



**STATE OF GEORGIA
GEORGIA STUDENT FINANCE COMMISSION**

**REQUEST FOR PROPOSALS
For
Financial Literacy Module**

RFP Number: 476-046-091911-52

For all questions about this RFP,
please contact the Issuing Officer
identified in Section 1.7

**RELEASED ON:
August 16, 2011**

**DUE ON:
September 19, 2011**

1. Introduction

1.1. Purpose of Procurement

Pursuant to the State Purchasing Act (Official Code of Georgia Annotated §§50-5-50 et. seq.), the Georgia Student Finance Commission (hereinafter, GSFC), is seeking proposals from qualified Offerors to provide a Financial Literacy Module (FLM).

1.2. General Information

The State of Georgia has statutorily created three separate legal entities (GSFC, the Georgia Student Finance Authority (GSFA) and the Georgia Higher Education Assistance Corporation (GHEAC)) to address different aspects of student financing. The three entities share offices located at 2082 East Exchange Place, Tucker, GA, 30084 and contractually share some of their administration and services. By law, GSFA and GHEAC are administratively attached to GSFC. The information on GSFA, GSFC and GHEAC provided here and in other parts of this document is for your information only.

GSFA is a nonprofit public corporation of the state of Georgia and is responsible for providing student financial aid to eligible Georgians through student loans, service cancelable loans, scholarships, and grant assistance programs as determined by the General Assembly. GSFA is also authorized to be a (student loan) lender by Georgia statute. GSFA performs all managerial, supervisory, clerical and administrative functions required by the GHEAC and GSFC. GSFA makes low-interest federal Stafford and PLUS loans to students and parents, and is the only lender in Georgia providing service-cancelable loans to encourage students to train for careers in critical need areas such as teaching and health care. Consolidated loans also are available to qualified borrowers. Currently, GSFA performs servicing for all loans that it originates and by contract, provides servicing for another lender.

GSFC was statutorily created to help improve the higher educational opportunities of citizens and persons in the State of Georgia by serving as an agency and budget unit within the executive branch of state government. GSFC administers a variety of scholarship and grant programs, including the Helping Outstanding Pupils Educationally (HOPE) Scholarship Program and other educational scholarships and grants. GSFC administers the GAcollege411.org website which is designed to assist Georgia citizens with planning, applying and paying for college. The programs are supported by state lottery proceeds and state general fund appropriations.

GHEAC is a nonprofit public corporation of the state and is responsible for guarantying educational loans to eligible students and parents in accordance with state law and the requirements of the Federal Higher Education Act of 1965, as amended.

1.3. Scope of Procurement

GSFC requires a web-based tool to assist middle, high school and postsecondary students improve their financial literacy skills and to assist college students improve their understanding of the importance of prevention of defaulting on loans. The system will accommodate, support, and enhance programs and initiatives to improve participation and success throughout the educational pipelines. The successful bidder will provide tools that can be incorporated into the web portal currently provided by the State Entity to all Georgians that can be readily accessed to provide students, parents, and educators with “one-stop shopping” for academic planning, college and career readiness, and electronic admissions and financial aid application processes.

1.4. RFP Certification

Pursuant to the provisions of the Official Code of Georgia Annotated §50-5-67(a), GSFC certifies the use of competitive sealed bidding will not be practicable or advantageous to the State of Georgia in completing the acquisition described in this Request for Proposal (RFP).

1.5. Overview of the RFP Process

The objective of the RFP is to select one qualified Offeror to provide the goods and/or services outlined in this RFP to GSFC. This RFP process will be conducted to gather and evaluate responses from Offerors for potential award. All qualified Offerors are invited to participate by submitting responses, as further defined below. After evaluating all Offeror responses received prior to the closing date of this RFP and following negotiations (if any) and resolution of any contract exceptions, the preliminary results of the RFP process will be publicly announced, including the names of all participating Offerors and the evaluation results.

1.6. Schedule of Events

The schedule of events set out herein represents GSFC's best estimate of the schedule that will be followed. However, delays to the procurement process may occur which may necessitate adjustments to the proposed schedule. If a component of this schedule, such as the close date, is delayed, the rest of the schedule may be shifted as appropriate. Any changes to the dates up to the closing date of the RFP will be publicly posted prior to the closing date of this RFP. After the close of the RFP, GSFC reserves the right to adjust the remainder of the proposed dates, including the dates for evaluation, negotiations, award and the contract term on an as needed basis with or without notice.

Description	Date	Time
Release of RFP	8/16/2011	N/A
Deadline for written questions sent via email to the Issuing Officer referenced in Section 1.7.	8/30/2011	3:30 p.m. ET
Responses to Written Questions	9/6/2011	3:00 p.m. ET
Proposals Due/Close Date and Time	9/19/2011	1:00 p.m. ET
Proposal Evaluation Completed (on or about)	9/29/2011	3:00 p.m. ET
Oral Presentations, if required, with Identified Offerors Location: Georgia Student Finance Commission, 2082 East Exchange Place, Tucker, Georgia 30084	10/3/2011 through 10/11/2011	N/A
Negotiations with Identified Offerors (on or about); discretionary process	10/12/2011 through 10/14/2011	TBD
Final Evaluation (on or about)	10/17/2011 through 10/21/2011	TBD
Negotiation of Contractual Terms	10/24/2011 through 10/28/2011	N/A
Contract Award (on or about)	11/1/2011	N/A

1.7. Official Issuing Officer (Buyer)

Everett Petway
2082 East Exchange Place
Tucker, Georgia 30084
E-mail: everettp@gsfc.org
Phone: 770-724-9105

1.8. Definition of Terms

Any special terms or words which are not identified in this State Entity RFP Document may be identified separately in one or more attachments to the RFP.

1.9. Contract Term

The initial term of the contract is for twelve (12) calendar months from the execution date of the contract. GSFC shall have four (4) one (1) year options to renew, which options shall be exercisable at the sole discretion of GSFC. Renewal will be accomplished through the issuance of Renewal letter. In the event that the contract(s), if any, resulting from the award of this RFP shall terminate or be likely to terminate prior to the making of an award for a new contract for the identified products and/or services, GSFC may, with the written consent of the Awarded Offeror, extend the contract(s) for such period of time as may be necessary to permit GSFC's continued supply of the identified products and/or services. The contract(s) may be amended in writing from time to time by mutual consent of the parties. Unless this RFP states otherwise, the resulting award of the contract does not guarantee volume or a commitment of funds.

