Notice of Funding Opportunity

Application due Monday, August 3, 2026

Administration on Aging
Office of Elder Justice and Adult Protective Services

National Resource Center for Women and Retirement Planning FY 2026

Opportunity number: HHS-2026-ACL-AOA-PCPN-0011

Contents

Before you begin

If you believe you are a good candidate for this funding opportunity, secure your SAM.gov and Grants.gov registrations now. If you are already registered, make sure your registrations are active and up to date.

SAM.gov registration (this can take several weeks)

You must have an active account with SAM.gov. This includes having a Unique Entity Identifier (UEI).

See Step 2: Get Ready to Apply

Grants.gov registration (this can take several days)

You must have an active Grants.gov registration. Doing so requires a Login.gov registration as well.

See Step 2: Get Ready to Apply

Apply by the application due date

Applications are due by 11:59 p.m. Eastern Time on Monday, August 3, 2026.

To help you find what you need, this NOFO uses internal links. In Adobe Reader, you can go back to where you were by pressing Alt + Left Arrow (Windows) or Command + Left Arrow (Mac) on your keyboard.

Step 1:
Review the Opportunity

In this step

Basic information

Administration for Community Living (ACL)

Administration on Aging

Office of Elder Justice and Adult Protective Services

Creating the National Resource Center for Women and Retirement to promote financial literacy to women.

Summary

The Administration for Community Living (ACL) will award one grant to support a National Resource Center for Women and Retirement (Center). The goal of the Resource Center is to provide educational materials and resources on the basics of financial management, retirement planning, and other tools that promote financial literacy[1] to women with the greatest economic and social need.[2] The recipient will partner with the National Aging Network to expand such efforts and provide educational materials to prevent identity theft, fraud, and financial exploitation.[3] The target population will include older adult women, including those who serve as caregivers[4] and people with disabilities.[5]

Funding details

Type: Grant

Expected total program funding over the performance period: $717,000

Expected total program funding per budget period: $239,000

Total expected awards: 1

Funding range per applicant per budget period: $238,900 to $239,000

We plan to fund awards in three 12-month budget periods for a three-year period of performance from September 30, 2026, to September 29, 2029.

Have questions?
See Contacts and Support.

Key facts

Opportunity name:
National Resource Center for Women and Retirement Planning FY 2026

Opportunity number:
HHS-2026-ACL-AOA-PCPN-0011

Federal assistance listing:
93.048

Cost sharing: 25%

NOFO version: Original

Key dates

Application submission deadline:
August 3, 2026

Expected award date:
September 30, 2026

Expected project start date:
September 30, 2026

See intergovernmental review for other submission processes that may apply to this NOFO.

Eligibility

Eligible applicants

Only these types of organizations may apply:

- Domestic public or private nonprofit entities. This includes:
    - State and local governments.
    - Indian tribal governments and organizations (American Indian/Alaska Native/ Native American and Native Hawaiian).
    - Faith-based organizations.
    - Community-based organizations.
    - Hospitals.
    - Institutions of higher education.
- Applicants must:
    - Be well established and have a known presence in relevant professional communities.
    - Demonstrate extensive knowledge and present a proven track record of expertise in basic financial management, financial literacy, and retirement planning.

Disqualifying factors

We will review your application to make sure it meets these responsiveness requirements.

We won’t consider an application that:

- Is submitted after the deadline.
- Is from an individual, including a sole proprietorship, or a foreign entity.
- Is received in paper format that didn’t have a previously approved exemption from ACL.

Application limits

If you submit the same application more than once under this notice of funding opportunity (NOFO), we will only acknowledge the last on-time submission.

Cost sharing

Under this program, ACL will fund no more than 75% of the project's total cost. This means you must cover at least 25% of the project's total cost with non-federal resources. In other words, for every three dollars received in federal funding, you must contribute at least one dollar in non-federal resources. This three-to-one ratio is reflected in the formula included under Item 18 in the Instructions for Completing Requested Forms. You can use this formula to calculate your minimum required match. A common error applicants make is matching 25% of the federal share, rather than 25% of the project's total cost.

There are two types of match:

- Non-federal cash. This may include:
  - Costs you pay.
  - Cash contributions from all third parties involved in the project, including sub-grantees, contractors and consultants.
  - Budgetary funds provided by your agency's budget for costs associated with the project.
- Non-federal in-kind. This may include:
  - Volunteered time.
  - Use of facilities to hold meetings or conduct project activities.

