## **Organizational Background**

1. Name of primary applicant organization
2. EIN
3. Year Founded
4. Website
5. Address
6. Mission
7. Vision
8. Additional organization names (if a partnership)

## **Contact Information**

1. Primary Point of Contact: Name, title, and email address
2. Organization President/CEO: name, title, and email address
3. Authorized Signatory: name, title, and email address
   1. If your organization uses a fiscal agent/sponsor, please provide the authorized signatory's name, title, and email.
4. Financial Contact: Name, title and email address
   1. List the individual GitLab Foundation should collaborate with for fund distribution, contingent upon approval of the application.

## **Project Overview**

**Note:** These details should be specific to the phase one demonstration grant which will be a one year grant.

1. **Project Title** (255 characters maximum)

AI-Driven Benefit Eligibility Prediction Through Financial Institutions

1. **Project summary** (150 words)

PolicyEngine and Starlight are collaborating to develop an AI-enhanced open-source platform that revolutionizes benefit eligibility prediction and estimation. Leveraging financial institution data through Starlight's partnerships, we'll use AI and machine learning to:

1. Estimate household needs, expenses, and income using financial partnerand census data

2. Categorize transactions to identify expenses relevant for benefits (e.g., medical, childcare)

3. Develop predictive models to estimate ranges of potential benefits

4. Proactively notify households of eligible benefits through their financial institution

5. Provide AI-powered guidance through the benefit application process

*Headroom analysis*

Our benefit range prediction feature will also be accessible to other PolicyEngine API users, broadening its impact. Through proactive, targeted notification of government benefits at the right time and right place, we expect to help lower-income households unlock $400M in unclaimed government benefits.

1. **Key project leadership**
   1. In one document, share biographies or LinkedIn profiles of key team members leading the project.

Max Ghenis, Co-founder and CEO, PolicyEngine<https://www.linkedin.com/in/maxghenis/>

Catherine Xu, Co-founder and Co-CEO, Starlight<https://www.linkedin.com/in/catherine-y-xu/>

1. **Summary of Key Partnerships:** Summarize key project partners and roles
   1. Upload option for documentation related to partnerships (MOUs, Letter of Support, etc.).

# Summary of Key Project Partners and Roles

## Primary Project Partners

### PolicyEngine

Lead Technical Partner

* Core Responsibilities:
  + Development and maintenance of open-source tax-benefit microsimulation engine
  + Creation of AI algorithms for benefit distribution prediction
  + Enhancement of Census data integration capabilities
  + API infrastructure development and maintenance
  + Technical documentation and implementation support
* Key Personnel:
  + Max Ghenis, Co-founder and CEO
    - Previous experience: UBI Center founder, Google data scientist
    - Expertise in policy analysis and microsimulation modeling
  + Nikhil Woodruff, Co-founder and CTO
    - Expertise in data science and financial technology
    - Lead architect of PolicyEngine's technical infrastructure

### Starlight

Lead Implementation Partner

* Core Responsibilities:
  + Financial institution partnership management
  + Transaction data collection and security
  + Development of transaction categorization AI models
  + Implementation of LLM-powered benefits guidance
  + User communications and engagement
* Key Personnel:
  + Catherine Xu, Co-founder and Co-CEO
    - Previous experience: LinkedIn, Stanford
    - Expertise in fintech and financial inclusion
  + Shreenath Regunathan, Co-founder and Co-CEO
    - Previous experience: Google
    - Expertise in AI/ML implementation
  + Matthew Williams, Head of Engineering
    - Previous experience: Engineering at Asurion, USAA
    - Expertise in data, engineering, back-end, compliance

## Partnership Synergy

This collaboration combines PolicyEngine's expertise in policy modeling and AI-driven analysis with Starlight's deep experience in fintech integration and financial institution partnerships. The complementary strengths of both organizations create a unique capability to deliver innovative benefit eligibility solutions at scale.

# MEMORANDUM OF UNDERSTANDING

between POLICYENGINE and STARLIGHT VENTURES CORPORATION

This Memorandum of Understanding (MOU) is entered into by and between PolicyEngine ("PE") and Starlight Ventures ("SL") (collectively, "the Parties").

## 1. Purpose and Scope

The Parties enter into this MOU to collaborate on developing an AI-enhanced open-source platform for benefit eligibility prediction and estimation, specifically targeting the GitLab Foundation demonstration grant project.

