**FINAL Gitlab Application Draft**

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**Name of primary applicant organization (US based nonprofits only)**\* Starlight (via fiscal sponsor Do Good)

**Additional organization names** (if a partnership)

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**👀 Organizational Mission**: Starlight proactively connects Credit Union members to government and community assistance programs that provide tangible financial assistance through their trusted financial partners (credit unions, fintech, and banks).

### **👀 1. Project Title**

~~Proactive Utility Benefits Enrollment for Low-Income Households through AI-Powered Applications~~

~~Alternatives:~~

AURA – AI-powered Utility Relief & Access

~~AIUBE – AI-powered Utility Benefits Enrollment~~

### **🟡 2. Project Summary (150 words)**

Starlight transforms how America's safety net works by **embedding benefits access directly into American’s trusted financial institutions,** where people already manage their financial lives, instead of yet another app. Instead of navigating multiple government websites, filling out lengthy forms, and researching complex eligibility requirements on their own, members access everything through one streamlined portal with expert guidance at every step.

Starlight recently piloted helping 70 CU members at I AM Federal CU in NYC pre-fill and submit benefits applications to the Heartshare utility relief program, resulting in $13,000+ in immediate utility relief. Starlight demonstrated that leveraging trusted financial institution relationships with AI to confirm eligibility and fill out complex forms reduces burden for under-resourced nonprofit administrators, increased enrollment in the program by 70 low-income community members who had never accessed the program before, and reduced application time from 60+ days to 14 days. However, our impact was limited as we did not integrate partner data to proactively pre-fill applications, reducing impact.

We are seeking GitLab funding to build individual AI agents to detect eligibility triggers and integrate individual banking datato proactively reach out, guide, and submit pre-filled benefits applications for members at Metro Credit Union in Massachusetts, a low-income-designated institution. Once we’ve proven our automated application with at least 5,000 of Metro’s 213,293 members, we will scale with additional utilities around the US to become an official program intake office, partnering with to bring millions in benefits to thousands of households annually.

### **3. Project leadership names and LinkedIn profiles**

* **Shreenath Regunathan**, Founder & CEO, Starlight – Former Google PM, built $1B+ ML measurement systems. <https://www.linkedin.com/in/shreenathr/>
* **Melissa Benn**, Chief of Staff, Starlight – Secured $186M through AI-driven grant applications. <https://www.linkedin.com/in/melissa-benn/>
* **William Flannery**, Software Engineer, Starlight - Former Atelio, StellerFI. <https://www.linkedin.com/in/william-flannery-b5284569/>
* **Asta Sylvia**, Software Engineer, Starlight – Former Xen, Sparrow. <https://www.linkedin.com/in/astasylvia/>
* **Robin Mercereau,** Design, Starlight. Former EarlyBird (Acorns). <https://www.linkedin.com/in/robin-mercereau-69648511a/>

### **👀 4. Briefly summarize how artificial intelligence (AI), machine learning (ML), large language models (LLMs) or related advanced data science technologies will be used to advance your project goals. (Short paragraph)**

AURA uses AI and machine learning to make benefits access faster, more accurate, and less burdensome. Supervised ML models analyze anonymized, user-consented transaction data from Metro CU to estimate likely eligibility for benefits programs like SNAP, LIHEAP, and WIC. PolicyEngine’s open-source microsimulation models calculate entitlement estimates based on verified policy rules (placeholders to be specified in full application). For this pilot, an AI assistant powered by retrieval-augmented generation (RAG) will then pre-fill application data for utility benefits programs and guide users through application completion and submission. This combination of verified policy data, trusted banking integrations, and AI-driven automation reduces human error and increases completed benefit applications for utility benefits.

Once Starlight has proven its approach to pre-filling and submitting applications for utility benefits in MA using AI through this pilot, we will apply our learnings to other utilities, benefits programs, and credit union partners across the US.

### **👀 5. Scope of Work. Provide a brief summary of project scope. Please include major milestones and specifically how you hope AI or related technologies will be used to advance these milestones.**

**Phase 1 (0–3 Months): Integration & Deployment**

* Execute data-sharing agreements with Metro CU and implement consent workflows.
* Integrate PolicyEngine benefit models into Starlight’s AI eligibility engine.  
  Launch pre-fill workflows for MA utility benefits programs.
* Train Metro CU staff on empathetic, AI-assisted navigation.

**Milestone:** AI engine live with Metro CU and pilot-ready workflows across for utility benefits.

**Phase 2 (4–6 Months): Pilot & Evaluation**

* Launch pilot among a targeted subset of Metro CUs members (~13,000 outreach; ~5,000 engaged).
* Collect metrics on accuracy, speed, and completion rates.
* Georgetown University Better Government Lab conducts qualitative and quantitative evaluation.

