

COLLECTIVELY WE RISE

The Business Case for Economic Inclusion in Baltimore

JUNE 2018

## APPENDIX 1

# Profiles of BIP Anchor Institution Economic Inclusion Activities

**Collectively We Rise: The Business Case for Economic Inclusion in Baltimore**  
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<b>Economic Inclusion Efforts by BIP’s Participating Anchor Institutions</b>				
<b>Name of BIP Anchor Institution</b>	<b>Procurement and Business Development Activities</b>	<b>Workforce Development &amp; Hiring Activities</b>	<b>Capital Projects, Community Development, and Community Improvement Efforts</b>	<b>Other Economic Inclusion Activities and Related Efforts</b>
<p><b>Bon Secours Baltimore Health System (BSBHS)</b></p>	<ul style="list-style-type: none"> <li>• Affordable housing production efforts include MBE/WBE contractor participation requirements established by City of Baltimore.</li> <li>• Working to develop opportunities for local firms to participate in Bon Secours’ nationwide Premier procurement system.</li> </ul>	<ul style="list-style-type: none"> <li>• Manages several workforce development programs, and partners with the Mayor’s Office of Employment Development (MOED).</li> <li>• Developed goals to increase the number of local residents served by BSBHS workforce development efforts, and the training and services provided; launched new Certified Nursing Assistant (CNA) training program and initiative offering training and support services to returning citizens.</li> <li>• Developed goals to increase number of direct local hires, with focus on graduates of vocational skills programs (such as Certified Nursing Assistant and Geriatric Nursing Assistant; Clean &amp; Green) whom BSBHS can directly employ.</li> <li>• Affordable housing production efforts include local hiring requirements, including for the Gibbons Apartments and the St. Martin’s Church Renovation projects</li> </ul>	<ul style="list-style-type: none"> <li>• Helping to support and fund the Southwest Partnership, a collaboration among seven neighborhoods and six institutions.</li> <li>• Manages over 800 units of affordable housing, and working to increase affordable housing production in West Baltimore.</li> </ul>	<ul style="list-style-type: none"> <li>• Provides a range of services to local residents through BSBHS’s Community Works division (see separate profile on p. 37).</li> <li>• Enhanced Live Near Your Work (LNYW) program with \$25,000 incentive to BSBHS employees.</li> </ul>

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Coppin State University	<ul style="list-style-type: none"> <li>• Have goals (from Maryland University System and State Agency regulations) of achieving 29% procurement spend with MBEs/WBEs, and Small Business Reserve set-aside of 15%.</li> <li>• Set goal of achieving 7.5% procurement spend with local (Baltimore City) firms.</li> <li>• Achieved \$999K in annual procurement awards with local firms in FY2017.</li> <li>• Participates in vendor fairs to develop relationships with new local and MBE/WBE businesses.</li> </ul>	<ul style="list-style-type: none"> <li>• Participates in job fairs held for local residents at least twice per year.</li> </ul>	<ul style="list-style-type: none"> <li>• Fostered pre-development efforts at Hebrew Orphans Asylum site.</li> <li>• A recent construction project included local hiring requirements; over 70 local residents employed as part of the project.</li> </ul>	<ul style="list-style-type: none"> <li>• Operates two health centers for community – one on Coppin’s campus and one at St. Francis Academy.</li> </ul>
Johns Hopkins University (JHU) & Johns Hopkins Health System (JHHS)	<ul style="list-style-type: none"> <li>• Set goal of 17% MBE/WBE participation in construction projects in FY16; tracking local firms’ participation in construction projects; increasing by 1% annually.</li> <li>• Instituted new joint JHU/JHHS construction pre-qualification and vendor review process.</li> <li>• Increased outreach to local firms, MBEs, and WBEs and engaged them in the Johns Hopkins bidding processes.</li> <li>• Established a directory of pre-screened vendors to improve ability of Hopkins procurement managers to purchase locally.</li> <li>• Set goal of \$10 million in increased spending with</li> </ul>	<ul style="list-style-type: none"> <li>• Expanded local hiring policy to cover all design and construction projects.</li> <li>• Set goal of having 40 percent of new hires for specified positions to come from targeted neighborhoods.</li> <li>• Achieved goal and hired 45% of new hires from a set of specified positions from targeted neighborhoods in FY17.</li> <li>• Manages several workforce training and career advancement programs and services; expanding partnerships with community-based nonprofits for job candidate identification and</li> </ul>	<ul style="list-style-type: none"> <li>• Served as key partner in launching a number of broader economic inclusion and community revitalization efforts including:               <ul style="list-style-type: none"> <li>○ Homewood Community Partners Initiative</li> <li>○ <i>HopkinsLocal</i> (see separate description on p. 40)</li> <li>○ <i>BLocal</i> (see separate description on p. 41)</li> </ul> </li> <li>• Has been anchor partner in the East Baltimore Development Initiative (EBDI) and Central Baltimore Partnership.</li> <li>• Acting as a partner and investor in the Central Baltimore Future Fund (CBFF);</li> </ul>	<ul style="list-style-type: none"> <li>• Supports a Live Near Your Work (LNYW) program for Hopkins employees.</li> <li>• Supporting the Baltimore Food Hub and partnering with City Seeds, a Humanim social enterprise.</li> <li>• Partnered with Goldman Sachs and Bloomberg Philanthropies to bring <i>10,000 Small Businesses</i> initiative to Baltimore; this program provides education, capital and business support services to small business owners.</li> <li>• Launched pilot MBE accelerator in partnership with Next Street and <i>BLocal</i>’s BUILD Contractors’ College.</li> </ul>

