MIS IDA
Center for Social Development

OPERATIONS MANUAL

Management Information System
For Individual Development Accounts

Version 5
June 2006
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For Individual Development Accounts
(MIS IDA)

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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.

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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 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 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:
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 x button in the upper right corner to exit this form! Use the OK button or the system will not be able to continue processing.
```

<table>
<thead>
<tr>
<th>MIS IDA Installation Form</th>
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</thead>
<tbody>
<tr>
<td>Date:</td>
</tr>
<tr>
<td>Program Id:</td>
</tr>
<tr>
<td>Site Id:</td>
</tr>
<tr>
<td>Sponsoring Organization Name:</td>
</tr>
<tr>
<td>First Name of Installer:</td>
</tr>
<tr>
<td>Last Name of Installer:</td>
</tr>
<tr>
<td>Savings Calculation Period:</td>
</tr>
</tbody>
</table>

**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

| Find | Add | Edit | Undo | Save | Delete | Close |

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

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.

Quit MIS IDA
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.
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.

Sample Dataset

Contact First Name: Lisa
Contact Last Name: Johnson
Address Line 1: Campus Box 1136
Address Line 2: Washington University
City: St. Louis
State/Province: MO
Country: Zip/Postal: 63130
Phone: (314) 935-6062
Fax: (314) 935-6661
Email: nisida@qubsw.wustl.edu

Year sponsoring organization founded:

Organization Type
Public: Specify other
Private, not-for-profit: Specify other
Private, for-profit: Specify other

If IDAs are in planning, specify date to begin: 12/15/1995
If IDAs are in operation, specify date begun:
Do you currently have an evaluation of your IDA program underway? Yes

By someone inside the organization? Yes First name: Jim Last name: Hinterlong
By someone outside the organization? Yes First name: Deb Last name: Page-Adams

Edit  Undo  Save  Close
<table>
<thead>
<tr>
<th>Institution where IDAs deposited:</th>
<th>bank or savings &amp; loan ▼</th>
</tr>
</thead>
<tbody>
<tr>
<td>Specify other:</td>
<td></td>
</tr>
<tr>
<td>Is there a service charge for accounts?</td>
<td>□</td>
</tr>
<tr>
<td>Accounts held in what name?</td>
<td>individual ▼</td>
</tr>
<tr>
<td>Individual contributions and match funds held in same or separate accounts?</td>
<td>separate accounts ▼</td>
</tr>
<tr>
<td>Match funds held in what name?</td>
<td>organization ▼</td>
</tr>
<tr>
<td>Match funds held in one large account?</td>
<td>□</td>
</tr>
<tr>
<td>Written savings plan required?</td>
<td>□</td>
</tr>
<tr>
<td>When do IDA participants receive account statement?</td>
<td>monthly ▼</td>
</tr>
<tr>
<td>Do account withdrawals require more than one signature?</td>
<td>□</td>
</tr>
<tr>
<td>Penalties for unapproved use of IDA funds?</td>
<td>□</td>
</tr>
<tr>
<td>Specify penalties:</td>
<td>Removal from program ▼</td>
</tr>
</tbody>
</table>

Select value from dropdown list.

Check, if yes.
Use blank box to select a value from dropdown list.

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

Asterisk denotes line to add next intended use value.
<table>
<thead>
<tr>
<th>Page 1</th>
<th>Page 2</th>
<th>Page 3</th>
<th>Page 4</th>
<th>Page 5</th>
<th>Page 6</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual limit on total IDA balance per account (savings + match)?</td>
<td>⨿</td>
<td>If yes, maximum amount:</td>
<td>$1,000.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Lifetime limit on total IDA balance per account (savings + match)?</td>
<td>⨿</td>
<td>If yes, maximum amount:</td>
<td>$5,000.00</td>
<td></td>
<td></td>
</tr>
<tr>
<td>If match rates do not vary, specify the rate (as a ratio):</td>
<td>0.00 : 1</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>If match rates vary, please specify the: Highest match ratio:</td>
<td>5.00 : 1</td>
<td>Lowest match ratio:</td>
<td>1.00 : 1</td>
<td></td>
<td></td>
</tr>
<tr>
<td>If match rates vary, specify how: by funder, and specification and participant's income.</td>
<td></td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Is there a waiting period before participants can access their funds?</td>
<td>⨿</td>
<td>If yes, specify length (in weeks):</td>
<td>1.0</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Check, if yes.
If yes, enter a dollar value here.
Enter a value on first line OR for fields in second line.