**Milestone:** ≥25% increase in completed applications and $X in total benefits received.

### **👀 6. Data sources. Briefly summarize the data sources you will be leveraging using AI related tools and how accessible this data is to your organization. (i.e., Is it stored in a way that is readily accessible, and are there major legal, privacy or regulatory concerns around access and use of this data?)**

1. **User-Consented Banking Data:** Transaction-level data from Credit Union members (e.g., Metro Credit Union), accessed securely under GLBA and NCUA compliance.
2. **Program Rules -** Ingested from 50+ state/federal sources via partners (e.g., Benefits kitchen, Policy Engine). These are verified, open-source benefit and tax microsimulation data (*placeholders to be detailed in full submission*).
3. **Program Guides and Documentation:** Inputs for AI assistant to ensure accurate form completion and compliance.
4. **Aggregated Interaction Data:** Used to refine predictions and user experience.

All data is encrypted in transit and at rest. Starlight maintains SOC 2 Type I certification and will complete Type II by end of November 2025. Financial data never leaves the partner environment; all analysis occurs within compliant systems.

### **👀 7. Technical expertise. For this project, does the necessary technical expertise currently reside within your organization? With a consulting firm? Or an external partner?**

The primary required technical expertise resides within **Starlight**.

**Starlight** leads development of the AI pipelines, integrations, and user workflows through a full-time engineering team (William Flannery and Asta Sylvia). Our expertise includes:

* ML/AI: Engineers with production scale experience on scraping, tracking more
* Fintech Integration: Direct experience with 14 credit union cores (Current)
* Benefits Domain: Blue Ridge Labs fellows, deep program knowledge and ex-BDT hires.

Our partners will provide other key elements for the successful implementation of the project.

* **PolicyEngine**, as the nonprofit lead, provides verified open-source models for benefits and tax systems, API research, economic modeling of rules as code, and helps us understand how policy can affect economic outcomes.
* **Georgetown University Better Government Lab** contributes evaluation design, measurement support, and API testing for validation.
* **Credit Unions,** our financial institution partners will provide our screening and application services directly to the end users, their members.

This integrated team combines AI, engineering, data governance, and policy modeling expertise necessary for success, with validated channels to successfully reach our end users.

### **8. Ethics and bias. Are there any significant ethical or bias-related concerns with the use of these technologies in your project, and if so, how do you expect to approach or mitigate those concerns?**

AURA adheres to NIST’s AI Risk Management Framework and the Partnership on AI’s Fairness Principles. We will:

* Conduct fairness audits using demographic parity and equal opportunity metrics.
* Maintain human-in-the-loop oversight for automated eligibility predictions.
* Provide plain-language explanations of AI decisions and allow users to opt out at any time.
* Uphold strict consent, revocation, and privacy standards in line with financial regulations.

Deploying AI through trusted financial institutions like Metro Credit Union ensures equitable participation and transparency from the outset.

Privacy & Consent Controls: Users are provided with plain-language explanations of what data will be accessed, how it will be used, and how long it will be retained. Consent can be revoked at any time, triggering immediate deletion of identifiable data.

# **Outcomes**

### **👀1. Who?**

Low-income and working-class credit-union members across Massachusetts, particularly those around the federal poverty line and earning below living wage thresholds.

### **2. How Many?**

Pilot outreach to 213,293 Metro CU members, targeting at least 5,000 engaged users completing utility benefits applications during the project period.

### **👀3. What Impact?**

Participating members are eligible to receive $400-1,500 through the Massachusetts Good Neighbor Energy Fund and Massachusetts Emergency Rental Assistance Program, or up to 30% of their rent, if utilities are included in their rent. We therefore expect to provide an average of **+$950 in confirmed annual benefit value** per household. We aim for a **≥ 25% increase in utility benefits application completion rates** and a 20% reduction in time-to-approval compared to manual processes. This project will produce localized proof points within Metro CU’s 213k+ membership base to demonstrate AI’s potential to expand benefits access through financial institutions that can be applied to other benefits and other regions.

We have already established relationships with five utilities across the US, with two in NDA status. Through these utilities, we expect to become an official intake office for nonprofit utility benefits program administrators (e.g., Heartshare in NY, Community Teamwork in MA) in partnership with credit unions nationwide.

### **👀4. Change to an existing program?**

Yes — the AURA project will scale a small utility application pilot program by leveraging AI to meaningfully transform how low-income households access economic opportunity and benefits programs. We already have the tool that can predict eligibility, and we have already piloted pre-filling forms to increase engagement. In this project, Starlight will leverage AI automation to integrate financial institution data from Metro Credit Union and PolicyEngine’s benefit models to not only screen for eligibility, but to also pre-fill and submit application forms quickly, with low-friction and high accuracy. With our scaled pilot, we expect to **reduce administrative burden for [which] staff by 20%**, **increase application completion rates by 25%**, and **cut average time-to-benefit approval by 60%** through automation and pre-filled forms. These significant improvements will allow Starlight and Metro CU to scale the model efficiently to additional credit unions and utility benefits programs nationwide. We already have line of sight to over 50 similar programs across the US at the major utilities and reachable through our banking and credit union partners.