



Policy:	Community Reinvestment Project
	Incentive Payments
Number:	EcSA 1024 Rev 1
Effective:	July 1, 2025

Background

This policy establishes guidelines for Community Reinvestment Project (CRP) Incentive Payments administered by the Local Workforce Development Board (LWDB). The purpose of incentive payments is to support participants in achieving employment readiness, training completion, financial literacy, and personal goal attainment. Incentives are designed to promote engagement and progress toward self-sufficiency, while encouraging contributions to Matched Investment Savings Accounts (MISAs) as outlined in State Policy 7010 Revision 5.

Washington State Policy 7005 (Rev 2), Attachment B allows local areas to modify the incentive structure with GMO approval. NWC CRP 25-26 Incentive Structure – FNL is the GMO approved, modified incentive structure.

This policy sets local guidance for incentive goals and amounts. Staff should refer to State Policy 7005 (Rev 2) for all other guidance as to CRP Incentive Payments.

Program Requirements

- A. Participants must be enrolled or co-enrolled in the State EcSA program per State Policy 7005.
- B. Incentives are capped at \$1,000 per month and \$10,000 total per participant.
- C. Incentive amounts, goals, and documentation requirements are included in the NWC CRP 2025/26 Incentive Structure document.
- D. All incentives must be documented in Efforts to Outcomes (ETO) and comply with state reporting standards.
- E. Participants are encouraged to allocate earned incentives toward their MISA contributions to maximize long-term financial benefits.
- F. NWC Workforce Staff must follow the guidelines and documentation requirements outlined in State Policy:7005 (Rev2) - Community Reinvestment Fund

References

State Program Policy 7000 Revision 2 – Economic Security for All (EcSA)

<https://media.multisites.wa.gov/media/WPC/adm/policy/7000-2.pdf>

State Program Policy 7010 Revision 5 – Community Reinvestment Plan Matched Investment Savings

<https://media.multisites.wa.gov/media/WPC/adm/policy/7010-4.pdf>

State Program Policy 7005 Revision 2 - Community Reinvestment

[Fundhttps://media.multisites.wa.gov/media/WPC/adm/policy/7005-2-1.pdf](https://media.multisites.wa.gov/media/WPC/adm/policy/7005-2-1.pdf)

NWC CRP Incentive Structure

[NWC CRP 25-26 Incentive Structure - FNL - APvd 9-17-25.docx](https://www.nwc.org/wp-content/uploads/2025/07/NWC-CRP-25-26-Incentive-Structure-FNL-APvd-9-17-25.docx)

Goal	Incentive \$ Limit		How to Access
Goal Setting and Planning Incentives			
Individual Employment Plan and individualized self-sufficiency wage goal through the Self- Sufficiency Calculator.	\$100	1x	Participant updates or establishes a detailed employment plan and reviews Self- Sufficiency Calculator results and wage goal with case manager.
Take a certified first-time homebuyer's course	\$250	1x	Participant completes a first-time homebuyer's course and provides certification or proof of completion. Washington Homeownership Resource Center - 877-894-4663
Employment Readiness			
Complete an employment portfolio; (Resume AND Cover Letter)	\$50	1x	Participant provides copy of resume and a basic cover letter to coordinator for review.
Complete a job interview	\$50	1x	Participant completes an informational or job interview with an employer and debriefs with coordinator.
Complete a basic skills class or and English Language Learning Class at a Community College	\$100	2x	Participant completes a math, reading/writing, basic computer, or ELL class and provides transcript showing successful completion.
Complete High school or GED	\$200	1x	Participant completes high school or GED and provides high school diploma or GED certificate
Training Incentives			
Start training	\$100	1x	Participant starts training aligned with EcSA career plan and provides verification of first week attendance signed by an instructor.
Maintain training	\$100	Per Qtr 6x	Participant maintains satisfactory progress in training each term, verified by progress report or transcript, or case manager notes indicating specific progress made.
Successful completion of 2 months of Work Experience	\$100	1x	Participant maintains satisfactory progress as shown on the Work Readiness Profile.
Successful completion of 2 months of on-the-job training	\$200	1x	Participant maintains satisfactory progress as shown on the OJT evaluation.
Goal Attainment Incentives			
Achieve a recognized credential	\$250	1x	Participant completes a recognized credential verified by transcript, diploma, certification, or confirmation from training provider.
Become employed and complete 160 hours or one month of full-time employment.	\$500	1x	Participant provides documentation of 160 hours or one-month full-time employment completed.

