OMB No. 1121-0329
Approval Expires 02/28/2027

NIJ FY 2026 Research on the Abuse, Neglect, and Exploitation of Elderly Individuals

Grants.gov Funding Opportunity Number: O-NIJ-2026-172804

Application Deadlines in Eastern Time (ET):

1. Complete SF-424 and submit in Grants.gov: **November 30, 2026, by 11:59 p.m. ET**
2. Submit full application in JustGrants: **December 07, 2026, by 8:59 p.m. ET**

NIJ | NATIONAL INSTITUTE OF JUSTICE
ADVANCING JUSTICE THROUGH SCIENCE

Contents

1. Basic Information 3
2. Eligibility 7
3. Program Description 8
4. Application Contents and Format 10
5. Submission Requirements and Deadlines 16
6. Application Review Information 16
7. Award Notices 16
8. Post-Award Requirements & Administration 16
9. Questions? 16

1. BASIC INFORMATION

Purpose of the Funding

The Office of Justice Programs (OJP) is committed to advancing work that furthers the U.S. Department of Justice's (DOJ) mission to keep our country safe and secure and uphold the rule of law and protect the rights of American citizens. OJP provides federal leadership, funding, and other critical resources to directly support law enforcement, combat violent crime, protect American children, provide services to American crime victims, and address public safety challenges, including human trafficking and the opioid crisis. OJP supports DOJ's commitment to Gold Standard Science and scientific integrity.

This is a notice of funding opportunity (NOFO) for the **NIJ FY 2026 Research on the Abuse, Neglect, and Exploitation of Elderly Individuals.** This opportunity seeks to improve knowledge and understanding of relevant issues through science. Under this NOFO, NIJ is seeking proposals to address one or more of the following topic areas:

1. Research examining the role of emerging technologies in fraud and exploitation, including technology-enabled approaches to enhance detection and investigation.
2. Forensic research to inform and strengthen the investigation and prosecution of elder abuse cases.
3. Evaluation of programs that seek to prevent, intervene in, or respond to the abuse, neglect, and financial exploitation of older adults.
4. Research to inform the development of effective education and intervention programs that address financial fraud against older adults.

Applications proposing research projects not addressing one of these four areas will not be considered.

Topic Area 1: Research examining the role of emerging technologies in fraud and exploitation, including technology-enabled approaches to enhance detection and investigation.

Emerging technologies are reshaping elder fraud and exploitation by creating new opportunities for perpetrators and changing how victimization unfolds, persists, and is concealed. Research is needed to:

- Determine which technology-related risk factors matter most, how online and offline exploitation intersect, and how investigators can reliably identify indicators of victimization in real time; and
- Determine how machine learning, super intelligence, and other emerging technologies might support law enforcement, prosecutors, financial institutions, and Adult Protective Services in identifying suspicious activity, documenting evidence, and linking related incidents. New approaches in data science and super intelligence may help identify patterns associated with elder mistreatment

and financial exploitation, including risk indicators that are difficult to detect through traditional case review alone.

Topic Area 2: Forensic research to inform and strengthen the investigation and prosecution of elder abuse cases.

NIJ seeks proposals for forensic research that will inform the investigation and prosecution of elder abuse cases. Elder abuse cases often present with complex medical, cognitive, and social dynamics that make it difficult to distinguish abuse, neglect, or exploitation from illness, injury, accident, or age-related decline. Advances in research have allowed physicians to distinguish different indications of intentional abuse from accidental injury, illness, and malnutrition. Forensic knowledge related to injury patterns and neglect indicators can assist law enforcement with identifying elder abuse cases earlier and build stronger evidentiary records from the start of an investigation.

Topic Area 3: Evaluation of programs[1] that seek to prevent, intervene in, or respond to the abuse, neglect, and financial exploitation of older adults.

