
Date Account Opened	1/1/2005	Total savings to be completed within	36 months from date account opened.
Maximum Lifetime Savings	\$2,000.00		
Minimum Periodic Savings	\$25.00	Saving End Date:	1/1/2008
Target Periodic Savings	\$55.00		
Account Type	Individual		

At the bottom of the form, there are two buttons: "Close" and "Next >".

PARTICIPANT AND ACCOUNT INFORMATION

Intended Use Form

This screen allows you to select what asset the participant intends to purchase. The system only allows one Intended Use per account. If a participant wishes to save for more than one Intended Use, the “cleanest” way to handle this is to open one account for each type of Intended Use. If this is not possible, you must select one Intended Use to be the “primary” asset that the participant is saving for.

The screenshot shows a software window titled "frmAddAccount_Use : Form". The main heading is "Add New Account-Intended Use" and it is labeled "Page 2". The form contains the following fields:

PartID:	111-11-1111	ProgID:	1
First Name:	Person	SiteID:	1
Last Name:	New	Enroll Date:	1/1/2005
		Account ID:	11111111
		Account Open Date:	1/1/2005

Below the fields is a dropdown menu labeled "Select an Intended Use" with "Home Purchase" selected.

At the bottom of the form are three buttons: "< Back", "Close", and "Next >".

PARTICIPANT AND ACCOUNT INFORMATION

Funding Partner and Match Rate Form

This screen allows you to select the match ratio of each funding partner for the account. The system allows up to 10 Funding partners per account. If no funding partners appear in the list, then there are either no funding partners entered for this Site or no funding partners allowed for the Intended Use selected for the account.

The screenshot shows a software window titled "frmAddAccount_Fund : Form" with a "Page 3" indicator. The main heading is "Add New Account-Funder Information".

Fields and values:

- PartID: 111-11-1111
- ProgID: 1
- SiteID: 1
- First Name: Person
- Last Name: New
- Use: Home Purchase
- Enroll Date: 1/1/2005
- Account ID: 11111111
- Account Open Date: 1/1/2005

A tip box on the right states: "Tip: Only funding partners that allow this Intended Use will be available in the drop down boxes below."

Below the fields is a list of 10 rows for selecting funding partners and their match rates:

Row	Select Funding Partner	Match Rate
1	21	1 : 1
2		0 : 1
3		0 : 1
4		0 : 1
5		0 : 1
6		0 : 1
7		0 : 1
8		0 : 1
9		0 : 1
10		0 : 1

At the bottom are three buttons: "< Back", "Close", and "Save".

PARTICIPANT AND ACCOUNT INFORMATION

Account Statement Form

After the user clicks on the *SAVE* button, the system will display a screen with the question: “Would you like to enter an account Statement for this Participant?” and present the options *Yes* or *No*. If you select *Yes*, the Account Statement Form is displayed to allow you to enter additional information. If you select *No*, no information is entered and you are returned to the main menu.

Select Participant	New Person	Account ID	11111111	Report Date	4/26/2006
Participant ID	111-11-1111	Test Organization			
Period Beginning	2/1/2005	Beginning Balance	\$100.00	ProgID	1
Period Ending	2/28/2005	Deposits	\$0.00	SiteID	1
		Number of Deposits	0		
		Withdrawals	\$0.00		
		Number Of Withdrawals	0		
		Service Charge	\$0.00		
		Interest	\$0.00		
		Closing Balance	\$100.00		

NOTE: Period Beginning date must begin on the first day after the previous Period Ending date (including weekends and holidays).

A.2. Retrieve a Participant Record.

This function is used to view existing participant information. A copy of the *Find Screen* is shown on the next page.

Action.

1. Click on *Participant Information* from the *Main Menu*.
2. Click on *Participant and Account Information*.
3. At the system prompt, select “**Open**”.
4. Click on the **FIND** button (or enter part or all of first name, last name, or participant id). If multiple entries are found, the system will display all entries on the right-hand side of the screen.
5. Click on gray box to the left of the requested participant (arrow will appear).
6. Click the **FIND** button to retrieve the participant's record.

The screenshot shows a software window titled "Participant Information". At the top, it displays "NEW PERSON" and "Participant ID: 111-11-1111 Account ID: 11111111". Below this are several tabs: "Information", "Address", "Background", "Youth", "Assets and Liabilities", "Economic Education / Notes", "Account Info.", and "Participant Exit". The "Information" tab is active, showing a form with the following fields and values:

- Participant ID: 111-11-1111
- Report Date: 4/20/2006
- First Name: New
- Last Name: Person
- Date of Enrollment in IDA program: 1/1/2005
- Gender: female
- Year of birth: 1968
- Ethnicity: Latino or Hispanic
- Country Of Origin: (empty)
- Referring Source: (empty)
- Did you have an existing relationship with the organization prior to enrollment in the IDA program? No
- Were you referred to the IDA program by another organization? No

At the bottom of the window, there are buttons for "Find", "Add", "Edit", "Undo", "Save", and "Close". Below the buttons, it says "Record: 1 of 1 (Filtered)".

A.3. Modify a Participant Record.

This function should only be used to make error corrections.

Action.

1. Click on *Participant Information* from the *Main Menu*.
2. Click on *Participant and Account Information*.
3. At the system prompt to "Add" or "Open" a record, select “**Open**” and retrieve participant record.
4. Click on **EDIT**.
5. The system will prompt "Do you really want to edit this record?"
6. Click "**OK**" to edit, or **CANCEL** to remain in view mode.
7. Make edit corrections.
8. Click on **SAVE**, then **CLOSE** to exit.

FIND PARTICIPANT FORM

The arrow denotes that this participant is selected.

List of participants generated by clicking FIND, before entering search criteria, or all participants matching the search criteria.

Information for selected participant.
Boxes are also used to enter search criteria.

Check before clicking FIND to search only ACTIVE participants. Uncheck to find EXITED participants.

Click after entering search criteria in boxes above, or before entering criteria to show all participants in list to right.

Find a Participant

Sample Dataset
Prog ID: 100
Site ID: 1

Enter a Name or SSN :

First Name: Charita
Last Name: Castro
SSN: 000-00-0000

Active / Exited

Find **Cancel**

Part ID	Last Name	First Name
988-88-7777	Bush	Geraldine
000-00-0000	Castro	Charita
111-11-1111	Jones	Odessa
666-66-6666	Lott	Chris
555-55-5555	Simmons	Chelsea
*		

Number of Participants: 5

B. ECONOMIC EDUCATION/NOTES

Purpose. This form serves a dual purpose: to report a participant's economic education participation, and to enter ad hoc case notes about a participant. The user should enter the number of hours associated with the type of economic education received. The user may also enter a short note and a longer, more detailed journal entry. All entries are organized by date.

Related Forms. The paper form used for this function is titled "*Economic Education/Notes*". A copy of this form is provided in Appendix A.

Related Reports. Economic Education/Notes by Participant; Economic Education/Notes by Contact Type; Economic Education/Notes Summary. Notes for a participant can also be printed from within the form.

B.1 Add a Case Note.

Action. After the user selects the "*Participant and Account Information*" menu option and "opens" a participant's set of information, the system displays a screen with seven TAB buttons at the top of the form.

1. Click on the fifth TAB named "Economic Education/Notes". The system will then display a consolidated view of the "Economic Education/Notes Form" with a specific set of buttons to **ADD**, **EDIT**, **DELETE**, or **PRINT** an entry.
2. Click on the **ADD** button to add an entry for economic education or for a case note. The system will display the fields to be entered on the Form.
3. To enter economic education information, click on the drop down box in the short note field and select the appropriate type of economic education that the participant received. Then click on the "hours" field and enter the number of hours of economic education that the participant received for the type of economic education referenced.
4. To enter a short note: click on the short field, ignore the dropdown box values, and enter information.
5. Click on the long note to enter more extensive information. *Please note that a long note cannot be completed without an accompanying short note.*
6. Click on **SAVE**, then **CLOSE** to exit the form.

The form is shown on the following page. The second screen is the detail of the first screen's entry.

PARTICIPANT AND ACCOUNT INFORMATION Economic Education/Notes Form

Participant and account Information

List of case notes entered for this participant.

The arrow denotes that this entry is selected.

You may enter a new short note, or select the type of economic education completed

Enter the number of hours of economic education completed.

Print all case notes for this participant.

Delete the selected entry.

Enter date for note.

Enter a short note, or select a type of economic literacy from drop down list.

Enter a lengthy customized note.

Hours of economic education completed.

Critical Fields.

Short Note. This field serves the dual role of standardizing case note headings for economic education participation, as well as providing space for ad hoc notes. Especially for evaluation purposes, it is important that the field administrator keep track of class hours. Class time is defined as structured classroom curricula, and does not include individual counseling unless it is part of the standard curriculum.

B.2 Retrieve a Case Note.

This function is used to view a list of the case note entries for a given participant. (See previous page, Screen 1 of Economic Education/Notes Form) The field administrator may view the details of an entry by following the procedures to modify a case note.

Action.

1. Click on *Participant Information* from the *Main Menu*.
2. Click on *Participant and Account Information*.
3. Retrieve a participant's information.
4. Click on the sixth TAB named "Economic Education/Notes".
5. The system will display the "Date" and associated "Short Note" text of each entry.
6. Click on **CLOSE** to exit.

B.3 Modify a Case Note.

Action.

1. Click on *Participant Information* from the *Main Menu*.
2. Click on *Participant and Account Information*.
3. Retrieve a participant's information.
4. Click on the sixth TAB named "Economic Education/Notes".
5. The system will display the "Date" and associated "Short Note" text of each entry.
6. Select the appropriate entry by clicking on the gray box to the left of the case note. (See previous page, Screen 2 of Economic Education/Notes Form)
7. Click on **EDIT**.
8. The system will display a new screen of the case note showing the values in each field.
9. Modify the appropriate field.
10. Click on **SAVE**, then **CLOSE** to exit.

B.4 Delete a Case Note.

Action.

1. Click on the *Participant Information Menu*.
2. Click on *Participant and Account Information*.
3. Retrieve a participant's information.
4. Click on the fifth TAB named "Economic Education/Notes".
5. Select the appropriate entry to be deleted by clicking on the gray box to the left of the case note.
6. Click on **DELETE**.
7. The system will remove the case note from the list.
8. Click on **SAVE**, then **CLOSE** to exit.

B.5 Print Economic Education/Notes.

Action.

1. Click on the *Participant Information Menu*.
2. Click on *Participant and Account Information*.
3. Retrieve a participant's information.
4. Click on the fifth TAB named "**Economic Education/Notes**".
5. Click on the **PRINT** button.
6. The system will both print and display a report of all of the Economic Education/Notes for the given participant.

C. ACCOUNT INFORMATION

Purpose. This function is used to register a new IDA at a given financial institution, and to link funding partners with the account. *Remember, MIS IDA will allow a single participant to have more than one account. Accounts may be linked with different funders, employ different maximum lifetime savings goals, and benefit from different match rates than other accounts held by the same participant.*

After the participant has secured an account at a financial institution, the participant's account information should be entered into the system. This information must be entered before periodic account statement information can be recorded. After recording the account information, the participant's account must be linked to one or more funding sources. Each funding source will designate a match rate for each participant account. Different funding sources may designate different match rates for the same account.

Related Forms. The paper forms used for this function are the "*Account Information Form*" and "*Funding Partner Match Relationship.*" Copies of these forms are provided in Appendix A.

Related Reports. Participant Account Information; Participant Account Information (Post-

Accumulation); Closed Accounts Report; Individual Account Statements; Discrepancies in Periodic Target Savings; History of Intended Uses; History of Match Rates; Active Funding Partners; Residual Escrowed Match Funds.

C.1 Add an Account to an existing Participant

Action. The user must first open a participant, then the user needs to select the "Edit" button. See A.3 above.

1. Click on the seventh TAB button named "Account Information". The system will then display the Account Information Form. This form has four TAB buttons for the screens associated with this form: *Account Information, Funds, Account Statement, and Matched Withdrawals.*
2. In the *Account Information* TAB, click on the **ADD** button to add an account.
3. After entering all the information, click on **SAVE** button. MIS IDA will then display the account in the grid in the upper left corner of the screen.
4. Click on the second TAB button (*Funds*).
5. Click on the **ADD** button to associate a funding partner with the account. If no funding partner is listed, go to the Funding Partners Form to check for valid funding partners. If funding partners are defined, check the Intended Use of the account to verify if it matches the intended uses allowed by the funding partner.
6. After entering all the information, click on **SAVE**. The system will then display the information in the datasheet located in the upper left of this form. As additional funders are added to this account, they will appear in the datasheet.

The form is shown on the next four pages reflecting the four **TAB** buttons associated with this form. ***Please note most of the data fields require an entry.*** If a screen is incomplete, the participant's information will not be saved.

PARTICIPANT AND ACCOUNT INFORMATION

Account Information Form

The screenshot shows the 'Account Information' form for a participant. The form is titled 'NEW PERSON' and includes fields for 'Participant ID: 111-11-1111' and 'Account ID: 11111111'. The 'Account Information' tab is active, showing a table of accounts and a detailed view for the selected account (ID: 11111111, Institution: Test Bank, Open Date: 1/1/2005). The form includes sections for 'Intended Use' and 'Account Closed'. Callout boxes provide instructions for various fields and buttons.

Callout Boxes:

- Click here to enter or modify funding partner match relationships for the selected account.
- Check if the financial institutional issues quarterly statements for this account
- Participant and account Information
- All IDA accounts for this participant.
- Selected Account: information appears below.
- Date account was opened at the financial institution.
- Minimum periodic savings required by program (optional).
- Enter the average monthly savings needed to reach IDA goal. Value appears on participant's statement.
- Enter the allowable **lifetime or annual** maximum savings amount to be matched. The lifetime or annual savings calculation period is selected at the program level, *Select Program/Site Form*. See Chapter 1, Section E and Chapter 2, Section B.1, pages 5 and 10.
- Enter the maximum number of months the participant is eligible to save for match dollars in the program. The associated end date is automatically displayed.
- Intended use for the selected account.
- Click here to change the intended use for the selected account.
- Displays a history of intended uses for the account.
- Enter date the account was closed at the financial institution and reason for close.

