Funding & Application Guide

Overview of Eligibility, Types of Funding, and Direct Services Grant Application Tips & Examples

Contents

Introduction

The City of St. Louis is the only community in the St. Louis Metro Region with a Senior Citizens' Services Fund (RSMo §67.990–67.995).[1] The City of St. Louis Senior Citizens' Services Fund (dba St. Louis City Senior Fund) was created by a voter supported ballot initiative in November 2016. The approved legislation allows the City of St. Louis to levy and collect a property tax of up to five cents per hundred dollars of assessed valuation, "for the purpose of providing services to persons sixty years of age or older."[2]

St. Louis City Senior Fund envisions the City of St. Louis as an aging-friendly community where older residents can thrive in environments that best support their well-being. We support this vision by providing grants to local nonprofits and government entities to help support the health, well-being, and ability of residents to continue living in their homes and communities. This includes grants focused on safe and stable housing, assistance with essential needs, and support to navigate existing systems and resources. Senior Fund is led by a volunteer board of seven St. Louis City residents—appointed by the Mayor and approved by the Board of Aldermen—who are supported by a team of three staff.

All grants from Senior Fund are directed to serve residents in the City of St. Louis who are 60 years or older. We issue requests for proposals as funding is available, typically once a year for our core funding. To receive notices for new grant opportunities, sign up for our mailing list on our website.

Funding Categories

Direct Services

Funding for programs and services that immediately impact and improve the lives of older adults in the City of St. Louis. Funding opportunities are released to address community needs under specific focus areas determined by the Senior Fund Board of Directors based on community surveys, feedback from service providers, partners, and residents, and other sources. The majority of our grant support (70-80%) is distributed through our Direct Services grants. Funding maximums vary based on focus area and funding year. In the current fiscal year, direct services grant awards generally range from $25,000 to $100,000 with a median award of $65,000.

Other Program Investments

Based on community and service provider feedback and available funding, other funding opportunities may be available at any given time. In addition, Senior Fund may choose to contract directly with experienced agencies and organizations to respond to community needs.

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[1] Missouri Revisor of Statutes. RSMo §67.990-67.995. Accessed at:
https://revisor.mo.gov/main/OneSection.aspx?section=67.990&bid=56673
[2] City of St. Louis. (2016). Ordinance 70314: Ordinance Calling for a Proposal to Levy Property Tax. Accessed at:
https://www.stlouis-mo.gov/government/city-laws/ordinances/ordinance.cfm?ord=70314

General categories for other program investments are as follows:
- **Organizational Capacity & Infrastructure:** Funding and other support to increase a community organization's ability to provide services, through diversification of revenue, administrative and process improvements, coordination, and/or capital support.
- **Policy & Advocacy:** Investment in working together as an aging network to advance the interest and needs of older adults and their families.
- **Responsive Needs:** Responsive grantmaking for community or organizational needs that arise during a fiscal year through direct grants and contracts or contributions to pooled funding to support older adults.

Past funding opportunities have included Emergency Grants for Organizations, Senior and Community Center Capital Grants, and Vehicle Matching Grants. All active funding opportunities accepting proposals are always posted on the Senior Fund website. To receive notices for new grant opportunities, sign up for our mailing list on our website. Contact our team anytime throughout the year if you would like to discuss a program idea or funding need. You can schedule meetings with us via our scheduling app linked on our website.

Organization Eligibility

To apply for a grant award, applicants must be an organization that:
- Is in good standing with the State of Missouri.
- Is recognized by the IRS as a non-profit, tax-exempt under Section 501c3 of the US Internal Revenue Code OR is a City of St. Louis Governmental Entity.
- Has a record of providing services to St Louis City residents 60 years of age and older and demonstrated capacity to carry out services funded by proposed grant.
- Has established policies and procedures to manage finances and can provide documentation of past financials (*for example,* audited financial statements, IRS 990, or other documentation).
- Fits within priorities of Senior Fund as stated in the request for proposals.

Note: Specific funding opportunities may have additional eligibility requirements listed in the RFP. Make sure to reference any applicable RFP prior to applying.

Award Budget

- Dollar limits vary by funding category and year; refer to the RFP you are responding to for the grant limit.
- Senior Fund requires that applicants do not request more than 50% of their organization's annual budget.
- For requests that may in part benefit services for clients that are not St. Louis City residents who are 60 years or older, we expect that additional funding sources will contribute to total program costs.

