FY 2022 AMIS Training Manual for Small Dollar Loan Program: **Technical Assistance (TA), Loan Loss Reserves (LLR), and Combination of Loan Loss Reserves (LLR) and Technical Assistance (TA) Applicants**

FY 2022 Small Dollar Loan (SDL) Program Application

OMB Control Number: 1559-0051

Contents

1.0 Summary

This AMIS Training Manual for Small Dollar Loan (SDL) Program Applicants (AMIS Training Manual) is intended to help Applicants complete the SDL Program Funding Application in AMIS. This is a technical guide and is not intended to replace the SDL Program Application Guidance and other Application materials which are available on the CDFI Fund website .

Launching an Application (Section 2) describes how to create your application in AMIS.

User Interface (UI) Appearance and Navigation (Section 3) and **UI Form Features** (Section 4) provide guidance on navigating the application's UI and explain how to use the application's form features to complete your application.

Application Specific Guidance (Section 5) contains additional instructions for completing specific sections/subsections of the SDL TA, SDL LLR, and SDL Combination of LLR and TA Applications.

Finally, **Completing and Submitting the Application** (Section 6) explains how to attest and successfully submit your SDL Program Application.

2.0 Launching an SDL Program Application

This section includes guidance for updating your organization's Program Profile and launching an SDL Program Application. Please follow the steps for the application type you are attempting to launch.

2.1 Setting Fields on the SDL Program Profile and Launching Application (Certified CDFI Applicants)

Before you can begin entering your application in the UI, you may need to set fields on the SDL Program Profile.

To update fields on the SDL Program Profile:

1. Log in to AMIS and click on the Organizations tab.

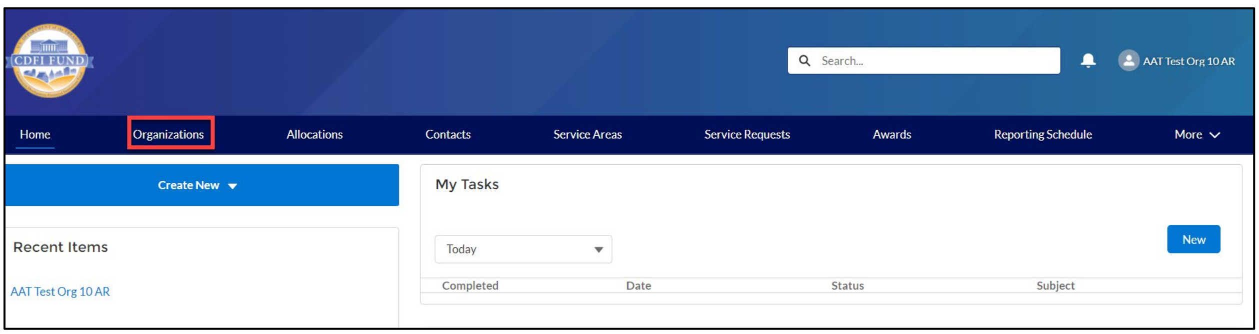


Figure 1: Organizations Home Page

2. Select your Organization name.

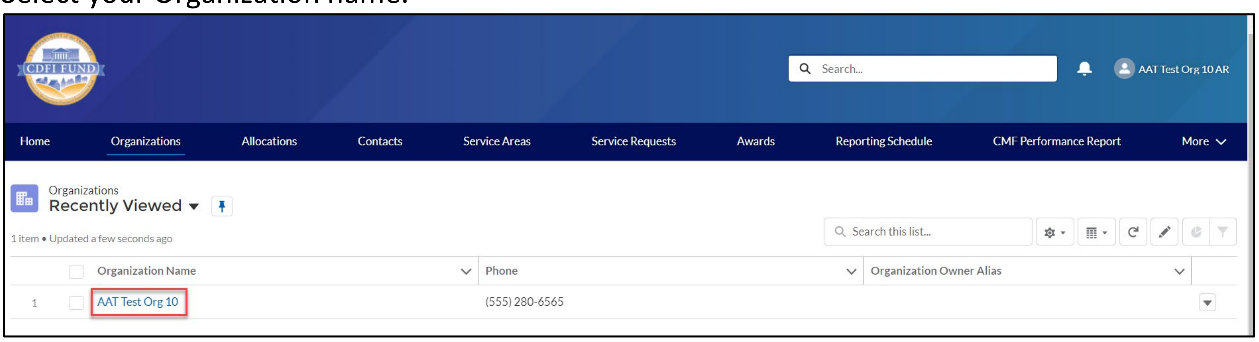


Figure 2: Organizations Home Page

3. Once on the Organizations page, click on the **Related** link.

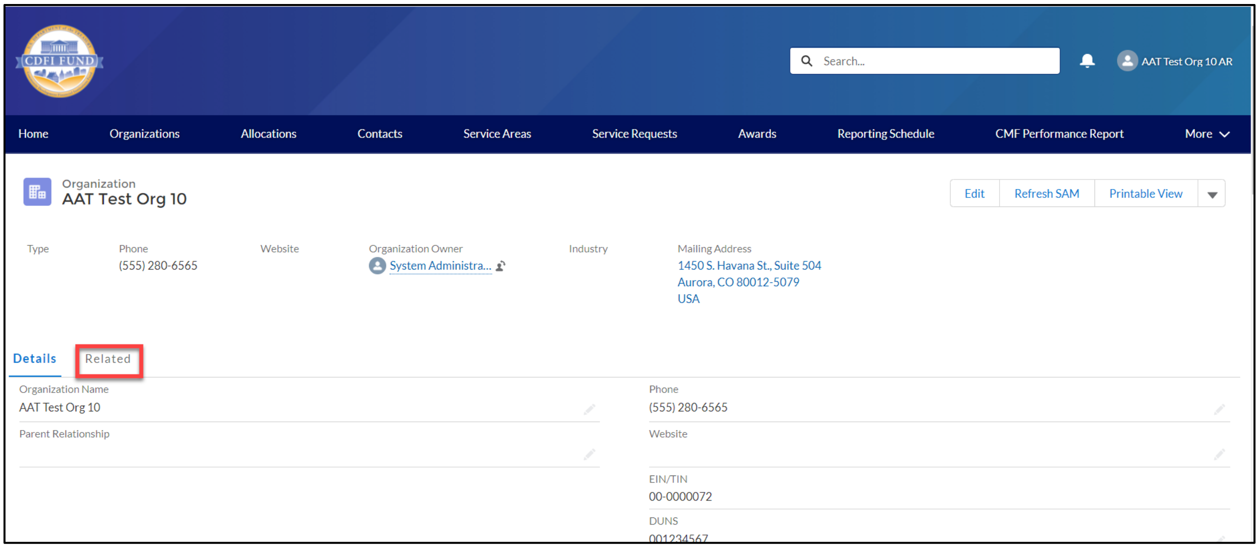


Figure 3: Organization Details Page

4. Scroll to **Active Program Profiles** and click on **View All**.

Figure 4: Related List Quick Links – Program Profiles

5. Select the **Program Profile Name** that corresponds with the **SDL Record Type**.

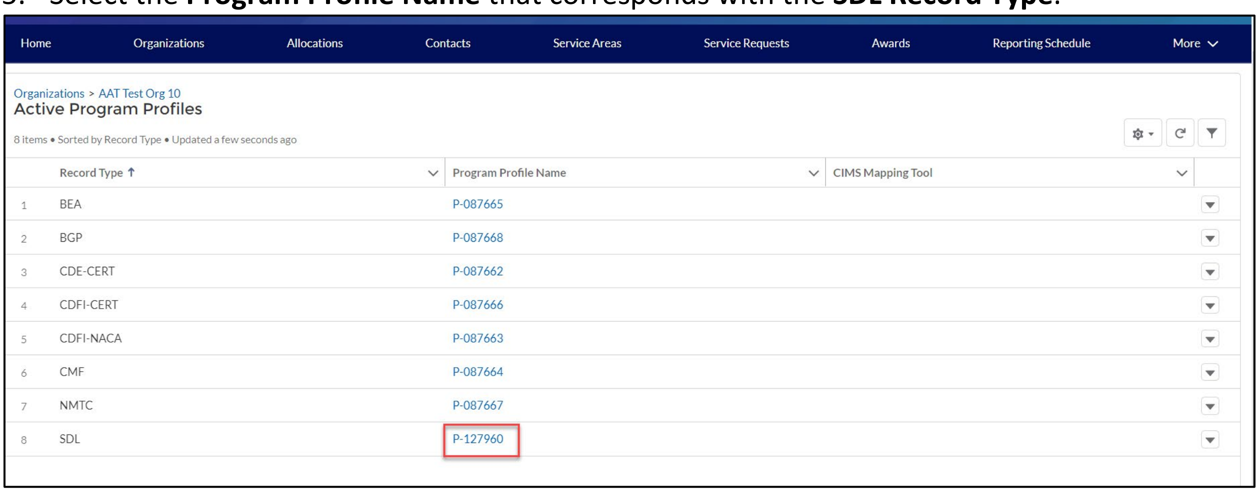


Figure 5: Record Type List

6. On the **Program Profile** detail page, these fields are prepopulated using the data from your Organization page. Update the “Geographic Market Served” field under the section “Organization Data”, if necessary, by clicking on the pencil icon.

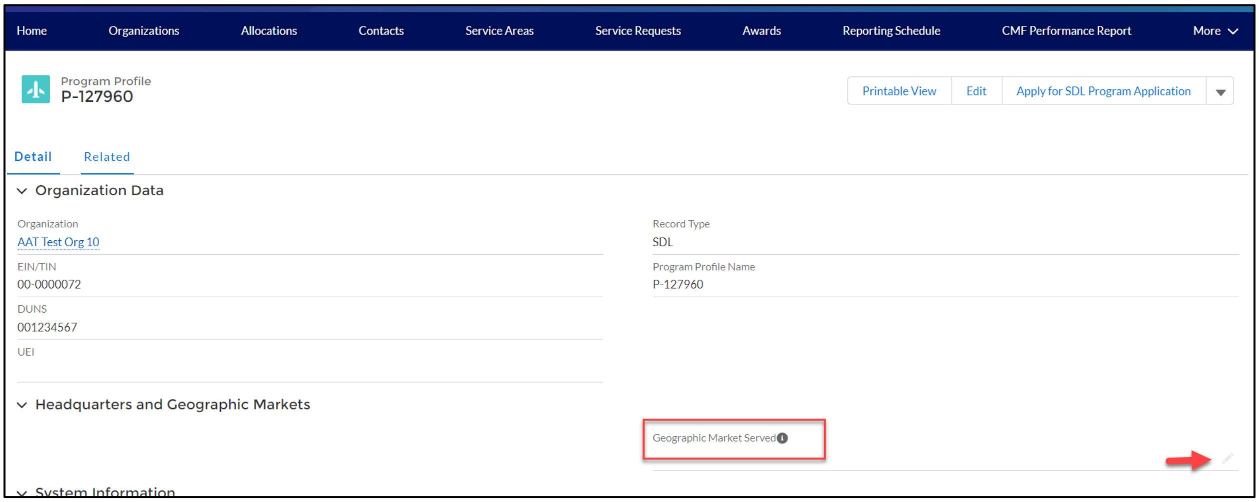


Figure 6: SDL Program Profile – Fields

The Geographic Market Served field provides the ability to select multiple states.

5. Make selection and click **Save.**

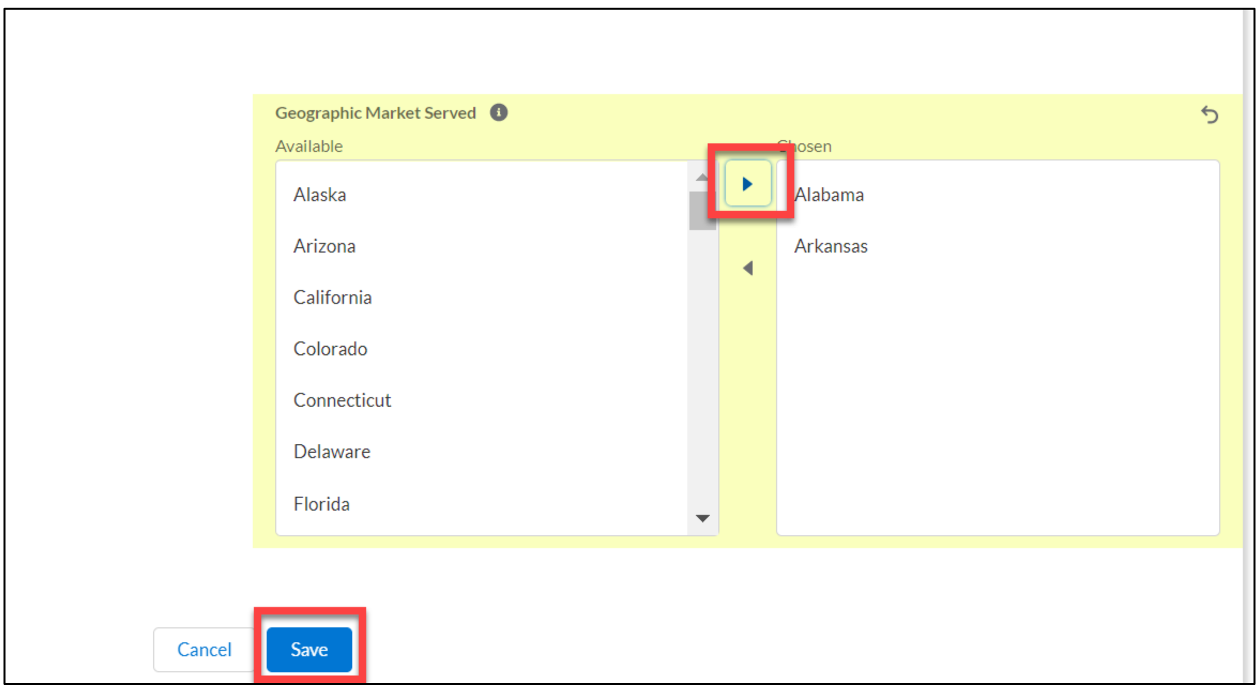


Figure 7: Geographic Market Served

6. Verify the field(s) edited have been updated on the Program Profile.
7. Once the field(s) are updated, you will be able to create an SDL Program Eligibility record, which is needed every fiscal year to create a new SDL Program Application.

8. Create a new SDL Program Eligibility record by clicking on the **Related** tab and then clicking the **SDL Program Eligibility** button.