Achieve Identified Self-Sufficiency Wage	\$500	1x	Participant provided wage verification via paystub or letter from employer that confirms they are achieving earnings at or above their identified self-sufficiency wage.
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Full and Half Year Financial Literacy Programs - Goals Setting and Goal Achievement

Full Year Financial Literacy Program - Participant must be enrolled in the year-long financial literacy program provided through Opportunity Council or Community Action of Skagit County.

Short-term Financial Goal	\$200	2x	Participant must be enrolled in the year-long financial literacy program provided through Opportunity Council or Community Action of Skagit County. Participant provides SMART goal sheet with all steps/dates leading to goal achievement. Participant provides documentation goal was achieved.
Medium-term Financial Goal	\$500	1x	Participant must be enrolled in the year-long financial literacy program provided through Opportunity Council or Community Action of Skagit County. Participant provides SMART goal sheet with all steps/dates leading to goal achievement. Participant provides documentation goal was achieved.
Long-term Financial Goal	\$1,000	1x	Participant must be enrolled in the year-long financial literacy program provided through Opportunity Council or Community Action of Skagit County. Participant provides SMART goal sheet with all steps/dates leading to goal achievement. Participant provides documentation goal was achieved.
Financial Literacy and Renter's Education FLARE - Completion of 8 weeks	\$100	1x	Completion of 8 weeks of FLARE participation. Participation documented through provider, either Opportunity Council or Community Action of Skagit County
Completion of 5 or more Family Knowledge Nights	\$100	1x	Completion of 5 or more Family Knowledge Night or Community Night sessions. Participation documented through provider, either Opportunity Council or Community Action of Skagit County.

6 Month Financial Literacy Program - Participant must be enrolled in the 6-month financial literacy program provided through Opportunity Council or Community Action of Skagit County.

Complete a financial plan with a financial coach	\$100	1x	Participant meets with a financial coach and develops a personalized financial plan.
Monthly budget review with financial coach	\$50	6x	Participant completes a monthly budget review with a financial coach.
WorkSource Financial Wellness Series or locally approved comparable financial education classes	\$75/ per module	8x	Participant attends WorkSource Financial Wellness Series or comparable financial education or debt reduction classes virtually or in-person and provides proof of attendance.
Increase credit score by 50 points or more	\$100	2x	Participant works with a financial coach to identify ways to increase credit score and provides documentation of credit score increase to case manager.
Decrease non-asset related debt by \$1,000 or more.	\$100	4x	Participant works with a financial coach to identify ways to decrease non-asset related debt by \$1,000 (up to \$4,000) and shares documentation of debt reduction with case manager.
Short-term Financial Goal (1-3 months)	\$200	2x	Participant provides SMART goal sheet with all steps/dates leading to goal achievement. Participant provides documentation goal was achieved.

*Incentive payments must not exceed \$1000 per month per participant. Participants are capped at up to \$10,000 total in incentive payments.

*MISA participants should be encouraged to use their incentives as MISA contributions.

*Local areas may add additional goals to this list, not to exceed \$1000 in incentive amount. Any additional goals must be approved by the Grants Management Office (GMO) and Commerce prior to implementation.

*Listed incentive amounts are the maximum amounts allowed per activity or outcome. Local areas can set amounts less than the indicated maximum with GMO approval.

*If local areas plan to modify this incentive guidance in any way, including providing fewer options than currently listed, they must submit their modifications to GMO for review and approval.