**Other financial incentives for participants:**

- **Do deposits earn interest?**
  - [ ] Yes
  - [ ] No

- **Are deposits earned by program participation?**
  - [ ] Yes
  - [ ] No

- **Do deposits reduce rent or other fees?**
  - [ ] Yes
  - [ ] No

- **Are there other incentives?**
  - [ ] Yes
  - [ ] No

Specify other incentives: [ ]

At the program level, give the total amount of matching funds (and other financial incentives) planned the year for all IDAs: $55,000.00

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

<table>
<thead>
<tr>
<th>Source</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Public organizations</td>
<td>$3.00</td>
</tr>
<tr>
<td>Private, not-for-profit</td>
<td>$40,000.00</td>
</tr>
<tr>
<td>Private, for-profit organization</td>
<td>$15,000.00</td>
</tr>
<tr>
<td>Individual donors</td>
<td>$0.00</td>
</tr>
</tbody>
</table>

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

  **If yes, percent of state tax credit:** 2.00%

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

Enter value in dollar amounts.
If yes, check the box and enter the number of hours required.

If general financial education is a REQUIRED component of your program, check the box and enter the number of required hours.
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

Dates for this report period.

Check, if this type of marketing was used during report period.

Use the navigation buttons to review other activity summaries.

Delete this entry.
### 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:

<p>| | |</p>
<table>
<thead>
<tr>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Click <strong>ADD</strong> button to enter information.</td>
<td></td>
</tr>
<tr>
<td>2. Complete the first screen.</td>
<td></td>
</tr>
<tr>
<td>3. Click on the second TAB button, Contributions.</td>
<td></td>
</tr>
<tr>
<td>4. Click <strong>ADD</strong> button to enter the second page of information.</td>
<td></td>
</tr>
<tr>
<td>5. To save the information and exit, click on the <strong>CLOSE</strong> button.</td>
<td></td>
</tr>
</tbody>
</table>

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:

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

**DO NOT ENTER ANY INFORMATION ON PAGE 2, CONTRIBUTIONS**
FUNDING PARTNERS FORM

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

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.

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.

Delete the selected contribution.
Funding Partner Contributing to Match Pool (optional):

<table>
<thead>
<tr>
<th>Partner Name:</th>
<th>Name of funding partner</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fund Id:</td>
<td>The system will automatically create a new number</td>
</tr>
<tr>
<td>Account Id:</td>
<td>0</td>
</tr>
<tr>
<td>Fund Uses:</td>
<td>Enter use(s)</td>
</tr>
<tr>
<td>Funding Start Date:</td>
<td>Enter date that fund will begin matching participant accounts</td>
</tr>
<tr>
<td>Organization Type:</td>
<td>Select type of organization</td>
</tr>
<tr>
<td>Contribute to Match Pool:</td>
<td>Yes (click in box)</td>
</tr>
</tbody>
</table>

(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.

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

- Add, view or modify participant or account information.
- Record or review IDA account statements from a financial institution.
- Enter a matched withdrawal.
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.

![Participant Information: Select an Activity](image)

Add a New Participant to program. View an existing participant. Return to 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

- Enter a Unique ID number for the participant. (Social Security Number)

- Date when participant first entered program. Can be earlier than when participant’s IDA was opened.

- Referral source for participant. Choose from list set by Field Administrator.

Select yes, no, or unknown from list.

Click to go to the next screen.
PARTICIPANT AND ACCOUNT INFORMATION
Address Form

Add New Participant-Address Information

Participant’s contact information.

Contact information of a permanent contact for participant.

Click to go to the previous screen.

Click to go to the next screen.
PARTICIPANT AND ACCOUNT INFORMATION
Background Form

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.