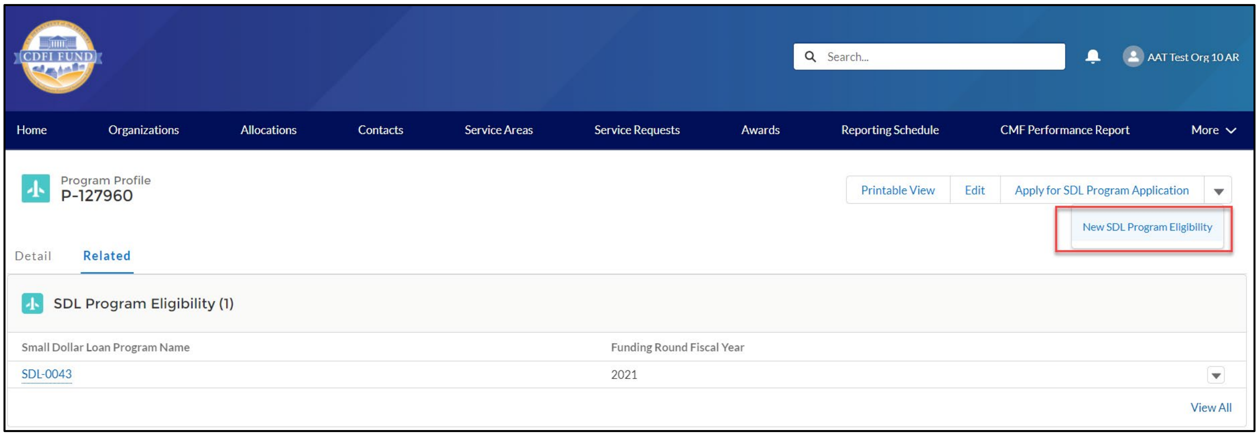
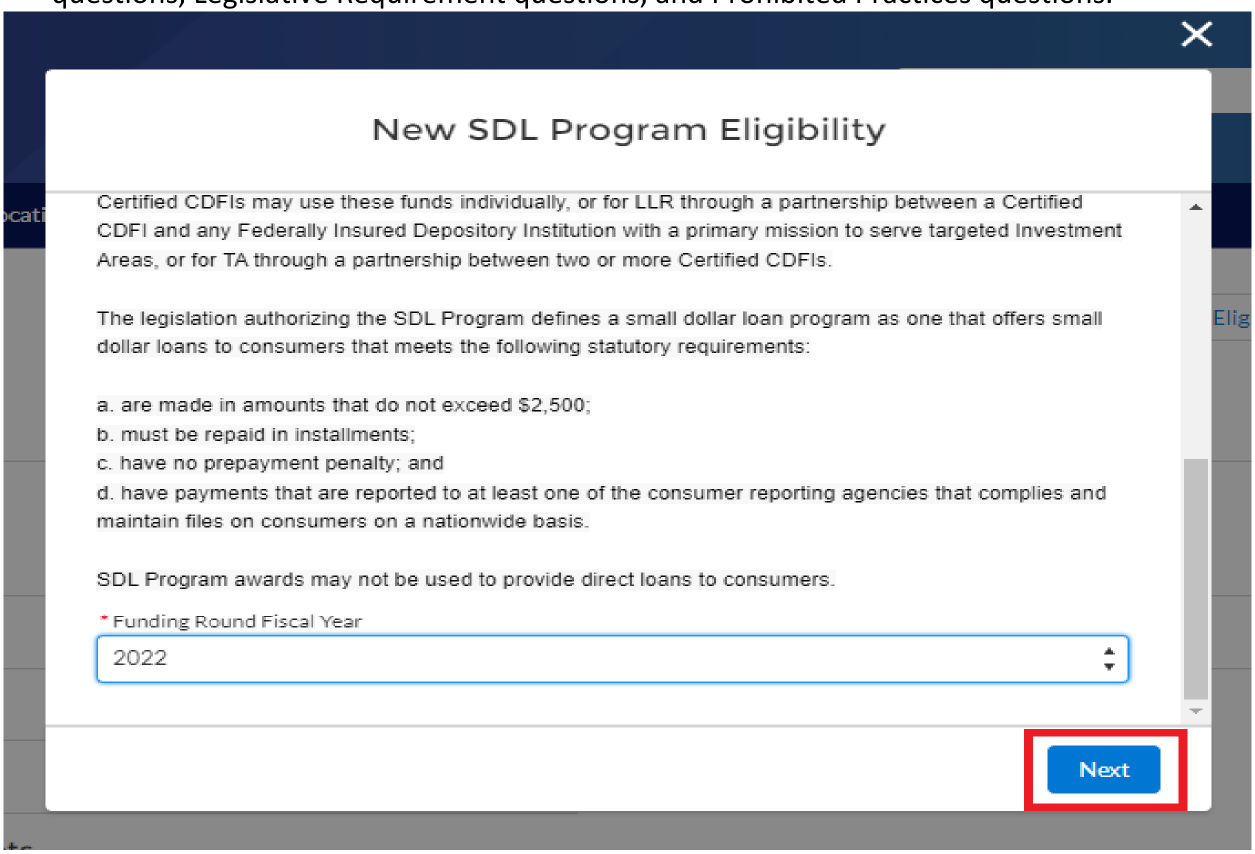
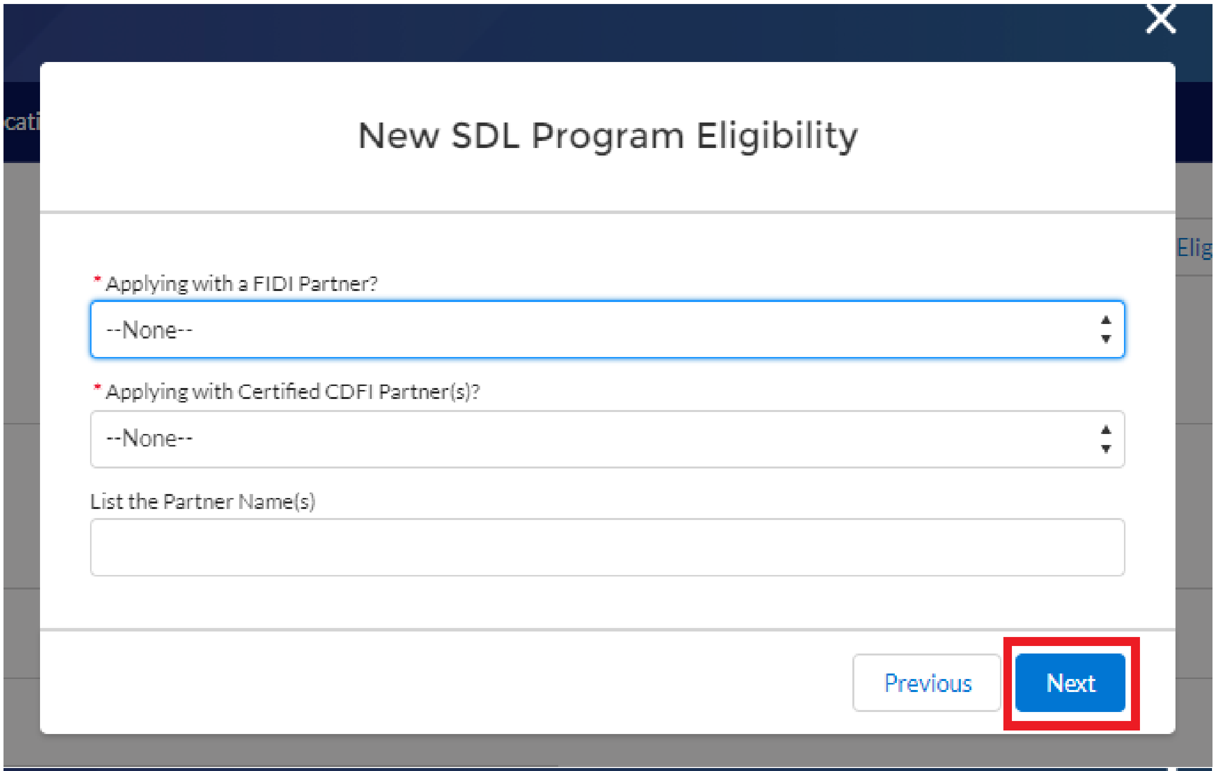


Figure 8: New SDL Program Eligibility

9. On the SDL Program Eligibility edit page, you can answer the SDL Program Eligibility questions, Legislative Requirement questions, and Prohibited Practices questions.





New SDL Program Eligibility

* Applying with a FIDI Partner?

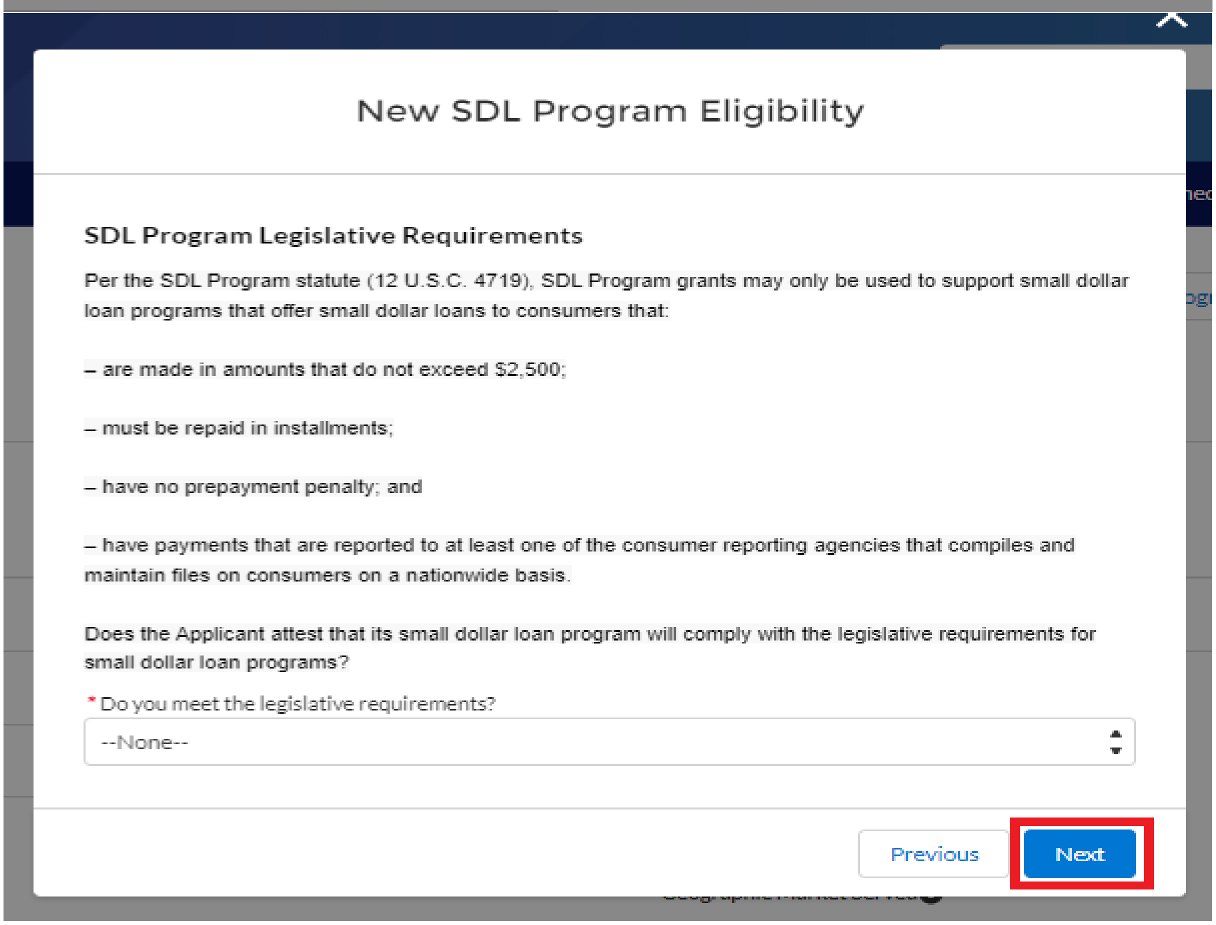
--None--

* Applying with Certified CDFI Partner(s)?

--None--

List the Partner Name(s)

Previous Next



New SDL Program Eligibility

SDL Program Legislative Requirements

Per the SDL Program statute (12 U.S.C. 4719), SDL Program grants may only be used to support small dollar loan programs that offer small dollar loans to consumers that:

– are made in amounts that do not exceed $2,500;

– must be repaid in installments;

– have no prepayment penalty; and

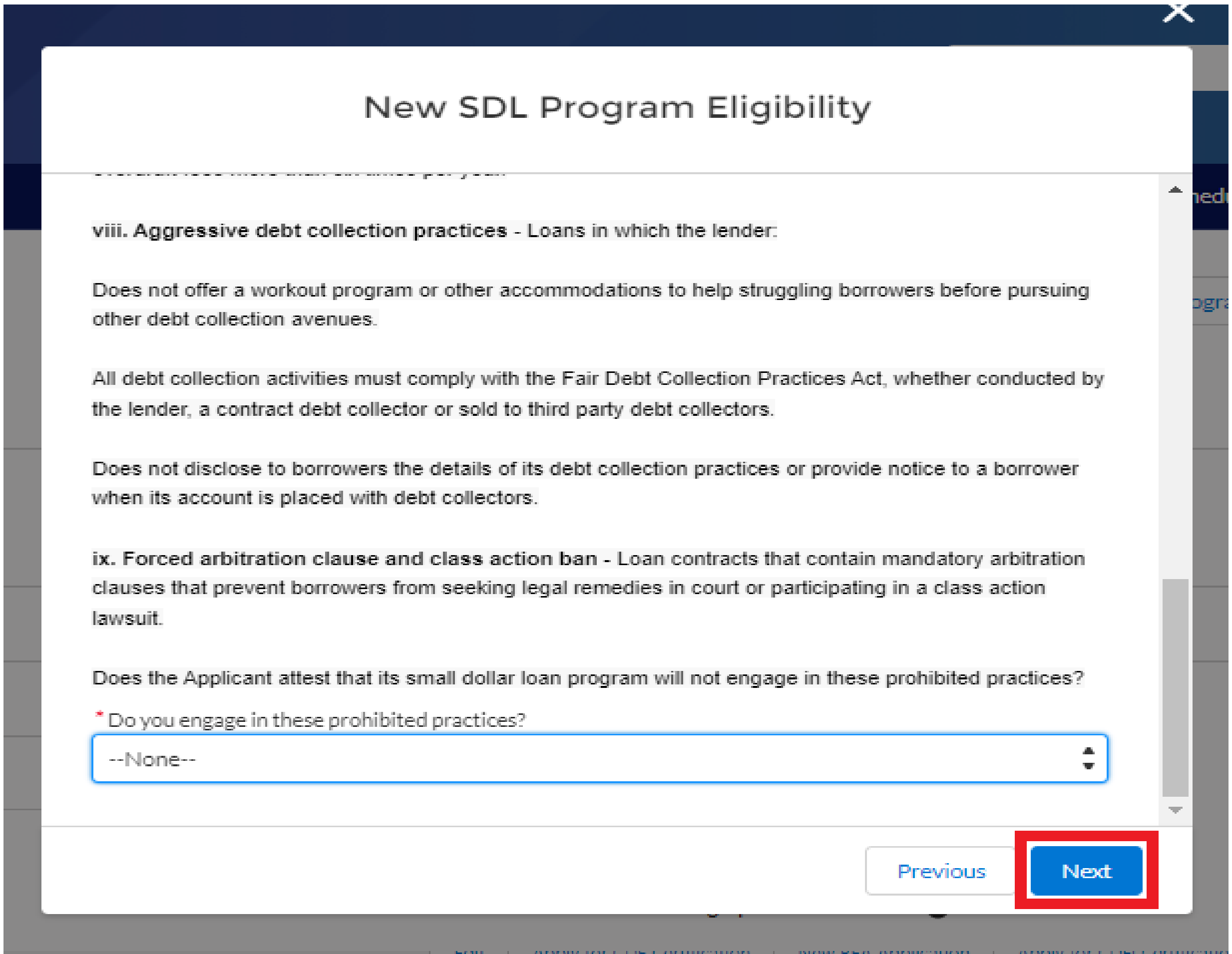
– have payments that are reported to at least one of the consumer reporting agencies that compiles and maintain files on consumers on a nationwide basis.

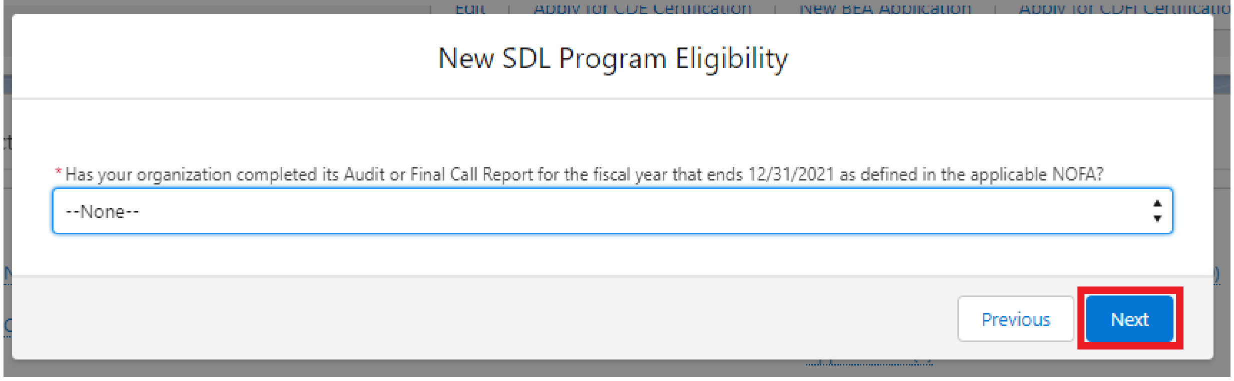
Does the Applicant attest that its small dollar loan program will comply with the legislative requirements for small dollar loan programs?

* Do you meet the legislative requirements?

--None--

Previous Next


New SDL Program Eligibility
viii. Aggressive debt collection practices - Loans in which the lender:
Does not offer a workout program or other accommodations to help struggling borrowers before pursuing other debt collection avenues.
All debt collection activities must comply with the Fair Debt Collection Practices Act, whether conducted by the lender, a contract debt collector or sold to third party debt collectors.
Does not disclose to borrowers the details of its debt collection practices or provide notice to a borrower when its account is placed with debt collectors.
ix. Forced arbitration clause and class action ban - Loan contracts that contain mandatory arbitration clauses that prevent borrowers from seeking legal remedies in court or participating in a class action lawsuit.
Does the Applicant attest that its small dollar loan program will not engage in these prohibited practices?
* Do you engage in these prohibited practices?
--None--
Previous
Next


New SDL Program Eligibility
* Has your organization completed its Audit or Final Call Report for the fiscal year that ends 12/31/2021 as defined in the applicable NOFA?
--None--
Previous
Next

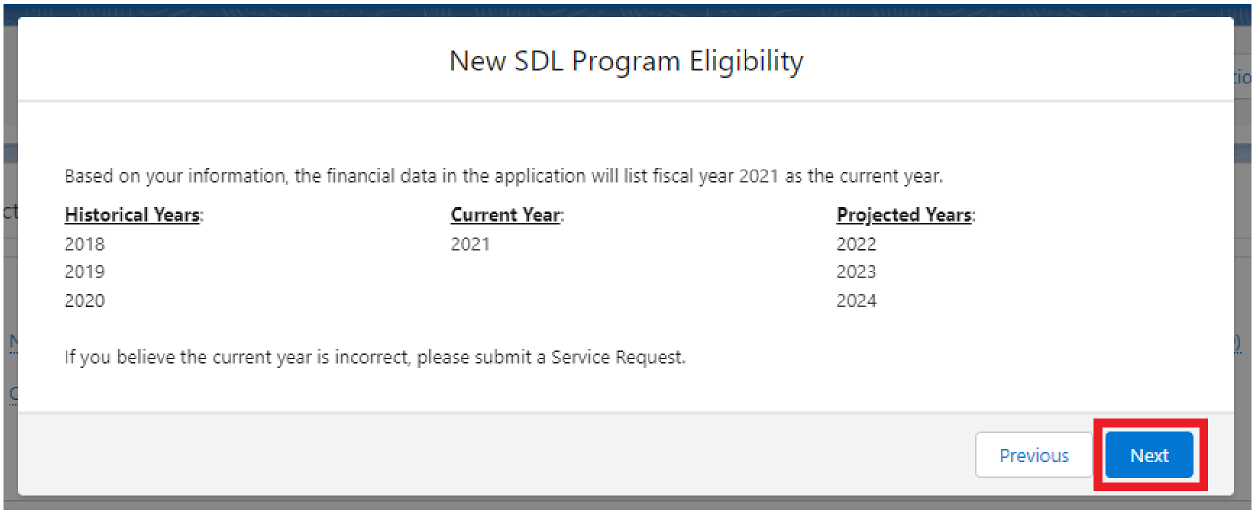


Figure 9: SDL Program Eligibility – Edit Page

10. If your organization FYE Month/Day is 12/31, you will be prompted to answer whether or not your organization has completed its Audit or Final Call Report.
11. The last screen will display the fiscal years that will be used in your application. If you believe that the years are incorrect, please submit a Service Request immediately and do not create an application until the error is fixed.
12. Click **Next** .
13. Verify the field(s) edited have been updated on the SDL Program Eligibility record. Note the 'Eligibility Status' field will display your eligibility status for the SDL Program Application FY round.
14. Once the SDL Program Eligibility record for the FY is created, you will be able to create an SDL Program Application, launch the application from the by clicking on the **Apply for SDL Program Application** button on the Related screen.