- Grants from Senior Fund are meant to build upon, not take the place of or supplant, existing program and service funding. This includes funding for staff who are currently supported by other sources unless they are increasing their hours, funding for their time has been reduced, or other changes.
  - For existing programs, applicants will need to explain why Senior Fund support is needed (e.g., expansion of current services, loss of funding).

Administrative or Indirect Expenses

Indirect expense represents the program's share of overhead expenses and administrative costs. These are expenses incurred by the applicant organization because of program or service implementation but that are not easily identifiable with a specific program or service. Examples include executive oversight, accounting, grants management, legal expenses, rent, utilities, insurance, and facility maintenance. Organizations are allowed indirect expenses of up to 12% of the direct expenses for a program or service supported by a Senior Fund grant. See page 16 for additional information.

Award Limitations

There are some things we do not fund unless otherwise specified in a Request for Proposals, including:

- Grant Awards to Individuals
- Grant Awards to For-Profit Businesses
- Start-up Organizations
- Loans
- Scholarships
- Travel Outside of What Is Needed for Service Delivery
- Conference Fees
- Research
- Special Events
- Film or Video Projects
- Direct Expenses for Care Provided in Nursing Homes and Assisted Living Facilities
- Building or Land Purchases
- Additions, Renovations, or Repairs to Commercial Buildings

Questions & Feedback

We encourage organizations seeking funding from Senior Fund to contact us at info@stlseniorfund.org or (314) 200-7436 with any questions. We will provide prompt responses to all inquiries within and outside of our grant process. You can also reach out to Senior Fund staff directly. Organizations considering or in the process of applying for funds are encouraged to schedule individual consultations with Senior Fund staff. You can schedule a meeting via our scheduling app.

Grant Application Access

Links to our request for proposals, online grant application system, guides, and templates are available at: https://stlseniorfund.org/grants/funding-opportunities. Senior Fund only accepts applications when we have an open funding call; we do not accept applications on a rolling basis unless stated in a specific RFP or through specific contact from a Senior Fund staff member. To receive notices for new grant opportunities, sign up for our mailing list via the link on our Contact Us page. Contact our team anytime throughout the year if you would like to discuss a funding need for a program or service you provide.

Online Grant Application Portal

Senior Fund transitioned to an online grantmaking system in 2024. To apply for a grant, you must have an account in our grant application and management system called Grant Lifecycle Manager. You can access the link to this system on our website on the Application Process page or through the hyperlinked text in this guide.

Create an Online Account for Your Organization

The **first time** your organization applies to one of our open funding opportunities, you will need to create an account with our secure online grants application management portal (also called Grant Lifecycle Manager or GLM). This tutorial from Foundant, can assist with questions you have about getting started, or you can contact us via email or phone with questions.

> If someone else from your organization has created an account on our grants management site but you have not created your own account yet, contact us. We will provide you with individual login credentials to access your organization's site.

Information Needed to Create Account

During the organization account creation process, you cannot save partial information. Please compile all required information before beginning the account creation process.

- **Organization Information**
  - Organization Legal Name
  - Organization DBA (doing business as)
  - EIN/Tax ID
  - Website
  - Main Phone Number
  - Organization Email
  - Address
  - Is your organization's main office located in the City of St. Louis?

- **User Information**
  - Name
  - Title/Role
  - Email/Username
  - Preferred Phone Number
- **Executive Officer Information**
  - Name
  - Title/Role
  - Email
  - Preferred Phone Number

Complete a Grant Application

You can view and complete Senior Fund grant applications through our online grants application portal (Grant Lifecycle Manager - GLM). You can see detailed information on how to use this portal from this [tutorial from Foundant](#), but we have provided basic information below.

- Go to the URL for our grants portal: https://www.grantinterface.com/Home/Logon?urlkey=stlseniorfund
- Log in to our grants portal using the credentials you provided when creating the account.
  - If someone else in your organization created your Senior Fund grants account, please [contact us](#). We can provide credentials if an organization account already exists.
- Click "Apply" on the top of the webpage. This will take you to a list of current open funding opportunities.
- You can preview and download a list of questions for each open application by clicking on the "Preview" button, then selecting "Question List" on the top right side of the webpage.
- When you are ready to apply, select the "Apply" button for the corresponding funding opportunity.
- Complete the questions. Anything marked with an asterisk (*) is required.
- You may save and return to the application as much as needed.
- Submit application when it is ready before the deadline listed.