2. Instructions to Offerors

By submitting a response to the RFP, the Offeror is acknowledging that the Offeror:

1. Has read the information and instructions,
2. Agrees to comply with the information and instructions contained herein.

2.1. General Information and Instructions

2.1.1. Team Georgia Marketplace Registration System

The Department of Administrative Services (DOAS) requires all companies and/or individuals interested in conducting business with the State of Georgia to register in the State's web-based registration system, through Team Georgia Marketplace. DOAS offers automatic email notifications of new procurement opportunities to those companies and/or individuals electing to register. Registrants are encouraged to select one or more National Institute of Governmental Purchasing Codes ("NIGP Codes™") which best reflects the types of goods and/or services offered. The NIGP Codes™ selected operate as a filter, limiting the automatic email notifications sent, to procurement opportunities which contain one or more of the registrants selected NIGP codes. Registrants are responsible for updating and maintaining key company, contact, and product information in the system. Offerors may register at <https://saofn.state.ga.us/psp/sao/SUPPLIER/ERP/?cmd=login>

2.1.2. GSFC Procurement Policy

The Offeror agrees to strictly abide by all the terms and conditions contained in the *GSFC Procurement Policy*, located online at: GSFC.org (Quick Links, then RFPs/RFQs) gsfc.org

2.1.3. Restrictions on Communicating with Staff

From the issue date of this RFP until the intended award is announced, Offerors are not allowed to communicate for any reason with any State staff except through the Issuing Officer named herein, or during the Offerors' conference (if any), or as defined in this RFP or as provided by existing work agreement(s). GSFC reserves the right to reject the proposal of any Offeror violating this provision.

2.1.4. GSFC's Right to Request Additional Information - Offeror Responsibility

Prior to an award, GSFC must be assured that the selected Offeror has all of the resources to successfully perform under the contract. This includes, but is not limited to, adequate number of personnel with required skills, availability of appropriate equipment in sufficient quantity to meet the on-going needs of GSFC, financial resources sufficient to complete performance under the contract, and experience in similar endeavors. If, during the evaluation process, GSFC is unable to assure itself of the Offeror's ability to perform, if awarded, GSFC has the option of requesting from the Offeror any information deemed necessary to determine the Offeror's responsibility. If such information is required, the Offeror will be so notified and will be permitted approximately seven (7) business days to submit the information requested.

2.1.5. Failing to Comply with Submission Instructions

Proposals received after the identified due date and time or submitted by any other means than those expressly permitted by the RFP will not be considered. Proposals must be complete in all respects, as required in each section of this RFP.

2.1.6. Rejection of Proposals; State's Right to Waive Immaterial Deviation

GSFC reserves the right to reject any or all proposals, to waive any irregularity or informality in a proposal, and to accept or reject any item or combination of items, when to do so would be to the advantage of the State of Georgia. It is also within the right of GSFC to reject proposals **that do not contain all elements and information requested in this RFP**. A proposal will be rejected if the proposal contains any defect or irregularity and such defect or irregularity constitutes a material deviation from the RFP requirements, which determination will be made by GSFC on a case-by-case basis.

2.1.7. GSFC's Right to Amend and/or Cancel the RFP

GSFC reserves the right to amend this RFP prior to the due/close date and time. Amendments will be made in writing and publicly posted as one or more addenda to the Georgia Procurement Registry (GPR). EACH OFFEROR IS INDIVIDUALLY RESPONSIBLE FOR REVIEWING ADDENDA AND ANY OTHER POSTED DOCUMENTS AND MAKING ANY NECESSARY OR APPROPRIATE CHANGES AND/OR ADDITIONS TO THE OFFEROR'S RESPONSE. ALL OFFERORS ARE ENCOURAGED TO FREQUENTLY CHECK THE GPR FOR ADDITIONAL INFORMATION. Finally, GSFC reserves the right to cancel this RFP at any time.

2.1.8. Costs for Preparing Proposals

Each proposal should be prepared simply and economically, avoiding the use of elaborate promotional materials beyond those sufficient to provide a complete presentation. The cost for developing the proposal and participating in the procurement process (including the protest/informal complaint process) is the sole responsibility of the Offeror. GSFC will not provide reimbursement for such costs.

2.1.9. ADA Guidelines

The State of Georgia adheres to the guidelines set forth in the Americans with Disabilities Act. Offerors should contact the Issuing Officer at least one day in advance if they require special arrangements when attending the Offerors' or Pre-bid Conference (if any). The Georgia Relay Center at 1-800-255-0056 (TDD Only) or 1-800-255-0135 (Voice) will relay messages, in strict confidence, for the speech and hearing impaired.

2.1.10. Georgia Open Records Act

The laws of the State of Georgia, including the Georgia Open Records Act, as provided in O.C.G.A. Section 50-18-70 et seq., require procurement records and other public records to be made public unless otherwise provided by law. The State Purchasing Act was recently amended legislatively through Senate Bill 175 to provide "audited financial statements not otherwise publicly available but required to be submitted in the proposal, offer, or proposal shall not be subject to public disclosure" (O.C.G.A. Section 50-5-67(d)(4)). Accordingly, to the extent the Offeror has determined this provision is applicable to protect its submitted financial information from disclosure, the Offeror must submit its financial information as a separate document clearly marked as confidential. PLEASE NOTE: Even though information (financial or other information) submitted by an Offeror may be marked as "confidential", "proprietary", etc., GSFC will make its own determination regarding what information may or may not be withheld from disclosure.

2.1.11. Registered Lobbyists

By submitting a response to this RFP, the Offeror hereby certifies that the Offeror and its lobbyists are in compliance with the Lobbyist Registration Requirements in accordance with the Georgia Vendor Manual, located online at: <http://pur.doas.ga.gov/SPDportalDocs/GeorgiaVendorManual.pdf>

2.2. Submittal Instructions

Listed below are key action items related to this RFP. The Schedule of Events in Section 1.6 identifies the dates and time for these key action items. This portion of the RFP provides instructions regarding the process for reviewing the RFP, preparing a response to the RFP and submitting a response to the RFP.