PARTICIPANT AND ACCOUNT INFORMATION

Account Information: Funding Partners Form

Click here to view or modify account information.

Participant and account Information

All funding partners for this account.

Fund ID	Partner Name	MatchRate	End Date
21	FPartner1	1	

Selected funding partner: information appears below.

The selected funding partner's id number.

Date the funding partner began supporting the account.

Use this box to select a NEW funding partner, after pressing the ADD button.

Current match rate for the selected funding partner with this account.

Click here to change **retroactively** the match

Displays a history of match rates for the selected funding partner with this account

Date the current match rate takes effect.

Participant Information

NEW PERSON Participant ID: 111-11-1111 Account ID: 11111111

Information Address Background Youth Assets and Liabilities Economic Education / Notes Account Info. Participant Exit

Account ID: 11111111 Account Open: 1/1/2005

Account Information Funds Account Statements Matched Withdrawals

Match Rate : 1

Update History

Date

Select Partner

FundID 21

Partner

Effective Date 1/1/2005

Add FP

Add Undo Save Delete

Find Add Edit Undo Save Close

Record: 1 of 1 (Filtered)

PARTICIPANT AND ACCOUNT INFORMATION

Account Information: Account Statements Form

Click here to view or modify account information.

Participant and account Information

All account statements for this account.

Double-click the row to open the account statement.

Click this button to add a new account statement.

Use this button to refresh account statement data, after entering new information.

Participant Information

NEW PERSON Participant ID: 111-11-1111 Account ID: 11111111

Information Address Background Youth Assets and Liabilities Economic Education / Notes Account Info. Participant Exit

Account ID: 11111111 Account Open: 1/1/2005

Account Information Funds Account Statements Matched Withdrawals

Double-click a row to open the account statement form

Begin Date	End Date	Begin Balance	Deposits	Withdrawals	Fees	Interest	Close Balance
1/1/2005	1/31/2005	\$0.00	\$100.00	\$0.00	\$0.00	\$0.00	\$100.00

Click this button to add a new Account Statement for this Account.

Refresh Data

Find Add Edit Undo Save Close

Record: 1 of 1 (Filtered)

PARTICIPANT AND ACCOUNT INFORMATION

Account Information: Matched Withdrawal Form

Click here to view or modify account information.

Participant and account Information

All matched withdrawals for this account.

Double-click the row to open the matched withdrawal.

Click this button to add a new matched withdrawal.

Use this button to refresh matched withdrawal data, after entering new information.

Participant Information

NEW PERSON Participant ID: 111-11-1111 Account ID: 11111111

Information Address Background Youth Assets and Liabilities Economic Education / Notes Account Info. Participant Exit

Account ID: 11111111 Account Open: 1/1/2005

Account Information Funds Account Statements Matched Withdrawals

Double-click a row to open the Matched Withdrawal form

Date	Use	With Amt	Match Amt	Asset Value	Loan Value	Vender	Lender
2/28/2005	Home Purchase	\$150.00	\$150.00	\$300.00	\$0.00	Test Vendor	NA

Click this button to add a new Matched Withdrawal for this Account.

Refresh Data

Find Add Edit Undo Save Close

Record: 1 of 1 (Filtered)

Critical Fields.

Date Account Opened. This field is the date the account was opened at the financial institution. It is especially critical if "annual" was selected as the savings calculation period on the installation form. (Select Program/Site form) It triggers the start of a twelve-month period of savings, during which the participant may accrue up to the account's specified maximum annual savings goal. As the anniversary date is reached in subsequent years, the participant saves toward a new maximum annual goal.

Maximum "Annual" or "Lifetime" Savings. The title of this field will vary depending on whether a "lifetime" or "annual" savings calculation period has been selected at the program level, *Select Program/Site Form* (See Chapter 1, Section E Installation Procedures, and Chapter 2 Section B.1 Program Account Structure). MIS IDA allows a match up to but not exceeding this amount of participant's savings; therefore, this field controls the maximum amount a participant can deposit to receive matching funds. The accrued interest on deposits is also counted toward the maximum savings goal (MIS IDA matches on the participant's closing balance).

The "maximum savings" must be a number greater than zero if the participant deposits are to be matched. Incorporating a maximum savings goal into the basic IDA account structure may assist in budgeting program match funds.

Intended Use. This field specifies the asset that the participant intends to purchase. The displayed uses are the same set of intended uses specified in the Program Background Form. Only one intended use may be specified per account, however a selected use may be changed at any time.

Closed Date. This field is the date that a participant closes an IDA account. If a participant is leaving the program completely, the *Participant Exit Form* TAB on the Participant Information screen) should *also* be completed.

Effective Date. This field is the date used to designate the beginning of the match relationship between a funding partner and a participant account. As of this date, MIS IDA will use the match rate specified for that funding partner and that IDA account. If the effective date is later than the participant's account open date, the system will not employ the associated match rate until the effective date has occurred. (See also *Match Rate Date*).

Match Rate Date. For evaluation purposes, the system will keep a history of all changes made to the match rate. For account management, the system will use the match rate with the most recent date relative to the applicable statement period to determine the correct match rate for calculations. If the match rate date is later than the participant's account open date, the system will not use that match rate until the match rate date has occurred.

Total Savings to be Completed Within Months from Date Account Opened. This "time cap" field is used to trigger the end of the participant's match accumulation period. Time cap is defined as the number of months after opening an account in which a participant

may make matchable deposits. Participants can make matched withdrawals after the time cap. (NOTE: for quarterly account statements, the number of months should be divisible by four.)

Saving End Date. This field is system-generated based on the number of months entered in the “*Total Savings to be Completed Within xx Months*” field on the Account Information Form. The time after the Saving End Date is referred to as “post-accumulation.”

Once a participant has reached the time cap, the system will take a “snapshot” of the *Matchable Closing Balance* amount in the last statement period within which the *Saving End Date* occurs. This will become the participant’s maximum matchable savings for the post-accumulation time period as shown in the *New Savings Goal* column on the Participant Account Information (Post-Accumulation) Report.

If an unmatched withdrawal occurs during the post-accumulation time and funds are subsequently replaced, the system will match the replaced amount. As matched withdrawals are made, the system will decrement the amount of participant dollars that can be matched.

An example:

Suppose Charita Castro opened her account on September 15, 1995 and had 24 months to complete her match accumulation. Her savings end date would be September 14, 1997. Suppose she had a maximum annual savings of \$750 to be completed within this timeframe. And let’s suppose that Charita did not save her maximum but ended up with a *Matchable Closing Balance of \$150* for the account statement period within which her savings date ended.

Her *Matchable Closing Balance* of \$150 then becomes the “new” match cap (*New Savings Goal*) for the duration of the post-accumulation account activity. This *New Savings Goal* is shown on the Participant Account Information (Post-Accumulation) Report. During the post-accumulation account activity, Charita can make deposits and withdrawals but will be matched only up to her *New Savings Goal* of \$150.

Disclaimer Note: A limitation of non-real-time financial accounting necessitates the use of monthly or quarterly rather than daily accounting. For this reason, it is possible that a participant’s *Savings End Date* may result in one additional statement period of saving.

C.2 Retrieve Participant Account Information.

Action.

1. Click on the *Participant Information Menu*.
2. Click on *Participant and Account Information*.
3. Retrieve participant information.
4. Click on the TAB named "Account Information".
5. The system will display a datasheet view of the accounts for the given participant.
6. To view the details of a particular account, highlight the account information in the datasheet view. The details will be shown in the lower portion of the form.

C.3 Modify Participant's Account Information.

Action.

1. Click on the *Participant Information Menu*.
2. Click on *Participant and Account Information*.
3. Retrieve participant information.
4. Click **EDIT** when the system displays the first screen.
5. The system will prompt "Do you really want to edit this record?"
6. Click "**OK**" to edit, or **CANCEL** to remain in view mode.
7. Click on the TAB named "Account Information".
8. Highlight the account to be modified.
9. Make modifications as necessary.
10. Click on **SAVE**.
11. Click on the first TAB to show function buttons at the bottom of the form.
12. Click on **CLOSE** to exit the form.

C.3.1 Modify a Funding Partner Match Relationship.

Action.

1. Go to the *Account Information TAB* on the *Participant and Account Information Form*.
2. Highlight the account to be modified.
3. Click on the *Funds TAB*.
4. Click on the **UPDATE** button.
5. Modify the match rate and/or match rate date.
6. Click on **SAVE**.

SCENARIO 1. Close a funding partner that has terminated its affiliation with the IDA program and add a new funding partner to maintain the **same** overall match rate for an account, (see also Chapter 4, Section C.5, Closing a Funding Partner).

Caution: *Removing a funding partner relationship without replacing it will decrease the overall match rate resulting in a loss of total savings to the participant account.*

Action.

1. If the new funding partner is not currently entered in MIS IDA, use the *Funding Partner Form* to add the new funding partner.
2. In the *Funding Partner Form*, update the original funding partner by clicking on the *Partnership Ended* field, then entering the end date and the reason for closure in the *Comment* field.
3. In the *Account Information TAB* for each affected participant account (making certain to click on **EDIT** in the main participant information screen first), **ADD** a new funding partner relationship with same match rate as previous funding partner.
4. Click on **SAVE**.
5. At the time of the affected account's next periodic statement, MIS IDA will automatically escrow match funds of the original funding partner by recording the

amount of match funds obligated for the participant account as of the most recent periodic statement prior to the Partnership End Date.

Result. From the *Partnership End Date* forward, the total match obligation for an affected account will be the new funding partner obligation minus the escrowed funds.

SCENARIO 2. Redistribute match rates among existing funding partners.

Action.

1. Retrieve the participant information for the affected account. Click on **EDIT**.
2. On *Account Information Form*, go to the *Funds* TAB and select a funding partner in the datasheet (upper left).
3. Change the match rate for the funding partner relationship associated with the account. Click on **UPDATE** in the match rate section of the form. Enter the new rate.
4. Check the match rate date for accuracy.
5. Click on **SAVE**.
6. Repeat steps 1 and 2 for each applicable funding partner so that the overall match rate remains the same.

Result. Total match fund obligations for affected account are reallocated among funding partners while total obligation (match rate) remains the same.

SCENARIO 3. Participant account gets a new funding partner, increases overall match rate.

Action.

1. If the new funding partner is not currently entered in MIS IDA, use the *Funding Partner Form* to add the new funding partner.
2. Retrieve the participant information for the affected account. Click on **EDIT**.
3. In the *Account Information* TAB, go to the *Funds* TAB and **ADD** a new funding partner relationship
4. Click on **SAVE**.
5. MIS IDA will automatically increment the overall match rate. The new match rate will take effect during the current statement period if the date is the same as the *Period Begin* date of the statement period. Otherwise, the new match rate will take effect beginning in the next statement period.

Result. Participant account shows increased match rate and increased match fund obligations allocated to current savings.

C.3.2 Modify Participant Account's Intended use

Action.

1. Review associated funding partner(s) to ensure that "intended use" of funding partner(s) is compatible with participant account's intended use. This information is found on the *Funding Partners Form*.
2. Retrieve the participant information for the affected account. Click on **EDIT**.

3. Proceed to the *Account Information* TAB. Highlight the account to be updated in the list box (upper left) and click **CHANGE** to modify the intended use.
4. Click on **SAVE**.

Result. Participant account information updated.

C.3.3 Modify Maximum Savings

SCENARIO 1. Participant changes maximum savings for an account.

Action.

1. Retrieve the participant information for the affected account. Click on **EDIT**.
2. Proceed to the *Account Information* TAB.
3. Highlight the account to be updated in the list box (upper left) and modify the *Maximum Savings*.
4. Click on **SAVE**.

Result. Participant may receive or lose match funds based on change in savings to be matched. Previously unmatched participant savings may now be matched due to the increase in the amount of savings eligible for match dollars and vice versa.

C.3.4 Modify Total Savings to be Completed Within Months from Date Account Opened

Action.

1. Retrieve the participant information for the affected account. Click on **EDIT**.
2. Proceed to the *Account Information* TAB. Highlight the account to be updated in the list box (upper left) and modify the *Total Savings to be Completed Within* *Months from Date Account Opened*.
3. Click on **SAVE**.

Result. Participant's *Saving End Date* has been revised. If zero is entered, the system assumes that the participant has no end date. If any other number is entered, the system will compute the *Saving End Date* and recalculate account statements. The system will take a "snapshot" of the *Matchable Closing Balance* based on the statement period of the new *Saving End Date* and that amount will become the participant's *New Savings Goal* as shown on the Participant Account Information (Post-Accumulation) Report.

C.4 Close a Participant's Account

SCENARIO 1. Close participant account before using any match funds.

Action.

1. Retrieve the participant information for the affected account. Click on **EDIT**.
2. Proceed to the *Account Information* TAB. Highlight the account to be closed in the list box (upper left) and enter "*Account Closed Date*" and "*Reason for Close*."

3. Click on **SAVE**.
4. Complete *Participant Exit Form* TAB, if applicable.
5. If receiving account statements from financial institution showing account still open, notify of termination.
6. The field administrator should add in account statements to "zero" out any remaining balance in a participant's account. This will not affect the financial institution's record of the account.

Result. Participant's account is closed. Participant loses unused match funds originally obligated to that account. Unused match funds are made available for new or existing accounts.

SCENARIO 2. Close participant account after using all or some match funds.

Action.

1. Complete *Matched Withdrawal Form* showing date the transaction cleared at the financial institution. See Chapter 5, Section F.
2. Retrieve the participant information for the affected account. Click on **EDIT**.
3. Proceed to the *Account Information* TAB. Highlight the account to be closed in the list box (upper left) and enter "*Account Closed Date*" and "*Reason for Close*."
4. Click on **SAVE**.
5. Complete *Participant Exit Form* TAB, if applicable.
6. The field administrator should add in account statements to "zero" out any remaining balance in a participant's account. This will not affect the financial institution's record of the account.