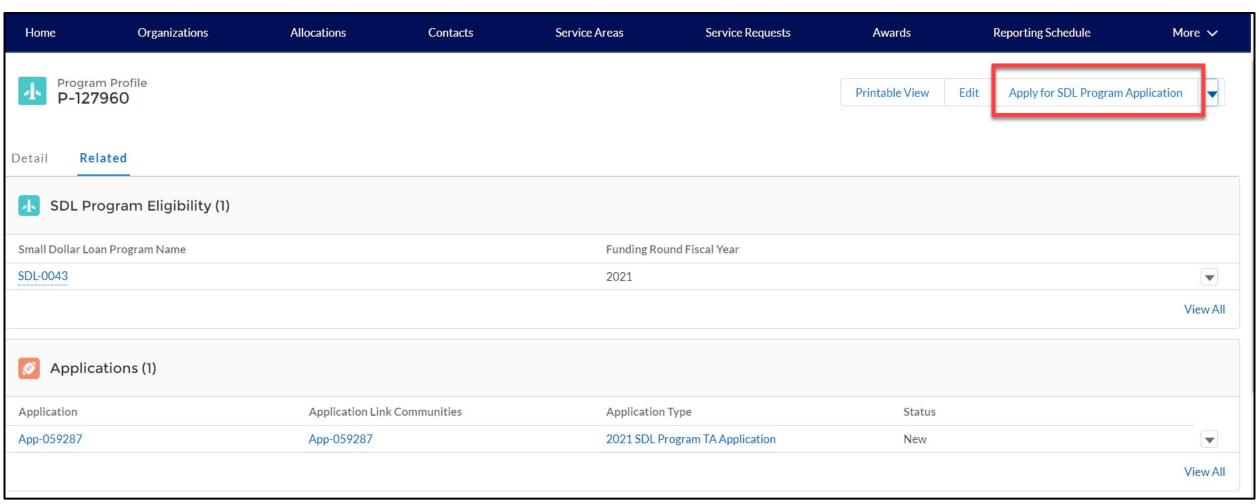


Figure 10: Related List Quick Links - Applications

13. On the next screen, select which application you would like to apply for and click **Launch**.

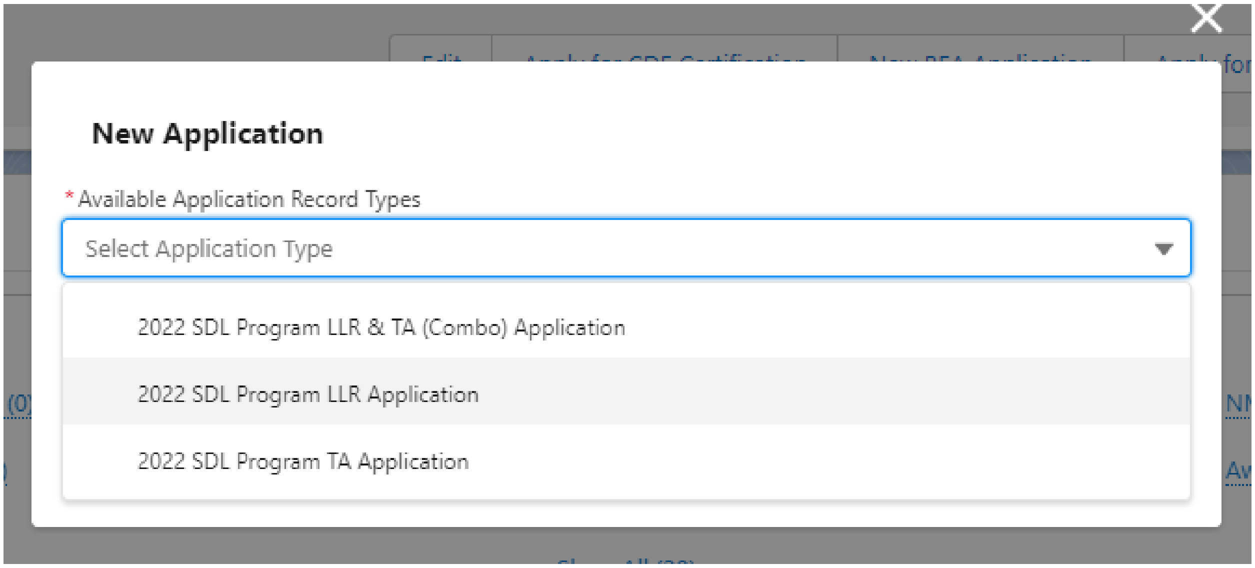


Figure 11: Available Application Type

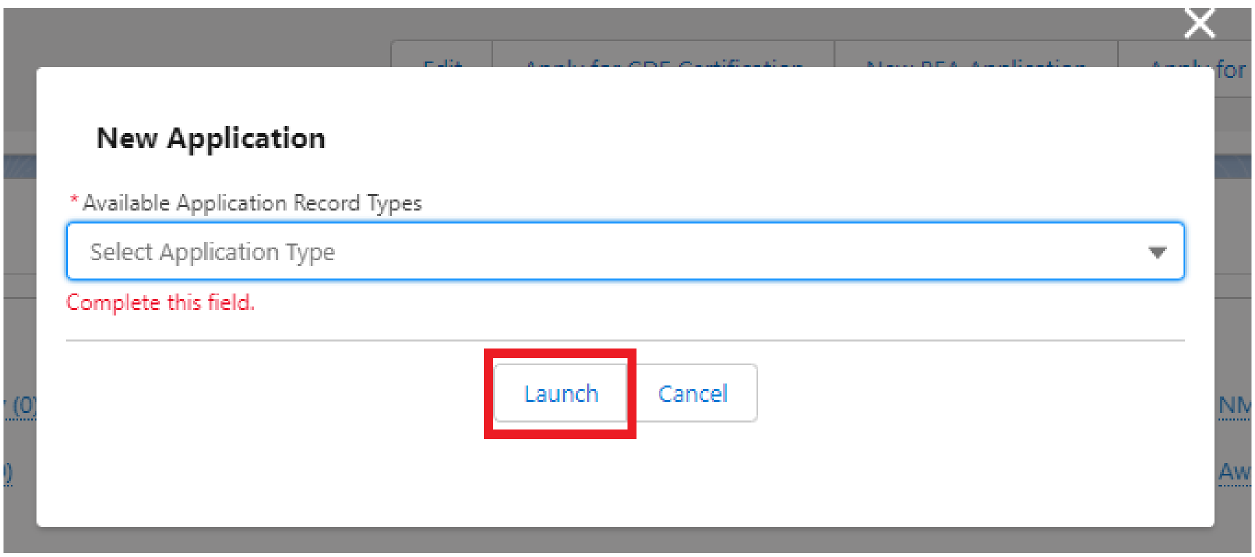


Figure 12: Available Application Type - Launch

Please Note: An applicant will see different application types to apply for depending on the criteria the organization meets, via the SDLP Eligibility record: 2022 SDL Program TA Application, 2022 SDL Program LLR Application, 2022 SDL Program LLR & TA (Combo) Application.

2022 SDL Program TA Application - to apply for Technical Assistance (TA) grants
2022 SDL Program LLR Application - to apply for Loan Loss Reserves (LLR) grants
2022 SDL Program LLR & TA (Combo) Application - to apply for both an LLR grant and TA grant

Once the Application Type you would like to apply for is selected and you click Launch, you will see a screen that displays a message “Are you sure you want to choose that application type?”. This will give you the opportunity to change your Application Type selection if you have selected the wrong one by mistake (This message only appears if eligible for all 3 Application Types).

Note: If you launch the incorrect Application Type, you will need to reach out to CDFI IT to delete and begin a new Application.

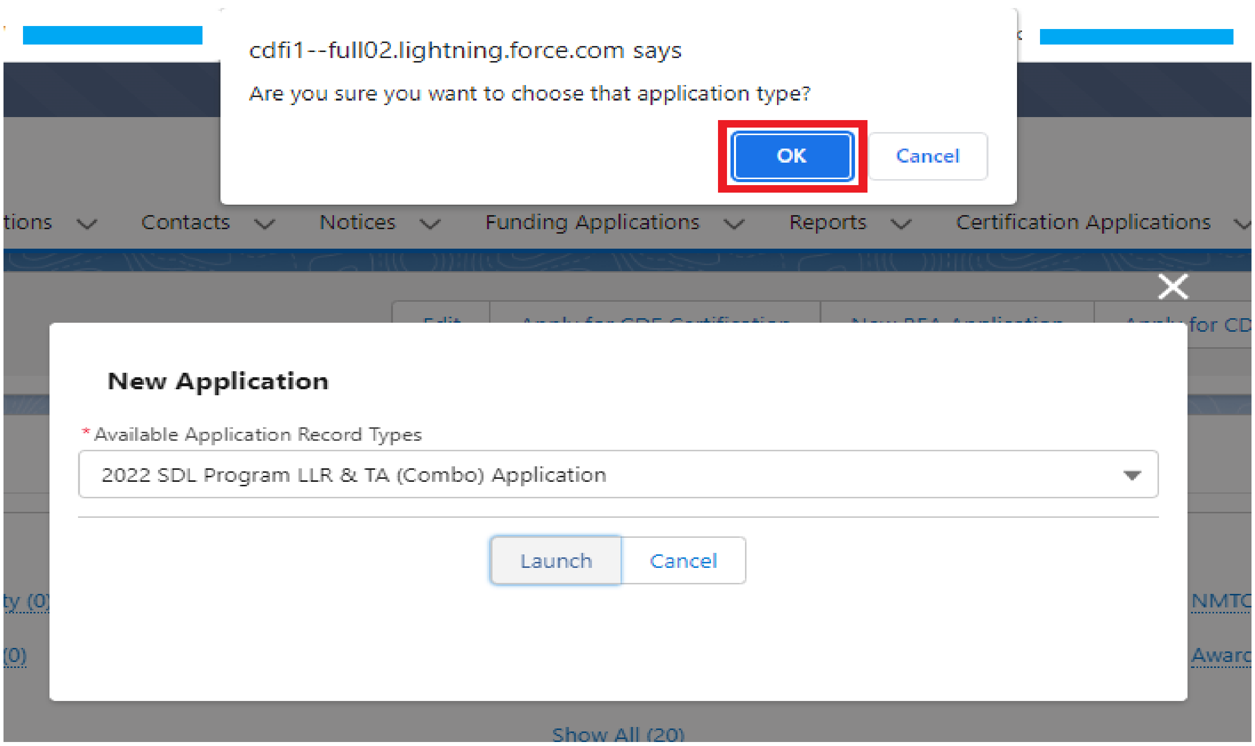


Figure 13: Application Type Selection Warning Message

When the application is finished rendering the Application UI will automatically open.

3.0 User Interface (UI) Appearance and Navigation

3.1 Application Layout

Upon logging in to the application, you will land on the Application User Interface (UI) home page. The UI has a stationary header at the top of the page that displays important application details.

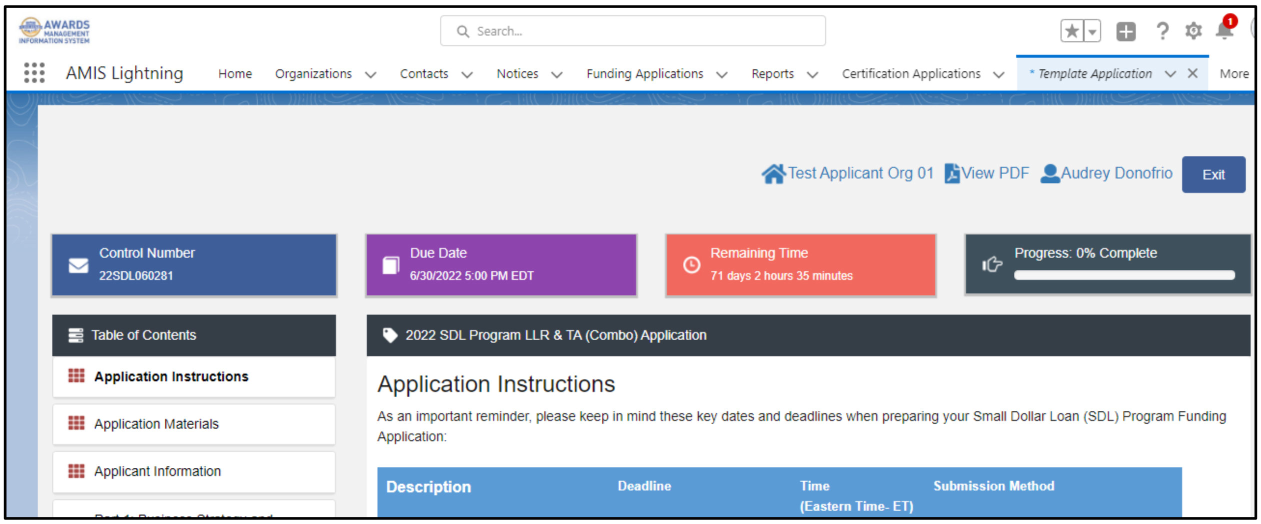


Figure 14: Application UI Home Page (SDL Program)

The header will include:

1. **Control Number:** The system-generated number assigned to your application.

Figure 16: Application Control Number

2. **Due Date:** The date and time when the application must be submitted.

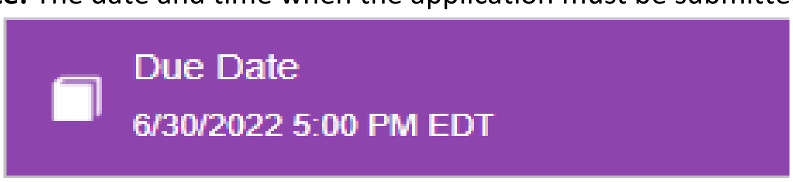


Figure 17: Application Due Date

3. **Remaining Time:** A countdown feature that displays how much time is left to submit the application before the due date.

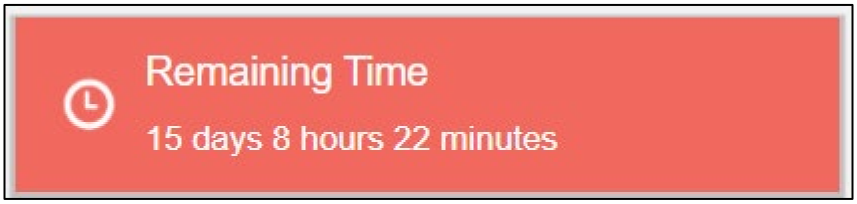


Figure 18: Remaining Time

4. **Progress Bar:** Keeps track of your progress as you complete portions of the application.

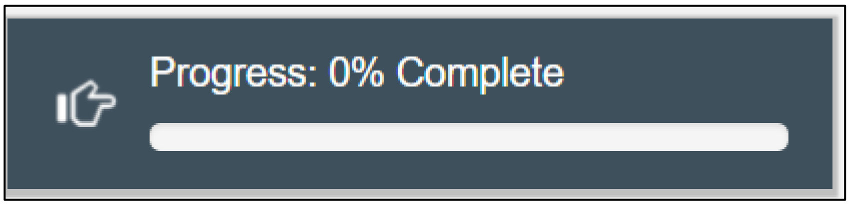


Figure 19: Application Progress Bar

5. **Organization:** A hyperlink to your Organization's detail page. When you click this link, it will return you to your organization record in a new window.

6. **View PDF:** An option to export and view the application as a PDF file. The PDF prints the current state of the application. If blank, it will show application guidance, questions, and tables. Once responses are entered into the application, the PDF will also include responses.

7. **User:** Name of user profile currently editing the application.

8. **Exit:** Use this button to Exit the application **after** saving your work.

Figure 20: Quick Links Menu

3.2 Using the Collapsible Menu

The menu on the left-hand side of the page will allow you to navigate to different sections of the application.

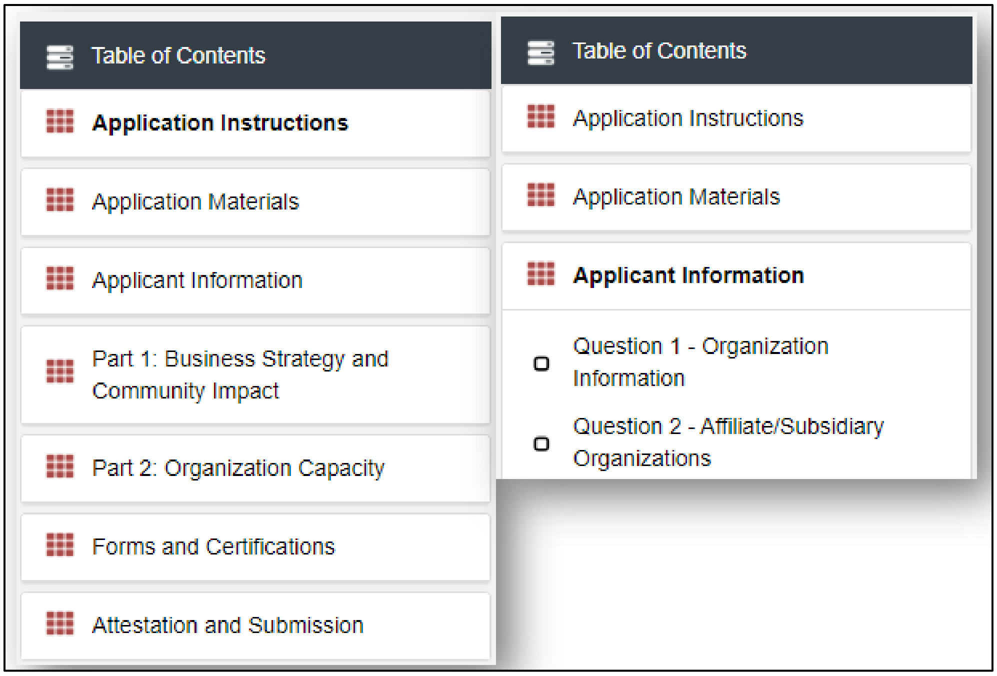


Figure 21: Collapsible Menu - Collapsed and Expanded

Click on the section title in the menu to expand and view subsections. This will display links to the subsections below the section title in the menu bar.