ACL encourages you to not exceed the minimum match requirement. Applications with a match greater than the minimum required won't be favored.

Types of cost sharing

You can meet your match requirement through any combination of:

- Cash contributed by your organization, partners, or other third parties.
- In-kind (non-cash) contributions from partners or other third parties.

Cost-sharing commitments

If awarded, you must provide the amount of cost-sharing funds you promised, even if you promised more than the required minimum. We put these commitments in the Notice of Award.

If you don't provide your promised amount, we may decrease the amount of funding we give you or use other enforcement actions.

You'll have to include your cost-sharing funds when you fill out your federal financial reports.

Post-award requirements

Before you apply, make sure you understand the requirements that come with an award.

See Step 6: Learn What Happens After Award for information on regulations that apply, reporting, and more.

Statutory authority

Older Americans Act of 1965, As Amended, (P.L. 116-131), Title II, Section 215(k).

Program description

Achieving a secure retirement is a growing challenge for women due to their unique needs. These include socioeconomic background, healthcare needs, and personal factors such as marital status, geographic location, and living arrangements. Women are more likely to experience financial burdens associated with:

- Wage disparities.
- Gaps in employment due to caregiving.
- Managing chronic conditions and disabilities.
- Student loan debt.
- Navigating the rising costs of living due to inflation.

Women bear the burden of balancing family finances within multigenerational households. It's estimated that American families provide upwards of 80% of all in-home and long-term care services for aging and disabled family members and loved ones. A recent study of caregiving shows that 61% of caregivers of adults are women.[6] Caregivers in rural populations are more likely to experience financial stresses because of limited employment opportunities, job loss, and difficulty navigating financial decision-making due to lack of support systems.[7]

The relationship between health and financial wellness is also important in understanding the financial security of women. Women struggle with financial strains due to high deductibles and confusion around their plan coverage and details. Among women living with chronic conditions, four in ten couldn't afford their deductible.[8] Nearly 36 million women have a disability, with 44% being women over age 65.[9] Individuals with disabilities are more likely to struggle with their financial health where nearly half of all people reported unmanageable levels of debt.[10] Providing access to information about finances and managing them may help alleviate some of the stresses linked to the many roles and challenges women experience.

Overview

The Older Americans Act of 1965, as amended (P.L. 116-131) (OAA), advances the principles of a secure retirement for all individuals. The ACL seeks to increase the Aging Network's capacity to help women achieve a secure retirement and the means to maintain a robust quality of life. This NOFO will support a National Resource Center for Women and Retirement (the Center). The Center will provide educational materials and resources on the basics of financial management, retirement planning, and other tools that promote financial literacy[11] to women with the greatest economic and social need.[12] The Center will also offer education programming and materials to prevent identity theft, fraud, and financial exploitation.[13]

Goal

The goal of this project is to enable women to:

- Improve their financial literacy.
- Have access to tools and educational materials to support planning for retirement.

Objectives of this project include:

- Making the basics of financial management, financial literacy, and retirement planning available to women.
- Providing relevant training designed to reach women with the greatest economic and social need.

The materials developed under this NOFO will provide basic information in a user-friendly format. Materials may consist of written publications, educational workshops, audio-visual products, and social media content.

You must address the following objectives, under the Women and Retirement Planning Program (See Older Americans Act Title II, Section 215(k) [PDF] for more information) in your application:

- **Promote nationwide program coverage and expand the capacity of the Aging Networks**. This means you must:
    - Provide a comprehensive plan with strategies to achieve nationwide coverage through partnership with ACL and the Aging Network. Examples of strategies to ensure nationwide program coverage include:
        - Collaboration.
        - Partnerships.
        - Sub-grants or contracts with local, statewide, regional, national organizations and/or other federal agencies.
        - A website and web-based strategies.
        - National and statewide media.
        - Outreach plans.
    - Include a strategy to integrate financial education and retirement planning into the Aging Network's work, especially with Older Americans Act Programs.
    - Reflect program coverage by target population in your performance measures.