## 2. Roles and Responsibilities

### 2.1 PolicyEngine will:

* Provide and maintain the open-source tax-benefit microsimulation engine
* Develop AI algorithms for predicting benefit distributions
* Enhance Census data integration capabilities
* Maintain the API infrastructure
* Ensure compliance with open-source requirements
* Provide technical documentation and support

### 2.2 Starlight will:

* Manage financial institution partnerships
* Handle transaction data collection and anonymization
* Develop transaction categorization AI models
* Implement LLM-powered benefits guidance
* Manage user communications and notifications
* Ensure compliance with financial data regulations

## 3. Project Timeline

Phase 1: January–March 2025

* Algorithm development for benefit distribution prediction
* Data collection and integration

Phase 2: March–April 2025

* LLM implementation
* Systems integration

Phase 3: May–June 2025

* Testing and validation
* On-premises deployment investigation

## 4. Data Handling and Privacy

### 4.1 Data Guidelines:

* Starlight is not required to publicly disclose the identity of its credit union partners
* Credit Union data will remain within Starlight's secure environment
* Starlight will handle all data anonymization
* Individual PE estimators will not be published
* Aggregate data may be shared with GitLab Foundation and other stakeholders

## 5. Intellectual Property

### 5.1 Open Source Components:

* All PolicyEngine components will remain open-source under existing licenses
* New developments will maintain open-source status where applicable

### 5.2 Proprietary Components:

* Starlight's financial integration tools and algorithms remain proprietary
* Joint developments will be specified in separate agreements

## 6. Term and Termination

This MOU is effective from January 1, 2025, through December 31, 2025, with the option to extend by mutual agreement.

## 7. Financial Arrangements

Costs and revenue sharing will be detailed in separate agreements, particularly regarding:

* API usage fees
* Development costs
* Grant fund allocation
* Revenue sharing from commercial applications

## 8. Signatures

For PolicyEngine:

Max Ghenis, CEO Date:

For Starlight:

Catherine Xu, Co-CEO Date:

1. **Technology Use:** 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)

Our project leverages three integrated AI technologies to revolutionize benefit access: ML models that categorize financial transactions to identify eligibility-relevant expenses (like medical and childcare costs), quantile regression forests trained on enhanced Census data to predict missing household characteristics and estimate benefit ranges, and LLMs that generate personalized guidance through the application process. This AI-driven approach enables proactive identification of eligible households and reduces barriers to benefit access through automated, personalized support.

1. **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.

Our project will develop and deploy AI-driven benefit eligibility tools in two focused phases:

Phase 1: January–March 2025 (Component Development)

1. Build transaction categorization AI to identify benefit-relevant expenses
2. Develop quantile regression forests for benefit range prediction
3. Implement LLM system for personalized eligibility notifications and guidance

Phase 2: April–June 2025 (Integration and Launch)

1. Integrate AI components and embed into Starlight's platform
2. Launch pilot with select financial institutions
3. Optimize models based on user feedback and performance metrics
4. Improve transaction gaps using PE specialized Census / ACS / Overall understanding of modeled costs & programs.

Throughout development, we'll emphasize model bias testing and equitable access. Success metrics include benefit enrollment rates and household income stability improvements.

1. **Development Progress:** Briefly summarize your progress in building an early version of the proposed solution. For example, do you have a proof of concept, a demo or prototype (even if in very rudimentary form)?
2. **Timeline:** If awarded, do you expect to be able to develop a minimum viable product (MVP) or proof of concept prototype within 6 months? Note this would not be a fully completed product, but rather a working prototype or demo of your solution.
   1. Please provide a brief summary of the project roadmap or timeline.

We will execute the project in three two-month phases, each addressing each of the three technical goals.

* Jan-Feb:
  + SL: Data collection
  + PE: Algorithms for predicting benefit distributions
* Mar-Apr:
  + LLM parts (benefits guidance automation)
  + Integrate into systems
* May-Jun:
  + Testing
  + Investigate on-prem

Data handling guidelines

* CU data will not leave SL
* SL does anon + does it
* PE estimators (indiv) will not get published
* PE aggregate - shareable with Gitlab / others

**3. Personalized Guidance through LLMs:**

Ais to hit - **txn AI (SL)**, benefits estimation (PE), **benefits guidance (LLM AI - SL)**

1. **Data sources:** Briefly summarize the specific data sources you will be leveraging using AI related tools and how accessible this data is to your organization. Please note any regulatory oversight or compliance challenges with accessing or using this data. (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?)

