



**COMMUNITY REINVESTMENT ACT FUNDING PRESENTATION APRIL 11
FOR
AZ TELECOMMUNICATIONS AND INFORMATION COUNCIL**

DIGITAL EQUITY – CRA

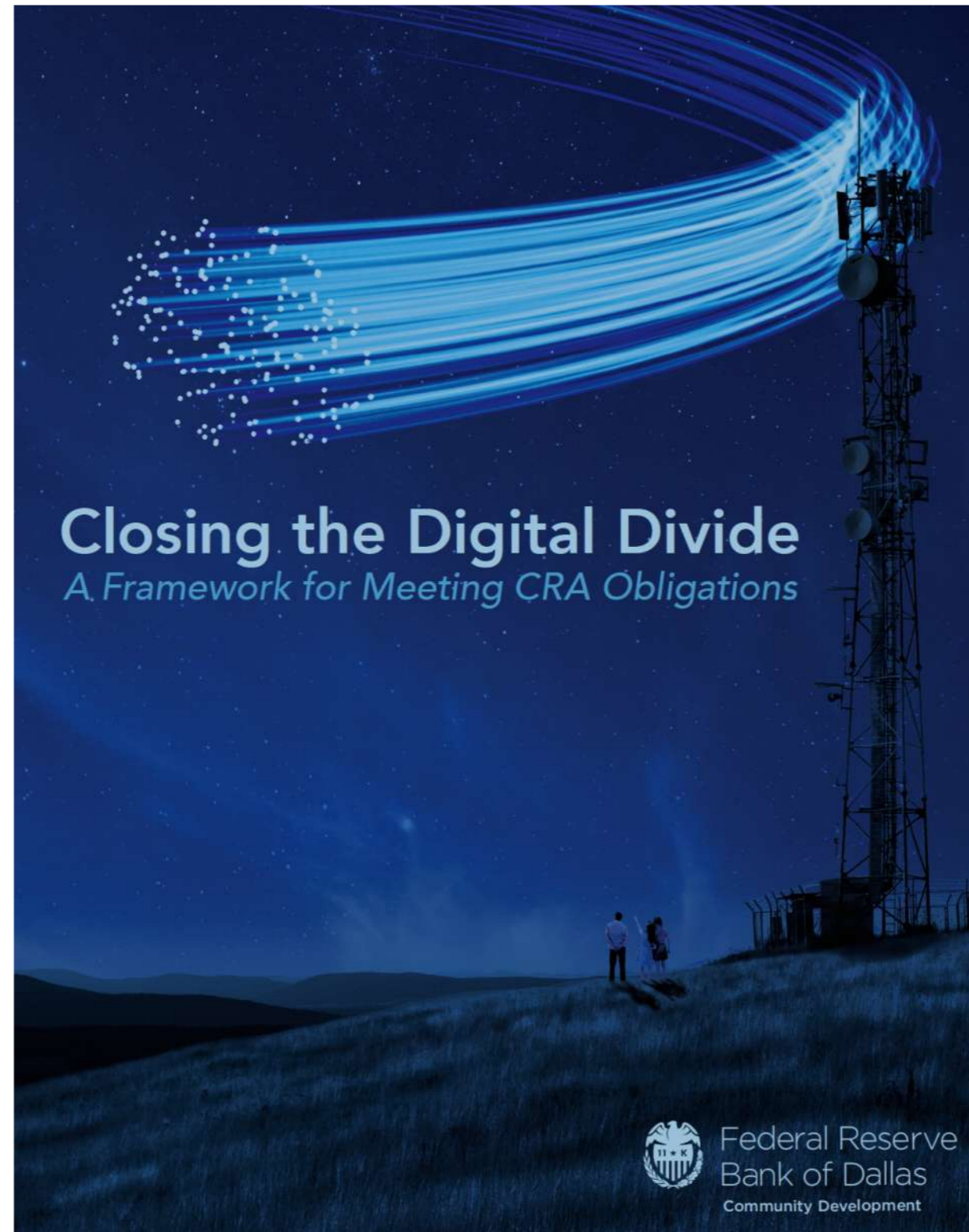
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DIGITAL EQUITY – CRA



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CRA Credit-Worthy Digital Equity Grantmaking Strategies

Under the federal Community Reinvestment Act (CRA), enacted in 1977, all banking institutions that receive Federal Deposit Insurance Corporation Insurance (FDIC) must provide equitable access for those living in “low and moderate income” (LMI) communities in their service region both to banking services as well as to credit.

DIGITAL EQUITY – CRA

Banks must meet their CRA obligations through a mix of volunteerism, grantmaking and investments. Banks annually expend more than \$100 billion for economic opportunity in LMI communities. Until recently, insufficient attention has been given to the vital role that digital access and training play in economic opportunity.

DIGITAL EQUITY – CRA

➤ **Broadband**

- Purchase of mobile hotspot devices, for lending to low income families/learners.
- Investment in local broadband infrastructure development in an LMI community (note: this is not yet a purpose for which CRA credit is well-established but is likely to grow in importance rapidly and soon).

DIGITAL EQUITY – CRA

➤ Hardware

- Purchase and provision of computers (often laptops, due to their desirable portability) for low-income learners.
- Donation to LMI learners of *recent* model, fully refurbished computers, bundled with financial literacy courseware and other resources for essential skill development.
- Grants to nonprofits to refurbish computers that then are donated to LMI learners and families.

DIGITAL EQUITY – CRA

➤ Tech Support

- Training for low-income learners of all ages, often accompanied by provision of a free new or recent well-refurbished computer, and sometimes often by free or deeply discounted broadband.
- Training for youths in how themselves to provide tech support in LMI communities.
- NCDE is especially interested in and actively exploring developing a national network with programs that not only train youths to provide tech support, but do so *especially* for **linguistically diverse** youths so that they can then provide tech support across linguistic and cultural barriers.

DIGITAL EQUITY - CRA

- Leadership development for disadvantaged youths.

DIGITAL EQUITY – CRA

- Training for youths in how they can provide tech support in LMI communities. Some of these programs focus on youths learning to provide tech support in schools for non-tech-savvy educators for peers or to senior citizens in public housing, and while others offer tech support more broadly to adults at school, home and in the community.

DIGITAL EQUITY

Student Technology Leaders

- Provide **professional development** to schools who desperately need more
- Ensure **effective integration** of technology into lessons is fully supported
- Create **multilingual** content
- **Solicit funding** from external stakeholders
- **Mentor** their peers
- Mentor community members on **technology fundamentals**
- Are given an opportunity to engage with technology **beyond digital consumption**
- Become more **workforce ready**



IT Support



Content Creation



Mentoring

“The mission of Generation YES is to prepare students to become allies in this whole process of moving schools into the 21st century, and provide students the rigorous opportunities to go into IT, STEM careers, and computer science.” — Dennis Harper



COMPONENTS OF A SUCCESSFUL STL PROGRAM: CURRICULUM

- Emphasis on lifelong learning and real-world skills
- Addresses soft skills and people skills
- Focuses on leadership