- **Improve women's access to basic financial and retirement planning and promote awareness in identifying and preventing fraud and elder financial exploitation**.
  This means you must:
  - Coordinate with national, regional, statewide, and local professional, membership, and community-based organizations to pilot and adapt successful models to fulfill the Center's goals.
  - Seek partnerships at the state and local levels to:
    - Expand the project across the Aging Network.
    - Facilitate outreach to women with greatest economic and social need, including caregivers and women with disabilities.
  - As a recipient, present a clear strategy for effecting agreements that will reflect this objective.
- **Target relevant training and educational materials to caregivers and people with disabilities.** You must provide a comprehensive plan to identify target populations of women and reach them through innovative and collaborative methods.
  The plan should:
  - Specify the target population(s) and discuss how barriers to this population will be overcome.
  - Include outreach strategies and measures of increased access by the target.
- **Promote basic financial and retirement information available for women by partnering with financial services and educational communities to reach more women**. This means you must reflect desired program results by:
  - Partnership agreements.
  - Increases in performance measures.
  - Progress tracked in project semi-annual reports.

Performance metrics

Examples of performance metrics include number of:

- Partnerships by network (i.e. aging network, financial services, etc.).
- Materials available to women (by material type).
- Women reached (in person or virtually).
- Outreach events.
- Consumer inquiries and responses.

Outcome measures

Examples of outcome measures include:

- Annual increase in the number of women demonstrating knowledge of basic financial management.
- Increase in the number of women gaining access to retirement planning tools and education.
- Development of long-term financial goals created by participants during workshops.
- Workshop participants reporting higher satisfaction and financial security during follow-ups.
- Increase in workshop participants due to referrals from aging network partners.
- Increase in workshop opportunities due to aging network partners.

Your plans for project priorities, work plan, and activities should reflect activities that will enhance and measure these program results.

Funding policies and limitations

Changes in HHS regulations

As of October 1, 2025, HHS adopted 2 CFR 200, with some exceptions included in 2 CFR 300. These regulations replace those in 45 CFR 75.

Policies

All activities proposed in your application and budget narrative must align with applicable law, including but not limited to statutes, executive orders, federal regulations, and applicable judicial holdings. Accordingly, discretionary awards shall not be used to fund, promote, encourage, subsidize, or facilitate: racial preferences or other forms of racial discrimination by the recipient, including activities where race or intentional proxies for race will be used as a selection criterion for employment or program participation; denial by the recipient of the sex binary in humans, or the belief that sex is a chosen or mutable characteristic; illegal immigration; or any other initiatives that compromise public safety. If an application does not align, the application will not receive funding to the extent permitted by law and applicable court orders.

- We will only make awards if this program receives funding. If Congress appropriates funds for this purpose, we will move forward with the review and award process.
- Support beyond the first budget period will depend on:
  - Appropriation of funds.

  - Satisfactory progress in meeting your project's objectives.
  - A decision that continued funding is in the government's best interest.
- If we receive more funding for this program, we will consider:
  - Funding more applicants.
  - Extending the period of performance.
  - Awarding supplemental funding.
- You may not use funds from this NOFO for any diversity, equity, inclusion, and accessibility (DEI and DEIA) activities. This includes:
  - DEI- or DEIA-related research.
  - Activities that discriminate based on race, color, religion, sex, national origin, or other protected traits.
- Under this NOFO, you can't continue existing projects without expansion or new and innovative approaches.
- Meals are allowed only in limited circumstances linked to program activities, like during travel or when approved in advance by ACL. See Allowable Costs and Activities, Exhibit 4: Selected Items of Cost, Meals in the HHS Grants Policy Statement.
- There are restrictions on certain telecommunications and video surveillance equipment. See 2 CFR 200.216 to make sure this does not apply to any proposed equipment in your application.

Unallowable costs

- Construction or major rehabilitation of buildings.
- Basic research, such as scientific or medical experiments.
- For guidance on other types of costs that we restrict or do not allow, see General Provisions for Selected Items of Costs of the Uniform Guidance, 2 CFR 200.420.

Program-specific limitations and policies

Meals are generally unallowable except for the following:

- For subjects and patients under study.
- Where specifically approved as part of the project or program activity, e.g. in programs providing children's services.
- When an organization customarily provides meals to employees working beyond the normal workday, as part of a formal compensation agreement; as part of a per diem or subsistence allowance provided in conjunction with allowable travel.
- Under conference grant, when meals are necessary and integral part of a conference, provided that meals are not duplicated in participant's per diem or

subsistence allowances. (Note: conference grant means the sole purpose of the award is to hold a conference).

Indirect costs

Indirect costs are those shared across multiple projects and not easily separated.

