

File No. 150530

Committee Item No. 8

Board Item No. _____

COMMITTEE/BOARD OF SUPERVISORS

AGENDA PACKET CONTENTS LIST

Committee: Budget & Finance Committee

Date June 18, 2015

Board of Supervisors Meeting

Date _____

Cmte Board

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| <input type="checkbox"/> | <input type="checkbox"/> | Motion |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Resolution |
| <input type="checkbox"/> | <input type="checkbox"/> | Ordinance |
| <input type="checkbox"/> | <input type="checkbox"/> | Legislative Digest |
| <input type="checkbox"/> | <input type="checkbox"/> | Budget and Legislative Analyst Report |
| <input type="checkbox"/> | <input type="checkbox"/> | Youth Commission Report |
| <input type="checkbox"/> | <input type="checkbox"/> | Introduction Form |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Department/Agency Cover Letter and/or Report |
| <input type="checkbox"/> | <input type="checkbox"/> | MOU |
| <input checked="" type="checkbox"/> | <input type="checkbox"/> | Grant Information Form |
| <input type="checkbox"/> | <input type="checkbox"/> | Grant Budget |
| <input type="checkbox"/> | <input type="checkbox"/> | Subcontract Budget |
| <input type="checkbox"/> | <input type="checkbox"/> | Contract/Agreement |
| <input type="checkbox"/> | <input type="checkbox"/> | Form 126 – Ethics Commission |
| <input type="checkbox"/> | <input type="checkbox"/> | Award Letter |
| <input type="checkbox"/> | <input type="checkbox"/> | Application |
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Completed by: Linda Wong Date June 12, 2015
Completed by: Linda Wong Date _____

1 [Accept and Expend Grant - Summer Jobs Connect Program - \$600,000]

2
3 **Resolution retroactively authorizing the Department of Children, Youth and Their**
4 **Families (DCYF) to accept and expend grant funding in the amount of \$600,000 from**
5 **the Cities for Financial Empowerment Fund for the Summer Jobs Connect Program to**
6 **support 155 youth employment opportunities and increased banking access, and**
7 **financial education for all youth in DCYF-funded summer workforce programs for the**
8 **period April 1, 2015, through March 31, 2016.**

9
10 WHEREAS, The City and County of San Francisco was awarded a grant on April 20,
11 2015, in the amount of \$600,000, from the Cities for Financial Empowerment Fund (CFE) to
12 fund a summer employment program for youth and young adults, as well as develop and
13 implement tools and strategies to enhance youth and young adult financial literacy; and

14 WHEREAS, The funding will provide 155 paid employment opportunities for youth ages
15 14-24 in support of San Francisco's Summer Jobs+ Initiative; and

16 WHEREAS, Summer employment assist youth in developing skills needed to gain
17 independent employment; gaining a better understanding of the relevance of their education
18 and contributing to the financial health of their families; and

19 WHEREAS, The Department of Children, Youth and Their Families will submit all fiscal
20 and programmatic reports to the Cities for Financial Empowerment Fund; and

21 WHEREAS, The Department proposes to maximize use of available grant funds on
22 program expenditures by not including indirect costs in the grant budget; and

23 WHEREAS, The grant does not require an ASO amendment; now, therefore, be it

24 **RESOLVED**, That the Department of Children, Youth and Their Families is hereby
25 authorized to retroactively accept and expend the grant from the Cities for Financial

1 Empowerment Fund in the amount of \$600,000 from April 1, 2015, through March 31, 2016;
2 and, be it

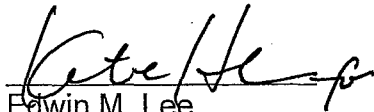
3 FURTHER RESOLVED, That the Board of Supervisors hereby waives inclusion of
4 indirect costs in the grant budget.