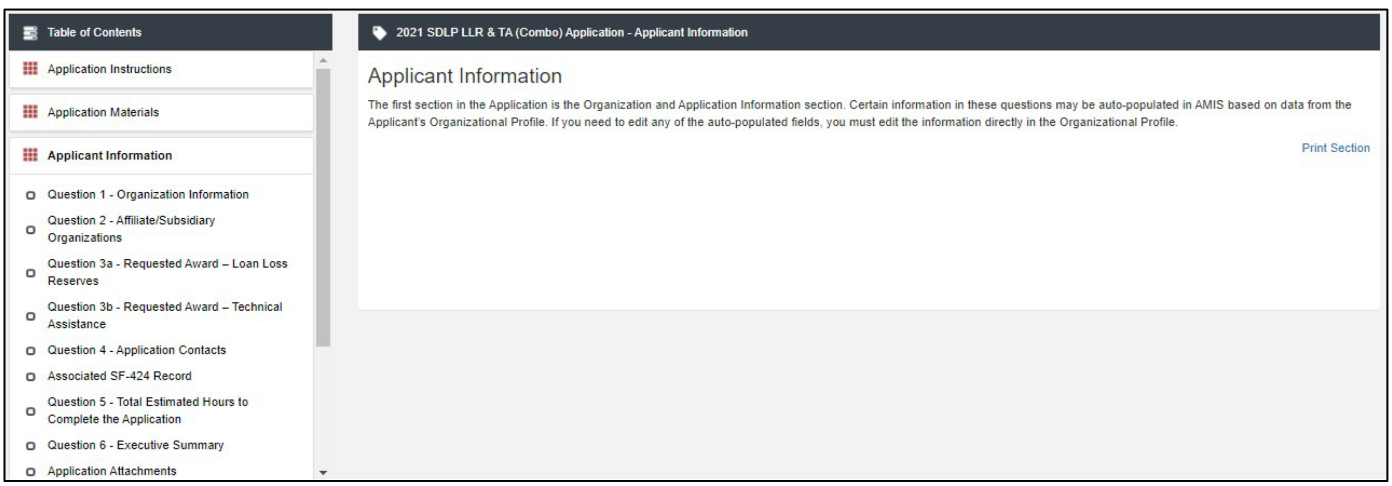


Figure 22: Expanded Section and Section Introduction Page

Clicking on a section title will also bring up a section introduction page in the interface to the right of the menu. This page will describe the section and include any important details, tips, and instructions the user may need before proceeding to the subsections.

To view a subsection, click on the hyperlink to the subsection title in the menu bar.

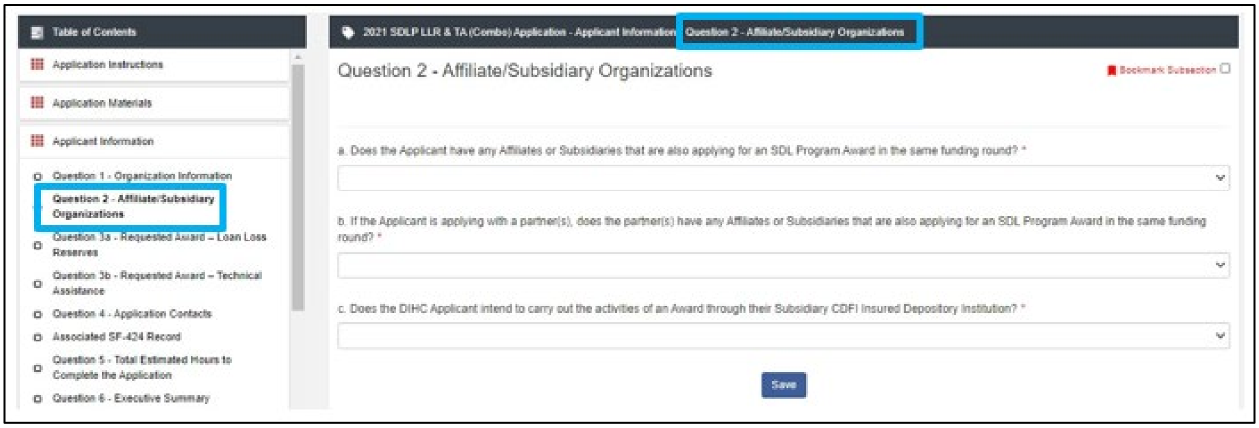


Figure 23: Subsection Page View

The page for the subsection, including application question and response fields, will be visible in the UI display to the right of the menu. Note that the gray bar at the top of the display lists the name of the application, section, and subsection currently displayed.

To navigate to another subsection, click on that subsection's title.

If you are finished viewing an application section and would like to minimize its list of subsections, simply click on the section title link in the menu again.

The menu allows you to move from section to section as needed within the application. Be sure to always **Save** any entries you have entered for a subsection before navigating away from the page.

NOTE: If you do not **Save** your work before navigating away from a subsection, you will lose your work. Always use the **Save** button before navigating away from a subsection to ensure your work is saved.

3.3 Saving and Completing a Section

When you click **Save** at the bottom of a subsection page, the application will save your answers and run any validations configured for that subsection. You will receive an on-screen error message and guidance based on the validation rules. After clicking **Save**, you can navigate away from the subsection and your answers will be saved.

To complete a subsection, fill in all necessary fields. All required questions are marked with a red asterisk *.

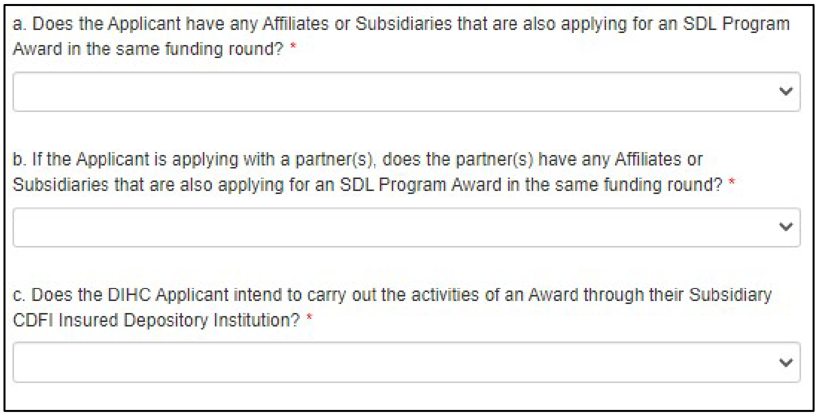


Figure 24: Sample Required Questions

At the bottom of the page, click the **Save** button.

Figure 25: Save Button

The application will save all responses. If any of your responses fail the validation rules, the subsection will not be marked complete. Any validation errors or guidance will be displayed in red. For example, a field left empty will display "This response is required."

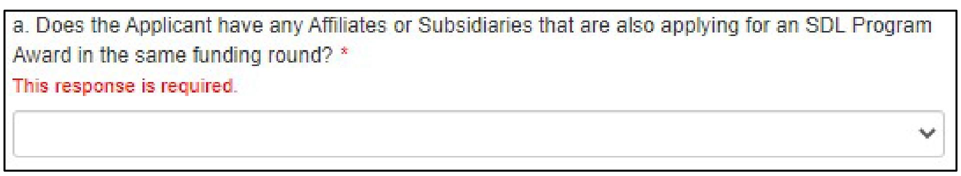


Figure 26: Validation Error Message

Correct any errors and try to save again. When the subsection page is successfully marked complete, this message will appear at the top of the display in green, just below the gray bar with the name of the section and subsection you are viewing.

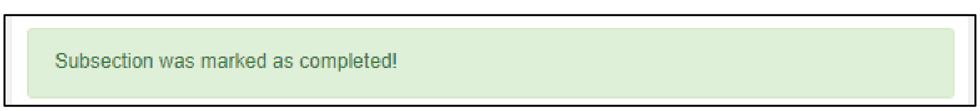


Figure 27: Subsection Saved and Completed Message

In the menu bar, a green checkmark will appear next to the saved and completed subsection.

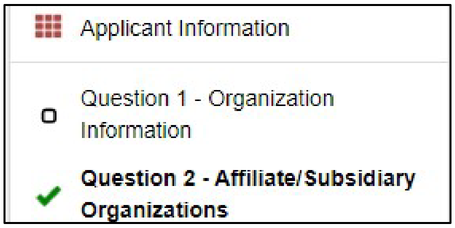


Figure 28: Completed Subsection Checkmark

3.4 Time Management

You may save data, log out, and return to your application at a later date. The electronic application will automatically log you off after 2 hours of inactivity (i.e., no movement between screens). **If this happens, you will lose any data that you have entered and did not save.**

3.5 Bookmarks

If you need to flag a subsection to return to later, use the bookmark feature. When you click on any subsection, you will see the **Bookmark Subsection** checkbox visible in the upper-right of the display.

Figure 29: Bookmark Subsection Checkbox

Click the checkbox to bookmark the subsection. A bookmark symbol will appear next to that subsection in the application menu.

Figure 30: Bookmarked Subsection

To remove a bookmark, uncheck the checkbox.

3.6 Help Text

Some questions will have Help Text that will provide additional online guidance. A question that has Help Text available will have a small circle with a question mark in it following the question text.

Figure 31: Question with Help Text

Hover your cursor over the Help Text button to view guidance.

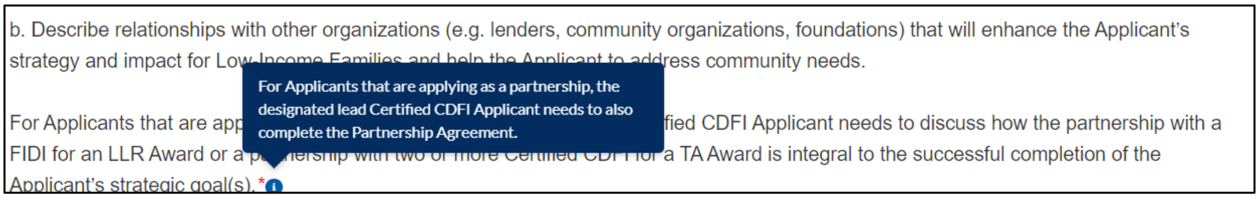


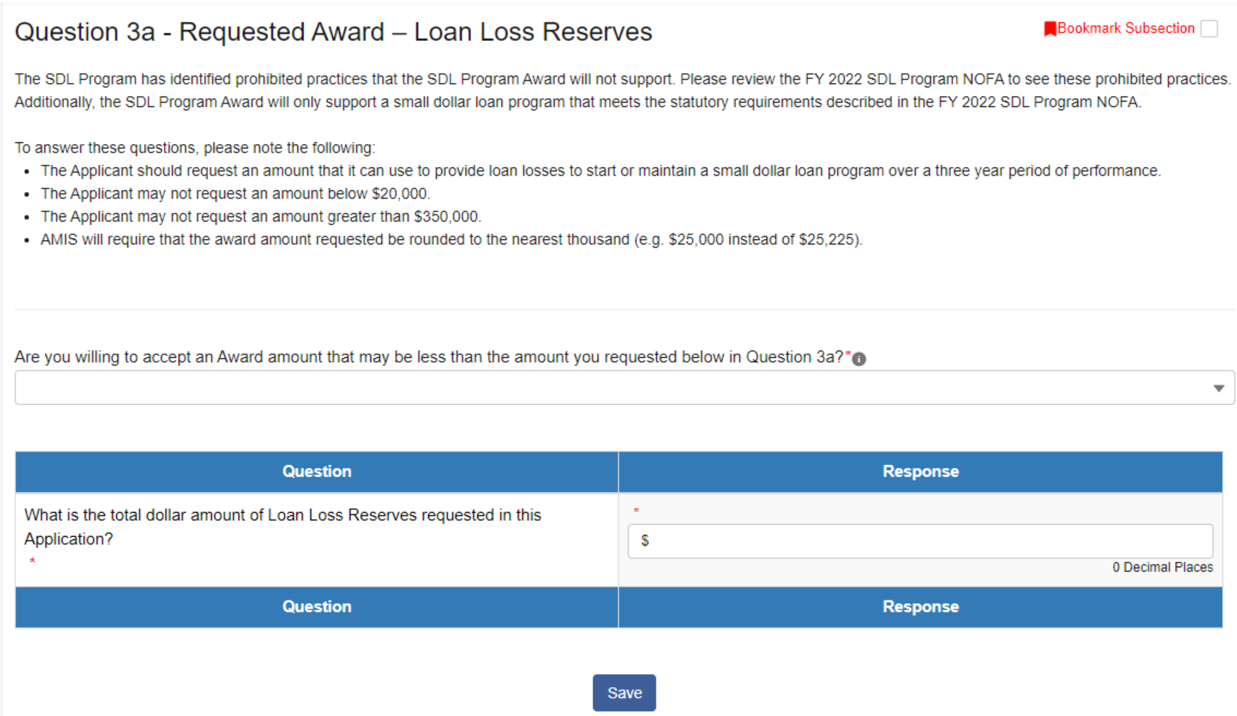
Figure 32: Help Text Displayed

4.0 User Interface Form Features

4.1 Validation Rules, Error Messages, and Guidance

There are validation rules associated with required fields and other information in the application. When you **Save** a subsection, all validations will be executed. If errors are detected, you will see error messages displayed by the field that needs to be adjusted. Please follow all error message guidance accordingly.

Errors may range from entering an invalid value to omitting a required field. For example, in the Question 3a - Requested Award – Loan Loss Reserves subsection below, both fields are required.



Question 3a - Requested Award – Loan Loss Reserves

Bookmark Subsection

The SDL Program has identified prohibited practices that the SDL Program Award will not support. Please review the FY 2022 SDL Program NOFA to see these prohibited practices. Additionally, the SDL Program Award will only support a small dollar loan program that meets the statutory requirements described in the FY 2022 SDL Program NOFA.

To answer these questions, please note the following:

- The Applicant should request an amount that it can use to provide loan losses to start or maintain a small dollar loan program over a three year period of performance.
- The Applicant may not request an amount below $20,000.
- The Applicant may not request an amount greater than $350,000.
- AMIS will require that the award amount requested be rounded to the nearest thousand (e.g. $25,000 instead of $25,225).

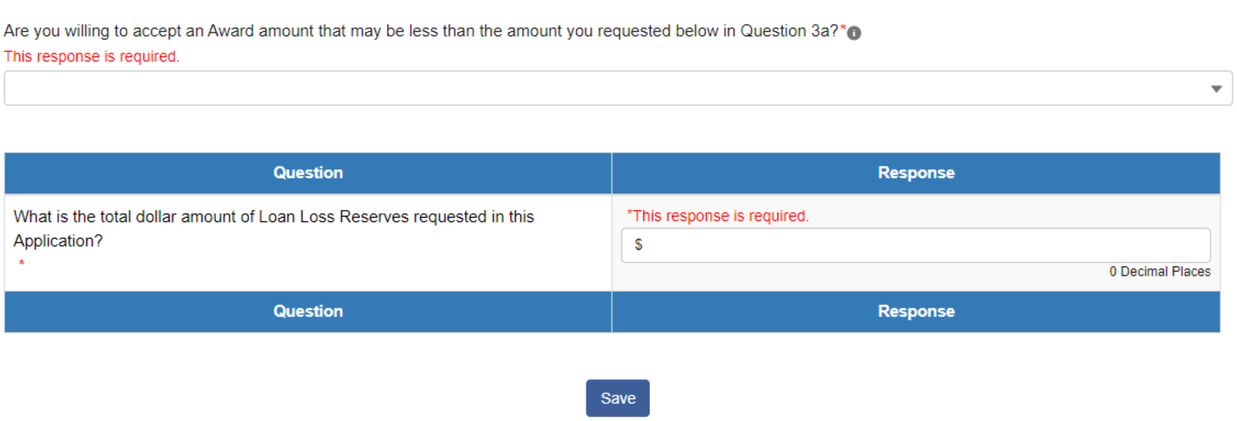
Are you willing to accept an Award amount that may be less than the amount you requested below in Question 3a?*

Question	Response
What is the total dollar amount of Loan Loss Reserves requested in this Application? *	* $ 0 Decimal Places
Question	**Response**

Save

Figure 33: Required Fields

If you click “Save” before you enter a response to these questions, you will receive a validation error for the omitted required field(s).



Are you willing to accept an Award amount that may be less than the amount you requested below in Question 3a?*

This response is required.

Question	Response
What is the total dollar amount of Loan Loss Reserves requested in this Application? *	*This response is required. $ 0 Decimal Places
Question	**Response**

Save

Figure 34: Response Required Validation Error Message

Required fields are easy to identify, but other fields that have validations are not always so obviously marked. Make sure to read the subsection guidance and use help text to understand question response requirements to avoid validation errors.

To return to the example of the Question 3a - Requested Award – Loan Loss Reserves above, this field also has an additional validation that you can identify through reading the guidance provided in this subsection. In the subsection guidance at the top of the page, the instructions explain the required response.

Question 3a - Requested Award – Loan Loss Reserves

Bookmark Subsection

The SDL Program has identified prohibited practices that the SDL Program Award will not support. Please review the FY 2021 SDL Program NOFA to see these prohibited practices. Additionally, the SDL Program Award will only support a small dollar loan program that meets the statutory requirements described in the FY 2021 SDL Program NOFA.

To answer these questions, please note the following:

- The Applicant should request an amount that it can use to provide loan losses to start or maintain a small dollar loan program over a three year period of performance.
- The Applicant may not request an amount below $20,000.
- The Applicant may not request an amount greater than $350,000.
- AMIS will require that the award amount requested be rounded to the nearest thousand (e.g. $25,000 instead of $25,225).

Figure 35: Subsection Guidance

The amounts you enter in these fields are validated against the amounts published in the NOFA and the "What is the total dollar amount of Loan Loss Reserves requested in this Application?" field will display a validation error when you **Save** if you input an invalid amount.

Question	Response
What is the total dollar amount of Loan Loss Reserves requested in this Application? *	* The minimum amount you may request is $20,000. $ 10,000 0 Decimal Places
Question	**Response**

Figure 36: LLR Request Amount Field Minimum Validation Error

Question	Response
What is the total dollar amount of Loan Loss Reserves requested in this Application? *	* The maximum amount you may request is $350,000. $ 500,000 0 Decimal Places
Question	**Response**

Figure 37: LLR Request Amount Field Maximum Validation Error

Even if you are unaware that a question has specific instructions like those in the examples above, validations are designed to catch any mistakes or discrepancies. The guidance provided in these error messages will give you a clear idea of how to correct the validation error.

4.2 Dependent Questions and Subsections

Responses to some questions will trigger the applicability of other dependent questions or subsections. Be careful when changing responses to questions, since the answers you input in earlier subsections may affect dependent subsections that you will have to complete later in the application.

Dependent Questions

A **Dependent Question** is triggered when your response to another question requires additional responses or explanation. Dependent Questions will appear on the same subsection page you are viewing once the dependent question is triggered.

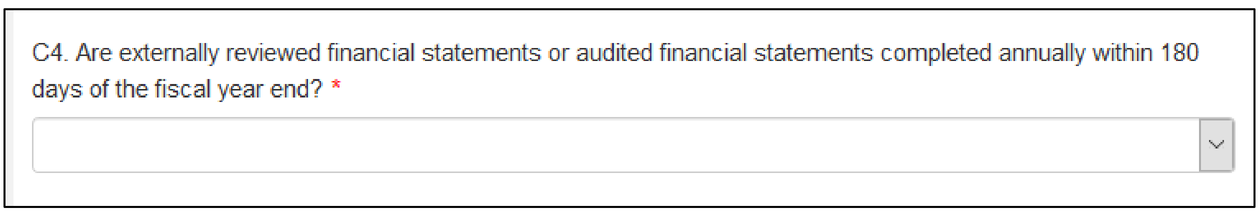


Figure 38: Sample Question that Can Trigger a Dependent Question

For example, if you select “No” from the picklist in response to Question C4 on the Compliance Risk Evaluation subsection, a dependent question to provide an explanation appears below Question C4.