Result. Participant's account is closed. Funding partner(s) associated with the account reduce amount obligated to the participant by the amount disbursed.

C.5 Delete Funding Partner Match Relationship.

This function should be used **ONLY** as a means to eliminate an erroneously entered funding partner. The system will delete all associated account records including participant periodic statements that have been entered for this account.

Action.

1. Click on the *Participant Information Menu*.
2. Click on *Participant and Account Information*.
3. Retrieve participant information.
4. Click **EDIT** when the system displays the first screen.
5. The system will prompt "Do you really want to edit this record?"
6. Click "**OK**" to edit, or **CANCEL** to remain in view mode.
7. Click on the TAB named "Account Information".
8. Click on the second Tab within the form named "Funds".
9. Highlight the funding partner information to be deleted.
10. Click on **DELETE**.
11. The system will prompt "Do you want to delete the selected record?"
12. Click on **YES** to delete, or **NO** to retain the record.

C.6 Delete Participant's Account.

This function should be used **ONLY** as a means to delete an erroneously entered account.

WARNING: The system will delete all associated account records including periodic statements, matched withdrawals that have been entered for this account. If an account has been closed or a participant has exited the program, follow the procedures to close an account or exit the participant, but do **NOT** delete the record.

Action.

1. Click on the *Participant Information Menu*.
2. Click on *Participant and Account Information*.
3. Retrieve participant information.
4. Click **EDIT** when the system displays the first screen.
5. The system will prompt "Do you really want to edit this record?"
6. Click "**OK**" to edit, or **CANCEL** to remain in view mode.
7. Click on the sixth TAB named "Account Information".
8. Highlight the account to be deleted.
9. Click on **DELETE**.
10. The system will prompt "Do you want to delete the selected record?"
11. Click on **YES** to delete, or **NO** to retain the record.

D. PARTICIPANT EXIT

Purpose. This function is used to indicate a participant's exit from the IDA program.

Related Forms. The paper form used for this function is the "Participant Exit Form." A copy of this form is provided in Appendix A.

Related Reports. Participant Exit Report.

D.1 Enter Participant Exit Information.

Although the field administrator is "adding new information" to a participant's record, this function uses the **EDIT** button to enter "exit" information. The form shares the same function buttons with the *Participant Background Information Form* which uses the **ADD** button to add a new participant. Since the participant information is already displayed, the system views this function as a modification to the record.

Action.

1. Click on the *Participant Information Menu*.
2. Click on *Participant and Account Information*.
3. Retrieve the applicable participant.
4. Click on the last TAB entitled "*Participant Exit*".
5. Click on **EDIT**.
6. Enter information in this form.

7. The system will prompt the user to close the participant's account.
8. Click "OK".
9. Click **SAVE** and **CLOSE** to exit.

The screen is shown on the next page.

PARTICIPANT AND ACCOUNT INFORMATION

Participant Exit Form

The screenshot shows a web-based form for a participant named KEENAN PRICE. The form has a header with the participant's name, ID (777-77-7777), and account ID (1). Below the header is a navigation bar with tabs: Information, Address, Background, Assets and Liabilities, Economic Education / Notes, Account Info, and Participant Exit. The main form area contains the following fields:

- Exit Date:** A text input field containing the date 11/10/1997.
- Reason For Exit:** A dropdown menu with the selected option "Lost interest in program".
- Comments:** A large text area for entering notes.

Four callout boxes on the left side of the form provide instructions for each field:

- Participant and account information:** Points to the header area.
- Date participant left the program. Note: accounts should be closed.** Points to the Exit Date field.
- Select from list.** Points to the Reason For Exit dropdown menu.
- Include notes regarding participant's exit.** Points to the Comments text area.

Critical Fields.

Exit Date. This is the date the participant exited the program. When this field is entered, MIS IDA will not display the participant in the list of active participants used throughout the system.

Exit Reason. The reason why the participant exited the program is very critical for some reports. The only successful exit reason is "Reached IDA Goal". All of the other reasons available are considered an unsuccessful exit.

D.2 Retrieve Participant Exit Information.

Exited participant records may be viewed or edited by unchecking the **ACTIVE/EXITED** box on the *FIND* form used to retrieve participant information (see Chapter 5, Section A.2). Unless this box is blank, exited participants will *not be visible* in the list of participants on this screen.

Action.

1. Click on the *Participant Information Menu*.
2. Click on *Participant and Account Information*.
3. Retrieve the applicable participant by unchecking the Active/Exited box on the *FIND Screen*.
4. Click on the last TAB entitled "*Participant Exit*".
5. Click on **CLOSE** to exit.

D.3 Modify Participant Exit Information.

Exited participant records may be viewed or edited by unchecking the **ACTIVE/EXITED** box on the *FIND* screen used to retrieve participant information. Unless this box is blank, exited participants will *not be visible* in the list of participants on this screen.

NOTE: An exited participant may be re-activated by removing the values displayed on the *Participant Exit Form*.

Action.

1. Click on the *Participant Information Menu*.
2. Click on *Participant and Account Information*.
3. Retrieve the applicable participant by unchecking the Active/Exited box on the *FIND form*.
4. Click on the last TAB entitled "*Participant Exit*".
5. Click on **EDIT**.
6. Modify values.
7. Click **SAVE** and **CLOSE** to exit.

E. PERIODIC ACCOUNT STATEMENTS

Purpose. This function is used to record monthly financial account statements obtained from a financial institution.

Related Forms. The paper form used for this function is the “*Participant Periodic Deposits/Withdrawals Form*”. A copy of this form is provided in Appendix A.

Related Reports. Cumulative Account Activity; Total IDA Accumulation by Participant; Total IDA Accumulation Summary; Individual Account Statements; Participant Account Statements; Participant Account Statements (Post-Accumulation); Discrepancies in Target Periodic Savings; Discrepancies between Matched and Total Withdrawals; First Matched Withdrawal; Active Funding Partners; Escrowed Funding Partners; Residual Escrowed Match Funds.

E.1 Add a Periodic Account Statement.

In addition to being able to add a Periodic Account Statement from the *Participant and Account Information Form*, you may also enter it directly into the system.

Action. After the user clicks on the menu button “*Periodic Account Statements*”, the system will display the *Periodic Deposit/Withdrawal Form*.

1. Click on the **ADD** button.
2. Click on the arrow next to *Select Participant* to choose from a list of valid participants.
3. Click on the arrow next to *Account Id* to select the associated account number for the participant.
4. Enter all other information on the screen.
5. Click on the **SAVE** button to save the record (you may have to click twice). The system will generate an hourglass to show that the information is being saved.

This screen is shown two pages after this. Please note that most of the data fields require an entry. If a screen is incomplete, the participant’s information will not be saved.

Critical Fields.

The current periodic information is obtained from the financial institution. However, there are other year-to-date calculations that are performed in the background to keep track of matched withdrawals and extra savings. The results of these calculations are displayed in the Individual Account Statement reports. Due to the critical nature of the financial statement, each of these background fields is defined below.

Beginning Balance. When adding an account statement, the system will automatically fill in the ending balance from the previous statement. If the value filled in is zero, this indicates that there was no previous statement or that the statement dates are not contiguous (that is, the Period Begin Date is more than one day later than the Period End Date of the previous statement).

Savings. Although interest is separately listed on this form, the system defines participant savings as participant deposits + interest. (Refer to Chapter 2, *Account Structure: Best Practice Guidelines*).

Matched Withdrawals. If a *Matched Withdrawal Form* has been completed during the statement period, the system will assume that the *Total Withdrawals* noted in the periodic statement includes the "*Participant Amount*" entered in the *Matched Withdrawal Form*.

Unmatched Withdrawals. The system will assume that all withdrawals are **unmatched** unless a *Matched Withdrawal Form* has been completed for the amount of the withdrawal reported by the financial institution during the statement period. The "*Participant Amount*" in the *Matched Withdrawal Form* is subtracted from the "*Total Withdrawals*" reported by the financial institution to arrive at this amount.

Remaining to be Saved. The amount of savings a participant may yet accrue in a particular account before reaching the *maximum savings*. Any amount in excess of the *maximum savings* is considered *extra savings* and therefore not matched.

Extra Savings. The amount of savings in excess of the *maximum savings*. Extra savings is not matched.

Rollover (For "annual" savings calculation period only). The amount of savings that was considered *extra savings* in the previous year, and that is treated as a **deposit** in the new 12-month savings cycle (beginning on the account anniversary date). MIS IDA will automatically reset year-to-date values at the end of each 12-month cycle of participant savings. Because MIS IDA is dependent on bank statements for accurate reporting of savings, the system must perform calculations within the timeframes of the periodic statements. **This automatic reset occurs after the 4th-quarterly or 12th-monthly statement period (dictated by the financial institution) after the "Account Opened Date" (and annually thereafter) specified on the participant's Account Information Form.**

Note: Since an account may potentially be opened near or on the last day of a statement period, a participant's savings cycle may result in less than a full 12 months of savings. To ensure a full 12-month cycle, it is recommended that accounts be opened near the beginning of a statement period.

Matchable Closing Balance. The portion of the closing balance, as shown on the account statement from the financial institution, that is eligible to be matched in the savings period. In cases where previous, partial matched withdrawals and/or excess savings exist, this figure may be lower than the account closing balance.

Match Funds. The product of the overall match rate for the account multiplied by the *matchable closing balance* (savings eligible for match).

Total IDA Savings. The sum of *match funds* and the account closing balance (not the *matchable closing balance*).

PERIODIC ACCOUNT STATEMENTS

Participant Deposit/Withdrawal Form

Select a participant when adding an account statement, or select to retrieve previous entries for only that participant. Then select an account number.

Select the account for which a statement will be added, or to retrieve previous statements for only that account. (Must select a participant first.)

After selecting, participant id number will appear here.

Enter the dates for this statement.

Select Participant	Charita Castro	Account ID	1	Report Date	10/29/2001
Participant ID	000-00-0000	Beginning Balance	\$0.00	Sample Dataset	
Period Beginning	04/01/1998	Deposits	\$62.50	ProgID	100
Period Ending	04/30/1998	Number of Deposits	1	SiteID	1
		Withdrawals	\$0.00		
		Number Of Withdrawals	0		
		Service Charge	\$0.00		
		Interest	\$0.00		
		Closing Balance	\$62.50		

NOTE: Period Beginning date must begin on the first day after the previous Period Ending date (including weekends and holidays).

Add
Undo
Save
Close

Record: 1 of 26 (Filtered)

Use the navigation buttons to review other account statements.

Saves the entry and performs calculations based upon current match rates and year-to-date account transactions.

Target Periodic Savings. The average periodic savings needed to reach the participant's IDA savings goal.

Match Rate. The sum of all current match rates for funding partners associated with the participant's account as of the statement period being reported.

E.2 Retrieve a Periodic Account Statement.

Action.

1. Click on the *Participant Information Menu*.
2. Click on *Periodic Account Statements*.
3. The system displays the first record in this set of information.
4. To find a participant's set of statements for a particular account, use the "Select Participant" and "Account Id" dropdown boxes to filter down to the set of records.
5. Use the VCR navigator buttons to locate the desired entry.
6. Click on **CLOSE** to exit the form.

E.3 Modify a Periodic Account Statement Entry.

This form does **NOT** have an **EDIT** button. When selected, this form is initially displayed in **EDIT** mode. Changes may be made immediately to the data retrieved. However, security is enforced; if a person enters MIS IDA with the user id of "user", the system will prevent the user from making any changes.

An administrator may modify an entry in an account statement by selecting the appropriate record, making the necessary edits, then clicking on **SAVE** to rerun the calculations. The system will automatically re-calculate year-to-date values for account statements that have been entered between the time of the modified statement and the present statement period.

Action.

1. Click on the *Participant Information Menu*.
2. Click on *Periodic Account Statements*.
3. Use the "Select Participant" and "Account Id" dropdown boxes to filter down to the desired set of records.
4. Use the VCR navigator buttons to advance to the desired entry.
5. Modify the field values as necessary.
6. Click on **SAVE**.
7. The system will display an hourglass icon until all re-calculations have been completed.
8. Click on **CLOSE** to exit the form.

Result. The periodic account statement record is saved with modifications. Year-to-date calculations are repeated for this and all subsequent statement periods in MIS IDA.

F. MATCHED WITHDRAWAL

Purpose. This function is used to record a withdrawal made by the participant to purchase an asset approved by the sponsoring organization and matched by affiliated funding partners. Matched withdrawals include only those withdrawals made using *both* participant savings and match funds.

NOTE: *It is necessary that the withdraw date on the form reflect the statement period that the withdrawal appears on the participant's account statement. This will ensure that MIS IDA's data and calculations are synchronized with those of the financial institution.*

Related Forms. The paper form used for this function is the “*Matched Withdrawal Form.*” A copy of this form is provided in Appendix A.

Related Reports. Matched Withdrawals by Individual; Matched Withdrawals by Use; Total IDA Accumulation by Participant; Total IDA Accumulation Summary; Individual Account Statements; Discrepancies between Matched and Total Withdrawals; First Matched Withdrawal; Participant Account Statements Summary; Participant Account Statements Summary (Post Accumulation); Active Funding Partners; Escrowed Funding Partners.

F.1 Enter a Matched Withdrawal.

Action.

1. Select “*Matched Withdrawals*” from the *Participant Information* menu.
2. Click on the **ADD** button.
3. Click on the arrow next to *Select Participant* to select from a list of active participants.
4. Click on the arrow next to *Account Id* to select an associated account number for the participant.
5. Enter information for all fields on the screen. **Note that Withdrawal Date defaults to the ending date of the most recent account statement.** Once the user tabs to this field, the value is highlighted and the user may enter a different date.
6. Click on **SAVE**.
7. If the default match amount from the funding sources is not desired, click on the second TAB, *FP Contributions*. (The default amount(s) equals the participant's contribution multiplied by the funder's match rate for that account.)
8. Highlight a funding partner in the datasheet (top) to change its match dollar disbursement.
9. Enter the *actual match dollars* that will be taken from the funding partner account to match the participant's withdrawal.
10. Repeat steps 6 and 7 for each funding partner.
11. Click on **SAVE**.
12. Note: If the total actual dollars do not equal the total default amount, the system will display a message to the user. If the entered values are correct, click **CONTINUE**; otherwise, click **CANCEL** and enter correct values.