2.2.1. RFP Released

The release of this RFP is formally communicated through the posting of this RFP on the Georgia Procurement Registry, which is accessible online as follows:

http://ssl.doas.state.ga.us/PRSapp/PR_index.jsp

2.2.2. RFP Review

The RFP consists of the following:

1. This document, entitled "Request for Proposals for Financial Literacy Module", and
2. Any and all documents provided by GSFC as attachments to the RFP or links contained within the RFP or its attached documents.

Please carefully review all information contained in the RFP, including all documents available as attachments or available through links. If you have any difficulty accessing the RFP or opening provided links or documents, it should be reported immediately to the Issuing Officer (See Section 1.7).

2.2.3. Submitting Questions

All questions concerning this RFP must be submitted in writing via email to the Issuing Officer identified in Section 1.7. No questions other than written will be accepted. No response other than written will be binding upon the GSFC. All Offerors must submit questions by the deadline identified in the Schedule of Events for submitting questions. Offerors are cautioned that GSFC may or may not elect to entertain late questions or questions submitted by any other method than as directed by this section. All questions about this RFP must be submitted in the following format:

Company Name

Question #1 Question, *Citation of relevant section of the RFP*

Question #2 Question, *Citation of relevant section of the RFP*

All vendor questions and the corresponding answers will be posted to the Georgia Procurement Registry as an official addendum to this RFP.

2.2.4. Preparing a Response

When preparing a response, the Offeror must consider the following instructions:

1. The Offeror must ensure its response is accurate and readily understandable.
2. Each proposal should be prepared simply and economically, avoiding the use of elaborate promotional materials beyond those sufficient to provide a complete presentation. If supplemental materials are a necessary part of the Technical Proposal, the Offeror should reference these materials in the Technical Proposal, identifying the document(s) and citing the appropriate section and page(s) to be reviewed. All information presented in response to this RFP must be included in the submitted response. There can be no information that is linked to a website that requires reviewers to access the website for consideration of content. Any such conditions will not be considered as part of the RFP.
3. **The Offeror must label its response using the corresponding section numbers of the RFP so that GSFC can easily organize and navigate the Offeror's response.**

2.2.5. Packaging the Response

The Offeror's proposal, in response to this RFP, must be divided into two (2) appropriately labeled and sealed packages - a Technical Proposal and a Cost Proposal.

The contents of each package will include:

1. Technical Proposal

- Proposal Certification (Appendix A);
- Small or Minority Business Form (Appendix B) ;
- Sales & Use Tax Compliance Form (Appendix C);
- Technical Proposal (including all worksheets and required attachments); and
- Contract Exceptions (if any).

DO NOT INCLUDE ANY COST INFORMATION IN YOUR TECHNICAL SUBMISSION.

2. Cost Proposal

- The Offeror must use the Cost Proposal form attached to this RFP

2.2.6 “Hard Copy” and Electronic Copies Required

Offeror must provide the following number of copies:

1. Technical Proposal:

- One (1) hard copy, marked “Original” with original signatures; and
- Seven (7) copies.
- One (1) CD containing a complete copy of the Technical Proposal

2. Cost Proposal:

- One (1) hard copy, marked “Original” with original signatures; and
- Seven (7) copies.
- One (1) CD containing a complete copy of the Technical Proposal

Technical Proposal and Cost Proposal CDs **must be labeled and packaged separately.** In the event of a discrepancy/conflict between a hard copy and a CD version, the CD version will govern.

2.2.7 Submitting the Response

Mark the outside of shipping package as follows:

Name of Company
Point of Contact for Company and Phone Number
RFP# 476-046-091911-52

The Offeror’s complete proposal must be received on or before the due date and time at the following location:

Everett Petway
2082 East Exchange Place
Tucker, Georgia 30084

All proposals will be time stamped by GSFC upon receipt. Proposals received after the due date and time will not be evaluated.

3. Offeror Information

This section requests basic information concerning the Offeror and may establish certain minimum insurance, bonding, and/or other requirements the Offeror must meet to be considered eligible for award. Please read each section carefully.

3.1 Company Information

The Offeror will provide the company name, company address and the name, telephone number, and email address of the person or persons authorized to represent the company regarding all matters related to the proposal.

3.2 Georgia Based Business/Reciprocal Preference Law O.C.G.A. §50-5-60(b)

For the purposes of evaluation only, Offerors resident in the State of Georgia will be granted the same preference over Offerors resident in another state in the same manner, on the same basis, and to the same extent that preference is granted in awarding bids for the same goods or services by such other state to Offerors resident therein over Offerors resident in the State of Georgia. NOTE: For the purposes of this law, the definition of a resident Offeror is an Offeror who is domiciled in the State of Georgia. Please identify the State in which your company is domiciled.

3.3 Small and/or Minority Business

It is the policy of the State of Georgia that small and/or minority business enterprises shall have a fair and equal opportunity to participate in the State purchasing process. Therefore, the State of Georgia encourages all small and minority business enterprises to compete for, win, and receive contracts for goods, services, and construction. Also, the State encourages all companies to sub-contract portions of any state contract to small and minority business enterprises. Offerors interested in taking advantage of the Georgia income tax incentives provided for by the Official Code of Georgia Annotated Section 48-7-38, relative to the use of minority subcontractors in the performance of contracts awarded by the State of Georgia, should contact the Vendor Relations Administrator:

Vendor Relations Administrator
 Department of Administrative Services
 200 Piedmont Avenue, S.E.
 Suite 1308, West Tower
 Atlanta, Georgia 30334-9010
 Telephone: (404) 657-6000
 Fax: (404) 657-8444

Please complete and attach the Small and/or Minority Business form (provided as Appendix B to this RFP) to your response.

3.4 Sales and Use Tax

In accordance with Official Code of Georgia Annotated §50-5-82, GSFC is prohibited from awarding a contract to a nongovernmental vendor if that vendor or an affiliate of the vendor is a “dealer” failing or refusing to collect sales or use taxes on its sales delivered to Georgia. Please complete the Sales and Use Tax Form (SPD-SP014 “Sales and Use Tax Form”), which is included as Appendix C to this RFP.