Our project leverages three key data sources, each corresponding to a core component of our solution:

1. Financial Transaction Data:

Source: Starlight's existing customer base, currently used with Benefits Kitchen.

Accessibility: Readily available through Starlight's established partnerships with financial institutions.

Privacy: Data is anonymized and securely stored, adhering to financial industry standards.

2. Enhanced Census and Tax-Benefit Data:

a) PolicyEngine's augmented version of the Census Bureau's Current Population Survey:

Enhanced with machine learning (quantile regression forests and gradient descent) to incorporate more accurate income data from tax returns and national aggregates.

Used to develop models for predicting input ranges.

b) PolicyEngine's open-source tax-benefit rules engine:

Incorporates comprehensive, up-to-date information on federal, state, and local tax and benefit programs.

3. Benefit Guidance Information:

Sourced from publicly available federal, state, and local government resources.

Ingested into our Large Language Model to provide personalized guidance.

All data usage complies with relevant legal and privacy regulations, including GDPR and U.S. data protection laws. Our open-source approach ensures transparency in data handling and processing methods. While financial data involves privacy concerns, our established protocols and anonymization techniques mitigate these risks.

1. **Technical expertise.** For this project, does the necessary technical expertise currently reside within your organization? With a consulting firm? Or an external partner?
   1. If a consulting firm or external partner, please provide their organization name, website, and bios of key project team members.

The necessary technical expertise for this project resides within our partner organizations:

PolicyEngine:

- Expertise in open-source tax-benefit microsimulation models

- Advanced skills in AI-driven policy analysis and machine learning

- Proficiency in working with and enhancing government datasets (e.g., Current Population Survey) for predictive modeling

- Experience implementing LLMs for policy explanations

Starlight:

- Deep expertise in fintech and data integration with credit unions

- Established relationships with financial institutions serving low-income households

- Proven track record in secure handling of sensitive financial data

- Experience deploying benefit access solutions with open-source APIs

Together, we cover the full spectrum of required skills: from AI and machine learning to financial data integration and benefit systems. While our in-house capabilities are comprehensive, we maintain connections with external AI experts for potential scaling support.

This collaboration leverages PolicyEngine's policy modeling and AI capabilities with Starlight's fintech expertise and financial partnerships, uniquely positioning us to deliver this innovative solution.

1. **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? See more [here](https://www.notion.so/gitlabfoundation/FAQ-s-AI-for-Economic-Opportunity-70c8a3f275a7482e978df26c2e1db988?pvs=4#9cb577982c11402e91b70bfb875eb1ac).

Our project, which combines sensitive financial data with AI-driven benefit eligibility predictions, raises several ethical considerations that we are committed to addressing:

Data Privacy and Security: We implement strict data minimization practices, collecting only essential information for benefit eligibility assessment. Our security infrastructure adheres to the principle of least privileged access, with comprehensive logging of data usage.

Algorithmic Bias: We recognize the potential for bias in AI models, particularly when predicting financial hardship and benefits eligibility. To mitigate this:

- We use diverse training data, including PolicyEngine's enhanced Current Population Survey dataset, to ensure representation across demographic groups.

- Our open-source approach allows for public scrutiny and community-driven improvements to our algorithms.

- We conduct regular audits of our models' outputs to identify and address any disparities in predictions across different population segments.

Transparency: PolicyEngine's commitment to open-source development ensures that our methodologies are transparent and can be independently verified. We provide clear, jargon-free explanations of how our models make recommendations.

Fairness in Benefit Access: We continuously monitor our system to ensure it doesn't inadvertently disadvantage certain groups in accessing benefits they're eligible for.

Human Oversight: While leveraging AI, we maintain human review of our systems' recommendations, particularly for edge cases or unexpected outcomes.

Ethical Use of Financial Data: We are developing strict guidelines for the ethical use of financial transaction data in benefit eligibility prediction, ensuring we respect privacy while maximizing the potential for positive impact.

Model Accuracy: We recognize that inaccurate benefit models could lead to ethical concerns by misinforming users about their eligibility. PolicyEngine addresses this through:

- Test-driven development with continuous integration that automatically runs thousands of tests across programs and circumstances with each model update.