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	<p>Baltimore City businesses over three years.</p> <ul style="list-style-type: none"> <li>Working with 24 non-local suppliers to create 3-year development plans for how each of those suppliers will hire, procure, or invest in Baltimore City.</li> <li>Achieved goal and increased spending by \$20.5 million with local firms in FY17.</li> <li>Committed 20.3% of construction spend to MBE/WBE firms in FY17.</li> </ul>	<p>coaching and job placement services.</p> <ul style="list-style-type: none"> <li>Active partner in BACH (Baltimore Alliance for Careers in Health) including the HSCRC initiative.</li> </ul>	<p>targeting blighted properties for reinvestment.</p> <ul style="list-style-type: none"> <li>Served as key partner in Centre Theater redevelopment project (which included inclusion goals for MBE/WBE participation and local hiring).</li> <li>Co-funds small capital neighborhood projects.</li> <li>Support of commercial façade program, with over 30 facades valued at more than \$400,000 completed.</li> </ul>	<ul style="list-style-type: none"> <li>Launched the BLocal BUILD program to support the business development needs of firms in the architectural and construction fields.</li> <li>Substantial multi-year partnerships with two traditional Baltimore City public schools.</li> </ul>
<p>Kaiser Permanente</p>	<ul style="list-style-type: none"> <li>Contracting with Baltimore City minority supplier to provide food services for local Kaiser facility.</li> <li>Examining other strategies to leverage Kaiser Permanente's buying power to support local sourcing for goods and services and investment in local business development.</li> <li>Looking to expand employment opportunities for local residents in Kaiser's capital projects.</li> </ul>	<ul style="list-style-type: none"> <li>Partnering with Johns Hopkins University and University of Maryland, Baltimore to enroll 50 students in P-Tech program at Dunbar High School, which will provide students with 2 years of free college-level instruction in STEM-related fields and career pathways to tech jobs.</li> <li>Through partnership with BACH, providing high school students with hands-on skill building and internships and mentoring to prepare them for allied health careers at Kaiser Permanente or other health care providers.</li> <li>Exploring new trades apprenticeship program focused on West Baltimore.</li> </ul>	<ul style="list-style-type: none"> <li>In 2017, in partnership with Bon Secours and several West Baltimore neighborhoods, announced the launch of a revitalization initiative designed to improve health and economic outcomes for West Baltimore residents; Kaiser has made a commitment of \$1.8 million to this initiative for five years (see separate profile on p. 44).</li> </ul>	<ul style="list-style-type: none"> <li>Created new inclusion goals focused on Baltimore City.</li> <li>Supported and helped launch Inner City Capital Connections in 2018 to provide business development support.</li> </ul>