If you have any issues with the system, or your application, contact us anytime.

Collaborate Feature

Our online grant portal, through Foundant, has a feature called Collaborate. You will notice a blue button in the top right corner of your application forms that says Collaborate. This will allow you to invite colleagues within your organization to work on an application with you rather than having to share login and password information.

Click here for a step-by-step written tutorial with screenshots:
https://support.foundant.com/hc/en-us/articles/4523887747223-Applicant-Tutorial-Collaborator

Grant Application Review

Once you have submitted your application, it will be first reviewed by our staff, who may reach out with additional questions for clarification. All applications are reviewed by Senior Fund staff and board members; Direct Services grants are also reviewed by external reviewers. Timing of review and notification varies based on grant type; more details can be found in the corresponding RFP for a funding opportunity.

Reservation of Rights

Senior Fund reserves the right to reject proposals submitted, to request additional information or clarification from any or all applicants, and/or negotiate changes with applicants at any time before, during, or after the award process. Submission of a proposal in no way guarantees an award. No entitlement to funding for any organization at any level is expressed or implied. Senior Fund will not be responsible for any expenses incurred in the preparation or submission of any proposal.

Record of Submissions

All materials submitted in accordance with a request for proposals will become and remain the property of Senior Fund and will not be returned. All responses will be considered public records but may be deemed and treated as "closed" or "exempt" by Senior Fund at the sole discretion of Senior Fund, pursuant to its understanding and interpretation of the laws of the State of Missouri. All proposal materials may become open records. Senior Fund cannot guarantee confidentiality of any materials during the evaluation process or at any other time. Thus, any applications and other materials or communications submitted in response to a request for applications should be assumed to be subject to public disclosure.

Notification of Awards

Applicants will be notified if they have been granted an award, usually via email. A selection or designation of an approved application shall not be construed as an offer of engagement until and unless a grant agreement is fully negotiated. For grant agreements to take effect, all applicable parties with the authority to bind the respective entity must sign the grant agreement.

Direct Services Grants | Tips & Examples
For Specific Sections of the Application

Character Limits
The online application system we use requires character limits for each question. The character limit includes spaces. We have tried to pick a generous character limit for each question. It may be helpful to consider the character limit in relation to a word and/or page count. The estimates below are based on a rough average of 6 characters per word.
- 10,000 characters = 1,600 words or 3.5 pages single-spaced
- 7,000 characters = 1,200 words or 2.5 pages single-spaced
- 5,000 characters = 800 words or 1.5 pages single-spaced
- 3,500 characters = 575 words or 1 page single-spaced
- 1,500 characters = 250 words or .5 page single-spaced
- 500 characters = 80 words
- 250 characters = 40 words

Program Request Summary

Funding Focus Area | If your program or service addresses more than one focus area, you can select all that apply; you do not have to pick just one.

Proposal Summary | We will use what you type for this question in our grant review cover sheets; please make sure to take the time to briefly describe the program or service you are seeking grant support for.

Organization Background
This is the section to highlight what your organization does, not just what you are seeking grant support for. In addition to the Program Detail section, this is the primary place to give reviewers a sense of your experience serving older adults, particularly older St. Louis City residents. Not everyone reviewing your request will be familiar with your organization, even if you currently receive funding from Senior Fund; this is the section to introduce them to what you do.

Services for Older Adults | This is the primary place in your application to highlight the variety of services and programs your organization provides specifically for older adults. We do not need extensive detail, but make sure you give a comprehensive picture of your services if your organization has several programs.

#s of Clients Served | Do your best to answer this question with the information you have available. If you are missing something, or it is slightly different from what is asked, just make sure to clearly label it.

Program Detail

This is the main section for describing the program or service you are seeking grant support for. When answering questions in this section, think about what you might share with someone who is not familiar with your program. As part of our review process, we have reviewers (staff, board, and community) that may not know about your program.

New or Existing Program

- If you are seeking support for a program or service your organization currently carries out, choose Existing.
- If you are seeking support to pilot a new program or service for your organization—you have never carried out the program for any clients of your organization—choose New. There will be additional questions you will be asked if you are seeking support for a new program.

Description of Service Provided | This is the main question where you can provide reviewers with details about the program/service you are seeking support for. Make sure to respond to all of the prompts for the question and give a clear picture of how you engage and help your clients/members/program participants.