- Incorporating feedback from households and community-based organizations via our existing API users.

- Maintaining public GitHub repositories where anyone can report issues or contribute improvements.

Continuous Improvement: We actively engage with ethics in AI communities, including participating in responsible AI initiatives and incorporating emerging best practices into our development process.

By addressing these concerns proactively and maintaining a commitment to ethical AI development, we aim to create a system that enhances economic mobility while respecting individual privacy, promoting fairness, and ensuring accuracy in benefit eligibility predictions.

1. **Project Budget:** Please include a detailed budget for the amount being requested and including a brief explanation for each line item. Additional rows (line items) may be added or removed from the template. Please summarize the budget details, key budget assumptions, any additional sources of funding expected, and an explanation of any unusual budget items in the [template](https://docs.google.com/spreadsheets/d/1DkSrOLrgSngKj0mIgPVhrjOKwoSXQ8oZiIrgXZ3OQyY?usp=drive_fs).

[GitLab Budget: PolicyEngine/Starlight 2024](https://docs.google.com/spreadsheets/d/1WZ6Tl39Zz6wdb4zRqSRYZOkRHqs6noYzhO-k11JR-6Y/edit?usp=sharing)

# PolicyEngine/Starlight 2024 Budget

## Project: AI-Driven Benefit Eligibility Prediction Through Financial Institutions

Term: January 1, 2025 - June 30, 2025

### Personnel ($172,300)

| **Name & Title** | **Annual Salary** | **Time %** | **6-Month Budget** | **Role/Focus** |
| --- | --- | --- | --- | --- |
| PolicyEngine Team: |  |  |  |  |
| Max Ghenis, CEO | $150,000 | 50% |  | Imputation model development, database enhancement |
| Nikhil Woodruff, CTO | $120,000 | 40% |  | Technical architecture, household server expansion |
| Anthony Volk, Engineer | $100,000 | 35% |  | API development, server optimization |
| Pavel Makarchuk, Economist | $100,000 | 60% |  | Rules engine maintenance and adding LIHEAP in 5 states |
| Starlight Team: |  |  |  |  |
| Catherine Xu, Co-CEO | $120,000 | 15% |  | Partnership management |
| Shreenath Regunathan, Co-CEO | $120,000 | 15% |  | AI/ML implementation oversight |
| Matthew Williams, Engineer | $170,000 | 45% |  | Core engineering integration |
| Nathalia Bruno, Engineer | $90,000 | 45% |  | Core engineering integration |
| Nat Lopatine, Operations | $75,000 | 20% |  | Operations and |

### Fringe & Benefits ($34,460)

* 20% of personnel costs
* Includes health insurance and 401k contributions

### Travel ($0)

* No travel budgeted for initial 6-month period

### Consultants ($0)

* No external consultants planned

### Meetings ($0)

* Virtual meetings only during initial period

### Other - Infrastructure ($31,800)

* Household server costs: $12,000 ($2k/month × 6)
* API infrastructure: $1,800 ($0.03 × 10k requests × 6 months)
* Data cleanup costs: $10,000 (6-month portion of $20k annual)
* Bureau/Plaid integration: $8,000 (reduced from $50k for 2 years)
* SOC2 Compliance accreditation $10,000 (some % to this project)
* Penetration testing - $4,000
* Infra for compliance (SOC2 SSO vendors etc) - $200 per month (Starlight)

### Other - Communications ($11,440)

* LLM costs: $275 (half of annual $550)
* User communications: $11,165 (scaled from $96,000 annual)

### Total: $250,000

## Optional Narrative

This 6-month budget focuses on core development and initial deployment. Key deliverables include:

* Imputation model development and database enhancement
* Household server expansion
* Rules engine maintenance and LIHEAP implementation in 5 states
* Core engineering integration with Starlight infrastructure
* Initial data pipeline construction

Infrastructure costs reflect the 5x net cost increase from current API costs, accounting for both efficiency gains through scale (50% reduction) and increased costs from uncertainty modeling (10x increase). Personnel allocation prioritizes technical development while maintaining lean operational oversight.