5
6 RECOMMENDED:

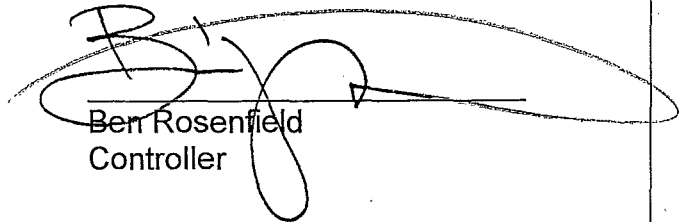
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10 Maria Su, Director
11 Department of Children, Youth and Their Families

12
13 APPROVED:

14
15 

16 Edwin M. Lee
17 Mayor

18 

19 Ben Rosenfield
20 Controller

TO: Angela Calvillo, Clerk of the Board of Supervisors
FROM: Maria Su, Director
Department of Children, Youth & Their Families
DATE: May 8, 2015
SUBJECT: Accept and Expend Resolution for Subject Grant

GRANT TITLE: Cities for Financial Empowerment Fund

Attached please find the original and 1 copy of each of the following:

- Proposed grant resolution; original signed by Department, Mayor, Controller
- Grant information form, including disability checklist
- Grant budget
- Grant application
- Grant award letter from funding agency
- Ethics Form 126 (2 forms)
- Other (Explain):

Special Timeline Requirements:

Departmental representative to receive a copy of the adopted resolution:

Name: Leo Chyi - 4-5916

Interoffice Mail Address: leo.chyi@dcyf.org -

Certified copy required Yes

No

(Note: certified copies have the seal of the City/County affixed and are occasionally required by funding agencies. In most cases ordinary copies without the seal are sufficient).

File Number: _____
(Provided by Clerk of Board of Supervisors)

Grant Ordinance Information Form
(Effective May 2011)

Purpose: Accompanies proposed Board of Supervisors ordinances authorizing a Department to accept and expend grant funds.

The following describes the grant referred to in the accompanying ordinance:

1. Grant Title: Summer Jobs Connect
2. Department: Children, Youth & Their Families
3. Contact Person: Glenn Eagleson Telephone: 415-554-8791
4. Grant Approval Status (check one):
 Approved by funding agency Not yet approved
5. Amount of Grant Funding Approved or Applied for: \$600,000
- 6a. Matching Funds Required: \$ 0
b. Source(s) of matching funds (if applicable):
- 7a. Grant Source Agency: Cities for Financial Empowerment Fund
b. Grant Pass-Through Agency (if applicable):
8. Proposed Grant Project Summary: Provision of summer employment and training opportunities for up to 155 youth, as well as the development and implementation of tools and strategies to enhance financial literacy and financial empowerment.
9. Grant Project Schedule, as allowed in approval documents, or as proposed:
Start-Date: 4/1/15 End-Date: 3/31/16
10. Number of new positions created and funded: 0
11. Explain the disposition of employees once the grant ends? NA
- 12a. Amount budgeted for contractual services: \$600,000
b. Will contractual services be put out to bid? No
c. If so, will contract services help to further the goals of the Department's Local Business Enterprise (LBE) requirements?
d. Is this likely to be a one-time or ongoing request for contracting out? One-time
- 13a. Does the budget include indirect costs? Yes No
b1. If yes, how much? \$

b2. How was the amount calculated?

c. If no, why are indirect costs not included?

- Not allowed by granting agency
- Other (please explain):

To maximize use of grant funds on direct services

c2. If no indirect costs are included, what would have been the indirect costs? NA

14. Any other significant grant requirements or comments:

****Disability Access Checklist****

15. This Grant is intended for activities at (check all that apply):

- | | | |
|--|---|---|
| <input checked="" type="checkbox"/> Existing Site(s) | <input type="checkbox"/> Existing Structure(s) | <input checked="" type="checkbox"/> Existing Program(s) or Service(s) |
| <input type="checkbox"/> Rehabilitated Site(s) | <input type="checkbox"/> Rehabilitated Structure(s) | <input type="checkbox"/> New Program(s) or Service(s) |
| <input type="checkbox"/> New Site(s) | <input type="checkbox"/> New Structure(s) | |

16. The Departmental ADA Coordinator or the Mayor's Office on Disability have reviewed the proposal and concluded that the project as proposed will be in compliance with the Americans with Disabilities Act and all other Federal, State and local access laws and regulations and will allow the full inclusion of persons with disabilities, or will require unreasonable hardship exceptions, as described in the comments section:

Comments:

Departmental ADA Coordinator or Mayor's Office of Disability Reviewer:

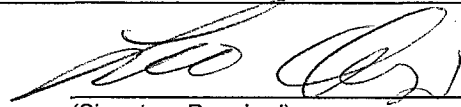
Leo Chyi

(Name)

