



Response to Iowa Department of Administrative Services
(DAS) on behalf of the Department of Education
Educational Savings Account (ESA) Administration

Inspired Life

Proposal in response to

Request for Proposal
005-RFP-0317-2023
Educational Savings Account Administration

Questions and comments regarding this proposal may be directed

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SECTION 1 INTRODUCTION

1.1 Purpose

The purpose of this Request for Proposals (RFP) is to solicit proposals from Responsible Respondents to provide the goods and/or services identified on the RFP cover sheet and further described in Section 4 of this RFP to the Agency identified on the RFP cover sheet. The Agency intends to award a Contract(s) for the initial period identified on the RFP cover sheet, and the Agency, in its sole discretion, may extend the Contract(s) for up to the number of annual extensions identified on the RFP cover sheet.

1.2 Definitions

For the purposes of this RFP and the resulting contract, the following terms shall mean:

“Agency” means the agency identified on the RFP cover sheet that is issuing the RFP and any other agency that purchases from the Contract.

“Contract” means the contract(s) entered into with the successful Respondent(s) as described in Section 6.1.

“Contractor” means the awarded business/person to provide the contractual services agreed upon.

“Deliverable” means the completion of a milestone or accomplishment of a task.

“General Terms and Conditions” means the General Terms and Conditions for Services Contracts as referenced on the RFP cover page.

“Proposal” means the Respondent’s proposal submitted in response to the RFP.

“Qualified Educational Expenses” means tuition and fees at a nonpublic school, textbooks, fees or payments for educational therapies, including tutoring or cognitive skills training, curriculum fees, software, and materials for a course of study for a specific subject matter or grade level, tuition or fees for nonpublic online education programs, tuition for vocational and life skills education approved by the department of education, education materials and services for pupils with disabilities from an accredited provider, including the cost of paraprofessionals and assistants who are trained in accordance with state law, standardized test fees, and advanced placement examinations or examinations related to postsecondary education admission or credentialing.

“Respondent” means the company, organization or other business entity submitting a proposal in response to this RFP.

“Responsible Respondent” means a Respondent that has the capability in all material respects to perform the scope of work and specifications of the Contract. In determining whether a Respondent is a Responsible Respondent, the Agency may consider various factors including, but not limited to, the Respondent’s competence and qualifications to provide the goods or services requested, the Respondent’s integrity and reliability, the past performance of the Respondent and the best interest of the Agency and the State.

“Responsive Proposal” means a Proposal that complies with the material provisions of this RFP.

“RFP” means this Request for Proposals and any attachments, exhibits, schedules or addenda hereto.

“State” means the State of Iowa, the Agency, and all state agencies, boards, and commissions, and any political subdivisions making purchases from the Contract as permitted by this RFP.

1.4 Background

As outlined in the State of Iowa HF68, the Iowa Department of Education shall contract with a third-party contractor to implement and administer an Educational Savings Account (ESA) program. This school choice initiative is intended to provide funds for payment of qualified educational expenses incurred by the parent or guardian of an eligible pupil for expenses relating to attending accredited nonpublic schools.

1.5 Objectives

The State of Iowa is seeking an Education Savings Account administrator to fulfill the following objectives of the ESA program.

- Phased in eligibility for parents and guardians of every Iowa resident pupil to receive funds into an ESA for qualified expenses equal to regular program state cost per pupil for the same school budget year.
- Allow for the resident pupils to use that ESA for educational expenses such as nonpublic school tuition, textbooks, tutoring, and online learning.
- Recover program payments and amounts improperly awarded or paid, withdraw funds and close the pupil’s ESA.
- Withdraw funds and close ESA, upon graduation from high school, or reaching 20 years of age, whichever comes first.
- Transfer all remaining funds to Department of Education for deposit into the general fund of the state.

SECTION 3 FORM AND CONTENT OF PROPOSALS
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3.1 Instructions

These instructions describe and define the format and content of the Proposal. They are designed to facilitate a uniform review process. Failure to adhere to the Proposal format may result in the rejection of the Proposal.

3.1.1 The Proposal shall be divided into two parts: (1) the Technical Proposal and (2) the Cost Proposal. The Technical Proposal and the Cost Proposal shall be labeled as such as separate files. The files shall be labeled with the following information:

005-RFP-0317-2023 – Respondent Name –Technical Proposal

005-RFP-0317-2023 – Respondent Name –Cost Proposal

3.1.2 Files must be attached to Respondents submission in the State’s [IMPACS Electronic Procurement System](#).

3.1.3 If the Respondent designates any information in its Proposal as confidential pursuant to Section

2, the Respondent must also submit public copy Proposal from which confidential information has been excised as provided in Section 2 and which is marked "Public Copy".
005-RFP-0317-2023 – Respondent Name – Public Copy

3.1.4 Proposals shall not contain promotional or display materials.

3.1.5 Attachments shall be referenced in the Proposal.

3.1.6 If a Respondent proposes more than one solution to the RFP specifications, each shall be labeled and submitted in a separate Proposal and each will be evaluated separately.

3.2 Technical Proposal Any information provided in the Technical Proposal is subject to consideration for consideration, evaluation, and scoring. The following documents and responses shall be included in the Technical Proposal in the order given below:

005-RFP-0317-2023 – Respondent Name – Technical Proposal

Exhibit 1 - Transmittal Letter (Required)

An individual authorized to legally bind the Respondent shall sign the transmittal letter. The letter shall include the Respondent's mailing address, electronic mail address, fax number, and telephone number.



February 13, 2023

State of Iowa
Department of Administrative Services
Mr. Karl Wendt
Procurement Manager
Subject: RFP #005-RFP-0317-2023
Education Savings Account Administration

Dear Mr. Wendt,

The purpose of RFP #005-RFP-0317-2023 is to identify a contractor to support the Department of Education with the administration of the Education Savings Account program. Supporters and opponents of the Iowa ESA from across the state and country will be closely following implementation of this important law.

Inspired Life, an Iowa not-for-profit, has been deeply involved in the ESA process from infancy to the passage of the law and is submitting a proposal to work with the Department of Education as the Implementer and Administrator of the ESA program. Inspired Life's team members have been working with the state, communities, schools, and families for years to increase educational opportunities. To ensure the success of this important program, we are teaming with two organizations as subcontractors that bring the country's deepest and broadest experience with successful ESA and education microgrant implementations.

Under our guidance, FACTS will manage the family application process while ClassWallet, using its digital platform, will provide funds through digital wallets for families to make Qualified Educational Expenses and automate spend management and reporting for administrators. Inspired Life chose these organizations because they have a history of success working together and with program administrators. By leveraging their existing and proven technologies, Iowa can implement quickly while eliminating waste, fraud, and abuse.

The Risk. Inevitably, as several states are moving to adopt similar ESA programs, organizations are opportunistically claiming the capacity to implement ESA programs, offering their interest in building something just for you. As some states have learned the hard way, promises to build, or slow and clumsy rollouts will burden everyone involved from the Department of Education, to parents and ultimately children.

The Mitigation. The State of Iowa and Department of Education will be well served to require respondents to this RFP to demonstrate they have a fully developed system that meets all of the requirements of the RFP for all users, including parents, nonpublic schools, other education vendors, and administrators.

As members of the Iowa education community and people committed to empowering parents to do what is best for their children, we are proud of the team we have built. We are confident we will implement Iowa's ESA quickly and successfully. Inspired Life, along with our partners, ClassWallet and FACTS, will be delighted to come to your offices to demonstrate we are ready today to bring Iowa's vision for an ESA to life.

Per the requirements of this transmittal letter, I am authorized to legally bind this organization for any contractual requirements.

Thank you for this opportunity,

Walt Rogers

Walt Rogers
Policy and Outreach Director
Inspired Life

Exhibit 2 - Executive Summary

The Respondent shall prepare an executive summary and overview of the goods and/or services it is offering, including all of the following information:

- Statements that demonstrate that the Respondent has read and understands the terms and conditions of the RFP including the Contract provisions in Section 6.
- An overview of the Respondent's plans for complying with the specifications of this RFP.
- Any other summary information the Respondent deems to be pertinent.



February 13, 2023

State of Iowa
Department of Administrative Services
Mr. Karl Wendt
Procurement Manager
Subject: RFP #005-RFP-0317-2023
Education Savings Account Administration

Dear Mr. Wendt,

On January 10, 2023, Governor Kim Reynolds delivered the 2023 Condition of the State Address to a joint session of the Iowa Legislature. Gov. Reynolds outlined several priorities, including an Education Savings Account (ESA) bill, which empowers families to choose the school that is the best fit for their children. By January 24, the Legislature had passed the Students First Act, and Gov. Reynolds had signed it.

The success of Iowa's Students First Act will depend on detailed preparation and quick and effective implementation. To implement well, Iowa will not only want to leverage best practices and technologies that have been deployed successfully in other states, but it will also want to contract with a not-for-profit "implementer and administrator" that resides in-state to work with the Department of Education and provide oversight, outreach, and support to Iowa's families and accredited nonpublic schools.

The Right Team for Success: Inspired Life, an Iowa not-for-profit based in Aplington, is submitting this proposal to work with the Department of Education as program manager for the ESA program. To launch quickly, Inspired Life is partnering with subcontractor organizations that bring the nation's deepest and broadest experience with successfully implementing ESAs and education microgrants. Under our guidance, FACTS Management will manage the family application process while ClassWallet, using its digital platform, will provide funds through digital-wallets for families to make Qualified Educational Expenses and automate spend management and reporting for administrators. Inspired Life chose these two organizations as they have a history of success working together and with program administrators. By leveraging their existing and proven technologies, Iowa can implement quickly while eliminating waste, fraud, and abuse.

Current Capacity to meet Iowa's Needs: Iowa's ESA program will be phased in over three years until it is universally available. It is anticipated over 14,000 families will apply and qualify during the first year alone. By the third year of the program, it is projected that over 40,000 families will be applying or re-applying annually. In order to immediately scale to meet the 2023-24 school year and provide great long-term service to Iowa's families and the State of Iowa, Inspired Life will leverage FACTS Management's existing family application technologies and organization to stand-up the application

process, which includes verifying school enrollment, state residency, and family income. Files of approved families will be securely transferred to ClassWallet using proven and repeatable processes for creation of Family ESA Digital Wallets.

ClassWallet is the industry leader in the implementation of ESAs and education microgrant programs. They are the current digital platform in 5 of the 7 statewide ESA programs currently in operation. No one else comes close to the track record of successful implementations across a wide set of states with a variety of designs. ClassWallet has developed and continuously refined its technology over nearly a decade in close partnership with over twenty state agencies, maintaining the highest levels of security, providing real-time transaction reporting, and, in general, delivering a flexible platform that can be quickly configured to meet a variety of program designs. Configuring the ClassWallet platform to meet the requirements of the Student First Act will prevent improper payments and eliminate fraud, waste, and abuse.

ESA and State Program Veterans: The success of the ESA program is predicated on both companies' deep individual experience as well as their -successful collaborative track record. This team brings unmatched experience in supporting state programs and specifically ESAs. Iowa will benefit from the stewardship and guidance of professionals who have previously implemented from ground up and phased-in ESAs similar to Iowa's. Upon award, our team will convene meetings with the Department of Education, leveraging certified Program Management Professional (PMP) staff to collaborate and build a milestone schedule and calendar of events that will lead to a successful launch.

A Time to Shine for Iowa: Iowa has led the nation this year with the passage of its universal ESA bill. Other states have taken notice and are enacting or expanding their own programs. However, with this sea-change shift toward ESAs, other organizations are inevitably and opportunistically popping up. Some are claiming the capacity and expertise to implement ESA programs, including the promise to build something custom from scratch. As some states and parents have learned the hard way, a promise to build or a slow and burdensome rollout hurts everyone, compromises the public trust, and emboldens the critics of innovative thinking.

Proof Demonstrations: The RFP specifically allows the State of Iowa and Department of Education to require respondents to come onsite at your offices and demonstrate they have fully developed systems and that they meet all the requirements of the RFP. The State of Iowa will be well served to demand these proof demonstrations. We highly recommend you invite to these proof demonstrations from each of the three types of users: (1) Administrators, (2) Vendors (nonpublic school, tutors, etc), and (3) Families.

Honored to Serve: Inspired Life chose to partner with ClassWallet and FACTS as they have quickly implemented ESA and microgrant programs in multiple states, and our team is eager to help Iowa implement its ESA program with fidelity in weeks, not months or years. Iowa will be most successful by leveraging a team of committed in-state professionals in Inspired Life and the best and most successful ESA contractors in the industry. With this team, we will bring the seven keys of ESA success.

Seven Keys to Iowa's Success

1. **Years of Proven Experience:** ESA programs may look simple from the outside, but they are not. Deploying a program with fidelity takes experience and guidance. Inspired Life knows Iowa and Iowa education, and ClassWallet and FACTS have proven technologies and a professional staff with years of success supporting ESAs and microgrant programs in such states as Arizona, Idaho, New

Hampshire, North Carolina, Tennessee, and Missouri.

2. **Demonstrated Speed of Implementation:** A slow, cumbersome flow of funds will disadvantage Iowa families, and ultimately their children. Making funds quickly available to all families in weeks, not months, allows all families to access what they think is best for them. For example, ClassWallet and FACTS stood up Idaho's Strong Families, Strong Schools microgrant program, in about six weeks, helping more than 30,000 families purchase \$50 million in education-related materials early in the COVID emergency without a single instance of fraud. In fact, ClassWallet has averaged just under 48 calendar days for implementation on the four state ESA programs it has launched since 2020.
3. **Technology Built for the Purpose:** Families will easily complete the application process and receive their ESA accounts quickly, empowering them to make decisions and purchases on behalf of their children. Using either a computer or smartphone, families will be able to see the amount of funds available to them and to deploy those funds instantly with Department-approved private schools and other education-related vendors.
4. **Robust Family and School Support:** Long wait times and a lack of support serves no one well. Iowa will be serving an estimated 14,000+ families before the start of school, first with family applications and then digital wallets to pay for qualified educational expenses. FACTS and ClassWallet's existing well-trained, customer support teams of committed employees are ready to support your families today! Inspired Life's commitment to school partnerships and families will strengthen the opportunities and effectiveness of the program.
5. **Four Approaches for paying schools:** While most families are best served with a digital wallet, there will be situations, including for religious reasons, where families will need to rely on the other three means for funding qualified educational expenses. Iowa will be well served to have all four methods available and integrated into ClassWallet's platform:
 - a. **Online Marketplace:** Allows families to use their digital wallet to make tuition payments to pre-approved nonpublic schools, as well as other pre-approved educational vendors.
 - b. **Direct Pay:** There may be cases where an education service provider has only recently been state approved. A family may select that provider and submit the request to pay that vendor.
 - c. **Reimbursement:** In some rare cases and for a variety of reasons, a family may need to pay out of pocket and request reimbursement.
 - d. **Restricted Debit Cards:** For situations where a family chooses not to use a smart phone or computer application, these restricted cards may only be used for Qualified Educational Expenditures and the user must submit invoices or receipts.
6. **Experienced Program Management:** The success of Iowa's ESA program hinges on a well planned and executed approach. Inspired Life's educational and legislative team members bring experience, commitment, security, and stability. ClassWallet has certified Program Management Professionals (PMP) with years of state level experience and former ESA state department staff who will bring their expertise to your program.
7. **Transparency, Real-time Reporting and Management Tools:** Iowa's leaders, the Department of Education, families, and even critics of ESAs need to be assured that ESA funds are being expended wisely and within program guidelines. Having your vendor pull reports quarterly or on an ad hoc basis is insufficient. ClassWallet technology provides direct real-time access to data and reporting which can be filtered and exported in a variety of formats for use with other systems. These data

and reports will support program improvements and will also be a means by which interested parties will know Iowa's resources are being well managed.

If you have any questions or would like to schedule us to come onsite, please contact Walt Rogers at walt@inspired-life.org or at 319-348-5621.

Thank you for this opportunity,

Tim Boettger
Executive Director
Inspired Life

Jamie Rosenberg
CEO
ClassWallet

Matt Richardson
Senior Vice President
FACTS

Exhibit 3 - Firm Proposal Terms

The Respondent shall guarantee in writing the goods and/or services offered in the Proposal are currently available and that all Proposal terms, including price, will remain firm for the number days indicated on the RFP cover sheet following the deadline for submitting Proposals.

With this proposal, Inspired Life, along with our subcontractors ClassWallet and FACTS are confirming the goods and/or services are currently available. Furthermore, we are providing firm pricing for the original three-year term, as well as the three subsequent extension years.

Exhibit 4 - Respondent Background Information

The Respondent shall provide the following general background information:

- Does **your state** have a preference for instate Contractors? Yes or No. If yes, please include the details of the preference.

Yes, Iowa state preference is specified in Sec. 5.5 of this document.

- Name, address, telephone number, fax number and e-mail address of the Respondent including all d/b/a's or assumed names or other operating names of the Respondent and any local addresses and phone numbers.
- Form of business entity, e.g., corporation, partnership, proprietorship, or LLC.
- Copy of W-9. (See Attachment 2)
- State of incorporation, state of formation, or state of organization.
- The location(s) including address and telephone numbers of the offices and other facilities that relate to the Respondent's performance under the terms of this RFP.
- Number of employees.
- Type of business.
- Name, address and telephone number of the Respondent's representative to contact regarding all contractual and technical matters concerning the Proposal.
- Name, contact information and qualifications of any **subcontractors** who will be involved with this project the Respondent proposes to use and the nature of the goods and/or services the subcontractor would perform.
- Respondent's accounting firm.
- Awarded Respondent will be required to register to do business in Iowa before payments can be made.
- For Contractor registration documents, go to:
<https://das.iowa.gov/procurement/vendors/how-do-business>

Respondent:

Business Name	Inspired Life, Inc.
Address	17335 130th Street Aplington, IA 50604
Legal structure	501 (c)(3)
State of Incorporation	Iowa
Type of business	Non-profit advocacy organization
Number of employees	6 with scale up plans based on award
Contact	Walt Rogers Inspired Life, Inc. 17335 130th Street Aplington, IA 50604 walt@inspired-life.org Office: 319-348-5621 Mobile: 319-504-1193 877-969-2238 (fax)
Accounting Firm	Hogan - Hansen 3128 Brockway Rd #5103 Waterloo, IA 50701
Subcontractors	ClassWallet, FACTS

Subcontractor: ClassWallet

Business Name	Kleo Inc. dba ClassWallet
Contact	Bruce Smith Iowa State Director 6100 Hollywood Blvd, Suite 409 Hollywood, Florida, 33024

	bsmith@classwallet.com 877.969.5536 877-969-2238 (fax)
Qualifications	ClassWallet is the industry leader in the implementation of ESAs and education microgrant programs. They are the current digital platform in 5 of the 7 statewide ESA programs currently in operation. No one else comes close to the track record of successful implementations across a wide set of states with a variety of designs. ClassWallet has developed and continuously refined its patented technology over nearly a decade in close partnership with over twenty state agencies, maintaining the highest levels of security, providing real-time transaction reporting, and, in general, delivering a flexible platform that can be quickly configured to meet a variety of program designs. Configuring the application to meet the requirements of the Student First Act will prevent improper payments and eliminate waste, fraud, and abuse.
Nature of services	ClassWallet will provide the digital wallet technology for the State of Iowa to distribute funds to families and empower parents to make educational decisions and payments.