To charge indirect costs you can select one of two methods:

Method 1 — Approved rate. If you currently have an indirect cost rate approved by your cognizant federal agency, you may use that rate.

Method 2 — *De minimis* rate. If you do not have a negotiated indirect cost rate, you may elect to charge a *de minimis* rate (see 2 CFR 200.414(f)). This rate may be up to 15% of modified total direct costs (MTDC). See the definition of MTDC (2 CFR 200.1). You can use this rate indefinitely.

You may not charge costs included in your indirect cost pool as direct costs.

Subawards

As the prime recipient, you must maintain a substantive role in the project. This means that you conduct funded activities and provide services necessary and integral to completing the project.

Monitoring your subrecipient's activities alone as described in 2 CFR 200.332 is not a substantive role.

We do not fund awards where your role is primarily a conduit for passing funds to other organizations unless that arrangement is authorized by statute.

All subrecipients must have a Unique Entity Identifier (UEI) through the System for Award Management (SAM.gov).

Subrecipients must meet the eligibility requirements of this NOFO.

Salary rate limitation

The salary rate limitation in the current appropriations act applies to this program. You may not use awarded funds to pay a salary at a higher rate than the rate for Executive Level II.

For the Executive Level II salary, please see the Office of Personnel Management information on executive and senior level employee pay.

The salary limitation reflects a person's base salary (including any portion of the salary that is paid with indirect costs). It does not include fringe benefits or any income the person is allowed to earn outside of the duties of the applicant organization.

This salary limitation also applies to subawards, contracts, and subcontracts under an ACL grant or cooperative agreement.

Step 2:

Get Ready to Apply

In this step

Find the application package

The application package has all the forms you need to apply. You can search for it at Grants.gov using opportunity number {HHS-2026-ACL-AOA-PCPN-0011. Then select the Package tab.

We recommend that you select the **Subscribe button** from the View Grant Opportunity page for this NOFO to get updates.

You can also find materials at Applying for Grants on ACL's website.

If you can't use Grants.gov to download application materials or have other technical difficulties, including issues with application submission, contact Grants.gov for assistance.

Get registered

SAM.gov

You must have an active account with SAM.gov to apply. SAM.gov registration can take several weeks. Begin that process today.

To register:

- Go to SAM.gov Entity Registration and select Get Started. From the same page, you can also select the Entity Registration Checklist for the information you will need to register.
- You must agree to the financial assistance general certifications and representations [PDF] specifically. Those for contracts are different.

When you register, you will also receive your required Unique Entity Identifier (UEI).

Once you register:

- You will have to maintain your registration throughout the life of any award.
- If your organization has multiple UEIs, use the one associated with your physical location.

Grants.gov

You must also have an active account with Grants.gov. You can see step-by-step instructions at the Grants.gov Quick Start Guide for Applicants.

Need help? See Contacts and Support.

Step 3: Build Your Application

In this step

Application checklist

Make sure that you have everything you need to apply. You will find the forms in Grants.gov.

Narratives

Item	Grants.gov form	Page limit
☐ Project narrative	Use the Project Narrative Attachment form.	20 pages
☐ Budget narrative	Use the Budget Narrative Attachment form.	None

Attachments

Insert each in a single Other Attachments Form.

Item	Page limit
☐ Indirect cost agreement	None
☐ Commitment letters	None
☐ Proof of nonprofit status	None
☐ Resumes and job descriptions	None

Other required forms

Use each required form in Grants.gov.

Item	Page limit
☐ Application for Federal Assistance (SF-424)	None
☐ Budget Information for Non-Construction Programs (SF-424A)	None
☐ Assurances for Non-Construction Programs (SF-424B)	None
☐ Key Contacts form	None
☐ Grants.gov Lobbying form (Certification Regarding Lobbying)	None
☐ Project/Performance Site Location form	None

Application contents and format

This section includes guidance on each component found in the application checklist.

Application page limit: 20 pages

Submit your information in English and express whole number budget figures using U.S. dollars.

Required format

Required format for project and budget narratives.

Font: Times New Roman or Arial

Format: PDF

Size: 11-point font
Footnotes and text in graphics may be 10-point.

Spacing for project narrative main content: Double-spaced

Spacing for budget narrative: As needed

Spacing for project summary, tables, footnotes: Single-spaced

Margins: 1-inch

Include page numbers.