Director of Budget, Operations and Grant Support / Chief Financial Officer

(Title)

Date Reviewed: 5/5/15 _____



(Signature Required)

Overall Department Head or Designee Approval:

Maria Su

(Name)

Director

(Title)

Date Reviewed: 5/5/15 _____



(Signature Required)

Cities for Financial Empowerment Grant Budget 2015

Subcontract with JCYC	\$420,305	Youth wages/fringe for 155 youth; staffing wages/fringe and program/admin costs
Subcontract with MyPath	\$154,695	Staffing costs to develop and provide training on Money Management curriculum; youth incentives; evaluation
Workorder to Office of Financial Empowerment	\$25,000	Staffing costs to develop banking access and products

Total **\$600,000**



Maria Su, Psy.D.
EXECUTIVE DIRECTOR



Edwin M. Lee
MAYOR

February 3, 2015

Ms. I-Hsing Sun
CFE Fund
1040 Avenue of the Americas, Floor 17
New York, NY 10018

Dear Ms. Sun,

On behalf of the City and County of San Francisco, I am proud to submit our response to the Cities for Financial Empowerment Fund Summer Jobs Connect 2015.

City and County of San Francisco Application Information

City Name: City and County of San Francisco

Mayor: The Honorable Edwin M. Lee

Population: 837,442

Summer Youth Employment Program Leadership: Aumijo Gomes (Lead), Director of Programs and Planning, Dept. of Children, Youth and their Families; Glenn Eagleson (Back-Up)

City financial empowerment leads: Leigh Phillips, Director, Office of Financial Empowerment; Margaret Libby, Executive Director, MY Path

Main contact: Glenn Eagleson, Senior Youth Services Analyst
Department of Children, Youth and their Families
Address: 1390 Market Street, Suite 900, San Francisco, CA 94102
Email: geagleson@dcyf.org Phone: (415) 554-8791

San Francisco is grateful for the opportunity to apply for this grant and for the CFE Fund's impressive leadership to advance financial empowerment work in our communities.

Sincerely,

Maria Su

Director, Department of Children, Youth and their Families

Department of Children, Youth and Their Families

1390 Market Street Suite 900 * San Francisco, CA 94102 * 415-554-8990 * www.dcyf.org

SAN FRANCISCO SUMMER JOBS CONNECT

SYEP and Banking Access

1. SYEP organizational/operational structure

Summer Jobs+ is the umbrella for all of the training and employment opportunities available in San Francisco for youth ages 14-24 - whether it is a training slot in one of our youth workforce programs, an internship offered by our school district or a job opportunity in a private business. Summer Jobs+ is not one program, but over 50 programs providing a wide range of employment and training offerings, funding streams, structures and learning opportunities in every career sector and neighborhood throughout the city.

Mayor Ed Lee sets the overall goals for our initiative and leads the charge with our city departments and private sector partners. The Department of Children, Youth & Their Families (DCYF) manages the overall effort, including coordinating with over 40 city departments and partnership with the following:

- Office of Economic & Workforce Development - responsible for employer engagement;
- the San Francisco Unified School District - responsible for youth outreach and Career Technical Education internships;
- the United Way of the Bay Area - responsible for day-to-day management, coordination of operations, marketing and data collection);
- the Office of Financial Empowerment (OFE) – responsible for leading the research component of the Youth Work & Bank initiative and developing financial products ; and
- MyPath – responsible for co-leading the research component of the Youth Work & Bank initiative, advising on the development of financial products for youth, and the development of financial education resources and training.

Over 50 community-based organizations implement youth workforce training programs, hire youth directly or serve as worksites. Twelve city departments fund or operate youth workforce programs, while over 40 city departments and public agencies serve as worksites for youth. While this wide array of services and program models presents some challenges in coordination, it fits with San Francisco's culture of community-driven programming and diversity, providing youth in every neighborhood in San Francisco with program choices to meet their needs.

2. SYEP Oversight Process and Responsibilities

A Leadership Team made up of the directors of our key partners (Mayor's Office, United Way, OEWD, DCYF and School District) meets monthly and provides strategic guidance to the initiative. An Operations Team made up of key staff from each partner organizations

meets weekly and provides day-to-day guidance and planning. Our financial empowerment strategies are overseen by Glenn Eagleson (DCYF), Jacob DuMez (OFE) and Lauren Larin (MyPath) who meet weekly during the SYEP. The work experience opportunities funded through CFE are managed by the Japanese Community Youth Council through a subcontract with DCYF.