Subcontractor: FACTS Management Company

Business Name	FACTS Management Company
Contact	Matt Richardson Senior Vice President mrichardson@factsmgt.com Direct 440-221-1424
Qualifications	Based in Lincoln, NE, FACTS provides Financial Services to 138 K-12 Scholarship programs and over 10,000 K-12 Private and Faith-Based

	schools in the United States. FACTS currently works with 80 Private and Faith-Based schools in Iowa that have over 35,000 students enrolled. This exciting relationship will greatly assist with the communication around the program at launch and beyond. FACTS Applicant Support Group and the Scholarship Account Team process over 500,000 Financial Aid and Income/Eligibility applications each year. Each applicant is fully supported with access to live voice help and interactive chat and online options to ensure success in application submission.
Nature of services	FACTS Management Company will provide the Application and Eligibility Verification Services.

Exhibit 5 - Experience

The Respondent must provide the following information regarding its experience:

- Number of years in business.

Inspired Life	2 years (2020)
ClassWallet	9 years (2014)
FACTS Management	37 years (1986)

Respondent: Inspired Life

Inspired Life is well-positioned to provide the types of services sought by the RFP because of the political, educational, and community experiences within our team. Our goal is to inspire parents, educators, community leaders, and legislators within the state of Iowa to creative thinking and action focused on providing more personalized education opportunities for the children of Iowa. Our team has been brought together to help families choose the best educational options for their children.

In his former position, Walt Rogers, our Policy and Outreach Director, has toured the state, been on many radio interviews, written numerous articles, and is considered a top influencer on education choice in Iowa. Walt served as the Chair of Education in Iowa during his time in the Iowa House. He is well networked with the key players in this parent empowering movement in the state. Walt has over 12 years of experience in education policy advocacy and a lifetime of experience working with communities and families.

Rebecca Johnson, our Educational Enhancement Specialist, is currently advising and assisting in the expansion of private schools in Iowa. She has 20 years of experience and background in public school work, private school work, curriculum sources, and school administration.

As a minister who has toured the state leading many marriage and parenting workshops, Tim Boettger is networked with hundreds of parents and leaders in Iowa and is leveraging his influence to help many see the common sense possibilities of education opportunities.

Eric Johnson, our Visionary Executive, is a successful business owner and entrepreneur with experience in formulating and implementing business strategies.

Heidi Goetzinger, our Communications Specialist, has degrees in communications and higher education. She is experienced in marketing and management.

Jenna Boren manages the finances as our Business Specialist.

Inspired Life's on-the-ground knowledge partnered with ClassWallet's digital purchasing solutions and FACTS's data processing expertise will provide the state with a first class strategy to implement education savings accounts.

- Number of **years of experience** with providing the types of services sought by the RFP.
- The **level of technical experience** in providing the types of services sought by the RFP.

Subcontractor: ClassWallet

Inspired Life is leveraging the experience of its subcontractors, ClassWallet and FACTS to ensure the successful implementation of the Iowa Students First ESA. ClassWallet was established in 2014 and has unmatched technical experience in this area. Aside from being the first company to offer a digital wallet solution for funds distribution for education and government, ClassWallet's core executive team has, collectively, more than 70 years of experience in financial transaction processing.

In addition, ClassWallet employs director level staff who have led teams and participated directly in dozens of successful state level platform implementations of similar scale over the years, including a senior director who worked in the State of Arizona's Department of Education overseeing that state's ESA program. ClassWallet is the platform in use in five of the seven ESA programs currently operating in the US.

ClassWallet has been awarded 2 patents for its proprietary digital wallet technology: US 4,903,744 and 11,032,153. ClassWallet's industry leading technology is secured by our commitment to the industry's most rigorous standards, NIST and SOC 1, 2, and 3. At the time of this writing we are the only digital wallet solution provider to attain certification for **SOC 2 Type 2**. SOC 2 Type 2 holds particular merit in that it distinguishes companies proving compliance over time vs. merely stating

compliance at a point in time.

ClassWallet's culture is focused on operating at the highest measure of quality, safety, and compliance, and we are constantly scrutinizing our operations to look for ways to improve. Each of our team members is focused on providing the industry's foremost customer service experience.

ClassWallet offers leadership and management expertise with decades of continuous active participation in the industry.

Today, ClassWallet has 223 full and part time employees. ClassWallet's approximately 55 shared resource employees would be directly involved in implementation and ongoing program support for the Iowa ESA. ClassWallet assigns a key account manager to work with the program administrator and State administration to implement best practices. The key account manager at ClassWallet is supported by an implementation team and additional account managers that support the program. Additionally, ClassWallet has a customer support team of 45 professionals who are prepared to support families and vendors; this number can be scaled-up quickly based on demand. Key staff at ClassWallet who provide implementation and ongoing account support include:

- *Jamie Rosenberg: Founder and CEO* – Jamie has been a thought leader and highly skilled operator leveraging technology for student scholarships. Jamie was instrumental in working with legislators, policy makers, program administrators, parent groups, advocacy groups and all stakeholders in North Carolina, Georgia, New Hampshire, Idaho, and Texas to launch Education Savings Account (ESA) programs from scratch. In addition, Jamie worked closely with the Arizona State Treasurer's Office to transition from a problematic debit card solution to a digital wallet for its \$125 million ESA program that served close to 10,000 families. This entailed mobilizing many staff members internally and working with product development teams on system design and support.
- *Neil Steinhardt: President and CEO* – Neil manages the IT product team at ClassWallet. He works closely with state agencies during program design and implementation on an ongoing basis. He is intimately aware of all the nuances of the Platform and the technology ClassWallet can deliver to ensure an optimal experience for all stakeholders.
- *AnaLauren Pamintuan: Vice President, Key Accounts* – AnaLauren works directly with program administrators and state agency administrators. She helps develop and design a program that is specifically tailored to the state agency's needs, goals, and objectives. Her vast experience allows her to share best practices that are successful across multiple states.
- *Sarah Raybon: Senior Director, Strategic Initiatives* – Sarah Raybon recently came on board with ClassWallet. As a former administrator for the ESA program at the Arizona Department of Education, Sarah is a true thought leader in supporting the education

needs for families and is available to help our partners understand best practices from the perspective of a parent (as a parent of two ESA recipient students in AZ), an advocate, and a program manager for ESA and family microgrant programs.

Subcontractor: FACTS

The FACTS Team is supported by FACTS/Nelnet Corporation (NYSE: NNI) with significant financial and people resources backing the Program Team. FACTS has specialized in the development and implementation of State Tax Credit and private Tuition Assistance Programs. This includes the successful launch of application platforms for family ESA programs in Idaho, Missouri, Texas, and New Hampshire. FACTS currently works with 80 Private and Faith-Based schools in Iowa that have over 35,000 students enrolled. FACTS provides application and analysis services for a variety of state tax credit and private programs, with 137 scholarship organization clients, including The Dubuque Diocesan tax credit STO and Pennsylvania’s Educational Improvement Tax Credit (EITC) and Opportunity Scholarship Tax Credit (OSTC) programs. FACTS now processes over 450,000 program applications annually, The Operations Team directly involved in the Iowa program has over 55 years of combined experience in Scholarship Program application and verification administration.

- A list of all goods and/or services similar to those sought by this RFP that the Respondent has provided to other businesses or governmental entities. Please describe Respondent’s experience with installations similar in size.

ClassWallet: Similar service offerings

State agency	Program type^	Recipients	Award size
Arizona State Treasurer	ESA	Parents	\$125MM
Arkansas Department of Education	EANS	Nonpublic Schools	\$22MM
Florida Department of Education	EANS	Nonpublic Schools	\$212MM
Georgia Department of Education	ESA, EANS, GEER	Schools; Parents	\$79MM
Georgia Department of Health	ELC	Nonpublic Schools	\$7MM
Idaho Department of Education	ESA	Parents	\$50MM
Indiana Department of Education	EANS	Nonpublic Schools	\$82MM
Indiana Department of Treasury	ESA (tuition)	Parents	\$10MM
Massachusetts Department of Elementary and Secondary Education	EANS	Nonpublic Schools	\$96MM
Michigan Department of Education	EANS	Nonpublic Schools	\$173MM
Minnesota Department of Education	EANS, ELC	Nonpublic Schools	\$45MM
Missouri Department of Elementary and Secondary Education	EANS	Nonpublic Schools	\$68MM
Missouri Department of Treasury	ESA (tuition)	Parents	\$50MM
New Hampshire Department of	ESA, EANS, GEER	Schools; Parents	\$7MM

Education			
New Mexico Public Education Department	Special Education teachers	Educators	\$1.2MM
North Carolina State Education Assistance Authority	ESA (tuition)	Parents	\$4MM
South Carolina Department of Education	EANS	Nonpublic Schools	\$39MM
Texas Education Agency	ESA (non-tuition services and materials)	Parents	\$50MM
Washington State Board of Education	EANS	Nonpublic Schools	\$44MM

^ESA: Education Savings Account

^EANS: Emergency Assistance for Nonpublic Schools

^ELC: Epidemiology and Laboratory Capacity for Prevention and Control of Emerging Infectious Diseases

- **Letters of reference from three (3) previous or current** customers or clients knowledgeable of the Respondent's performance in providing goods and/or services similar to the goods and/or services described in this RFP and a contact person and telephone number for each reference.

Letters of reference

1. Waterloo Christian School, Ryan Hall
2. Jane Jech, resident of Rhodes, IA
3. School Forward, Katherine Bathgate, Whitney Vogrinec
4. Children's Scholarship Fund (New Hampshire), Kate Baker Demers
5. Indiana State Treasurer, Dan Elliott



Subject: Letter of Reference for Inspired Life
From: Ryan Hall, Head of School
Date: February 11th, 2023

To Whom it Concerns,

Waterloo Christian School has had a professional relationship with the Inspired Life organization for approximately one year. Additionally, we have known the founders of Inspired Life for about five years. Inspired Life is a reputable organization based in Iowa. The agents acting on behalf of Inspired Life are known for their integrity and reliability. I have been asked to submit a Letter of Reference to be included in the proposal that they are submitting to manage the ESA program for Iowa.

We have partnered with Inspired Life on several long-term strategic initiatives relating to the school. The team at Inspired Life is knowledgeable and recognizes what it looks like to bring big visions to reality. I have personal relationships with nearly all of the board members and a majority of the individuals employed by Inspired Life. In the simplest words possible, they are quality people that know how to get things done.

I recognize that administering the ESA program will be a massive undertaking for the entity that is selected. Inspired Life has the expertise and connections to administer the program with integrity and efficiency. I appreciate the fact that Inspired Life is an Iowa-born organization. They are uniquely positioned to understand and meet the needs of fellow Iowa families who may be applying for an Educational Savings Account.

Please feel free to contact me directly if I can provide any additional information in support of the Inspired Life organization or the agents acting on behalf of Inspired Life.

Sincerely,

Ryan Hall
Head of School
Waterloo Christian School
rhall@waterloochristian.com

February 11th, 2023

To Whom It May Concern,

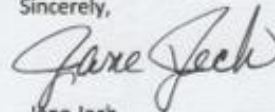
As a private citizen who has been researching and working to build a network of individuals who will institute a Christian High School in the Marshalltown area, I was thrilled when the Iowa Legislature passed the Students First Bill and the Governor immediately signed it. This groundbreaking opportunity is truly a wonderful investment in our children's education. I also understand that the proper management of this new program will be important for its success and I am very pleased to learn that *Inspired Life* is being considered for playing a vital role in its implementation and oversight.

I have known Walt Rogers since 2008 when I was a candidate for the Iowa Legislature, and he was already there as a respected leader. I consider him both a friend and a mentor, particularly in the area of education. In the last year, he introduced me to Tim Boettger and the other members of *Inspired Life*; Together, they have become a key resource for myself and others that have a vested interest in providing Iowa students with the best education possible. Let me share with you what I have learned about their organization.

Members of *Inspired Life* are very passionate and focused on providing parents with educational opportunities that meet the unique needs of their children. They have made it their mission to be as informed as possible and have gathered and shared an astounding amount of information in the process. They are intentional listeners, quick to respond to inquiries, and excellent communicators. I find all of them to be very respectful and easy to work with – great "people skills." I have been amazed at the extensive networking they have been able to establish in a short amount of time and I am grateful that they have included me as one of their "Ambassadors."

I would strongly recommend *Inspired Life* for the work of establishing and managing the Students First program in Iowa.

Sincerely,



Jane Jech

110 Diamond Grove Circle

Rhodes, IA 50158

641.751.7591



SUBJECT: Letter of Reference for Inspired Life
FROM: SchoolForward
DATE: February 13, 2023

To Whom it May Concern:

SchoolForward, an education advocacy and communications firm, has had a working relationship with Inspired Life for the past year. However, our CEO, Katherine Bathgate, has worked with Walt Rogers for over three years. When Inspired Life requested a letter of reference for their proposal to manage Iowa's historic ESA program, we jumped at the opportunity.

Based on Katherine's long-term experience with Walt Rogers and SchoolForward's recent experience with the Inspired Life team, we strongly recommend the Inspired Life team as the right organization to implement Iowa's ESA program. Between Walt's expertise and national connections and Inspired Life's state-wide relationships and reliability, they have the needed capacity to effectively implement Iowa's ESA program.

During the years Katherine has engaged with Walt on education reform, his commitment to doing what is best by Iowa's families remains clear. In addition, Walt has spent years engaging across the country with others implementing school choice programs through the State Policy Network and other groups. This greatly adds to the capacity of Inspired Life to efficiently implement an ESA program, particularly as challenges arise, they have a nation-wide network at their disposal. When you choose Inspired Life, you also choose a network of experts on ESA implementation.

In the last year, SchoolForward worked with Inspired Life to implement a project to identify families in rural Iowa interested in the potential ESA program. This project had a short implementation time and relied heavily on Inspired Life's creative work-ethic, reliability, and connections across the state of Iowa. All on their own effort, the Inspired Life team identified 100+ families interested in the ESA program and over 10 parents and grandparents eager to engage with their lawmakers on the upcoming ESA vote. In our firms' future projects, we can only hope to have a team as reliable and connected to their state as Inspired Life. Feel free to contact Whitney Vogrinec for additional information on the value of choosing Inspired Life as the organization to implement Iowa's ESA program.

Sincerely,

Katherine Bathgate
CEO, SchoolForward
Senior Education Policy Advisor, State Policy Network
katherine@school-forward.com

Whitney Vogrinec
Project Manager, SchoolForward
whitney@school-forward.com
801.589.5208



Dear Iowa Department of Administrative Services,

I am writing in my capacity as Executive Director of Children's Scholarship Fund New Hampshire (CSF) on behalf of the ClassWallet team, who I have been working with since 2019 to ensure seamless support for our scholarship families.

CSF and ClassWallet first partnered to distribute a homeschool scholarship to families in New Hampshire as a pilot test prior to NH's passage of the Education Freedom Act (our ESA program). We tested and vetted the ClassWallet product and team for over a year by contracting and providing digital wallets. I'm happy to say that ClassWallet passed our scrutiny with flying colors. The homeschool scholarship families provided us with positive feedback, our team learned the ClassWallet system quickly, and we were able to increase the efficiency and the responsiveness of the scholarship program.

When our legislation for our Education Freedom Account program passed in 2021, ClassWallet was the obvious solution for us and we were ready to scale. Together, we were able to stand up the EFA program within a few months and turn around payments for tuition and educational resources immediately.

Support from ClassWallet is fantastic on all levels. My administration team has a ClassWallet point person who meets with us regularly, replies quickly, and assists us in customizing the platform to the needs of our programs. When our participating families need help in ClassWallet, the ClassWallet call center's conscientious and responsive representatives provide real-time support, with hours extending past the regular workday. ClassWallet is also SOC 1 and SOC 2 compliant and uses SSL encryption so we know our data is safe.

The contract we hold with ClassWallet truly reflects a partnership between us to serve NH families in meeting the educational needs of their children in the best possible way.

Sincerely,

Kate Baker Demers

Kate Baker Demers
Executive Director

180 Loudon Road, Concord, NH 03301
603-785-0174 ♦ csfnhampshire.org

February 13, 2023

To Whom it may concern at the Iowa Department of Administrative Services,

The Indiana Treasurer of State Office has been partnering with ClassWallet for the implementation and administration of our State's education savings account program since 2022. The benefits we receive from this partnership include, but are not limited to:

- An intuitive platform on which families may purchase goods and services without the need to wait for reimbursement.
- Tools that greatly reduce the potential of fraudulent purchases.
- Robust, on-demand, real-time reporting of account and purchase details.

ClassWallet meets all of our customer service expectations for families, vendors, and our program managers. This includes regular meetings with ClassWallet account managers where Treasury staff receive assistance with any requests for information or enhancements and mutual updates on our account.

I believe Iowa families would be well-served through a partnership with ClassWallet.

Sincerely,



Daniel Elliott
State Treasurer

Exhibit 6 - Termination, Litigation, and Debarment

The Respondent must provide the following information for the past five (5) years:

- Has the Respondent had a contract for goods and/or services terminated for any reason? If so, provide full details regarding the termination.

No

- Describe any damages or penalties assessed against or dispute resolution settlements entered into by Respondent under any existing or past contracts for goods and/or services. Provide full details regarding the circumstances, including dollar amount of damages, penalties and settlement payments.

NA

- Describe any order, judgment or decree of any Federal or State authority barring, suspending or otherwise limiting the right of the Respondent to engage in any business, practice or activity.

NA

- A list and summary of all litigation or **threatened litigation**, administrative or regulatory proceedings, or similar matters to which the Respondent or its officers **have been** a party.