The form is shown on the next two pages reflecting the two **TAB** buttons associated with the form. Please note that many of the data fields require an entry. If a screen is incomplete, the participant's information will not be saved.

Critical Fields.

Date of Withdrawal. This is the date that the withdrawal transaction cleared at the financial institution. MIS IDA will compare the withdrawal date with the current statement period to calculate and report on year-to-date matched withdrawals. **NOTE:** A withdrawal should be entered **AFTER** the account statement for this period has been entered into MIS IDA.

If a matched withdrawal is entered in a given statement period but does not appear on the financial institution's statement, the *Match Withdrawal* form should be updated with the date that the withdrawal was recorded at the financial institution. Discrepancy reports may be run to show inconsistencies (see Chapter 6, Section F, Exceptions Reports).

Amount of Participant Contribution. This is the amount of savings (deposit + interest) that the participant used for his/her asset purchase. This value is included in the year-to-date calculations of a participant's account and reported on the individual account statement.

Actual Contribution Amount. This is the amount of match funds given by one or more funding partners for a participant's asset purchase. This value is included in the calculations of funding partner obligations in the *Active Funding Partners and Escrowed Funding Partners Reports*.

Note: The field administrator may use the default value (based on match rate) or designate a specific value for a funding partner's contribution to the asset purchase.

F.2 Retrieve a Matched Withdrawal.

Action.

1. Click on the *Participant Information Menu*.
2. Click on *Matched Withdrawals*.
3. Use the "Select Participant" and "Account Id" dropdown boxes to filter down to the desired set of records.
4. Use the VCR navigator buttons to advance to the desired entry.
5. Click on **CLOSE** to exit the form.

PARTICIPANT MATCHED WITHDRAWALS FORM

The screenshot shows a software interface for entering withdrawal information. At the top, it displays 'Participant ID: 000-00-0000', 'Account ID: 1', and 'Default Contribution: 1875'. Below this are two tabs: 'Withdrawal' (selected) and 'FP Contributions'. The form contains several input fields and buttons:

- Select Participant:** A dropdown menu with '000-00-0000' selected. Callout: 'Select the participant who made the withdrawal.'
- Account Number:** A dropdown menu with '1' selected. Callout: 'Select the account from which the withdrawal is made.'
- Report Date:** A date field with '10/29/2001' entered. Callout: 'Date the withdrawal cleared at the financial institution.'
- First Name:** Text field with 'Charita' entered.
- Last Name:** Text field with 'Castro' entered.
- Withdraw Use:** A dropdown menu with 'Home Purchase' selected. Callout: 'Specify the use of the withdrawal. Must be the use specified in the account information form.'
- Specify Other Use:** An empty text field.
- Vendor:** Text field with 'First Mortgage' entered. Callout: 'Enter information for the payee.'
- Address:** Text field with '222 Market' entered.
- Phone:** Text field with '(222) 332-1111' entered.
- Withdrawal Date:** A date field with '03/20/2000' entered.
- Participant Amount:** A text field with '\$625.00' entered. Callout: 'Amount of deposits + interest withdrawn by the participant.'
- Funding Partner Contribution:** A text field with '\$1,875.00' entered. Callout: 'MIS IDA calculates the match dollars to be dispersed, based upon the current match rates for active funding partners.'
- Check Amount:** A text field with '\$1,875.00' entered.
- Check No.:** An empty text field. Callout: 'Specify the check information.'

At the bottom of the form, there is a 'NOTE: Check that system filled in Funding Partner Contribution value before saving information.' and a row of buttons: 'Add', 'Edit', 'Undo', 'Save', 'Delete', and 'Close'. Below the buttons is a record navigation bar showing 'Record: 2 of 11'. Callout: 'Use these buttons to view other matched withdrawals.'

PARTICIPANT MATCHED WITHDRAWALS Funding Partner Form

The screenshot shows the 'Funding Partner Form' for a participant with ID 000-00-0000 and account ID 1. The form is divided into several sections:

- Participant and account information:** Located at the top, showing Participant ID: 000-00-0000, Account ID: 1, and Default Contribution: 1875.
- Withdrawal/FP Contributions:** A tabbed interface with 'Withdrawal' and 'FP Contributions' tabs. The 'FP Contributions' tab contains a table of funding partners.
- Funding Partner Table:**

Fund ID	Fund Name	Actual Contribution	Default Contribution	Fund End Date
3	Match Pool 1	\$1,250.00	\$1,250.00	
1	Soros International	\$625.00	\$625.00	
- Total Contributions:**
 - Total Contribution: \$1,875.00
 - Default Contribution: \$1,875.00
- Fund Details:**
 - Fund ID: 3
 - Fund Name: Match Pool 1
 - Match Rate: 2.00
 - Default Amount: \$1,250.00
 - Actual Contribution Amount:

Callout boxes provide the following explanations:

- Participant and account information:** Participant ID: 000-00-0000, Account ID: 1, Default Contribution: 1875.
- Selected funding partner whose information appears below:** Points to the 'Match Pool 1' row in the table.
- Use this field to adjust the match dollars provided by the selected funding partner:** Points to the 'Actual Contribution Amount' input field.
- Total adjusted match contributions for all funders, must equal default contribution total:** Points to the 'Total Contribution' and 'Default Contribution' values.
- End dates show when a funding partner was converted to escrow status for this account. No default contribution is calculated for escrowed funding partners.** Points to the 'Fund End Date' column header.
- List of funding partners eligible to provide match dollars to this withdrawal.** Points to the table of funding partners.
- Total match contributions of all active funding partners, based upon current match:** Points to the 'Total Contribution' value.
- Default match contribution for selected funding partner, based upon match rate:** Points to the 'Default Amount' value.

F.3 Modify a Matched Withdrawal.

Action.

1. Click on the *Participant Information Menu*.
2. Click on *Matched Withdrawals*.
3. Click **EDIT**.
4. The system will prompt "Do you really want to edit this record?"
5. Click "**OK**" to edit, or **CANCEL**.
6. Use the "Select Participant" and "Account Id" dropdown boxes to filter down to the desired set of records.
7. Use the VCR navigator buttons to advance to the desired entry.
8. Modify the field values as necessary.
9. Click on **SAVE**.
10. If changes need to be made on the second screen, click on the second TAB named "FP Contributions".
11. Highlight the funding partner whose values are to be edited.
12. Modify the value in the field "Actual Contribution Amount".
13. Note: If the total actual dollars do not equal the total default amount, the system will display a message to the user. If the entered values are correct, click **CONTINUE**; otherwise, click **CANCEL** and enter correct values.
14. Return to the first TAB.
15. Click on **SAVE**.
16. The system will display an hourglass icon until all re-calculations have been completed.
17. Click on **CLOSE** to exit the form.

F.4 Delete a Matched Withdrawal.

Action.

1. Click on the *Participant Information Menu*.
2. Click on *Matched Withdrawals*.
3. Click **EDIT**.
4. The system will prompt "Do you really want to edit this record?"
5. Click "**OK**" to edit, or **CANCEL**.
6. Use the "Select Participant" and "Account Id" dropdown boxes to filter down to the desired set of records.
7. Use the VCR navigator buttons to advance to the desired entry.
8. Click **Delete** to delete the appropriate record.
9. The system will prompt "Do you want to delete the selected record?"
10. Click on **YES** to delete, or **NO** to retain the record.
11. The system will display an hourglass icon until all re-calculations have been completed.
12. Click on **CLOSE** to exit the form.

CHAPTER 6

REPORTS

The *Reports Menu* is the primary menu for printing information. This function allows the user to print a variety of reports, including mailing labels.

The *Reports Menu* is divided into three main areas of selection criteria. The first is the list of report categories and associated reports within each of the categories that the user may choose to execute. The categories include:

- *Cumulative Reports*
- *Participant Information*
- *Periodic Participant Information*
- *Program Information*
- *Periodic Program Information*
- *Exceptions*
- *Supplemental (Formerly IDA Reporting Database)*
- *MIS IDA QC*
- *AFIA*

These report categories are shown on the following pages.

The second section of the report menu is a list of data fields that can be used to sort (method of ordering) information on a report. The third area is a list of data fields that can be used to filter (method of obtaining a subset of all data) information on a report. These latter two functions may be used in combination with each other to refine data on a report. The available options depend on the specific report and are highlighted when a report is selected from the menus. The Report Menu is shown on the next page.

Viewing a Report.

1. Select a report category from the drop down list at the top of the screen.
2. Highlight the desired report.
3. Select the appropriate sites for the report.
4. Enter Begin and End dates, if necessary. These fields will be active and blank, if they are required for a particular report.
5. Choose desired sort and/or filtering options using checkboxes on screen.
6. Click on **PREVIEW** to view the report on the screen.
7. Multiple pages of a report may be viewed using the VCR navigation buttons at the bottom of the screen. (Chapter 2, Section G, *General Operating Instructions*).
8. After viewing the created report on the screen, close the preview using the **inner** at the top right of the screen.

Printing a Report.

1. Follow steps 1-4 for Viewing a Report.
2. Click on **PRINT**.
3. The report should print automatically.

Saving or Exporting a Report to another Application

1. Follow steps 1-4 for Viewing a Report.
2. Click on **Save As**.
3. Select the file type you wish to save the report in.
4. Select location to save the report and give the file a name.
5. The file should open automatically with that application.

REPORT MENU

Select Program Id and Site Id for a report. Check the box below for a report of all sites in the database.

Information can be sorted by these fields.

A 3-way check box that allows selection based on specific criteria. Check the box to retrieve currently active participants. "Uncheck" the box to retrieve inactive participants. Click until the gray shaded box appears to retrieve both active and inactive participants.

A subset of information can be selected by using these fields.

REPORT CATEGORIES

Report Category	Report Name
Cumulative	Matched Withdrawals by Individual
	Matched Withdrawals by Use
	Cumulative Account Activity
	Cumulative Account Activity – Site Specific
	Cumulative Account Activity – All Programs/Sites
	Total IDA Accumulation – by Participant
	Total IDA Accumulation – Summary
Participant Information	Mailing Labels
	Participant Address List
	Participant Account Information
	Participant Background Information
	History of Intended Uses
	History of Match Rates
	Participant Exit
	Participant Account Information (Post Accumulation)
	Savings End Date
	Youth Participant Information
Participant Periodic	Individual Account Statement – Short Version
	Individual Account Statement
	First Matched Withdrawal
	Participant Account Statement Summary
	Matched Withdrawals
	Closed Accounts
	Participant Account Statement Summary (Post Accumulation)
	Economic Education Notes by Participant
	Economic Education Notes by Contact Type
Economic Education Notes Summary	
Program Information	Program Background Information
	Funding Partner Information
	Demographics (by Site)
	Demographics (All Sites)
	Demographics (Youth)
Program Periodic	Funding Partner Activity Summary
	Program Activity
	Program Activity (All Sites)
	Program Marketing
	Active Funding Partners
	Active Funding Partners Summary Report
	Escrowed Funding Partners
	Residual Escrowed Match Funds
Exceptions	Discrepancies Between Approved and Total Withdrawals
	Discrepancies from Target Periodic Savings
	Closed/Exited Exceptions Report
Supplemental Reporting	Client List (Short Version)

Supplemental Reporting (Cont'd)	Client List (Long Version)
	Program Status Report
	Demographics (w/ Refugee and Immigrant)
	Community Impact Report
	DHHS Poverty Level Report
	Projected Savings Completion Date (Avg. Mo. Dep.)
	Projected Savings Completion Date (Target Mo. Dep.)
	Total Payment to Vendors
	Total Loans from Lenders
	Training Not Attended - General Financial
	Training Not Attended - Home Ownership
	Training Not Attended – Microenterprise
	Training Not Attended - Post-Secondary Education
	Trainings Attended
MIS IDA QC	Account Statement Cleaning Report
	Youth Participant Cleaning Report
	Participant Cleaning Report
	Participants with Exceptions
	Program Background Cleaning
	Program Activity Cleaning
	Multiple Records for Participant (All Sites)
	Multiple Accounts for Participant (All Sites)
AFIA	AFIA - Assets for Independence Act

A. CUMULATIVE REPORTS

Purpose. This function allows the user to view and print cumulative reports for participant information. MIS IDA allows the user to select a subset of information based on Program ID and Site ID. The reports are described below.

Matched Withdrawals by Individual. This report provides a list of all participants' matched withdrawals and their use grouped by participant name.

Related Forms. Matched Withdrawal Form.

Matched Withdrawals by Use. This report provides a cumulative count of the number of matched withdrawals made and number of participants who made the withdrawals grouped by type of use.

Related Forms. Matched Withdrawal Form.

Cumulative Account Activity. This report provides cumulative totals and averages of all account activity for the selected Program and Site ID, grouped by month. Report displays activity as of the statement period end date.

Related Forms. Participant Periodic Withdrawal/Deposit Form.

Cumulative Account Activity Site Specific. This report uses the participant "site-specific" field to provide cumulative totals and averages of the selected "site-specific" category's account activity, grouped by month. Report displays activity as of the statement period end date.

Related Forms. Participant Periodic Withdrawal/Deposit Form.

Cumulative Account Activity All Programs/Sites. This report provides cumulative totals and averages of all account activity for all programs, grouped by month. Report displays activity as of the statement period end date. If the database is collecting data on multiple sites, all sites will be included in this report.

Related Forms. Participant Periodic Withdrawal/Deposit Form.

Total IDA Accumulation - by Participant. This report shows the total IDA accumulation for each participant's account based on an "as of date." The report shows the participant's current closing balance (net savings in account), total match funds accrued based on the closing balance, and total dollars used to purchase an asset (participant's contribution and the match funds).

Related Forms. Participant Periodic Withdrawal/Deposit Form; Matched Withdrawal Form.