NIJ seeks proposals for evaluations of programs designed to prevent, intervene in, or respond to the abuse, neglect, and financial exploitation of older adults. Applicants are expected to use the most rigorous, feasible research methods in evaluating programs with preference given to those that employ or are clearly progressing toward employing experimental or strong quasi-experimental research designs. NIJ is seeking both applications for formative evaluations with evaluability assessments and outcome/impact evaluations, as described below.

a. Formative or Process Evaluations

Many programs are not ready to support rigorous outcome evaluations. Therefore, a phased approach may be called for, beginning with a formative evaluation or an evaluability assessment to see if an outcome evaluation of the program or model is possible. Applicants can propose a range of formative and/or process evaluation activities such as:

- Descriptive research of program(s) leading to the development of a logic model(s).
- Evaluability and research capacity assessments of programs to be studied, including access to data and samples, consent procedures, and agency burdens.
- Development of an implementation guide for specific program(s).
- Development of instruments or measures to test the fidelity of program(s).
- Description of the process used to design and implement the program.
- Description of program operations, including any changes in the program.

[1] Under this topic area, the term “program” encompasses models, practices, and programs that exist in the victim services and criminal justice areas. Applicants may propose evaluation research of specific victim service organizations, victim service delivery models, and/or victim service interventions.

- Identification and description of intervening events that may have affected implementation and outcomes.
- Development of structured observations, questionnaires, semi-structured interviews, focus groups, and logs.

Award recipients, if successful, can then submit a subsequent application for funding of further evaluation research to build upon the findings of the initial evaluations funded under this opportunity. NIJ may give applications for subsequent funding a higher priority consideration, but funding is not guaranteed. Subsequent phases may include outcome and impact evaluations of specified program(s) or model(s). Future evaluation opportunities may also include support for replication studies of programs or models. The specifics of the additional phases will be dependent on the findings of the formative evaluation and evaluability assessment, as well as other factors, including the availability of funding resources.

b. Outcome/Impact Evaluations

In cases where programs have achieved a suitable level of development, applicants may propose randomized evaluation designs, and in cases where this is not possible or appropriate, applicants should propose the most rigorous design capable of producing high-quality causal evidence. For these applications, NIJ will only fund projects that evaluate well-developed programs.

Applications should include supplementary materials to describe the level of program development, including copies or links to logic models, program guides and materials, policies and procedures, manuals, prior evaluation findings, program staffing, and funding information.

Evaluation Research. Applicants proposing evaluation research must include cost/benefit and cost effectiveness analyses. Applicants are also encouraged to review the information found here Applications Proposing Evaluation Research.

Note: Funding under this NOFO is primarily used to cover costs associated with the evaluation. However, reasonable costs incurred by program personnel to support activities directly and exclusively required for the execution of the evaluation (e.g., manual extraction of administrative records) may be included. **No funds are allowed to be budgeted for direct services.**

Topic Area 4: Research to inform the development of effective education and intervention programs that address financial fraud against older adults.

Research is needed to inform the development of education and response programs that are tailored to the unique cognitive, social, and technological contexts of older populations. Despite growing awareness, significant gaps remain in understanding how to design and deliver effective prevention and intervention strategies regarding financial fraud against older adults.

Areas of research may include:

- Effective strategies for helping people recognize personal vulnerability to scams. Understanding what evidence-based approaches most effectively support older victims in recognizing and reporting fraud, and how programs can be designed to reduce reporting barriers while increasing trust and accessibility.

See the Eligible Applicants section for eligibility details.

Funding Details

Announcement Type	Initial
Assistance Listing Number	16.560
Statutory Authority	Title I of the Omnibus Crime Control and Safe Streets Act of 1968 (sections 201 and 202); the Homeland Security Act of 2002 (sections 231-233, 235); 28 U.S.C. 530C.
Grants.gov Opportunity Number	O-NIJ-2026-172804
Expected Total Amount of Funding	$1,800,000
Anticipated Number of Awards	2 to 3
Award Type(s)	Grants
Anticipated Award Amount	To be determined by the requirements of the research proposed in applications selected for award up to the full dollar amount anticipated under this NOFO.
Expected Award Period(s)	Awards are anticipated by February 1, 2027, with an up to 60-month performance period. Award clearing takes roughly three months, during which research may be prohibited or significantly constrained.

Key Dates and Times

NOFO Release Date	October 22, 2026
SAM.gov Registration/Renewal	Begin the process as soon as possible, and no later than November 16, 2026
Step 1: Grants.gov Deadline	11:59 p.m. ET on November 30, 2026
Step 2: JustGrants Deadline	8:59 p.m. ET on December 07, 2026

See Questions? at the end of this NOFO for agency contact information.

