



**STATE OF VERMONT**  
JOINT FISCAL OFFICE

**MEMORANDUM**

To: Joint Fiscal Committee members  
From: Sorsha Anderson, Senior Staff Associate  
Date: February 1, 2024  
Subject: Grant Requests – JFO #3185

Enclosed please find one (1) item, which the Joint Fiscal Office has received from the Administration.

**JFO #3185:** \$70,000.00 to the Attorney General's Office from the Sears Consumer Protection and Education Fund to improve accessibility and outreach of the Vermont Consumer Assistance Program to underserved populations in Vermont.  
*[Received January 31, 2024]*

Please review the enclosed materials and notify the Joint Fiscal Office (Sorsha Anderson: sanderson@leg.state.vt.us) if you have questions or would like this item held for legislative review. Unless we hear from you to the contrary by **February 20, 2024**, we will assume that you agree to consider as final the Governor's acceptance of this request.

**State of Vermont**

Department of Finance & Management  
109 State Street, Pavilion Building  
Montpelier, VT 05620-0401

[phone] 802-828-2376  
[fax] 802-828-2428

Agency of Administration

**STATE OF VERMONT  
FINANCE & MANAGEMENT GRANT REVIEW FORM**

<b>Grant Summary:</b>	Funding would allow Consumer Assistance Program to distribute publications throughout the state				
<b>Date:</b>	12/14/2023				
<b>Department:</b>	Attorney General				
<b>Legal Title of Grant:</b>	Sears Consumer Protection & Education Grant				
<b>Federal Catalog #:</b>	N/A				
<b>Grant/Donor Name and Address:</b>	The Sears Committee Sears Consumer Protection & Education Fund c/o One Ashburton Place Boston, MA 02108-1698				
<b>Grant Period:</b>	<b>From:</b>	10/17/2023	<b>To:</b>	10/31/2025	
<b>Grant/Donation</b>	Grant				
	<b>SFY 1</b>	<b>SFY 2</b>	<b>SFY 3</b>	<b>Total</b>	<b>Comments</b>
<b>Grant Amount:</b>	\$65,000	\$5,000	\$0	\$70,000	
<b>Position Information:</b>	<b># Positions</b>	<b>Explanation/Comments</b>			
	0				
<b>Additional Comments:</b>	Recommend approval. Grant would allow Consumer Assistance Program to reach underserved populations.				
<b>Department of Finance &amp; Management</b>	Adam Greshin Digitally signed by Adam Greshin Date: 2023.12.15 11:59:30 04AB832CD65C438...			(Initial)	
<b>Secretary of Administration</b>	Sarah Clark 04AB832CD65C438...			(Initial)	
<b>Sent To Joint Fiscal Office</b>				<b>Date</b>	



## STATE OF VERMONT REQUEST FOR GRANT (\*) ACCEPTANCE (Form AA-1)

BASIC GRANT INFORMATION				
<b>1. Agency:</b>		Attorney General's Office		
<b>2. Department:</b>				
<b>3. Program:</b>		Consumer Assistance Program		
<b>4. Legal Title of Grant:</b>		Sears Consumer Protection & Education Grant		
<b>5. Federal Catalog #:</b>				
<b>6. Grant/Donor Name and Address:</b>				
The Sears Committee Sears Consumer Protection & Education Fund c/o One Ashburton Place Boston, MA 02108-1698				
<b>7. Grant Period:</b>		<b>From:</b>	10/17/2023	<b>To:</b> 10/17/2024
<b>8. Purpose of Grant:</b>				
Improve accessibility and outreach to help Vermont's Consumer Assistance Program access underserved populations. Funding will be used to professionally create, translate & distribute consumer protection brochures throughout Vermont.				
<b>9. Impact on existing program if grant is not Accepted:</b>				
Current accessibility and outreach efforts will not be able to expand to aid in accessing underserved populations.				
10. BUDGET INFORMATION				
	<b>SFY 1</b>	<b>SFY 2</b>	<b>SFY 3</b>	<b>Comments</b>
<b>Expenditures:</b>	<b>FY 2024</b>	<b>FY 2025</b>	<b>FY</b>	
Personal Services	\$	\$	\$	
Operating Expenses	\$65,000	\$5,000	\$	
Grants	\$	\$	\$	
<b>Total</b>	\$65,000	\$5,000	\$	
<b>Revenues:</b>				
State Funds:	\$	\$	\$	
Cash	\$	\$	\$	
In-Kind	\$	\$	\$	
Federal Funds:	\$	\$	\$	
(Direct Costs)	\$	\$	\$	
(Statewide Indirect)	\$	\$	\$	
(Departmental Indirect)	\$	\$	\$	
Other Funds:	\$	\$	\$	
Grant (source Sears Grant)	\$65,000	\$5,000	\$	
<b>Total</b>	\$65,000	\$5,000	\$	
<b>Appropriation No:</b>	2100001000	<b>Amount:</b>	\$70,000	
		<b>Total</b>	\$70,000	

# STATE OF VERMONT REQUEST FOR GRANT (\*) ACCEPTANCE (Form AA-1)

## PERSONAL SERVICE INFORMATION

**11. Will monies from this grant be used to fund one or more Personal Service Contracts?**  Yes  No  
 If "Yes", appointing authority must initial here to indicate intent to follow current competitive bidding process/policy.

Appointing Authority Name: \_\_\_\_\_ Agreed by: \_\_\_\_\_ (initial)

12. Limited Service Position Information:	# Positions	Title
<b>Total Positions</b>		

**12a. Equipment and space for these positions:**  Is presently available.  Can be obtained with available funds.

## 13. AUTHORIZATION AGENCY/DEPARTMENT

I/we certify that no funds beyond basic application preparation and filing costs have been expended or committed in anticipation of Joint Fiscal Committee approval of this grant, unless previous notification was made on Form AA-1PN (if applicable):	Signature: _____	Date: _____
	Title: _____	
	Signature: <span style="border: 1px solid black; padding: 2px;">DocuSigned by: <i>Sarah London</i></span>	Date: 12/10/2023
	Title: <span style="border: 1px solid black; padding: 2px;">CAEC462E4F0545A...</span> Chief Assistant Attorney General	

## 14. SECRETARY OF ADMINISTRATION

<input checked="" type="checkbox"/> Approved:	(Secretary or designee signature) <span style="border: 1px solid black; padding: 2px;">DocuSigned by: <i>Sarah Clark</i></span>	Date: 12/20/2023   9:
---	---	-----------------------

## 15. ACTION BY GOVERNOR

<input checked="" type="checkbox"/>	Check One Box: Accepted	
<input type="checkbox"/>	Rejected	
(Governor's signature)		Date: 1/26/24

## 16. DOCUMENTATION REQUIRED

- Required GRANT Documentation**
- |  |  |
|--|--|
| <input type="checkbox"/> Request Memo<br><input type="checkbox"/> Dept. project approval (if applicable)<br><input checked="" type="checkbox"/> Notice of Award<br><input checked="" type="checkbox"/> Grant Agreement<br><input checked="" type="checkbox"/> Grant Budget | <input type="checkbox"/> Notice of Donation (if any)<br><input type="checkbox"/> Grant (Project) Timeline (if applicable)<br><input type="checkbox"/> Request for Extension (if applicable)<br><input type="checkbox"/> Form AA-1PN attached (if applicable) |
|--|--|

**End Form AA-1**

(\*) The term "grant" refers to any grant, gift, loan, or any sum of money or thing of value to be accepted by any agency, department, commission, board, or other part of state government (see 32 V.S.A. §5).

## Hodgdon, Marcey

---

**From:** Baldwin, Crystal  
**Sent:** Friday, December 8, 2023 4:54 PM  
**To:** Curtis, Christopher; Hodgdon, Marcey  
**Cc:** Hodgdon, Marcey; Jensen, Lisa  
**Subject:** RE: Sears Grant question  
**Attachments:** Sears Grant 2022 Cycle - VT CAP Improve Accessibility and Outreach Proposal.pdf

Hi Marcey,

I attached the grant proposal. It should be noted that they gave us about half of the amount we requested. The funds are to be allocated to the creation of, translation of, and distribution (mail fees) of the CAP brochures. All the funds are materials related. No funds will support personnel (I am highlighting as I noted the form had a line item about personnel). Otherwise, it appears the entire use of the funds will be "other" expenses.

Let me know if I can be of further assistance.