Total IDA Accumulation - Summary. This report summarizes the total IDA accumulation for all participants based on an "as of date." The report shows the total closing balance (net savings in account), total match funds accrued based on the closing balance, and total dollars used to purchase an asset (participant contributions and match funds).

Related Forms. Participant Periodic Withdrawal/Deposit Form; Matched Withdrawal Form.

B. PARTICIPANT INFORMATION REPORTS

Purpose. This function allows the user to view and print reports for non-periodic (static) participant information. MIS IDA allows the user to select a subset of information and/or sort information using various criteria depending on the report. The reports are described below.

Mailing Labels. This report allows the user to view or print mailing labels of participant addresses. The program is designed to print on the following label type: Single sheet feed; 8 1/2 x 11 inch page of labels; label size 1 x 2 5/8 inches (Avery © 5160). The labels are three rows across the page. The user may order the information by zip code or participant last name. The user may also select a subset of participants filtered by program id, site id, zip code, participant id, participant last name, referring source, site-specific category, or by the participant's program status (active or inactive).

Participant Address List. This report provides the full name and address of each participant who has enrolled in the IDA program. The report also shows the program id and site to which the participant belongs (useful for those administering multiple-sites). The user may select a subset of participants filtered by program id, site id, zip code, participant id, participant last name, or by the participant's program status (active or inactive).

Related Forms. Participant Background Form.

Participant Account Information. This report provides basic account information for each participant, including: account open date, match rate, minimum monthly savings, target periodic savings, savings period, saving end date, savings goal, and intended use of an IDA account. The user may select a subset of participants filtered by program id, site id, zip code, participant id,

participant last name, funding partner, financial institution, the participant's program status (active or inactive), account status, or by those receiving quarterly statements

Related Forms. Account Information Form.

Participant Background Information. This report provides demographic and income information on a specific participant. The user may select a subset of participants filtered by program id, site id, zip code, participant id, participant last name, referring source, site-specific category, or by the participant's program status (active or inactive).

Related Forms. New Participant and Participant Background Form.

History of Intended Uses. The report shows the participant's current intended use for an account as well as a history of any changes made including the date that the change was effected.

Related Forms. Account Information Form.

History of Match Rates. The report shows the current match rate for each funding partner associated with a participant's account as well as a history of any changes made including the date that the change was effected.

Related Forms. Account Information Form.

Participant Exit Report. The report groups by exit reason the name, id, exit date, and count for participants who have exited the program (versus closed an account).

Related Forms. Participant Exit Form.

Participant Account Information (Post-Accumulation). This report provides "post-accumulation" information for each participant. Post-accumulation is defined as the time after the "Saving End Date" has been reached. The report includes: account open date, match rate, savings period, saving end date, original savings goal, and new savings goal (based on "snapshot" of *Matchable Closing Balance* at time of *Saving End Date*). The user may select a subset of participants filtered by program id, site id, zip code, participant id, participant last name, funding partner, financial institution, the participant's program status (active or inactive), account status, or by those receiving quarterly statements

Related Forms. Account Information Form.

Saving End Date. This report provides a list of the participants grouped by the month and year of their *Saving End Date*. The *Saving End Date* is defined as the end of the participant's match accumulation period. This date does not necessarily reflect the date by which the participant must use the match funds. (See Chapter 5, Section C, Account Information).

Related Forms. Account Information Form.

Youth Participant Information. This report provides demographic, income and youth information on a specific participant. The user may select a subset of participants filtered by program id, site id, zip code, participant id, participant last name, referring source, site-specific category, or by the participant's program status (active or inactive).

Related Forms. New Participant and Participant Background Form.

C. PARTICIPANT PERIODIC REPORTS

Purpose. This function allows the user to view and print reports using periodic participant information. MIS IDA enables the user to select a subset of information using various criteria depending on the report. The reports are described below.

Individual Account Statement. This report is an account statement that each participant should receive which reflects financial activity for a given period (usually one month). The user must enter a Beginning Date and Ending Date to retrieve information based on the requested period.

The match rate and corresponding match amount are aggregate numbers based on multiple match fund accounts. If there is a single match fund account, the match rate and amount will reflect the rate for that account. The report also provides totals of withdrawals and deposits based on the financial accounting provided by the appropriate financial institution. Matched withdrawals are shown in detail. This version of the account statement includes progress-to-date information on the status of the participant's savings goal.

Related Forms. Participant Periodic Deposit/Withdrawal and Matched Withdrawal Forms.

Individual Account Statement (short version). This report is an abbreviated account statement a participant may receive (in lieu of the longer version) which reflects financial activity for a given period (usually one month). The user must enter a Beginning Date and Ending Date to retrieve information based on the requested period. This shorter version does not include progress-to-date information on the status of the participant's savings goal.

First Matched Withdrawal Report. This report provides information on the number of days elapsed before the first matched withdrawal from a participant's account. The report also provides an overall average of the number of days that elapse before participants withdraw for an approved purpose.

Related Forms. Matched Withdrawal Form.

Participant Account Statement Summary. This report provides abbreviated account statements for all or a subset of participants in a given period. The user must enter a Beginning Date and Ending Date to retrieve information based on the requested month. The match rate and corresponding match amount are aggregate numbers based on multiple match fund accounts. If there is a single match fund account, the match rate and amount will reflect the rate for that account.

Related Forms. Account Information Form, Participant Periodic Deposit/Withdrawal Form.

Matched Withdrawals. The report shows the information entered on each matched withdrawal form. The user must enter a Beginning and Ending Date to retrieve information based on the requested period.

Related Forms. Matched Withdrawal Form.

Closed Accounts Report. This report provides a list of participants whose accounts have been closed within a given time period.

Related Forms. Account Information Form.

Participant Account Statement Summary (Post-Accumulation). This report provides participant account statement history for statements in the “post-accumulation” time period. The user must enter a Beginning Date and Ending Date to retrieve information based on the requested month. The match rate and corresponding match amount are aggregate numbers based on multiple match fund accounts. If there is a single match fund account, the match rate and amount will reflect the rate for that account.

Related Forms. Account Information Form; Participant Periodic Deposit/Withdrawal Form.

Economic Education/Notes by Participant. This report shows economic education and case notes for each client grouped first by client and sub-grouped by note type. Hours are shown per economic education type and totaled per note and per client.

Related Forms. Economic Education/ Notes Form.

Economic Education/Notes by Contact Type. The report shows economic education and case notes for each client but grouped by note type. Hours are shown per client and totaled per note type with averages per client and per month.

Related Forms. Economic Education/ Notes Form.

Economic Education/Notes Summary. The report shows economic education and case notes grouped and totaled by note type with averages per client and per month.

Related Forms. Economic Education/ Notes Form.

D. PROGRAM INFORMATION REPORTS

Purpose. This function allows the user to view and print reports for non-periodic program information. MIS IDA allows the user to select a subset of information using various criteria depending on the report. The reports are described below.

Program Background Information. This report provides program design information about the sponsoring organization.

Related Forms. Program Background Form.

Funding Partner Information. This report provides basic information about each funding partner that contributed financial resources to the IDA program.

Related Forms. Funding Partner Information.

Demographics. This report provides demographic information on all IDA participants for the selected program and site ID.

Related Forms. New Participant and Participant Background Forms.

Demographics (Youth). This report provides demographic and youth information on all IDA participants for the selected program and site ID.

Related Forms. New Participant and Participant Background Forms.

E. PROGRAM PERIODIC REPORTS

Purpose. This function allows the user to view and print reports for periodic program information. MIS IDA allows the user to select a subset of information based on program id, site id, or begin/end dates. The reports that accompany MIS IDA are described below.

Funding Partner Activity Summary. This report provides financial statements for all funding partner accounts for a specific period.

Related Forms. Funding Partner Activity Form.

Program Activity. This report provides monthly programmatic information. The report shows monthly expenses incurred and staff time utilized, and overall total expenses of staff time.

Related Forms. Program Activity Form.

Program Activity (All Sites). This report provides monthly programmatic information. The report shows monthly expenses incurred and staff time utilized, and overall total expenses of staff time. If the database is collecting data on multiple sites, all sites will be included in this report.

Related Forms. Program Activity Form.

Program Marketing. This report provides a count of marketing activities that occurred in each month.

Related Forms. Program Activity Form.

Active Funding Partners. This report shows details of the amounts that an active funding partner is obligated or has paid out to each affiliated participant's account. Funding partner obligations are the match amount to be distributed to the participant based on their *matchable closing balance* and *match rate*. The report is organized by the funding partners and the associated participant accounts that they fund. Totals are provided by participant and funding partner.

Related Forms. Program Periodic Funding Activity and Participant Periodic Deposit/Withdrawal Forms.

Active Funding Partners Summary Report. This report summarizes the amounts that an active funding partner is obligated or has paid out to all affiliated participants' accounts. Funding partner obligations are the match amount to be distributed to the participant based on their *matchable closing balance* and *match rate*. Totals are provided by funding partner and in aggregate for the entire program.

Related Forms. Program Periodic Funding Activity and Participant Periodic Deposit/Withdrawal Forms.

Escrowed Funding Partners. This report shows funding partners that have been closed but who have match obligations against a participant's account. A funding partner may have provided match funding for a limited period of time during the participant's savings period. These match funds are held in "escrow" status from the time the funding partner is closed. The

report displays the amount obligated to the participant at the time of closure, how much has been used, and any remainder.

Related Forms. Program Periodic Funding Activity Form, Participant Periodic Deposit/Withdrawal Form, Matched Withdrawal Form.

Residual Escrowed Match Funds. This report shows residual match funds that were not used after both a funding partner and an affiliated participant account has been closed.

Related Forms. Program Periodic Funding Activity Form, Participant Periodic Deposit/Withdrawal Form, Matched Withdrawal Form.

F. EXCEPTIONS

Discrepancies Between Approved and Total Withdrawals. A matched withdrawal will be included in this report if it was entered in MIS IDA, but did not yet clear at the financial institution (and therefore was not yet included in a periodic statement). MIS IDA shows periodic statements in which the matched withdrawals for a period exceeded the total withdrawal amount reported by the financial institution.

Related Forms. Matched Withdrawal Form, Participant Periodic Deposit/Withdrawal Form.

Discrepancies from Target Periodic Savings. This report shows periodic statements in which a participant failed to save at the *target periodic savings* rate. MIS IDA looks for periodic savings that fall 20% above or below the target.

Related Forms. Account Information Form, Participant Periodic Deposit/Withdrawal Form.

Closed/Exited Exceptions Report.

There are three criteria being checked in this report:

- 1) Exited Participants and Closed Accounts with Balances Remaining. This criterion finds participants whose account balances should be zero but have a balance remaining.
- 2) Exited Participants with Open Accounts. This criterion finds participants whose account balances should be zero and closed.
- 3) Active Participants with Closed Accounts. This criterion finds participants whose accounts are closed but may need to be exited from the IDA program.

Related Forms. Participant Account Information, Exit and Participant Periodic Deposit/Withdrawal Forms.

G. SUPPLEMENTAL REPORTING

This reporting section was formerly a separate database offered by ISED Solutions called the IDA Reporting Database. The system linked to MIS IDA to produce additional performance and management reports. It is now integrated into MIS IDA to make it easier to use.

Client List—Short and Long Version. These reports list all of the participants who have been entered into MIS IDA, but have not been exited yet, and all participants who have been exited from MIS IDA with “reached IDA goal” as their exit reason.

Program Status Report. This report has several sections divided by asset goal. Each section shows a different list of participants. The first section (Enrollment) counts all participants who have been entered into MIS IDA. The second section (Active) counts all participants who currently have open accounts. The third section (Asset Purchases) counts all participants who have a matched withdrawal entered. The last section (Unsuccessful Exits) counts all participants who have been exited from MIS IDA for all reasons except “reached IDA Goal.” This report should fit on one page. The Total Match Funds Awarded sums all the dollar amounts that have been entered for this site(s) in the Funding Partner form under the Program Information Menu.

Demographics (w/ Refugee and Immigrant). This report is similar to the one that is in MIS IDA, but this report allows you to limit the report by site, enrollment, and account open dates. This report counts the number of participants that meet each response.

Community Impact Report. This report groups the asset purchase information by asset goal and gives the total dollar amount for Savings, Match, Loans, and purchases that have been made as a result of this program. The dollar amount for each purchase is reported.

DHHS Federal Poverty Level Report. This report lists all participants for the sites selected. The household size, annual income, and enroll year entered into MIS IDA are used to determine participant poverty level based on DHHS Federal poverty guidelines.

Completion Date Reports (Projected And Target). These reports list unexited participants and groups them based on when they are expected to complete their savings goal. The *projected* completion date report groups participants based on an average of their actual periodic savings. The *target* completion date report groups participants based on the dollar amount of their target periodic savings.

If you receive an error running one of these reports, it means at least one participant meeting the criteria has \$0 deposited in their account. By clicking the button in the box to the right of the completion data reports, you can obtain a list of those clients who have \$0 deposited in their account. This report will not run unless all applicants meeting the criteria have more than \$0 deposited because it must calculate an average monthly savings deposit in order to calculate when a person will complete the savings goal.

Vendor Report. This report lists the total amount of money each vendor received in funds from this program for all sites. The vendor information comes from the matched withdrawal in MIS IDA. This report is intended to help program staff target local fund-raising efforts and also to give an indication of community impact.

Loan Report. This report lists the total amount of money each Loaning Institution received in funds from this program for all sites. The Loaning Institution information comes from the total value of assets and loans in the IDA Reporting Database. This report is intended to help program staff target local fund-raising efforts and also to give an indication of community impact.

Funding Partner Obligation Report. This report sums the match obligation (savings goal x match ratio) for all of the participants who have been entered into MIS IDA, but have not been exited yet, and all participants who have been exited from MIS IDA with “reached IDA goal” as their exit reason.

Training Completion Reports. These reports are intended to identify who has completed or has not completed the educational components of their IDA. These reports work only if you use the default names MIS IDA uses for the education components. If you wish to use these reports, you will need to enter a record using the MIS IDA default names indicating that the educational component is complete. The client specific report lists all the educational records for a participant.