There are no changes in organizational partners from summer 2014, although Lauren Larin has taken the lead for MyPath following the departure of Vishnu Sridharan.

Given the decentralized nature of our SYEP citywide, the dates on Exhibit D represent the ranges that these activities will take place at the various organizations.

3. Numbers of Youth Served

We anticipate approximately 7500 youth being served through our overall SYEP, approximately the same number as this past summer (7678). Given our increase in minimum wage from \$10.74 to \$12.25 per hour, any anticipated increases may be offset by the increased cost in youth wages.

We only began an intentional summer jobs initiative in 2012 when we served 5206 youth. In summer 2013, we served 6817 youth. The increases over the past 3 years in private sector opportunities have been due to increased marketing and employer engagement, while increases on the public side are due to the commitment on behalf of our Mayor and city agencies, which provide approximately 2/3 of the paid training and employment opportunities.

The goal of our financial empowerment program for 2015 is to build on the work of the past few years, developing a robust savings and banking program for youth employment programs in San Francisco and begin to integrate the financial capability initiative with all 25 DCYF-funded SYEP programs, reaching approximately 2200 young people. These products, curriculum and training will not only positively impact our summer employment programs, but our longer school-year programming reaching several thousand more youth.

4. Youth Application and Selection

For our overall SYEP efforts, youth apply directly through the organizations and city departments which implement the programs or hire youth directly. While some have eligibility requirements such as having at least a 2.0 grade point average, many are targeted efforts reaching specific populations, such as youth from low-income families or youth involved in the justice or child welfare systems.

We have a centralized application system for our private sector opportunities where youth apply through www.sfsummerjobs.org. Here youth fill out a profile with their experiences and interests and then search for job opportunities available on the site. Youth then apply

for these positions by submitting their profile for consideration. Selection of youth for private sector opportunities is competitive and generally left to the employer. After applying, youth are interviewed either individually or in a group and selection is based on experience, attitude and willingness to work.

This past summer, we also funded 9 “Doorway” organizations – neighborhood access points where youth can come into a community-based organization, receive an assessment of their level of job readiness. If they are not yet job-ready, the organizations provide training and workshops to build their skills or refer them to one of the city’s training programs. For youth who are assessed as job-ready, the organizations assist them in applying for positions through our online site. In addition, the United Way of the Bay Area, through its MatchBridge program, conduct hiring events with willing employers where youth are given priority to available positions.

5. Summer Jobs Connect Job Slots

We will again partner with the city’s largest employment program, the Mayor’s Youth Employment & Education Program (MYEEP) to manage the job slots funded through this grant. Last summer, with combined city- and CFE-funding, MYEEP was able to serve 784 youth in their core summer program, along with another 500 in other funded programs. Youth will apply to MYEEP through eight neighborhood-based organizations as well as one organization that serves youth with disabilities citywide and another which serves older youth.

MYEEP is one of the city’s most popular employment programs and generally receives a 3:1 ratio of applications to available slots. Youth are selected based on an intricate needs assessment that looks at family size and income, system involvement, academic performance and other traditional barriers to employment. The program seeks to reach youth with the greatest need. Older youth (ages 18-24) will be served through a subcontract with CHALK which will target youth residing in public housing and undocumented youth.

6. Banking Access

The San Francisco project team will ensure that all youth participating in the 25 DCYF-funded SYEP programs this summer have access to low-cost, affordable banking products and enroll in direct deposit. Banking access and direct deposit efforts will be led by the San Francisco Office of Financial Empowerment (OFE), in partnership with DCYF and MyPath. Key elements of our project plan include establishing bank product relationships, training CBO staff on banking products and account opening, and developing standard direct deposit enrollment procedures and incentives. Our banking access strategy will be integrated seamlessly into our financial empowerment work, as described in our Innovation Fund proposal.