NA

- Any irregularities discovered in any of the accounts maintained by the Respondent on behalf of others. Describe the circumstances and disposition of the irregularities. Failure to disclose these matters may result in rejection of the Proposal or termination of any subsequent Contract. The above disclosures are a continuing requirement of the Respondent. Respondent shall provide written notification to the Agency of any such matter commencing or occurring after submission of a Proposal, and with respect to the successful Respondent, following execution of the Contract.

NA

Exhibit 7 - Criminal History and Background Investigation

The Respondent hereby explicitly authorizes the Agency to conduct criminal history and/or other background investigation(s) of the Respondent, its officers, directors, shareholders, partners and managerial and supervisory personnel who will be involved in the performance of the Contract. Respondent shall confirm.

Inspired Life's subcontractors, ClassWallet and FACTS, require background checks on all potential employees before they are onboarded to their respective organizations.

Employee background check policy defines guidelines for investigating applicants' backgrounds as part of the hiring process. The purpose of this policy is to strengthen recruitment practices. All offers of employment are contingent upon a thorough background check being conducted on all newly hired employees. Background checks help us:

- Gain insight into candidates' background
- Ensure we hire reliable employees
- Verify candidates' information for truthfulness and accuracy
- Screen candidates convicted of serious criminal behavior

Background checks include:

- Criminal records (Felony & Misdemeanor, Nationwide Sex Offender)
- Credit/Verification reports (e.g., identity, previous employment, education, SSN)
- Reference checks

Exhibit 8 - Acceptance of Terms and Conditions

By submitting a Proposal, Respondent acknowledges its acceptance of the terms and conditions of the RFP and the General Terms and Conditions without change except as otherwise expressly stated in its Proposal. If the Respondent takes exception to a provision, it must identify it by page and section number, state the reason for the exception, and set forth in its Proposal the specific RFP or General Terms and Conditions language it proposes to include in place of the provision. If Respondent's exceptions or responses materially alter the RFP, or if the Respondent submits its own terms and conditions or otherwise fails to follow the process described herein, the Agency may reject the Proposal, in its sole discretion.

We can agree to the terms of the RFP and General Terms and Conditions as amended by us in the supplementary exception request form in the format requested by the State. We want to highlight for the State that the language provided on the exception request form is intended to form a basis for conversation, and that the terms contained therein are not our best and final offer.

Exhibit 9 - Mandatory Specifications

The Respondent shall answer whether or not it will comply with each specification in Section 4 of the RFP. Where the context requires more than a yes or no answer or the specific specifications so indicates, Respondent shall explain how it will comply with the specification. Merely repeating the Section 4 specifications may be considered non-responsive and result in the rejection of the Proposal. Proposals must identify any deviations from the specifications of the RFP or specifications the Respondent cannot satisfy. If the Respondent deviates from or cannot satisfy the specification(s) of this section, the Agency may reject the Proposal.

Inspired Life and subcontractors ClassWallet and FACTS Management have carefully reviewed all the specifications in Section 4. We will comply with the RFP directions to provide clear confirmation of compliance along with descriptive language that outlines the approach and any deviation, if necessary.

Exhibit 10 – Proposed Software Platform Details

Describe the proposed software platform to include, but not limited to, the following:

- The information that is required for applications.

The web-based platform application will collect all required demographic information from the applicant. The applicant will create an account, and the applicant will have the ability to stop and start the application and save information and return at a later time or date to complete the application. Information collected includes but is not limited to (required or determined custom questions can be added) , Names, ages, and addresses for applicant(s), name, age, and school information for the student(s), income information for the applicant(s), Required documentation including Tax Return or non-filing statements, state residency verification, and school enrollment and county of residence verification. Applicant attestations are included as required. The applicant will have the ability to upload all required documentation, including tax returns, applicable non-taxable income documents, and documents verifying school enrollment. This information will be reviewed by highly experienced staff to validate and confirm applicant eligibility.

- Process for validating participant eligibility.

Vendor staff will review applications and supporting documentation to verify applicant income and supporting documentation. Applicants submitting incomplete applications will be contacted by e-mail and have online access to their applicant status. Instructions sent to the applicant and available in the applicant's account portal will provide instructions and a clear explanation what is missing, and how to submit the missing documentation.

- The timeline for processing applications.

Applications will be processed within two weeks and completed within that timeline. Incomplete submitted applications will be processed within two weeks following receipt of all required documentation.

- Process for transactions that occur between the State and the nonpublic school accepting resident pupils.

The parent captures a photo or uploads an image (invoice, receipt, etc.) to their ClassWallet account. The nonpublic school also has the option to add supporting documentation. All

documentation is visible to the program administrator, who then approves the transaction(s). Post-approval, ClassWallet will deliver tuition payments to the nonpublic schools via ACH.

- Process for non-tuition transactions that occur between the State and other parties receiving funds such as tutors, material providers, etc

The parent captures a photo or uploads an image of the qualified educational service provider documentation (invoice, receipt, etc.) and submits to their ClassWallet account. The qualified educational service provider also has the option to add supporting documentation. All documentation is visible to the program administrator, who then approves the transaction(s). Post-approval, ClassWallet will deliver tuition payments to the qualified educational service providers via ACH.

- If applicable, type of online marketplace of approved items for participants in the program.

The parent logs in to their ClassWallet account and accesses the integrated emarketplace with approved vendors only. The parent clicks on the desired vendor; that vendor's website appears on the screen (mobile or desktop); the parent selects item(s) and checks out in their ClassWallet account. The approval workflow enables the program administrator to approve or deny the transaction(s). Post-approval, ClassWallet will deliver payment for services via ACH.

The following images depict the family journey in three easy steps:

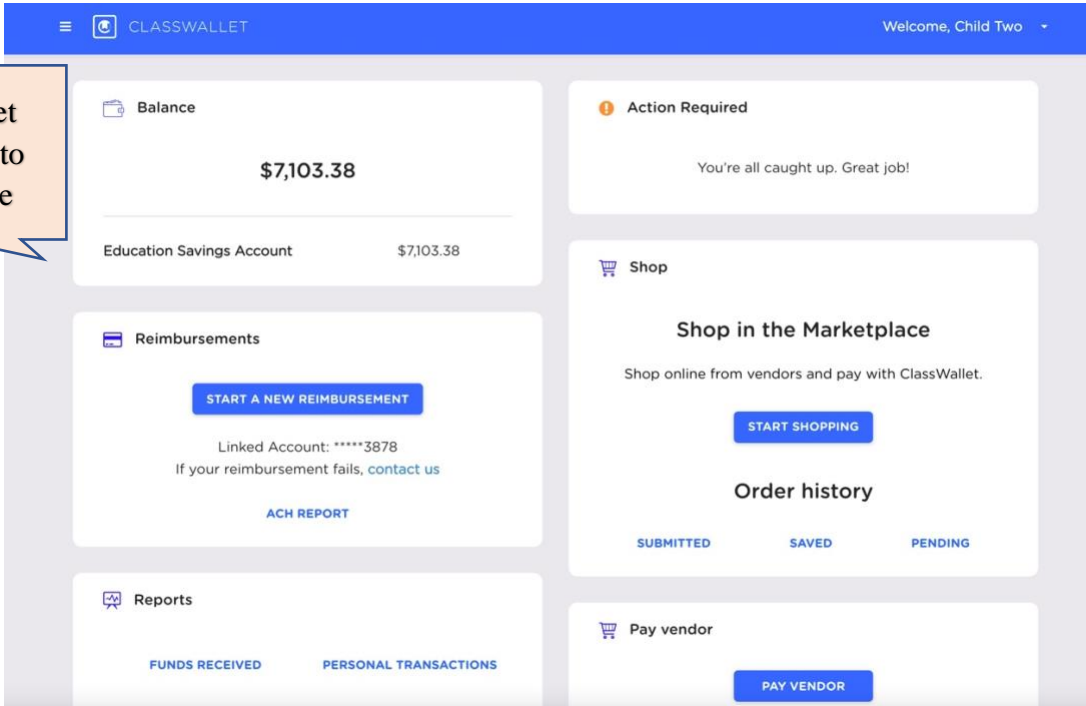
1. Digital Wallet That Enables the State, parents, and Nonpublic Schools to View Budget Allocation balance

ClassWallet's digital wallet technology allows the State's program administrator, Inspired Life, to limit the number of actual funded accounts to appropriate budgets seamlessly and electronically. Inspired Life maintains the funds in one omnibus bank account. ClassWallet's online portal and interface, acts as the record keeper, and as the financial intermediary between the omnibus bank account, the program administrator (Inspired Life), the student's representative/parent, and the nonpublic schools/education service providers.

Through ClassWallet, each nonpublic school, educational service provider, and student's representative/parent is provided a digital wallet. The program administrator allocates a balance to each student's digital wallet account which indicates to the account holder how much they have available to spend. Parents, service providers and nonpublic schools can access and view their balance through any electronic device: computer, tablet or smartphone.

Users log on to ClassWallet or the ClassWallet mobile application, review their account balance, and direct funds to the service provider or nonpublic school of their choice, purchase an item online, or submit a receipt for reimbursement. The nonpublic school can also add documentation. Only after the transaction is authorized / approved by the program administration, ClassWallet invoices the program administrator. Upon receipt of payment, ClassWallet facilitates payment to the vendor.

Digital wallet allows users to view balance

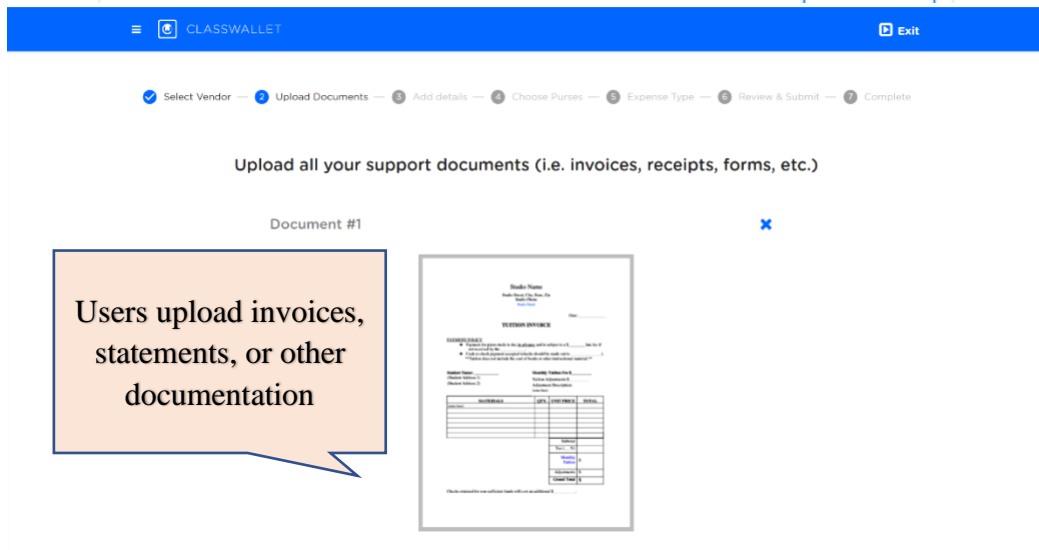
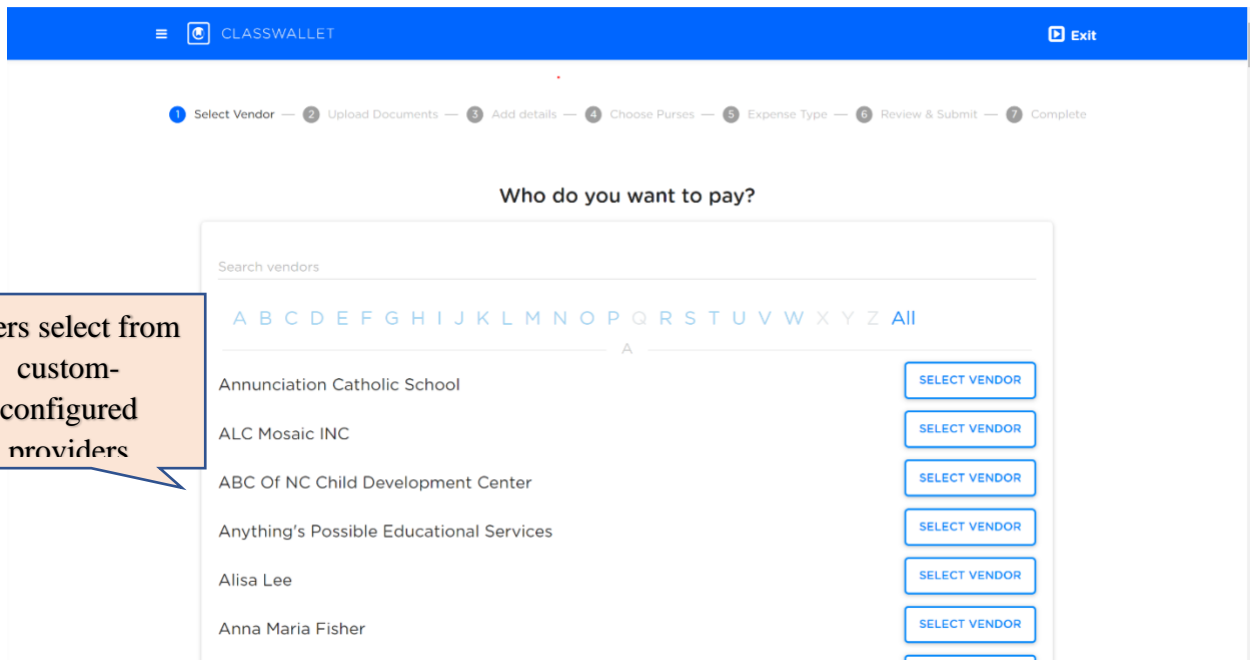


2. DirectPay: Online Bill Pay for Service Providers Payments with Automated ACH Direct Deposit

ClassWallet enables families to initiate payment requests to nonpublic schools and State-approved service providers using the platform’s online bill pay function. Nonpublic schools and State-approved service providers may upload appropriate documentation. In order to take advantage of this feature, a minimal onboarding process would be required of the service providers to complete a form verifying banking information. ClassWallet defers to the State as to which service providers would be allowed to participate, and to define the online bill pay registration process for service providers.

Online Bill pay Features	Value
--------------------------	-------

ACH direct deposit	ClassWallet automates the service provider payment by way of ACH direct deposit
Service provider curation	ClassWallet has the capability of including only service providers approved by the program administrator, therefore ensuring any online bill payment is an authorized one.
Pre-approval capability	If desired, the program administrator can get pre-approval of online bill payments prior to the transaction being completed.



CLASSWALLET

Exit

Select Vendor — Upload Documents — Add details — Choose Purses — **Expense Type** — Review & Submit — Complete

Please select your expense category
(Select all that apply)

Tuition and Fees

Textbooks

Tutoring

Curricula

Testing fees

Public School Fees

Educational Therapies

Educational Technology

Student Transportation

Please add comments or description

Comments (Optional)

Users select from custom-configured categories

3. Integrated Online Procurement with Itemized SKU-Level Data

Through its integrated ecommerce marketplace, ClassWallet provides users the ability to make approved purchases from multiple online vendors through a single sign-on. The State and the program administrator receive SKU-level, itemized reporting of every transaction.

After satisfying their tuition obligations to their accredited nonpublic schools, families can log into their ClassWallet account and then through the online ecommerce marketplace select which State-approved vendors they would like to shop from. No debit or credit card is required to check out. So long as there is sufficient balance in their account, the vendor will accept ClassWallet as adequate form for payment. If the user does not have sufficient funds, the user can top up using a personal credit card and complete the checkout process.

All vendors agree to provide ClassWallet SKU-level data of each transaction which in turn ClassWallet provides to the State through detailed reporting capabilities. The program administrator, under State-guidance, reserves the ability to allow which vendors would be included in the marketplace. Today over 85 leading brands are incorporated into the marketplace including Amazon, Staples, Office Depot, Scholastic,

School Specialty, Really Good Stuff, Varsity Tutors, Lakeshore Learning and many others that exclusively sell education materials.

Ecommerce Marketplace Feature	Value
Automated settlement and reconciliation	ClassWallet settles and reconciles all payments with vendors.
Vendor curation	Program administrator has the capability of including only vendors that have been approved by the program administrator.
Pre-approval capability	If desired, the program administrator can get pre-approval of online bill payments prior to the transaction being completed.



Narrow Your Searches

Clear Filters

- SHOP ALL CATEGORIES
- SHOP CLASSWALLET GIVES BACK
- FREE SHIPPING

SORT STORES BY

- A-Z
- Z-A

SHOP ALL CATEGORIES

- Art Education
- Early Childhood
- Learning Resources and Materials
- Literacy
- Music
- Physical Education
- Professional Development
- School Supplies
- Social Studies
- Speech and Language
- STEM
- Supplemental Education
- Therapy and Special Needs

SHOP CLASSWALLET CLEARANCE

- ClassWalletSourced Supply Essentials
- ClassWalletSourced Classroom Resources

CLASSWALLET SOURCED

- ClassWalletSourced Supply Essentials
- ClassWalletSourced Classroom Resources

VIEW BY STORE NAME

ABC
Free shipping on orders over \$49.00 (Excludes Bulk Items)
Shop

Abilitations
Free shipping on orders over \$49.00 (Excludes Bulk Items)
Shop

Ace Educational
26% DISCOUNT ON ALL ITEMS - EVERYDAY
Shop

Amazon Inc.
Free Shipping for orders above \$25.00
Shop

Beckers
Shop

Blick Art
Free Shipping Over 65 Excludes Bulk Items
Shop

More than 85 of the most popular education vendors are fully integrated

SHOWING RESULTS FOR "autism learning"

REFINE YOUR SEARCH

Enter keyword

SHOW RESULTS IN

Products (9)

Ideas & Resources

SPECIALTY SHOPS

Clearance (1)

New (1)

PE Teacher Approved (1)

Shop Teacher Favorites (1)

SHOP BY DEPARTMENT

Classroom Direct - Teacher Favorites (7)

Early Childhood (7)

Results 1 - 9 of 9



The shopping cart transfers to ClassWallet

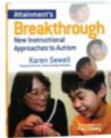
ANCY ▾ SHOW 15 ▾

Paperback
Parents and

Web Price **\$15.52**
List Price ~~\$20.69~~ You Save 25%

QTY 1

ADD TO CART



1486935
Attainment Co New Instructional Approaches to Autism
Attainment's Breakthrough-New Instructional Approaches to Autism book by Karen Sewell and Pat Crisse helps to...


 Qualifies for free shipping.