H. MIS IDA QC

This reporting section was formerly a separate database linked to MIS IDA. It is now integrated into MIS IDA to make it easier to use. This section features seven reports that provide information on potential data-entry errors, missing values, and accounting inconsistencies. We recommend you run these report periodically to help keep your data clean. Reports include:

- Account Statement Cleaning – checks account statement information
- Youth Participant Cleaning – checks demographic information of youth-based programs
- Participant Cleaning – checks demographic information of adult-based programs
- Participants with Exceptions – checks discrepancies in open/closed status
- Program Background Cleaning – checks program design information
- Program Activity Cleaning – checks program marketing and cost information
- Multiple Records for Participants – checks for duplicate participant enrollment across programs
- Multiple Accounts for Participants – checks for multiple participant accounts across programs

I. AFIA – Assets for Independence Act

Since the largest funder of IDAs in the United States is AFIA and a large number of MIS IDA users are AFIA Funded, we felt it was important to create a new report that would help program staff complete the AFIA annual report. Since the AFIA Annual Report requires additional information not collected by MIS IDA, only Part 4 of the AFIA annual report is created by MIS IDA. The rest of the information can be easily obtained by your agency and does not require a data system to collect.

J. GENERATE FORM LETTERS

Purpose. This function allows the user to generate form letters using participant information in MIS IDA. A form letter is created by merging information from the database, such as name and address, with a Microsoft® Word document. A standard letter can then be sent to multiple participants without having to write the letter for each participant. For example, this type of letter may accompany the periodic financial statements that are sent to participants.

Action.

The form letter function must be accessed through Microsoft® Word. A template file, **formlet.doc**, has been provided with the system that will automatically link to the MIS IDA database when opened. The document is currently linked to participant name and address fields. The user should use the mail merge function in Word to execute the merge with the data in the database.

CHAPTER 7

ADMINISTRATION

The *Administration Menu* is used to assist the field administrator in managing MIS IDA. A copy of the menu is shown on the following page. In general, the administrator should back up (export) the database periodically (whenever data has been added or modified) and saved to another medium such as a network or Zip™ disk. Saving the data frequently will prevent loss of data due to power outage, hard disk failure, or other catastrophe. The Administration Menu is shown on the next page.

A. TRANSFER EXTERNAL DATA

Purpose. The data transfer menu is used to import and export data into and out of the system. The system displays a menu with the different import and export options. The following sections describe each menu item. The *Transfer External Data Menu* is shown on the following page.

A.1 Import EDI Bank Statements.

Purpose. This function is used to copy bank statement information from a financial institution into MIS IDA without having to manually enter the data in the *Participant Periodic Deposit/Withdrawal Form*. The field administrator should coordinate with the affiliated financial institution to obtain a text file that is formatted for MIS IDA. The file format for this function is provided in Appendix B.

After obtaining the file from the financial institution, the field administrator should copy the file into the XLS subdirectory of the MIS IDA directory and name the file *EDIstatements.txt*. MIS IDA will look for a file with this name in this subdirectory to import.

Action.

1. Click on the *Administration Menu*.
2. Click on the *Transfer External Data Menu*.
3. Select "*Import EDI Bank Statements*".
4. The system will look for a text file named *EDIstatements.txt* in the XLS subdirectory.
5. After finding the file, the system will import the data file and generate a report of any unsuccessful transfers. The report file is named *EDI.log* and located in *C:\MIS IDA v5*.

NOTE: *If there are many records in the database, this function may take several minutes to finish.*

ADMINISTRATION MENU

The screenshot shows the Administration menu for the Management Information System for Individual Development Accounts (MIS IDA Version 5.0). The interface includes logos for the Center for Social Development at Washington University and ISED Solutions. The menu options are:

- Transfer External Data
- Relink Tables
- Edit Lookup Data
- Select Program/Site
- Add'l Tools
- License and Support Information
- Back to Main Menu

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Callout boxes provide the following descriptions:

- Transfer External Data:** Reveals menu for exporting the data in MIS IDA or importing data from external files.
- Relink Tables:** Locates and links "ida_data.mdb" to MIS IDA.
- Edit Lookup Data:** Add or delete values for drop down lists in the system.
- Select Program/Site:** (For Multi-Site Programs only). Choose which site data to administer.
- License and Support Information:** View license information for this copy of MIS IDA.
- Back to Main Menu:** Reveals menu that contains functions to help with troubleshooting and technical support.

ADMINISTRATION Transfer External Data Menu

The screenshot shows the 'Transfer External Data' menu in the MIS IDA Version 5.0 administration interface. The interface has a teal header with the title 'Management Information System for Individual Development Accounts' and 'MIS IDA Version 5.0'. On the left, there are logos for the Center for Social Development at Washington University and ISED Solutions. The main menu area is a light gray box with the title 'Transfer External Data' and five options, each with a checkbox. Arrows point from callout boxes on the right to each option.

Transfer External Data

Management Information System for Individual Development Accounts
MIS IDA Version 5.0

Center for Social Development
Washington University
St. Louis, Missouri, USA

In Partnership with:
ISED Solutions
Washington, DC, USA

- Import EDI Bank Statements
- Transfer External Data (to/from Version 5)
- Transfer External Data (from Version 3 or 4)
- Import IDA Reporting Database Data
- Back to Administration Menu

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Load account statement data from "edistatements.txt" into MIS IDA.

Allows to export and import data from version 5 only.

Allows you to import data from previous versions of MIS IDA.

Allows you to import data from your IDA Reporting Database.

A.2 Export Data.

Purpose. This function is used to copy MIS IDA data for one or all sites to a Microsoft® Excel spreadsheet. An administrator may use this function for *backup purposes*. If participating in a multi-site setting, this function may be used to *transfer data* to the central program office.

NOTE: the export function used for "all sites" creates a file named "xfer.xls" and the export function used for one site creates a file named "rolldown.xls."

Action. Transfer all sites' data to spreadsheet.

1. Click on the *Administration Menu*.
2. Click on the "Transfer External Data Menu".
3. Click on the "Transfer External Data Menu (to/from Version 5)".
4. Select the submenu item "Export Data (All)".
5. At the system prompt, select "yes" to continue, or "no" to cancel.
6. The system will extract all of the data from current MIS IDA data files into a Microsoft® Excel spreadsheet. The spreadsheet will contain multiple sheets, one for each table of data. The name and location of the created file is **c:\mis ida v5\xls\date_xfer.xls**. For **network installations**, the file will be created on the computer from which the function was executed.

Action. Transfer one site's data to spreadsheet.

1. Click on the *Administration Menu*.
2. Click on the submenu *Select Program/Site*.
3. Set the Site Id to the site number being exported.
4. Select "Transfer External Data Menu".
5. Click on the "Transfer External Data Menu (to/from Version 5)".
6. Select the submenu item "Export Data (Site Only)".
7. At the system prompt, select "yes" to continue, or "no" to cancel.
8. The system will extract all of the data for that site into a Microsoft® Excel spreadsheet. The spreadsheet will contain multiple sheets, one for each table of data. The name and location of the created file is **c:\mis ida v5\xls\date_rolldown.xls**. For **network installations**, the file will be created on the computer from which the function was executed.

A.3 Export Data to Research Organization

MIS IDA can be used as an evaluation tool for program and participant tracking and reporting. Organizations that will be submitting data to a third-party research organization for evaluation should notify and obtain consent from IDA participants that their data may be included in the submission to the research organization. A sample Release of Information Form (that the participant signs) is provided in Appendix C. When sending data to a research organization, the media should be labeled with the organization's name, Program ID and Site ID.

A.4 Import Data

Purpose. This function is used to copy information into MIS IDA from the **xfer.xls** or **rolldown.xls** files created when MIS IDA data was exported by the "Export Data" function (see above). *The system will ONLY import a file that was exported by the export function.* An administrator may use this function to *reload data from a backup file*. If participating in a multi-site setting, this function may be used to *transfer data* into the central program office database or into a satellite site from the central office.

Action. Import data from an export of MIS IDA v5 (All Sites).

1. Click on the *Administration Menu*.
2. Click on the "Transfer External Data Menu".
3. Click on the "Transfer External Data Menu (to/from Version 5)".
4. Select "Import Data (All)".
5. A screen will appear that allows you to select the file you wish to import.
 - a. Click the button with 4 dots on the right side of the screen.
 - b. Find and select the file.
 - c. Click the *Import* Button to begin the Import.
6. At the system prompt, select "yes" to continue, or "no" to cancel.
7. The system will import the information.

Action. Import data from an export of MIS IDA v5 (Site Only).

1. Click on the *Administration Menu*.
2. Click on the submenu *Select Program/Site*.
3. Set the Site Id to the site number being imported.
4. Click on the "Transfer External Data Menu".
5. Click on the "Transfer External Data Menu (to/from Version 5)".
6. Select "Import Data (Site Only)".
7. A screen will appear that allows you to select the file you wish to import.
 - a. Click the button with 4 dots on the right side of the screen.
 - b. Find and select the file.
 - c. Click the *Import* Button to begin the Import.
8. At the system prompt, select "yes" to continue, or "no" to cancel.
9. The system will import the information.

Action. Import data from an export of MIS IDA v4 and earlier (All Sites).

1. Click on the *Administration Menu*.
2. Click on the "Transfer External Data Menu".
3. Click on the "Transfer External Data Menu (to/from Version 3 or 4)".
4. Select "Import Data (All)".
5. At the system prompt, select "yes" to continue, or "no" to cancel.
6. The system will search for the following file: **c:\mis ida v5\xls\xfer.xls**.
7. The system will import the information after it finds the file.

Action. Import data from an export of MIS IDA v4 and earlier (Site Only).

1. Click on the *Administration Menu*.
2. Click on the submenu *Select Program/Site*.
3. Set the Site Id to the site number being imported.
4. Click on the “*Transfer External Data Menu*”.
5. Click on the “*Transfer External Data Menu (to/from Version 3 or 4)*”.
6. Select "*Import Data (Site Only)*".
7. At the system prompt, select "yes" to continue, or "no" to cancel.
8. The system will search for the following file: **c:\mis ida v5\xls\rolldown.xls**.
9. The system will import the information after it finds the file.

Action. Import data from an export of IDA Reporting Database.

1. Click on the *Administration Menu*.
2. Click on the “*Transfer External Data Menu*”.
3. Select "*Import IDA Reporting Database Data*".
4. At the system prompt, select "yes" to continue, or "no" to cancel.
5. The system will search for the following file: **c:\mis ida v5\xls\datatsfr.xls**.
6. The system will import the information after it finds the file.

B. RELINK TABLES

Purpose. This function is used to connect the MIS IDA data file, "**ida_data.mdb**", with the main system file, "**ida.mdb**". *An administrator will only need to perform this function when the data or system files have been moved.*

If the system file is unable to locate the associated data file at *system start-up*, the system will prompt the administrator to *relink* the data file. In this case, follow Steps 3-5 shown below.

Action.

1. Select “*Relink Tables*” on the *Administration Menu*.
2. Select "OK" in the system message.
3. The system will display the standard Windows *OPEN* screen that asks the administrator to locate and choose the data file that is to be linked.
4. Select the **ida_data.mdb** file in the MIS IDA directory: **c:\mis ida\ida_data.mdb**
5. The system will then link the file and start the program.

C. EDIT LOOKUP DATA

Purpose. This function allows the administrator to customize values from which a user may select.

C.1 Edit Referring Sources

Purpose. This function allows the administrator to set up a table of values from which a user may select to indicate the participant's referral source. These values can then be used to group participants on program reports. The "*Referral Source*" field is located on the *Participant Information Form*.

Action.

1. Select "*Edit Lookup Data*" on the *Administration Menu*.
2. Select "*Edit Referring Sources*" on the *Edit Lookup Data Menu*.
3. The system will display a form. If there are referring sources already entered they will be listed along with one empty field
4. The administrator should enter values, one to a field.
5. To do this, click the *Edit* button and type the value in the blank field.
6. When finished click *Save*.
7. These values will then be available in the dropdown list box for the "*Referring Source*" field on the *Participant Information Form*, and may be used to filter reports.
8. Click Close to exit the form.

The administrator may add values in the list at any time. ***However, any deletions of a value that has previously been used for a participant may cause an error when that participant's information is displayed on the screen. We do not recommend deleting any of these values unless you are certain no participants are using this value.***

C.2 Edit Site Specific Values

Purpose. This function allows the administrator to set up a table of values from which a user may select a site-specific grouping for each participant. These values can then be used to group participants on program reports. For example, an administrator of a housing organization may want participants to be grouped by the name of the housing complex in which they live. The "*Site-Specific Grouping*" field is located on the *Participant Background Form*.

Action.

1. Select "*Edit Lookup Data*" on the *Administration Menu*.
2. Select "*Edit Site Specific Values*" on the *Edit Lookup Data Menu*.
3. The system will display a form. If there are values already entered they will be listed along with one empty field.
4. The administrator should enter values, one to a field.
5. To do this, click the *Edit* button and type the value in the blank field.
6. When finished click *Save*.
7. These values will then be available in the dropdown list box for the "*Site Specific Value*" field on the *Participant Information Form*, and may be used to filter reports.
8. Click Close to exit the form.

The administrator may add values to the list at any time. ***However, any deletions of a value that has previously been used for a participant may cause an error when that participant's information is displayed on the screen. We do not recommend deleting any of these values unless you are certain no participants are using this value.***

C.3 Edit HHS Poverty Guidelines

Purpose. This function allows the administrator to set up a table of values from which a participant's percentage of poverty can be calculated. These values can then be used on program reports.

Action.

1. Select "*Edit Lookup Data*" on the *Administration Menu*.
2. Select "*Edit HHS Poverty Guidelines*" on the *Edit Lookup Data Menu*.
3. The system will display a form. If there are values already entered they will be listed along with one empty field at the bottom.
4. The administrator should enter values in the first three columns. The remaining three columns will calculate automatically.
5. To do this, click the *Add New* button.
6. When finished click *Save*.
7. Click Close to exit the form.