Best,  
-Crystal

Crystal Baldwin, M.Ed. (she/her)  
Consumer Assistance Program  
Office of the Attorney General  
Mailing Address:  
109 State Street  
Montpelier, VT 05609-1001

Hotline: 800-649-2424  
Direct: 802-489-7154  
Email: [crystal.baldwin@vermont.gov](mailto:crystal.baldwin@vermont.gov)

Website: [ago.vermont.gov/cap](http://ago.vermont.gov/cap)  
Blog: [blog.uvm.edu/cap](http://blog.uvm.edu/cap)



---

**From:** Curtis, Christopher <Christopher.Curtis@vermont.gov>  
**Sent:** Friday, December 8, 2023 1:44 PM  
**To:** Hodgdon, Marcey <Marcey.Hodgdon@vermont.gov>; Baldwin, Crystal <crystal.baldwin@vermont.gov>  
**Cc:** Hodgdon, Marcey <Marcey.Hodgdon@vermont.gov>  
**Subject:** Re: Sears Grant question

Marcey, what is your deadline to get this all to Joint Fiscal?

Get [Outlook for iOS](#)

---

**From:** Hodgdon, Marcey <[Marcey.Hodgdon@vermont.gov](mailto:Marcey.Hodgdon@vermont.gov)>  
**Sent:** Friday, December 8, 2023 1:41:23 PM  
**To:** Curtis, Christopher <[Christopher.Curtis@vermont.gov](mailto:Christopher.Curtis@vermont.gov)>; Baldwin, Crystal <[crystal.baldwin@vermont.gov](mailto:crystal.baldwin@vermont.gov)>  
**Cc:** Hodgdon, Marcey <[Marcey.Hodgdon@vermont.gov](mailto:Marcey.Hodgdon@vermont.gov)>  
**Subject:** RE: Sears Grant question

Looks to me that it ends 1 year out, so October 17, 2024. Would someone please send me the application? Per **32 V.S.A. § 5** I need to submit all this through Joint Fiscal to get 'approval' to accept and spend the award.

There are questions in the attached that I am hoping I can answer from reading our application. If you don't think I will be able to, feel free to fill it in for me! I've attached all the information I have received thus far.

Thanks!  
Marcey

---

**From:** Curtis, Christopher <[Christopher.Curtis@vermont.gov](mailto:Christopher.Curtis@vermont.gov)>  
**Sent:** Friday, December 8, 2023 1:27 PM  
**To:** Baldwin, Crystal <[crystal.baldwin@vermont.gov](mailto:crystal.baldwin@vermont.gov)>  
**Cc:** Hodgdon, Marcey <[Marcey.Hodgdon@vermont.gov](mailto:Marcey.Hodgdon@vermont.gov)>  
**Subject:** Sears Grant question

Hi Crystal,

Can you please let Marcey know when the Sears Grant expires? Is there a condition to spend it down in a certain period of time? Please let us know. Thanks!

CC

Get [Outlook for iOS](#)

### III. APPLICANT'S PROPOSAL – Improve Accessibility and Outreach Campaign

**In a separate document, describe the proposal for which Applicant seeks funding. Please include:**

#### A. The perceived need for the program and how Applicant identified such need.

Revitalized approaches are necessary to provide equitable access of the Vermont Consumer Assistance Program's (CAP) services to all Vermonters. CAP provides Vermonters free help with consumer problems through the administration of our complaint mediation program, consumer education and outreach efforts, and scam prevention strategies.

The population we serve is the sum of the individuals who are aware of our program. Presently, 25% of complaints received by CAP originate from the ten largest cities in the state, whereas 82% of this total represents cities within Chittenden, Vermont's most populated county. As a program serving the entire state of Vermont, CAP hopes to deliver our services and consumer protection resources to people in every town and city in the state.



[Chittenden County, VT](#)

Individuals can locate our program online at [ago.vermont.gov/cap](http://ago.vermont.gov/cap) and [uvm.edu/consumer](http://uvm.edu/consumer) and through our CAP Connection blog: [blog.uvm.edu/consumer](http://blog.uvm.edu/consumer). They may contact us directly, using our email address, [ago.cap@vermont.gov](mailto:ago.cap@vermont.gov), or our toll-free hotline 1-800-649-2424. Consumers can connect with CAP through any of these channels. Typically, consumers locate our office via internet search, or they may be provided a direct referral from any one of our community partners. In recent years, our program has been featured on a local daytime television program, Across the Fence, highlighting consumer concerns. We have received some referrals from this effort as well as through our in-person and virtual delivery of outreach presentations to local communities, reaching 348 attendees since January 2022.

About ten years ago, consumers relayed that they found CAP by referencing the consumer help section of their local telephone book. Today, companies are working to phase out printed phone books and potentially replace them with an online version. Others found CAP by word of mouth. Most typically, when people discover our program for the first time, they are surprised to learn of our existence and wish they had known about our services earlier as they would have benefited. Once they have found us, they keep our information close. Many efforts have been made to extend access of our program to the far reaches of our state. One focus has been maintaining resources available online and connecting through social networks and other internet channels, however internet access and usability present barriers for many in our rural state.

According to 2021 Census data, 17% of Vermont households, 109,746.9 people, are without broadband internet access<sup>1</sup>. Vermont's Public Service Department's analysis of broadband deployment and household income shows that only "68% of households that earn less than \$25K/yr. have access to 25/3 Mbps broadband service"<sup>2</sup>, meaning almost one third of Vermont low-income households are among those not online. Pew Research Center data show 14% of those making less than \$30K/yr. are not online, demonstrating Vermont as falling short

<sup>1</sup> United States Census Bureau: 2021 Census Quick Facts – Vermont ([Census.gov](https://www.census.gov))

<sup>2</sup> Broadband High-Speed Internet Availability in Vermont ([VT Department of Public Service](https://www.vermont.gov))

compared to overall US findings. The Pew Research Center further highlights that 25% of people 65 and older do not go online.<sup>3</sup> 20.6% of our population, 132,987.42 people, are 65 and older<sup>4</sup>. Aligning Census data and Pew Research Center findings suggests 33,246.85 older Vermonters cannot easily connect with CAP resources through internet use.

In addition, we must consider the refugee population of our state and those with limited English proficiency. The 2019 review by the Migration Policy Institute (MPI) shows 30.8% of Vermont's foreign-born populations speak "English less than 'very well'", having Limited English Proficiency (LEP)<sup>5</sup>. MPI's review of more than 30 languages spoken in Vermont as well as US Census data that 5.6% of Vermonters of age five and older speak languages other than English at home is enlightening as to the magnitude of people that require translated materials to connect with our program and services of our state<sup>6</sup>. CAP hopes to serve all inhabitants of Vermont. However, by not having materials available in several translated languages, CAP is not successfully reaching all populations within our state.

Starting a business in Vermont presents its own unique challenges. Businesses must perform extensive research, possibly engaging an attorney to understand the unique laws and regulations of our state as well as their rights as a consumer. Vermont's consumer protection statute protects business when they are the consumer in transactions. Vermont has 78,883 primarily sole proprietor small businesses, which employ 60.2% of the state's workforce. Small businesses are integral to the Vermont marketplace<sup>7</sup>. In 2017, with the hiring of a Small Business Advocate, our office began providing tailored services to VT small businesses, to help them with their consumer problems, understand their legal responsibilities, and connect with appropriate resources. We have found in working with small businesses that similar obstacles exist in internet reliability and language barriers as well.

As a rural state with limited ways in which to connect with its people, CAP is not reaching population segments that may most benefit from CAP services. While in the past, CAP has shared small quantities of materials produced and printed in-house to support outreach presentations, these materials are created amateurlly and printed on regular matte copy paper, are not translated for non-English comprehension, and have never been disseminated through a distribution plan. With the demonstrated internet use limitations, phasing out of former communication methods, and the reliance of word-of-mouth advertising to connect Vermonters with our program, we must adjust how we reach consumers. An estimated twenty to thirty percent of our population needs readily available marketing literature in order to find CAP and benefit from our services.

**B. The anticipated public benefits to be served by the grant, and how the benefits would be achieved. Please include a description of the region and/or target group that will be served by the proposed project and how the proposed project and any materials developed through grant funds may**

---

<sup>3</sup> 7% of Americans don't use the internet. Who are they? Pew Research Center ([PewResearch.org](https://www.pewresearch.org)).

