Solution Provider Directory
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What is the Talent Finance Solution Provider Directory?

The Talent Finance Solution Provider Directory is a way to connect organizations who are offering products or services that advance sustainable and equitable ways to finance talent. The goal of the directory is to provide TFIN members and workshop participants with information that enables them to find the right fit for themselves or their clients. It can also help TFIN members and workshop participants prepare for meetings with solution providers to increase efficiency at the beginning of a partnership.

Who can I contact with questions about the Solution Provider Directory?

If you have questions about the Solution Provider Directory, please reach out to Sarah Castro (scastro@uschamber.com) or Katherine Townsend Kiernan (katherine.townsend@atl.frb.org).
Community Outcomes Fund at Maycomb Capital

Website:  https://www.maycombcapital.com/the-community-outcomes-fund/

Contact: Shelby Kohn
Contact: skohn@maycombcapital.com // 267-978-5268

Type of Product(s) Offered: Funding/Investment products for organizations or government
Type of client(s) served: Employers, Government (Federal, City, State), Training or Educational institutions
Region(s) served: Southeast, Southwest, Pacific Northwest, Rocky Mountain Region, Midwest, Northeast

Organization History The Community Outcomes Fund is a dedicated pool of private capital for outcomes financing, sometimes called Pay for Success. The Community Outcomes Fund has significant capital to invest in these next-generation public-private partnerships that scale high-quality human service programs for low-income communities. Most government human service funding is contracted on a cost reimbursement basis, where dollars funded are based on dollars spent rather than a connection to measurable outcomes in communities. In contrast, outcomes financing directly connects funding to community impact by enabling government to tie payment to outcomes. Founder and Managing Partner, Andi Phillips, brings deep investment experience and a decades-long career dedicated to structuring public-private partnerships that address inequality and access to economic opportunity.

What information is most helpful when connecting with clients:
• What services will you implement or expand to build a strong talent pipeline in your community?
• What organization(s) will implement these services and what is their track record of success?
• What funding sources are most likely to fund these services?
• How many people do you intend to serve?
• What outcomes do you expect participants to achieve?
**Earn to Learn**

**Website:** [https://earntolearn.org/](https://earntolearn.org/)

**Contact:** Kate Hoffman

**Contact:** Kate@earntolearn.org // 520-260-7379

**Type of Product(s) Offered:** Funding products for individuals including loans, income share agreements, and other options

**Type of client(s) served:** Individuals - students

**Region(s) served:** Southwest

**Product Description:** We provide match-savings scholarships to students and do not require that they pay back the scholarship match. We only require that they save $500 before starting their postsecondary degree.

**Organization History** Since 2013, Earn to Learn has provided a match-savings scholarship that increases postsecondary enrollment and attainment while ensuring students graduate workforce ready with little to no debt.

The program complements forms of traditional financial aid that have proved insufficient to cover the total cost of college attendance. Students deposit $500 into a savings account annually and receive an 8:1 match for a total of $4,500 per year for tuition, student housing, childcare, and other living expenses. The model includes success coaching programs to assist students in building financial wellness, promote college readiness, and provide workforce development.

Earn to Learn partners with the three public Arizona universities and several community colleges throughout the state to provide the Earn to Learn scholarship to Pell-eligible students of all ages.

**What information is most helpful when connecting with clients:**

- Over 25 states interested in replicating the model.
- Public-private partnership. Students invest $500, public dollars provide $2,000, and Earn to Learn provides $2,000 to equal $4,500 per scholarship opportunity.
- This model supports career and technical education, two-year degrees, and four-year degrees.
Funding U

Website: https://www.funding-u.com/no-cosigner-student-loans

Contact: Jeannie Tarkenton, CEO

Contact: jeannie@funding-u.com // 404-915-6655

Type of Product(s) Offered: Funding and Investment products for organizations or government, Funding products for individuals including loans, income share agreements, and other options

Type of client(s) served: Training or Educational institutions, Funders (student loan associations, philanthropy), Individuals - students

Region(s) served: Southeast, Southwest, Pacific Northwest, Rocky Mountain Region, Midwest, Northeast

Product Description: loan portfolio risk analysis, program-related data analysis, financial/funds payment projections

Organization History Funding U was founded to expand equity in education by providing affordable credit to high-achieving students. Since its inception Funding U has ensured the best pricing for low and moderate income borrowers because we access loan funding from financial institutions and funds that provide lower cost capital in order to meet community reinvestment mandates.