Project narrative

Page limit: 20

The project narrative is the most important part of the application. We use it as the primary basis to decide whether your project meets the statutory requirements and to review its merit. The project narrative should give a clear and concise description of your project.

Be sure to cite all your sources. Merit reviewers may lower your score if you do not.

Also study the merit review criteria under each section to make sure you answer all questions and cover all topics reviewers will look at.

Project summary

Provide a brief project summary of no more than 265 words. Write it for the general public. You will need to include:

- **Goals:** Broad overall purpose, like a mission statement that says what you want to do and where you want to be.
- **Objectives:** Narrow, specific, and clear steps toward the goals. These are the "hows" to achieve the goals.
- **Overall approach:** General overview of what you will do.
- **Outcomes:** These are the measurable results of a project. Include expected changes among those served, such as clients, systems, organizations, and communities. These should tie directly to your goals and those of this funding.
- **Products:** The materials and other deliverables you expect to generate through the project.
- **Duration:** The anticipated start and end dates of the period of performance.

Project relevance and current need

Problem statement

Describe the nature and scope of the problem or issue the proposed intervention is designed to address. Use both quantitative and qualitative terms. Include how the project will affect women with the greatest economic and social need, caregivers, and people with disabilities.

Goals and objectives

Describe the project's overarching goal and major objectives.

Table: Scoring criteria

Reviewers will evaluate the extent to which the applicant provides:	Point value
	15 points

Approach

Proposed intervention

Describe the intervention you're proposing to address the problem described in the Problem statement. Be clear and concise. Also describe the rationale for using this particular intervention. You may include:

- Lessons learned from similar projects previously tested in the field targeted by this NOFO.
- Factors of the larger environment that have created the right conditions for the intervention (e.g., existing social or economic factors that you'll be able to take advantage of, unique partnerships, etc.).

Also note any major barriers you anticipate encountering, and how your project will be able to overcome those barriers. Describe the role and makeup of any strategic partnerships you plan to involve to implement the intervention. Include organizations not traditionally involved in partnerships with the Aging Network and other networks.

Project management

Delineate the roles and responsibilities of project staff, consultants, and partner organizations. Be clear. Describe how they'll contribute to achieving the project's objectives and outcomes. Specify who would have day-to-day responsibility for key tasks such as:

- Leading the project.
- Monitoring the project's on-going progress.
- Preparing reports.
- Communicating with other partners and ACL.

Also describe the approach you'll use to monitor and track progress on the project's tasks and objectives.

Work plan

You must provide a work plan for your project. The work plan connects your period of performance outcomes, strategies and activities, and measures. It provides more detail on how you will measure outcomes and processes.

To create your work plan:

- Use the Project Work Plan Sample Template on our website.
- Include the project's overall goal, expected outcomes, key objectives, and the major action steps needed to achieve them.

- For each major action step, include start and end dates and the lead responsible person.
- Reflect and be consistent with the Project Narrative and Budget.
- Cover all 3 years of the project period.

Table: Scoring criteria

Reviewers will evaluate the extent to which the applicant provides:	Point value
	35 points

Project impact

Special target populations and organizations

Describe how you plan to meaningfully involve organizations that are representative of the diverse community of older individuals to plan and implement the proposed project. This should help you reach the target population. Also describe how the proposed intervention will target women with the greatest economic and social need, caregivers, and people with disabilities.

Outcomes

Identify the measurable outcome(s) that will result from the project. Be clear. (Note: ACL will not fund any project that does not include measurable outcomes).

List measurable outcomes in Measurable Outcomes section of the Project Work Plan – Sample Template. Describe the specific outcome(s) the project will produce.

Your application will be scored on the clarity and nature of your proposed outcomes, not on the number of outcomes cited. It's appropriate to have only one outcome.

Evaluation

Describe how you'll measure and report the specific outcome(s).

Note the method(s), techniques and tools you'll use to:

- Determine whether you achieved the anticipated outcome(s).
- Document the lessons learned.

Dissemination

Describe the method you'll use to timely disseminate the project's results and findings, in easily understandable formats. Include how you'll reach parties who might be interested in using the results to inform practice, service delivery, program development, and/or policymaking. Include parties who would be interested in replicating the project.