<sup>4</sup> United States Census Bureau: 2021 Census Quick Facts – Vermont ([Census.gov](https://www.census.gov)).

<sup>5</sup> Migration Policy Institute: State Immigration Data Profiles – Vermont ([MPI](https://www.migrationpolicy.org)).

<sup>6</sup> United States Census Bureau: 2021 Census Quick Facts – Vermont ([Census.gov](https://www.census.gov)).

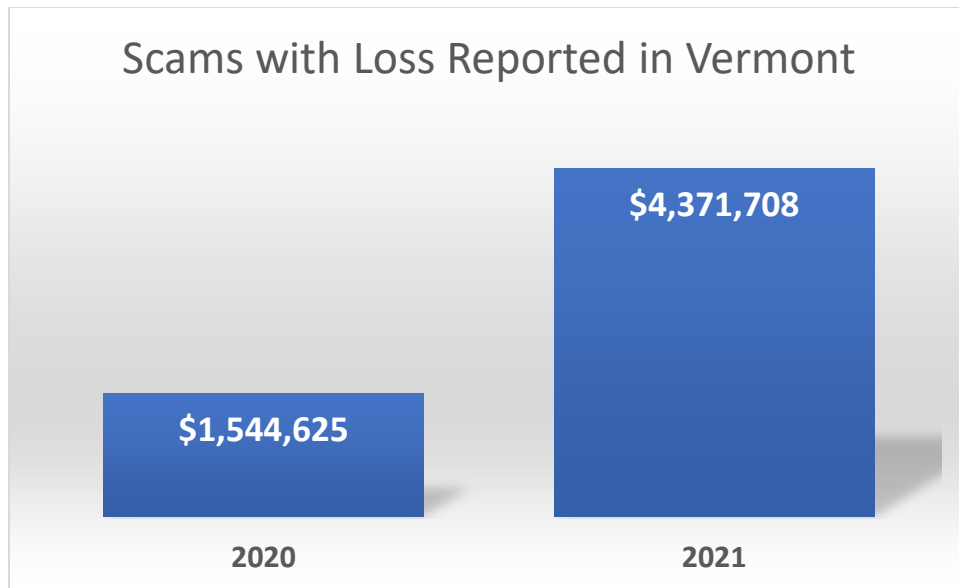
<sup>7</sup> 2022 Vermont Small Business Profiles available: VermontBiz ([Vermontbiz.com](https://www.vermontbiz.com)).



**produce benefits extending beyond the region and/or target group immediately affected by the grant.**

To successfully reach all constituents of Vermont who deserve equitable access to consumer rights information and knowledge, we ask the Special Committee to support our “Improve Accessibility and Outreach” campaign to design, print and distribute a series of professional quality brochures that highlight CAP services and encourage access to our program by all Vermont residents.

The production and strategic distribution of CAP brochures will ensure accessibility of our program across the entire state, which will help to eliminate susceptibility to scams and rectify unfair and deceptive acts or practices in commerce. Demonstrating the significant impact scams have had on the people of our state, with a total loss of \$4.37 million reported by Vermonters in 2021, CAP documented a 183% increase in scam monetary loss from 2020 to 2021.



Proven time and again, awareness is the best prevention mechanism of scam engagement. Delivering a scam prevention brochure will educate the public and provide action steps to avoid scams and prevent monetary loss. Brochure dissemination will further work to eliminate consumer fraud by increasing public knowledge of consumer protection and CAP’s advocacy services.

We will work to reach rural individuals with limited internet access, by partnering with the Vermont public library network, a reliable web throughout Vermont’s small towns and cities, covering 73% of our state. People who either don’t have, or have unreliable internet service, especially in rural areas, are likely to go to the library to use free internet services provided there. We hope to interact with public library goers in new ways by making our materials immediately available to them.

Another stressed segment of the population unlikely to access our services through current delivery mechanisms are Vermont’s elders, who have compounding internet accessibility and

usability obstacles. We plan to target our efforts in enlightening as to our program and services by partnering with Vermont agencies and organizations that specifically provide Vermont's elders direct-to-consumer delivery services.

CAP seeks to connect with LEP Vermonters through this campaign by ensuring multiple language translations of our materials are available for download and print online. To connect with this targeted segment of our population and to formulate and distribute usable translatable materials, we intend to seek additional guidance from the Vermont Refugee and Immigrant Service Provider Network (RISP-Net) and the Association of Africans Living in Vermont (AALV) through our existing partnership connections.

Our efforts will further target Vermont businesses. Businesses will be served by this campaign, receiving materials that advertise CAP as a helpful resource. Brochure distribution to businesses will work to create viable Vermont businesses and help them remain accountable to the Vermont public.

Education and outreach to inform consumers and prevent scams are essential activities of our office. Geographically, they affect residents across the state of Vermont. Education about the availability of our consumer complaint mediation program as well as scam awareness to a wider audience can prevent hundreds of thousands of dollars in financial loss, and a great deal of emotional hardship.

**C. Where the application concerns an investigation or potential litigation, a description of the potential investigation and litigation.**

N/A

**D. A description of all equipment and materials, including brochures, pamphlets, and audio, video, and electronic materials that will be prepared, developed, used, purchased, or rented with grant funds in connection with the proposed project. Drafts, detailed descriptions, or copies of content to be used in the applicant's project should be submitted to provide such specificity, if possible.**

The Improve Accessibility and Outreach campaign will produce three electronic and editable professionally designed brochures (as outlined below), printed in four-color, on high-gloss quality paper in bulk in English and provide for ten language translations of each brochure, of which five translations will be printed, amounting to 33 publications in total.

Each of the three brochures will feature a distinct service offering of the CAP program. Each brochure will have a primary focus that will:

1. Market CAP's consumer protection and complaint management service (referred to herein as the About CAP brochure),
2. Identify CAP as a resource to report scams, receive scam prevention information, and include the SLOW method, an action plan to verify scams, (referred to herein as the Scam Prevention brochure), and

3. Highlight CAP's small business advocacy in supporting business consumers and helping them to navigate state regulations (referred to herein as the For Businesses brochure).

Each brochure will be designed to promote longevity and use beyond the campaign period, such as to continue to use and print future copies when needed. For example, the publications will forgo the inclusion of explicit detail that might prematurely expire the materials, such as referencing an acting Attorney General and specific consumer protection regulations and other dated items. Please see Exhibits A, B, and C for model examples of current brochures that will be edited, adapted, updated and redesigned to fill this need.

As the brochures are intended to target people who may not already be aware of our program due to accessibility barriers and to reach individuals in more rural communities, the primary channel of brochure distribution will be by mail to partner organizations. Brochures will also be available as a downloadable and printable PDF on our website.

To reach the most unserved people, brochures will be strategically distributed and circulated. To ensure accessibility across the entire state, we will tap into our network of community partners, beginning with the public library network. There are 185 public libraries in Vermont cities and towns<sup>8</sup>. Getting the brochures into libraries is paramount in reaching all Vermonters. This will account for 46,250 brochures, assuming each library receives a delivery of 250 brochures (100 About CAP brochures, 100 Scam Prevention brochures, 50 For Businesses brochures). We plan to utilize bulk mailing services to mail brochures directly to libraries, however, may deliver some brochures in-person where distribution delivery aligns with our outreach travel plans.

In working with our partner, the Vermont Department of Aging and Independent Living (DAIL), another two sets of 15,000 brochures (the About CAP brochure and the Scam Prevention brochure) will be delivered through in-person direct-to-consumer distribution. 30,000 brochures in total will go to Vermont elders and those who access DAIL services, such as Vermonters receiving Meals on Wheels deliveries and interacting with AARP.

We plan to post all brochures, including every translation to our website for easy access and to provide relevant materials as needed for use by our residents with Limited English Proficiency. In leveraging our RISP-Net and AALV partnership, we plan to distribute brochures to existing listservs and supply printed copies of translated brochures directly to our community partners for direct-to-consumer distribution. We plan to print each of the brochure publications in five of the most needed language translations (to be determined with additional research) and 100 copies of each translation: totaling 1,500 printed translated brochures. We plan to share these brochures by delivering them in-person to partner organizations.

Delivering 100 For Businesses brochures to the State and Regional Chambers of Commerce will ensure that we reach businesses, totaling 3,600 brochures. We plan to utilize bulk mailing services to mail brochures directly to chambers, however, may deliver some brochures in-person where distribution delivery aligns with our outreach travel plans.