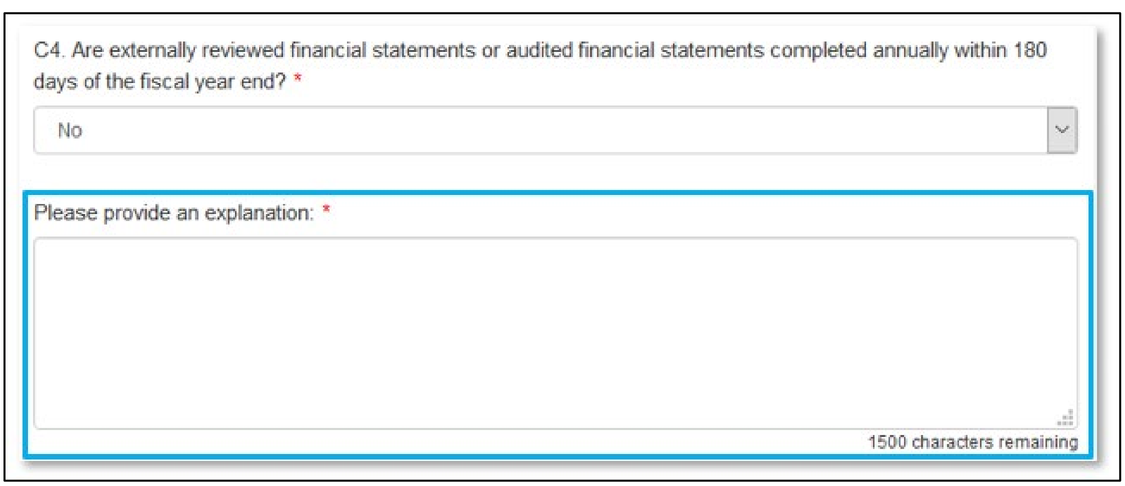


Figure 39: Enabled Dependent Question

Many dependent questions require a narrative response. Please note that each narrative response field has an identified maximum character length. These character maximums include spaces, punctuation, line breaks, and special characters. Please also note that word processing programs typically do **not** count line breaks as characters, but the template application in AMIS will include line breaks in your total character count**.**

The text box will not allow you to exceed the maximum character limit. If you are copying a response from another source, please make sure you are within the character limit, or the ***text box may truncate your response.***

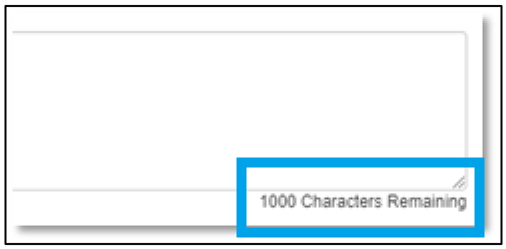


Figure 40: Character Maximums for Text Responses

TIP: Type your narrative answers into a separate word processing program (e.g., Microsoft Word). Then copy and paste the answers into the appropriate sections of the electronic application. This will prevent the loss of information if you encounter problems saving your application or connection problems. It will also cut down on the time you spend directly filling out the application online. When copying and pasting the narrative responses from a word processing program into the narrative text box, any special indentations or spacing will not carry over. Formatting, such as bold, italicized, or underlined text, will not display in the simple narrative text box.

Dependent Subsections

A **Dependent Subsection** is a subsection that is enabled for you to complete based on your response to one or more questions in a different subsection. This feature is designed to make it easier for you to navigate the application by hiding/disabling sections that do not apply to your Organization.

For example, your responses to the subsection “Question 10 - Description of Applicant’s Small Dollar Loan Products” will potentially enable 2 dependent subsection, ‘Table 2a: Track Record - Existing Small Dollar’ and ‘Question 11 – Track Record’, if you indicate that you have a history of offering small dollar loan products.

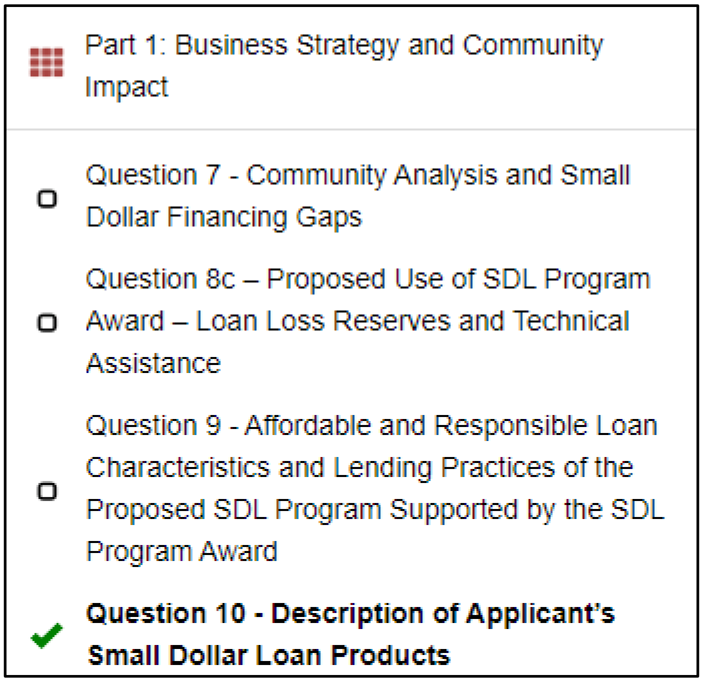


Figure 41: List of Subsections -Table 2a and Question 11 are by Default Disabled/Not Visible

If you answer 'Yes' to 'Does the Applicant have a history of offering small dollar loan products as of the publication date of the FY 2022 SDL Program NOFA?'' to the "Question 10 - Description of Applicant's Small Dollar Loan Products" question, the appropriate subsection will be enabled after you click **Save**.

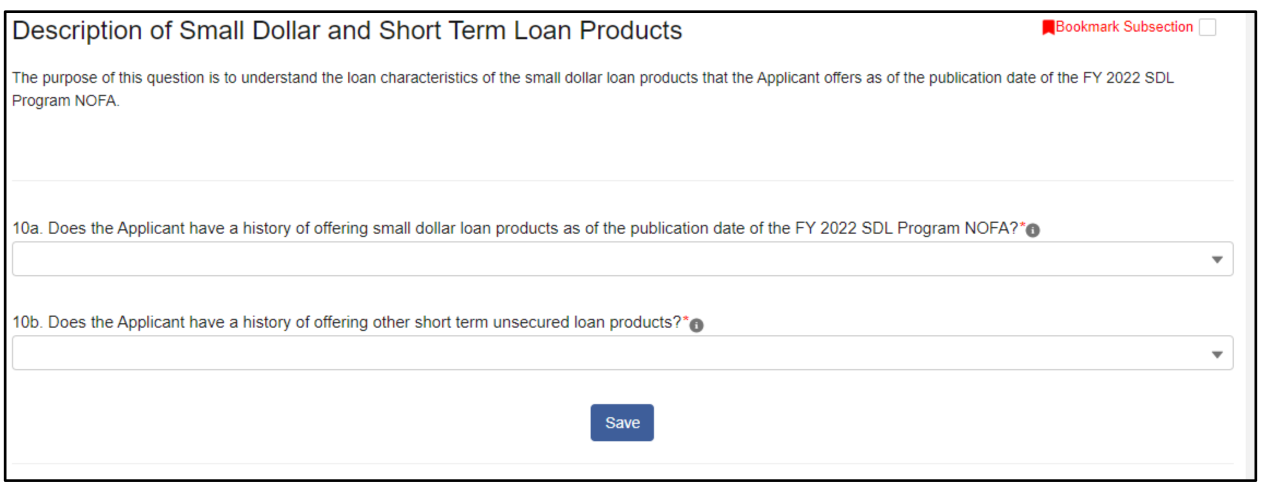


Figure 42: Subsection Questions "Question 10 - Description of Applicant's Small Dollar Loan Products"

When the subsection "Question 10 - Description of Applicant's Small Dollar Products" is saved and marked complete, the response to "10a. Does the Applicant have a history of offering small dollar loan products as of the publication date of the FY 2022 SDL Program NOFA?" will enable the corresponding dependent subsection “Table 2a: Track Record - Existing Small Dollar” and “Question 11 – Track Record’” to display and become visible in the menu.

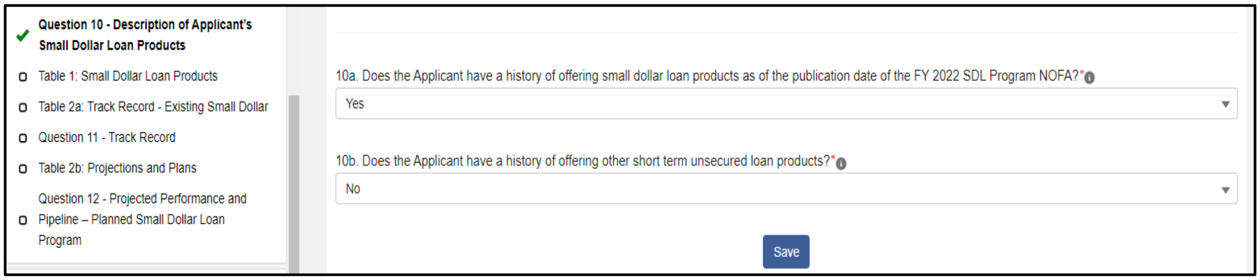


Figure 43: Enabled Dependent Subsection Visible in Menu

It is important to complete the application as ordered in the Table of Contents because questions like these that appear in earlier sections may enable dependent subsections to appear that you will need to complete in order to submit your application.

4.3 Selecting Related Records

The application uses records associated with your organization in AMIS to help you populate information in certain fields, such as information about Contacts you would like to associate with the application, as well as the associated SF-424 record for your application (see Section 5.1 for details on the SF-424 process).

To select related records:

1. Related record fields display a list of relevant related records for your organization that are available for this question when you click on the field.

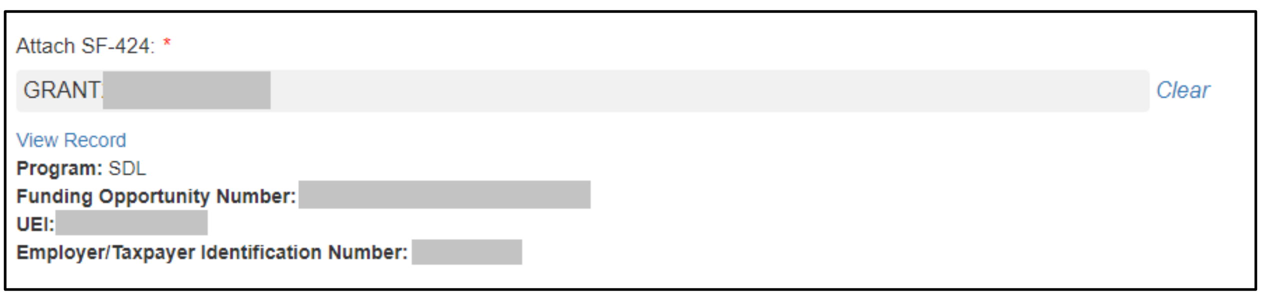


Figure 44: A Selected SF-424 Related Record

2. You can view the selected record’s detail page by clicking the **View Record** link. This will direct you to the record detail page, where you can see more detailed information about the selected record (this is useful for viewing records specific to your organization, like your organization contacts and related SF-424 records).

4.4 Adding Attachments

Attachments can be uploaded using the Drag & Drop. You will see the Drag & Drop box below any question that requires an attachment.

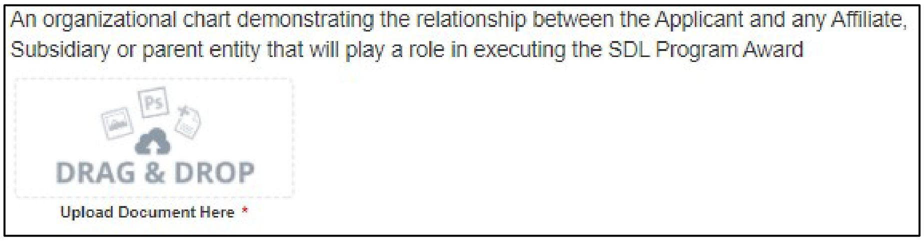


Figure 45: Drag & Drop Upload Box

To upload using the Drag & Drop:

1. Locate the file you wish to upload on your computer. Open the folder where the file is saved in File Explorer.

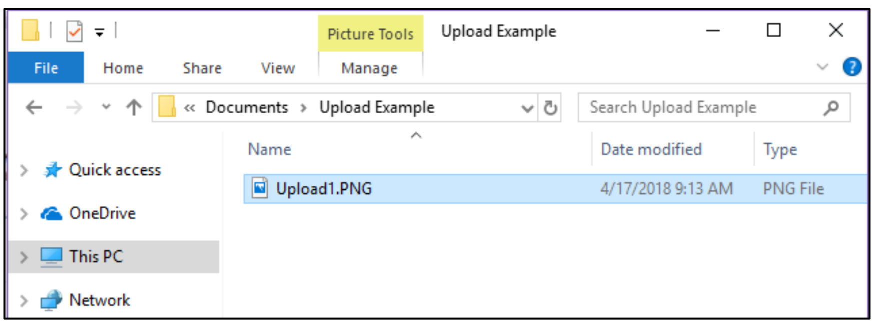


Figure 46: Attachment to Upload in File Explorer

2. Return to the Application page. Using your cursor, drag the file you want to upload from File Explorer to the Drag & Drop upload box on the Application.
   Note: Use caution to ensure you drag and drop the file directly over the Drag & Drop upload box area to prevent your web browser from inadvertently trying to open the file.

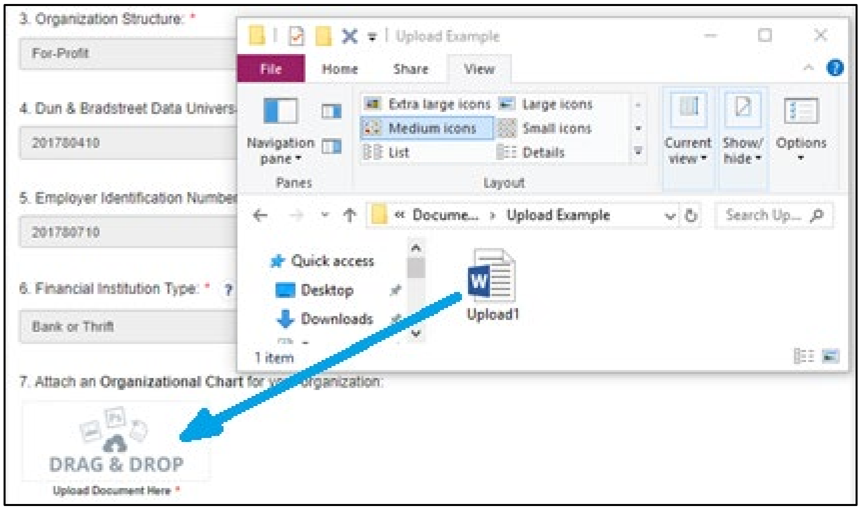


Figure 47: Upload File Using Drag & Drop

3. Once your file is successfully uploaded, the file name will be displayed below the Drag & Drop box.

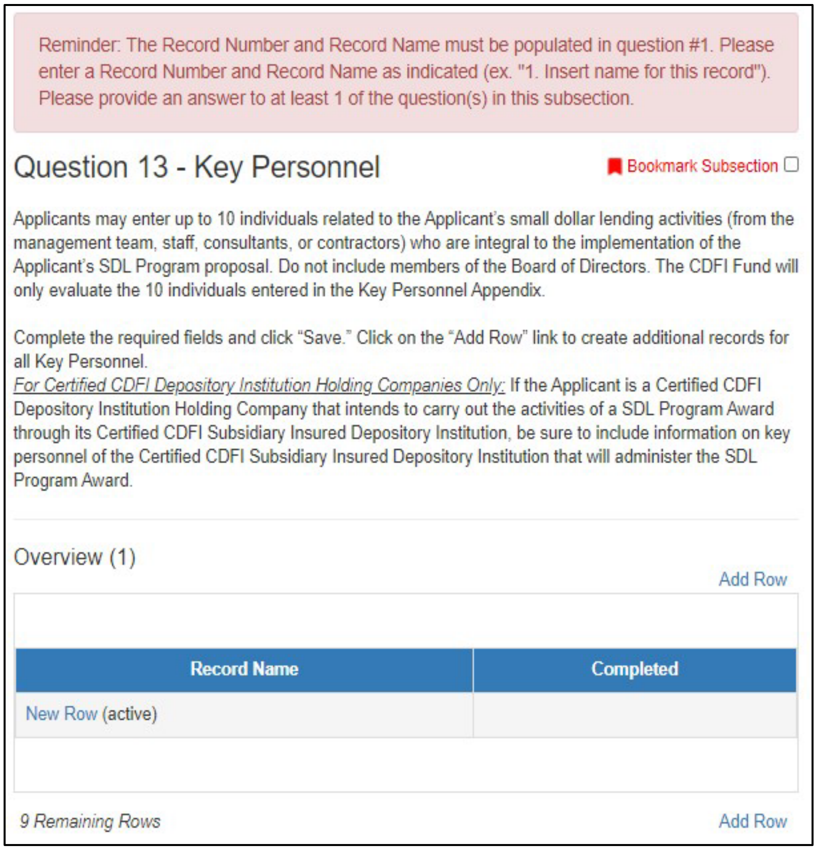
Figure 48: Successful File Upload

4. Upload any additional files using the same process. If you need to remove an uploaded file, click the gray “x” next to the file name.

4.5 Dynamic Record Tables

Applicants are required to enter a list of records as part of the application (i.e. Table 1: *Small Dollar Loan Products* and/or Question 13b - *Key Personnel*). These records are a series of questions that are repeated to the applicant and are collected dynamically through the application. An applicant may need to add a single record or up to 10 records depending on the application question.

You will recognize dynamic record tables by the page setup. When you open a new subsection with one of these tables, a reminder message and an empty overview table will be displayed below the table instructions at the top of the page. As you add records to the table, they will appear in the table overview section.