Web Price **\$35.99**
List Price ~~\$47.99~~ You Save 25%

QTY 1

ADD TO CART

After selecting a vendor, the user builds a cart in the vendor site

Order Review - Abilitions Order 

Vendor: Abilitions

Item	Description	Quantity	Price	Total
1486954	BOOK CD TEACHING STUDENTS WITH AUTISM	1	\$35.99	\$35.99
030895	YUCK-F-BALLS - SET OF 6	2	\$35.99	\$71.98
				Subtotal \$107.97
				Shipping \$0.00
				Taxes \$0.00
				Total \$107.97

Back **Checkout**

CLASSWALLET Hello Aaron \$1,010.00

Checkout

Step 1 Enter the amount below from the appropriate purse

ESA 18/19 Q4

0.00 \$1,010.00

Step 2 Pay the \$107.97 remainder with your credit card

First Name

Last Name

Street Address

Street Address continued

City

State

Zip

Credit Card Number

Expiration MM YY

Security Pin

Organization categories

- Tuition and Fees
- Textbooks
- Tutoring
- Curricula
- Testing fees
- Public School Fees
- Educational Therapies
- Educational Technology
- Student Transportation

Summary - Abilitions Order

Order Total \$107.97

Reference Order No. (optional)

Order Notes (optional)

Next

Vendor: Abilitions Show Items +

Subtotal \$107.97

The user checks out in ClassWallet. No credit card is needed unless the user wishes to top off.

- Capabilities surrounding the integration with government information systems in order to validate program eligibility.

If the State chooses to utilize the integration of government information systems to validate applicant income and or school enrollment information, the vendor will coordinate a secure data transfer process to exchange data. The vendor will provide a backup process utilizing the applicant-initiated upload functionality to ensure the estimated 3-5% of applicants not present in a state tax revenue database are able to complete the application process.

- Procedures for prevention of funds from being spent on items not included in the Qualified Educational Expenses (such as transportation costs for the pupil, the cost of food or refreshments consumed by the pupil, the cost of clothing for the pupil, or the cost of disposable materials).

Built in Validation Tools

How it works

To prevent misspent funds Inspired Life will identify acceptable transactions and curate a closed-loop marketplace containing only approved vendors, review each additional expenditure request for validation of acceptable spend and approve only allowable expenses.

During implementation and in collaboration between the state and the program administrator, a list of eligible expenditures and Program Rules are established and provided to Inspired Life staff and subcontractor ClassWallet. Family transactions conducted on the platform are reviewed manually by the program management team at Inspired Life, utilizing the financial management platform, ClassWallet. Inspired Life staff, who collectively bring extensive relevant experience working with educational needs of families in Iowa, are trained specifically on the State of Iowa's ESA eligible expenditures.

Qualified expenditures that match the list in the Program Rules would be marked as "approved." Those expenditures not on the list would be marked as "rejected" or "hold" to be returned to the family for additional information. If there is any question or issue related to how a transaction should be earmarked, the program team will reach out to the State agency for further guidance, and take appropriate action based upon that guidance.

Capacity, Experience and Success

Through consultation with existing state program managers as well as ClassWallet, Inspired Life has a staffing plan to meet Iowa's needs for family purchase approvals. Currently, the North Carolina State Education Assistance Authority and the Georgia Department of Early Childcare and Learning take advantage of ClassWallet's Validation Services for family grant programs that are very similar in nature to Iowa's ESA. Both organizations have reported saving tremendous amounts of time and labor costs as a result.

Exhibit 11 – Technology

Describe the technologies used to fulfill the proposed services to include, but not limited to, the following:

- What is your organization’s approach to transactional security?

Inspired Life is teaming with ClassWallet to provide all digital financial transactions. Transactional security is central to what ClassWallet does. Collectively, the core executive team has more than 70 years of experience in financial transaction processing. We strive at all times to follow industry best practices in the technical operation of our platform, the protection of data and its secure transport and storage.

The platform has been designed to be secure and robust in adherence to both our rigorous internal policies and procedures as well as conforming to the industry’s most uncompromising security standards. ClassWallet is an American Institute of Certified Public Accountants (AICPA) System and Organizational Controls (SOC) 2 Type 2 and National Institute of Standards and Technology (NIST) compliant digital wallet platform.

ClassWallet leads the ESA provider market in terms of program rigor, and we hold our platform to the highest industry standards for third party review and operational scrutiny. We undergo an annual audit by Align, a respected auditing firm, who performs an exhaustive evaluation of systems, processes and procedures and has confirmed our continuous SOC 2 compliance. In addition, we have completed a comprehensive NIST Audit by the State of Michigan.

**SOC 2 Type 2:
Why it’s Important for Iowa’s ESA Program**

According to ClassWallet Chief Technology Officer, David Koplovitz: “SOC 2 Type 2 holds particular merit in that it distinguishes companies proving compliance over time vs. merely stating compliance at a point in time. For instance, in a procedure describing password change frequency, a Type 2 audit would require the company to show evidence of actual employees changing their passwords. It means you say what you do, and you do what you say.”

Aligned with our commitment to security, we have also endeavored to ensure compliance with Family Education Rights and Privacy Act (FERPA) and the Americans with Disabilities Act (ADA) of 1990, including all applicable regulations adopted thereunder, Web Content Accessibility Guidelines 2.0 (WCAG Level AA) and Section 508 of the Rehabilitation Act of 1973, including all applicable regulations adopted thereunder.

- Please identify security standards your systems comply with.

ClassWallet's approach to security standards and safeguarding data:

ClassWallet is an American Institute of Certified Public Accountants (AICPA) System and Organizational Controls (**SOC 2 Type 2** and **National Institute of Standards and Technology (NIST)**) compliant digital wallet platform. The State of Michigan has granted ClassWallet formal Authorization to Operate under NIST based Risk Management Framework (RMF) statewide.

Payments made via ACH comply with National Automated Clearinghouse Association (NACHA) data security operating rules. FACTS policies, procedures and internal controls are annually tested through the rigors of third-party administered SSAE 18, Sarbanes-Oxley, and Payment and card Industry (PCI) audits.

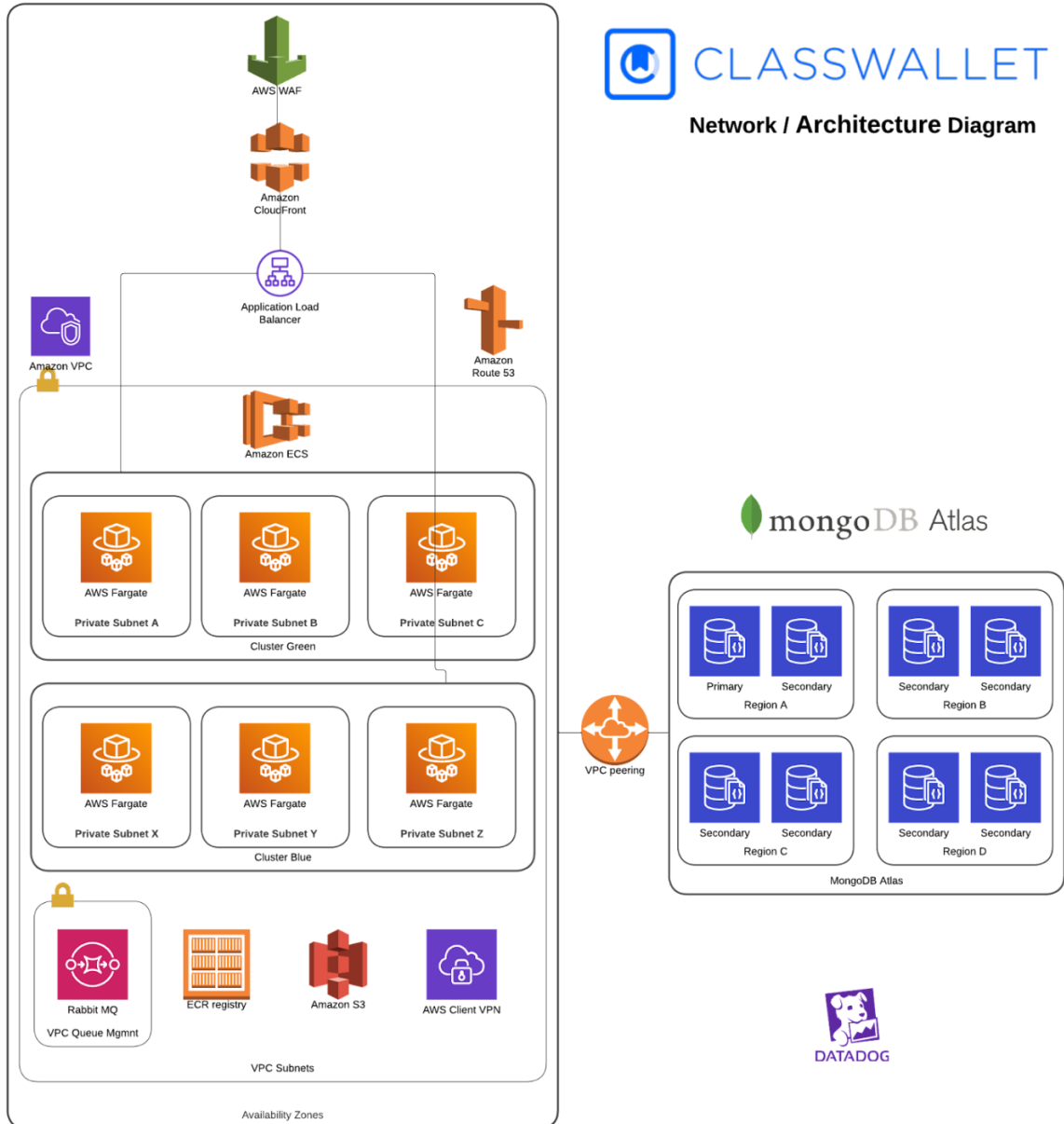
FACTS:

Managing sensitive personal and financial information is important business. FACTS has a strong, long-standing commitment to security, compliance, and data protection.

- *General Data Protection Regulation (GDPR) and Data Protection* - Striving to provide superior customer service, FACTS places great emphasis on its customers and their privacy rights. In doing so, FACTS will comply with European Union Privacy Directives, most notably the EU's GDPR.
- *SSAE 18 Audited* - The Statement of Standards for Attestation Engagement is an audit standard designed for third party service organizations. The SSAE 18 results of vendor service organizations are used in audits of many institutions, and they address all aspects of the service organization's control environment. FACTS is SSAE 18 audited on an annual basis.
- *PCI DSS Level 1* - The Payment Card Industry Data Security Standards (PCI DSS, or more commonly, PCI) are a set of standards set forth by the four major card associations to protect cardholder data. All merchants and processors need to have physical, electronic, and procedural controls in place to ensure that cardholder data is stored and handled securely at all times. FACTS is PCI Level 1 compliant.
- *Internal Compliance Training and Testing* - All FACTS associates (including the non-IT ones) regularly participate in phishing simulation tests, security awareness training, and professional development related to internal/external security.

- Explain your system architecture and provide an architecture diagram.

ClassWallet’s digital wallet technology is a Software-as-a-service (SAAS) system. What we offer is a previously developed, ready to use solution. While it is not considered “off the shelf” it is a built, tested, and currently in-use system that state agencies license and customize. We can modify our system to meet the needs of the State, but the entire platform is provided as a service. Below is an architecture diagram as requested (larger image inserted as Attachment 1 at the end of this document):



- What is your security design and architectural features incorporated into the proposed services?

In addition to architectural integration as depicted above, ClassWallet protects data against threats or hazards of integrity, unauthorized access, or unauthorized use. ClassWallet has followed the guidance from US-based, Amazon Web Services (AWS) well architected platform which focuses on five pillars: *operational excellence; security; reliability; performance efficiency, and cost optimization*. ClassWallet uses industry best practices to build, deploy, and secure our data and systems and to control access to sensitive information. This includes but is not limited to:

- Using state of the art encryption to secure data in transit and at rest.
- Utilizing centrally managed access controls.
- Employing secure data acquisition and destruction processes.
- Incorporating automation wherever possible.

- Explain your process for ESA document storage.
- What are your procedures for ensuring compliance with industry standards for data security?
- Describe the security audits and penetration analysis performed, by whom, and the frequency at which it is performed.

To ensure compliance with industry standards for data security, ClassWallet bases its comprehensive data security and confidentiality system on controlled policies, procedures, and employee training to ensure that we effectively manage and protect consumer information. ClassWallet maintains data security and confidentiality in compliance with the Family Educational Rights and Privacy Act (FERPA) and all other applicable privacy laws.

ClassWallet is SOC audited annually, and NIST audited on demand as required by clients. These are rigorous multi-month endeavors. Our in-house security team is experienced and prepared to handle these audits efficiently and smoothly.

ClassWallet maintains a comprehensive security library of policies and processes. The security/operations teams make sure that we say what we do, and we do what we say. In addition, the security team oversees all aspects of process, training, personnel, vendor and information security. We believe that security built into the company from the ground up, with good habits and business practices established early are some of the best security defenses.

ClassWallet takes a similar diligent approach to Critical Penetration Analysis (CPA), or the exhaustive approach of identifying potential attack paths of our systems and data. At ClassWallet, the security team has decades of combined experience understanding threat models against all kinds of systems. Combined with modern approaches to white/gray/black box testing and the slew of security tools applied by our infrastructure providers, we set the technical battlefield massively in our favor.




ClassWallet continually performs penetration planning and testing on our processes, infrastructure and software with many tools, both internal and external, and with a cynical eye. This regimen consists of annual reviews of source code by dedicated security software engineers, all the way to external network probing tools in production. When we complete a review, we take a breath and start all over again.





- Provide evidence of certification of registration according to national quality or security standards. Describe your adherence to standardized quality principles, such as through registration as ISO 9001 (general quality) and/or ISO/IEC 27001 (information security). Both are strongly preferred. If you do not follow a standardized quality principle, provide your documented processes and evidence that you monitor adherence to those processes.

ClassWallet has designed the platform to be secure and robust in adherence to both our rigorous internal policies and procedures as well as conforming to the industry's most uncompromising standardized quality principles. ClassWallet is an American Institute of Certified Public Accountants (AICPA) System and Organizational Controls (SOC) 2 Type 2 and National Institute of Standards and Technology (NIST) compliant digital wallet platform.

ClassWallet leads the ESA provider market in terms of program rigor, and we hold our platform to the highest industry standards for third party review and operational scrutiny. We undergo an annual audit by Align, a respected auditing firm, who performs an exhaustive evaluation of systems, processes and procedures and has confirmed our continuous SOC 2 compliance. In addition, we have completed a comprehensive NIST audit by the State of Michigan.

Aligned with our commitment to security, we have also endeavored to ensure compliance with Family Education Rights and Privacy Act (FERPA) and the Americans with Disabilities Act (ADA) of 1990, including all applicable regulations adopted thereunder, Web Content Accessibility Guidelines 2.0 (WCAG Level AA) and Section 508 of the Rehabilitation Act of 1973, including all applicable regulations adopted thereunder.

ClassWallet has Authority to Operate External   

 **Bender, Deanna (DTMB)** <BenderD@michigan.gov> Thu, Nov 3, 2022, 10:58 AM   


to me, David, David, Willow


Good morning,

I wanted to pass along that we just got word that ClassWallet's Security Accreditation Process has been approved and we have ATO. I have asked Manoj to provide you with whatever proof he could that shows you went through our State's process and got ATO.

Kind regards,
Deanna

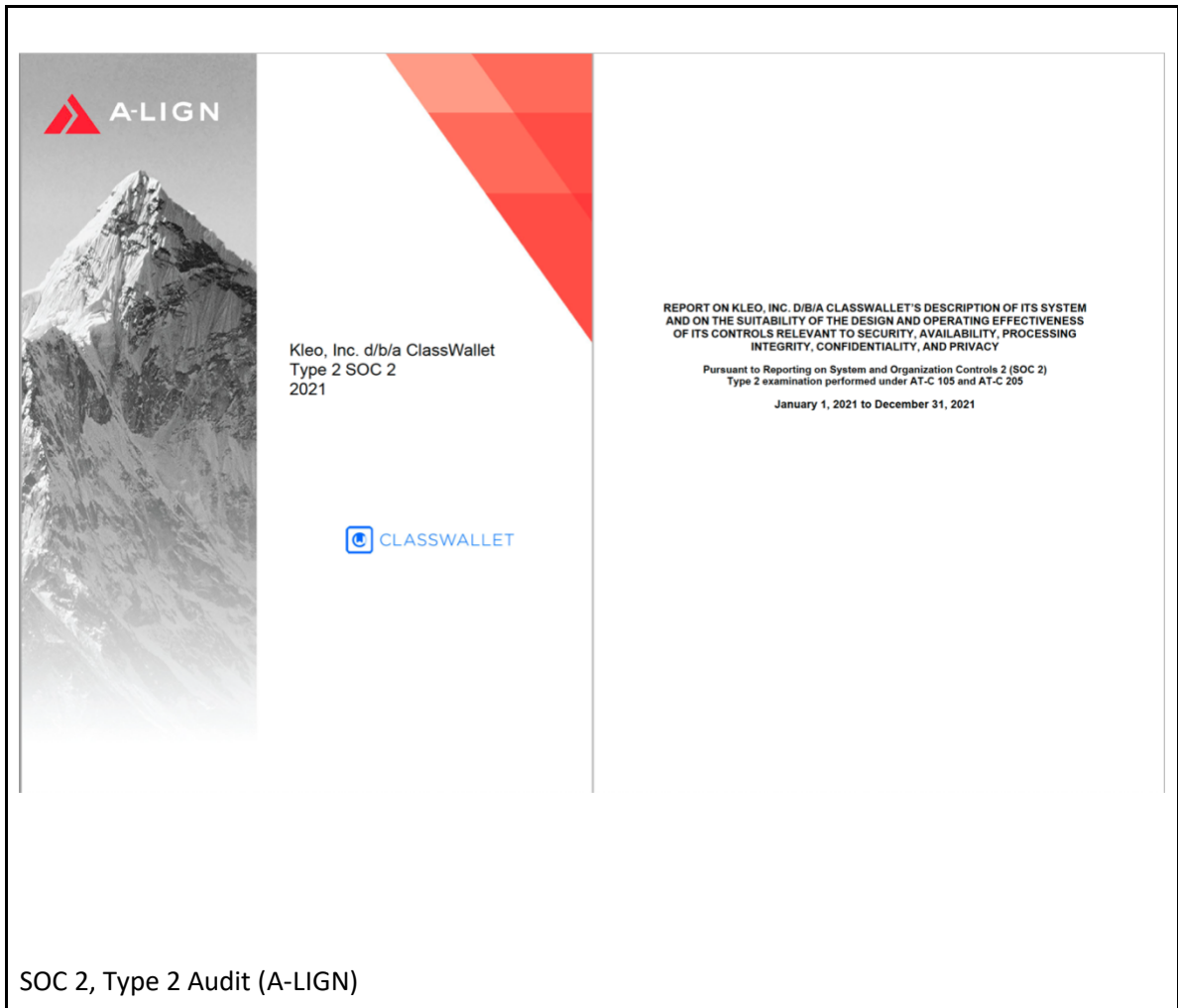
Deanna J. Bender
Business Analyst
State of Michigan – DTMB Agency Services
Supporting MDE
Hannah Bldg. 1st Floor G-20, 608 W Allegan St., Lansing, MI 48933
Contact via cell: 517.388.7558, MS Teams, or email: benderd@michigan.gov


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NIST Authorization from State of Michigan



- Describe in detail the controls placed on data and access to data. Include requirements for location, access rights, maintenance and enforcement of access rights, encryption, incident response and backup capabilities, and logging and forensics capabilities.