C.4 Edit Available Intended Uses

Purpose. This function allows the administrator to add an intended use to the pre-existing table of intended uses. A user will select an Intended Use when setting up an account.

Action.

1. Select "*Edit Lookup Data*" on the *Administration Menu*.
2. Select "*Edit Available Intended Uses*" on the *Edit Lookup Data Menu*.
3. The system will display a form. If there are values already entered they will be listed along with one empty field at the bottom.
4. The administrator should enter values, one to a field, in the empty field at the bottom of the table.
5. To do this, click the *Edit* button and type the value in the blank field.
6. When finished click *Save*.
7. These values will then be available in the dropdown list box for the "*Intended Use*" field on forms, and may be used to filter reports.
8. Click Close to exit the form.

The administrator may add values to the list at any time. *However, any deletions of a value that has previously been used for a participant may cause an error when that participant's information is displayed on the screen. We do not recommend deleting any of these values unless you are certain no participants are using this value.*

C.5 Edit Available Immigrant and Refugee Ethnicities/Countries of Origin

Purpose. This function allows the administrator to set up a table of values from which a user may select a Refugee or Immigrant ethnicity for each participant.

Action.

1. Select "*Edit Lookup Data*" on the *Administration Menu*.
2. Select "*Edit Available Ethnicities/Countries of Origin*" on the *Edit Lookup Data Menu*.
3. The system will display a form. If there are values already entered they will be listed along with one empty field at the bottom.
4. The administrator should enter values, one to a field.
5. To do this, click the *Edit* button and type the value in the blank field.
6. When finished click *Save*.
7. These values will then be available in the dropdown list box for the "*Ethnicity*" field on forms.
8. Click Close to exit the form.

The administrator may add values to the list at any time. ***However, any deletions of a value that has previously been used for a participant may cause an error when that participant's information is displayed on the screen. We do not recommend deleting any of these values unless you are certain no participants are using this value.***

D. SELECT PROGRAM/SITE

Purpose. This function allows the user to manage data of multiple sites or programs. Data from a different site or program must have been entered or imported under its own unique Program Id/Site Id combination.

Note: *A Program Id and Site Id number is assigned at the time that the software is licensed. A new Program Id or Site Id number should not be created without first contacting CSD. CSD maintains a list of all program and site numbers for licensing and evaluation purposes.*

Related Forms. A copy of the "Installation Form" and edit criteria are provided in Chapter 1, Section E, *Installation Procedures*.


D.1. Add an Additional Site to MIS IDA.

Action.

1. Click on "*Select Program/Site*" from the *Administration Menu*.
2. The system will display the "*MIS IDA Installation Form*" which was used to install the current system. The *Installation Form* displays the **current** Program Id and Site Id.
3. Use the VCR navigation button arrow at the bottom of the form to put the form in ADD mode. Do this by clicking on the () button.
4. Unless otherwise directed by a central IDA program administrator, enter the same Program Id provided with the software license and increment the Site Id by one. For example, if the original Program Id was 100, Site Id 1, the new site is Program Id 100, Site Id 2.
5. Select "annual" or "lifetime" *savings calculation period*. In most cases select lifetime.
6. Once created, the system will create records related to the Program Id and Site Id specified in this form. (see below for more information).
7. Continue to the *Program Background* form to enter information about the site.

D.2 Select Site.

Action.

1. Click on "*Select Program/Site*" from the *Administration Menu*.
2. The system will display the "*MIS IDA Installation Form*" which was used to install the current system. The *MIS IDA Installation Form* displays the current Program and Site Id.
3. Use the VCR navigation arrows () at the bottom of the form to select an existing Program Id and Site Id.
4. Click "OK" and close the form.
5. The system will now manage records in the newly specified Program Id and Site Id.

D.3. Modify Annual or Lifetime Savings Calculation Period.

Action.

1. Click on "*Select Program/Site*" from the *Administration Menu*.
2. The system will display the "*MIS IDA Installation Form*" which was used to install the current system. The *Installation Form* displays the current *savings calculation period*.
3. Select the savings calculation period for which you prefer your program to operate (see Chapter 2, Section B.1 Program Account Structure). *Note:* This will re-calculate every account statement for this site. Depending on the data file size, this action may take some time.
4. The field administrator should check that the 'maximum savings' field on each participant's *Account Information Form* reflects the correct value for the new savings calculation period selected.

E. ADDITIONAL TOOLS

Purpose. This function allows the user or Technical Support to lookup, change, recalculate and manage data.

E.1. MIS IDA File Locations.

Action.

1. Click on "*Add'l Tools*" from the *Administration Menu*.
2. Click on "*MIS IDA File Locations*" from the *Add'l Tools Menu*.
3. A form will display which lists the exact path of the files MIS IDA is connecting.
4. Click Close to exit the screen.

E.2. Change Participant Program/Site.

Purpose. This feature allows you to move a participant from one site to another in MIS IDA.

Action.

1. Click on "*Add'l Tools*" from the *Administration Menu*.
2. Click on "*Change Participant Program/Site*" from the *Add'l Tools Menu*.
3. A form will display which allows you to enter a participant's Part ID #, the old and new Prog ID and Site ID #s.
4. Once filled in, click the Update Program and Site button and the Participant will be moved to the other.
5. Click Close to exit the screen.

E.3. Fix Missing Import Data.

Purpose. This function is used to complete a database import process if there are problems with importing a previous version of the data. Contact technical support for assistance with this function.

E.3.1 Update Youth Data Tab for Participant.

Action.

1. Click on "*Add'l Tools*" from the *Administration Menu*.
2. Click on "*Fix Missing Import Data*" from the *Add'l Tools Menu*.
3. Click on "*Update Youth Data Tab for Participant*" from the *Fix Missing Import Data Menu*.
4. Click this button fixes anyone with the problem.
5. The system will display the hourglass cursor until the process is complete.

E.3.2 Update HHS Poverty Guidelines for Participants.

Action.

1. Click on "*Add'l Tools*" from the *Administration Menu*.
2. Click on "*Fix Missing Import Data*" from the *Add'l Tools Menu*.
3. Click on "*Update HHS Poverty Guidelines for Participants*" from the *Fix Missing Import Data Menu*.
4. Click OK to recalculate.
5. Click OK when the system indicates it is finished.

E.4 Semi-annual Updates

This function is used to track a history of changes in participant information and program design on a semi-annual basis. This tracking can be used to report on changes over time in participant income and savings behavior, and effects of changes in program design on savings behavior and program efficacy.

E.5 Update Calculations

Purpose. This function is used to re-calculate all participant account statements. This action may take some time and should be initiated at the end of the day. It is estimated that each account statement takes approximately four seconds to process; given this estimate, sites with 100 accounts and two years of statements (24 per account) may take up to 2 ½ hours to recalculate all statements.

E.5.1 Calculate Savings End Date.

Action.

1. Click on "*Add'l Tools*" from the *Administration Menu*.
2. Click on "*Update Calculations*" from the *Add'l Tools Menu*.
3. If the site being displayed is not correct, return to the *Administration Menu*; click on *Select Program/Site* and select the desired site number. Then return to *Update Calculations*.
4. Select with you want to calculate the Savings End Date for *all sites* or *this site only*.
5. Click *Calculate*.
6. The system will prompt twice to continue the action. Click *Yes* to continue, or *No* to cancel.
7. Click *Close* to exit the screen.

E.5.2 Recalculate Account Statements.

Action.

1. Click on "*Add'l Tools*" from the *Administration Menu*.
2. Click on "*Update Calculations*" from the *Add'l Tools Menu*.
3. Enter the Program ID and Site ID you wish to recalculate.
4. Click *Recalculate*.
5. The system will prompt twice to continue the action. Click *Yes* to continue, or *No* to cancel.
6. Click *Close* to exit the screen.

F. License Information

Purpose. This function is used to verify license and installation information to the administrator.

Action. After the administrator selects "*License Information*" from the *Administration Menu*, the system will display the licensed Organization's name, the installer and installation date of the current "MIS IDA" system. If more than one site is managed under a single copy of MIS IDA, the site shown in the *MIS IDA Installation Form* (see above) will be the license information displayed.

Appendix

A

Monitoring Instrument

PROGRAM BACKGROUND INFORMATION FORM

This form should be filled out at IDA program start-up, and updated semi-annually.

Program Id: _____ Site Id: _____ Date: _____

Sponsoring Organization:

Name of sponsoring organization: _____
Contact First Name: _____
Contact Last Name: _____
Address1: _____
Address2: _____
City: _____
State/Province: _____
Zip/Postal Code: _____
Country: _____
Phone: () _____
Fax: () _____
E-mail: _____

Year sponsoring organization founded: _____

Please select the *primary* organizational type:

Public organizational types: _____ federal government
 _____ state government
 _____ city government
 _____ school or school district
 _____ other (specify: _____)

Private, not-for profit organizational types: _____ religious organization
 _____ community development organization
 _____ social service agency
 _____ credit union
 _____ other (specify: _____)

Private, for-profit organizational types: _____ bank or other financial institution
 _____ commercial employer
 _____ community development org. (for-profit)
 _____ other (specify: _____)

If IDAs are currently in planning, please specify date to begin _____
If IDAs are currently in operation, please specify date they were begun

Do you currently have an evaluation of your IDA program underway? **Yes** **No**

_____ If yes, by someone inside the organization? Name: _____
_____ If yes, by someone outside the organization? Name: _____

IDA Program Design

Institution where IDAs are deposited:

- bank or savings and loan
- credit union
- other

Specify other: _____

Is there a service charge for the accounts? **Yes No**

Accounts are held in what name? **Ind Org Both**

Individual's contributions and match funds are held
in same or separate accounts? **Same Sep**

Match funds are held in what name? **Ind Org Both**

Are all match funds held in one large account? **Yes No**

Is a written savings plan or agreement required? **Yes No**

When do IDA participants receive a periodic account statement:

monthly **quarterly** **semi-annually** **annually**

Do account withdrawals require more than one signature? **Yes No**

Are there penalties for unapproved use of IDA funds? **Yes No**

Specify penalties: _____

Please check all permissible uses of funds in IDA accounts:

- Home purchase?
- Home repair or remodeling?
- Security deposit for rental property?
- Primary and secondary education?
- Post-secondary education?
- Job training or technical education?
- Microenterprise start up or development?
- Financial investments?
- Employment-related expenses? (equipment, clothing, transportation, child care, etc.)
- Moving expenses?
- Vehicle?
- Furniture, washer, or other durable goods?
- Medical expenses?
- Retirement?

___ Emergency or hardship?
___ Other? Specify: _____

Is there an annual limit on total IDA balance (savings + match) per account ? **Yes No**

If yes, what is the maximum? \$ _____

Is there a lifetime limit on total IDA balance (savings + match) per account? **Yes No**

If yes, what is the maximum? \$ _____

If match rates do not vary, please specify the rate (as a ratio): ____:1

If match rates vary, please specify the:

Highest IDA match ratio (specify as a ratio): ____:1

Lowest IDA match ratio (specify as a ratio): ____:1

If match rates vary, please specify how: _____

Is there a waiting period before IDA participants can access their funds? **Yes No**

If there is a waiting period, please specify how long (in weeks): _____

Other financial incentives for participant:

Do IDA deposits earn interest? **Yes No**

Are IDA deposits earned by program participation? **Yes No**

Do IDA deposits reduce rent or other fees? **Yes No**

Are there other incentives for participants? **Yes No**

If there are other incentives, please specify: _____

At the program level, give the total amount of matching funds (and other financial incentives) planned this year for all IDAs: \$ _____

Amount of matching funds or other financial incentives, by source:

\$ _____ public organizations

\$ _____ private, non-profit organizations

\$ _____ private, for profit organizations

\$ _____ individual donors

Is there a state tax credit for participant contributions to IDAs? **Yes No**

If yes, percent of state tax credit: _____%

Is there a state tax credit for IDA donors and partners? **Yes No**

Financial Education

Do you offer general financial education as a part of the IDA program? **Yes No**

If yes, how many class hours is the curriculum? _____

Is general financial education a **REQUIRED** component of your program? **Yes No**

If yes, how many general financial education class hours are required? _____

If you offer asset-specific training as a part of the IDA program, please specify below:

	<i>Offered?</i>		<i>Required?</i>		<i>Number of Hours Required</i>
	Yes	No	Yes	No	_____
Homeownership	Yes	No	Yes	No	_____
Microenterprise	Yes	No	Yes	No	_____
Education	Yes	No	Yes	No	_____
Other:	Yes	No	Yes	No	_____

Specify other training: _____

PERIODIC PROGRAM ACTIVITY FORM

This form should be completed every month.

Program Id: _____ Site Id: _____

For period beginning: _____

For period ending: _____

What marketing activities did your program (and partner organizations) engage in during this period? (check all that apply)

Newspaper(s) _____ Presentations _____ Special Committees _____
Lobbying _____ Newsletters _____ Brochure _____
Other _____

Program Expenditures for this Period:

Salaries \$ _____
Benefits \$ _____
Consulting and Fees \$ _____
Rent/Mortgage \$ _____
Equipment \$ _____
Utilities \$ _____
Supplies \$ _____
Travel \$ _____
Other \$ _____

Monthly staff time expenditures for this period: (whole number and tenths of hours)

Total salaried staff hours in organization: _____.
Total salaried staff hours assigned to IDAs: _____.
Total unsalaried staff hours assigned to IDAs: _____.
Total hours assigned to IDAs in *partner organizations*: _____.

Additional IDA accounts planned for this period
(Please specify number of accounts planned, or zero if no new accounts are planned): _____

Comments: _____

FUNDING PARTNERS FORM

This form should be filled out at IDA program start-up and updated when applicable.