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LifeBridge Health	<ul style="list-style-type: none"> <li>Developing Local/MBE/WBE goals for procurement.</li> <li>Participated in Next Street procurement system review</li> <li>Developed institution specific strategic plan to refine LifeBridge's procurement processes and activities to promote greater economic inclusion.</li> <li>In partnership with foodservice provider Metz Culinary Management and Humanim's City Seeds / School of Food, LifeBridge is hosting a pop-up shop featuring local food businesses.</li> </ul>	<ul style="list-style-type: none"> <li>Set goals for increased local hiring and increased local access activities in targeted areas in Baltimore City, Baltimore County, and Carroll County.</li> <li>Offers a comprehensive continuum of training, coaching and workforce development services through VSP, a department of Sinai Hospital.</li> <li>Active partner in BACH (Baltimore Alliance for Careers in Health) including the HSCRC initiative; BACH addresses unemployment, underemployment and healthcare workforce shortage issues in Baltimore by identifying healthcare career pathways and promoting a system for preparing residents for skilled positions in healthcare.</li> </ul>	<ul style="list-style-type: none"> <li>Serving as a partner and funder of the Park Heights Renaissance Corporation and Combined Cylburn Communities.</li> <li>Created new Community Development Director position to support anchor institution roles in area neighborhoods.</li> <li>Partnering with Healthy Neighborhoods for community organizing and housing-related services for area neighborhoods, including home improvement assistance and access to affordable mortgages.</li> <li>Connecting senior homeowners with weatherization, energy assistance, and home improvements assistance to enable aging in place.</li> </ul>	<ul style="list-style-type: none"> <li>Offers LifeBridge employees both rental and homeownership Live Near Your Work (LNYW) incentives.</li> <li>Hosting trainings for the LifeBridge community on implicit bias and structural racism.</li> </ul>
Loyola University Maryland	<ul style="list-style-type: none"> <li>Acquired purchasing software system and added staff position to strengthen data infrastructure and facilitate tracking and reporting on local and MBE/WBE spending.</li> <li>Set goal of awarding at least 15% of purchasing/ contracting in certain categories of goods and service to MBEs.</li> <li>Set goal of awarding at least 25% of purchasing/contracting</li> </ul>	<ul style="list-style-type: none"> <li>In process of establishing local hiring goals.</li> <li>Built relationships with Humanim, Catholic Charities, and Maryland New Directions training programs to foster hiring of local residents.</li> <li>Partners with Cristo Rey Jesuit High School with a corporate internship program to host 8 interns annually.</li> </ul>	<ul style="list-style-type: none"> <li>Loyola has played a critical role in building the capacity of the York Road corridor, an area of North Baltimore deeply divided by race and class, with 10-year differences in life expectancy between the east and west sides of York Road</li> <li>Serving as primary partner and coordinator (as "backbone organization") for the York</li> </ul>	<ul style="list-style-type: none"> <li>Hosted a training for the Loyola University community on implicit bias and structural racism.</li> <li>Supports a Live Near Your Work (LNYW) program for Loyola employees.</li> </ul>

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	<p>in certain categories of goods and services to local businesses (defined as firms located in or within 25 miles of Baltimore City).</p> <ul style="list-style-type: none"> <li>• Purchasing local food through Parkhurst food services contract.</li> <li>• Participates in vendor fairs to develop relationships with new local businesses.</li> </ul>		<p>Road Initiative (see separate description on p. 44).</p> <ul style="list-style-type: none"> <li>• Launched FreshCrate to expand healthy food access in York Road target area by enabling neighborhood corner grocery stores to buy fresh produce through Loyola's food service providers Parkhurst; at the time that is report being produced, Parkhurst had provided 4,000 lbs. of fresh produce to the neighborhood stores at a discounted price.</li> <li>• Other York Road efforts by Loyola include a weekly farmers market, creation of a partnership to hire local youth, the development of a commercial corridor plan with the Urban Land Institute (that is exploring the creation of a Business Improvement District), partnerships with Kiva and the university's business school, and a swim program for local elementary school students.</li> </ul>	
<p>MICA (Maryland Institute College of Art)</p>	<ul style="list-style-type: none"> <li>• Mentored and supported MBE fiber optics firm to facilitate its contracting.</li> <li>• MICA purchasing locally-sourced food through food provider Parkhurst; since 2014, MICA's food service contracts and institutional local food with Baltimore businesses has</li> </ul>	<ul style="list-style-type: none"> <li>• Provided career coaching for employees in MICA operations positions.</li> <li>• Hired Youth Works candidates as employees.</li> </ul>	<ul style="list-style-type: none"> <li>• Adopted 25% MBE/WBE and 15% local participation goals for construction projects.</li> <li>• Active in promoting the rebirth of the North Avenue Corridor and the Station North Arts and Entertainment District through new capital investment and other activities. MICA has used</li> </ul>	<ul style="list-style-type: none"> <li>• Conducted two rounds of training at MICA on implicit bias and structural racism.</li> <li>• MICA added explicit commitment to diversity, equity, inclusion, and globalization in school's mission statement; MICA in process of redesigning policies,</li> </ul>

