



Request for Proposals Boston Builds Credit Public Information Campaign

Introduction

Boston Builds Credit (BBC) is the first citywide initiative in the United States that seeks to improve residents' financial resilience by increasing their credit. BBC has a goal of supporting **25,000 Boston residents** to attain a prime credit score -- defined as a 660 -- by the year 2025. By reaching a prime credit score, we hope to increase participants' ability to reach their financial goals or decrease barriers that prevent them from reaching these goals. Led by United Way, the City of Boston's Office of Financial Empowerment, and LISC Boston, BBC seeks to use credit building as a lever to promote financial wellbeing and economic mobility. In Boston, 236,000 residents are either unscored or have poor credit scores, making it more challenging to access mainstream credit products which can help manage daily cash flow or weather a financial emergency. Individuals with subprime or no credit scores pay higher interest and fees on mortgages, home insurance, car loans, and college financing, draining their savings and preventing them from building a cash cushion or long-term financial stability.

Scope of Work

Boston Builds Credit seeks a qualified marketing or communications firm with a proven track record for creative excellence in brand development and execution to develop a citywide public information campaign for implementation. The public information campaign will likely focus on two major themes:

1. **Three Rules of Thumb of Credit Building:** The Campaign will provide consumer education about the three rules of thumb for improving personal credit: 1) **Active Accounts:** have at least 1 active trade line reporting to the bureaus, regularly used and paid on time; 2) **On Time Payments:** pay at least the minimum required, on time; and (3) **Low Balances:** keep amount of debt owed low.
2. **A Call to Action:** (1) **Why** credit is relevant to you; (2) **How** good credit can be achieved relatively quickly (by following three rules of thumb); and (3) **Where** can you find free resources to help

The public information campaign is expected to leverage traditional, online and social media networks to raise awareness of the importance of credit. Resources will be particularly concentrated in Roxbury, the neighborhood with greatest need. It is important for residents not



connected to any nonprofit or community-based organization to learn about free or low cost resources available to them.

We are looking for a marketing and communications firm with extensive experience in nonprofit or community-based work; in particular, firms committed to pursuing strategies that engage both community stakeholders and initiative leadership.

A marketing or communications firm will help Boston Builds Credit to finalize campaign strategy, themes, brand voice and key messages to inform all communication and materials developed. A scope of services is expected to provide for the following, at a minimum:

- Develop a brand strategy that captures the essence of what Boston Builds Credit stands for, our brand promise, brand voice, brand positioning, brand perception, values, messaging, and the audiences we are trying to reach.
- Develop brand messaging that inspires, persuades, and motivates our target audiences to engage with Boston Builds Credit. Brand messaging should reflect the populations that we serve and should be effective and easily understood.
- Develop an implementation strategy that allows for flexibility in rollout timing and type of media used, depending on available funding.

Please note, it is critical that the development of the brand strategy, messaging, and implementation plan includes authentic engagement of Boston Builds Credit's major stakeholders: our community partners and Boston residents themselves. By authentic engagement, we mean a commitment to asking for and incorporating feedback.

We anticipate that this project would begin with an hour-long introduction from the BBC lead partners, who will make time for collaboration throughout the project, as needed.

Deliverables

Expected deliverables include:

Branding: Successful applicant will help Boston Builds Credit to create a clear brand voice and identity that resonates with Boston residents. Messaging and branding will be tested with community partners and residents to ensure that these resonates with target audience.

Applicant will help to clarify:

- Mission , vision and messaging
- Brand guidelines
- Consistent look for brand materials



Implementation Strategy: Successful applicant will develop an implementation strategy and plan for the rollout of the public information campaign using a mix of print and online media. Several different scenarios will be developed based upon the available financial resources for the campaign

At the conclusion of the project, Boston Builds Credit will have a complete set of print and online templated materials required to implement the public information campaign both within specific neighborhoods and across the city. This might include:

- Advertising materials, ranging from social media templates to billboard designs, specific to the recommended strategy and available funding
- Client facing fliers for partner agencies
- Fundraising brochure
- Newsletter design recommendations
- Public Service Announcements
- Updated website page designs

Successful bidder will provide specific details on the number and type of templates and designs to be created by the completion of the project.

Additional Information and Proposal Deadline

The budget for this project shall not exceed \$70,000.

Questions regarding this RFP should be submitted in writing to Allison Kroner, Director of Boston Builds Credit akroner@supportunitedway.org.

Successful applicant will be able to deliver a complete set of deliverables in time to launch the campaign in early 2019.

The deadline for submission of a written response is 5:00 PM on September 17, 2018 to Allison Kroner, Director of Boston Builds Credit at Akroner@supportunitedway.org. See also <https://www.bostonbuildscredit.org/>