Based on research conducted in summer 2014, we have identified two partners who are ready and able to enroll youth participants in high-quality, affordable banking products: San Francisco Federal Credit Union (SF FCU) and Community Financial Resources (CFR). These two institutions not only offer the most favorable and flexible youth accounts we were

able to identify, but also the most willingness to partner and work closely with the city and its CBO partners in our SYEP. We appreciate that they are aligned in our mission to help bank more youth, especially those from lower-income and/or underserved households.

Our primary partner will be SF FCU, a local credit union that is excited to welcome as many youth as possible as credit union members. SF FCU has already worked with our team and one of our largest SYEP programs (the Mayor's Youth Employment and Education Program, or MYEEP) to develop a youth membership specifically targeted to summer youth employees. This membership comes with low barriers to account opening and full transactional privileges (checking and saving, including a debit card).

The SF FCU youth account does not require an adult co-signer, has no monthly fees and no overdraft feature/fees, includes online and mobile banking (including bill pay), and offers flexibility to overcome barriers related to ID or Chex Systems issues. In concert with SF FCU, we will offer this account to all youth in DCYF-funded SYEP programs. A "trial run" with MYEEP program participants who were offered this account last summer was successful (nearly 100 accounts opened), and we are excited to work with SF FCU to scale up to a significantly larger audience in 2015.

Community Financial Resources is expected to be a secondary partner in this project. CFR offers a highly-rated payroll debit card, utilizing the US Bank "Focus" platform. This Visa-branded card has already been identified by the OFE's electronic payroll initiative, CurrenC SF, as one of the best payroll card products available on the market, based on affordability, access, positive banking features, and consumer protections. The CFR payroll card is also non-custodial and does not offer overdraft features or fees. A saving "wallet"/sub-account has been in development and is expected to roll out this spring; depending on the expected addition of this feature, we see value in testing the CFR product at a small number of targeted CBO program partners (likely 2-5 programs). This partnership will allow us to contrast consumer and employer product experiences and better understand the costs and benefits of a prepaid/payroll approach to banking access; if the savings feature is not ready in time, we may elect to postpone the rollout of this partnership to 2016.

Product partnerships will be paired with training for CBO staff. Our product partners have experience training and working with nonprofit staff, and have agreed to help us train front-line CBO staff to build knowledge of the product and develop capacity to assist in the account opening process. We will ensure that CBO staff can explain the benefits of accounts/paycards as well as answer questions that youth may have – and especially to educate youth who may be misinformed about banking products and services. Training will also be essential to prepare CBO staff as "Account Ambassadors" who are empowered to begin the account opening process and enroll youth in direct deposit. Both SF FCU and CFR have experience bringing their own staff to CBO sites to help open accounts, and are willing to continue in this practice; however, we feel that it would be logistically difficult to cover all orientation sites, and therefore will train CBO staff to assist in the account opening process. OFE and MyPath will work collaboratively to use best practices from their respective experiences to oversee Ambassador Program development.

We envision two training tracks, one focusing on SF FCU youth accounts and including all CBOs. A second training track will be offered for the subset of CBOs offering payroll cards; CFR will either offer a single workshop or will do individual trainings for each organization, depending on availability and efficiency. Both trainings will take place as soon as CBOs finalize their staff hiring for the 2015 SYEP; the exact date is TBD.

During the months of February and March, we will finalize training objectives and materials for bank products and account opening. We will also continue to work with DCYF, CBO staff (including accounting/finance staff), and financial service partners to refine a set of direct deposit procedures that enable CBO employers to set up direct deposit for youth at the same time that they open accounts. In particular, we will work to ensure that relevant CBO and SF FCU/CFR staff have clear and easy lines of communication available to quickly process applications and share account numbers so that direct deposit can be finalized.

We will utilize all possible ‘touchpoints’ to educate youth participants and prepare them for account opening and direct deposit enrollment as core elements of the SYEP experience, including pre-program outreach, the application process, and program acceptance/placement. We plan to emphasize pre-employment orientation periods – a touchpoint all CBOs appear to share – as the time to help open accounts and sign up for direct deposit. From a behavioral perspective, there are several strategies that we plan to use to increase our ability to achieve universal banking access and direct deposit participation. These are very briefly summarized here:

- **Use defaults:** within what is allowable under state labor law, we will work with CBOs as employers to make opening an account and directly depositing pay into this account. Participants will opt-out of this behavior, rather than opting-in to it.
- **Simplify choices:** too many choices and too much complexity likely lowers the likelihood of banking access, therefore we will largely promote only the SF FCU youth account for all participants (with some having one additional option of a payroll card).
- **Remove “small factor” barriers:** seemingly small obstacles, like taking the time to travel to a branch location or asking youth to go online to fill out an application, will also likely cause a drop-off in signups. Therefore we will open accounts and enroll in direct deposit onsite during required program time.
- **Framing:** we will frame the decision to become banked and use direct deposit to make clear that non-take-up is a loss. Further, we will endeavor to use “social math” to explain what this loss means not only in dollar terms, but by showing what those dollars could have purchased.
- **Incentives:** we will also offer incentives (such as a raffle for Ipads or individual financial incentives) to youth who enroll in direct deposit, set savings goals through split deposit, and achieve their savings goals.

Our overarching goal is for all youth to use and understand transactional accounts and direct deposit. Our primary focus will be to open accounts or paycards for targeted youth; however we will also work with youth who prefer to use existing accounts. Our “first-best” solution, in order to maximize efficiency in implementation and tracking, will be for youth to utilize

both a transactional and savings account through one of our two partners. A “second-best” solution for those with preference for existing transactional accounts will be to open a savings account with SF FCU or CFR to direct split deposits/saving. For those who insist on using existing accounts for both transactional and saving purposes, we will ask the youth to provide account/deposit data if they wish to qualify for incentives within our saving program. MyPath has experience working through these options with youth.

7. Measurement of Account Information

During the summer of 2015, we will target 25 SYEP programs operated by 21 different community organizations funded by DCYF. Through these programs we expect to reach approximately 2,200 youth participants with our banking access and direct deposit efforts. It is our goal for 100% to directly deposit their pay into a bank account or onto a prepaid card. It is difficult to estimate the exact number of accounts to be opened, but we have capacity to work with our financial service partners in opening transactional and saving accounts for all 2,200 targeted youth, if necessary. For youth who choose to opt for an existing account, emphasis will be places on opening a savings account for split deposits and saving with SF FCU or CFR.

We will measure and report on the above metrics through a mix of youth pre-post surveys, CBO surveys and reports, and data sharing arrangements with our financial service partners. For example:

- # of new accounts opened: youth pre-post surveys, administrative data, and SF FCU/CFR data sharing (the latter will be most accurate, but it will be interesting to see self-reported data as well)
- # using direct deposit: surveys/reports from CBO partners, administrative data, and youth pre-post surveys
- # splitting deposits between transactional and savings accounts: data sharing from SF FCU and CFR and CBO partner surveys/reports

We expect to add/include questions about account opening and direct deposit within the pre-post surveys issued to youth. Data sharing with SF FCU and CFR will be important to us not only to understand account opening but also direct deposit, split deposit, and saving levels. MyPath has had success setting up data sharing agreements with financial institutions in the past, and we have begun this discussion with our SYEP financial partners already.

8. Anticipated Challenges

We expect some aspects of this work to be challenging, but we are excited to meet the challenge, to learn as we go, and to help inform the wider field (especial municipalities) based on what we learn. We already know the value of the learning community and the expertise of CFE Fund staff, and look forward to some great conversations with our colleagues across the country to help us improve our work. The challenges noted here are not meant to be exhaustive, but are a few of the key issues that we foresee affecting our project.

- **CBO resistance to direct deposit:** we have identified several agencies that have indicated their resistance to offering direct deposit, because of the short length of the program or the use of stipends instead of salary. These may be prime candidates for using a payroll card option rather than traditional accounts. We would like to hear from anyone who has addressed this and come up with workarounds.
- **Use of incentives:** optimally, we would like to offer savings matches to youth participants, which not only increases savings rates but direct deposit/account opening. However, this is very expensive unless the match is lowered substantially. Instead, we may offer incentives such as raffled items or other “exclusive” benefits (a party or an event, for example). The exact incentive structure is still in development, but we seek to incentivize behavior change and thus the structure will be designed to be something where youth will feel they have a good chance of winning an incentive or earning a match.
- **Tracking savings:** we hope to establish data sharing agreements that allow us to understand participant progress against savings goals (through split deposit to savings). Should this not be possible, we will use the alternative strategy as described in the financial empowerment innovation section.