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	<p>grown from \$62,000 to \$141,000 since 2014.</p> <ul style="list-style-type: none"> <li>• MICA has provided marketing/networking and design support to local food businesses.</li> <li>• Partnered with Station North Arts Café and Chef Mac's Louisiana Cuisine (both local/MBE firms) on café and food truck.</li> <li>• Other local food enterprises assisted by MICA include City Seeds, Woot Granola, Cuples Tea, and Perfections by Allan.</li> <li>• Partnered with Made in Baltimore to feature locally produced products in the campus bookstore.</li> </ul>		<p>adaptive reuse and new construction along North Avenue through projects such as the Lazarus Center, the Gateway, and the Founders Green; through investment support, academic programming, and lease commitments, MICA has helped make possible other catalytic projects such as the Parkway Theater and Center Theater.</p> <ul style="list-style-type: none"> <li>• The Centre Theater project incorporated minority firm participation and local hiring goals, and resulted in 10 hires from nonprofit and community workforce programs.</li> <li>• MICA construction projects for Lazarus Center, 1801 Falls, and Leake Hall all exceeded local hiring and MBE/WBE goals.</li> <li>• Dolphin Design Center (Fall 2017): incorporated minority and local hiring and goals and resulted in 6 new hires; an estimated 76% of the dollars spent on the \$9 million project remained in the State and City of Baltimore; the project's MBE/WBE/LBE goals were met.</li> </ul>	<p>procedures, and curricula to reflect that commitment in all its activities; effort includes creation of Arts &amp; Design Accelerator Program which provides free arts college preparatory program for 10<sup>th</sup> grade Baltimore City students from diverse backgrounds who face financial challenges.</p> <ul style="list-style-type: none"> <li>• Launched <i>BCAN</i> (Baltimore Creatives Acceleration Network) initiative in 2018, a 10-year, city-wide initiative providing both strategic and as-needed, just-in-time entrepreneurship support for Baltimore creatives of all disciplines and backgrounds; initiative includes \$100K annual competition for MICA grads to secure funding for start-ups in Baltimore, and connecting grads to other small business development resources; will be based in various business incubators throughout the city.</li> </ul>

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Morgan State University	<ul style="list-style-type: none"> <li>Have goals (from Maryland University System and State Agency regulations) of achieving 29% procurement spend with MBEs/WBEs, and Small Business Reserve set-aside of 15%, for eligible expenditures.</li> </ul>	<ul style="list-style-type: none"> <li>Exploring establishment of local hiring requirements for upcoming capital projects.</li> </ul>	<ul style="list-style-type: none"> <li>Implementing Morgan Community Mile, an initiative for engaging with the community to improve the quality of life in the neighborhoods in Northeast Baltimore within one mile of Morgan State; this initiative focuses on five priority areas:               <ul style="list-style-type: none"> <li>Public health</li> <li>Crime and safety</li> <li>Education and youth development</li> <li>Economic development and entrepreneurship</li> <li>Creativity (art recreation, entertainment, and services)</li> </ul> </li> <li>Launching StreamWalk project, a community development initiative focused on creating a multi-use trail running from Herring Run Park through the Morgan State campus, which will provide community members greater access to green space.</li> </ul>	<ul style="list-style-type: none"> <li>Launched a Live Near Your Work (LNYW) program.</li> </ul>
Notre Dame of Maryland University	<ul style="list-style-type: none"> <li>Through assistance from consultant Next Street, reviewed university's procurement system, in effort to identify strategies to reduce barriers and promote greater spending with local and minority firms.</li> </ul>	<ul style="list-style-type: none"> <li>Adopted City's living wage standard for Notre Dame employees.</li> <li>Developing strategies to promote more local hiring.</li> <li>Made enhancements to university's webpage to make it easier for local residents to find out about job openings; also revised online application</li> </ul>	<ul style="list-style-type: none"> <li>As part of the university's Strategic Plan, Notre Dame is working to build the capacity of two local schools in the York Road corridor by applying for AmeriCorps Vista Fellows for the schools; if the application is approved, the AmeriCorps fellows will be placed in the schools to align wrap-around</li> </ul>	<ul style="list-style-type: none"> <li>University offers Live Near Your Work (LNYW) incentives for Notre Dame employees.</li> <li>Hosted training for Notre Dame community on structural racism and implicit bias.</li> </ul>