Funding U specializes in education loans and tailored customer service for low and moderate income consumers and those who have historically been underserved and underappreciated by traditional banks and credit companies.

We offer loans to borrowers based on successful progress towards completion of education programs, rather than underwriting solely according to FICO score. We also provide our “Powered by Funding U” lending platform service to other organizations that support education completion. Our platform services include outcomes-based and income contingent loans.

Since 2018, we are a licensed lender in 39 states.

What information is most helpful when connecting with clients:
1. Understanding your 1-3 year program desired outcomes/goals
2. Understanding what other groups, agencies or partners will be part of your project - especially whether your program will include a funding source or funding partners (state, corporate, or philanthropic partners who want to allocate capital to your program.)
3. Understanding the size and scope of the project (either by dollar amount, target client numbers, number of training programs, etc.)
Institute for American Apprenticeships

Website: www.iaahitec.org

Contact: Juliane Hegle
Contact: julie.hegle@vthitec.org // 802-872-0660

Type of Product(s) Offered: Registered Apprenticeship program development and implement; Registered Apprenticeship technical assistance

Type of client(s) served: Employers, industry associations, apprenticeship intermediaries, and government agencies

Region(s) served: National

Organization History Vermont Healthcare & Information Technology Education Center (Vermont HITEC) was incorporated as a nonprofit in 2000 with a mission to create guaranteed jobs for unemployed and underemployed individuals. As our work in Registered Apprenticeship evolved, we became known by our trade name, Institute for American Apprenticeships (IAA).

IAA has developed and implemented programs to serve over 2,000 apprentices in 22 different nontraditional, apprenticeable occupations for more than 30 regional and national employers. We also provide technical assistance around the U.S. to assist in developing and registering apprenticeship programs. To date, IAA staff have provided technical assistance to over 60 organizations.

What information is most helpful when connecting with clients:
• What are your biggest hiring needs?
• What are your current strategies for filling open positions?
• If you haven't considered apprenticeship to close hiring gaps, would you be open to considering?
Meritize

Website: [www.meritize.com](http://www.meritize.com)

Contact: Beck Pryor, Chief Operating Officer

Contact: beck@meritize.com // 917-913-2325

**Type of Product(s) Offered:** Private student loans for skills-based education programs.

**Type of client(s) served:** Students and skills-based training institutions.

**Region(s) served:** United States

**Product Description:** Meritize is a new kind of academic lender. We look beyond traditional credit scores and tap into student academic data or military history to expand student lending opportunities and empower borrowers on a path to success.

For those with demonstrated merit, a Meritize Loan can improve access to funding for students with thin credit profiles and those who may not have a cosigner.

**Organization History** Since launching in 2017, Meritize has helped nearly 20,000 students gain financial access to training. Meritize is currently partnered with over 800 skills-based institutions and programs across the United States. These programs cover a wide variety of skills-based training in industry sectors such as Healthcare, Medical Technology, Aviation, Information Technology, and Industrials.

**What information is most helpful when connecting with clients:**

- Meritize Loans are private student loans that look at previous academic or military experience in addition to credit history.

- We partner with over 800 institutions throughout the U.S., providing financing for close to 5,000 programs in many different industries.

- **Watch a video about Meritize:** [Meritize Brand Video](http://www.meritize.com)
REDF

Website:  https://redf.org
Contact:  Carrie McKellogg
Contact:  cmckellogg@redf.org // 415-510-6019

Type of Product(s) Offered:  Lines of Credit, Bridge Loans, Term Loans, and Social Enterprise Advisory and Expansion Technical Assistance

Type of client(s) served:  The REDF Impact Investing Fund (RIIF) invests in businesses that reveal and reinforce the talent of people breaking through barriers to employment.