In the event the Offeror is identified as an apparent successful vendor, the information provided in the Sales and Use Tax Form will be submitted by GSFC to the Georgia Department of Revenue (“DOR”) for a determination as to whether the Offeror is a “prohibited source.” GSFC reserves the right to submit the Offeror’s completed form to DOR for review even if the Offeror has not been selected for award.

Any Offeror identified as a prohibited source will be ineligible for award. **Accordingly, the Offeror is strongly encouraged to check its tax status now and resolve any outstanding tax liabilities prior to submitting this response.** Department of Revenue has identified the following source to allow Offerors to check current tax status: <http://www.etax.dor.ga.gov/>

3.5. Standard Insurance Requirements

MANDATORY: The Offeror’s response must include the Offeror’s affirmation to meet the following requirement(s). Failure to agree to meet the requirement(s) identified below will result in rejection of the Offeror’s proposal.

Insurance Coverage:

If awarded a contract, the Offeror shall procure and maintain insurance which shall protect the Offeror and GSFC (as an additional insured) from any claims for bodily injury, property damage, or personal injury covered by the indemnification obligations set forth in the contract attached to this RFP throughout the

duration of the contract. The Offeror shall procure and maintain the insurance policies described below at the Offeror's own expense and shall furnish to GSFC an insurance certificate listing GSFC as certificate holder and as an additional insured. The insurance certificate must document that the Commercial General Liability insurance coverage purchased by the Offeror includes contractual liability coverage applicable to this contract. In addition, the insurance certificate must provide the following information: the name and address of the insured; name, address, telephone number and signature of the authorized agent; name of the insurance company (authorized to operate in Georgia); a description of coverage in detailed standard terminology (including policy period, policy number, limits of liability, exclusions and endorsements); and an acknowledgment of notice of cancellation to GSFC.

Offeror is required to maintain the following insurance coverage's during the term of the contract:

- 1) Workers Compensation Insurance (Occurrence) in the amounts of the statutory limits established by the General Assembly of the State of Georgia (A self-insurer must submit a certificate from the Georgia Board of Workers Compensation stating that the Awarded Offeror(s) qualifies to pay its own workers compensation claims.) In addition, the Offeror shall require all subcontractors occupying the premises or performing work under the contract to obtain an insurance certificate showing proof of Workers Compensation Coverage with the following minimum coverage:
 - Bodily injury by accident--per employee \$100,000;
 - Bodily injury by disease--per employee \$100,000;
 - Policy limits \$500,000.
- 2) Commercial General Liability Policy with the following minimum coverage:
 - General Aggregate including
 - Products and Completed Operations-- \$1,000,000;
 - Each Occurrence-- \$1,000,000;
 - Aggregate Limit-- \$3,000,000.
- 3) Business Auto Policy to include but not be limited to liability coverage on any owned, non-owned and hired vehicle used by the Offeror or Offeror's personnel in the performance of this contract. The Business Automobile Policy shall have a per occurrence limit of \$1,000,000.

The foregoing policies shall contain a provision that coverage afforded under the policies will not be canceled, or not renewed or allowed to lapse for any reason until at least thirty (30) days prior written notice has been given to GSFC. Certificates of Insurance showing such coverage to be in force shall be filed with GSFC prior to commencement of any work under the contract. The foregoing policies shall be obtained from insurance companies licensed to do business in Georgia and shall be with companies acceptable to GSFC, which must have a minimum A.M. Best rating of A-. All such coverage shall remain in full force and effect during the term and any renewal or extension thereof.

Within ten (10) business days of award, the selected Offeror must procure the required insurance and provide GSFC with two (2) Certificates of Insurance. Certificates must reference this RFP by number or contract number. Offeror's proposal must include the cost of the required insurance. No contract performance shall occur unless and until the required insurance certificates are provided.

3.6. Proposal Certification

MANDATORY: The Offeror must complete and attach a signed copy of the Proposal Certification (which is included as Appendix A to this RFP). DO NOT MODIFY OR ALTER THE PROPOSAL CERTIFICATION IN ANY WAY. Failure to attach a signed copy of the Proposal Certification will result in rejection of the Offeror's proposal.

4. RFP Proposal Factors

This section contains the detailed technical requirements and related services for the FLM. The following are detailed technical requirements that should be included in your response. Offerors are required to download, complete and then submit the "Mandatory Response Worksheet" with their responses found as an attachment to this RFP (Attachment D). **This worksheet together with any and all other documents submitted in response**

to Sections 3 and 4 of this RFP will be considered the Offeror's technical proposal. Your submission should be prepared so that a reader may easily identify the applicable response with the corresponding section of the RFP.

GSFC has determined that it is best to define its own needs, desired operating objectives, and desired operating environment. GSFC will not tailor these needs to fit a particular solution Offerors may have available; rather, the Offerors shall propose to meet GSFC's needs as defined in this RFP. All claims shall be subject to demonstration. Offerors are cautioned that conditional proposals, based upon assumptions, may be deemed non-responsive.

4.1. Technical Proposal Introduction

All of the items described in this section are service levels and/or terms and conditions that GSFC expects to be satisfied by the selected Offeror. Each Offeror must indicate its willingness and ability to satisfy these requirements in the appropriate responses.

4.2. Mandatory Requirements – Pass/Fail

As specified with each requirement listed in the **Mandatory Response Worksheet**, the Offeror must indicate whether its proposal meets the individual requirements by marking either a "YES" or "NO" in the response block provided. A Pass/Fail evaluation will be utilized for all mandatory requirements. Ordinarily, to be considered responsive, responsible and eligible for award, all questions identified as mandatory must be marked "YES" to pass. There may be rare instances in which a response of "NO" is the correct and logical response in order to meet the mandatory requirement (e.g. responding "NO" that the Offeror does not possess any conflicts of interest). Otherwise, any mandatory questions marked "NO" will fail the technical requirements and will result in disqualification of the proposal.