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	<ul style="list-style-type: none"> <li>Upgrading data systems to measure and track spending with minority and local firms.</li> <li>Set new inclusion goals for spending that are being piloted through several service-related RFPs; those goals were also applied to a recent renovation project at the university that had a local firm as general contractor and achieved 19% spending with local firms and 21% spending with MBE/WBE firms.</li> </ul>	<p>form so candidates can identify themselves as local residents.</p> <ul style="list-style-type: none"> <li>Work with Humanim training programs to identify and hire local job candidates.</li> </ul>	<p>supports, professional development, health outreach, tutoring, and other services provided by Notre Dame's School of Education.</p> <ul style="list-style-type: none"> <li>As a member of the York Road Partnership, Notre Dame is also working with other partners to support commercial revitalization along the corridor.</li> </ul>	
Towson University	<ul style="list-style-type: none"> <li>Have goals (from Maryland University System and State Agency regulations) of achieving 29% procurement spend with MBEs/WBEs, and Small Business Reserve set-aside of 15%, for eligible expenditures.</li> <li>Set a goal to increase spending from Baltimore City businesses by 10%.</li> </ul>	<ul style="list-style-type: none"> <li>Set goal of 40% of certain new hires coming from Baltimore City, including 5 intentional hires from workforce development partners.</li> <li>Conducted analysis to determine how Towson's job applicants compare with demographics of the communities served by the university.</li> <li>Participated in Humanim's Administrative Assistant Training Program; have hired several graduates of program.</li> <li>Reviewed job qualification requirements and created specific positions which local residents would qualify for.</li> <li>Expanded resources devoted to outreach activities to encourage a more diverse job applicant pool.</li> </ul>	<ul style="list-style-type: none"> <li>Working with a national and local consultant to leverage real estate investments to anchor revitalization of Towson.</li> <li>Exploring local hiring strategies for the construction of an upcoming capital project.</li> </ul>	<ul style="list-style-type: none"> <li>Conducted training for Towson community on implicit bias and structural racism.</li> <li>Towson University's president has established "BTU framework" as one of eight university priorities; the BTU (Baltimore-Towson University) framework is intended to support and grow the school's community engagement in the greater Baltimore area.</li> <li>Through the Coalition of Urban and Metropolitan Universities which is located at Towson, coordinating with the Democracy Collaborative on the participation of 31 higher education institutions from across the country in an anchor institution dashboard project.</li> </ul>

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<p>University of Baltimore (UB)</p>	<ul style="list-style-type: none"> <li>• Have goals (from Maryland University System and State Agency regulations) of achieving 29% procurement spend with MBEs/WBEs, and Small Business Reserve set-aside of 15%, for eligible expenditures.</li> <li>• Contracted with 3 city firms through RFP for catering services.</li> <li>• Supported creation and operation of Flying Fruit Café (see information in next column).</li> </ul>	<ul style="list-style-type: none"> <li>• UB has leveraged its students, faculty, and catering purchasing power to support job training and jobs for young people from under-served and under-resourced communities in the Baltimore area; for example, in partnership with the University of Maryland Baltimore County's (UMBC) Choice Program, UB made a 5-year commitment to establish and support The Choice Program's Flying Fruit Café at the UB School of Law; UB has contributed more than \$100,000 to build out the café space and support annual operating costs; 143 Baltimore area youth have received job training and work experience at the Café since its opening in 2015; through a partnership with Starbucks, 31 Choice Program youth have been placed in permanent Barista jobs; another 30 youth have transitioned to other jobs in the community.</li> <li>• Have partnership with Maryland New Directions and B'More Clubhouse for local hiring.</li> </ul>		<ul style="list-style-type: none"> <li>• In 2015, launched Live Near Your Work (LNYW) program for UB employees.</li> </ul>