In addition to the strategic distribution, for in-person events outreach and mailings and future use, we will print an additional 500 About CAP brochures, 1000 Scam Prevention brochures, and

---

<sup>8</sup> Vermont Library Association: Vermont Public Libraries ([VermontLibraries.org](http://VermontLibraries.org))

2000 For Businesses brochures to keep on-hand to utilize as needed during CAP outreach initiatives.

- E. Of the materials set forth in response to paragraph D, a description of how those materials may have use or application outside of the proposed project, e.g., written materials describing consumer rights under particular federal laws.**

N/A

- F. A detailed itemization of all costs and expenses related to the proposed projects that are expected to be paid from the grant. (If applicable, include a description of how other elements such as volunteer labor or collaboration with other agencies will be integrated into the project.)**

The grant will be used to design three high-quality brochures, print brochures, produce language translations of the brochures, and distribute the brochures by mail where applicable. We expect the full cost of design, printing, translating, and mail distribution of the brochures will be paid for using the grant.

We hope to engage a design company to produce high-quality brochures. Where such outcome appears unfeasible due to budgetary restrictions, or a similar obstacle, we are prepared to engage our staff to collaborate with the University of Vermont (UVM) and State of Vermont marketing offices, as well as the UVM Public Communications affiliates within the Community Development and Applied Economic Department, of which the CAP program is a member, to create professional quality brochures.

Please reference the following table on the next page regarding the estimated budget for each brochure:

<b>Brochure Type</b>	<b>Brochure Design Cost: \$2,000 (Exhibit D)</b>	<b>Language Translations: \$100 Estimate per Language (Exhibit E)</b>	<b>Number of Brochures to be Printed</b>	<b>Printing Cost: \$1.53 Estimate per Brochure (Exhibit F)</b>	<b>Total Cost per Brochure Type</b>
About CAP brochure	<b>\$2,000</b>	\$100 x 10 translations = <b>\$1000</b>	English = 34,000  Five translations times 100 brochures = 500	34,500 brochures to be printed x \$1.53 = <b>\$52,785.00</b>	\$2,000 + \$1000 + \$52,785 = <b>\$55,785.00</b>
Scam Prevention brochure	<b>\$2,000</b>	\$100 x 10 translations = <b>\$1000</b>	English = 34,500  Five translations times 100 brochures = 500	35,000 brochures to be printed x \$1.53 = <b>\$53,550.00</b>	\$2,000 + \$1000 + \$53,550 = <b>\$56,550.00</b>
For Businesses brochure	<b>\$2,000</b>	\$100 x 10 translations = <b>\$1000</b>	English = 14,850  Five translations times 100 brochures = 500	15,350 brochures to be printed x \$1.53 = <b>\$23,485.50</b>	\$2,000 + \$1000 + \$23,485.50 = <b>\$26,485.50</b>

Total for the creation, translation, and printing costs of three quality brochures: **\$138,820.50**

Please reference the following table on the next page regarding the estimated budget for distribution:

<b>Distribution Access Point</b>	<b>Distribution Plan</b>	<b>Total Brochure Distribution</b>	<b>Delivery Cost: \$17.05 per Package (Exhibit G)</b>
Vermont Public Libraries	185 packages of 250 brochures (100 About CAP brochures, 100 Scam Prevention brochures, 50 For Businesses brochures) mailed to VT public libraries	46,250 brochures, assuming each of Vermont's 185 libraries receives a delivery of 250 brochures	185 packages x \$17.05 = <b>\$3,154.25</b>
36 Chambers (Regional and Vermont Chamber)	36 packages of 100 (For Businesses brochures) mailed to Chamber offices	3,600 brochures, assuming each of Vermont's regional and state chambers receives a delivery of 100 brochures	36 packages x \$17.05 = <b>\$613.80</b>
Vermont Department of Aging and Independent Living (DAIL) and elder support organizations	30,000 brochures direct-to-consumer through agency/org partnership (15,000 About CAP brochures, 15,000 Scam Prevention brochures)	30,000 brochures	No cost/staff travel time for delivery of brochures to the agency/partner orgs is not part of the grant estimate
RISP-Net, AALV and refugee, immigrant, and foreign-born support organizations	1,500 print brochures direct-to-consumer through agency/org partnership as well as electronic listserv distribution	1,500 brochures  Unknown Number of Listserv recipients	No cost/staff travel time for delivery of brochures to the agency/partner orgs is not part of the grant estimate
CAP in-person events, outreach, mailings and future use	3,500 brochures (500 About CAP brochures, 1000 Scam Prevention brochures, 2,000 For Businesses brochures) direct-to-consumer through CAP's in-person outreach initiatives	3,500	No cost/staff travel time for delivery of brochures as well as for direct-consumer mailings
CAP Website and Social Media	Post to site 33 brochure publications (About CAP in English and 10 translations, Scam Prevention in English and 10 translations, For Businesses in English and 10 translations)	Unlimited	No cost/staff time to develop landing page on existing website and post electronic brochures

Total distribution cost: **\$3,768.05**

At **\$138,820.50** to cover the creation, translation, and printing costs of three quality brochures and distribution costs of **\$3,768.05**, the total amount requested is **\$142,588.55**.

**G. A detailed description of goods and services, such as personnel, travel and transportation, and materials to be used in connection with the proposed project that are funded from sources other than the grant.**

Our staff will ultimately oversee and manage the project, guiding the project through all phases of creation, translation, printing, distribution and review of outcomes. Staff time will not be reimbursed by the grant.

Where brochure distribution involves travel, the travel will be coupled with other CAP programs, such as in-person presentations, of which CAP will bear the cost.

When CAP mails brochures to consumers as part of the Program's standard offerings, such as when a party calls the hotline, CAP will cover the cost of the mailing as part of the operating budget.

**H. The name, address, and telephone number of each source of funds (other than the grant) expected to be used in connection with the proposed grant project.**

Vermont Attorney General's Consumer Assistance Program  
109 State Street  
Montpelier, VT 05601-1001  
1-800-649-2424

**I. A statement of whether the applicant intends to continue with the proposed project after the end of the grant term and, if so, the applicant's expected source of funding for continuing the project. If not, will there be some lasting benefits to the community, the target population or other organizations working in the field?**

Our office intends to continue to connect with rural Vermont communities, elder populations, groups with limited English language proficiency, and businesses as they are core target groups of our program. Any materials produced in excess will continue to serve the program for years to come. Holding the rights and use of the design template for each brochure will guarantee future use of our office to revise the template, make any necessary updates, and print copies for future distribution as-needed, such as to support our in-community outreach and scam prevention efforts.

In the hands of Vermonters, these brochures will have lasting impact. Referencing useful information, community members will save the brochures and share the information in them with those in their social circles.

**J. A description of how the proposed project relates to other projects in the program area, e.g., whether the proposed project supplements or duplicates other programs.**

Our office promotes CAP services, informs of consumer protection rights, educates on scam prevention, and cultivates connections with businesses already. The Improve Accessibility and Outreach campaign seeks to support our existing efforts.

We promote our programs and services on our website through our CAP Connection blog, through social media presence, the Vermont Scam Alert System, and through our in-person presentations and community connections. Annually, we report on consumer complaints, top scams, and top scams with loss data, which garners public attention through earned media and on social media.

The proposed brochures will supplement, reinforce, and serve to support all our outreach methods as they will be downloadable and printable from our website. With our limited resources and small staff, creating such professionally designed and mass-printed brochures is not possible without the contribution of grant funds.

**K. A description of how the applicant:**

- 1) will ensure that distribution by the Special Committee will be used solely for purposes proposed in the Application; and**
- 2) intends to report to the Special Committee concerning the results of the grant, including a discussion of how the applicant intends to measure the success of the grant (i.e., if the application is to fund a brochure, how does the applicant intend to determine whether the brochure actually impacted consumer behavior; if the application is for a pilot program to train bankruptcy attorneys, how does the applicant intend to determine whether the training resulted in any significant improvement in debtor representation). Appropriate non-staffing costs for such measurement may be included in the monies sought by the application.**

We can earmark the funds to the specifications of the grant and clarify payment disbursements should only be issued to cover the expenses of the brochure designer, translation company, printer, and mailing agent.