Region(s) served:  National

Organization History  When it was founded in 1997, REDF supported 14 businesses across the San Francisco Bay Area. 25 years later, REDF is a national organization and leader in the employment social enterprise field that has provided capital, capacity, and community to over 200 enterprises across 33 states and DC. Together, these businesses have generated over $1.3 billion in revenue reinvested in their employees and employed over 84,000 people.

What information is most helpful when connecting with clients:
• RIIF has bilingual English/Spanish staff located in the West, Midwest and East Coast.
• RIIF provides financing to mission-driven businesses and employment social enterprises with 3 years of operation, current or demonstrated path to profitability with growing profit margins, positive sales growth and strong management track record.
• RIIF serves the following industries:  Alternative Staffing, Recycling, Cleaning and Maintenance; Consumer Goods/Retail; Food Services and Manufacturing.
Social Finance

Website: https://socialfinance.org/

Contact: Justin Bakule
Contact: jbakule@socialfinance.org // 617-777-2390

Type of Product(s) Offered: Funding/Investment products for organizations or government

Type of client(s) served: Employers, Business Associations (Chambers), Government (Federal, City, State), Training or Educational institutions, Funders (student loan associations, philanthropy), students, incumbent workers

Region(s) served: Southeast, Southwest, Pacific Northwest, Rocky Mountain Region, Midwest, Northeast

Organization History Social Finance is a national impact finance and advisory nonprofit. We work with the public, private, and social sectors to create partnerships and investments that measurably improve lives. Since our founding in 2011, we have mobilized $350 million in new investments designed to help people and communities realize improved outcomes in education, economic mobility, health, and housing. In addition to managing the investment program funded by the Google Career Certificates Fund, our economic mobility portfolio includes the UP Fund, place-based Pay It Forward Funds, and the Dreamers Graduate Loan Fund.

We are driven by the belief that social and economic systems should enable all people to thrive, and the conviction that we can create the most meaningful and measurable change in our communities when governments and markets work together.

What information is most helpful when connecting with clients: Specific challenges and opportunities in local ecosystem; existing landscape of resource and initiatives; first principles driving the work, and how those principles might guide us through early tradeoffs (e.g., target recyclability of funds); areas of specific employer engagement and opportunities for expansion/deepening.
Stride Funding

Website: [www.stridefunding.com](http://www.stridefunding.com)

Contact: Michael Frank | Director of Sales and Partnerships
Contact: Michael.frank@stridefunding.com // 818-406-8730

**Type of Product(s) Offered:** Funding products for individuals (non-cosigner loans, income share agreements, deferred tuition agreements, etc.), Talent Pipeline products for employers

**Type of client(s) served:** Employers, Training or Educational institutions, students, incumbent workers

**Region(s) served:** Southeast, Southwest, Pacific Northwest, Rocky Mountain Region, Midwest, Northeast

**Organization History** Stride Funding’s mission is to make education affordable and accessible, with flexible forms of financing that open doors and give power to learners. We offer education funding based on where students are going, not where they came from. Our outcomes-based non-cosigner loans and ISAs help students fund their education without a cosigner or minimum FICO score, without financing charges or hidden fees, and with flexible repayment structures that protect students when they’re not earning. Ultimately, our students pay us back, only when their educational investment pays off! Our employer sponsored loan programs connect top-tier employers with talented students and high-outcomes institutions, building sustainable pipelines of talent, retained full-time employees, and increased access and enrollment pools for schools while reducing debt burden and launching powerful career pathways for students.

Stride Funding has raised $150mm in credit facility to support our student members. Since beginning operations in 2019, we've supported thousands of students across 160+ universities, vocational programs, and bootcamp providers.

**What information is most helpful when connecting with clients:**

1. Understanding the learner market they serve
2. Understanding volume & scale (# of learners per year over the last 3 years and next 3 years)
3. Summary learner outcomes across graduation and placement rates, career paths, and average earnings
Sunny Day Fund

Website: https://sunnydayfund.com/

Contact: Rachel Fox
Contact: rachel.fox@sunnydayfund.com // 410-591-7962

Type of Product(s) Offered: Employee benefit products for employers

Type of client(s) served: Employers, Business Associations (Chambers), Government (city and state)

Region(s) served: Southeast, Southwest, Pacific Northwest, Rocky Mountain Region, Midwest, Northeast

Organization History
Emergency Savings Focused Financial Wellness Platform

47% of Americans cannot handle a $250 unexpected expense, and that financial vulnerability means employers lose $500B+ annually through higher attrition, poor stress and mental health, and higher 401(k) loans and withdrawals.