Access control is at the heart of the security department. It is extremely important to know who is accessing what, where and when at all times. We take a straightforward and pragmatic approach with a zero-trust environment. We delegate the implementation of authentication to Google and Microsoft who have more risk data to apply to the problem than we could ever acquire. Single-Sign-On (SSO) is used pervasively throughout the organization, all of our own systems, and those of our vendors where possible. It provides efficient and transparent access logging, auditing, and tracking.

Every Inspired Life and ClassWallet team member has a unique non-sharable identifier, their email address. We place an extreme amount of caution around authentication with this identifier. We utilize location, two-factor authenticators, and hardware tokens, as appropriate,

to verify that the person logging in is who they say they are.

All executives, those with sensitive or above clearance, and those with access to financial or personally identifiable information (PII) are subject to extensive authentication controls with hardware keys directly assigned to them by the security department. All authentications must occur on company issued encrypted endpoints, strictly managed in-house by our security and operations teams, and constantly

Data is controlled on a “need to know” basis, with access limited to each team member’s duties and responsibilities. It is always encrypted in transit and at rest with straightforward industry standards. Those responsible for maintaining storage and integrity of data are not the same people responsible for the encryption keys. Multiple people, unknown to each other, are required to access our most sensitive data.

Cloud based storage of data falls under strict control guidelines. Endpoints and servers are carefully configured so that data is only placed and accessible where we need it to be. By designing these access and storage systems correctly from inception, we have avoided many of the traps of undisciplined data storage that can plague security teams.

All storage is capable of assigning a ClassWallet email identifier as owner or accessor of files or data. Enforcement is therefore comparatively easy, especially with modern cloud-based storage systems which have exceptional security and access controls designed into them. Google and Amazon Web Services also provide exceptional logging and forensics capabilities, as one should expect.

Backups and data integrity become much more straightforward when using a modern cloud-based storage system. We operate across multiple geographical data regions, and so do our encrypted backups.

- For user- and client-specific software and applications, confirm on which types of systems and/or browsers the product will have full functionality.

ClassWallet is committed to accessibility on all platforms for everyone. Our software uses straightforward open standards and works on all modern browsers on smart phones, tablets, and computers.

We also work with accessibility consultants to certify that our products are usable by those with a wide range of disabilities. Accessibility adjustments are also available on all our web pages including those at <https://classwallet.com/>

- Describe the safeguards utilized to ensure confidentiality, integrity, and availability of data.

Data access is strongly controlled by authentication and authorization against employee email addresses, as described above. In addition, we employ suites of firewalls, intrusion detection systems and network access gateways to protect data in flow and at rest. These are updated regularly by Amazon Web Services (AWS) and deployed constantly. External penetration tests are also regularly performed by third party scanners and automatically fed into our information stream. We operate a security/operations center 24/7/365 that receives all intelligence into a centralized point (SIEM) and we can react to information, issues and potential threats in seconds. The security team conducts a full, in-depth security report every year which pulls apart everything from process to source code and is exhaustive.

Disclosure and theft of data from internal threats is most effectively mitigated by having effective separation of data duties and by being able to automate detection, scanning and tripwires around sensitive data.

For application stored data, separating the data from its encryption keys by assigning their management to different anonymous teams provides substantially more protection than trusting an individual.

When protecting office and other sensitive data in standard cloud storage systems, we heavily utilize Google enterprise data protection systems. These are capable of making pre-configured and 'learned' judgements on the data that employees try to send through any channel. For example, it's very difficult for an employee to send a credit card number outside of the company, in text or image format, without us scanning it, spotting it and stopping it.

We employ physical controls on data literally walking out the door also. All endpoints are encrypted and remotely managed, including the ability to lock and wipe them. Portable USB sticks are automatically encrypted to only work on company endpoints as soon as they're used on any endpoint.

These are all industry standard approaches to protecting against data loss. We control who accesses our data with fine grained access controls in every instance. We are zero trust and "need to know."

- Describe your processes and procedures for addressing security incidents and data breaches.

ClassWallet's incident and breach protocols are embedded in its Incident Response Policy. Fundamentally, this involves extensive training and exhaustive drills to be able to detect and respond appropriately to all incident types. We deploy automated systems to assist us with

these tasks and review them regularly.

Automated response processes are in place for all stages of an incident response, aiding us with operational continuity, threat mitigation and information gathering.

Our response plan includes fast and transparent communication with the relevant entities and covers all ClassWallet departments.

- Describe the contractual remedies you offer in the event of a security incident or data breaches.

It is worth noting that to date, ClassWallet has not encountered a data breach. In the event of a breach our procedure is to investigate and remediate the breach in accordance with a documented incident response plan and use commercially reasonable measures to assist those affected by the breach (taking into account the type and nature of the breach) in compliance with applicable law.

- Describe business practices in place to ensure administrative, technical, and organizational security measures to safeguard against unauthorized access, disclosure, or theft of Data. Such security measures shall be in accordance with recognized industry practice.

Data access is strongly controlled by authentication and authorization against employee email addresses. In addition, we employ suites of firewalls, intrusion detection systems and network access gateways to protect data in flow and at rest. These are updated regularly by Amazon Web Services (AWS) and deployed constantly. External penetration tests are also regularly performed by third party scanners and automatically fed into our information stream. We operate a security/operations center 24/7/365 that receives all intelligence into a centralized point (SIEM) and we can react to information, issues and potential threats in seconds. The security team conducts a full, in-depth security report every year which pulls apart everything from process to source code and is exhaustive.

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These are all industry standard approaches to protecting against data loss. We control who accesses our data with fine grained access controls in every instance. We are zero trust and "need to know."

- Describe your financial protection frameworks such as Payment Card Industry Data Security Standard or NACHA.

ClassWallet does not directly manage payment account numbers. We utilize a token approach with our payment partners and banks to avoid directly accessing any financial account numbers.

ClassWallet's Chief Technology Officer and Chief Security Officer are payment industry veterans with more than 46 combined years of payment processing experience in varied processing environments, including credit cards, ACH, wallets, and digital currencies. ClassWallet follows the Payment Card Industry Data Security Standards (PCI/DSS) to process billions of dollars in transactions. We embrace the PCI/DSS 12 standards which fall into the following six required groups.



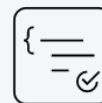
Requirement Grouping



Build and Maintain a Secure Network and Systems



Implement Strong Access Control Measures



Maintain a Vulnerability Management Program



Regularly Monitor and Test Networks



Maintain an Information Security Policy



Protect Cardholder Data

- Describe your organization's personnel background check policy.

Inspired Life's subcontractors, ClassWallet and FACTS, require background checks on all potential employees before they are onboarded to their respective organizations.

The employee background check policies define guidelines for investigating applicants' backgrounds as part of the hiring process. The purpose of these policies is to strengthen recruitment practices. All offers of employment are contingent upon a thorough background check being conducted on all newly hired employees. Background checks help:

- Gain insight into candidates' background
- Ensure we hire reliable employees
- Verify candidates' information for truthfulness and accuracy
- Screen candidates convicted of serious criminal behavior

Background checks include:

- Criminal records (Felony & Misdemeanor, Nationwide Sex Offender)
- Credit/Verification reports (e.g., identity, previous employment, education, SSN)
- Reference checks

Exhibit 12 –Approach to Accountability

Describe your organization's approach to accountability and prevention of fraud.

- Provide your method(s) of distributing funds.

ClassWallet's family-friendly platform offers a comprehensive array of options to meet the diverse needs of families and the guidelines established by the State.

Account holders may spend the funds through any one of ClassWallet features that the Department of Education authorizes. These include:

- *DirectPay*: An online bill pay hub to process payment transactions to more than 6,000 vendors and qualifying education service providers directly
- *Marketplace*: An integrated e-commerce marketplace that includes over 80 qualifying education service providers and vendors such as Staples, Apple, Office Depot, and Lakeshore Learning
- *Reimbursement*: Reimbursement request for purchases made outside of the ClassWallet platform
- *Debit card*: Families pay using Students First debit cards based on State-defined parameters. The user uploads receipts using their phone or desktop computer. The State has the ability to view all elements of the transaction through the dashboard.

The State may establish restrictions on which payment features are made available for which types of purchases. After payments are authorized, ClassWallet will facilitate the payment.

Digital wallet accounts can be:

- funded regardless of whether the account holder is active

- funded periodically, at any frequency the State determines appropriate
- suspended, frozen, and/or
- de-funded with funds subsequently returned to the State

Fraud protection:

Three distinct activities are involved to prevent unauthorized purchases and to proactively identify potential fraud before it takes place. To accomplish this, ClassWallet partners with the State agency to share best practices. Subsequently, the State has the ability to choose what rules they deem appropriate and necessary to ensure compliance in their program. These three activities involve:

- ***Controlled account creation:*** ClassWallet will only provision accounts to individuals who have been designated as eligible for the grant. In this case, FACTS would process the applications and make that determination. ClassWallet accepts a securely transferred datafile from FACTS, and that file is used to create the user accounts. Accounts may only be created by trusted ClassWallet staff. This process also eliminates the possibility for bot-activity.

- ***Establishing program policy:*** ClassWallet ensures a complete understanding of what items are allowable expenditures on the platform in accordance with Inspired Life and ClassWallet’s mutually agreed upon program requirements. Once requirements are agreed and established, ClassWallet will set up the purse(s) in accordance with the program administrator’s expenditure guidelines. For example, Inspired Life will choose specific qualifying education service providers from ClassWallet’s list of 850 qualifying education service providers and vendors in the Marketplace that are compliant with the program expenditure guidelines. Additionally, ClassWallet will create a webform for service providers to submit a request to be added to the platform as a qualifying education service provider. This webform allows the program administratorState to gather any information required for the State agency program manager to make the qualification decision. Only if the Inspired Life State program admin manager approves the request will the qualifying education service provider be allowed on the platform as a qualified source of expenditure.

- ***Validation of purchase requests:*** Inspired LifeClassWallet’s proposed validation services would ensure that every purchase request made through any or all of ClassWallet’s modules –DirectPay, MarketPlace, and Reimbursement – goes through an approval workflow on the platform. The purchase request would be manually reviewed either by a qualified team member at Inspired Lifethe State or by a trained expert on the ClassWallet Validation Team. If As the program scales, Inspired life may choose the State chooses to temporarily contract with ClassWallet for validation services, while in the process of adding new team members. ClassWallet experts will only approve purchases compliant with the memorialized list of allowable expenditures in the program requirements. If the item or service requested seems compliant but is not on the list, the ClassWallet validation expert will contact a designee at the Inspired LifeState. The program administrator’sState designee will make a determination to amend the program requirements or to disallow the item or service. Unapproved expenditures will be rejected, and the grant awardee will receive notice by email with a reason for the rejection. **Not a single dollar would leave the platform without going through an approval workflow that is finalized by a trained human being.** This human component, combined with our technological capabilities to capture all purchase requests proactively,

avoids the possibility of fraud.

All expenditures are captured in ClassWallet's reporting module. Expenditures are available for viewing and downloading in real time, 24/7. Integrated e-commerce marketplace orders show SKU level data for each purchase. DirectPay and reimbursement expenditures have digital receipts attached within the report and may be downloaded.

- Provide the frequency of funds distribution.

While ClassWallet can customize distribution schedules to meet State requirements, experience has informed us the best practice of most clients is a quarterly distribution.

Fraud protection:

Three distinct activities are involved to prevent unauthorized purchases and to proactively identify potential fraud before it takes place. To accomplish this, ClassWallet partners with the State agency to share best practices. Subsequently, the State has the ability to choose what rules they deem appropriate and necessary to ensure compliance in their program. These three activities involve:

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- *Establishing program policy:* ClassWallet ensures a complete understanding of what items are allowable expenditures on the platform in accordance with the State and ClassWallet mutually agreed upon program requirements. Once requirements are agreed and established, ClassWallet will set up the purse(s) in accordance with the State's expenditure guidelines. For example, the State will choose specific qualifying education service providers from ClassWallet's list of 80 qualifying education service providers and vendors in the Marketplace that are compliant with the program expenditure guidelines. Additionally, ClassWallet will create a webform for service providers to submit a request to be added to the platform as a qualifying education service provider. This webform allows the State to gather any information required for the State agency program manager to make the qualification decision. Only if the State program manager approves the request will the qualifying education service provider be allowed on the platform as a qualified source of expenditure.
- *Validation of purchase requests:* ClassWallet's proposed validation services would ensure that every purchase request made through any or all of ClassWallet's modules –DirectPay, MarketPlace, and Reimbursement – goes through an approval workflow on the platform. The purchase request would be manually reviewed either by the State or by a trained expert on the ClassWallet Validation Team. If the State chooses to contract with ClassWallet for validation, ClassWallet experts will only approve purchases compliant with the memorialized list of

allowable expenditures in the program requirements. If the item or service requested seems compliant but is not on the list, the ClassWallet validation expert will contact a designee at the State. The State designee will make a determination to amend the program requirements or to disallow the item or service. Unapproved expenditures will be rejected, and the grant awardee will receive notice by email with a reason for the rejection. **Not a single dollar would leave the platform without going through an approval workflow.** This human component, combined with our technological capabilities to capture all purchase requests proactively, avoids the possibility of fraud.

All expenditures are captured in ClassWallet’s reporting module. Expenditures are available for viewing and downloading in real time, 24/7. Integrated e-commerce marketplace orders show SKU level data for each purchase. DirectPay and reimbursement expenditures have digital receipts attached within the report and may be downloaded.

Exhibit 13 – Reporting

Describe available reporting that demonstrates status of the ESA program. To include, but not limited to:

- Standard Reports, for example monthly account balances by pupil.
- Ad Hoc Reports

The ClassWallet solution provides real-time reporting with account balances to the program administrators while allowing families the ability to spend all funds granted to them. With the ClassWallet solution, the State can fund digital accounts for families and monitor how all funds are spent in real-time. In addition, the platform provides instant access to reporting (including approved, rejected and pending transactions, user balances, financial reports and more) that is downloadable in .csv file format at any time.

All expenditures are captured in ClassWallet’s reporting module. Expenditures are available for viewing and downloading in real time, 24/7. Integrated e-commerce marketplace orders show SKU level data for each purchase. DirectPay and reimbursement expenditures have digital receipts attached within the report and may be downloaded.

Exhibit 14 – Customer Service

- Provide ongoing customer support plan for nonpublic schools and pupils’ families.

ClassWallet live customer service specialists are available via toll-free phone, email and online chat for support with payment related issues and other questions from 8:00 AM to 8:00 PM EST, Monday-Friday and 8:00 AM to 4:00 PM EST on Saturday. This help desk is open for support to all stakeholders on the Platform: clients, parents, vendors, and service providers. In addition, ClassWallet provides a designated account manager to Inspired Life

program administrator for such matters including but not limited to communication, onboarding, best practices, and troubleshooting.

FACTS customer service support provides live answer support via toll-free phone to applicant families as well as live chat and email communications. FACTS also has a designated customer relations manager that is dedicated to supporting Inspired Life administrators for matters including but not limited to parent communications, parent application submittal, onboarding, troubleshooting and best practices.

- Describe customer question response times.

ClassWallet is proud of our extensive and knowledgeable customer service help desk.

Together, this team achieves:

- 80 percent of contacts via telephone are answered within 30 seconds
- 80 percent of contacts via online chat are answered within 30 seconds
- 100 percent of support tickets generated via email and webform are responded to within 24 hours

ClassWallet uses commercially reasonable efforts to target that the Platform meets a 99.9% daily availability level (calculated as a monthly average).

FACTS live answer has a 98% customer satisfaction rating and a 2 minute average answer time, including during peak periods.

- Describe Respondent’s communication plan.

Inspired Life leverages the experience of its subcontractor, ClassWallet, to engage with stakeholders through a well-tested communications plan. Below is an example of ClassWallet’s implementation process along with a communication plan (including timeline) for one of ClassWallet’s state clients in 2022.

Exhibit 1: Sample Implementation & Communication Plan



[Sample] Implementation & Communication Plan

Deliverables

- Project kickoff call with a ClassWallet Account Manager
- Provisioning of user accounts
- At least 3 1x1 calls with a dedicated Account Manager
- Train-the-trainer best practices and content
- Go-live support for administrators and users during roll-out
- Unlimited access to on-demand training videos, FAQs and ClassWallet support members via email, phone and chat – during and after implementation

Typical Implementation Activities:

Below are the general activities involved in the implementation of ClassWallet:

Project Kickoff Call	
Project Kick-Off	<ul style="list-style-type: none"> ● Confirm key participants with roles and responsibilities for both client and ClassWallet ● Establish the implementation timeline and key milestones ● Review required implementation documents ● Schedule Administrator training session
Project Kick-Off & Account Configuration	
Account	<ul style="list-style-type: none"> ● Client submits implementation documents to Account Manager

Setup and Configuration	<ul style="list-style-type: none"> ● Provisioning of user accounts ● Preparation of drafts of the welcome email, affidavit, policy page, and training slides / videos, FAQs ● Complete Administrator trainings ● Complete user trainings (if applicable pre-launch)
Go Live Support	
Go Live Support	<ul style="list-style-type: none"> ● Fund the ClassWallet platform ● Distribute welcome emails and funds to users ● Provide support documentation for basic usability questions - All users can access on-demand training videos, FAQs and ClassWallet support team members via email, phone and chat ● Complete user trainings (if applicable post-launch)

Exhibit 1: Sample Implementation & Communication Plan (Continued)

Communication Timeline:

Below is the proposed communication plan for this program.