Program Client Description | In this section it is important to give reviewers as much info as possible on who you are intending to serve, if these are individuals you already have connections to (e.g., current clients, individuals waiting to be served), or if you will need to spend some time recruiting new people to serve upon receipt of your grant award.

- Even if you have shared this in *Description of Service Provided*, make sure to include at least a brief description here.
- If you have a specific intake or assessment process before you determine if you can serve someone or specific eligibility requirements from other funders supporting your program or service that you follow, this is a good place to include that information.

Collaboration | If you work with any organizations or businesses to carry out your services successfully, make sure to describe them here.

- If you do not work with anyone external to your organization to carry out your program or service, you can enter we do not collaborate or work with anyone outside of our organization to carry out this service.

Program Impact

We know organizations are often relying on several funding sources to support programs and services, all with different reporting requirements. We ask for evaluation related information in this section of the application to help inform the possible outcomes that can be feasibly supported with our grant awards. We also confirm information we need to meet our reporting responsibilities to our Board, local officials, and the broader community that support the Senior Fund with a portion of their taxes. If you have a question or concern about what you should

include in this section or what you may be required to report should you receive a grant award, please do not hesitate to contact us.

Immediate Grant Outcomes | In this section, list what your clients/program participants will receive as a result of participating in your program or service, focusing on key benefits/immediate outcomes.

- For some organizations, the list of how clients benefit or what they receive may be one specific outcome (e.g., needed home repairs completed). For other organizations, it could be several immediate outcomes due to different levels of participation in a service (e.g., completed a Benefits Check-up, confirmed receipt of X benefits).
- You do not need to capture every activity in your efforts in this portion of the application. The Program Details section (completed above) can be used to share more nuances of clients' use of your services or engagement in your program.
- Please include an estimate of how many total St. Louis City residents, 60 years or older, you anticipate serving within a year through the program or service for which you are seeking support.
  - We do not expect you to estimate how many people you will serve with the specific grant amount requested from Senior Fund, just an estimate of <u>all</u> older St. Louis City residents you plan to serve through your program or services.

Example of Immediate Program Outcomes

#	Who	What they will receive/participate in with your program or service
80	City residents 60+	Will complete a Benefits Check-up.
65	Clients who complete a Benefits Check-up	Will receive assistance with completing applications for benefits and other resources.

#	Who	What they will receive/participate in with your program or service
25	City residents 60+, who own their homes	Will have home maintenance and repairs completed on their homes.

#	Who	What they will receive/participate in with your program or service
45	City residents 60+, who are experiencing an emergency housing need	Will receive case management support until their emergency need is resolved. This may include direct financial assistance for utilities, rent/mortgage, or other immediate needs.

Total Served | Please include an estimate of how many total St. Louis City residents, 60 years or older, you anticipate serving through the program or service for which you are seeking support. This may be a duplicate number to what was reported above depending on the

number of immediate outcomes you listed.

- This question is meant to give reviewers a sense of how many older St. Louis City residents you anticipate serving within a year's time with your program or service.
  - If your organization only carries out one program or service, it may be all older St. Louis City residents you serve.
  - For organizations that manage multiple programs for older adults, this would be the number for the program you are seeking support for (e.g., just the number of total people you do Benefits Checkups for in any given year).
- We do not expect you to estimate how many people you will serve with the specific grant amount requested from Senior Fund, just an estimate of <u>all</u> older St. Louis City residents you plan to serve through your program or services.

Individual Data for Grant Reporting | For all grant awards under this funding opportunity, we ask funded partners to report some individual level data—without client names—on clients who receive support each year.

- We are asking you to confirm which individual level data your organization can report should you receive a Senior Fund grant. At a minimum, we expect you to check Age and Zip Code for this question; both are required information for our grant reporting.

Longer-term Outcomes | The questions in this section are meant to give a sense of what intermediate to longer-term outcomes you are seeking to achieve with your program or service and any follow-up you currently carry out with clients or program participants. We recognize that some of these outcomes may take time to achieve and follow-up may not always align with the grant period for which you are applying for.

Grant Budget

Total Program Budget and Amount Requested from Senior Fund | Complete these questions after you have filled out the Program Budget Spreadsheet.

Program Budget Spreadsheet

For your program and grant budget, you must use the Excel template linked in the application and posted on the Senior Fund website. If you use Google Sheets, you should be able to upload this file on your Google Drive and use Sheets to complete it. If you have any issues with the template or questions about your budget, contact us at info@stlseniorfund.org.