Reminder: The Record Number and Record Name must be populated in question #1. Please enter a Record Number and Record Name as indicated (ex. "1. Insert name for this record"). Please provide an answer to at least 1 of the question(s) in this subsection.

Question 13 - Key Personnel

Bookmark Subsection

Applicants may enter up to 10 individuals related to the Applicant's small dollar lending activities (from the management team, staff, consultants, or contractors) who are integral to the implementation of the Applicant's SDL Program proposal. Do not include members of the Board of Directors. The CDFI Fund will only evaluate the 10 individuals entered in the Key Personnel Appendix.

Complete the required fields and click "Save." Click on the "Add Row" link to create additional records for all Key Personnel.
For Certified CDFI Depository Institution Holding Companies Only: If the Applicant is a Certified CDFI Depository Institution Holding Company that intends to carry out the activities of a SDL Program Award through its Certified CDFI Subsidiary Insured Depository Institution, be sure to include information on key personnel of the Certified CDFI Subsidiary Insured Depository Institution that will administer the SDL Program Award.

Overview (1)

Add Row

Record Name	Completed
New Row (active)	

9 Remaining Rows

Add Row

Figure 49: Reminder Message and Overview Table

Directly below the table overview is the field entry form. Data is entered into this form and saved to create a single record row in the table. Additional rows are created by populating the fields with new data and saving the form again.

Please note that a unique Record Name or Record Number must be entered for Question #1 in order to successfully save the record.

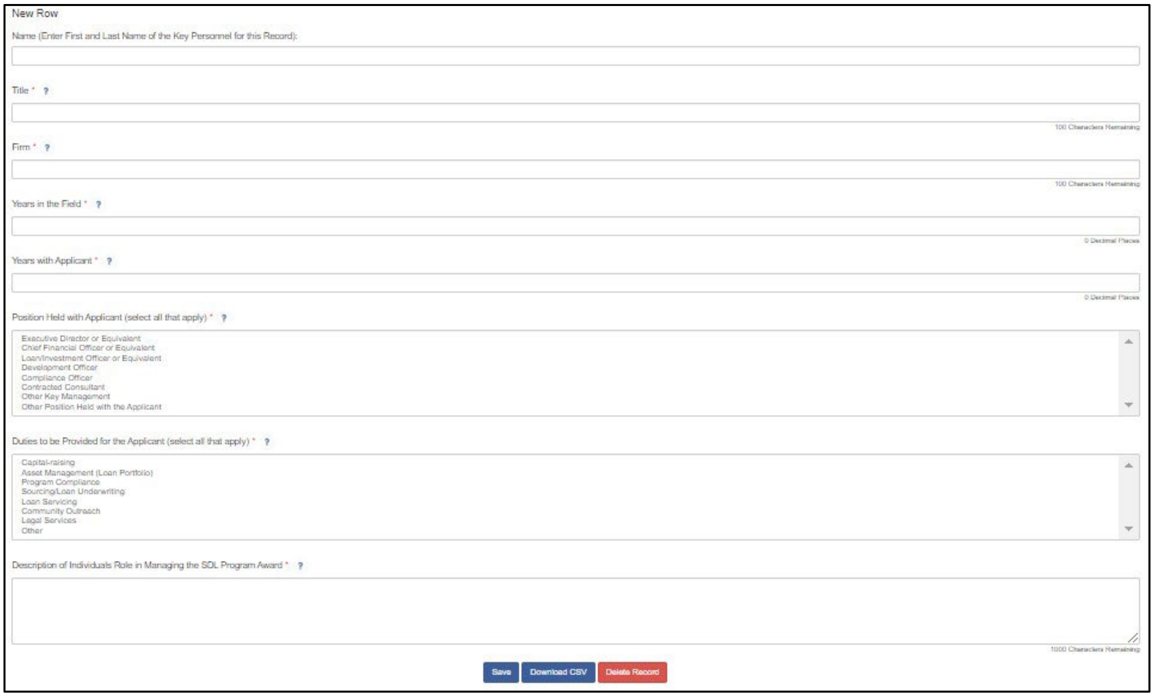


Figure 50: New Row Entry Fields

At the bottom of the page there are buttons to **Save**, **Download CSV**, and **Delete Record**.

Figure 51: Dynamic Table Buttons

To add or edit dynamic table records:

1. Answer all questions on the field entry form for your first record.
2. When you have entered all data for a new record, click the **Save** button. This will create a new row in the table overview.

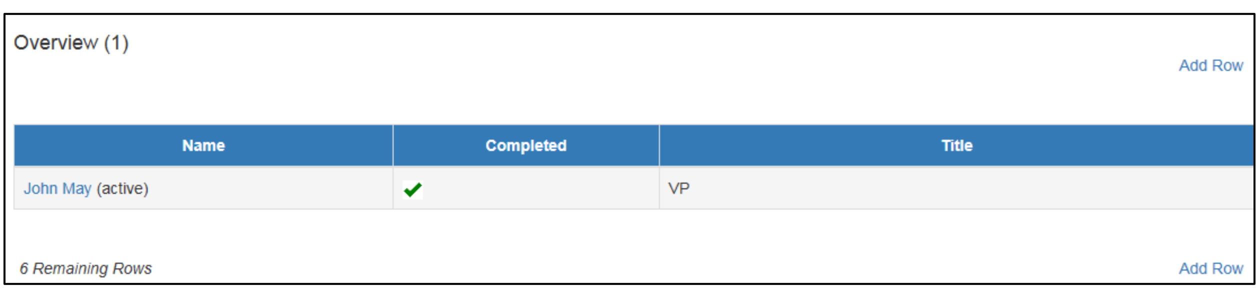


Figure 52: New Record Row in Table Overview

3. The record you just created will still be active, with its field data still visible on the screen. To create a new record, click **Add Row** to the right of the table overview.

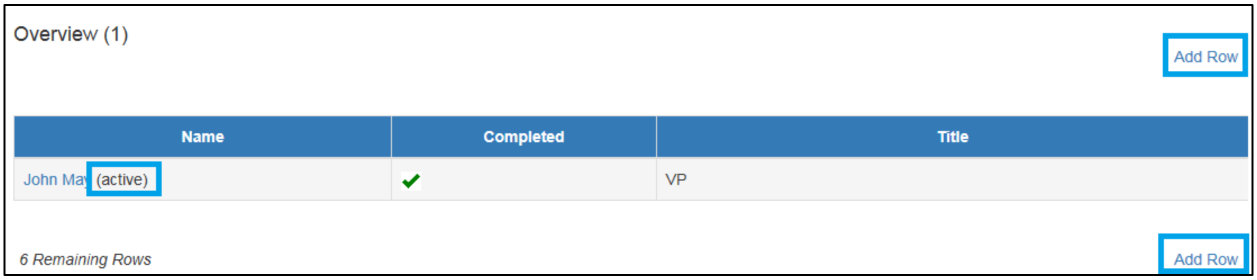


Figure 53: Active Record Indicator and Add Row Links

4. This will create a new active record row in the overview table. Fill in the empty fields in the New Row section below just as you did for the first record. Click **Save** to populate the table overview with your second record's question response data.

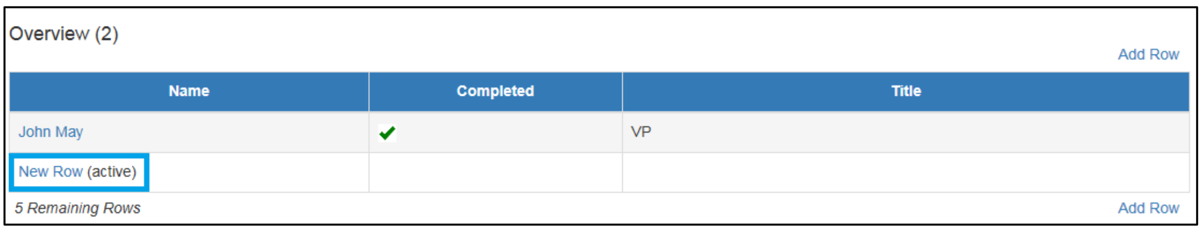


Figure 54: New Active Record Row

5. Repeat this process to add additional records as needed.
6. To edit any record, click on the hyperlink of the record name in the overview table. This will pull up the record's field form/make it the active record. Update any information as needed and **Save**.

To delete dynamic table records:

1. If you need to delete a record, make sure that record is active in the overview table and select the red colored **Delete Record** button at the bottom of the page.

Figure 55: Delete Record

To Download CSV:

1. The application will allow you to download a Comma Separated Values File (CSV File) for the records you enter into the dynamic table that you can open in Excel. After all desired records are entered and saved, click the **Download CSV** button at the bottom of the page.

Figure 56: Download CSV Button

2. Download using your browser's download feature. When you open the document in Excel it will display all the data you have entered for each record.

	A	B	C	D	E	F
1	Name	Title	Years with Applicant	Years of Experience	Role in Implementing strategic goals	Resume
2	John May	VP	5	10	Testing	
3	Sarah Bell	Finance Assistant	5	15	Testing	
4						

Figure 57: Sample CSV of Dynamic Record Table

4.6 Direct-Entry Tables

Direct-entry tables are configured to collect specific data directly from users. Unlike dynamic record tables, direct-entry tables allow you to input your data directly into the table.

	Historic 3	Historic 2	Historic 1	Current
Fiscal Year Selection *	* 2017	* 2018	* 2019	* 2020
Assets				
Unrestricted Cash & Cash Equivalents ($) *	* $ 123,797,000 0 Decimal Places	* $ 109,993,000 0 Decimal Places	* $ 170,662,000 0 Decimal Places	* $ 342,664,000 0 Decimal Plac
Allowance for Loan and Lease Losses ($) *	* $ 27,422,000 0 Decimal Places	* $ 28,709,000 0 Decimal Places	* $ 33,117,000 0 Decimal Places	* $ 29,387,000 0 Decimal Plac
Average Assets ($) *	* $ 3,685,922,000 0 Decimal Places	* $ 3,810,143,000 0 Decimal Places	* $ 3,859,111,000 0 Decimal Places	* $ 4,063,275,000 0 Decimal Plac

Figure 58: Sample Direct-Entry Table

In the sample table above, you can see that a direct-entry table simply allows you to enter multiple responses (in columns) to multiple questions (in rows) at the same time.

If the number of columns exceeds the standard screen format, the slide bar at the ***bottom of the table itself*** (not the bottom of the browser window) will allow you to access the columns to the right.

If using the Tab key during data entry, please note the Tab key moves the cursor to the field in the column to the right.

If you are unable to see the full table in the screen and need to scroll down the table, the table header will cascade down the table with you.

Note: *The large tables in the application are designed with cascading column and row headers to aid data entry. Due to the size of this table, you may experience a lag in header movement. If the moving headers are moving slowly or not at all, please try the following troubleshooting tactics:*
- Scroll to the bottom of the subsection and click ***Save*** *to record any data you have already entered. Then, refresh the application page.*
-Try scrolling more slowly down or across the page.
-After saving the subsection, the ***Exit*** *button in the upper right-hand corner of the page to exit the application. Then, re-open the application and re-load this subsection.*
- If possible, try opening the application in a different web browser or with a different internet connection.
- Try zooming out within your browser window so that more of the table is visible.

Some tables have formula fields that auto-calculate a sum based on the formula configured and the table data entered. These fields will begin to populate as you enter your data into the table.

4.7 Exporting your Application as a PDF

The Application can generate an Adobe PDF version of your application for your organization's records. You can use this feature to view your current progress on the application at any point in the application process.

To generate a PDF version of the application:

1. Navigate to the stationary menu bar at the top of the application. Application user interface home page.

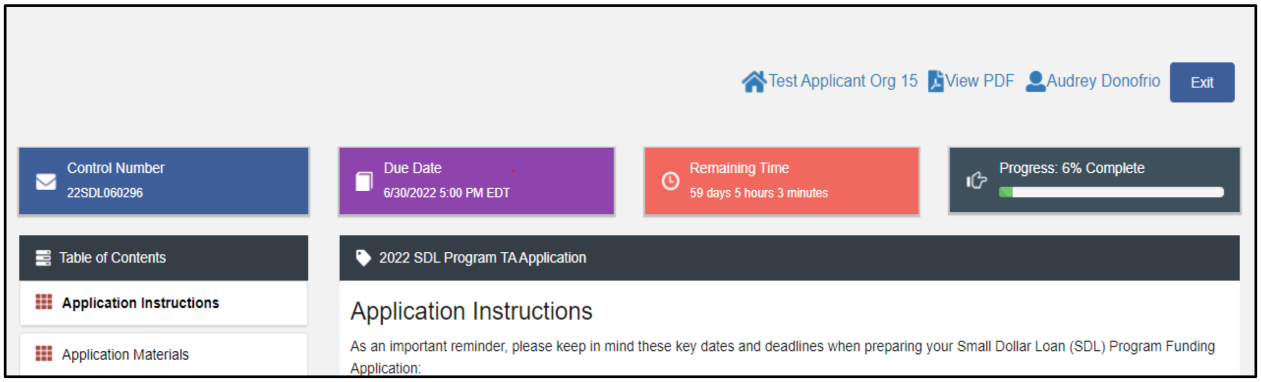


Figure 61: UI Menu Bar

2. Select **View PDF**.

Figure 59: View PDF

3. This will open a PDF of the application and your responses in a new window. Your browser's PDF viewer will have a button (usually an arrow as highlighted in the example below) that will allow you to download and save the PDF.

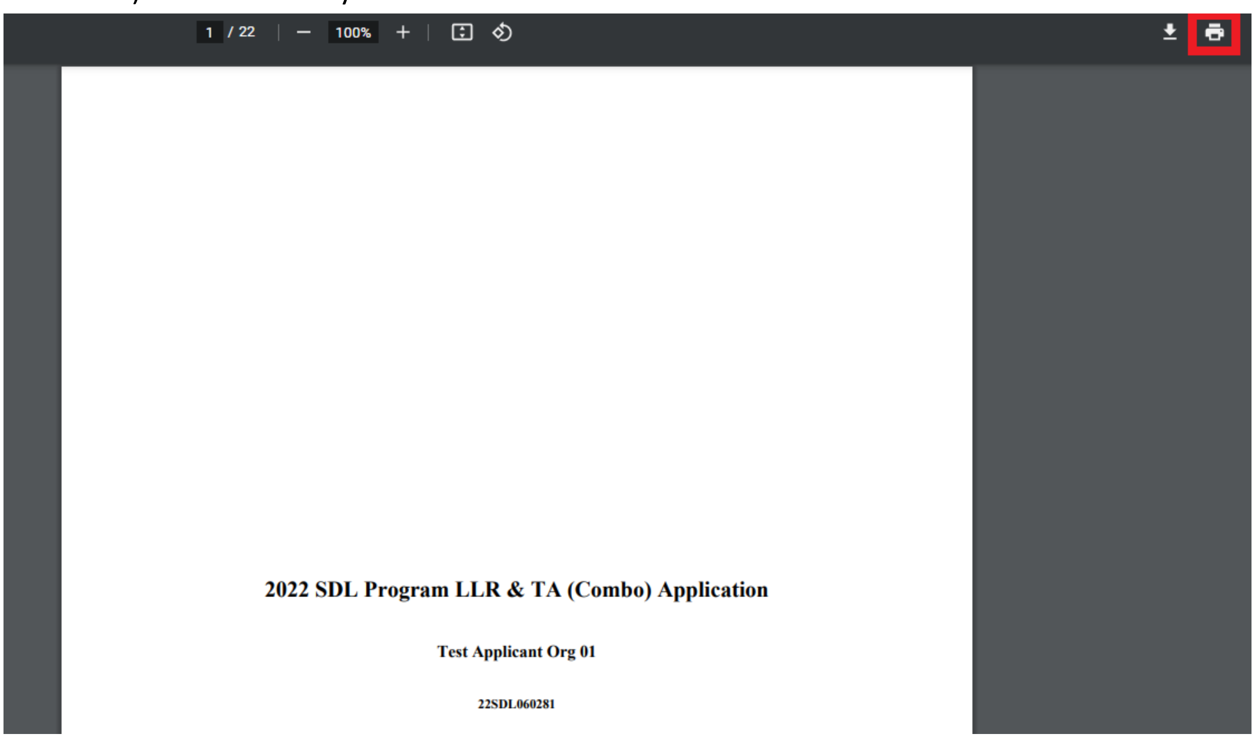


Figure 60: Application PDF Open in a New Browser Window

5.0 SDL Program Application Specific Guidance

This section includes additional guidance for completing select portions of the SDL Program Application sections/subsections in the Application Template UI, including:

5.1 Attaching your SF-424 form to your application.
5.2 Providing Partnership information, if applicable.
5.3 Inputting your Application Financial Data.
5.4 Answering Compliance Evaluation Questions.

Note: *This AMIS Training Manual skips select sections/subsections of the Application that are self-explanatory within the online Application. The next section detailed in this Training Manual is the subsection entitled: Associated SF-424 Record.*

5.1 Associated SF-424 Record: Attaching your SF-424 to your Application

All Applicants are required to submit the initial component of their FY 2022 SDL Program Application using the Grants.gov portal, the official website for federal grant information and applications. The only component of the SDL Program Application submitted via Grants.gov is the Standard Form (SF-424) Mandatory Form. The SF-424 is required for all Applicants.

The registration for Grants.gov and the processing time needed to review your SF-424 submission will take several days so it is recommended that Applicants begin this process before they start their Application in AMIS.

Once your SF-424 is validated by Grants.gov, a record for your SF-424 will be generated in AMIS. You will need to link your SF-424 record to your SDL Program Application in the Application UI.

To attach your SF-424:

1. Within the 2022 SDL Program application, expand the “Applicant Information” section in the menu bar. Click on the “Associated SF-424 Record” subsection.

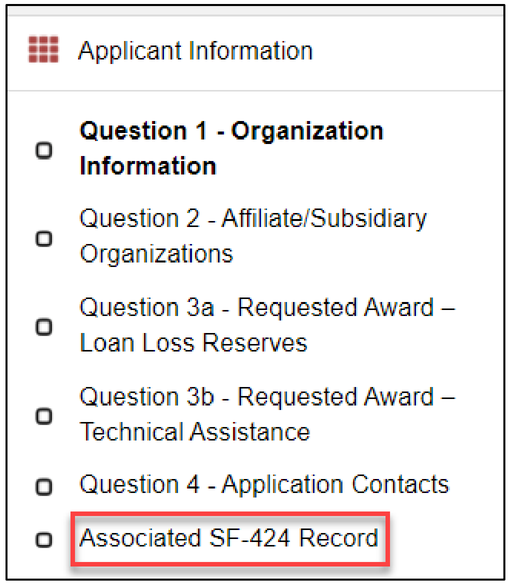


Figure 61: Associated SF-424 Record Subsection in Menu

2. The subsection will display a single related record question. Click in the gray “Search Records” box and begin typing the word “Grant”.