- March 31, 2022 - State email introduction to users
- April 4, 2022 - ClassWallet welcome email with webinar details
- Week of April 11 - ClassWallet live webinar
- April 13 - June 22 - Weekly balance reminders on Wednesdays
- June 24, 2022 - Remaining balance reminders
- June 27, 2022 - Remaining balance reminders
- June 30, 2022 - Final balance reminder

- Provide the location/office that will serve as the primary consultant office for the State.

Inspired Life is located at:

Inspired Life, Inc.
17335 130th Street
Aplington, IA 50604
Contact: Mr. [Walt Rogers](mailto:walt@inspired-life.org)
walt@inspired-life.org
Office: 319-348-5621
Mobile: 319-504-1193

Inspired Life will leverage the technical support of its subcontractor, ClassWallet, headquartered in Hollywood, Florida, for account management services.

- How many client contracts does this account team manage?

The key account manager at ClassWallet is supported by an implementation team and additional account managers that support the program. Current load ratio is approximately 1:22.

ClassWallet assigns a key account manager to work with the State administration to implement best practices. Approximately 55 shared resource ClassWallet employees would be directly involved in implementation and ongoing program support.

Additionally, ClassWallet has a customer support team of 95 professionals who are prepared to support families and vendors; this number can be scaled-up quickly based on demand.

- Describe the process Respondent employs when a client is dissatisfied with the service it has been provided.

ClassWallet provides a designated point person to support clients, students and merchants for such matters including but not limited to communication, onboarding, best practices, and troubleshooting. In addition, ClassWallet has a help desk specifically for clients, parents, and vendors that is open from 8:00 AM to 8:00 PM EST, Monday-Friday and 8:00 AM to 4:00 PM EST on Saturday.

During implementation planning, Inspired Life and our subcontractors will establish with the Department of Education a regular meeting cadence to manage the launch and ongoing support of the ESA program. We anticipate multiple meetings per week until after school has started, and then a regular weekly status and planning meeting. Ultimately, the Department of Education will establish the schedule and cadence.

At anytime during the contract, if there are existing service issues that have not been sufficiently addressed with the existing best practices of the help desk, these issues will be added to the agenda of the next meeting for discussion and resolution.

For rare cases, when a critical issue is escalated to the Department of Education and it needs to be addressed before the next status meeting, we recommend our communication plan include a standard practice for the Department of Education to call the Inspired Life program manager directly so that immediate action may be taken.

Exhibit 15 - Training

Describe the available training (content, format, duration, frequency) as it relates to the following parties:

- Iowa Department of Education
- Nonpublic schools
- Families of pupils

Content: During discovery phase ClassWallet will partner with the State to draft training content as it relates to the program and services rendered by ClassWallet.

Format: For ClassWallet internal teams we will upload all training content to our LMS (Learning Management System), SAP Litmos. For client facing training we will create a training guide, offer 90-minute sessions to users and administrators, create FAQ's on our website, and create video content around the program. ClassWallet trains administrators first so they see the platform from an end user perspective, then as an administrator. This process ultimately builds out the customized suite of training materials (user guides, FAQs, policies, on-demand and live web training for all stakeholders).

Training is customized according to the specifications of each state and the applicable audience: State (client), administrators and users both at the State as well as at the non-public school and family levels. The ClassWallet team includes staff who have actually navigated the platform working as State level administrators, parents of recipient students, as well as customer facing support team members. Thus, the ClassWallet comprehensive training platform is both far and away superior to any offered in the market today. Also, due to its quality-committed culture, a service offering that is constantly subjected to internal scrutiny and continual improvement. ClassWallet is focused on enhancing the experience at every touchpoint.

Duration: Typically training sessions run from 30-90 minutes depending on audience, subject matter, and training medium.

Frequency: ClassWallet offers training to our clients at three phases of the life cycle (customizable to the client): onboarding, mid-year, and close out. Internally, ClassWallet's account management team and customer success team are provided client specific training at the launch of the program and semi-annually to stay up to date with any changes to the program.

Exhibit 16 - Implementation Plan

Describe recommended implementation strategy including on-site coordination and support services, best practice consulting options and professional services.

- Identify any third-party Respondents involved in Respondent's implementation strategy and describe these relationships.
- Identify the skills and time required by State of Iowa personnel for initial installation and implementation of the proposed services.
- Provide an estimate of State of Iowa staff time required to complete the installation. •

Please provide an implementation schedule, based on weekly milestones (not dates).

Inspired Life leverages its subcontractor, ClassWallet, to undertake program implementation. From implementation to launch is an approximate six-week process. ClassWallet helps the State create a secure data transfer with information necessary to create user accounts. ClassWallet will only provision accounts to users who have been designated as eligible by the State. User training on the platform is provided by ClassWallet.

There are several phases of the customer journey. They include:

- *Implementation kick-off*: Review implementation process, timeline, and next steps. Establish account administrators and key contacts.
- *Configuration, training, and pre-launch*: Setup accounts, train, and ensure all is ready for launch.
- *Launch*: Program goes live. Users have access to account and funds.
- *Program review*: Review program activity, stats, and updates with program administrator.
- *Program close out and renewal (if applicable)*: Deadline outreach and reconciliation for program funds for closeout and liquidation (if applicable).

Items that may impact the implementation timeline would involve any customization needs. The time necessary for these customizations can only be determined by evaluating the full scope of these requirements. Alternatively, ClassWallet can begin providing services immediately and at the same time, establish a timeline for customized deliverables. ClassWallet has a comprehensive training and support system aimed at providing customized education for end users, administrators, and managers. ClassWallet is committed to supporting stakeholders and ensuring all have ample means of accessing information: live and recorded webinars, videos, websites, FAQs, email, phone and chat.

Exhibit 17 - Optional Services

Provide detailed information for any optional services that may be available. (Include costs for these items in the Cost Proposal)

Inspired Life will continue to inform, educate, and inspire parents to use the ESA program by developing a Parent Handbook and offer parent informational workshops. We will also communicate with accredited nonpublic schools on how to become an approved vendor of the ESA program through marketing and training events.

3.3 Cost Proposal

The Respondent shall provide its Cost Proposal in a separate file for the proposed goods and/or services. All prices are quoted pursuant to the terms and conditions of this RFP. Respondent's Cost Proposal shall include an all-inclusive, itemized, total cost in U.S. Dollars (including all travel, expenses, etc. in prices) for the proposed services. All pricing to be FOB Destination, freight cost, and

all expenses included and based on Net 60 Days Payment Terms. Cost proposals must include the following:

- Provide any one time and recurring costs for services. Recurring costs are to be for a 6-year period to cover initial term and extensions to contract.
- Equipment costs.
- Any other costs associated with proposed services.
- Pricing for optional services.

3.3.1 Respondent Discounts

Respondents shall state in their Cost Proposals whether they offer any payment discounts, including but not limited to:

3.3.1.1 Prompt Payment Discount

The State can agree to pay in less than sixty (60) days if an incentive for earlier payment is offered.

3.3.1.2 Cash Discount

The State may consider cash discounts when scoring Cost Proposals.

SECTION 4 SPECIFICATIONS

Overview

The successful Respondent shall provide the goods and/or services to the State in accordance with the specifications and technical specifications as provided in this Section. The Respondent shall address each specification in this Section and indicate whether or not it will comply with the specification. If the context requires more than a yes or no answer or the section specifically indicates, Respondent shall explain how it will comply with the specification. Proposals must address each specification. Merely repeating the specifications may be considered non-responsive and may disqualify the Respondent. Proposals must identify any deviations from the specifications of this RFP or specifications the Respondent cannot satisfy. If the Respondent deviates from or cannot satisfy the specification (s) of this section, the Agency may reject the Proposal.

All items listed in this section are Mandatory Specifications. Respondents must indicate either **“yes”** or **“no”** to each specification in their Proposals and provide an explanation as to how the specification is met. By indicating **“yes”** a Respondent agrees that it shall comply with that specification throughout the full term of the Contract, if the Respondent is successful. In addition, if specified by the specifications or if the context otherwise requires, the Respondent shall provide references and/or supportive materials to verify the

Respondent's compliance with the specification. The Agency shall have the right to determine whether the supportive information and materials submitted by the Respondent demonstrate that the Respondent will be able to comply with the Mandatory Specifications. If the Agency determines the responses and supportive materials do not demonstrate the Supplier will be able to comply with the Mandatory Specifications, the Agency may reject the Proposal.

4.1 Respondent Requirements

4.1.1 Respondent must have ability to administer funds for all Qualified Educational Expenses.

Yes, ClassWallet has the ability to administer funds for all Qualified Educational Expenses as noted in Sec. 1.2

4.1.2 Respondent must be familiar with and comply with the applicable aspects of the following requirements regarding pupil's personally identifying including but not limited to:

- Family Educational Rights and Privacy Act (FERPA)
- Health Insurance Portability and Accountability Act (HIPAA)
- Iowa laws, rules, and regulations applicable to State's current and published privacy and security policies and procedures

Yes, Inspired Life and its subcontractors, ClassWallet and FACTS, comply with all applicable requirements of FERPA, HIPAA, as well as all applicable laws, rules and regulations relative to the State of Iowa's privacy and security policies and procedures.

4.1.3 Respondent must be liable and bear all the responsibility of and resolve any complaints or issues a student's representative may have towards the conduct of the evaluation and/or any privacy or data breaches under state or federal law.

Yes, generally, provided that we would like to qualify this statement as set forth in our exceptions request: "Respondent must be liable and bear all the responsibility of and resolve any complaints or issues a student's representative may have towards the conduct of the evaluation that is solely attributable to the Contractor and/or any privacy or data breaches caused solely by the Contractor under state or federal law." We have no issue with taking responsibility for our own actions but can't take on liability for the actions of the State or its users.

4.2 Service Requirements

4.2.1 Services shall comply with HF68.

Yes, the State was wise to establish rules by which the ESA program will be managed to provide clear direction for families and to avoid fraud, waste and abuse. Inspired Life, an Iowa based not-for-profit, has been at the forefront of the ESA movement in the State of Iowa and is well versed in House File 68. Inspired Life will implement and administer the program in close collaboration with the State Agency. In particular, HF68 outlines a three year phased-in approach by which qualified and approved families will be provided funding that may be used for qualified educational expenses under the rules outlined, and as may be clarified by the state agency. Inspired Life has chosen to team with the two industry leaders to bring success for this ESA. FACTS will support the process of collecting, processing and approving family applications, and ClassWallet technology will be leveraged to enforce the rules of the program while empowering parents to make educational decisions and payments. These organizations will provide Inspired Life the tools necessary to quickly approve families and help them make informed and qualified decisions for their children.

4.2.2 Services must be operational to allow a minimum of 30 days, and preferably 60 days or more, for parents or guardians of eligible pupils to submit an application to meet the June 30 deadline for the 2023-2024 school year.

Yes, Inspired Life’s subcontractors, ClassWallet and FACTS, have extensive experience successfully launching scholarship and grant programs, many nearly identical in form and scale, as the Iowa ESA program described in the Students First Act. The application system will be operational 30 days after master application approval. Typical program implementation times (inclusive of application readiness) are 4 to 6 weeks.

4.2.3 Families are to be notified of acceptance or denial within 30 days of submitting an application.

Yes, families who have submitted complete applications will be notified of acceptance or denial within 30 days of applying.

4.2.4 Respondent must allocate funds from each pupil’s account for the payment of Qualified Educational Expenses incurred by the pupil’s parent or guardian.

Yes, ClassWallet will allocate funds from each pupil’s account for the payment of Qualified Educational Expenses incurred by the pupil’s parent or guardian.

4.2.5 Respondent must have procedures in place to prevent waste, fraud, and abuse.

Yes, the following practices are embedded in ClassWallet policies and procedures to mitigate waste, fraud and abuse:

- Spending accounts may only be created by the client/agency. The process established

between the client/agency and ClassWallet eliminates the possibility for bot-activity or ineligible families having access to the platform.

- Families have access to a Marketplace or "walled garden" of agency-approved vendors (including schools) for which they may spend ESA funds. Vendors (including schools) must be pre-approved by the client/agency. These vendors may include private schools, retailers such as Lakeshore Learning and Scholastic, and local vendors that offer, for example, tutoring and therapy services. The state agency has approval authority for which providers are allowed into the Marketplace.
- For orders submitted in the Marketplace (e.g., Lakeshore Learning, Scholastic), the client/agency can view SKU-level data to know exactly what item(s) the family is ordering. Before approving the transaction, the client/agency (or ClassWallet) can easily view previous orders submitted by that family to ensure there is no attempted fraud, such as a family purchasing more laptop computers or tablets than should be necessary, assuming that commodity is allowed by the ESA program.
- **Not a single dollar has to leave the platform without a human eye review of each transaction.** The client/agency may require that purchase requests be pre-approved before any funds are transferred to the vendor or school. All fraudulent requests, incidental or otherwise, can be mitigated on the front end— and never transacted. If desirable, low- and no-risk transactions can be automated.
- For purchase requests to local vendors not in the Marketplace, such as tutors, the vendor must provide the family with an invoice. The invoice is then uploaded, permitting the client/agency to review before approving the payment.
- All transactions - whether approved or denied - may be viewed and reported-out in real-time.

4.2.6 Upon determination of a false claim for an ESA, or improper payment from an ESA, respondent shall close the pupil's ESA. If improperly obtained amounts have been disbursed, respondent shall recover such amounts from the parent or guardian, including initiating legal proceedings to recover such amounts, if necessary.

Yes, as described in Addendum 1 of this RFP, the State would make the final determination of a false or improper claim, with Inspired Life leveraging the experience of its subcontractor, ClassWallet, and working with the State to implement appropriate guardrails to both prevent and identify any unauthorized activities.

4.2.7 Respondent must establish an individual account for that pupil in the education savings account fund. The amount of the pupil's education savings account payment shall be deposited into the pupil's individual account on July 15 or thirty days following submission of the application, whichever is later, and such amount shall be immediately available for the payment of qualified educational expenses incurred by the parent or guardian for the pupil during that school budget year.

Yes, as described in Addendum 1 of this RFP, ClassWallet will comply with the terms specified in the contract.

4.2.8 Respondent must hold funds remaining in a pupil's individual account upon conclusion of the school budget year, and funds shall remain in the pupil's individual account for the payment of qualified educational expenses in future fiscal years during which the pupil participates in the program until the pupil becomes ineligible under the program or until the remaining amounts are transferred to the state general fund.

Yes, as described in Addendum 1 of this RFP, ClassWallet typically closes out accounts at the end of each school year, however we are able to modify this practice to comport with State preferences and typically such conditions are agreed upon during the implementation process.

4.2.9 Offshore performance of work is prohibited. Any services included in the resulting contract that directly serve the State or its clients and involve access to secure or sensitive data or personal client data shall be performed within the United States. This provision applies to work performed by subcontractors at all tiers.

Yes, Inspired Life and its subcontractors do not employ offshore staff with access to secure or sensitive data.

4.3 System Requirements

Respondents systems must:

4.3.1 Keep data secure. Any technology platform used for the program meets the State's highest security requirements, including compliance.

4.3.1.1 If Respondent evaluates their organization and produce a System and Organization Controls 1 (SOC-1) and System and Organization Controls 2 (SOC 2) report or similar, the Respondent shall provide this annually to the State of Iowa.

Yes, ClassWallet is compliant with these requirements, and we agree to provide our audit report annually. We have designed our platform to be secure and robust in adherence to both our rigorous internal policies and procedures as well as conforming to the industry's most uncompromising security standards. ClassWallet is an American Institute of Certified Public

Accountants (AICPA) System and Organizational Controls (SOC) 2 Type 2 and National Institute of Standards and Technology (NIST) compliant digital wallet Platform.

ClassWallet leads the ESA provider market in terms of program rigor. We hold our platform to the highest industry standards for third party review and operational scrutiny. We undergo an annual audit by Align, a respected auditing firm, who performs an exhaustive evaluation of systems, processes and procedures and has confirmed our continuous SOC 2 compliance. In addition, we have completed a comprehensive NIST Audit for the State of Michigan.

4.3.1.2 The Respondent shall immediately report within five (5) business days to the Department of Education any use or disclosure of Confidential Information not provided for by this Contract, of which it becomes aware. Respondent shall cooperate with the State of Iowa's investigation, analysis, notification, and mitigation activities, and shall be responsible for all costs incurred by the Department of Education for those activities.

Yes, Inspired Life agrees to comply as stated with any such disclosure.

4.3.1.3 Ensure that Respondent or its employees and subcontractors will not reuse, sell, make available, or make use in any format the data researched or compiled for this Contract for any venture, profitable or not, outside this Contract.

Yes, Inspired Life and its subcontractors will comply with this requirement.

4.3.1.4 The Respondent shall encrypt all data at rest and in transit at minimum at 256 AES.

Yes, data storage volumes are encrypted and meet this requirement for both data at rest as well as in data in transmission.

4.3.1.5 Storage of data at rest shall be located solely in data centers in the continental United States.

Yes, all systems and data stores for Inspired Life and its subcontractors, ClassWallet and FACTS, reside in the Continental United States.

4.3.2 Must offer the Department of Education the capability of automated clearinghouse transactions, electronic commerce transactions, reimbursement transactions, and debit card payments in order to meet the diverse needs of participating parents and guardians to pay for qualified educational expenses.

Yes, ClassWallet's platform offers a comprehensive array of transaction options to meet the diverse needs of families and the guidelines established by the State.

Account holders may spend the funds through any one of ClassWallet features that the Department of Education authorizes. These include:

- *DirectPay*: An online bill pay hub to process payment transactions to more than 6,000 vendors and qualifying education service providers directly
- *Marketplace*: An integrated e-commerce marketplace that includes over 80 qualifying education service providers and vendors such as Staples, Apple, Office Depot, and Lakeshore Learning
- *Reimbursement*: Reimbursement request for purchases made outside of the ClassWallet platform
- *Debit card*: Families pay using Students First debit cards based on State-defined parameters. The user uploads receipts using their phone or desktop computer. The State has the ability to view all elements of the transaction through the dashboard.

The State may establish restrictions on which payment features are made available for which types of purchases. After payments are authorized, ClassWallet will facilitate the payment.

Digital wallet accounts can be:

- funded regardless of whether the account holder is active
- funded periodically, at any frequency the State determines appropriate
- suspended, frozen, and/or
- de-funded with funds subsequently returned to the State

The ClassWallet solution provides real-time reporting with account balances to the program administrators while allowing families the ability to spend all funds granted to them. With our solution, the State can fund digital accounts for families and monitor how all funds are spent in real-time. Upon completion of the contract, all unused funds will automatically be returned to the State.