Table: Scoring criteria

Reviewers will evaluate the extent to which the applicant provides:	Point value
	20 points

Capability and expertise

Organizational capability

Include an organizational capability statement and curriculum vitae for key project personnel. Describe how your agency (or the particular division of a larger agency which will be responsible for this project) is organized, the nature and scope of its work, and/or its capabilities. Include the organization’s capability to sustain some or all project activities after federal financial assistance has ended.

Experience of the project team

Describe the capabilities of your agency that aren’t included in the program narrative. This might cover any current or previous relevant experience and/or the record of the project team in preparing cogent and useful reports, publications, and other products. If appropriate, include an organization chart showing the relationship of the project to the current organization. Please attach a short curriculum vitae for key project staff only. Curriculum vitae and the organizational chart do not count towards the narrative page limit. Also include information about any contractual organization(s) that will have a significant role(s) in implementing the project and achieving its goals.

Table: Scoring criteria

Reviewers will evaluate the extent to which the applicant provides:	Point value
	20 points

Budget narrative

Page limit: None

The budget narrative supports the information you provide in Standard Form-424A.

It includes added detail and justifies the costs you ask for. As you think about your budget, consider:

- If the costs are reasonable and consistent with your project's purpose and activities.
- The restrictions on spending funds. See funding policies and limitations.

When you develop your budget narrative:

- We encourage you to use the ACL Budget Narrative Sample Format [PDF]. This format shows the level of detail we are looking for in your application.
- Justify all the costs and show how you calculated them.
- You will need to create a budget narrative that shows all years combined along with separate, detailed budget narratives for each year.

Reviewers will assess your budget (SF-424A) and your budget narrative to score this section.

Table: Scoring criteria for budget and budget narrative

Reviewers will evaluate the extent to which the applicant provides:	Point value
	10 points

Attachments

You will upload attachments in Grants.gov using the Other Attachments Form.

Commitment letters

Include letters from any organization that will have a significant role in carrying out your project. The letter should explain their role and their commitment to the project.

Proof of nonprofit status

If your organization is a nonprofit, you need to attach proof. We will accept any of the following:

- A copy of a current tax exemption certificate from the IRS.
- A letter from your state's tax department, attorney general, or another state official saying that your group is a nonprofit and that none of your net earnings go to private shareholders or others.
- A certified copy of your certificate of incorporation. This document must show that your group is a nonprofit.
- Any of these documents for a parent organization. Also include a statement signed by an official of the parent group that your organization is a nonprofit affiliate.

Resumes and job descriptions

For key personnel, attach resumes for positions that are filled. For positions that aren't filled, attach the job descriptions with qualifications.

Other required forms

You will need to complete some other forms in Grants.gov. You can find them in the NOFO application package or review them and their instructions at Grants.gov Forms.

Form	Submission requirement
☐ Application for Federal Assistance (SF-424)	None
☐ Budget Information for Non-Construction Programs (SF-424A)	None
☐ Assurances for Non-Construction Programs (SF-424B)	None
☐ Key Contacts form	None
☐ Grants.gov Lobbying form (Certification Regarding Lobbying)	None
☐ Project/Performance Site Location form	None

Important: Public information

When filling out your SF-424 form, pay attention to Box 15: Descriptive Title of Applicant's Project.

We share what you put there with USAspending. This is where the public goes to learn how the federal government spends their money.

Instead of just a title, insert a short description of your project and what it will do.

See instructions and examples [PDF].

Step 4: Learn About Review and Award

In this step

Application review

Initial review

We will review your application to make sure that it meets the responsiveness requirements listed in the disqualifying factors section. If your application does not meet these criteria, we will disqualify it and we will not move it to the merit review (scoring) phase.

We will not review any pages over the page limit.

Scoring process

A panel reviews all applications that pass the initial review. The members use the merit review scoring criteria in the project narrative and budget narrative sections of this NOFO. You can find the specific criteria in each section of the project narrative and in the budget narrative section.

Criteria summary

Heading	Points
Project summary	0 points
Purpose and need	15 points
Response	35 points
Impact	20 points
Resources and capabilities	20 points
Budget narrative	10 points

Risk review

Before making an award, we review the risk that you will mismanage federal funds or fail to complete the project objectives. We need to make sure you've handled any past federal awards well and demonstrated sound business practices.

We use SAM.gov Responsibility/Qualification to check this history for all awards likely to be over $250,000. We also check Exclusions.

If we find a significant risk, we may choose not to fund your application or to place specific conditions on the award.