- Not every line item will be applicable. If not applicable, then leave it blank.
- You need to show expenses for <u>the year you are requesting funding</u> from Senior Fund.
  - Senior Fund grant periods typically follow our fiscal year, unless otherwise specified. Senior Fund's fiscal year runs from July 1 through June 30. (e.g., FY2027 is July 1, 2026 – June 30, 2027).
- Expenses are reported in two columns:
  - Total Program Expenses - The total expenses for carrying out the program or service you are seeking support for from Senior Fund.

- o Amount Requested from Senior Fund (Grant Expenses) – The specific amounts you are seeking to be covered by the Senior Fund grant.
- If you are requesting support for the sole service your organization provides (e.g., transportation), report either your total organizational budget in the Total Program Expense column or the portion of your organizational budget that you will use to serve St. Louis City residents.
    - o Make sure to note what you are reporting in your budget narrative.

Grant Budget Narrative

For your grant budget narrative, use the Word doc template linked in the application and posted on the Senior Fund website. If you use Google Docs, you should be able to upload this file on your Google Drive and use Docs to complete it. If you have any issues with the template or questions about your budget, contact us at info@stlseniorfund.org.

- Make sure you are using the budget narrative to give reviewers a sense of what expenses are incurred to make sure your service is successful and how you arrived at those amounts.
- You do not need to explain each expense for your Total Program Expenses, though it is helpful, but you MUST include a description for each line item you are requesting support for from Senior Fund.
    - o If a line item is missing a description showing how the amount was calculated, you run the risk of your grant award not including funding for that line item.

Other Funding Sources

We have found it helpful for our board and reviewers to have a clear sense of how a Senior Fund grant contributes to your program and service by understanding the other funding sources—including any limitations of those sources—that contribute to carrying out your program and service. Please be as detailed as possible. You should have listed your other sources in your Program Budget Spreadsheet; so, this is a place to explain them a bit further.

Organization Finances

You will need to have some kind of organizational financial documents prepared before you can submit your application. For nonprofits, we expect your most recent 990 to be uploaded. If you do not have an external audit, that is okay. In lieu of an audit, we will ask for financial statements. If you have any questions about organization financial documents for your application, contact Katie Ratkowski, Director of Operations, at kratkowski@stlseniorfund.org.

Additional Attachments

Board of Directors | Include a list of the name, board role, and term of each of your current board members. This does not need to be in a specific format, you can submit this as a Word, PDF, or Excel file. If you already have an existing list you reference or have submitted to other funders, please submit that as long as it is current.

MOU or Contract | If you are contracting for a portion of your services with a specific organization, please include documentation of the scope of services or agreement you have with them. Note: This does not apply if you are working with a variety of contractors to carry out your services (e.g., a program speaker or various roofing companies). We are looking for agreements if are subcontracting with another organization to carry out a significant portion of your program or service. If you are unsure, contact us.

Executive Officer Acknowledgement

For this section, the Executive Officer (or another person in your organization who has authority to sign contracts) must sign off before submission of the application. We have linked to a template in the application. Make sure to download, complete, scan, and upload to your application before submitting.

Examples for Program Financials

We are seeking an understanding of how much it costs to run your program/service and how our grant contribution could fit into this. Below are descriptions of each budget line item for reference, including specific information needed for your Senior Fund application and some examples of budget narratives.

Salary & Benefits

- Include the expenses for all the people who will work directly on the program for your Total Program Expenses and any amount that you are requesting grant support for under Amount Requested from Funder column.
- Don't forget to add payroll taxes (FICA, Medicare, unemployment, and workers' compensation) and fringe benefits such as health insurance as applicable. You should include a portion of these costs equal to the portion of the person's time dedicated to the program/project.
- Make sure to break out the employee detail in your budget narrative for anyone you are seeking support for through the grant, including names and roles of staff, total salary and benefits, and % FTE and amount that will be charged to the grant.
- For existing staff, make sure to briefly describe why Senior Fund dollars are needed to support their position (e.g., Senior Fund currently supports a portion of their salary, loss of funding, do not have enough funds to support their role on the program). If you need to hire any new staff, indicate which positions, reason(s) why, and your plan and timeline for ensuring new team members are hired, trained, and ready to carry out tasks within the first quarter of the grant.