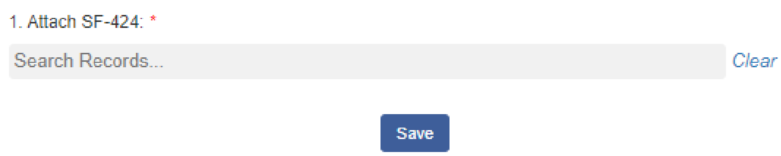


Figure 62: Attach SF-424 Related Record Field

3. SF-424 records associated with your organization will appear in the related record list. If you have submitted multiple SF-424s in Grants.gov, please select the correct SF-424 by referencing the SF-424 ID (the record number starting with “GRANT xxxxxxxx”). If your SF-424 does not appear, but you have received confirmation from Grants.gov that your SF-424 has been successfully **submitted and validated,** please contact the SDL Program Team by submitting a Service Request in AMIS with the Subject: “Missing SF-424 in Current Year Funding Application Template”.

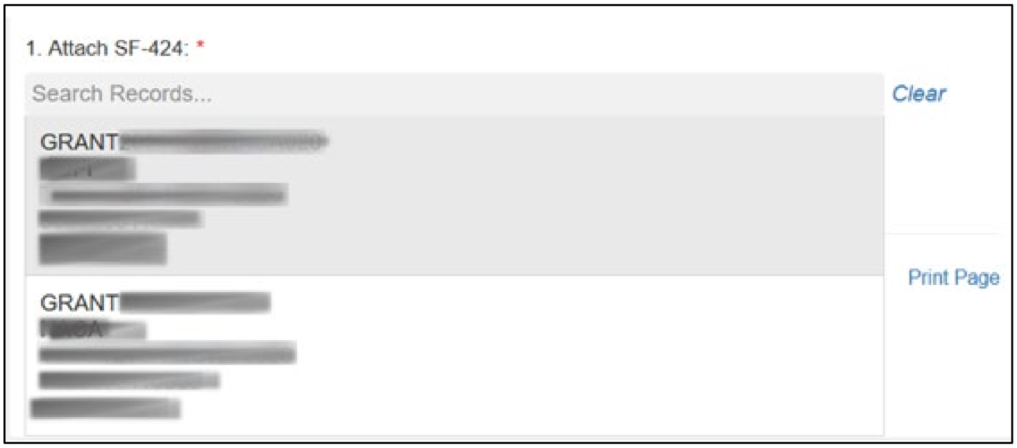


Figure 63: SF-424 Record for Your Organization in Related Record List

4. Verify that it is the correct record by confirming that the correct Program (SDL) is listed below the grant name, and the Funding Opportunity Number listed is "SDL-2022". The SF-424 ID corresponds to your SF-424's Grants.gov Tracking Number (GRANTxxxxxxxx).

   NOTE: Applicants' AMIS records and Grants.gov records are linked by the Applicant's UEI (Unique Entity Identifier) Number. If the UEI field does not match the UEI field in your AMIS account, the SF-424 will not populate in your AMIS account, and you will not be able to submit the Application in AMIS. Check your Organization detail page in AMIS to ensure your UEI Number matches the UEI Number on your SF-424.

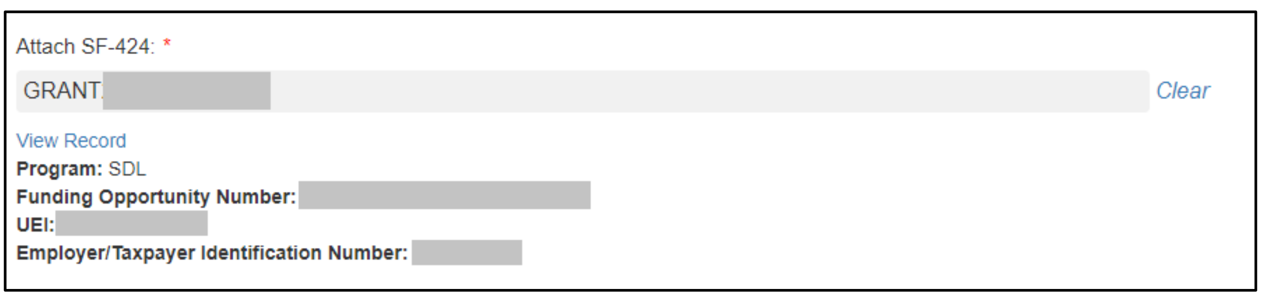


Figure 64: Selected SF-424 Record

5. If you have selected the incorrect record and need to choose another, select the "Clear" button to the right of the gray box and re-select the correct record.

6. Once you select an SF-424 record and click **Save**, you will see additional information listed below the related record field.

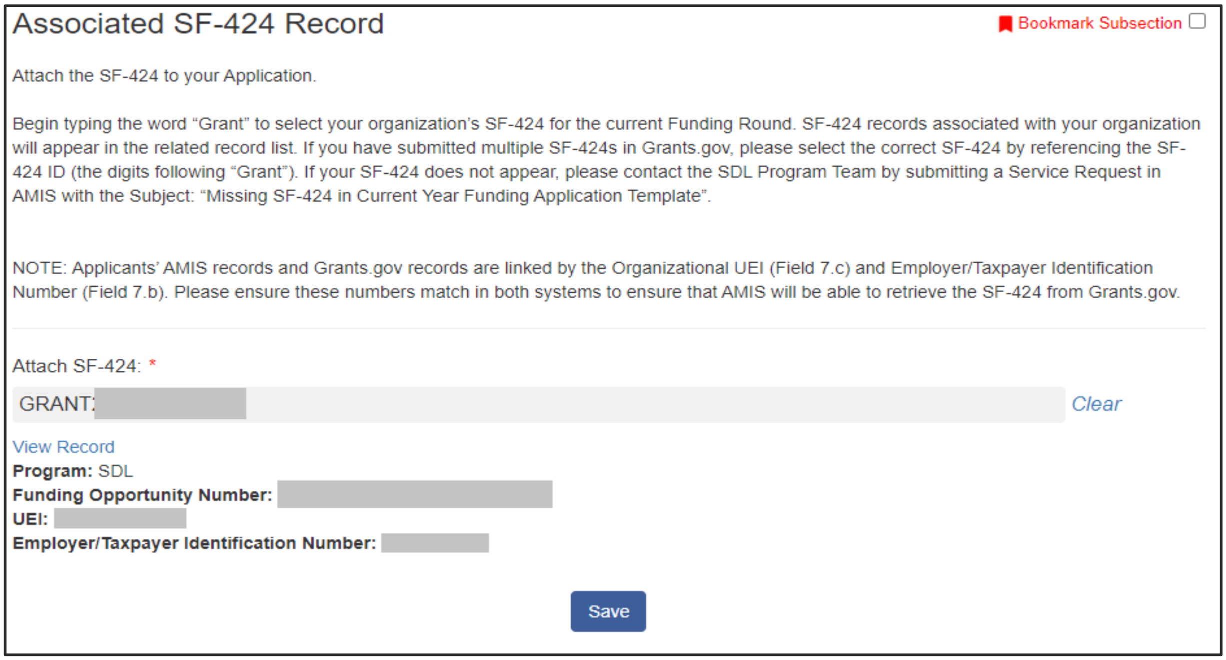


Figure 65: Successfully Attached SF-424 Record

7. Your SF-424 record has successfully been attached if you receive the positive validation "Subsection was marked as completed!" and a green checkmark next to the Associated SF-424 Record subsection in the menu.

Figure 66: Subsection SF-424 Marked Complete in Menu

Note: *This AMIS Training Manual skips select sections/subsections of the Application that are self-explanatory within the online Application. The next section detailed in this Training Manual is the subsections pertaining to partnership: Partner Organization Information, Partnership Agreement, and Qualified Federally Insured Depository Institution Partnership Attestation Form.*

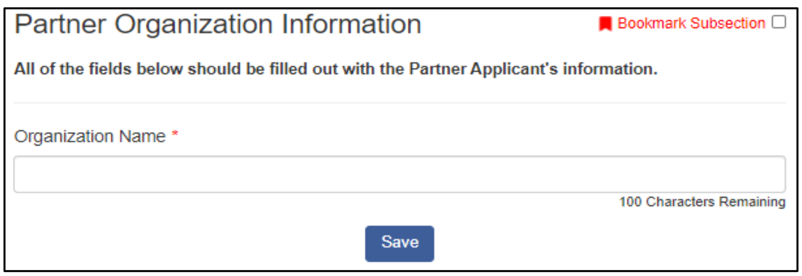
5.2 Partnership Subsections

If a Certified CDFI Applicant is applying for a SDL Program Application with a partner, they will see up to three (3) subsections in the Applicant Information section that pertain to the partnership. These subsections will allow for the Certified CDFI to provide information about their Partner.

The three (3) partnership subsections are visible based on the application type and how you answer the SDL Program Applicant Type question in the Question 1 - Organization Information subsection.

Partner Organization Information

This subsection will appear if your partnership is with a FIDI or another Certified CDFI. This subsection asks for you to provide your Partner's organization name.


Partner Organization Information

Bookmark Subsection

All of the fields below should be filled out with the Partner Applicant's information.

Organization Name *

100 Characters Remaining

Save

Figure 67: Subsection Partner Organization Information - Field

Partnership Agreement

This subsection will appear if your partnership is with a FIDI or another Certified CDFI. This subsection asks for you to provide your Partnership Agreement.

Read the guidance provided and upload the Partnership Agreement.

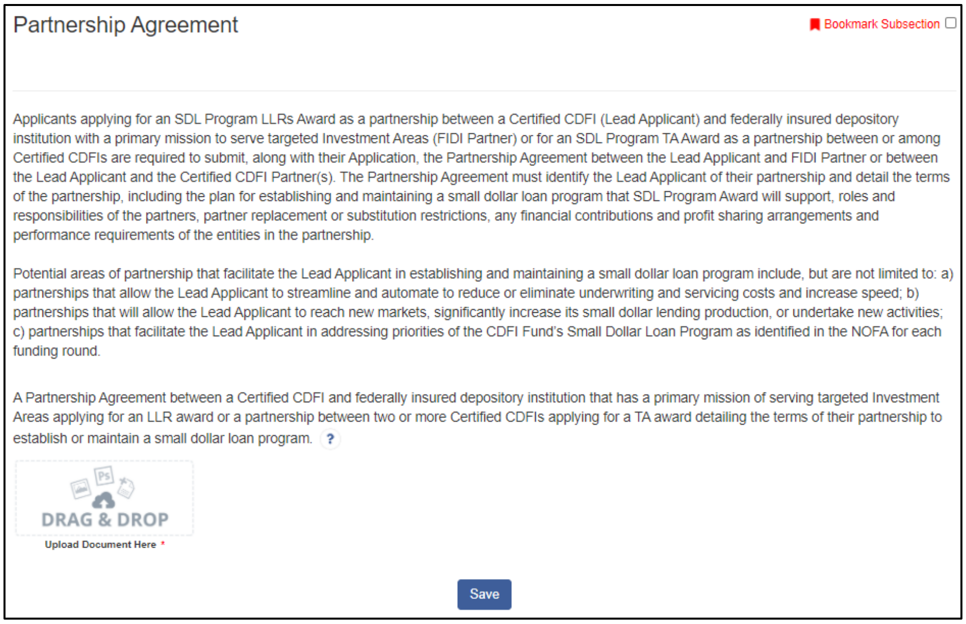


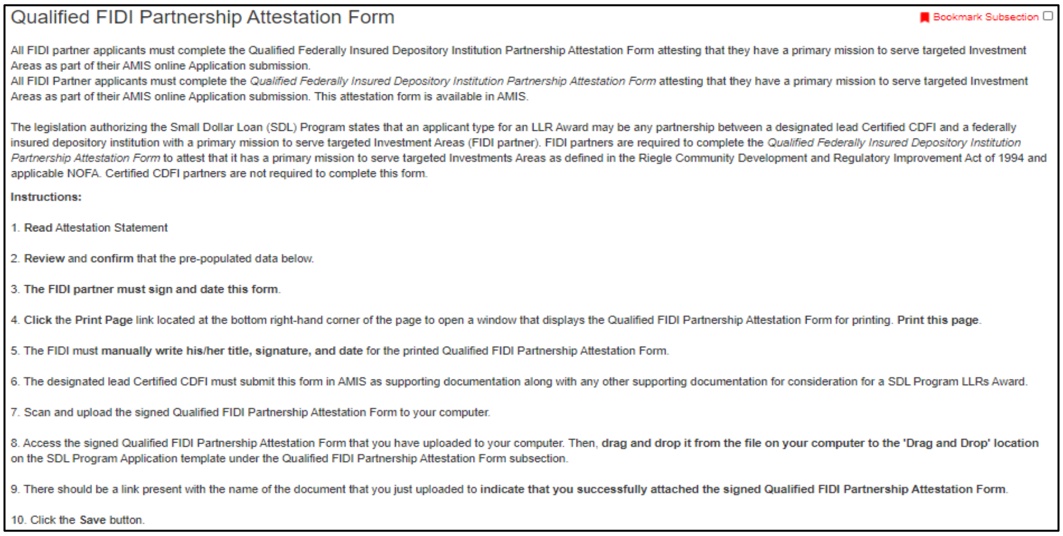
Figure 68: Subsection Partnership Agreement

Qualified Federally Insured Depository Institution Partnership Attestation Form

This subsection will only appear if your partnership is with a FIDI. This subsection asks for you to complete and provide the Qualified FIDI Partnership Attestation Form.

1. Read Attestation Statement
2. Review and confirm the pre-populated data below.
3. The FIDI partner must sign and date this form.
4. Click the Print Page link located at the bottom right-hand corner of the page to open a window that displays the Qualified FIDI Partnership Attestation Form for printing. Print this page.
5. The FIDI must manually write his/her title, signature, and date for the printed Qualified FIDI Partnership Attestation Form.
6. The designated lead Certified CDFI must submit this form in AMIS as supporting documentation along with any other supporting documentation for consideration for an SDL Program LLRs Award.
7. Scan and upload the signed Qualified FIDI Partnership Attestation Form to your computer.
8. Access the signed Qualified FIDI Partnership Attestation Form that you have uploaded to your computer. Then, drag and drop it from the file on your computer to the 'Drag and Drop' location on the SDL Program Application template under the Qualified FIDI Partnership Attestation Form subsection.

9. There should be a link present with the name of the document that you just uploaded to indicate that you successfully attached the signed Qualified FIDI Partnership Attestation Form.
10. Click the Save button.



Qualified FIDI Partnership Attestation Form

Bookmark Subsection

All FIDI partner applicants must complete the Qualified Federally Insured Depository Institution Partnership Attestation Form attesting that they have a primary mission to serve targeted Investment Areas as part of their AMIS online Application submission.
All FIDI Partner applicants must complete the *Qualified Federally Insured Depository Institution Partnership Attestation Form* attesting that they have a primary mission to serve targeted Investment Areas as part of their AMIS online Application submission. This attestation form is available in AMIS.

The legislation authorizing the Small Dollar Loan (SDL) Program states that an applicant type for an LLR Award may be any partnership between a designated lead Certified CDFI and a federally insured depository institution with a primary mission to serve targeted Investment Areas (FIDI partner). FIDI partners are required to complete the *Qualified Federally Insured Depository Institution Partnership Attestation Form* to attest that it has a primary mission to serve targeted Investments Areas as defined in the Riegle Community Development and Regulatory Improvement Act of 1994 and applicable NOFA. Certified CDFI partners are not required to complete this form.

Instructions:

1. **Read** Attestation Statement

2. **Review** and **confirm** that the pre-populated data below.

3. **The FIDI partner must sign and date this form**.

4. **Click** the **Print Page** link located at the bottom right-hand corner of the page to open a window that displays the Qualified FIDI Partnership Attestation Form for printing. **Print this page**.

5. The FIDI must **manually write his/her title, signature, and date** for the printed Qualified FIDI Partnership Attestation Form.

6. The designated lead Certified CDFI must submit this form in AMIS as supporting documentation along with any other supporting documentation for consideration for a SDL Program LLRs Award.

7. Scan and upload the signed Qualified FIDI Partnership Attestation Form to your computer.

8. Access the signed Qualified FIDI Partnership Attestation Form that you have uploaded to your computer. Then, **drag and drop it from the file on your computer to the 'Drag and Drop' location** on the SDL Program Application template under the Qualified FIDI Partnership Attestation Form subsection.

9. There should be a link present with the name of the document that you just uploaded to **indicate that you successfully attached the signed Qualified FIDI Partnership Attestation Form**.

10. Click the Save button.

Figure 69: Subsection Qualified Federally Insured Depository Institution Partnership Attestation Form

***Note:** This AMIS Training Manual skips select sections/subsections of the Application that are self-explanatory within the online Application. The next section detailed in this Training Manual is the subsection entitled: Question 8b/8c - Proposed Use of SDL Program Award.*

5.3 Question 8b/8c - Proposed Use of SDL Program Award

This subsection is applicable for Applicants who have selected an SDL Program TA Application or an SDL Program TA/LLR Combo Application.

Applicants will be required to enter information related to their Proposed Uses and amounts of the SDL Program Award for TA. A Technical Assistance award may be used for technology, staff support, and other costs associated with launching and expanding a small dollar loan program that meets the statutory requirements described in the FY 2022 SDL Program NOFA.

Important: A response (even if zero “0”) is required in all data input fields in order to submit your Application. For each use, enter if a Use is Applicable or not by answering “Yes” or “No” along with its respective Estimated Dollar Amount. If a use is Not Applicable, select ‘No’ in the “Applicable?” columns and enter “0” in the “Estimated Dollar Amount for Each Use” column.

<u>Note</u>: The “Total” amount of the “Estimated Dollar Amount for Each Use” must equal to the requested TA award amount in Question 3b.