*GitLab planning for at least $250k average grant size*

High level:

* Imputation model development, including PE database enhancement: ~$50k
* Expanding household server to run more simulations: $12k ($2k/mo)
  + Previous per-request approach: API provision/maintenance (server cost): $0.03 per request \* 10k requests / month \* 6mo = $1,800
  + Current cost is $x per request, but (a) we can increase utilization through scale reducing this by 50%, while (b) the uncertainty modeling would roughly increase cost by ~10x. So we estimate a 5x net cost increase.
* Rules engine maintenance: $20,000 (pavel)
* LIHEAP in 5 states: 20k (pavel)

2y version for future:

* Rest: Starlight
  + 6mo
    - Core engineering
      * Integrating PE in Starlight infra and building capacity for quality measurement ½ eng/month ~$5k
      * One time FI integration and transaction ingestion/processing pipeline construction ~ 1 eng/month $10k
      * Continuing partner integration and maintenance ~ 10% eng month \* 6 months = $6k
    - Data for FI (augment)
      * Data clean up - $0.03 c/ call but used only where we are unclear / value the deeper understanding = $21k
      * Augment (supplemental income) - Bureau / plaid - $2-5 per call on a case by case basis = $40k
    - LLM content and benefits guidance $550
      * 10k conversations \* (5k tokens input+rag + 2k tokens output) = $550
    - Email / Twilio / comms to users - $
      * Initial outreach will be done via email - eventually reaching 300k/month for $250/mo
      * For the 10% of households that require follow up to get through to savings, we need ~5 messages a program. Assuming 3 relevant programs on average - 80k \* 5 messages / program \* 3 programs \* $0.008/message = $9,600
  + 2y
  + Core engineering
    - Integrating PE in Starlight infra and building capacity for quality measurement ½ eng/month ~$5k
    - One time FI integration and transaction ingestion/processing pipeline construction ~ 1 eng/month $10k
    - Continuing partner integration and maintenance ~ 10% eng month \* 2 years = $24k
  + Data clean up and understanding FI end users (estimate) $250,000 (2yr) $80,000
    - Data clean up - $0.03 c/ call but used only where we are unclear / value the deeper understanding
    - Augment (supplemental income) - Bureau / plaid - $2-5 per call on a case by case basis
  + LLM content and benefits guidance $550
    - 10k conversations \* (5k tokens input+rag + 2k tokens output) = $550
  + Email / Twilio / comms to users - $
    - Initial outreach will be done via email - eventually reaching 300k/month for $250/mo
    - For the 10% of households that require follow up to get through to savings, we need ~5 messages a program. Assuming 3 relevant programs on average - 800k \* 5 messages / program \* 3 programs \* $0.008/message = $96,000

## **Technology Platform for OpenAI Awards**

GitLab Foundation has partnered with OpenAI to provide additional support for a subset of selected projects.

**NOTE:** *Your answers to these questions do not in any way impact GitLab Foundation’s award decision. It is merely an assessment of the relevance of OpenAI related support for your project.*

* 1. Is your project expected to be built on the OpenAI platform or OpenAI enabled tools in some way? (Y/N)
  2. Do you have the ability to use API credits and/or technical assistance? (Y/N)

## **Outcomes**

Please summarize the intended outcomes of your project scope of work.

1. **Who?** Define your participants (e.g., women, youth, formerly incarcerated, low-income, and *individuals living under the $3.20/day poverty line*) and estimate the proportions of participants that fall into those categories, if available (e.g. 40% women).

Our target stakeholders are low-income households and families who earn below their regional living wage thresholds. We will reach these stakeholders through Starlight’s partnership with their financial institutions, namely low-income designated and CDFI credit unions. Additionally, PolicyEngine would engage through other intermediate stakeholders using the PolicyEngine API, who reach households directly and through CBOs.

1. **How Many?** Provide the total number of people impacted by this project. If available, also provide an additional estimate on the number of people impacted only by the GitLab Foundation grant. Note, if the GitLab Foundation grant will cover 100% of the project costs, these numbers will be the same.

Our project will initially reach 8,000 low-income households through a pilot with a single credit union partner in the first 6 months. This pilot will draw from Starlight's existing network of 250,000 households.