4.3.3 Application system must:

- 4.3.3.1** Allow for secure transmission of applications, to include any required supporting documents, such as tax returns, applicable nontaxable income documents, and documents verifying school enrollment.

Yes, the FACTS application solution ensures a secure transmission of all data across its platform. FACTS is Payment Card Industry Data Security Standards (PCI DSS) Level 1 compliant. FACTS also undergoes an annual Statement of Standards for Attestation Engagement (SSAE) 18 audit to assess all aspects of its control environment. In striving to provide superior customer service FACTS is committed to protection of its customers' data and privacy rights. In doing so, FACTS complies with European Union Privacy Directives, most notably the EU's GDPR.

- 4.3.3.2** Have the ability for applicants to input personal information for multiple students in household on same application.

Yes, applicants will have the ability to list multiple students on a single application.

4.3.3.3 Provide review based on income data inputted by the applicant and identify any need for additional document submissions from the applicants.

Yes, a team assigned specifically to the program reviews all applications and compares submitted documents to the program requirements to determine applicant eligibility.

4.3.3.4 Compare Applicant reported income to income thresholds defined by the Client to determine whether Applicant meets Client's eligibility requirements.

Yes, a FACTS team assigned specifically to the program reviews all applications and compares submitted documents, including those submitted to ascertain income eligibility, to the program requirements to determine applicant eligibility.

In addition to a 90+ member Lincoln, NE based applicant support team handling data processing and call support, a Team Lead and Account Team with over 50 years of combined experience in similar programs will oversee the application and verification process.

4.3.3.5 Allow electronic verification and acknowledgment by the Applicant of required assurances and rules.

Yes, the application provides functionality for applicant acknowledgment and acceptance of program rules. Text can be fully customized for this section.

4.3.3.6 Allow Applicant to start and stop an application mid-stream and save information to be able to resume later.

Yes, the applicant will create an account and they have the ability to start and stop both the application and document submittal process without losing any data previously entered. The applicant may edit all information prior to submitting the application.

4.3.3.7 Provide status of application within application reporting. This may include: Submitted, Documents in Process, Does Not File, and Verified.

Yes, applicants can view their application status in their applicant account.

4.3.3.8 Allow a Client administrator to view application data, including reporting fields related to eligibility criteria.

Yes, administrators with security permissions can monitor application status and access all

standard and customized reports in real time.

4.3.3.9 Generate an acceptance or denial e-mail to Applicants.

Yes, a fully customized e-mail is generated for applicants. Administrators can view e-mail status to determine if the e-mail has been opened.

4.3.3.10 Bundle siblings into the same Applicant user account.

Yes, the account holder will have the ability to include all siblings in their user account.

4.3.3.11 Provide a two-week document processing turn-around once all required documentation is received from applicant(s).

Yes, application documents and the application will be processed within a two-week turn around once all required documentation is received from the applicant.

4.3.3.12 Provide Client access to perform student level eligible school verification and existing ESA program participation status.

Yes, the client will have complete access to student level data to review the eligibility, verification, and program participation status.

4.4 Implementation

Upon award of a Contract for services the Agency shall negotiate an implementation schedule with the successful Respondent.

Yes, upon award of the contract, Inspired Life and our subcontractors will schedule a meeting with the state to review and capture the requirements of your ESA program and to build an implementation schedule that meets the requirements and timelines of the ESA program. During the first six months of the program, we anticipate at least weekly status meetings supported by direct communication via phone calls, in-person meetings, virtual meetings and emails.

Inspired Life's subcontractor, ClassWallet, has experience in successfully implementing programs in 27 states. The timeframe from program award to launch is approximately four to six weeks so the State of Iowa will be well served to leverage organizations with demonstrated success.

There are several phases of the journey on which we will collaborate and build a schedule to support.

- *Implementation kick-off*: Review implementation process, timeline, and next steps. Establish account administrators, program requirements, and key contacts.
- *Configuration, training, and pre-launch*: Setup accounts, train, and ensure all is ready for launch.
- *Launch*: Program goes live. Users have access to accounts and funds.
- *Program review*: Review program activity, stats, and updates with program administrator.
- *Program close out and renewal (if applicable)*: Deadline outreach and reconciliation for program funds for closeout and liquidation (if applicable).

SECTION 5 EVALUATION AND SELECTION

5.1 Introduction

This section describes the evaluation process that will be used to determine which Proposal(s) provides the greatest value to the State. Agency will not necessarily award the Contract to the Respondent offering the lowest cost to the Agency. Instead, the Agency will award to the Respondent whose Responsive Proposal the Agency believes will provide the best value to the State.

5.2 Evaluation Committee

The Agency will use an evaluation committee to conduct a comprehensive, fair, and impartial evaluation of Technical Proposals received in response to this RFP. The evaluation committee will recommend an award based on the results of their evaluation to the Agency or to such other person or entity that must approve the recommendation.

5.3 Technical Proposal Evaluation and Scoring

All Technical Proposals will be evaluated to determine if they comply with the Mandatory Specifications. The evaluation committee will fully evaluate and score all Responsive Proposals submitted by Responsible Respondents in accordance with this Section. In addition to other RFP requirements, to be deemed a Responsive Proposal, the Technical Proposal must:

- Answer “Yes” to all parts of Section 4 and include supportive materials as required to demonstrate the Respondent will be able to comply with the Mandatory Specifications in that section and
- Obtain the minimum score for the Technical Proposal. If a Technical Proposal does not meet the minimum score, it will be rejected and the Respondent’s Cost Proposal will not be evaluated.

An addendum identifying the points assigned to the scoring criteria and identifying the minimum score for the Technical Proposal will be posted prior to the RFP closing.

5.4 Cost Proposal Scoring

After the Technical Proposals are evaluated and scored, the Cost Proposals will be opened and scored.

The cost proposal for each respondent will be evaluated in comparison with the other cost proposals received; however, the number of points possible will be proportional to each respondent’s technical evaluation score.

The technical evaluation points received (numerator) is divided by the technical evaluation points possible (denominator) and multiplied by the maximum number of points in the cost evaluation. This provides the total points possible for the respondent in the cost evaluation.

Points Possible for Respondent =

$\frac{\text{Technical Evaluation Points Received}}{\text{Technical Evaluation Points Possible}}$ x Maximum Points in Cost Evaluation

The lowest cost proposal (numerator) is divided by the cost proposal being evaluated (denominator)

and multiplied by the points possible for the respondent. This provides the cost evaluation points awarded.

Cost Evaluation Points Awarded =
$$\frac{\text{Lowest Cost Proposal Received}}{\text{Cost Proposal Being Evaluated}} \times \text{Points Possible for Respondent}$$

For example, suppose there are 10 maximum points in the cost evaluation. A respondent that receives 100% of the points possible in the technical evaluation has the opportunity to earn 100% of the points possible in the cost evaluation (e.g., 10 points). If the cost proposal is the lowest cost, the full 10 points will be awarded.

However, a respondent that receives only 50% of the points possible in the technical evaluation has the opportunity to earn only 50% of the points possible in the cost evaluation (e.g., 5 points). If the cost proposal is the lowest cost, only 5 points are awarded, compared to the 10 points that could have been awarded if the respondent had received the highest technical evaluation score.

5.5 Tied Score and Preferences

5.5.1 An award shall be determined by a drawing when responses are received that are equal in all respects and tied in price. Whenever it is practical to do so, the drawing will be held in the presence of the Respondents who are tied in price. Otherwise the drawing will be made in front of at least three non-interested parties. All drawings shall be documented.

5.5.2 Notwithstanding the foregoing, if a tied score involves an Iowa-based Respondent or products produced within the State of Iowa and a Respondent based or products produced outside the State of Iowa, the Iowa Respondent will receive preference. If a tied score involves one or more Iowa Respondents and one or more Respondents outside the state of Iowa, a drawing will be held among the Iowa Respondents only.

5.5.3 In the event of a tied score between Iowa Respondents, the Agency shall contact the Iowa Employer Support of the Guard and Reserve (ESGR) committee for confirmation and verification as to whether the Respondents have complied with ESGR standards. Preference, in the case of a tied score, shall be given to Iowa Respondents complying with ESGR standards.

5.5.4 Second preference in tied scores will be given to Respondents based in the United States or products produced in the United States over Respondents based or products produced outside the United States.

5.5.5 Preferences required by applicable statute or rule shall also be applied, where appropriate.

SECTION 6 CONTRACT TERMS AND CONDITIONS
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6.1 Contract Terms and Conditions

The Contract that the Agency expects to award as a result of this RFP shall comprise the specifications, terms and conditions of the RFP, written clarifications or changes made by the Agency to the RFP through an amendment to the RFP in accordance with the provisions of the RFP, the Terms and Conditions, the offer of the successful Respondent contained in its Proposal, and any other terms deemed necessary by the Agency. No objection or amendment by a Respondent to the provisions or terms and conditions of the RFP or the Terms and Conditions shall be incorporated into the Contract unless Agency has explicitly accepted the Respondent's objection or amendment in writing.

The Contract terms and conditions in this Section 6, the General Terms and Conditions to the extent referenced and linked to on the RFP cover page, and/or any Terms and Conditions attached to and accompanying this RFP as an attachment hereto, will be incorporated into the Contract. The Terms and Conditions may be supplemented at the time of contract execution and are provided to enable Respondents to better evaluate the costs associated with the RFP specifications and the Contract. All costs associated with complying with such Terms and Conditions should be included in any pricing quoted by the Respondent.

By submitting a Proposal, Respondent acknowledges its acceptance of the terms and conditions of the RFP and the Terms and Conditions without change except as otherwise expressly stated in its Proposal. If the Respondent takes exception to a provision, it must identify it by page and section number, state the reason for the exception, and set forth in its Proposal the specific RFP or Terms and Conditions language it proposes to include in place of the provision. If Respondent's exceptions or proposed responses materially alter the RFP, or if the Respondent submits its own terms and conditions or otherwise fails to follow the process described herein, the Agency may reject the Proposal, in its sole discretion.

The Agency will evaluate all Proposals without regard to any proposed modifications to any terms and conditions of the RFP or Terms and Conditions by Contractor. Once a Proposal has been identified as the one for which an Award recommendation has been made, but prior to notifying Respondents of the decision, the Agency, in its sole discretion, may consider any proposed modifications to the terms and conditions of the RFP or Terms and Conditions identified in that Proposal. The Agency reserves the right to either award a Contract(s) without further negotiation with the successful Respondent or to negotiate Contract terms with the successful Respondent if the best interests of the State would be served. As such, if any proposed modifications are not determined to be in the best interests of the State, or appear to pose a substantial impediment to reaching agreement, the Agency may, in its sole discretion:

- 6.1.1** Issue a Notice of Intent to Award in favor of the successful Respondent, but decline to agree to or further negotiate any proposed modifications to terms and conditions identified by the Respondent in its Proposal;

6.1.2 Issue a Notice of Intent to Award in favor of the successful Respondent, and identify in the Notice proposed modifications to terms and conditions identified by the Respondent in its Proposal with which the agency will or will not agree or further negotiate;

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6.1.3 Enter open-ended negotiations with the successful Respondent; provided, that any such negotiations shall be limited to the proposed modifications to terms and conditions identified by Respondent in its Proposal;

6.1.4 Change the Agency's recommendation for Award and issue a Notice of Intent to Award to a Respondent whose proposal does not pose as great of a challenge to the Agency.

Any ambiguity, vagueness, inconsistency or conflict, either internal to such modification(s) or arising when read in conjunction with other portions of the Contract, shall be construed strictly in favor of the State. Only those proposed modifications identified in the Notice of Intent to Award issued by the Agency as terms and conditions with which the agency will or will not agree or further negotiate shall be part of the Contract, and the State may ignore all proposed modifications, accept one or more and ignore others, accept all or, through negotiations after an award, agree to compromise language concerning one or more proposed modifications to be incorporated into a final Contract between the parties. By executing and submitting its Proposal in response to this RFP, Respondent understands and agrees that the State may exercise its discretion not to consider any or all proposed modifications Respondent may request and may accept Respondent's proposal under the terms and conditions of this RFP and the Terms and Conditions.

6.2 Contractual Terms and Conditions – No Material Changes/Non-Negotiable Notwithstanding anything in this RFP to the contrary, Respondent may not take exception to or propose including language in any resulting contract that conflicts with or is otherwise inconsistent with the following:

6.2.1 Indemnification

Without specific authority to do so, the State, or agencies, cannot enter into agreements indemnifying Respondents, or any other entity, against third-party claims. A clause that intends to seek indemnification from the State, whether or not the clause contains the words "indemnity" or "indemnify," are not clauses to which the State may agree. The State will not agree to clause that includes the language "to the extent permitted by law" because, as explained, the State cannot indemnify Respondents to any extent.

6.2.2 Limitation of Liability

Iowa Code section 8A.311(22) and 11 Iowa Admin. Code Chapter 120 establish the rules to allow for the State to agree to a contractual limitation of vendor liability clause in limited circumstances. Any request by Respondent for the State to limit damages not in accordance with Iowa law or administrative rules is a request with which the State cannot agree.

6.2.3 Jurisdiction and Venue

Iowa Code Chapter 13 establishes that the Iowa Attorney General is the State's attorney for all purposes, including management of litigation and claims against the state. The State may not preempt the Attorney General's authority by agreeing in advance to control the way litigation may be managed in the event of a dispute. Likewise, the State cannot agree to the

jurisdiction or laws of another state or its courts, cannot agree to venue in

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another state, and cannot agree to participate in any form of alternative dispute resolution.

6.2.4 Confidentiality

All Iowa state agencies are subject to Iowa public records laws. The State cannot agree to contractual terms that attempt to prevent it from disclosing or disseminating records that constitute public records under Iowa Code Chapter 22.

6.2.5 Unliquidated Expenses (i.e., Attorney Fees, Add-ons, or Cost Increases) The State may not agree to clauses which may obligate it to pay for claims that might exceed its current funding appropriation. The State may only obligate those funds that have been appropriated to it by the Iowa Legislative Assembly and may only obligate those funds for the purposes for which the funds were appropriated.

6.2.6 Term Length

The Contract shall have an initial term of three (3) years, beginning on the date of contract execution (the "Effective Date"). At the end of the Contract's initial term, the State shall have the option, in its sole discretion, to renew the Contract on the same terms and conditions for up to a total of three (3) additional one-year terms, not to exceed a total contract term of six (6) years. The State will give the Vendor written notice of its intent whether to exercise each option no later than thirty (30) days before the end of the Contract's then-current term.

6.2.7 Payment Terms

6.2.7.1 Payment Methods

The State of Iowa, in its sole discretion, will determine the method of payment for goods and/or services as part of the Contract. The State Pcard and EAP are preferred payment methods, but payments may be made by any of the following methods: Pcard/EAP, EFT/ACH, or State Warrant. Respondents shall indicate in their Cost Proposals all of the payment methods they will accept. **This information will not be scored as part of the Cost Proposal or evaluated as part the Technical Proposal.**

6.2.7.2 Electronic Funds Transfer (EFT) by Automated Clearing House (ACH) The State of Iowa may make payment by EFT by ACH. Payments are deposited into the financial institution of the claimant's choice three working days from the issue date of the direct deposit.

https://das.iowa.gov/sites/default/files/acct_sae/man_for_ref/forms/eft_authorization_form.pdf

6.2.7.3 State Warrant

The State of Iowa's warrant drawn on the Treasurer of State is used to pay claims against the departments of the State of Iowa. The warrant is issued upon receipt of proper documentation from the issuing department.

6.2.7.4 Credit card or ePayables

The State of Iowa’s Purchasing Cards (Pcards) and ePayable solution (EAP) are commercial payment methods utilizing the VISA credit card network. The State

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of Iowa will not accept price changes or pay additional fees if Respondent uses the Pcard or EAP payment methods. Pcard-accepting Respondents must abide by the State of Iowa’s Terms of Pcard Acceptance. Respondents must provide a statement regarding their ability to meet the requirements in this subsection, as well as identifying their transaction reporting capabilities (Level I, II, or III).

6.2.7.5 Terms and Conditions for State of Iowa Purchasing Cards

The State of Iowa shall pay Contractor’s invoices using its Purchasing Card Program (Pcard) whenever possible. The Pcard is a VISA credit card issued by U.S. Bank to allow authorized employees to make purchases on behalf of the State. It is a faster, more convenient alternative to traditional invoicing and remittance processing, allowing US Bank to pay the Contractor directly, generally within 48 hours of the transaction. Contractor shall comply with security measures for Pcard payments including:

6.2.7.5.1 Contractor shall comply with Payment Card Industry Data Security Standard (PCI DSS) to assure confidential card information is not compromised;

6.2.7.5.2 Contractor shall adhere to Fair and Accurate Credit Transactions Act requirements that limit the amount of consumer and account information shared for greater security protection;

6.2.7.5.3 Contractor shall not write down card numbers or store card information. When accepting orders by phone, Contractor shall process the transaction during the call and send itemized receipts (excluding card numbers) to the cardholder by fax, email, or mail (with delivery);

6.2.7.5.4 Contractor shall process payment for items when an order is placed only for items currently in stock and available for shipment, and only for services already rendered;

6.2.7.5.5 Contractor shall confirm that the name of purchaser matches the name on the card;

6.2.7.5.6 Contractor shall ensure Internet orders are processed via secure websites, featuring Verisign, TRUSTe, BBBOnline, or “https” in the web address;

6.2.7.5.7 Contractor shall shred any documentation with credit card numbers.

6.2.7.6 Payment Terms

Per Iowa Code 8A.514 the State of Iowa is allowed sixty (60) days to pay an invoice submitted by a Contractor.

6.2.7.7 Respondent Discounts

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Respondents shall state in their Cost Proposals whether they offer any payment discounts.

6.2.7.8 Prompt Payment Discount

The State can agree to pay in less than sixty (60) days if an incentive for earlier payment is offered.

6.2.7.9 Invoices

Any invoices submitted must comply with applicable rules concerning payment of claims, including but not limited to those set forth at Iowa Administrative Code chapter 11—41.

6.2.8 Insurance

The Contract will require the successful Respondent to maintain insurance coverage(s) in accordance with the insurance provisions of the General Terms and Conditions and of the type and in the minimum amounts set forth below, unless otherwise required by the Agency.