Sunny Day Fund is on a mission to enable financial wellbeing for all hardworking Americans, not just those who can afford it. We achieve this by automating and incentivizing saving, through our patent-pending platform, for emergencies and other immediate needs. By tactically increasing savings, we build financial security and chart a path to financial freedom.

Our award-winning approach enables employees to save 4x more than the typical American worker in year 1, thereby adding value to the employer by significantly reducing their turnover costs and 401(k) loans and withdrawals.

The Recent passage of the Secure Act 2.0 has now made Workplace Emergency Savings Accounts (ESAs) the law of the land. Expect more upcoming federal legislation around the emerging market as we work with lawmakers to pave the future of payroll-deducted, employer rewarded ESAs.

What information is most helpful when connecting with clients: We typically collect employee census data including the following: Number of employees, Salaries (range and median), Attrition rate, 401(k) participation rates and statistics around hardship loans/withdrawals, What other benefits the organization offers, Where do employees work: in person, hybrid, remote, or distributed
Uncommon Impact Studio

Website: https://www.uncommonimpactstudio.com/

Contact: Eugene Dibble
Contact: gene.dibble@uncommonimpactstudio.com // 312-593-2224

Type of Product(s) Offered: Employer staffing services: staffing, off boarding, downside risk management

Type of client(s) served: Employers, Business Associations (Chambers), City Government

Region(s) served: Southeast, Southwest, Pacific Northwest, Rocky Mountain Region, Midwest, Northeast

Organization History Uncommon Impact Studio is committed to creating positive impact by partnering with and empowering innovative entrepreneurs. We prioritize working with founders who have unique and underrepresented perspectives, and whose vision will have a lasting and positive impact for underserved communities. We then provide them with vision expansion, operational support, and financial investment that can drastically increase their chances of success. We empower founders by providing five dimensions of capital: relational, intellectual, monetary, experiential, and social. We connect founders to our expansive network of strategic partners, helping them gain momentum and unlock the next level of potential.

What information is most helpful when connecting with clients: An understanding of how their current business functions and what pain points exist.
Unmudl Public Benefit Corporation

Website: www.unmudl.com
Contact: Parminder Jassal, CEO
Contact: pjassal@unmudl.com // 206-291-6695

Type of Product(s) Offered: Funding products for individuals (loans, income share agreements, etc.), Employee benefit products for employers, Employer staffing services (staffing, off boarding, downside risk management), Technical Assistance

Type of client(s) served: Employers, Business Associations (Chambers), Government (Federal, City, State), Training or Educational institutions, Funders (student loan associations, philanthropy), students, incumbent workers

Region(s) served: Southeast, Southwest, Pacific Northwest, Rocky Mountain Region, Midwest, Northeast

Organization History
Unmudl is powered by America's employers and community colleges to connect working learners to jobs. On October 14, 2019, five community colleges and the National Institute for Staff and Organization Development (NISOD) came together and agreed to "Blaze The Way Forward" for 64.5M working learners and 30M employers in the US and ensure that every community college learner gets into a job and that every company has the best talent to help it grow.

Unmudl's mission is to provide learners, particularly working learners, with skill paths to learning and employment, while slashing time, cost, and uncertainty. Via Unmudl, every learner can get skills to go from Skills-to-Jobs on the shortest, most flexible, and affordable path possible.

What information is most helpful when connecting with clients:
For employers: What are your hardest to fill jobs that pay family sustaining wages?
For community colleges: Which skills-to-jobs courses do you offer or plan to offer to support employer demand?
Learners: What careers and learning opportunities are you interested in?

Watch a video about Unmudl: https://www.youtube.com/watchv=nYr6a5VB1BU