DO NOT INCLUDE ANY COST INFORMATION IN YOUR RESPONSE TO THIS WORKSHEET; COST SHOULD ONLY BE PROVIDED WHERE REQUESTED IN THE COST PROPOSAL.

4.3 Offeror's Technical Proposal/Response

Offerors should submit a technical proposal setting forth the description of a FLM. Specifically, the Offeror's technical proposal/response must include/address each of the following:

4.3.1. Organizational Overview

- Organizational history
- High level organization chart with a description of professional positions
- Total number of current FLM clients
- Percentage of prior year's revenue derived from FLM sales and support
- Description of any lawsuits settled in the last three (3) years related to your product or - services in which a negative judgment was rendered against your organization or an agreement to pay damages was reached prior to a formal judgment.
- Offeror's full legal name
- Headquarters address
- Type of ownership (e.g., partnership, corporation, etc.)
- If Offeror is a subsidiary, affiliate or operates in an "alternative practice structure", include the name of the other organization with a description of the relationship.
- State where the Offeror is incorporated or otherwise organized to do business
- The name, title, and telephone number of the person authorized to negotiate the contract on behalf of the organization

The contact information for the person that should be contacted for clarification of the Offeror's Response

4.3.2. Project Team Information

The Response shall consist of the following information pertaining to the specific Project Team the Offeror plans to use if selected for an award:

- Project Team Hierarchy – Organization chart outlining the project team. The information shall include the names of the team that will be assigned to FLM.
- Summary of Project Team Experience in performing installations and support.
- Detailed resumes for each Project Team Member.

4.3.3. Offeror Qualifications and References

- Offeror shall have been in business a minimum of three (3) years. GSFC reserves the right to request documentation and references to validate this information.
- Offeror shall provide five (5) references of customers who are currently using their system, with two (2) of the references being local, state or Federal government entities. Information should include the business name, contact name, contact phone number and contact email address.
- GSFC reserves the right to request additional information from the vendor regarding its qualifications.

4.3.4 Additional Requirements

- Offerors shall provide a detailed anticipated implementation timeline beginning with the date of award through full roll-out.
- Offerors are expected to provide live demonstrations of their proposed FLM, either onsite, at GSFC or at a location agreed upon by both the Offeror and GSFC. The demonstration shall include all the required technical features as outlined below and be of adequate duration and scope for full evaluation of the FLM.
- Post-award, the Offeror is required to provide technical support during implementation and roll-out, as well as ongoing technical support for the duration of the contract period and all option years that are exercised. At minimum the support must be available to the FLM administrators, but it is preferable that end-users can also contact technical support services directly by telephone or online.
- Offeror must include information regarding the following in their proposals:
 - Technical architecture
 - System requirements
 - System integration
 - Security controls
 - Software incompatibilities
 - Required network protocols
 - Version maintenance and patches

4.3.5 Value Added Proposal

- The Response shall contain a narrative outlining the advantages the State entity will realize by selecting your firm, as opposed to selecting another FLM firm. The narrative should cover traits that are unique to your firm only.

4.3.6 Financial Reports

Offerors shall provide financial information that would allow GSFC to ascertain the financial stability of the firm to include, as a minimum, one of the following:

- If a public company, the Offeror shall provide its most recent audited financial report.
- If a private company, the Offeror shall provide a copy of its most recent financial statement, and a letter from their financial institution, on the financial institution's letterhead, stating the Offeror's financial stability.
- Dun & Bradstreet report indicating company's net worth, D&B rating and working capital position.

At discretion of GSFC, the successful Offeror shall be required to submit this information on an annual basis.

4.3.7 FLM Technical Requirements

The response shall contain a narrative describing the technical capabilities of the proposed system. The narrative shall contain the following headings and address at a minimum the functional requirements listed under each heading.

Support and Training

- Offeror provides detailed timeline for implementation and roll-out
- Offeror provides on-site support during implementation and roll-out
- Offeror provides training for staff overseeing Financial Literacy Module
- Offeror provides facilitator and participant training materials
- Offeror provides ongoing technical support to Financial Literacy Module administrators and end-users
- Offeror assists with marketing plan for Financial Literacy Module

Platform, Domains and Interface

- Ability to brand Financial Literacy Module (user interfaces, reports, etc.) with GSFC brand
- Ability to customize user interface for GSFC end-users

System Content

- Product includes an administrative interface for the management of how information is collected
- Product must fully interact with www.GAcollege411.org and allow users to utilize single sign on for a seamless transition from one site to the other.
- Content must include access to interactive components (audio, video, screen casts, quizzes, etc.) to enhance knowledge on basic financial literacy topics.
- Content should be relevant to multiple customer groups (for example, middle school students, high school students, college students, parents, adults and military)
- Content should be consistent with Federal requirements regarding financial literacy (for example, understanding your paycheck, benefits and taxes, education is important, credit card management, budgeting, borrowing, saving, etc. See the Core Competencies identified by the Department of the Treasury at <http://www.treasury.gov/about/organizational-structure/offices/Domestic-Finance/Documents/FLEC%20-%20Core%20Competencies%20-%20FRN.pdf>).
- Includes curriculum module to assist with content being taught in the classroom
- Technology must provide integrated reporting capabilities, updated automatically, and accessible to the administrator in both data and graphical views, including the ability to generate custom reports.
- Users should be able to pause and bookmark their session so that it can be returned to later at the point they left off, and such that it allows random access to specific areas within a topic in non-sequential order.
- System possesses the ability to allow for state specific authoring for information specific to Georgia.
- Product allows student to create and print a budget.
- System possesses the ability to have users complete a pre-learning assessment and a post-learning assessment.

Reporting

- Web-based access to administrative features, data and reporting
- Create a survey or test

4.4. Additional Information

Please access and review all of the attachments provided by GSFC with this RFP to ensure you have responded to all requests for information.

5. Cost Proposal

5.1 Cost Proposal

Each Offeror is required to submit a cost proposal as part of its response. The cost proposal will be evaluated and scored in accordance with Section 6 “Proposal Evaluation, Negotiations and Award”. By submitting a response, the Offeror agrees that it has read, understood, and will abide by the following instructions/rules:

1. The submitted cost proposal must include all costs of performing pursuant to the resulting contract; and
2. Cost proposals containing a minimum order/ship quantity or dollar value, unless otherwise called for in the RFP, will be treated as non-responsive and may not be considered for award; and
3. In the event there is discrepancy between an Offeror’s unit price and extended price, the unit price shall govern; and
4. The prices quoted and listed in the cost proposal shall be firm throughout the term of the resulting contract, unless otherwise noted in the RFP or contract.

