

I. PROGRAM OVERVIEW

The mission of United Way of Story County (UWSC) is to unite people, ideas and resources to transform lives in Story County. We believe transformation happens when the entire community – neighbors, businesses, nonprofits, and volunteers – comes together around shared goals. United Way of Story County is a leader, investor, and catalyst in creating this positive, long-lasting change.

We are pleased to announce that we have \$100,000 available to be allocated through the 2026 Financial Empowerment Major Grant Program to a maximum of three agencies.

When families have the tools and resources to manage their finances, access child care, and maintain stable housing, they can focus on building brighter futures and contributing to a stronger community for everyone. Financial stability helps families move from surviving to thriving, but many lack access to the tools to get there. Thousands of Story County families are not in the financial position to weather even a small storm, struggling paycheck to paycheck. We know that:

- 49% of renting households spend 30% or more of their income on rent. (2024 American Community Survey, 5 Year Estimates)
- 34% of people reported worrying about rent/mortgage over the last year. (2025 Community Health Needs Assessment)
- 26% of households do not have \$400 on hand to cover an emergency expense. (2025 Community Health Needs Assessment)
- 6% of Story County households are unbanked (no savings or checking account). (2023 Prosperity Now Scorecard)

Unique Opportunity

UWSC is looking for work that will pilot solutions that address root causes or barriers to effectiveness; innovative approaches or emerging ideas that strengthen outcomes for families; or collaborative initiatives that leverage shared expertise, resources or service delivery. These dollars will be allocated to support programs and initiatives that are **not currently funded by UWSC or through the Story County ASSET process** – giving flexibility to invest in new, innovative, or expanded services for children and/or adults in Story County. Current ASSET agencies are eligible but cannot apply for additional funding for existing ASSET services. While the Financial Empowerment Major Grant offers flexibility beyond traditional UWSC funding, **priority will only be given to programs that align with our Financial Empowerment Goal** to invest in tools to build long-term financial stability for 1,000 households annually.

The following list provides examples of project ideas aligned with this funding opportunity, but it is far from exhaustive:

- Although UWSC grants do not typically fund capital expenditures, in this process we are prioritizing system-level change and addressing root causes. This may require investment in software, hardware or other technology and/or equipment.
- Transportation assistance, especially related to employment and child care.
- Homelessness prevention and housing services navigation.
- Financial education and/or coaching.
- Professional development, certification or other training to enhance the nonprofit workforce.

This funding opportunity will NOT support the following. Applications for these projects are ineligible and will not be considered for funding.

- Programs already funded by UWSC or through the ASSET process.
- One-time purchase of goods for distribution (food drive, holiday gifts, winter gear, etc.).
- Programs with inherently religious activities such as worship, prayer, proselytizing, or instruction. Those activities must be separated from the UWSC-funded program by time, location, or both.
- Non-essential program expenses (t-shirts, prizes, etc.).
- Endowments, fundraising events, or organizational parties.
- Political campaigns, events, or lobbying activities.

II. ELIGIBILITY REQUIREMENTS

Who Can Apply

- **Organizations/agencies must have non-profit status (or have a fiscal agent who has non-profit status) and be able to provide its federal employer ID/EIN and an IRS determination letter.**
- Nonprofit human service organizations/agencies serving residents of Story County.
- All funding must be reinvested within Story County.

III. WHAT MAKES A STRONG APPLICATION

- Alignment with the UWSC Financial Empowerment goals.
- New or expanded programs not currently funded through UWSC or ASSET.
- Clear outcomes and measurable impact on people's lives.
- Preference given to programs serving low- to moderate-income populations.
- Matching funds or community resources – demonstrates commitment and multiplies impact.
- Collaboration with other agencies, while not required, will strengthen your application during review. You may choose to attach documentation of a formalized partnership, such as a Memorandum of Understanding (MOU) or partner agreement, to your full application. Formal agreements help ensure aligned roles, shared accountability, and coordinated service delivery that improve outcomes.

IV. FUNDING APPROACH

- Each proposal reviewed on individual merits.
- Awards will not exceed a total of \$100,000.
- Partial funding may be awarded.
- Grantees required to acknowledge UWSC support in publicity.

V. QUESTIONS & SUPPORT

Need Help? Questions about the application process?

Review our complete FAQ and additional resources at www.uwstory.org/2026-major-grants.