You can see more details about risk review at 2 CFR 200.206.

Selection process

When making funding decisions, we consider:

- Merit review results. These are key in making decisions but are not the only factor.
- The larger portfolio of agency-funded projects, including project type and geographic distribution.
- The past performance of the applicant. We may choose not to fund applicants with management or financial problems.
- Reasonableness of proposed costs to the expected results and the likelihood you will achieve those results.
- Available funding.

We may:

- Fund applications in whole or in part.
- Fund applications at a lower amount than requested.
- Decide not to allow a prime recipient to subaward if they may not be able to monitor and manage subrecipients properly.
- Choose to fund no applications under this funding opportunity.

The ACL administrator makes all final award decisions.

Funding preferences for alignment with agency priorities

Before we make final funding decisions, ACL leadership will review all potential awards. They will check for:

- Adherence to applicable laws.
- Alignment to agency priorities (see Administration for Community Living's (ACL) Mission, Vision & Strategic Priorities).

To the extent allowed by law and court orders, we will give a funding preference to applications that align with agency priorities.

Your application may receive this preference if it the proposed program activities aim to promote economic independence and long-term financial stability through financial literacy, asset development strategies—including retirement planning, ABLE accounts, Trump accounts—and other mechanisms that allow individuals to remain in their homes and communities.[14]

Merit review criteria also include factors related to ACL's priorities.

Award notices

If your application is successful, we will email a Notice of Award (NoA) to your authorized official. We will email you or write you a letter if your application is disqualified or unsuccessful.

The NoA is the only official award document. The NoA tells you the amount of the award, important dates, and the terms and conditions you need to follow. Until you receive the NoA, you don't have permission to start work.

See an example NoA on our website [PDF].

Step 5:
Submit Your Application

In this step

Application submission and deadlines

See find the application package and the application checklist to make sure you have everything you need.

Make sure you are current with SAM.gov and UEI requirements. See get registered. You will have to maintain your registration throughout the life of any award.

Optional notice of intent

Due on July 10, 2026.

We ask that you let us know if you plan to apply for this opportunity. We do this to plan for the number of expert reviewers we will need to evaluate applications. You do not have to submit a notice of intent to apply.

Please email the notice to genevieve.waterman@acl.hhs.gov.

In your email, include:

- The funding opportunity number and title.
- Your organization's name and address.
- A contact name, phone number, and email address.

Application

Deadline

Due Monday, August 3, 2026 at 11:59 p.m. ET.

Grants.gov creates a date and time record when it receives the application. If you submit the same application more than once, we will accept the last on-time submission.

The grants management officer may extend an application due date based on emergency situations such as documented natural disasters or a verifiable widespread disruption of electric or mail service.

Submission method

You must submit your application through Grants.gov. See get registered.

For instructions on how to submit in Grants.gov, see the Quick Start Guide for Applicants. Make sure your application passes the Grants.gov validation checks. Do not encrypt, zip, or password protect any files.

If you can't submit your application because of problems with Grants.gov, you will need verification for us to consider accepting your application. Call the Federal Service Desk before the application due time and record your tracking number. Save your tracking number and any error messages you receive.

See Contacts and Support if you need help.

Intergovernmental review

Executive Order 12372, Intergovernmental Review of Federal Programs does not apply to this NOFO. You do not need to take any action.

Step 6:
Learn What Happens After Award

In this step

Post-award requirements and administration

Administrative and national policy requirements

There are important rules you need to know if you get an award. You must follow:

- All terms and conditions in the Notice of Award. You can find information at Managing a Grant on our website. We incorporate this NOFO by reference.
- The rules listed in 2 CFR 200, Uniform Administrative Requirements, Cost Principles, and Audit Requirements, effective October 1, 2025. These replace those in 45 CFR 75, with some exceptions in 2 CFR 300.
- The HHS Grants Policy Statement (GPS). This document has terms and conditions tied to your award. If there are any exceptions to the GPS, they'll be listed in your Notice of Award.
- All federal statutes and regulations relevant to federal financial assistance, including those highlighted in the HHS Grants Policy Statement, Appendix D: HHS Administrative and National Policy Requirements.
- All anti-discrimination laws: By applying for or accepting federal funds from HHS, recipients certify compliance with all federal antidiscrimination laws and these requirements and that complying with those laws is a material condition of receiving federal funding streams. Recipients are responsible for ensuring subrecipients, contractors, and partners also comply.