For reporting as to printed brochure distribution success, we can update our intake protocols to include asking the contact how they heard about CAP. We can include this inquiry in our phone intake communications and complaint forms and input response into our existing database. To measure electronically posted and distributed brochures, we can monitor influxes in website sessions and pageviews. When electronic brochures are distributed through social networks, we can generate a report on certain key metrics such as video views, shares and likes to display number of consumers reached. We will continue to monitor and analyze data fluctuations of or annual contact numbers, scams reported to CAP, scams with loss reported to CAP, and communications with businesses. We can generate a report six months to one year after brochure distribution to share impact with the Special Committee.










**L. If the application is for continuation of a grant approved during a previous grant cycle, a description of the steps taken by applicant to determine the efficacy of the program during the prior grant cycle.**

N/A

Please continue to the next page to review Exhibits.

## Exhibit A – About CAP Brochure Example

The brochure will market CAP's consumer protection and complaint management service. The following is provided as a model sample and is not intended to represent the final copy that will be produced. The grant will provide for copy editing and redesign.

<div style="border: 1px solid black; padding: 5px; text-align: center; margin-bottom: 10px;"><b>Small Business Help</b></div> <p>Vermont's Consumer Protection Statute defines "consumer" to include businesses that are the consumer in a transaction, such as when purchasing goods or services that are not for resale. 9 V.S.A. Sec. 2451a(a). If your business needs help, contact us!</p>	<div style="border: 1px solid black; padding: 5px; text-align: center; margin-bottom: 10px;"><b>CAP Contact Information</b></div> <p><b>Website &amp; Online Complaint Form:</b> ago.vermont.gov/cap</p> <p><b>Phone:</b> 1-800-649-2424</p> <p><b>Email:</b> ago.cap@vermont.gov</p> <p><b>Mailing Address:</b> Office of the Attorney General Consumer Assistance Program 109 State Street Montpelier, VT 05609-1001</p> <p><b>Facebook:</b> www.facebook.com/VTAttorneyGeneral</p> <p><b>Twitter:</b> www.twitter.com/VTAttorneyGen</p>	<div style="text-align: center;"><b>CONSUMER ASSISTANCE PROGRAM</b></div> <div style="text-align: center; border: 1px solid black; padding: 5px; margin-top: 10px;"><i>Our Services</i></div> <div style="display: flex; flex-wrap: wrap; justify-content: space-around;">       </div> <div style="text-align: center; margin-top: 20px;">  </div>
<div style="border: 1px solid black; padding: 5px; text-align: center; margin-bottom: 10px;"><b>Consumer Education</b></div> <ul style="list-style-type: none"> <li>• Provides information and guidance on consumer rights, preventing loss from common scams and identity theft</li> <li>• Helps consumers research businesses before purchase and avoid commonly reported problems</li> <li>• Works with community partners to deliver and provide consumer education around the state</li> <li>• Provides information on charitable campaigns conducted by paid fundraisers</li> </ul>	<div style="border: 1px solid black; padding: 5px; text-align: center; margin-bottom: 10px;"><b>Other Helpful Resources</b></div> <p>To avoid telemarketers and report telemarketing call violations: <b>Federal Do Not Call Registry</b> (888) 382-1222</p> <p>File consumer complaints with Federal agencies: <b>Federal Trade Commission</b> (877) 382-4357 <b>Consumer Financial Protection Bureau</b> (855) 411-2372</p> <p>Referral line for human services in VT: Dial 2-1-1 from any VT phone, or (802) 652-4636</p>	
<div style="border: 1px solid black; padding: 5px; text-align: center; margin-bottom: 10px;"><b>No Legal Advice</b></div> <p>The Attorney General's Office is not able to provide legal advice to individuals. We can provide general consumer information, and refer those seeking legal advice to a private attorney. If you need an attorney, contact:</p> <p><b>VT Legal Aid: (800) 889-2047</b> <b>VT BAR Lawyer Referral: (800) 639-7036</b></p>		

**What is CAP?**

The Consumer Assistance Program (CAP) provides a consumer helpline and a free letter mediation service to help consumers and businesses resolve complaints in the marketplace. CAP is a joint program of the Vermont Attorney General's Office and the University of Vermont.

The Attorney General's Office reviews CAP complaints for patterns of deception and consumer fraud.

**How do I file a complaint?**


CAP accepts complaints in writing through our online form, by email, or letter. Include the following information in the complaint:

- Your name, or your business name, and contact information, including address, daytime phone number, and e-mail
- The name and contact information for the business your complaint is against
- A brief summary of the complaint, including important dates and names of individuals with whom you dealt
- Copies (never originals) of relevant documents (e.g. contracts, warranties, repair orders, bills, etc.), *excluding* all personal or private information
- Include the outcome you would like

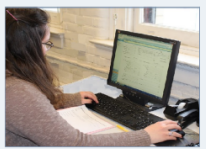
**Please note that all calls and complaints reported to CAP are public information for a six-year period.**

**What happens once I file a written complaint?**

We will send your complaint to the business with a request that the business provide a response to you and CAP.



If you are satisfied with the business's response, we will close the complaint. If the business responds, but the complaint is not resolved, we may follow up with the business or close the case as a disputed matter. If the business does not respond after two attempts, we will close the complaint as unresolved.



**Can another office assist?**

If our office receives a complaint that would be better handled by another office, we will refer your complaint. Examples include:

Public Utilities (Telephone, Internet, Cable TV, Electric, Piped Gas):  
**VT Dept. of Public Service**  
(800) 622-4496

Mortgages, Banking, Financing, Licensed Lenders and Debt Consolidators, Insurance:  
**VT Dept. of Financial Regulation**  
**Banking (888) 568-4547**  
**Insurance (800) 964-1784**

Conduct of Regulated Professionals:  
**Secretary of State Office of Professional Regulation (802) 828-2733**





Licensed Plumbers, Electricians:  
**VT Dept. of Public Safety, Fire Safety**  
(800) 640-2106


Public Accommodation, Housing, Public Employer Discrimination:  
**VT Human Rights Commission**  
(800) 416-2010

Government Agencies:  
**State- Governor's Office (800) 649-6825**  
**Federal- Congressional Offices**  
**Senator Leahy (800) 642-3193**  
**Senator Sanders (800) 339-9834**  
**Representative Welch (888) 605-7270**

## Exhibit B – Scam Prevention Brochure Example

Identify CAP as a resource to report scams, receive scam prevention information, and include the SLOW method, an action plan to verify scams. The following is provided as a model sample and is not intended to represent the final copy that will be produced. The grant will provide for copy editing and redesign.

<h3>About Scam Calls</h3> <p>Criminals attempt to get your money or personal info through phone calls, robocalls, or text messages.</p>  <p><b>Common phone scams:</b></p> <ul style="list-style-type: none"> <li>• <b>Imposters:</b> May pretend to be a family member, friend, a government official, or computer tech support company.</li> <li>• <b>Debt collectors:</b> Claims of money owed, <u>legal action</u> against you, and <u>threats of arrest</u>.</li> <li>• <b>Sweepstakes</b> and <b>prizes</b>.</li> <li>• Representations of <u>known business</u>, like bank and credit card companies and large retailers.</li> </ul>	<h3>Report Scam Calls</h3> <p>Help identify and raise awareness about scam phone calls, illegal robocalls, and text messages by reporting them.</p>  <p><b>Federal Trade Commission (FTC)</b> 1-877-382-4357 ReportFraud.FTC.gov</p> <p><b>Consumer Assistance Program (CAP)</b> 1-800-649-2424 AGO.Vermont.gov/CAP</p>  <p>The statements herein are for educational purposes only and are not legal advice.</p>	<h3>Don't Get Scammed. Slow Down. Follow a Plan!</h3> <p><b>S SLOW DOWN.</b> Scammers pressure you to act urgently. Don't! Regain your calm.</p> <p><b>L LOG THE CALL.</b> Write down the phone number of the caller and hang up.</p> <p><b>O ONE CALL.</b> Make one call to a primary contact and discuss the incident.</p> <p><b>W WHO CARES?</b> Call CAP to identify and report scams at 1-800-649-2424.</p> 
--	--	--