Example of Narrative

Name: Ryan Williams	
Title: Program Manager (FT, 50% FTE for program)	
$45,000 (salary) + $9,000 (taxes & benefits) = $54,000 x 50% effort towards program = $27,000 in program expenses	**Amount Requested from Senior Fund:** $10,800

For existing staff, include a description of how their salary will be supported in Yr1 of the grant award (i.e., funding sources and amounts) and why Senior Fund dollars are needed to support their position:

We do not currently have funding to cover all of Ryan's time for this program; this year a grant that covered 20% of Ryan's time from ABC Funder ended and we do not have another confirmed funding source to cover their time. The amount we are requesting support from the Senior Fund represents the amount of support we need to fully fund this position for the time period of the grant. We will continue to seek additional funding, but do not have anything committed at this time. Ryan's salary is supported as follows: 50% from org general fund, 30% from RFP Funder, and we are requesting 20% from Senior Fund.

Contract Services (consulting, professional)

Non-employees that are contracted to do work related to the program/project. Whenever grant funds are used to pay a third party (individual or organization) outside of the organization, these costs should be included in the grant budget under this category. For contract services make sure to include the name of the organization or business (if known), rate of pay per unit of service, and expected number of units of service, or whatever way you arrived at your estimate.

Example of Narrative

Budget Category	Description of Each Expense *How numbers are calculated and why they are needed for the project.*	Total Expense Requested from Senior Fund
Contract Services	Instructors – We contract with several instructors who facilitate classes at our sites. Specifically, we are contracting with….to implement…. Expense: $50/hour * 3 instructors * 30 hours = $4500 We are requesting 100% of support from the Senior Fund for these expenses and anticipate expenses.	$4,500

Travel

Local travel related to the program for staff or clients in order to deliver services. Be specific in your budget narrative as to how you arrived at the amount requested. Currently the Senior Fund will only support travel expenses based on mileage (for individuals or organization

vehicles), gas for organizational vehicles, or estimated cost per trip or passes (e.g., cabs, Lyft, bus). The 2026 IRS rate for mileage is $0.725.

Example of Narrative

Budget Category	**Description of Each Expense** *How numbers are calculated and why they are needed for the project.*	**Total Expense Requested from Senior Fund**
Travel	On average, our volunteers travel 40 miles per month for home visits and monthly trainings and our staff travel 35 miles per month for check-ins and other client-related tasks. Mileage rate is $.725 per mile. Volunteer mileage = 10 volunteers * 40 miles/month * 12 months * $.725 = $3,480. Staff mileage = 2 staff * 35 miles/month * 12 months * $.725 = $609 We are requesting 100% of support from the Senior Fund for these expenses.	$4,089

Supplies or Equipment

Any tangible items that are needed to carry out your program or service. Please provide information on the type of equipment or supplies that are needed.

Other Direct Expenses

Other direct expenses are non-labor direct expenses associated with a program that do not fall within the categories listed above. Include a label in the spreadsheet for each Other Direct expense you include in your program budget and describe how you arrived at the requested amount in your budget narrative. Other direct expenses could include printing, meeting costs, evaluation, direct financial assistance for clients, or other costs for your specific program.

Indirect Expenses

Indirect expenses represent the program share of overhead expenses and administrative costs. These are expenses incurred by your organization because of program or service implementation but that are not easily identifiable with a specific program.

Examples include executive oversight, accounting, grants management, legal expenses, rent, utilities, insurance, and facility and vehicle maintenance. Organizations are allowed indirect expenses of up to 12% of the direct expenses of the grant unless otherwise specified in the RFP.

If you are requesting support for indirect expenses, list the amount in the Indirect Expense line item of your program budget spreadsheet. In the budget narrative section of the application, specify the percent of your direct expenses you are requesting to account for administrative expenses.

Note: Your Indirect Expense is not factored into our grant award maximum cap. For example, if the grant award maximum is $75,000, you can request up to $75,000 in direct expenses plus an indirect charge up to the 12% maximum.

EXAMPLE

Salary & Benefits	$34,450
Contract Services	$5,000
Travel	$5,000
Other Direct Expense – Client Financial Assistance	$30,000
Total Direct Expenses	**$74,450**
Indirect Expense (Total Direct Expense * 12%)	$8,934
Total Amount Requested	**$83,384**

Program Revenue

In addition to reporting program expenses, you will also need to report program revenue in the **Program Budget** worksheet(s). This is where you will include information on the other sources that you use to fund the program or service that you are seeking support for from the Senior Fund. Total revenues should equal the amount listed in the Total Program Expenses column. List your Senior Fund grant request in the Pending column.