5.2 Cost Structure and Additional Instructions

GSFC understands that there are a number of different fee structures in the marketplace for software and services like those requested in this RFP and that use of a structured cost proposal format for this solicitation is not practical. Accordingly, offerors shall submit a cost proposal in a format that in the offeror’s view best describes and presents the proposal. At a minimum the proposal shall include:

- A description of the proposed fee arrangement (flat price licensing, per seat licensing, volume licensing, etc.)
- Unit or flat rate pricing for ALL products or services offered in the proposal (licensing fee, price for training or implementation services, etc.)
- Any volume discounts or rate changes for changes in service level
- The proposed billing period for each rate or price (monthly, annually, one time, etc)
- Pricing covering the entire term contemplated in the RFP (Fixed pricing for the entire term of the contract (including the four renewal terms), fixed pricing for each of the five terms, or base pricing for the first year plus a fixed or indexed annual price escalation factor)”

6. Proposal Evaluation, Negotiations and Award

All timely proposals will be evaluated in accordance with the following steps. The objective of the evaluation process is to identify the proposal which represents the best value to GSFC based on a combination of technical and cost factors. Based on the results of the initial evaluation, GSFC may or may not elect to negotiate technical and/or cost factors as further described in the RFP. In the event negotiations of the technical and/or cost factors occur, the revised proposals will be reevaluated in accordance with the provisions of Section 6.4 “Scoring Criteria.” Once the evaluation process has been completed (and any negotiations GSFC desires to conduct have occurred), the apparent successful Offeror(s) will be required to enter into discussions with GSFC to resolve any exceptions to GSFC’s contract. GSFC will announce the results of the RFP as described further in Section 6.8 “Public Award Announcement.”

6.1. Administrative/Preliminary Review

First, the proposals will be reviewed by the Issuing Officer to determine the proposal’s compliance with the following requirements:

1. Proposal was received by deadline
2. Proposal is complete and contains all required documents
3. Technical Proposal does not include any pricing from the Cost Proposal

6.2. Evaluating Proposal Factors (Section 4)

If the Offeror’s proposal passes the Administrative/Preliminary Review, the Offeror’s responses to Section 4 “RFP Proposal Factors” will be submitted to the Evaluation Team for evaluation.

6.2.1. Review of Mandatory & Mandatory Scored Questions

The Evaluation Team will review each proposal in detail to determine its compliance with mandatory RFP requirements. Responses to both “Mandatory” Questions will be evaluated on a pass/fail basis. If a proposal fails to meet a mandatory and/or mandatory scored RFP requirement, GSFC will determine if the deviation is material. A material deviation will be cause for rejection of the proposal. An immaterial deviation will be processed as if no deviation had occurred. All proposals which meet the requirements of the “Mandatory” Questions are considered “Responsive Proposals” at this point in time and will be scored in accordance with the point allocation in Section 6.4 “Scoring Criteria.”

6.2.2. Review of Additional Scored Information Questions

For all proposals determined to be “Responsive Proposals”, the Evaluation Team will review and score the responses to the Additional Scored Information (if any) in accordance with the point allocation in Section 6.4 “Scoring Criteria.”

The Offeror will receive a total technical score at the conclusion of the evaluation of the RFP Proposal Factors.

6.3. Evaluating Cost Proposal and Total Combined Score

The cost proposals will be reviewed and scored in accordance with Section 6.4 “Scoring Criteria.” To expedite the evaluation process, GSFC reserves the right to analyze the cost proposals independently, but at the same time the Evaluation Team is analyzing the technical proposals, provided neither the cost proposals nor the cost analysis is disclosed to the Evaluation Team until the Evaluation Team completes its initial evaluation and scoring of the RFP Proposal Factors.

GSFC may utilize lowest cost, lowest total cost, and total cost of ownership (TCO) or greatest savings to determine the most competitive cost proposal. The cost proposal may be scored on an overall basis or at the category/subcategory/line level (as applicable) relative to other proposals. The Offeror deemed to have the most competitive cost proposal overall, as determined by GSFC, will receive the maximum score for the cost criteria. In the alternative, in the event the cost proposal is scored at the category, subcategory or line level, GSFC may assign the maximum score per category/subcategory/line for the most competitive proposal at that level. Other proposals will receive a percentage of the maximum score based on the percentage differential between the most competitive cost proposal and the specific proposal in question.

The Offeror’s cost score will be combined with the Offeror’s technical score to determine the Offeror’s overall score (or “total combined score”).

6.4. Scoring Criteria

The evaluation is comprised of the following:

Category	Criteria	Points
Cost	1. Cost of proposed products and/or services	350 Points
Technical/Proposal Factors	2. "Mandatory" Requirements	Pass/Fail
Technical/Proposal Factors	3. "Mandatory Scored" and/or "Additional Scored" Responses	650 Points
Total	N/A	1000

Evaluation and Award Criteria, (Technical Proposal – 650 points)

Criteria	Max No. of Points
A. Overall quality of the response to the RFP	50
B. Technical Requirements	250

C. Qualifications/References/Value Added	150
D. Experience of project team assigned and qualifications of staff	100
E. Organizational Overview	50
F. Financial Overview	50
-----	-----
Total Technical Proposal Points	650

6.5. Negotiations of Proposals and/or Cost Factors

This section of the RFP describes GSFC's process for utilizing its discretionary negotiation authority.

The objective of negotiations is to obtain the Offeror's best terms. PLEASE NOTE: NEGOTIATIONS ARE DISCRETIONARY; THEREFORE, GSFC URGES THE OFFEROR (1) TO SUBMIT ITS BEST RESPONSE AND (2) NOT TO ASSUME THE OFFEROR WILL BE GRANTED AN OPPORTUNITY TO NEGOTIATE.