Over the following 18 months, we project reaching 160,000 total low-income households through two channels:

80,000 households through Starlight's expanded financial institution partnerships (reflecting 10x growth to 2.5M total household reach)

80,000 households through PolicyEngine's API partners (including MyFriendBen and Social Benefit Navigator)

1. **What time period will the above participants be impacted (e.g., 500 students over two years)?**

The two-year program (Feb 2025 - Feb 2027) follows a progressive rollout, beginning with our 6-month pilot and scaling to full implementation. Since government benefits typically provide multi-year support, the impact on household incomes will extend well beyond the initial program period.

1. **What Impact?** 
   1. What impact will they experience because of your project? (e.g., higher education completion, increased income, job placement, etc.)
   2. What is the change that they will experience? Over what time period? (e.g., We expect our participants’ annual income to increase from the median income of $39,000 (in X geography for X population) to $48,000 over two years. After five years, they can expect to earn $65,000 annually. A 23% increase in annual income after one year.) Please indicate how this impact was estimated - data source, research, assumptions, etc. (internal participant survey results, publicly available data, external impact evaluation, estimate based on informal participant feedback, etc)
   3. How does this change compare relative to their baseline or comparable population group? (e.g., In X geography for X population, the median income is $39,000. For those not in the program, incomes are also expected to rise by 3% annually.) Please indicate how this impact was estimated - data source, research, assumptions, etc. (internal participant survey results, publicly available data, external impact evaluation, estimate based on informal participant feedback, etc.).

Through proactive, targeted notification of government benefits at the right time and right place, we expect to help lower-income households unlock an average of $2,500 annually in additional financial resources.

1. **Change to an existing program?** If the grant focuses on improving the efficiency or scale of an existing program, also state the intended outcomes associated with those improvements (*e.g., reducing cost per individual reached by 50%; increasing the number of students reached per year from 500 to 1,000; improving the job placement rate from 80% to 90%) (optional)*

Our project will enhance PolicyEngine's current open-source software by integrating predictive AI capabilities and embedding it into Starlight's financial platform. This integration will improve the efficiency and effectiveness of benefit access in several ways: Increased outreach efficiency: Proactive identification of potentially eligible households 50% increase in engagement rates on benefits outreach Improved application completion rates: 30% reduction in time spent on the application process 10% increase in successful benefit applications Enhanced accuracy: 25% improvement in the accuracy of benefit eligibility predictions Expanded reach: 10x increase in the number of households analyzed for potential benefit eligibility within two years API utilization: 50% increase in third-party organizations, and 300% increase in households, using PolicyEngine's API for benefit eligibility checking These improvements will significantly scale the impact of PolicyEngine's existing software, making it more accessible and effective in connecting low-income households with the benefits they're eligible for.

1. (File Upload) Please attach any related impact evidence, research, or analysis that supports the impact estimates made in this section (optional)

# **Measurement**

GitLab Foundation's North Star goal is to maximize lifetime earnings growth for every dollar we spend. We assess each application by modeling how the proposed work may impact people’s income and economic mobility, the second-order effects of those impacts on communities and families, and the durability of those impacts over time. The GitLab Foundation is committed to learning and sharing best practices and to rigorously tracking results. To that end, the Foundation seeks to partner with organizations that are enthusiastic about collecting metrics leading indicators of increased lifetime earnings. Within this section, we look forward to learning how you collect metrics and measure short- and long-term outcomes.

1. Please share how you currently collect program metrics and outcomes.
   1. Do you measure how your programs or services impact the income of your participants?
   2. Summarize the key impact-related qualitative and quantitative indicators you track or plan to track for this project.
   3. How do you collect or plan to collect this data?

Current program metrics and outcomes - The primary key metrics we look at are outreach number of households reached, $ of government benefits eligible per household, and engagement towards program outcomes and overall household impact.

**To measure performance, we will track:**

**- User Engagement Metrics: Number of users, benefits applications initiated and completed.**

**- Benefits Uptake Rates: Percentage increase in benefits accessed by eligible users.**

**- Financial Health Indicators: Changes in users’ savings rates, debt levels, and overall financial stability.**

**- User Feedback: Regular surveys and feedback mechanisms to assess satisfaction and areas for improvement.**

**We have already built measurement into our product using industry-standard tools like Datadog, which provides end-to-end visibility into the real-time activity and experience of individual users.**

We break this out into key stages:

1. **Outreach and awareness**: We track the people reached via our partners as well as their engagement level - we work with the partner financial institutions and proactively identify who is qualified for various government programs (covering 8+ benefits) and reach out to them via notifications. We measure the number of end users reached per week per partner and track engagement to see if we are reaching households with relevant and timely information.
2. **Identification**: We track the folks we were able to guide through our screening process to find programs locally that they are qualified for. We identify how many people we get to identifying programs they are qualified & the dollars identified (N, $, engagement)
3. **Program** - we track qualitative and quantitative feedback from Starlight end users for helping them learn about programs they are qualified for, and if they decide to start applying and the outcome of starting the process all the way to unlocking real dollars.
4. **Nudges** - we measure the drop off rate with and without our nudges to help people get through the process and learn about any given program. We track progress, engagement and outcomes.
5. **End to end** - we ask users about their final outcomes on benefits processes with both qualitative and quantitative feedback and any decisions made. We ask for the outcome dollars as well as how that money might get utilized.
6. What are some key challenges you are facing when it comes to measuring and communicating your impact? Is there anything the GitLab Foundation team can support you with? (optional)

The key challenges we face on metrics include user friction risk (especially in the banking context), data sharing risk and also, how do we find implicit and explicit methods to assuage user fears and build trust in the value of the data and how we use it.

We want to leverage the GitLab Foundation learnings on impact measurement burden and design to guide our implementation of collection, tracking and communication to our end stakeholders.

1. Is there anything else you want to share about tracking measurement and your approach to assessing outcomes? (optional)

**Future plans**

1. For data collection we want to include better transaction data analysis to find implicit signals of pre & post impact as well as improving our UI, UX and Automated signal analysis to find usage patterns, engagement patterns and eventually impact of net new support. We would also evaluate the accuracy of the predicted benefit ranges to see if actual amounts fall within the prediction bounds.\
2. Given the importance of XYZ, we are partnering with Prof Kleunder to design and execute on Randomized Controlled Trials (RCTs) to rigorously evaluate the effectiveness of our AI-driven interventions. RCTs will help us compare outcomes between users who have access to Starlight and a control group, providing robust evidence of our solution's impact on improving access to government benefits and enhancing financial stability. We will evaluate uptake, usage, economic and societal impacts.

# **Organizational Capacity, Program & Evidence Risk Assessment**

GitLab Foundation requires a brief organizational capacity, program & evidence assessment for each prospective grantee. This assessment will be completed both by the applicant (as a self-assessment) and by GitLab Foundation staff prior to the grant review process. The goal is to assess and help mitigate the execution risk of the proposed project.

All responses are confidential and will be used solely for internal assessment and support purposes. They will not be shared publicly in any way that identifies your organization.

Complete the assessment [HERE](https://forms.gle/7cmFuX1PvQ65nKzZ6).

# **Attachments and Additional Information**

Please upload the following documents.

1. Organization Logo (png)
2. Board of Directors and Officers (name, title, organization)
3. Current fiscal year budget (including the names of major funders supporting the organization)
4. Next fiscal year budget (if available)
5. Please provide the name and email of at least one funder the GitLab Foundation can speak with to learn more about your work
6. Additional reports, publications and resources. Please provide your most recent annual report, outcomes/impact report or other publications and resources relevant to the proposal *(optional)*

# **Fiscal Information**

The following fiscal information is required for all grantees. If the organization is using a fiscal agent, please provide the materials below for the fiscal agent.

1. Are you using a fiscal agent/sponsor?
   1. Please note, GitLab Foundation only grants to 501(c)(3) organizations, but applicants are welcome to utilize a fiscal sponsor if they do not have this status. A fiscal sponsor is a tax-exempt organization that provides financial and administrative oversight for projects or groups without 501(c)(3) status.
2. Exemption determination letter from the IRS
3. [W-9](https://www.irs.gov/pub/irs-pdf/fw9.pdf) (Must be signed and dated within the last 12 months)
4. Two consecutive years of audited financials (most recent)
5. Two consecutive years of your Form 990 (most recent)
6. If utilizing a fiscal agent, please provide an MOU or agreement documenting the relationship and other relevant information.
7. Are you aware of any legal disputes or proceedings in which your organization is currently involved?

# **Payments**

GitLab Foundation distributes funds via EFT (electronic funds transfer) through BILL.

The GitLab Foundation will reach out before the first payment is distributed. You can easily set up a [subscription-free Basic Receivables account](https://app-signup.us.bill.com/onboarding/signup).