2. ELIGIBILITY

Eligible Applicants

The types of entities that are eligible to apply are:

Government Entities

- State governments
- County governments
- City or township governments
- Special district governments
- Native American Tribal governments (federally recognized)
- Native American Tribal governments (other than federally recognized)

Educational Organizations

- Independent school districts
- Public and state-controlled institutions of higher education
- Private institutions of higher education

Nonprofit Organizations

- Nonprofits having a 501(c)(3) status with the Internal Revenue Service (IRS), other than institutions of higher education
- Nonprofits that do not have a 501(c)(3) status with the IRS, other than institutions of higher education

For-Profit Organizations

- Organizations other than small businesses
- Small businesses

Non-U.S. entities are not eligible for awards. All grant awards are made to U.S. institutions. Read the Application Resource Guide for definitions of State Government Entities and Small Businesses.

Cost Sharing (Match) Requirement: Match is not required but see details regarding "Cofunding" here Guidance for Applicants and Awardees.

Limit on Number of Applications: You may submit more than one application if each application proposes a different project.

Applications under which two or more entities (project partners) would carry out the project will be considered. However, only one entity may be the applicant; any others must be proposed as subrecipients. Read the Application Resource Guide for additional information on subawards.

An entity may be proposed as a subrecipient in more than one application.

3. PROGRAM DESCRIPTION

Statutory Authority

Title I of the Omnibus Crime Control and Safe Streets Act of 1968 (sections 201 and 202); the Homeland Security Act of 2002 (sections 231-233, 235); 28 U.S.C. 530C.

Agency Funding Priorities

To help meet its mission, NIJ may give priority consideration to applications proposing (as applicable within the scope of this NOFO) projects designed to advance the goals listed below:

(a) Directly supporting law enforcement operations (including immigration law enforcement operations);
(b) Combatting violent crime;
(c) Supporting services to American citizens;
(d) Protecting American children; and
(e) Supporting American victims of trafficking and sexual assault.

Note: Addressing these priorities is one of many factors that NIJ considers in making funding decisions. Receiving priority consideration does not guarantee funding.

Unallowable Activities: The following are certain unallowable costs and certain activities that are out of the program scope and will not be funded.

1. Out of program scope is any program or activity, at any tier that, directly or indirectly, violates (or promotes or facilitates the violation of) federal immigration law (including 8 U.S.C. § 1373) or impedes or hinders the enforcement of federal immigration law—including by failing to comply with 8 U.S.C. § 1373, give access to DHS agents, or honor DHS requests and provide requested notice to DHS agents.
2. Out of program scope is any program or activity, at any tier, that violates any applicable Federal civil rights or nondiscrimination law. This includes violations that (1) indirectly violate the law, including by promoting or facilitating violations; or (2) unlawfully favor individuals in any race or protected group, including on a majority or minority, or privileged or unprivileged, basis, within a given area, population, or sector.
3. As specified in the DOJ Grants Financial Guide, in Chapter 3.13 “Unallowable Costs” (“Legal Services for Aliens”), any obligations of funds, at any tier, under this award to provide (or to support the provision of) legal services to any removable alien or any alien otherwise unlawfully present in the United States shall be unallowable costs for purposes any award made under this notice, but the foregoing shall not be understood to apply: (1) to legal services to obtain protection orders for victims of crime; or (2) to immigration-related legal services

that may be expressly authorized or required by any law, or any judicial ruling, governing or applicable to the award.

Goals and Objectives of This Funding Opportunity

Goal 1: Advance the understanding of how emerging technologies shape elder fraud and exploitation, and develop evidence-based, technology-enabled approaches to improve detection and investigation.

- **Objective 1:** Identify and assess key technology-related risk factors, pathways, and patterns associated with elder fraud and exploitation, including the intersection of online and offline victimization.
- **Objective 2:** Evaluate the use of super intelligence, machine learning, and data-driven tools to support detection, investigation, and evidence development.

Goal 2: Strengthen the scientific and forensic foundations necessary to improve the identification, investigation, and prosecution of elder abuse cases.

- **Objective 1:** Develop and validate forensic indicators, diagnostic criteria, and assessment tools that distinguish abuse, neglect, and exploitation from age-related conditions, illness, or accidental harm.
- **Objective 2:** Examine the application and impact of forensic evidence and expert testimony in elder abuse investigations and prosecutions.

Goal 3: Build rigorous evidence on the effectiveness of programs and practices designed to prevent, intervene in, and respond to the abuse, neglect, and financial exploitation of older adults.