Proposed Uses	Applicable?	Estimated Dollar Amount for Each Use
Professional Service Costs *	* Yes	* $ 4,000 0 Decimal Places
Supplies *	* Yes	* $ 10,000 0 Decimal Places
Training and Education Costs *	* Yes	* $ 2,000 0 Decimal Places
Travel Costs *	* No	* $ 0 0 Decimal Places
Total		The Total $ amount of your eligible uses must match the requested award amount in Question 3b. 37,000

Figure 70: Proposed Use of SDL Program Award - TA

> ***Note:*** *This AMIS Training Manual skips select sections/subsections of the Application that are self-explanatory within the online Application. The next section detailed in this Training Manual is the subsection entitled: Table 2b: Projections and Plans.*

5.4 Table 2b: Projections and Plans

This subsection is designed to collect financial data regarding the Applicant's small dollar loan program and its projected small dollar loans that the Applicant will provide to borrowers through a program that the SDL Program Award will support.

Some fields will be calculated automatically such as the "Total (Avg)" column and some ratios. For example, the "Write-offs (%)" ratio field is being calculated using the "Closed Loans ($)" field and the "Write-offs ($)" field.

The calculation is as follow: ((Write-offs ($)/Closed Loans ($)) * 100 = Write-offs (%)).

Financial Data Type	2023	2024	2025	Total (Avg.)
Closed Loans ($) *	* $ 50,000 0 Decimal Places	* $ 60,000 0 Decimal Places	* $ 70,000 0 Decimal Places	* 60,000
Closed Loans (#) *	* 50 0 Decimal Places	* 60 0 Decimal Places	* 70 0 Decimal Places	* 60
Average Loan Size ($) *	* 1,000	* 1,000	* 1,000	* 1,000
Delinquency rate (90 days) *	* 10 % 2 Decimal Places	* 20 % 2 Decimal Places	* 30 % 2 Decimal Places	* 20
Write-offs ($) *	* $ 5,000 0 Decimal Places	* $ 6,000 0 Decimal Places	* $ 7,000 0 Decimal Places	* 6,000
Write-offs (#) *	* 40 0 Decimal Places	* 50 0 Decimal Places	* 60 0 Decimal Places	* 50
Write-offs (%) *	* 10	* 10	* 10	* 10

Figure 71: Table 2b Financial Data Calculation

Note: The ‘Projected Loan Loss Reserve Award Amount based on Projections’ field will be automatically calculated based on the data inputted in the fields ‘Closed Loans ($)’ and ‘Loan Loss Reserves ($)’.

In the event that the ‘Projected Loan Loss Reserve Award Amount based on Projections’ field does not equal the ‘Requested Total Dollar Amount’ in Question 3b, Applicants will receive a warning message to notify them that this amount should equal the requested amount. Applicants will still be able to Save and Submit their Application even if the two amounts do not match.

Projected Loan Loss Reserve Award Amount based on Projections.				Please note: If your Application Type is LLR or LLR/TA Combo then the Projected Loan Loss Reserve Award Amount based on Projections should equal to the Requested Total Dollar Amount in Question 3a. 90,000
Financial Data Type	2023	2024	2025	Total (Avg.)

Figure 72: Projected Loan Loss Reserve Award Amount Based on Projections Warning Message

Note: *This AMIS Training Manual skips select sections/subsections of the Application that are self-explanatory within the online Application. The next section detailed in this Training Manual is the subsection entitled: Question 15 - Applicant Financial Data.*

5.5 Question 15 - Applicant Financial Data

This subsection is designed to collect financial data from your organization. Some data in this section will be auto-populated by AMIS.

Applicants are required to enter financial data for the three most recent historic fiscal years, the current fiscal year, and three projected fiscal years. These years will be based on the Applicant's Organization Fiscal Year End and whether or not an Audit has been completed.

Important: A response (even if zero "0") is required in all data input fields in order to submit your Application. Only fields required of your Organization, based on your Organization's Financial Institution Type as defined in AMIS ((a) Unregulated, (b) Credit Union, or (c) Bank) are visible as you complete this section.

	Historic 3	Historic 2	Historic 1	Current
Fiscal Year Selection *	* 2017	* 2018	* 2019	* 2020
Assets				
Unrestricted Cash & Cash Equivalents ($) *	* $ 123,797,000 0 Decimal Places	* $ 109,993,000 0 Decimal Places	* $ 170,662,000 0 Decimal Places	* $ 342,664,000 0 Decimal Plac
Allowance for Loan and Lease Losses ($) *	* $ 27,422,000 0 Decimal Places	* $ 28,709,000 0 Decimal Places	* $ 33,117,000 0 Decimal Places	* $ 29,387,000 0 Decimal Plac
Average Assets ($) *	* $ 3,685,922,000 0 Decimal Places	* $ 3,810,143,000 0 Decimal Places	* $ 3,859,111,000 0 Decimal Places	* $ 4,063,275,000 0 Decimal Plac
Earning Assets ($) *	* $ 3,330,925,000 0 Decimal Places	* $ 3,447,738,000 0 Decimal Places	* $ 3,586,220,000 0 Decimal Places	* $ 3,740,011,000 0 Decimal Plac
Total Assets ($) *	* $ 3,731,435,000 0 Decimal Places	* $ 3,821,277,000 0 Decimal Places	* $ 3,940,018,000 0 Decimal Places	* $ 4,122,133,000 0 Decimal Plac
Liabilities				
Total Liabilities ($) *	* $ 3,370,625,000 0 Decimal Places	* $ 3,443,870,000 0 Decimal Places	* $ 3,550,538,000 0 Decimal Places	* $ 3,702,840,000 0 Decimal Plac
Net Assets				
Tier 1 Capital ($) *	* $ 331,949,000 0 Decimal Places	* $ 348,491,000 0 Decimal Places	* $ 360,829,000 0 Decimal Places	* $ 389,117,000 0 Decimal Plac

Figure 73: Application Financial Data Subsection

<u>Table:</u>
The Fiscal Year Selection row is automatically populated based on the Fiscal Year End field on your Organization Record in AMIS.

Enter the amount/number in the fields within the Application Financial Data subsection. Each field in this subsection has an error check in place to ensure data quality.

Note: *This table is designed with a cascading column and row header to aid data entry. Due to the size of this table, you may experience a lag in header movement. If the moving headers are moving slowly or not at all, please try the following troubleshooting tactics:*
- Scroll to the bottom of the subsection and click ***Save*** *to record any data you have already entered. Then, refresh the application page.*
-Try scrolling more slowly down or across the page.
-After saving the subsection, the ***Exit*** *button in the upper right-hand corner of the page to exit the application. Then, re-open the application and re-load this subsection.*
- If possible, try opening the application in a different web browser or with a different internet connection.
- Try zooming out within your browser window so that more of the table is visible.

Note: *This AMIS Training Manual skips select sections/subsections of the Application that are self-explanatory within the online Application. The next section detailed in this Training Manual is the Question 16a – Compliance Evaluation Questions subsection.*

5.6 Question 16a – Compliance Evaluation Questions

Responses are required to all Compliance Evaluation Questions.

Some question responses may trigger a justification to provide more context for your response. In such instances, a new mandatory * text entry box will appear directly beneath the question asking you to "Please provide an explanation:"

Note: C5.1, C5.2, C6.1, C7.1, and/or C.16.1 are conditionally required. These questions are only applicable and triggered to be viewable in AMIS based on an applicant's response to a preceding question, and thus not all questions apply, or are visible, to all applicants. If "No" is selected in response to these questions, you will NOT be prompted with an explanation text box directly below the question. **You will be instructed to "(Provide explanation in the "Conditionally Required Responses'' text box at the bottom of this page.)" and you will need to provide your explanation to these questions at the end of the subsection (at the very bottom of the page) in a large 5,000 character limit textbox entitled, "If your answers to Compliance Questions C5.1, C5.2, C6.1, C7.1 and/or C16.1 above require additional explanation or context, please provide response(s) below.".**

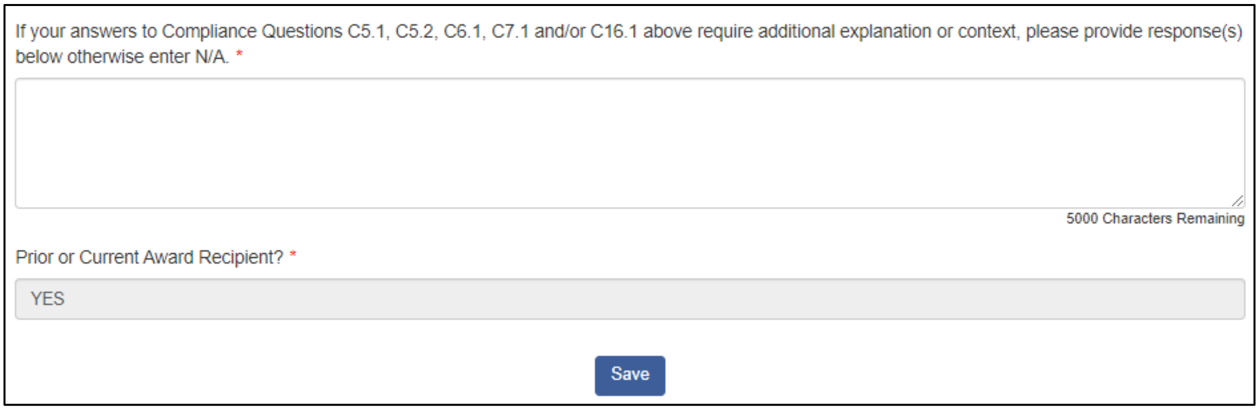


Figure 74: Compliance Questions Subsection – Large textbox at bottom of page showing where to provide additional explanation or context for Questions C5.1, C5.2, C6.1, C7.1 and/or C16.1

6.0 Completing and Submitting your Application

6.1 Printing your Application

To print your application, click the **View PDF** link in the navigation menu at the top of the User Interface.

Figure 75: View PDF Button

This will generate a PDF of your application that you can download using your browser's download function that enables you to save the application to your computer and print. For more information on how to generate a PDF in this application, please see section 4.7 of this document.

6.2 Submitting your Application

All subsections must be marked complete in order for you to submit your application. To check which subsections have been marked complete, look for a green checkmark next to that subsection on the menu bar. Subsections that are incomplete will not have a checkmark and will prevent you from successfully submitting the application.

You will not be able to submit an application until all items are marked complete. If you attempt to submit your application before all subsections are complete, you will receive error

messages identifying which subsections remain incomplete or contain validation errors. Correct these subsections before trying to re-submit your application.

The section "Applicant Information - Question 1 - Organization Information" has not been marked as completed.
The section "Applicant Information - Question 2 - Affiliate/Subsidiary Organizations" has not been marked as completed.
The section "Applicant Information - Question 3a - Requested Award – Loan Loss Reserves" has not been marked as completed.
The section "Applicant Information - Question 3b - Requested Award – Technical Assistance" has not been marked as completed.
The section "Applicant Information - Question 4 - Application Contacts" has not been marked as completed.
The section "Applicant Information - Associated SF-424 Record" has not been marked as completed.

Figure 76: Example of Error Message for Incomplete Subsections

Before you submit your application, the CDFI Fund recommends you closely review your application.

ONCE SUBMITTED, YOUR APPLICATION WILL BE LOCKED, AND RESPONSES CANNOT BE ALTERED.

An Authorized Representative will need to attest that the information provided in the application is accurate and complete to the best of your organization's knowledge. Before proceeding to this section, make **SURE** your application is complete, including the upload of all required attachments and table information.

To Attest and Submit an application:

1. Log in to the Application as an Authorized Representative. Only Authorized Representatives will be able to Attest to the application.

2. Select the **Attestation and Submission** tab from the very bottom of the menu bar.

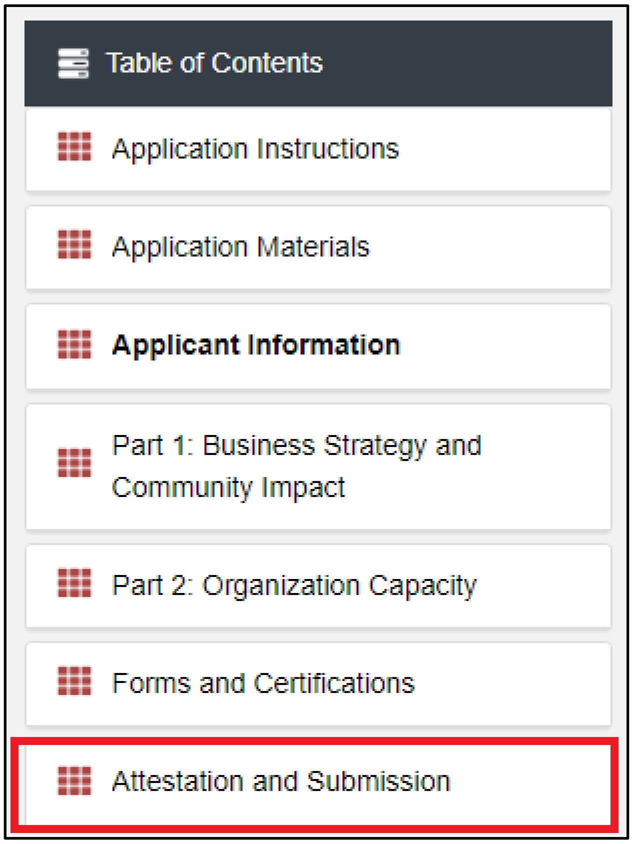


Figure 77: Attestation and Submission Section

3. Read the attestation and signify agreement with the statement by selecting the checkbox. Once the checkbox is selected, the Designated Authorized Representative's name and the time and date of attestation will appear on this page.

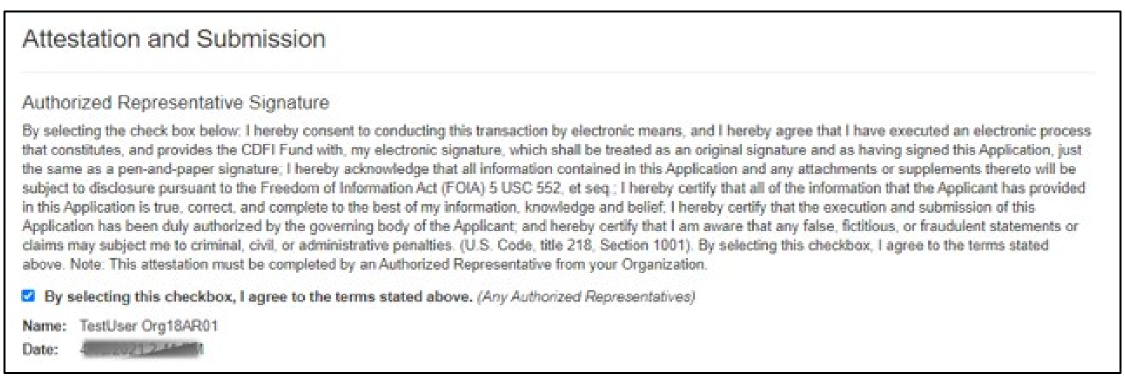


Figure 78: Attestation and Submission Page

4. Once the statement is attested to, either an Authorized Representative, or a Point of Contact, may submit the application. Click **Submit Application**. A dialog box will appear. Confirm that you would like to submit the application and understand the application cannot be edited after this point.

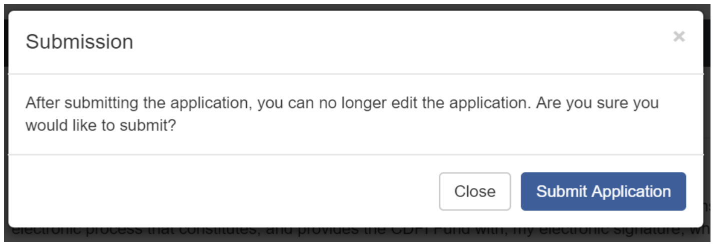


Figure 79: Submission Dialog Box

5. If any of your subsections are incomplete, your submission attempt will be unsuccessful. An error message will identify which subsection(s) is incomplete.

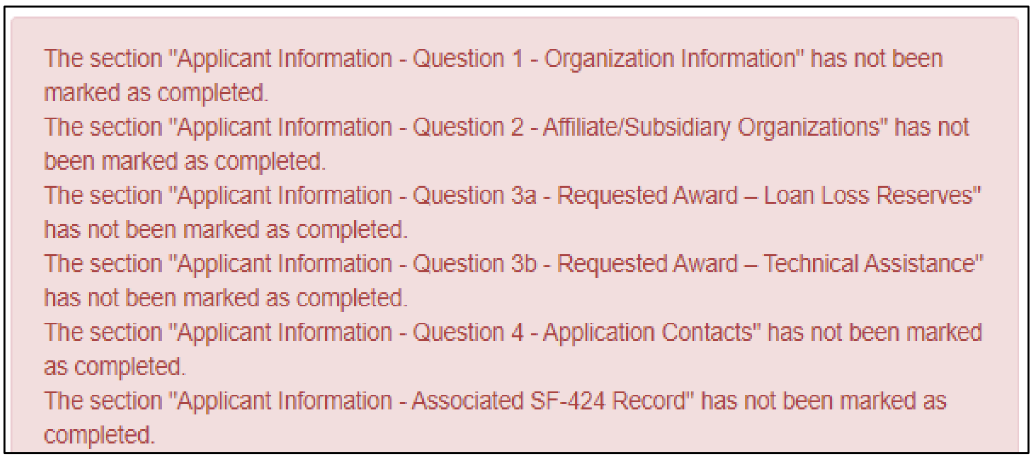


Figure 80: Application Submission- Failed Attempt Error Message

6. If your submission is successful, the application will return this message:

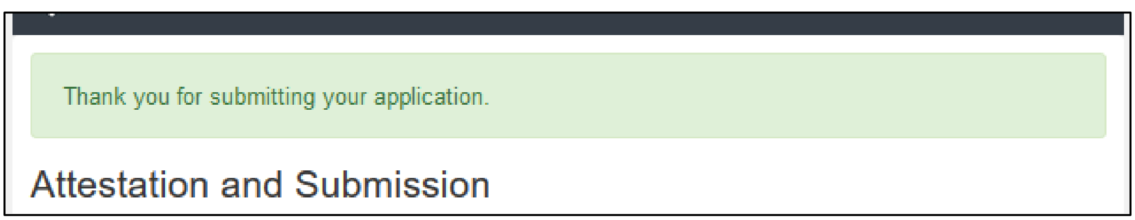


Figure 81: Application Submission- Successful Attempt Message

7. You will receive an email confirming that your application has been submitted including the text of the Authorized Representative's attestation for reference.