### PARTICIPANT AND ACCOUNT INFORMATION

#### Assets and Liabilities Form

<table>
<thead>
<tr>
<th>Question</th>
<th>Yes/No</th>
<th>Value/Amount</th>
<th>Yes/No</th>
<th>Value/Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Do you own a vehicle?</td>
<td></td>
<td>$5,000.00</td>
<td></td>
<td>$4,200.00</td>
</tr>
<tr>
<td>Do you own a home?</td>
<td></td>
<td>$0.00</td>
<td></td>
<td>$0.00</td>
</tr>
<tr>
<td>Do you own a business?</td>
<td></td>
<td>$0.00</td>
<td></td>
<td>$0.00</td>
</tr>
<tr>
<td>Do you own rental property or land?</td>
<td></td>
<td>$0.00</td>
<td></td>
<td>$0.00</td>
</tr>
<tr>
<td>Do you own stocks, bonds, 401K, IRA, other investments?</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Do you have a checking account?</td>
<td></td>
<td></td>
<td></td>
<td>Amount in checking account: $150.00</td>
</tr>
<tr>
<td>Do you have a savings account? (other than IDA)?</td>
<td></td>
<td></td>
<td></td>
<td>Amount in savings account: $400.00</td>
</tr>
<tr>
<td>Do you owe money to friends/family?</td>
<td></td>
<td></td>
<td></td>
<td>Amount of loan: $0.00</td>
</tr>
<tr>
<td>Do you have past due household bills?</td>
<td></td>
<td></td>
<td></td>
<td>Amount of past due bills: $0.00</td>
</tr>
<tr>
<td>Do you have credit card bills?</td>
<td></td>
<td></td>
<td></td>
<td>Amount of credit card bills: $2,500.00</td>
</tr>
<tr>
<td>Do you have student loans?</td>
<td></td>
<td></td>
<td></td>
<td>Amount of student loans: $0.00</td>
</tr>
<tr>
<td>Do you have medical bills?</td>
<td></td>
<td></td>
<td></td>
<td>Amount of medical bills: $0.00</td>
</tr>
<tr>
<td>Do you have health insurance?</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Do you have life insurance?</td>
<td></td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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.
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.
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.
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.
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.

![Find Screen](image)

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.
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.
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 date for note.
Enter a short note, or select a type of economic literacy from drop down list.
Enter a lengthy customized note.
Enter the number of hours of economic education completed.
Print all case notes for this participant.
Delete the selected entry.
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

- Enter the average monthly savings needed to reach IDA goal. Value appears on participant's statement.
- Minimum periodic savings required by program (optional).
- All IDA accounts for this participant.
- Selected Account: information appears below.
- Date account was opened at the financial institution.
- Click here to enter or modify funding partner match relationships for the selected account.
- Click here to enter or modify funding partner match relationships for the selected account.
- 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.
- Displays a history of intended uses for the account.
- Enter date the account was closed at the financial institution and reason for close.
- Check if the financial institutional issues quarterly statements for this account.

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.
PARTICIPANT AND ACCOUNT INFORMATION

Account Information: Funding Partners Form

- **Participant and account Information**
  - All funding partners for this account.
  - Selected funding partner: information appears below.
  - The selected funding partner’s id number.

- **Current match rate for the selected funding partner with this account.**
  - Click here to view or modify account information.
  - Displays a history of match rates for the selected funding partner with this account.
  - Date the current match rate takes effect.
  - Date the funding partner began supporting the account.
  - Use this box to select a NEW funding partner, after pressing the ADD button.
  - Click here to change retroactively the match.

Click here to view or modify account information.
PARTICIPANT AND ACCOUNT INFORMATION
Account Information: Account Statements Form

- Click here to view or modify 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 AND ACCOUNT INFORMATION

Account Information: Matched Withdrawal Form

All matched withdrawals for this account.

Double-click the row to open the matched withdrawal.

Click here to view or modify account information.

Click this button to add a new matched withdrawal.

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

**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 [XX] 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 \( xx \) 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 \( xx \) 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**

<table>
<thead>
<tr>
<th>KEENAN</th>
<th>PRICE</th>
</tr>
</thead>
<tbody>
<tr>
<td>Information</td>
<td>Address</td>
</tr>
</tbody>
</table>

- **Participant and account information.**
- **Date participant left the program. Note: accounts should be closed.**
- **Select from list.**
- **Include notes regarding participant’s exit.**

**Participant Exit Form Details**

- **Participant ID:** 777-77-7777
- **Account ID:** 1
- **Exit Date:** 11/10/1997
- **Reason For Exit:** Lost interest in program
- **Comments:**

---

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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.
- Click on the Participant Information Menu.
- Click on Participant and Account Information.
- Retrieve the applicable participant by unchecking the Active/Exited box on the FIND Screen.
- Click on the last TAB entitled "Participant Exit".
- 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.
- Click on the Participant Information Menu.
- Click on Participant and Account Information.
- Retrieve the applicable participant by unchecking the Active/Exited box on the FIND form.
- Click on the last TAB entitled "Participant Exit".
- Click on EDIT.
- Modify values.
- 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.

After selecting, participant id number will appear here.

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

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

Enter the dates for this statement.