6.5.1. Overview of Negotiations

After the Evaluation Team has scored the Offerors' proposals, GSFC may elect to enter into one or more rounds of negotiations with all responsive and responsible Offerors or only those Offerors identified by the Evaluation Team as being in the competitive range. The competitive range will not be selected arbitrarily and those Offerors included in the competitive range must have highly scored proposals.

After each round of negotiations (if any), the Offeror will submit revisions to its proposal factors and/or cost proposal, which revisions will be scored by the Evaluation Team in accordance with the same criteria used to evaluate the initial responses from the Offerors. Offerors may be removed from further participation in the negotiation process in the event the Evaluation Team determines the Offeror cannot be considered responsive and responsible or based on the competitive range as defined in Section 6.5.3 "Competitive Range."

GSFC reserves the right to proceed to award without further discussions after receipt of the initial proposals, in which case, negotiations and Proposal Revisions will not be required.

6.5.2. Negotiation Instructions

Listed below are the key action items related to negotiations. If GSFC finds it necessary to change any of these items, it will be accomplished by (1) a new version of the RFP posted to the GPR and/or sent electronically to all Offerors or (2) some other written communication. The State's Negotiation Committee may consist of the State's Evaluation Committee or may be comprised of different people. However, evaluation of proposals or revised proposals shall be completed only by the State's Evaluation Committee.

- 1. Negotiation Invitation:** Those Offerors identified by the Evaluation Committee to negotiate will be notified and invited to attend negotiations. Offerors will be notified in writing: (i) the general purpose and scope of the negotiations; (ii) the anticipated schedule for the negotiations; and (iii) the procedures to be followed for negotiations.
- 2. Confirmation of Attendance:** Offerors who have been invited to participate in negotiations must confirm attendance.
- 3. Negotiations Round(s):** One or more rounds of negotiations may be conducted with those Offerors identified by the State's Evaluation Team.

6.5.3. Competitive Range

If GSFC elects to negotiate pursuant to Section 6, GSFC may either (1) elect to negotiate with all responsive and responsible Offeror's, (2) limit negotiations to those Offerors identified within the competitive range, or (3) limit negotiations to the number of Offerors with whom GSFC may reasonably negotiate as defined below. In the event GSFC elects to limit negotiations to those Offerors identified within the competitive range, GSFC will identify the competitive range by (1) ranking Offerors' proposals from highest to lowest based on each Offeror's Total Combined Score and (2) then looking for breaks in the scores such that natural groupings of similar scores may be identified. In the event GSFC determines the number of responsive and responsible Offerors is so great that GSFC cannot reasonably conduct negotiations (which determination shall be solely at GSFC's discretion and shall be conclusive), GSFC may elect to limit negotiations to the top three (3) ranked Offerors as determined by the Total Combined Score.

6.5.4. Negotiation Round Completion

As part of each round of negotiation, GSFC may or may not engage in verbal discussions with the Offerors. However, whether or not GSFC engages in verbal discussions, any revisions the Offeror elects to make to its response must be submitted in writing via email by the end date and time identified by the Issuing Officer. All revisions received by the due date and time will be evaluated and re-scored by the Evaluation Team in accordance with the same criteria used to evaluate the initial responses from the Offerors. Revisions which are not received prior to the due date and time cannot be considered; however, any Offeror failing to submit timely revisions will not be disqualified from consideration for award based on its final proposal as accepted by GSFC.

6.6. Selection and Award

The Offeror receiving the highest Total Combined Score and with whom GSFC is able to reach agreement as to contract terms will be selected for award.

The primary intent of this RFP is to identify a single source to provide all of the needed goods and/or services.

6.7. Site Visits and Oral Presentations

GSFC reserves the right to conduct site visits or to invite Offerors to present their proposal factors/technical solutions to the Evaluation Team. Cost proposals and related cost information must not be discussed during the oral presentation of the Offeror's technical solution. Nothing in this section shall prohibit the Negotiation Team from discussing both proposal factors and cost information during the negotiation process defined by Section 6.5 "Negotiations of Proposals and/or Cost Factors".

6.8. Public Award Announcement

The proposal tabulation or other such document is GSFC's public notice of actual contract award(s). The document will be publicly posted to the Georgia Procurement Registry.

7. Contract Terms and Conditions

The contract that GSFC expects to award as a result of this RFP will be based upon the RFP, the successful Offeror's final response as accepted by GSFC and the contract terms and conditions, which are attached to this RFP. The "successful Offeror's final response as accepted by GSFC" shall mean: the final cost and technical proposals submitted by the Awarded Offeror and any subsequent revisions to the Awarded Offeror's cost and technical proposals and the contract terms and conditions due to negotiations, written clarifications or changes made in accordance with the provisions of the RFP, and any other terms deemed necessary by GSFC, except that no objection or amendment by an Offeror to the RFP requirements or the contract terms and conditions shall be incorporated by reference into the contract unless GSFC has explicitly accepted the Offerors objection or amendment in writing.

Please review GSFC's contract terms and conditions prior to submitting a response to this RFP. Offerors should plan on the contract terms and conditions contained in this RFP being included in any award as a result of this RFP. Therefore, all costs associated with complying with these requirements should be included in any pricing quoted by the Offerors. The contract terms and conditions may be supplemented or revised before contract execution and are provided to enable Offerors to better evaluate the costs associated with the RFP and the potential resulting contract.

Exception to Contract

By submitting a proposal, each Offeror acknowledges its acceptance of the RFP specifications and the contract terms and conditions without change except as otherwise expressly stated in the submitted proposal. If an Offeror takes exception to a contract provision, the Offeror must state the reason for the exception and state the specific contract language it proposes to include in place of the provision. **Any exceptions to the contract must be submitted with the Offeror's response. Exceptions must be in an original document using the track changes functionality and may not be submitted in the form of highlighted changes to the original contract. Proposed exceptions must not conflict with or attempt to preempt mandatory requirements specified in the RFP.**

In the event the Offeror is selected for potential award, the Offeror will be required to enter into discussions with GSFC to resolve any contractual differences before an award is made. These discussions are to be finalized and all exceptions resolved within the period of time identified in the schedule of events. Failure to resolve any contractual issues will lead to rejection of the Offeror. GSFC reserves the right to proceed to discussions with the Offeror ranked next best Offeror.