- **Objective 1:** Conduct rigorous evaluations to assess program implementation, fidelity, and impact on victimization and related outcomes.
- **Objective 2:** Identify the mechanisms, contextual factors, and implementation strategies that influence program effectiveness, scalability, and sustainability.

Goal 4: Generate evidence to inform the development of effective, targeted education and intervention strategies that prevent financial fraud and improve outcomes for older adult victims.

- **Objective 1:** Examine the effectiveness of fraud prevention messaging strategies in influencing risk perception, knowledge, and protective behaviors among older adults.
- **Objective 2:** Identify and evaluate intervention and response approaches that improve fraud recognition, reporting, and recovery, including strategies that reduce barriers to reporting and enhance victim support and engagement.

For a description of how awards under this NOFO will contribute to achieving these goals and objectives, see the Performance Reports section below.

Expected Outcomes

NIJ expects recipients to submit deliverables and performance reports, as described below. Read the Application Resource Guide for more information. NIJ will measure success by reviewing a recipient's submission of performance reports and data and the extent to which project implementation reflects progress toward the goals and objectives of this NOFO.

Deliverables

Recipients will be expected to deliver the following:

- **Scholarly Products** as described at Post-Award Requirements for Research, Development, and Evaluation Grants should be disseminated throughout the period of performance to the extent possible. Development and delivery of interim products should be built into the Project Timeline. Author-accepted manuscripts for peer-reviewed publications derived from research funded by the award should be deposited in a publication repository designated by NIJ. A final research paper is required.
- **Research Dissemination Products** should translate the research into actionable information for policymakers and practitioners to promote change in the field. Grantees should devote equal effort to development of these products as they to do scholarly products.
- **Data Sets and Associated Files and Documentation** resulting in whole or in part from their funded research must be archived to ensure the preservation, availability, and transparency of data collected. For more information on this requirement, please review the information found here: Data Archiving.

Performance Reports

OJP requires recipients to submit regular performance reports that communicate progress toward achieving Program Goals and Objectives. Read information on performance reporting. For NIJ's post award reporting requirements please review Post-Award Requirements for Research, Development, and Evaluation Grants.

A list of performance measure questions for this funding opportunity can be found at Performance Measures for Award Recipients.

4. APPLICATION CONTENTS AND FORMAT

Application Contents List

NIJ will only consider applications that contain all required parts, which are marked ***Required*** below. Refer to the DOJ Grant Application Submission Checklist for application instructions.

Application Item	Submission Type
Step 1: Grants.gov	
Application for Federal Assistance: SF-424 ***Required***	Online Form
Step 2: JustGrants	
Standard Applicant Information ***Required***	Online Form
Proposal Abstract	Text Box
Data Requested With Application • Financial Management and System of Internal Controls Questionnaire (including Applicant Disclosure of High-Risk Status) • Agency Funding Priorities Inventory • Principal Investigator Contact Information	Online Form
Proposal Narrative ***Required***	Attachment
Budget ***Required***	Online Form
Other Budget/Financial Attachments • Indirect Cost Rate Agreement (if applicable) • Consultant Rate (if applicable) • Limitation on Use of Award Funds for Employee Compensation for Awards Over $250,000; Waiver (if applicable)	Attachment
Additional Application Components • Gold Standard Science • Biographical Sketch Common Forms ***Required*** • Current and Pending (Other) Support Common Forms ***Required*** • Tribal Authorizing Resolution (if applicable) • Research and Evaluation Independence and Integrity Statement • Letters of Support (if applicable) • Bibliography/References • Tools/Instruments, Questionnaires, Tables/Charts/Graphs, or Maps	Attachment

• List of Individuals in the Application • Human Subjects Protection • Privacy Certificate • Request to Use Incentives or Stipends • Project Management Plan and Timeline • Consortium/Contractual Agreements • Data Management, Sharing, and Archiving Plan (DMSAP)	

In addition to the items marked ***Required*** in the table above, the following are considered basic minimum requirement elements that are considered in the responsiveness review:

- The application is submitted by an eligible applicant.
- The application is responsive to the scope of the NOFO.

Standard Applicant Information *Required*

Review and edit as needed the information imported from the SF-424 submitted in Grants.gov. Add ZIP codes for areas affected by the project.