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

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.

<table>
<thead>
<tr>
<th>Participant ID</th>
<th>Account ID</th>
<th>Report Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>000-00-0000</td>
<td>1</td>
<td>10/25/2001</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Period Beginning</th>
<th>Period Ending</th>
<th>Beginning Balance</th>
<th>Deposits</th>
<th>Number of Deposits</th>
</tr>
</thead>
<tbody>
<tr>
<td>04/01/1999</td>
<td>04/30/1999</td>
<td>$0.00</td>
<td>$52.50</td>
<td>1</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Withdrawals</th>
<th>Number of Withdrawals</th>
<th>Service Charge</th>
<th>Interest</th>
<th>Closing Balance</th>
</tr>
</thead>
<tbody>
<tr>
<td>$0.00</td>
<td>0</td>
<td>$0.00</td>
<td>$0.00</td>
<td>$52.50</td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Add</th>
<th>Undo</th>
<th>Save</th>
<th>Close</th>
</tr>
</thead>
</table>

Sample Dataset
ProdID 100
SiteID 1

Records: 14 | 1 | 1 | of 26 (Filtered)
**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.
Click on this tab to view or modify the match dollar apportionment among funding partners for this account.

Select the account from which the withdrawal is made.

Select the participant who made the withdrawal.

Specify the use of the withdrawal. Must be the use specified in the account information form.

Enter information for the payee.

Date the withdrawal cleared at the financial institution.

Amount of deposits + interest withdrawn by the participant.

MIS IDA calculates the match dollars to be dispersed, based upon the current match rates for active funding partners.

Specify the check information.

Use these buttons to view other matched withdrawals.
PARTICIPANT MATCHED WITHDRAWALS
Funding Partner Form

- **Participant ID:** 000-00-0000
- **Account ID:** 1
- **Default Contribution:** $1,875.00

<table>
<thead>
<tr>
<th>Fund ID</th>
<th>Fund Name</th>
<th>Actual Contribution</th>
<th>Default Contribution</th>
<th>Fund End Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>3</td>
<td>Match Pool 1</td>
<td>$1,250.00</td>
<td>$1,250.00</td>
<td></td>
</tr>
<tr>
<td>1</td>
<td>Soros International</td>
<td>$625.00</td>
<td>$625.00</td>
<td></td>
</tr>
</tbody>
</table>

**Total Contribution:** $1,875.00

**Default Contribution:** $1,875.00

**Fund Details:**
- **Fund ID:** 3
- **Match Rate:** 2.00
- **Default Amount:** $1,250.00
- **Actual Contribution Amount:** $1,250.00

End dates show when a funding partner was converted to escrow status for this account. No default contribution is calculated for escrowed funding partners.

List of funding partners eligible to provide match dollars to this withdrawal.

Total match contributions of all active funding partners, based upon current match.

Default match contribution for selected funding partner, based upon match rate.

Total adjusted match contributions for all funders, must equal default contribution total.
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 X 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.

<table>
<thead>
<tr>
<th>Saving or Exporting a Report to another Application</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Follow steps 1-4 for Viewing a Report.</td>
</tr>
<tr>
<td>2. Click on <strong>Save As</strong>.</td>
</tr>
<tr>
<td>3. Select the file type you wish to save the report in.</td>
</tr>
<tr>
<td>4. Select location to save the report and give the file a name.</td>
</tr>
<tr>
<td>5. The file should open automatically with that application.</td>
</tr>
</tbody>
</table>
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

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

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

**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

Reveals menu for exporting the data in MIS IDA or importing data from external files.

Locates and links “ida_data.mdb” to MIS IDA.

Add or delete values for drop down lists in the system.

(For Multi-Site Programs only). Choose which site data to administer.

View license information for this copy of MIS IDA.

Reveals menu that contains functions to help with troubleshooting and technical support.
ADMINISTRATION
Transfer External Data Menu

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.
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.
