



The National Rule Breaker Program Eligibility Criteria

Rule Breaker Eligibility

- Original founder or a leading member of your proposed organization's original founding team
- Primary decision maker of the organization
- Able to work full-time on proposed organization throughout the 2-year active fellowship
- Personal alignment with the values that guide the Fool's work (collaborative, innovative, fun, honest, competitive, and Motley), which should also be reflected in the Rule Breaker's organization
- Over 21 years old by the time the Fellowship starts
- Able to communicate proficiently in written and spoken English

Organizational Eligibility

- Post-Start Up Phase:** Your organization is already up and running, has started to establish a track record, and is striving to reach more Americans living paycheck to paycheck. Practically, that means the organization (1) has operated with a full-time staff for five or more years, (2) has an annual operating budget of more than \$1M, and (3) needs additional resources to grow and scale.
- Financial Freedom Drivers:** Your organization is connected to one or more of the following drivers of Financial Freedom: (1) education, (2) health, (3) housing, (4) work, and/or (5) money.
- Audience:** The primary beneficiaries of your organization are Americans living paycheck to paycheck. These are people who are just getting by and barely making ends meet.

This is the group of people we call “the missing middle,” in that they have some resources, but lack ample pathways and choices in one or more of the important drivers of Financial Freedom such as housing, health, education, work, and money.

- Parent Organization:** Organizations that are independent but have fiscal sponsors are eligible for the Motley Fool Foundation’s Rule Breaker Program as long as the fiscal sponsor has no authority over the organization’s work and decision-making.
- Secular Focus:** To be eligible for The Motley Fool Foundation’s Rule Breaker program, your organization cannot engage in recruitment, promotion, or conversion activities exclusively for a specific religious faith. If your organization's work has a spiritual element or works with existing faith communities, but does not promote or recruit on behalf of that faith, you may be eligible.
- No Lobbying:** TMFF cannot distribute funds to organizations that engage in lobbying. Lobbying is defined as activities that seek to support specific political candidates, specific political parties, or urge action on specific legislative bills.
- Systems-Oriented:** Your organization must be implementing a new solution or approach to help more Americans living paycheck to paycheck. The approach should have the potential to change an existing structural barrier in the field and represent a new way of thinking at the systems level.

Financial Eligibility

- Willing to disclose the funding sources of your organization, including 3+ years of audited financials, most recent 990, and proof of tax-exempt status.
- Willing to disclose what, if any, lobbying activities the organization has engaged in in the last 3 years.
- A three star or higher rating on Charity Navigator and/or an A or B rating on CharityWatch.