Proposal Abstract

In JustGrants, enter a proposal abstract (limited to 2,000 characters) summarizing the proposed project. As abstracts for funded projects are public, do not include any personally identifying information (e.g., staff names). The abstract should include the following information:

- The name of the applicant's proposed project.
- The goals, objectives, and research questions to be addressed.
- The research design and methods.
- Work products to be produced and dissemination plan.

Data Requested With Application

Financial Management and System of Internal Controls Questionnaire (including Applicant Disclosure of High-Risk Status)

Review information on this questionnaire.

Agency Funding Priorities Inventory

Applicants seeking priority consideration under the Agency Funding Priorities section should answer the inventory questions in their entirety in the web-based form in JustGrants.

Principal Investigator Contact Information

To facilitate administrative processes associated with application review and post review activities, applicants are requested to enter the name of the Principal Investigator for the application project, as well as their contact information.

Proposal Narrative *Required*

Format of the Proposal Narrative

Submit the narrative as an attachment in JustGrants. The document should:

- Be double-spaced, using a standard 12-point size font
- Have no less than 1-inch margins
- Have numbered pages
- Not exceed 30 pages

If the Proposal Narrative does not follow this format, NIJ may reduce the score/ranking of the application.

Sections of the Proposal Narrative

The Proposal Narrative should include the sections listed below. If you want priority consideration, the Proposal Narrative must state which priority(ies) your project will advance and describe how it will do so.

1. Title Page (not counted against the proposal narrative page limit): The title page should include:

- Project title.
- Submission date.
- Funding opportunity number.
- Principal Investigator (and any co-principal investigators).
- Unique author identifier (e.g., ORCID, Researcher ID, Scopus Author ID), if available.
- Requests for consideration under “agency funding priorities”.
- Key words, including science focus areas.

2. Resubmit Response (if applicable) (not counted against the proposal narrative page limit.): If an applicant is resubmitting an application presented previously to NIJ but not funded, the applicant should indicate that this is a resubmission. A statement should be provided, no more than two pages, containing: (1) the proposal title, submission date, and NIJ assigned application number of the previous application, (2) the NOFO to which it was submitted, and (3) a brief summary of any revisions to the application, including responses to previous feedback received from NIJ, if such was provided. This includes applications submitted to an NIJ FY 2025 NOFO, regardless of funding status.

3. Table of Contents and Figures (not counted against the proposal narrative page limit).

4. Statement of the Problem (5% of application score): The applicant should clearly articulate the research problem, its significance to the criminal justice field, and demonstrate a thorough understanding of existing knowledge gaps. The statement should establish why this research is needed now and how it addresses a critical issue.

5. Project Design and Implementation (40% of application score): The strength of how the applicant will implement activities, including the soundness of the project design and how the activities align to the stated goals and objectives. The proposal should present a rigorous research methodology, realistic timeline, and clear connection between proposed activities and expected outcomes.

6. Capabilities and Competencies (15% of application score): The applicant's administrative and scientific technical capacity to successfully complete the project. The proposal should demonstrate the research team's relevant expertise, institutional resources, and track record of completing similar projects successfully.

7. Potential impact (25% of application score): The applicant should describe how the research findings will provide actionable knowledge to criminal justice practitioners and policymakers. The proposal should articulate clear dissemination strategies and explain how the research will advance the field or inform practice and policy.

8. Appendices (not counted against the proposal narrative page limit) include:

- If the application (including the budget) identifies any proposed noncompetitive agreements that are or may be considered procurement "contracts" (rather than subawards), for purposes of federal grants administrative requirements, the applicant also must list the entities with which the applicant proposes to contract.
- List of other agencies, organizations, or funding sources to which this application has been submitted (if applicable).
- Any table/charts/graphs supporting the program narrative.

Budget and Associated Documentation

Budget (15% of application score) *Required*

Use the Budget Detail Worksheet (Web-Based Form) to submit the budget. Read information on budget preparation and JustGrants Application Submission Training.

Completeness and cost effectiveness. The budget should be detailed, reasonable, and clearly justified, with all costs directly supporting the proposed research activities and demonstrating efficient use of federal funds

- List each cost needed to implement the project under the appropriate cost category.
- Clearly name and describe each cost.
- Show the computation of each cost (e.g., cost per unit, number of units, and total cost).
- Enter narrative, as needed, to explain the cost calculations and connection to your project goals, objectives, and activities.