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 (Σ*) 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:

<table>
<thead>
<tr>
<th></th>
<th>Offered?</th>
<th>Required?</th>
<th>Number of Hours Required</th>
</tr>
</thead>
<tbody>
<tr>
<td>Homeownership</td>
<td>Yes</td>
<td>No</td>
<td></td>
</tr>
<tr>
<td>Microenterprise</td>
<td>Yes</td>
<td>Yes</td>
<td></td>
</tr>
<tr>
<td>Education</td>
<td>Yes</td>
<td>Yes</td>
<td></td>
</tr>
<tr>
<td>Other:</td>
<td>Yes</td>
<td>Yes</td>
<td></td>
</tr>
</tbody>
</table>

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)

<table>
<thead>
<tr>
<th>Newspaper(s)</th>
<th>Presentations</th>
<th>Special Committees</th>
</tr>
</thead>
<tbody>
<tr>
<td>Lobbying</td>
<td>Newsletters</td>
<td>Brochure</td>
</tr>
<tr>
<td>Other</td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

Program Expenditures for this Period:

<table>
<thead>
<tr>
<th>Item</th>
<th>Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>Salaries</td>
<td>$ ________</td>
</tr>
<tr>
<td>Benefits</td>
<td>$ ________</td>
</tr>
<tr>
<td>Consulting and Fees</td>
<td>$ ________</td>
</tr>
<tr>
<td>Rent/Mortgage</td>
<td>$ ________</td>
</tr>
<tr>
<td>Equipment</td>
<td>$ ________</td>
</tr>
<tr>
<td>Utilities</td>
<td>$ ________</td>
</tr>
<tr>
<td>Supplies</td>
<td>$ ________</td>
</tr>
<tr>
<td>Travel</td>
<td>$ ________</td>
</tr>
<tr>
<td>Other</td>
<td>$ ________</td>
</tr>
</tbody>
</table>

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: ________________

<table>
<thead>
<tr>
<th>Question</th>
<th>Yes</th>
<th>No</th>
<th>Unknown</th>
</tr>
</thead>
<tbody>
<tr>
<td>Have you ever been a recipient of TANF or AFDC?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Are you presently a TANF recipient?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Do you currently receive SSI or SSDI?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Were you eligible for EITC last year?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Do you currently receive food stamps?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Do you use direct deposit for IDA?</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

### Monthly gross income of participant household by source:

<table>
<thead>
<tr>
<th>Source</th>
<th>Value</th>
</tr>
</thead>
<tbody>
<tr>
<td>Formal employment</td>
<td>$______</td>
</tr>
<tr>
<td>Self-employment (selling things you make; doing laundry, sewing, child care; etc.)</td>
<td>$______</td>
</tr>
<tr>
<td>Government assistance (TANF, Food Stamps, SSI, Social Security, Unemployment Benefits, Veteran’s Benefits)</td>
<td>$______</td>
</tr>
<tr>
<td>Pensions or retirement income</td>
<td>$______</td>
</tr>
<tr>
<td>Child support/ alimony payments</td>
<td>$______</td>
</tr>
<tr>
<td>Friends or family</td>
<td>$______</td>
</tr>
<tr>
<td>Investment income</td>
<td>$______</td>
</tr>
<tr>
<td>Other (Please specify: _____________________________________________)</td>
<td>$______</td>
</tr>
</tbody>
</table>

### Assets and liabilities:

<table>
<thead>
<tr>
<th>Question</th>
<th>Yes</th>
<th>No</th>
<th>Unknown</th>
</tr>
</thead>
<tbody>
<tr>
<td>Do you own a vehicle?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>If yes, value of vehicle:</td>
<td>$______</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loan amount on vehicle:</td>
<td>$______</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Do you own a home?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>If yes, market value of home:</td>
<td>$______</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Mortgage amount on home:</td>
<td>$______</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Do you own a business?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>If yes, value of business:</td>
<td>$______</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loan amount for business:</td>
<td>$______</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Do you own residential rental property or land?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>If yes, value of property:</td>
<td>$______</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Loan amount for property:</td>
<td>$______</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Do you own stocks, bonds, 401k or other investments?</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>If yes, value of investments:</td>
<td>$______</td>
<td></td>
<td></td>
</tr>
<tr>
<td>Do you have a checking account?</td>
<td></td>
<td></td>
<td></td>
</tr>
</tbody>
</table>

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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

If yes, amount in account: $___________
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: $____________

<table>
<thead>
<tr>
<th>Funding Partner Name</th>
<th>Disbursement Amount</th>
</tr>
</thead>
<tbody>
<tr>
<td>____________________</td>
<td>$____________</td>
</tr>
<tr>
<td>____________________</td>
<td>$____________</td>
</tr>
</tbody>
</table>

Check Amount: $____________

Check Number: _________

Loan/Mortgage Company: ______________________

Loan Amount: $____________

Total Value of the Asset Purchased: $____________
Appendix B

Electronic Data Transfer (EDI)

File Format
**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.

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

**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: __________________________