Phone: (515) 268-5142

Email: unitedway@uwstory.org

VI. 2026 FINANCIAL EMPOWERMENT MAJOR GRANT TIMELINE

Application Process

Date	Event/Milestone
February 23 - March 23, 2026	Letter of Intent (LOI) process open Informational video posted on Thursday, February 26 at www.uwstory.org/2026-major-grant Weekly office hours with Community Impact staff, 3:00-4:00 PM on Thursdays, March 5, 12, and 19. RSVP for the session that works for you at uwstory.org/FE_Grant_Office_Hours
Monday, March 23, 2026	LOI deadline at noon (12:00 PM) submitted to unitedway@uwstory.org
Wednesday, March 25, 2026	Final LOI results notification and invite to full application
Wednesday, April 15, 2026	Full application due at noon (12:00 PM) submitted to unitedway@uwstory.org
Wednesday, April 29, 2026	Full application results notification and invitation to presentation
Thursday, May 7, 2026	In-person presentation to UWSC Allocations Committee between 8:00 - 9:30 AM (exact scheduled TBD)
Friday, May 29, 2026	Funding decision notifications/announcement

Post-Award Timeline

Date	Event/Milestone
June 1 - 5, 2026	Recipient(s) meet with UWSC staff for data collection planning
Friday, June 12, 2026	Signed Grant Agreement Letters due back to UWSC by email
July 1, 2026 - June 30, 2027	Funding and programming expected to last for one fiscal year Quarterly reports and/or check-ins due: September 30, December 31, March 31, and June 30.
June 30, 2027	Final reports due (or when project is completed)

VII. IMPORTANT REMINDERS

- Applications must be submitted electronically to unitedway@uwstory.org by stated deadlines with all required materials sent as attachments.
- Late or incomplete submissions will not be accepted.
- This funding is specifically for programs not currently supported by UWSC or ASSET. Agencies currently supported by UWSC or ASSET may apply for a new program or service.
- Maximum award is \$100,000 per program or initiative.
- UWSC reserves the right to select up to three recipients and allocate partial or full award amounts.

VIII. APPLICATION PROCESS

Stage 1: Letter of Intent (LOI) - February and March (Open to All)

Opens: Monday, February 23, 2026

Deadline: Monday, March 23, 2026 at noon (12:00 PM)

The LOI should be 1–2 pages long. Please include the following information:

- What: program or service to be funded.
- Who: population to be served.
- Why: demonstrated community need to be met.
- How: connect the project to its anticipated outcomes.
- Any partners or collaborators and their roles.
- Total amount requested with overview of expenses (a more detailed budget form will be part of the Full Application).

Submission: Email the Letter of Intent to unitedway@uwstory.org as a PDF attachment. UWSC staff will post an informational video on the United Way website on February 26, and will be available during virtual office hours on Thursdays, 3-4 PM on March 5, 12, and 19.

Results Notification: On or before Wednesday, March 25, 2026.

Stage 2: Full Application - March and April (By Invitation Only)

Opens: Upon receipt of invitation; on or before Wednesday, March 25, 2026.

Deadline: Wednesday, April 15, 2026 at noon (12 PM).

Submission: Email the completed application, budget sheet, and any supporting materials to unitedway@uwstory.org as PDF attachments. Please hold Thursday, May 7, 8-9:30 AM pending a possible invitation to the final presentation step. Current UWSC partner agencies do not need to resubmit items 3 and 4 below:

1. Full Application
2. Budget Form
3. Financial Documentation
 - a. Agencies with an annual budget below \$250,000 must submit an electronic copy of IRS Form 990 and a balance sheet prepared externally and independently, along with their application.
 - b. Agencies with an annual budget of \$250,000 or more must submit an electronic copy of their full comparative audit and an electronic copy of their IRS Form 990, along with their application. Agencies with an annual budget below \$250,000 must submit an electronic copy of IRS Form 990 and a balance sheet prepared externally and independently along with your application.
4. List of Board of Directors member names, professional affiliation, addresses, places of business

Results notification: Wednesday, April 29, 2026.

Stage 3: Presentation and Q&A - May (By Invitation Only)

Thursday, May 7, 8:00 - 9:30 AM: In-person presentation to UWSC Allocations Committee

- Some clarifying and follow-up questions will be provided ahead of time.
- Be prepared both to address advance questions and to answer new questions that arise.

Stage 4: Final Award Notifications - Friday, May 29

- If selected, plan to meet with UWSC staff during the week of June 1-5 to discuss program delivery, data collection, and outcomes reporting.
- Sign a grant agreement during the week of June 8-12.
- Agencies will receive one lump sum payment during June 2026.
- Quarterly reports will be due around September 30, December 31, March 31, and June 30.