Please specify whether the Contributions, Gifts, Grants, & Earned Revenue are committed or pending. Committed means there is a firm agreement with the funding source to give a contribution (even if you have not received a check). Pending means that a request has been made but not yet agreed to or granted. If any pending amount significantly affects your ability to implement your program, explain this in your application.

Local Government, State Government, Federal Government

Group together each type of government revenues (related to your program) and then break out the detail as necessary in the budget narrative.

Individuals

Group together all individual donations and then briefly describe as necessary (e.g., if individual donations primarily come from key events your organization hosts) in the budget narrative.

Foundation

Group together foundation grants less than $1,000. Break out foundation grants greater than $1,000. Add rows as needed.

Corporation
Group together corporate grants less than $1,000. Break out corporate grants greater than $1,000. Add rows as needed.

Federation
Group together federated grants less than $1,000. Break out federated grants greater than $1,000. Add rows as needed.

Other
Other grants not covered by the above listed categories.

Membership Income
Revenues expected to be received from membership dues as related to this program. Explain how your dues work in the budget narrative.

Program Service Fees
Revenues expected to be received from program participation.

Products
What people give you in exchange for the service or product your program generates. Not all programs generate income, but some do. For example, an education program may have income from publication sales or tuition.

Fundraising Events (net)
Revenue expected to be received related to this program from a fundraising event. Please subtract out the cost of the event.

Investment Income
Income coming from interest payments, dividends, capital gains collected upon the sale of a security or other assets, and any other profit that is made through an investment vehicle of any kind.

In-Kind Support
Gifts of goods or services instead of cash. They can include donated space, materials or time. If you list in-kind contributions as income, then you must also show the corresponding expenses. If someone gives you something at a major discount, show the whole expense and then list the portion being donated under in-kind contributions. This might include volunteer involvement (e.g., a volunteer offered their marketing services and it would have cost $xxx amount if you would have had to purchase those services).

Questions from Previous Funding Rounds

Can organizations that currently receive funding from the Senior Fund apply? Yes, just be aware of how your request overlaps with other support from us if you already have committed funding continuing into our next fiscal year and make sure this is represented in your budget and budget narrative if applicable.

Is there an income restriction for older adults that can be served?
We do not dictate to organizations an income guideline. Each organization decides who they intend to serve and must provide an explanation in their proposal.

We suggest agencies refer to the Elder Economic Security Standard Index: https://elderindex.org. This index estimates the annual income needed to meet basic needs. The index is a conservative estimate of need and does not include "extras" such as meals out, entertainment, gifts, or unplanned expenses. We support proposals that include residents who may not qualify for services because they have income above a guideline restriction determined by other funders and agencies but below a level that they can afford to pay for what they need.

Is there a limit on the funds that you can spend per person?
It is based on your organization's policy for your program and the type of services you are providing as to what spending limits you set per person. We will look for an explanation in your application and budget narrative as to how you arrived at estimated spending amounts but we do not set strict spending caps per client served.

Is there a character limit for this application?
The online application system we use does require character limits for each question. The character limit includes spaces. We have tried to pick a generous character limit for each question. It may be helpful to consider the character limit in relation to a word and/or page count. The estimates below are based on a rough average of 6 characters per word.
- 10,000 characters = 1,600 words or 3.5 pages single-spaced
- 7,000 characters = 1,200 words or 2.5 pages single-spaced
- 5,000 characters = 800 words or 1.5 pages single-spaced
- 3,500 characters = 575 words or 1 page single-spaced
- 1,500 characters = 250 words or .5 page single-spaced
- 500 characters = 80 words
- 250 characters = 40 words

Is the budget timeline supposed to match the calendar year?
Unless otherwise stated in the request for proposals, the timeline typically aligns with our fiscal year which is July 1 through June 30. For FY27 Grants, it is July 1, 2026 – June 30, 2027.

Can we submit a draft application for you to review?
You can schedule time to meet via computer or phone with our team to discuss questions you may have regarding your application at least a week prior to the application deadline.

What is a good source for confirming St. Louis City zip codes?
One reference is the zip code directory published by the Collector of Revenue's office. You can access it here: https://www.stlouis-mo.gov/government/departments/collector/earnings-tax/documents/upload/Zip-Code-Booklet-Nov-2020.pdf. You can also use this reference to check addresses for zip codes that are only partially within the City of St. Louis.