Compliance and oversight

Recipients must demonstrate ongoing compliance with the Administration for Community Living's (ACL) Mission, Vision & Strategic Priorities through program design, implementation, performance reporting, fiscal management, and evaluation.

Failure to meaningfully align funded activities with applicable statutory authorities and agency priorities may result in corrective action, additional reporting requirements, enforcement actions, or other remedies consistent with 2 CFR Part 200 and the terms and conditions of the award.

Through alignment with these priorities, funded projects will help ensure that older adults and people with disabilities can live with dignity, independence, and full participation in the communities they call home.

Managing award changes

After award, either you or ACL may request changes. We manage these using the rules at 2 CFR 200 and 300, including 2 CFR 200.308 and 2 CFR 300.308.

Reporting

If your application is successful, you will have to submit financial and performance reports. To learn more about reporting, see Managing a Grant, Funding Requirements on our website.

Financial and performance reports

The terms and conditions in the Notice of Award will have information on performance and financial reports including:

- How often you will report.
- Any required form or formatting.
- How to submit them.

FFATA and FSRS reporting

The Federal Financial Accountability and Transparency Act (FFATA) requires:

- Data entry at the FFATA Subaward Reporting System for all subawards and subcontracts you issue for $30,000 or more.
- Reporting executive compensation for both recipient and subaward organizations.

Contacts and Support

In this step

Agency contacts

Program and eligibility

Genevieve Waterman
genevieve.waterman@acl.hhs.gov
202-795-7391

Financial and budget

{**Insert name**}
{Insert email}
{Insert phone number}

Review process and application status

Genevieve Waterman
genevieve.waterman@acl.hhs.gov
202-795-7391

Help with systems

Grants.gov

Grants.gov provides 24/7 support. Hold on to your ticket number.

- Phone: 1-800-518-4726
- Email: support@Grants.gov

SAM.gov

If you need help, you can:

- Call 866-606-8220.
- Live chat with the Federal Service Desk.

Reference websites

- U.S. Department of Health and Human Services (HHS)
- Home Page | ACL Administration for Community Living
- Applying for Grants | ACL Administration for Community Living
- Application Tips | ACL Administration for Community Living
- How to Apply for a Competitive Grant | ACL Administration for Community Living
- Code of Federal Regulations (CFR)
- United States Code (U.S.C.)

Endnotes

1. The term financial literacy as defined in 42 U.S.C. § 3020e-1(k) (2024). ↑
2. The term greatest economic and social need as defined in 42 U.S.C. § 3020e-1(k) (2024). ↑
3. The term financial exploitation as defined in 42 U.S.C. § 3002(18)(A) (2024). ↑
4. The term caregivers as defined in 42 U.S.C. § 3002(18)(B) (2024). ↑
5. People with disabilities as defined in 42 U.S.C. § 3002(13) (2024). ↑
6. AARP and National Alliance for Caregiving. (2020). *Research Report: Caregiving in the U.S.* https://www.aarp.org/content/ dam/aarp/ppi/2020/05/full-report-caregiving-in-the-united-states.doi.10.26419-2Fppi.00103.001.pdf. ↑
7. Lalani N, Osei EA, Yang S, Katare B, Wagle S. Financial health and well-being of rural female caregivers of older adults with chronic illnesses. BMC Geriatric. 2025 Apr 10;25(1):239. ↑
8. Society for Women's Health Research. (2025). *The Cost of Being a Woman in the U.S. Health Care System: Still Too High.* https://swhr.org/the-cost-of-being-a-woman-in-the-u-s-health-care-system-still-too-high/. ↑
9. Center for Disease Control. (2025). *Disability and Health Information for Women.* https://www.cdc.gov/disability-and-health/about/information-for-women.html. ↑
10. Financial Health Network. (2025). *The Financial Health of People with Disabilities.* https://finhealthnetwork.org/research/the-financial-health-of-people-with-disabilities/. ↑
11. The term financial literacy as defined in 42 U.S.C. § 3020e-1(k) (2024). ↑
12. The term greatest economic and social need as defined in 42 U.S.C. § 3020e-1(k) (2024). ↑
13. The term financial exploitation as defined in 42 U.S.C. § 3002(18)(A) (2024). ↑
14. The priority as defined in About *ACL: Mission, Vision, & Priorities:* https://acl.gov/about-acl ↑