<h3>Why They Work</h3>  <p><b>Random, urgent calls -</b></p> <ul style="list-style-type: none"> <li>• <b>Spoofing:</b> Caller ID may show as local, a familiar organization, or someone you know, but it's not.</li> <li>• <b>Inconvenient timing:</b> They may call while you are occupied, or sleeping.</li> <li>• <b>Auto dialers and robocall systems</b> allow scammers to make millions of calls per day.</li> </ul> <p><b>You call them -</b></p> <ul style="list-style-type: none"> <li>• An <u>email or pop-up msg</u> asks you to call.</li> <li>• You call a number you <u>found online</u> or on an <u>old product insert</u>.</li> </ul>	<h3>Block Calls</h3> <p>Take steps to verify and block calls to avoid phone scams.</p> <p><b>Cellular and Smartphones</b> Receive calls only from contacts by updating device settings.              Apple → ⚙️ Settings → 🌙 Focus → 🌙 Do Not Disturb → 👤 All Contacts              Droid → ⚙️ Settings → 🔊 Sound &amp;... → 🌙 Do Not Disturb → 👤 From Contacts</p> <p>Find call blocking apps in the App store. Ex. Call Protect, Call Filter, NomoRobo, Scam Shield, Hiya, YouMail, and more.</p> <p><b>Voice Over Internet Protocol (VoIP)</b> Subscribe to free blocking services by provider or third party. Ex. Phone providers and NomoRobo; Mutare or SkySwitch for businesses.</p> <p><b>Analogue Telephone Lines - Plain Old Telephone Service (POTS)</b> Connect an add-on device to the phone to stop calls. Ex. CPR Call Blocker Protect, HQTelecom Landline Blocker, Pro Call Blocker.</p> <p><b>For all providers</b> Contact your phone provider for up-to-date blocking options.</p> <h3>Lessen Unwanted Calls</h3> <p>Take precautions to receive less unwanted calls.</p> <p><b>The Federal Do Not Call Registry</b> Consumers can end legitimate telemarketing calls by signing up. Sign up by phone, 1-888-382-1222, or online with email at DoNotCall.gov.</p> <p><b>Opt-out of Legitimate Robocalls</b> Only opt-in to receive robocalls you want to receive. Most robocallers must get your consent to call and have an opt-out option.</p>
--	---

## Exhibit C – For Businesses Brochure Example

The brochure will highlight CAP's small business advocacy in supporting business consumers and helping them to navigate state regulations. The following is provided as a model sample and is not intended to represent the final copy that will be produced. The grant will provide for copy editing and redesign.

### Patent Troll Enforcement

Deceptive and threatening letters may claim you have no choice but to pay a patent infringement claim or face litigation. Patent trolls often target small businesses and nonprofits, knowing that they cannot easily afford to defend themselves in court.

While patent infringement letters may be valid, and you may want to consult your counsel, contact CAP if you receive one of these letters. You may also have recourse under VT's bad faith assertions of patent infringement statute.

May 2013 — VT legislature passed first-in-the-nation legislation creating new protections for targets of patent trolling. VT also filed a groundbreaking lawsuit against MPHJ Technology Investments, LLC, a "patent troll," for engaging in unfair and deceptive acts.

April 2014 — Attorney General Bill Sorrell testified before Congress about the growing problem of unfair and deceptive patent demand letters.

### Helpful Resources:

**The CAP website:**  
[ago.vermont.gov/cap/small-business-help/](http://ago.vermont.gov/cap/small-business-help/)  
 (File complaints, look up info on scams, find compliance guidelines.)


**CAP Connection Blog:**  
[blog.uvm.edu/cap](http://blog.uvm.edu/cap)  
 (Informative blog on consumer and business information, scams, and more!)

**Social Networks:**  
*Like us on Facebook:*  
[Facebook/AttorneyGeneralDonovan](https://www.facebook.com/AttorneyGeneralDonovan)  
*Follow us on Twitter:* [@VTAttorneyGen](https://twitter.com/VTAttorneyGen)  
 (Receive up-to-date alerts, messages, information, and resources.)

**Vermontor of the Month:**  
*Nominate someone today!*  
[ago\\_smallbusiness@vermont.gov](mailto:ago_smallbusiness@vermont.gov)

## Businesses...

- \* **Are consumers**
- \* **Get scammed**
- \* **Can promote enforcement**
- \* **Have guidance resources available**



**Office of the  
Attorney General**

*CAP for Businesses*

**CONTACT THE CONSUMER ASSISTANCE PROGRAM (CAP)**

VT Attorney General's CAP  
 109 State Street  
 Montpelier, VT 05609-1001

Website: [ago.vermont.gov/cap](http://ago.vermont.gov/cap)  
 E-mail: [ago.cap@vermont.gov](mailto:ago.cap@vermont.gov)  
 Phone: (800) 649-2424

Facebook.com/VTAttorneyGeneral  
 Twitter.com/VTAttorneyGen

### Business Consumer Issues

Vermont's Consumer Protection Statute defines "consumer" to include businesses that are the consumer in a transaction, such as when purchasing goods or services that are not for resale. (9 V.S.A. SS 2451a(a))

The Attorney General's Consumer Assistance Program provides a letter mediation service for businesses that experience issues in such transactions. Contacting CAP helps the office track the problems that VT businesses experience.

**Cramming** — Unauthorized charges from third-party businesses on your phone bill, though often small, could add up and cost thousands over time. Check your bills. Cramming is illegal in VT.

**Credit/Debit Card Processors** — Reported complaints often include door-to-door pressure sales with unsubstantiated claims or guarantees of lower costs. Contracts can include long terms, unexpected costs, and high termination fees.

**Unsolicited Merchandise** — Ever receive goods (such as supplies) or services (such as online listings) that you never asked to receive? Under Vermont law, you do not have to pay for things you did not request.

### Common Scams Against Businesses

**Imposter Business Personnel**  
 (Claim to be someone within your company that needs money sent urgently.)

**Online or Yellow Page Listings**  
 (Demand payment for unsolicited services.)

**Fake Sponsorship Programs**  
 (Solicit your funds to support illegitimate programs, organizations, or even charities.)

**Labor Poster Renewal**  
 (Demands of payment for federal and state labor posters you can obtain for free online.)

**Toner Phoner**  
 (Cold-calls and subsequent payment demands for unsolicited supplies and toner.)

**False Business Orders**  
 (Contacts your business and makes arrangements to place a large order, but then requests that you wire or send money to a third party for "shipping".)

**Phony Invoices/Unauthorized Billing**  
 (Invoices and bills for products/services you never ordered, nor received.)

**Scams that Claim to be your Business**  
 (Misrepresent your business to the public in order to scam others, using your reputable name.)

**Tax Filing Scams**  
 (Either demand for payment due to tax filing errors, or your business tax return was filed by and received by another.)

**Utility Disconnection**  
 (Payment demands for supposed past due utility bills that threaten immediate shut off.)

### Guidance

To help reduce some of the guesswork of business ownership, information and guidance on complying with Vermont's consumer protection laws are located in one place on our website. Some topics currently available online include:

- \* Charitable Sponsorship/Fundraising
- \* Data and Cyber Security
- \* Gift Cards/Certificates
- \* Lead in Products and Housing
- \* Unlicensed Lending and Debt Adjustment
- \* Vermont's Consumer Protection Rules

We are regularly adding information to our website. Please visit us online for the latest updates.

**Vermontor of the Month**

If you know someone who deserves to be recognized for their efforts helping neighbors, caring for our community, and promoting fair dealing in the marketplace, show your appreciation by nominating them for Vermontor of the Month. Please email nominations to [ago\\_smallbusiness@vermont.gov](mailto:ago_smallbusiness@vermont.gov).

## Exhibit D – Design Cost Example

Standard basic brochure design project fee quote \$2,000 per brochure. Includes design cost, electronic and editing rights of brochure.

-----

### STANDARD BROCHURE DESIGN PROJECT FEE & DETAILS:

- One initial NEW creative brochure design concept, some based on your suggestions if any • Size of brochure TBD at this time.
- All changes, tweaks, meetings to narrow down ONE final brochure design (done via 3 rounds) • Price includes design, all changes, meetings, scanning, phone calls, printed & PDF proofs.
- Also Includes: File Downloads link with ALL logo file formats for web and print purposes.
- Printing Services not included but we recommend 48HourPrint.com.

### COMPLETION TIMELINE:

- Usual time frame is a 2-3 week period from concepts to a polished design.

### PAYMENT:

A down payment of \$1,000 is due to begin design process. Balance due on completion.