Program Id: _____ Site Id: _____

Partner Name: _____

Bank Account Id: _____ Fund Id (computer-generated): _____

Organization type (check one):

- Public Organization
- Non-profit
- For-profit
- Individual
- Pool

Date partnership began: _____

Match Pool Contributor? **Yes** **No**

Intended Uses

Unrestricted Use

OR

Check all permissible uses of funds given by this partner for IDA accounts (must be a subset of allowable program uses):

- Home purchase?
- Home repair or remodeling?
- Security deposit for rental property?
- Primary and secondary education?
- Post-secondary education?
- Job training or technical education?
- Microenterprise start up or development?
- Financial investments?
- Employment-related expenses? (equipment, clothing, transportation, child care, etc.)
- Moving expenses?
- Vehicle?
- Furniture, washer, or other durable goods?
- Medical expenses?
- Retirement?
- Emergency or hardship?
- Other? (If other permissible use, please specify: _____)

Date partnership ended: _____

Reason for close of fund: _____

FUNDING PARTNER CONTRIBUTIONS FORM

Use this form to record all disbursements made by a funding partner to your program.
Do NOT use this form if the match funds account is a POOL.

Program Id: _____ Site Id: _____

Partner Name: _____

Bank Account Id: _____ Fund Id (computer-generated): _____

Date of Contribution: _____

Match Contribution Amount: \$ _____

Operating Funds Contribution Amount: \$ _____

Other Contribution Amount: \$ _____

PERIODIC FUND ACTIVITY FORM

Please report the status of the Funding Partner Account for this period using information taken from the periodic statement provided by your financial institution

Program Id: _____ Site Id: _____

Funding Partner Name: _____

Fund Id (computer-generated): _____

Period Beginning: _____

Period Ending: _____

Beginning balance: \$ _____

Deposits: \$ _____

Interest earnings: \$ _____

Withdrawals: \$ _____

Fees: \$ _____

Closing balance: \$ _____

NEW PARTICIPANT FORM

This form contains permanent information and should be completed when a new participant enters the IDA program.

Program Id: _____ Site Id: _____

Participant Id (social security number): _____

Participant first name: _____

Participant last name: _____

Date of enrollment in IDA program (Month/Day/Year): _____

IDA participant statistics

Gender of participant:

_____ female
_____ male

Year of birth of participant: _____

Ethnicity of participant:

_____ African American
_____ Caucasian
_____ Latino or Hispanic
_____ Asian, Pacific Islander
_____ Native American
_____ Immigrant (please specify: _____)
_____ Refugee (please specify: _____)
_____ Other (if other ethnicity, please specify: _____)

Did you have an existing relationship with the organization prior to enrollment in the IDA program? **YES** **NO** **UNKNOWN**

Were you referred to the IDA program by another organization? **YES** **NO** **UNKNOWN**

Referring Source: _____

PARTICIPANT ADDRESS FORM

This form should be completed when a new participant enters the IDA program.

Participant Id: _____ Date: _____

Participant first name: _____

Participant last name: _____

Address line 1: _____

Address line 2: _____

City: _____ State/Province: _____ Zip/Postal code: _____

Country: _____

Phone number: (____) _____

Alternate phone number: (____) _____

Enter the name and address of a relative who would know how to contact you if you moved:

Relative first name: _____

Relative last name: _____

Address line 1: _____

Address line 2: _____

City: _____ State/Province: _____ Zip/Postal code: _____

Country: _____

Phone number: (____) _____

PARTICIPANT BACKGROUND INFORMATION FORM

This form contains information that may change. It should be completed when a new participant enters the IDA program.

Participant Id: _____

Date: _____

Current Participant Information (at the time form is completed):

Place of residence of participant:

- _____ urban or suburban (pop. 2,500 or more)
- _____ small town or rural (pop. less than 2,500)

Marital status of participant:

- _____ Single
- _____ Married
- _____ Separated
- _____ Divorced
- _____ Widowed

Household status of participant:

How many adults (18yrs and older) currently live in participant's household: _____

How many children (under 18yrs) currently live in participant's household: _____

Highest level of education completed by participant:

- _____ Grade K-5th
- _____ Grade 6-8
- _____ Grade 9-12
- _____ High school Diploma or GED
- _____ Some college
- _____ 2-year degree
- _____ 4-year degree
- _____ Attended graduate school

Employment status of participant:

- _____ Employed more than full-time (overtime, or working more than one job)
- _____ Employed full-time (35-40 hours)
- _____ Employed part-time (up to 35 hours)
- _____ Working and in school
- _____ Laid off, waiting for call back
- _____ Currently seeking employment
- _____ Currently in school or job training program
- _____ Homemaker, not seeking employment
- _____ Disabled, not seeking employment
- _____ Retired, not seeking employment
- _____ Unknown

Site-specific grouping: _____

Have you ever been a recipient of TANF or AFDC?	Yes	No	Unknown
Are you presently a TANF recipient?	Yes	No	Unknown
Do you currently receive SSI or SSDI?	Yes	No	Unknown
Were you eligible for EITC last year?	Yes	No	Unknown
Do you currently receive food stamps?	Yes	No	Unknown
Do you use direct deposit for IDA?	Yes	No	Unknown

Monthly gross income of participant household by source:

\$ _____ Formal employment
 \$ _____ Self-employment (selling things you make; doing laundry, sewing, child care; etc.)
 \$ _____ Government assistance (TANF, Food Stamps, SSI, Social Security, Unemployment Benefits, Veteran's Benefits)
 \$ _____ Pensions or retirement income
 \$ _____ Child support/alimony payments
 \$ _____ Friends or family
 \$ _____ Investment income
 \$ _____ Other (Please specify: _____)

Assets and liabilities:

Do you own a vehicle?	Yes	No	Unknown	
				If yes, value of vehicle: \$ _____
				Loan amount on vehicle: \$ _____
Do you own a home?	Yes	No	Unknown	
				If yes, market value of home: \$ _____
				Mortgage amount on home: \$ _____
Do you own a business?	Yes	No	Unknown	
				If yes, value of business: \$ _____
				Loan amount for business: \$ _____
Do you own residential rental property or land?	Yes	No	Unknown	
				If yes, value of property: \$ _____
				Loan amount for property: \$ _____
Do you own stocks, bonds, 401k or other investments?	Yes	No	Unknown	
				If yes, value of investments: \$ _____
Do you have a checking account?	Yes	No	Unknown	

				If yes, amount in account: \$ _____
Do you have a savings account ? (other than IDA)	Yes	No	Unknown	If yes, amount in account : \$ _____
Do you owe money to friends/family?	Yes	No	Unknown	If yes, record amount: \$ _____
Do you have past due household bills?	Yes	No	Unknown	If yes, record amount: \$ _____
Do you have credit card bills?	Yes	No	Unknown	If yes, record amount: \$ _____
Do you have student loans?	Yes	No	Unknown	If yes, record amount: \$ _____
Do you have medical bills?	Yes	No	Unknown	If yes, record amount: \$ _____
Do you have health insurance?	Yes	No	Unknown	
Do you have life insurance?	Yes	No	Unknown	

YOUTH PARTICIPANT FORM

This form is to be used with youth programs, and reflects current youth participant information at the time of enrollment.

Participant Id: _____ Date: _____

Relationship of primary caregiver to youth participant? _____

Is this participant a citizen of the U.S.? **Yes** **No** **Unknown**

Was the youth participant born in the U.S.? **Yes** **No** **Unknown**

Current grade level of the youth participant? _____

Employment Status of youth? **Full-time** **Part-time** **Not Employed**

If Employed,

Hourly Wage? _____ Unknown

Hours per Week? _____ Unknown

ECONOMIC EDUCATION/NOTES FORM

This form is required to report economic education participation but optional for other case notes

Program Id: _____ Site Id: _____

Date: _____

Participant Id: _____

First Name: _____

Last Name: _____

Economic Education(check one or more and specify hours):

- _____ ECONOMIC EDUCATION: General Financial Hours: _____
- _____ ECONOMIC EDUCATION: Homeownership Hours: _____
- _____ ECONOMIC EDUCATION: Microenterprise Hours: _____
- _____ ECONOMIC EDUCATION: Education Hours: _____
- _____ ECONOMIC EDUCATION: Other Hours: _____

Specify other: _____

Other Notes:

Short Note: _____

Long Note: _____

NEW ACCOUNT INFORMATION FORM

This form should be completed when a participant opens an IDA at a financial institution.

Program Id: _____ Site Id: _____

Participant Id: _____

First Name: _____

Last Name: _____

Bank Account Id: _____

Financial Institution: _____

Date Account Opened: _____

Maximum Annual or Lifetime Savings: _____

Total savings to be completed within _____ months of date account opened.

Minimum Monthly Savings (optional): _____

Target Monthly Savings: _____

Account Type: **Individual** **Household**

Intended Use: _____

Account Closed

Closed date: _____

Reason: _____

FUNDING PARTNER ASSOCIATED WITH PARTICIPANT ACCOUNT

This form should be filled out when setting up match fund sources for an account.
(A program may link multiple funding sources to one account).

Program Id: _____ Site Id: _____

Participant Id: _____

First Name: _____

Last Name: _____

Bank Account Id: _____

Funding Partner Name: _____

Fund Id (computer generated): _____

Effective Date: _____

Match Rate: _____: **1**

Match Rate Change

Change Date: _____ New Match Rate: _____: **1**

Reason for change: _____

EXIT PROGRAM FORM

This form should be completed when a participant exits the program.

Program Id: _____ Site Id: _____

Participant Id: _____

Participant first name: _____

Participant last name: _____

Exit Date: _____

Primary reason for exit:

- Reached IDA goal
- Reached program time limit
- No longer eligible for program
- Lost interest in program
- Not able to save
- Moved out of the area
- Violated program rules
- Withdrew savings for unapproved purpose
- Deceased
- Other -- Specify : _____

Comments: _____

PERIODIC ACCOUNT STATEMENTS

This form should be completed monthly from financial institution account statements.

Program Id: _____ Site Id: _____

Participant Id: _____

Participant first name: _____

Participant last name: _____

Account Number: _____

For period beginning: _____

For period ending: _____

Beginning balance for this period: \$ _____

Amount of periodic deposits: \$ _____

Number of periodic deposits: _____

Amount of periodic withdrawals: \$ _____

Number of periodic withdrawals: _____

Amount of service charges: \$ _____

Amount of periodic interest earnings: \$ _____

Closing Balance: \$ _____

PARTICIPANT MATCHED WITHDRAWAL FORM

This form should be completed whenever a participant requests approval for a withdrawal.

Program Id: _____ Site Id: _____

Participant Id: _____

Participant first name: _____

Participant last name: _____

Account Number: _____

Intended use of withdrawal: _____

Vendor name: _____

Address: _____

Phone: (____) _____

Withdrawal date: _____

Participant amount: \$ _____

Total Partner Contribution: \$ _____

<i>Funding Partner Name</i>	<i>Disbursement Amount</i>
_____	\$ _____
_____	\$ _____

Check Amount: \$ _____

Check Number: _____

Loan/Mortgage Company: _____

Loan Amount: \$ _____

Total Value of the Asset Purchased: \$ _____

Appendix B

Electronic Data Transfer (EDI)

File Format

**Center for Social Development
Washington University in St. Louis**

**FILE FORMAT FOR ELECTRONIC DATA TRANSFER
WITH MIS IDA©**

This is the standard text file format to be used when transferring Individual Development Account (IDA) financial information from a financial institution to our management information system (MIS) for IDAs ("MIS IDA"). The file should be delimited by commas between fields.

Field Name	Type	Size
PartID (ssn)	Text	11
ReportDate (current date)	Date	11
AccountID	Text	25
PeriodBegin	Date	11
PeriodEnd	Date	11
*AccountClosed	Yes/No	1
*ClosedDate	Date	11
BalanceBegin	Currency	11
DepositTotal	Currency	8
WithdrawTotal	Currency	8
NbrWithdraw	Number (single)	4
NbrDeposit	Number (single)	4
ServiceFee	Currency	8
*Ytdinterest	Currency	8
InterestTotal	Currency	8
BalanceClose	Currency	9

Notes:

1. The field names marked with an "*" denote unused fields. However, the file format should include spaces for these fields.
2. Date format - CCYY MMM DD
(For Year 2000, date format needs to be as shown. Notice space between year and month, and between month and day).
 CC - 2 digit century
 YY - 2 digit year
 MMM - 3 character month
 DD - 2 digit day
3. Balance Begin and Balance Close fields should be followed by an indicator ('+' indicates a positive balance and '-' indicates a negative balance).
4. Yes/No - (0 = No, 1 = Yes)
5. Do not use column headers
6. The file should be named EDIStatements.txt

Appendix C

Sample

Participant Release Form

**CONSENT FORM FOR PARTICIPATION IN
AN INDIVIDUAL DEVELOPMENT ACCOUNT PROGRAM (IDA)**

I understand that [SPONSORING AGENCY'S] program may be part of a national IDA study being evaluated by the [RESEARCH ORGANIZATION]. I understand that the purpose of the demonstration is to study the effects of savings-based strategies.

I agree to participate in this study and in [SPONSORING AGENCY'S] program activities affiliated with the IDA program.

As part of my participation in the study, I agree to assist in the evaluation by sharing certain information (collected through surveys or interviews). I understand that all such information will be kept confidential.

I understand that [RESEARCH ORGANIZATION] will never use my name in, or attach my name to any report or written summary originating from information in the database, interviews, or focus groups without written consent.

I give permission to [SPONSORING AGENCY] to submit personal and financial information, including information from my financial institution, that is collected in the agency's IDA computer information system to [RESEARCH ORGANIZATION] for evaluation, and I agree to provide all personal and financial information requested by SPONSORING AGENCY or [RESEARCH ORGANIZATION].

I understand that [RESEARCH ORGANIZATION] will be using the information to learn about and analyze savings behavior, and that the analyses may be printed in journals and other publications for funding agencies, policymakers, and the general public.

I understand that [RESEARCH ORGANIZATION] will store all data in a locked file cabinet to which only SPONSORING AGENCY and associates from [RESEARCH ORGANIZATION] will have access.

I understand that I am participating of my own free will and I can drop out of the demonstration at any time.

Signature of Participant: _____ Date: _____

Name of Participant: _____

If participant is under the age of 18, please include:

Name of parent or legal guardian: _____ Date: _____

Signature of parent or legal guardian: _____