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<p>University of Maryland, Baltimore (UMB)</p>	<ul style="list-style-type: none"> <li>• Have goals (from Maryland University System and State Agency regulations) of achieving 29% procurement spend with MBEs/WBEs, and Small Business Reserve set-aside of 15%, for eligible expenditures.</li> <li>• Participated in review of UMB procurement system, with assistance from consultant Next Street, to identify strategies to reduce barriers and promote greater spending with local and minority firms.</li> <li>• Exploring use of local benefits factor in procurement RFPs.</li> <li>• Established a Merchant Access Program to help local food businesses grow; the Merchant Access Program is seeking to generate at least \$250K in new revenue for West Baltimore and Downtown businesses by July 2018.</li> <li>• Established joint purchasing goals with UMMC to expand purchasing impact.</li> <li>• Developing joint plan with UMMC to increase local direct spend on catering with MBEs and small businesses by 100% over pilot year spending level of \$120K.</li> </ul>	<ul style="list-style-type: none"> <li>• UMB's Office of Community Engagement and Human Resources department working to increase number of West Baltimore residents in targeted position by 10% by end of 2018, in part through launching a new local hiring initiative focused on West Baltimore.</li> <li>• Implemented hiring tiers to enable Baltimore City Community College students to move into UMB jobs.</li> <li>• Launched new workforce services initiative with Center for Urban Families, a nonprofit organization focused on connecting fathers to their families and promoting economic and financial security for Baltimore's low-income families.</li> </ul>	<ul style="list-style-type: none"> <li>• Helping to support and fund the Southwest Partnership; as part of that effort, opened new community engagement center with resources and free services for the Poppleton and Hollins Roundhouse neighborhoods.</li> <li>• Created a community benefits agreement linked to future UMB-BioPark development project.</li> <li>• Completed and launched a joint UMMC/UMB Community Engagement Strategic Plan to advance community health, education, employment, and local business development in West Baltimore (see separate profile on p. 42).</li> </ul>	<ul style="list-style-type: none"> <li>• Launched expanded LNYW program in 2018 contributing \$16,000 per eligible participant for targeted Southwest Baltimore neighborhoods.</li> </ul>

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<p>University of Maryland Medical Center (UMMC)</p>	<ul style="list-style-type: none"> <li>• Has a goal (from University of Maryland Medical System) to maintain at least 25% MBE/WBE spending level for eligible expenses, and UMMC committed to striving to reach an additional 1% spend.</li> <li>• Participated in review of UMB procurement system, with assistance from consultant Next Street, to identify strategies to reduce barriers and promote greater spending with local and minority firms.</li> <li>• Expanding UMMC's Tier 2 MBE/WBE program, to increase spending with minority subcontractors.</li> <li>• Developing joint plan with UMB to increase local direct spend on catering with MBEs and small businesses by 100% over pilot year spending level of \$120K.</li> <li>• In fiscal year 2017, UMMC actually achieved a 27% spend with MBEs and WBEs, which represents a dramatic increase from UMMC's 2010 spend level for eligible expenses of 7%.</li> </ul>	<ul style="list-style-type: none"> <li>• Established goal to increase from 15% to 18% the local hires from West Baltimore neighborhoods for targeted positions.</li> <li>• Engaged in multiple partnerships with community-based organizations to foster skills training and hiring of local residents.</li> <li>• Revised UMMC hiring process to remove barriers and improve local residents' ability to apply for employment at UMMC.</li> <li>• Providing career coaching and workplace excellence training to UMMC employees, targeted to workers from the local community, to support the employees' career growth and success.</li> <li>• Providing employment opportunities to local youth through YouthWorks, Project Search, Baltimore Alliance for Careers in Healthcare (BACH) Fellows (including the HSCRC initiative), National Association of Health Service Executives (NAHSE), and other youth-oriented programs; approximately 75 youth given work opportunities each year.</li> </ul>	<ul style="list-style-type: none"> <li>• Helping to support and fund the Southwest Partnership</li> <li>• Completed and launched a joint UMMC/UMB Community Engagement Strategic Plan to advance community health, education, employment, and local business development in West Baltimore (see separate profile on p. 42).</li> </ul>	<ul style="list-style-type: none"> <li>• Continuing support of the Live Near Your Work (LNYW) and Financial Literacy programs for UMMC employees.</li> </ul>