Type of Insurance	LIMIT	AMOUNT
General Liability (including contractual liability) written on an occurrence basis	General Aggregate Products – Comp/Op Aggregate Personal injury Each Occurrence	\$2 million \$1 Million \$1 Million \$1 Million
Automobile Liability (including contractual liability) written on an occurrence basis	Combined single limit	\$1 Million
Excess Liability, Umbrella Form	Each Occurrence Aggregate	\$1 Million \$1 Million
Errors and Omissions Insurance	Each Occurrence	\$1 Million

Property Damage	Each Occurrence Aggregate	\$1 Million \$1 Million
Workers Compensation and Employer Liability	As Required by Iowa law	A required by Iowa law

Acceptance of the insurance certificates by the Department shall not act to relieve Contractor of any obligation under this Contract. It shall be the responsibility of Contractor to keep the respective insurance policies and coverages current and in force during the life of this Contract. Contractor shall be responsible for all premiums, deductibles and for any inadequacy, absence or limitation of coverage, and the Contractor shall have no claim or other recourse against the State or the Department for any costs or loss attributable to any of the foregoing, all of which shall be borne solely by the Contractor. Notwithstanding any other provision of this Contract, Contractor shall be fully responsible and liable for meeting and fulfilling all of its obligations under this section of the Contract.

6.2.9 Performance Security

The Contract may require the Respondent to provide security for performance [e.g. performance bond, escrow, letter of credit, liquidated damages]. Agency shall retain ten percent (10%) of each payment due under the Contract. Agency shall pay the retained amount only after all Deliverables have been completed by Contractor and accepted by the Agency.

6.2.10 Quarterly Report

The Contractor shall provide an electronic detailed quarterly report on all sales made under this agreement within the State of Iowa via E-Mail to the Iowa Department of Administrative Services, Central Procurement, Attn: Karl Wendt, karl.wendt@iowa.gov. The report file format shall be Microsoft Excel compatible format. The report at minimum shall include the date of sale, customer name and address, full product description, SKU Numbers, quantity, invoice number, unit and extended invoice prices. Respondent proposals must include a sample report and a description of the reporting that will be provided. The State reserves the right to request more detailed information (ad-hoc reporting) at any time and on an individual or specific basis for a specific product, department, time frame, or for a range of products, departments or time frames.

ClassWallet complies with all components of Sec 6.2.10. In addition, ClassWallet also provides 24/7 access to real-time reporting. Customizable reporting capabilities are available to administrators at any time. We are also happy to provide a backup of transactional data upon request at any time. The State will be assigned a team of Account Managers to call upon for support related items. The platform provides instant access to reporting (including approved, rejected and pending transactions, user balances, financial reports, and more) that is

downloadable in .csv file format at any time. Below is a sample of the report fields requested; this can be expanded or modified as needed. (Personally Identifiable Information has been redacted)

Date submitted	Date completed	User name	User status	User Id	User email	Distribution(s)	Parent first name	Parent last name	PO	Vendor display name	Categories	Approved By	Status
2/1/23 4:58	2/1/23 4:58	User 1	Active	25745	User 1@org.com	Purse 1			9114305	Amazon Inc.		Approver Name here	Completed
2/1/23 4:58	2/1/23 4:58	User 2	Active	57577	User 2@org.com	Purse 1			9114285	Amazon Inc.		Approver Name here	Completed
2/1/23 4:58	2/1/23 4:58	User 2	Active	57577	User 2@org.com	Purse 1			9114285	Amazon Inc.		Approver Name here	Completed
2/1/23 4:58	2/1/23 4:58	User 2	Active	57577	User 2@org.com	Purse 1			9114285	Amazon Inc.		Approver Name here	Completed
2/1/23 4:58	2/1/23 4:58	User 2	Active	57577	User 2@org.com	Purse 1			9114285	Amazon Inc.		Approver Name here	Completed
2/1/23 4:58	2/1/23 4:58	User 3	Active	23926	User 3@org.com	Purse 1			9113911	Amazon Inc.		Approver Name here	Completed
2/1/23 4:58	2/1/23 4:58	User 3	Active	23926	User 3@org.com	Purse 1			9113911	Amazon Inc.		Approver Name here	Completed
2/1/23 4:58	2/1/23 4:58	User 3	Active	23926	User 3@org.com	Purse 1			9113911	Amazon Inc.		Approver Name here	Completed
2/1/23 4:58	2/1/23 4:58	User 3	Active	23926	User 3@org.com	Purse 1			9113911	Amazon Inc.		Approver Name here	Completed
2/1/23 4:58	2/1/23 4:58	User 3	Active	23926	User 3@org.com	Purse 1			9113911	Amazon Inc.		Approver Name here	Completed
2/1/23 4:58	2/1/23 4:58	User 3	Active	23926	User 3@org.com	Purse 1			9113911	Amazon Inc.		Approver Name here	Completed
2/1/23 4:58	2/1/23 4:58	User 3	Active	23926	User 3@org.com	Purse 1			9113911	Amazon Inc.		Approver Name here	Completed
2/1/23 4:58	2/1/23 4:58	User 3	Active	23926	User 3@org.com	Purse 1			9113911	Amazon Inc.		Approver Name here	Completed
2/1/23 4:58	2/1/23 4:58	User 3	Active	23926	User 3@org.com	Purse 1			9113911	Amazon Inc.		Approver Name here	Completed
2/1/23 4:58	2/1/23 4:58	User 3	Active	23926	User 3@org.com	Purse 1			9113911	Amazon Inc.		Approver Name here	Completed
2/1/23 4:57	2/1/23 4:57	User 4	Active	3171	User 4@org.com	Purse 1			9114107	Scholastic		Approver Name here	Completed
2/1/23 4:57	2/1/23 4:57	User 4	Active	3171	User 4@org.com	Purse 1			9114107	Scholastic		Approver Name here	Completed
2/1/23 4:57	2/1/23 4:57	User 4	Active	3171	User 4@org.com	Purse 1			9114107	Scholastic		Approver Name here	Completed
2/1/23 4:57	2/1/23 4:57	User 4	Active	3171	User 4@org.com	Purse 1			9114107	Scholastic		Approver Name here	Completed
2/1/23 4:57	2/1/23 4:57	User 4	Active	3171	User 4@org.com	Purse 1			9114107	Scholastic		Approver Name here	Completed
2/1/23 4:57	2/1/23 4:57	User 4	Active	3171	User 4@org.com	Purse 1			9114107	Scholastic		Approver Name here	Completed
2/1/23 4:57	2/1/23 4:57	User 4	Active	3171	User 4@org.com	Purse 1			9114107	Scholastic		Approver Name here	Completed
2/1/23 4:57	2/1/23 4:57	User 4	Active	3171	User 4@org.com	Purse 1			9114107	Scholastic		Approver Name here	Completed
2/1/23 4:57	2/1/23 4:57	User 4	Active	3171	User 4@org.com	Purse 1			9114107	Scholastic		Approver Name here	Completed
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2/1/23 4:56	2/1/23 4:56	User 1	Active	25745	User 1@org.com	Purse 1			9113897	Amazon Inc.		Approver Name here	Completed
2/1/23 4:56	2/1/23 4:56	User 1	Active	25745	User 1@org.com	Purse 1			9113897	Amazon Inc.		Approver Name here	Completed
2/1/23 4:56	2/1/23 4:56	User 1	Active	25745	User 1@org.com	Purse 1			9113897	Amazon Inc.		Approver Name here	Completed

6.2.11 Administrative Fee

Without affecting the approved Good or Service prices or discounts specified in the Master Agreement, the State of Iowa shall be entitled to receive a one percent (1.00%) administrative fee on all sales made within the State of Iowa against this agreement. The administration fee due to the State of Iowa shall be paid quarterly by Contractor directly to the State, made payable to the "Iowa Department of Administrative Services – Central Procurement."

Inspired Life agrees to comply with this fee as described in the file **005-RFP-0317-2023 – Inspired Life –Cost Proposal**.

6.3 Order of Precedence

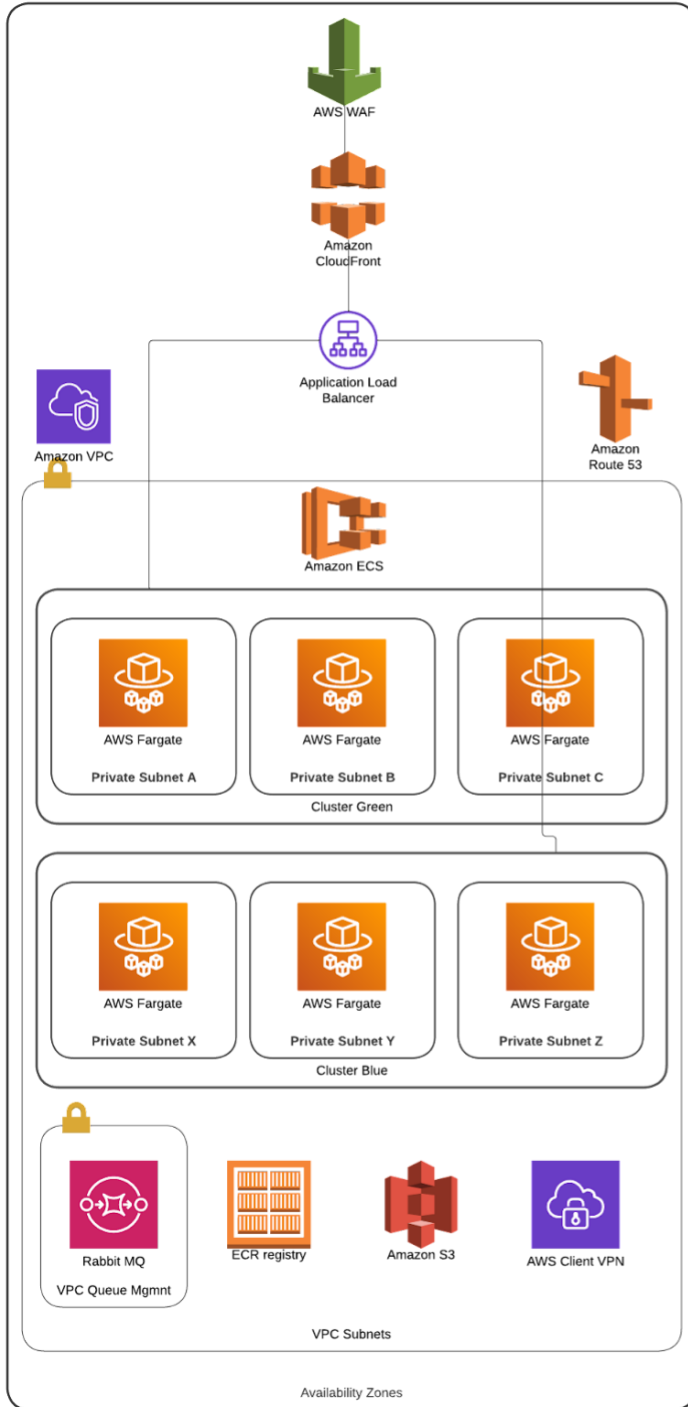
If there is a conflict or inconsistency between any documents comprising the Terms and Conditions, such conflict or inconsistency shall be resolved according to the following priority, ranked in descending order: (1) any terms and conditions specifically set forth in this Section 6 (Contract Terms and Conditions & Administration) under a subsection with a heading entitled Special Terms & Conditions; (2) the General Terms and Conditions for Services Contracts or Goods Contracts to the extent referenced and linked to on the RFP cover page the Contract; (3) if neither the General Terms and Conditions for Service Contracts or Goods Contracts are linked to on the RFP cover page, any terms and conditions attached to and accompanying this RFP as attachment 5 (Terms and Conditions); and (4) any terms and conditions specifically set forth in this Section 6 (Contract Terms and Conditions & Administration) set forth under a subsection with a title other than Special Terms & Conditions.

Response Check List

RFP REFERENCE SECTION	RESPONSE INCLUDED	
	Yes	No
Technical Proposal		
Exhibit 1 - Transmittal Letter		
Exhibit 2 - Executive Summary		
Exhibit 3 - Firm Proposal Terms		
Exhibit 4 - Respondent Background Information		
Exhibit 5 - Experience		
Exhibit 6 - Termination, Litigation, and Debarment		
Exhibit 7 - Criminal History and Background Investigation		
Exhibit 8 - Acceptance of Terms and Conditions		
Exhibit 9 - Mandatory Specifications		
Exhibit 10 - Proposed Solution		
Exhibit 11 - Technology		
Exhibit 12 – Approach to Accountability		
Exhibit 13 – Reporting		
Exhibit 14 – Customer Service		
Exhibit 15 - Training		
Exhibit 16 - Implementation Plan		
Exhibit 17 - Optional Services		

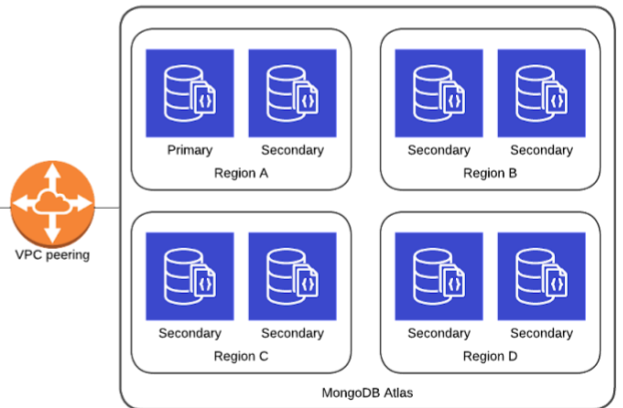
Public Copy of Technical Proposal with Confidential Information Excised (Optional)		
Cost Proposal		

Attachment 1 - Expanded Architecture Design Diagram




CLASSWALLET
Network / Architecture Diagram

 mongoDB Atlas



Attachment 2 - IRS Form W-9

Form W-9 (Rev. October 2018) Department of the Treasury Internal Revenue Service	Request for Taxpayer Identification Number and Certification ▶ Go to www.irs.gov/FormW9 for instructions and the latest information.	Give Form to the requester. Do not send to the IRS.	
1 Name (as shown on your income tax return). Name is required on this line; do not leave this line blank. Inspired Life, Inc.			
2 Business name/disregarded entity name, if different from above			
Print or type. See Specific Instructions on page 3.	3 Check appropriate box for federal tax classification of the person whose name is entered on line 1. Check only one of the following seven boxes.		4 Exemptions (codes apply only to certain entities, not individuals; see instructions on page 3): Exempt payee code (if any) _____ Exemption from FATCA reporting code (if any) _____ <small>(Applies to accounts maintained outside the U.S.)</small>
	<input type="checkbox"/> Individual/sole proprietor or single-member LLC <input type="checkbox"/> C Corporation <input type="checkbox"/> S Corporation <input type="checkbox"/> Partnership <input type="checkbox"/> Trust/estate		
	<input type="checkbox"/> Limited liability company. Enter the tax classification (C=C corporation, S=S corporation, P=Partnership) ▶ _____		
	<input checked="" type="checkbox"/> Other (see instructions) ▶ nonprofit organization 501(c)(3)		
	5 Address (number, street, and apt. or suite no.) See instructions. 11310 University Avenue		Requester's name and address (optional)
6 City, state, and ZIP code Cedar Falls, IA 50613			
7 List account number(s) here (optional)			

Part I Taxpayer Identification Number (TIN)

Enter your TIN in the appropriate box. The TIN provided must match the name given on line 1 to avoid backup withholding. For individuals, this is generally your social security number (SSN). However, for a resident alien, sole proprietor, or disregarded entity, see the instructions for Part I, later. For other entities, it is your employer identification number (EIN). If you do not have a number, see *How to get a TIN*, later.

Note: If the account is in more than one name, see the instructions for line 1. Also see *What Name and Number To Give the Requester* for guidelines on whose number to enter.

Social security number											
<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:15%; height: 20px;"></td> <td style="width:15%;"></td> <td style="width:15%;"></td> <td style="width:15%;"></td> <td style="width:15%;"></td> <td style="width:15%;"></td> <td style="width:15%;"></td> <td style="width:15%;"></td> <td style="width:15%;"></td> <td style="width:15%;"></td> </tr> </table>											
OR											
Employer identification number											
<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:15%; height: 20px; text-align: center;">8</td> <td style="width:15%;"></td> <td style="width:15%;"></td> <td style="width:15%;"></td> <td style="width:15%;"></td> <td style="width:15%;"></td> <td style="width:15%;"></td> <td style="width:15%;"></td> <td style="width:15%;"></td> <td style="width:15%;"></td> </tr> </table>	8										
8											

Part II Certification

Under penalties of perjury, I certify that:

- The number shown on this form is my correct taxpayer identification number (or I am waiting for a number to be issued to me); and
- I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding; and
- I am a U.S. citizen or other U.S. person (defined below); and
- The FATCA code(s) entered on this form (if any) indicating that I am exempt from FATCA reporting is correct.

Certification instructions. You must cross out item 2 above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return. For real estate transactions, item 2 does not apply. For mortgage interest paid, acquisition or abandonment of secured property, cancellation of debt, contributions to an individual retirement arrangement (IRA), and generally, payments other than interest and dividends, you are not required to sign the certification, but you must provide your correct TIN. See the instructions for Part II, later.

Sign Here	Signature of U.S. person ▶	Date ▶ _____
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General Instructions

Section references are to the Internal Revenue Code unless otherwise noted.

Future developments. For the latest information about developments related to Form W-9 and its instructions, such as legislation enacted after they were published, go to www.irs.gov/FormW9.

Purpose of Form

An individual or entity (Form W-9 requester) who is required to file an information return with the IRS must obtain your correct taxpayer identification number (TIN) which may be your social security number (SSN), individual taxpayer identification number (ITIN), adoption taxpayer identification number (ATIN), or employer identification number (EIN), to report on an information return the amount paid to you, or other amount reportable on an information return. Examples of information returns include, but are not limited to, the following.

- Form 1099-INT (interest earned or paid)
- Form 1099-DIV (dividends, including those from stocks or mutual funds)
- Form 1099-MISC (various types of income, prizes, awards, or gross proceeds)
- Form 1099-B (stock or mutual fund sales and certain other transactions by brokers)
- Form 1099-S (proceeds from real estate transactions)
- Form 1099-K (merchant card and third party network transactions)
- Form 1098 (home mortgage interest), 1098-E (student loan interest), 1098-T (tuition)
- Form 1099-C (canceled debt)
- Form 1099-A (acquisition or abandonment of secured property)

Use Form W-9 only if you are a U.S. person (including a resident alien), to provide your correct TIN.

If you do not return Form W-9 to the requester with a TIN, you might be subject to backup withholding. See What is backup withholding, later.