GSFC reserves the right to modify the contract to be consistent with the apparent successful offer, and to negotiate other modifications with the apparent successful Offeror. Exceptions that materially change the terms or the requirements of the RFP may be deemed non-responsive by GSFC, in its sole discretion, and rejected. Contract exceptions which grant the Offeror an impermissible competitive advantage, as determined by GSFC, in its sole discretion, will be rejected. If there is any question whether a particular contract exception would be permissible, the Offeror is strongly encouraged to inquire via written question submitted to the Issuing Officer prior to the deadline for submitting written questions as defined by the Schedule of Events.

8. List of RFP Attachments

The following **six (6)** documents make up this RFP. Any difficulty locating or accessing the following documents should be immediately reported to the Issuing Officer.

1. GSFC RFP (this document)
2. Appendix A Proposal Certification
3. Appendix B Small and/or Minority Business Form
4. Appendix C Sales and Use Tax Compliance Form
5. Attachment D – Pass/Fail Mandatory Response Worksheet from Section 4.2 of this RFP
6. State Contract from Section 7 “Contract Terms and Conditions” of this RFP



Appendix A

PROPOSAL CERTIFICATION

By responding to this RFP, the Offeror understands and agrees to the following:

1. That the submitted proposal constitutes an offer, which when accepted in writing by GSFC, and subject to the terms and conditions of such acceptance, will constitute a valid and binding contract between the undersigned and GSFC; and
2. That the Offeror has read the specifications and requirements shown or referenced in the RFP and that the Offeror's proposal is made in accordance with the provisions of such specifications and requirements except as expressly stated otherwise in the Offeror's proposal; and
3. That the Offeror guarantees and certifies that all items included in the Offeror's proposal meet or exceed any and all such stated RFP specifications and requirements except as expressly stated otherwise in the Offeror's proposal; and
4. That, if awarded a contract, the Offeror will deliver goods and/or services that meet or exceed the RFP specifications and requirements except as expressly stated otherwise in the Offeror's proposal; and
5. That the technical and cost proposals submitted by the Offeror shall be valid and held open for a period of **one hundred and twenty (120) days** from the final RFP closing date and that the proposals may be held open for an additional period of time subject to the Offeror's consent; and
6. That this proposal is made without prior understanding, agreement, or connection with any corporation, firm, or person submitting a proposal for the same materials, supplies, equipment, or services and is in all respects fair and without collusion or fraud. The Offeror understands and agrees that collusive bidding is a violation of state and federal law and can result in fines, prison sentences, and civil damage awards; and
7. That the provisions of the Official Code of Georgia Annotated, Sections 45-10-20 et seq. have not been violated and will not be violated in any respect.

DO NOT MODIFY THE PROPOSAL CERTIFICATION TERMS IN ANY WAY. THIS FORM MUST BE COMPLETED, SIGNED AND SUBMITTED WITH YOUR TECHNICAL PROPOSAL.

Contractor's Full Legal Name: (PLEASE TYPE OR PRINT)	
Authorized Signature:	
Printed Name and Title of Person Signing:	
Date:	
Company Address:	
FAX Number:	
Email Address:	
*This table must be completed in its entirety by the Offeror.	



Appendix B

SMALL OR MINORITY BUSINESS FORM

- Can your company be classified as a **SMALL BUSINESS** by the following definition:

Small Business – defined as an independently owned and operated entity that has either fewer than one hundred (100) employees or less than one million dollars (\$1,000,000) in gross receipts per year. (State Statute 50-5-121)

Yes (If yes, please check the following reason(s) that apply)
 Less than 100 employees or,
 Less than \$1,000,000 in gross annual receipts.
 No

- Can your company be classified as a **MINORITY OWNED BUSINESS** by the following definition?

Minority Owned Business – means a business that is 51% owned or controlled by one or more minority persons. Please indicate below if your firm is 51% owned or controlled by one of the minority groups listed.

African American	%	Asian American	%
Hispanic / Latino	%	Pacific Islander	%
Native American	%		

Ownership: American Citizen Yes No

Are any of your suppliers minority and/or small business enterprises? Yes No

If Yes, please indicate the percentage of minority companies represented. _____%

If awarded a contract as a result of this solicitation, do you anticipate employing any small or minority subcontractors? Yes No



Appendix C, TAX COMPLIANCE

INSTRUCTIONS TO SUPPLIERS

Please complete the following information:

- Supplier's Name:
- Physical Location Address:
- Federal Identification Number (FEI):
- Have you ever been registered in the State of Georgia?
- If so, please provide the following information, if applicable:
 - State Taxpayer Identification Number (STI):
 - Sales and Use Tax Number:
 - Withholding Tax Number:
- What type of service will you perform?
- Will you sell any tangible personal property or goods?
- Supplier's Affiliate's Name:
 - FEI:
 - STI:
 - Sales and Use Tax Number:
 - Withholding Tax Number:

If there is more than one affiliate, please attach a separate sheet listing the information above.

- Person responsible for handling supplier's tax issues (such as the CFO, the company tax officer, etc.):
 - Name:
 - Telephone Number:
 - E-mail Address:

NOTICE TO SUPPLIER:

In the event the supplier is considered for contract award, the information provided in the form will be submitted by the State Entity to the Georgia Department of Revenue ("DOR") for a determination as to whether the supplier is a "prohibited source" (as defined by O.C.G.A. §50-5-82) or whether there are any other outstanding tax issues. **MISSING, INCOMPLETE, OR ERRONEOUS DATA MAY DELAY OR PROHIBIT VERIFICATION OF YOUR ELIGIBILITY FOR CONTRACT AWARD. NO PROHIBITED SOURCE MAY RECEIVE CONTRACT AWARD; THEREFORE, YOU ARE STRONGLY ENCOURAGED TO CHECK YOUR TAX STATUS NOW AND RESOLVE ANY OUTSTANDING TAX LIABILITIES AND/OR MISSING TAX RETURNS.**

STATE ENTITY: Please submit this form via email to DOR at tsd-state-contractors@dor.ga.gov for processing in accordance with the *Georgia Procurement Manual*.