TOTAL FEE: \$2,000

-----

--

Jonathan E. Gicewicz  
JEG DESIGN INC

**Exhibit E – The Translation Company Translation Estimate**

As available by The Translation Company<sup>9</sup>, cost per language varies. \$100 is the highest minimum flat fee per language. Utilized high-cost estimate of \$100/language for quote due to not knowing preferred languages of translation.



TRANSLATION RATE: (Rate includes Translation, Editing and Proofreading)

LANGUAGES (EN<>language)	Translation Rate Per word	EDT/PRF Rate per word	REPS Rate per word	MINIMUM FEE Per job fee
Afrikaans	USD 0.26	USD 0.13	USD 0.07	USD 100.00
Arabic	USD 0.20	USD 0.10	USD 0.07	USD 60.00
Azeri (Azerbaijan) (latin and Cyrillic)	USD 0.18	USD 0.09	USD 0.07	USD 60.00
Bengali (Bangladesh)	USD 0.20	USD 0.10	USD 0.07	USD 60.00
Bengali (India)	USD 0.22	USD 0.11	USD 0.07	USD 70.00
Chinese (Simplified)	USD 0.12	USD 0.07	USD 0.04	USD 50.00
Chinese (Traditional)	USD 0.14	USD 0.07	USD 0.05	USD 50.00
Croatian	USD 0.26	USD 0.13	USD 0.07	USD 100.00
Czech	USD 0.20	USD 0.10	USD 0.07	USD 70.00
Danish	USD 0.26	USD 0.13	USD 0.07	USD 100.00
Dari	USD 0.20	USD 0.10	USD 0.07	USD 70.00
Dutch (Belgium)	USD 0.24	USD 0.12	USD 0.07	USD 80.00
Dutch (NL)	USD 0.24	USD 0.12	USD 0.07	USD 80.00
Farsi (Persian)	USD 0.22	USD 0.11	USD 0.07	USD 80.00

<sup>9</sup> The Translation Company: Translation Rate ([TheTranslationCompany.com](http://TheTranslationCompany.com))

## **Exhibit F – Staples.com Brochure Print Estimate**

Utilizing Staples.com<sup>10</sup> online quote generator. The cost per brochure is \$1.53 for double-sided, high gloss, 4-color, full bleed, 8.5”x11”, and trifold.

### **Project Summary**

#### **Layout**

Paper Size: Letter (8.5"x11")

Orientation: Landscape

Content: Scale to Fit

Margins: Print to the edge

Sides: Double Sided Head To Head

---

#### **Paper**

Gloss Text

---

#### **Ink**

Color Ink

---

#### **Finishing**

Folding: Trifold

---

#### **Print Options**

Copies: 1

Collation: Collated











---

**Pre-Tax Subtotal: \$1.53**

---

<sup>10</sup> Staples: Printing ([Staples.com](https://www.staples.com))

**Exhibit G – USPS Bulk Flat-Rate Shipping**Quote is for USPS bulk flat-rate shipping using medium flat rate boxes: \$17.05<sup>11</sup>.

Flat Rate—Domestic			
Retail			
Priority Mail Express	Size		Price
<b>Flat Rate Envelope</b>	12-1/2" x 9-1/2"		\$27.90
<b>Legal Flat Rate Envelope</b>	15" x 9-1/2"		28.05
<b>Padded Flat Rate Envelope<sup>1</sup></b>	12-1/2" x 9-1/2"		28.45
Priority Mail	Size		Price
<b>Flat Rate Envelope</b>	12-1/2" x 9-1/2" or smaller		\$9.90
<b>Legal Flat Rate Envelope<sup>1</sup></b>	15" x 9-1/2"		10.20
<b>Padded Flat Rate Envelope<sup>1</sup></b>	12-1/2" x 9-1/2"		10.60
<b>Small Flat Rate Box</b>	8-5/8" x 5-3/8" x 1-5/8" Inside 8-11/16" x 5-7/16" x 1-3/4" Outside		10.40
<b>Medium Flat Rate Boxes</b>	<b>11" x 8-1/2" x 5-1/2" Inside</b> <b>11-1/4" x 8-3/4" x 6" Outside</b> <b>13-5/8" x 11-7/8" x 3-3/8" Inside</b> <b>14" x 12" x 3-1/2" Outside</b>		<b>17.05</b>
<b>Large Flat Rate Boxes</b>	11-3/4" x 12" x 5-1/2" Inside 12" x 12-1/4" x 6" Outside 23-11/16" x 11-3/4" x 3" Inside <sup>1</sup> 24-1/16" x 11-7/8" x 3-1/8" Outside <sup>1</sup>		22.45
<b>APO/FPO/DPO Flat Rate Box</b>	11-3/4" x 12" x 5-1/2" Inside 12" x 12-1/4" x 6" Outside		20.95

1. Packaging only available at USPS.com.

<sup>11</sup> US Postal Service: Bulk Shipping ([USPS.com](https://usps.com))



**The Special Committee  
Sears Consumer Protection and Education Fund  
c/o One Ashburton Place  
Boston, MA 02108**

September 13, 2023

**By Certified E-Mail Only**

**[ago.cap@vermont.gov](mailto:ago.cap@vermont.gov)**

Lisa Jensen and Crystal Baldwin  
Vermont Office of the Attorney General  
Consumer Assistance Program

Dear Lisa Jensen and Crystal Baldwin:

The Special Committee is pleased to inform you that your application for the 2022 Cycle has been granted in part, for **\$70,000.00**. This cycle the Special Committee received much higher funding requests than in prior cycles, nearly three-times as much money as we had in the Sears Fund to award. Please use these funds towards your *Improve Accessibility and Outreach Campaign* as you see fit. Your proposed grant is subject to the terms of the November 14, 1997 court order governing the Fund and is conditioned upon your acceptance of the conditions appended to this letter. **Please review these conditions closely, countersign the attachment to signify your acceptance of these restrictions as part of the grant, and send the original letter and its signed attachment back to the Special Committee.** Once you return your signed acceptance of the terms, we will remit a check to you in the amount of **\$70,000.00**.

The Consumer Protection and Education Fund was established pursuant to the settlement of a fifty-state enforcement action against Sears, Roebuck and Co. The Special Committee, staffed by representatives of three Offices of the Attorney General, accepts grant applications annually and approves distributions from the Fund. The Committee is pleased to be able to provide fund monies to assist your organization in its consumer protection endeavors. We are very interested in learning the reaction to and efforts of your award on the targeted population(s) so **please** be sure to send your quarterly reports on schedule. (Specific details of the quarterly reporting schedule will be sent to you with your check.)

We plan to include in the NAAG newsletter a brief description of each project funded by the Sears Fund, together with the name of the contact person to whom inquiries may be addressed about each project. Our goal is to disseminate information about innovative projects to attorneys general offices throughout the country, so that all consumers may benefit. **Unless you notify us otherwise, the contact person listed on your application will be the same contact person listed in the NAAG Consumer Protection Report.**

**Please return the letter and signed attachment promptly, as your grant is conditioned upon our receipt of the signed attachments within 30 days.** Upon receipt of such acceptance, the Special Committee will forward a check to you expeditiously.

If you have any questions, please contact Paralegal Lois Martin at the Special Committee, (617) 963-2574.

Sincerely,

THE SPECIAL COMMITTEE  
Sears Consumer Protection and Education Fund

Enclosure

**Conditions Applicable to All Grants Distributed:**

1. All equipment purchased with grant funds (a) shall be maintained in good condition and working order by the grantee and (b) shall be returned to the Massachusetts Attorney General's office for the benefit of the Consumer Fund, within 30 days of either of the following: (1) the grantee ceases to use the equipment for the purposes identified in the grant application or (2) a member of the Consumer Fund's Special Committee requests that the grantee return the equipment to the Consumer Fund at the end of the grant period.

2. The grantee shall not use grant funds for transportation (including mileage), lodging, meals, and/or any additional incidental per diem expenses unless (a) the grant authorizes the use of funds for the claimed expense, (b) the amount claimed for the expense does not exceed the amount allowed for the payment or reimbursement of that expense by the Attorney General's office in the state where the grantee is located (if the grantee is a nonprofit corporation, the grantee is deemed located in the state of its incorporation), and (c) the amount claimed for the expense does not exceed the cost actually incurred by the grantee.

3. The grantee shall not use grant funds for food (including snacks and refreshments), gifts, prizes, and awards in connection with any activity or service subsidized, in whole or in part, by grant funds.