- Include only costs that are reasonable, allocable, and necessary to implement the project. They must be allowable under the funding statute and agency requirements.[2]

Budget/Financial Attachments

- **Indirect Cost Rate Agreement (if applicable):** If the budget includes indirect costs calculated using a current, federally approved indirect cost rate, upload your indirect cost rate agreement. Read information about indirect costs.
- **Consultant Rate (if applicable):** Read information on limits to consultant rates and whether you need to request approval to exceed those limits.
- **Limitation on Use of Award Funds for Employee Compensation for Awards Over $250,000; Waiver (if applicable):** Read information on this limitation and to determine whether you need to submit a waiver request.
- **Disclosure of Process Related to Executive Compensation (if applicable):** Applicants to this funding opportunity are not required to provide this disclosure.

Additional Application Components

Applications to NIJ NOFOs are expected to include additional research-related components (as applicable), attached in JustGrants. One of these is a required application component:

- **Biographical Sketch Forms *Required* and Current and Pending (Other) Support Common Forms *Required*:** All applicants to NIJ NOFOs are required to submit the *Biographical Sketch* common form and the *Current and Pending (Other) Support* common form (see details of the required data elements here: NSPM-33 Implementation Guidance) for all key personnel involved in the research (i.e., Principal and Co-Principal Investigators, Project Directors, and any individual who contributes in a substantive way to the scientific development or execution of the project proposed or is defined as such in the NOFO). In addition to ensuring transparency, these forms help reviewers assess the qualifications, expertise, and capacity of researchers to complete the proposed work. NIJ encourages the use of SciENcv (with no preference as to available formats) to populate both forms (https://www.ncbi.nlm.nih.gov/sciencv/).

A description of the other application components is found here Guidance for Applicants and Awardees.

Disclosures and Assurances

Read the disclosures and assurances and complete them in JustGrants:

- Disclosure of Lobbying Activities
- Disclosure of Duplication in Cost Items (if applicable)
- DOJ Certified Standard Assurances

[2] See 2 C.F.R. Part 200, Subpart E and the DOJ Grants Financial Guide. Read information on unallowable costs that apply to all funding opportunities.

- DOJ Certifications
- Applicant Disclosure and Justification—DOJ High-Risk Grantees (if applicable)

5. SUBMISSION REQUIREMENTS AND DEADLINES

The DOJ Grant Application Submission Checklist provides instructions for how to submit your application by the deadlines. Executive Order (E.O.) 12372 (Intergovernmental Review of Federal Programs) does not apply to this funding opportunity: read the Application Resource Guide for details. Read OJP's policy for applicants to request late submission due to technical difficulties, severe weather, or natural or manmade disasters.

6. APPLICATION REVIEW INFORMATION

The Application Resource Guide explains the responsiveness review, review criteria, and review and selection process, including risk review, and deciding official. Refer to the Application Contents List for all required application components and other basic minimum requirement elements that are considered in the responsiveness review. The Proposal Narrative and Budget sections of this NOFO indicate the weight of technical review criteria. Also see Grant Application Review Process.

7. AWARD NOTICES

Read about the award notification process.

8. POST-AWARD REQUIREMENTS & ADMINISTRATION

Read the Application Resource Guide for more information about: standard award terms and conditions, administrative and national policy requirements, and post-award reporting requirements.

9. QUESTIONS?

NOFO Contact	Name: OJP Response Center Phone: 800-851-3420 or 202-353-5556 (TTY for hearing-impaired callers only) Email: OJP.ResponseCenter@usdoj.gov Hours: 9:00 a.m.–5:00 p.m. ET, Monday–Friday
SAM.gov Help Desk	Website: sam.gov/help Hours: 8 a.m.–8 p.m. ET, Monday–Friday (closed federal holidays)
Grants.gov Help Desk	Phone: 800-518-4726 Email: support@grants.gov Website: grants.gov/support Hours: 24 hours a day, 7 days a week (closed federal holidays)

JustGrants Help Desk	Phone: 833-872-5175 Email: JustGrants.Support@usdoj.gov Hours: 7:00 a.m.–9:00 p.m. ET, Monday–Friday and 9:00 a.m.–5:00 p.m. ET on Saturday, Sunday, and federal holidays.