4. Each state Attorney General has the right, without limitation and without further cost or compensation of any type to the grantee, to reproduce, use and disseminate all materials in any manner created, assembled, produced, or distributed, in whole or in part, with the assistance of grant funds.

However, materials created by an expert for purposes of litigation, as part of the services outlined in the grant proposal, need not be distributed if such distribution will compromise the privileged status of the materials.

5. Within 60 days of the expiration of the grant, the grantee shall provide to the Massachusetts Attorney General a detailed itemization of the expenditure of all grant funds. The grantee shall also submit quarterly reports regarding expenditures of grant monies, progress on implementation of the consumer protection project, and efforts to quantify or demonstrate how the project is helping or has helped consumers.

6. The grantee shall return all unused grant funds to the Massachusetts Attorney General for re-deposit in the Consumer Fund **within 30 days** after the grant period expires.

**Conditions Applicable to Certain Grants to Governmental Offices**

1. In the event that a grant is issued to fund a governmental investigation or litigation, and the governmental grantee obtains any monetary recovery from the investigated entity, the grantee agrees to pay back to the fund the full amount of the grant from said settlement or recovery, to the extent permitted by law.

**Conditions Applicable to All Grants to Non-Profit Entities (i.e., non-governmental grants)**

1. In the event that the grantee, at any time during the grant period, loses its non-profit status, the grantee immediately shall return any unused funds and the grant shall terminate automatically.
2. Prior to distribution of the grant, the grantee shall designate, in writing, the person responsible for safeguarding distributed monies and ensuring that grant funds are used for the purposes set forth in the grant, and such designated person shall submit a signed statement acknowledging such responsibility.
3. Prior to distribution of the grant, the grantee agrees to inform the Special Committee, in writing, that the grantee maintains a fidelity bond or any other insurance that would insure against any misappropriation or misuse of distributed funds by the grantee.

I, Christopher J. Curtis, Assistant Attorney General, the authorized representative of grant applicant Consumer Assistance Program; Office of the Vermont Attorney General, hereby agree on behalf of said applicant that the above conditions will be observed and that the grant for the Year 2022 Grant Cycle issued to applicant on behalf of the Consumer Protection and Education Fund ('Sears Fund') is subject to these conditions.

/s/ Christopher J. Curtis

Date: September 29, 2023

Christopher J. Curtis, AAG  
Director, Consumer Assistance Program  
Office of the Attorney General  
State of Vermont  
109 State Street  
Montpelier, VT 05609  
[christopher.curtis@vermont.gov](mailto:christopher.curtis@vermont.gov)  
802-279-5496

B22DT007590 BD108 (COPY)

DEPOSIT RECORD COPY

STATE OF VERMONT  
ATTORNEY GENERAL'S OFFICE  
BUSINESS UNIT 2100-01

M&T Bank

DATE 10/17/23

DEPOSITS MAY NOT BE AVAILABLE FOR IMMEDIATE WITHDRAWAL

2100010739 12.08.2023 44000 21908 210001050

BU 02100

2100010739  
12.08.2023

44000  
21908  
210001050

		DOLLARS	CENTS
CURRENCY			
COIN			
CHECKS LIST EACH SEPARATELY			
1	4451341	70,000	00
2			
3			
4			
5			
6			
7			
8			
9			
10			
11			
12			
13			
14	05:19 PM 10/17/2023 61P2	8811110483	
15			
16			
17			
18			
19			
20			
21			
22			
23			
24			
25			
26			
27			
28			
TOTAL FROM OTHER SIDE OR ATTACHED LIST		70,000	00
PLEASE RE-ENTER TOTAL HERE		70,000	00

\$ 70000.00

Checks and other items are received for deposit subject to the provisions of the Uniform Commercial Code or any applicable collection agreement.

# M&T Bank

Understanding what's important®

Montpelier Office

If you have any questions, please  
call our Telephone Banking Center  
at 1-800-724-2440

Today's Date:  
10/17/2023

Business Date:  
10/17/2023

Time: 02:19 PM

Checking Deposit  
\*\*\*\*0493

\$70,000.00

8163 /01

52

Thanks for visiting us today.  
We are happy to assist you!

The Sears Committee  
Sears Consumer Protection and Education Fund  
c/o One Ashburton Place  
Boston, Massachusetts 02108-1698

October 2, 2023

RECEIVED  
OCT 19 2023  
STATE OF VERMONT  
ATTORNEY GENERAL'S OFFICE

**By Certified Mail Only**

7022 0410 0001 9730 0857

Vermont Office of the Attorney General  
ATTN: Lisa Jensen and Crystal Baldwin  
Consumer Assistance Program ("CAP")  
109 State Street  
Montpelier, VT 05609-1001

**Re: Grant from the Consumer Protection and Education Fund**

Dear Ms. Jensen and Ms. Baldwin:

On behalf of the Special Committee administering the Consumer Protection and Education Fund, enclosed please find a check for **\$70,000.00** the *Improve Accessibility and Outreach Campaign* to help Vermont's CAP Program access underserved populations, to be used as you see fit.

This grant is made pursuant to the terms and conditions contained in the Special Committee's September 13, 2023 e-mailed letter to you, acknowledged by you, and further is governed by the November 14, 1997 Order of the Suffolk Superior Court in civil action number 97-4139A, Commonwealth of Massachusetts v. Sears, Roebuck and Co. (contained in your application materials).

Thank you for your participation in the efforts of the States Attorneys General to promote consumer education and protection. We look forward to the quarterly reports of your progress on the grant project. Though you may use the funds immediately, for reporting purposes the grant year officially begins October 17, 2023. Quarterly reports are due every 3 months, with the first quarter report due January 17, 2024. Subsequent quarterly reports will be due April 17, 2024; July 17, 2024; and October 17, 2024. Any remaining monies are to be returned **within 30 days** of the end of the 4<sup>th</sup> quarter spending deadline, so on or before November 17, 2024. The final report and copies of any documents developed with your award monies are due on or before December 17, 2024. ***Please mark your calendar!***

If you have any questions, please contact me at: (617) 963-2574; by e-mail at: [Lois.Martin@state.ma.us](mailto:Lois.Martin@state.ma.us); or by mail at the above address.

Sincerely,



Lois Martin  
For the Special Committee



The Commonwealth of Massachusetts  
Department of the State Treasurer

Deborah B. Goldberg  
TREASURER AND RECEIVER GENERAL

PAGE : 001

EFFECTIVE DATE: 9/15/23  
CHECK NUMBER : 4451341  
CHECK AMOUNT : \$70,000.00

Electronic funds transfer (EFT) is the preferred method of payment for all payees doing business with the Commonwealth. You can sign up through the department you do business with or visit <https://massfinance.state.ma.us>. Click on VendorWeb and follow the instructions. This web site is also a resource you can use for all your payment information.

PAYMENT REFERENCE LOCATION	DOCUMENT ID DEPARTMENT	TELEPHONE	AMOUNT
VERMONTAGOSEARSFUND91123 One Ashburton Place MASS AGO - SEARS FUND 2022 CYCLE CHECKS	GAX AG00914230000000005054 ATTORNEY GENERAL OFFICE	617-727-2200 2631	70,000.00

**RECEIVED**

By AGO Business Office / MLH at 3:06 pm, Oct 12, 2023

\$70,000.00

↓ FOLD, CREASE AND TEAR ALONG PERFORATION ↓

THE FACE OF THIS DOCUMENT HAS A GREEN BACKGROUND ON WHITE PAPER. IT ALSO CONTAINS A WATERMARK - HOLD TO LIGHT TO VIEW.



The Commonwealth of Massachusetts  
Department of the State Treasurer

CHECK NUMBER  
0004451341

50-7063  
2213

VENDOR CUSTOMER ID  
VPAGVCLMONLY

CHECK DATE  
9/15/23

M&T BANK  
CHECK AMOUNT  
\$70,000.00

PAY\*\*\*\*\*70,000\*DOLLARS\*AND\*00\*CENTS\*\*\*\*

TO THE  
ORDER OF

VERMONT OFFICE OF THE ATTORNEY GENERAL  
1 ASHBURTON PLACE  
BOSTON MA 02108

Deborah B. Goldberg, Treasurer

0004451341 2213706321 61008899921411

60

6510015300 2018 FBI Donnelly, All rights reserved - 0657