Financial Empowerment Innovation Fund Proposals

1. The goal of the financial empowerment program is to build on the work of the past few years developing a robust savings and banking program for youth employment programs in San Francisco and begin to integrate the financial capability initiative with all 25 DCYF funded SYEP programs, reaching approximately 2200 young people. All these youth and programs will have access to the program described below.

We will be partnering with MyPath (formerly Mission SF Community Financial Center). As an organization, MyPath's vision is for every working low-income youth and young person to have the chance to transform their paycheck into an economic mobility pathway that will support them in achieving their full potential and seed economic mobility. To realize this vision, MyPath ensures youth have access to quality financial products, a working knowledge of the financial system, and a peer-based social support system that encourages personal goal-setting and accountability. When we do this, we position youth and young adults to achieve their full potential and seed upward/economic mobility that will continue for generations to come.

Our SYEP program will be implementing MyPath Savings, MyPath's key financial initiative, which engages 14-24 year old youth and young adults in banking and saving through partnerships with local credit unions/financial institutions and youth employment programs. MyPath and DCYF have been working together over the past three years to develop this program, with the Mayor's Youth Employment Program (MYEEP) as the first pilot site for the development and testing of the model. Since then, the model has been rigorously evaluated and tested with other agencies, and is the only youth financial capability program with demonstrated outcomes in shifting youth saving and banking behavior.

Instead of providing stand-alone/traditional financial education, we implement a sustainable financial empowerment strategy that builds youth money management competencies while simultaneously providing access to a quality, youth-owned savings account and a spending account. MyPath Savings is designed to be integrated into youth workforce settings serving low-income youth in order to leverage a powerful teachable moment when youth are earning and managing their own income, often for the first time. This setting helps transfer newly gained financial knowledge into real behavior change and personal actions, and youth's personal goals become part of/ingrained into their financial and savings goals. Given the individualized needs and capacities of youth-focused partner organizations, MyPath Savings program implementation components and timeframes are flexible and customizable, which is especially important given the de-centralized and diverse nature of SYEP programming in San Francisco.

MyPath Savings Program Key Components:

1. MyPath Savings Account & Spending Account

Our program model, tools, and curriculum are specifically designed to integrate youth owned savings and spending accounts. Working with OFE, we are able to provide access to accounts and direct deposit of paychecks for all DCYF funded SYEP sites. In order to guarantee a smooth account enrollment process, MyPath and OFE will work with the credit union and the SYEP sites to ensure all the backend and implementation processes are

completed properly (including direct deposit set up, automatic payroll deductions, and auto-split into the restricted savings account). Financial incentives are also utilized to encourage and reward youth to enroll in accounts, set up direct deposit, set and meet their personal MyPath Savings goal (which must be at least 10% of their income) and complete the behavior-focused sessions described below.

2. MyPath Personal Finances Money Management Education

MyPath Saving’s behavior-focused financial education/money management curriculum includes information about personal finances best practices, youth’s new financial products, financial goal setting, personal expense tracking, budgeting, and savings. We engage low-income youth directly in our curriculum design to ensure it is effective and youth-friendly. Below are the financial education components:

- **Group Kick-off Session:**
 - After extensive training and support provided by MyPath staff experts, an adult staff at the partner youth organizations facilitates and leads this 1.5 hour orientation session using our curriculum.

- **MyPath Online:**
 - Our online, interactive financial education curriculum includes 3 behavior-focused, personalized modules: an expense tracker, budget builder, and savings generator activities. The online education modules take 45 minutes to an hour to complete, and can be conducted in a group computer-lab setting or individually by youth.

Program Timeline/Tools

This MyPath Savings SYEP initiative involves several components, which will be implemented in partnership with MyPath, DCYF, OFE, CBO staff and financial institution partners.

Element	Parties Responsible	Timeline
MyPath Savings Tools including: <ul style="list-style-type: none"> • In-person and Online Curriculum • Youth friendly auto-save and direct deposit materials • Evaluation tools and materials 	MyPath will provide curriculum and materials. OFE will provide additional materials/training for direct-deposit and account opening.	Ongoing
Train-the-Trainer for CBO staff to implement program: <ul style="list-style-type: none"> • 4-hour Adult coordinator training on basic money management, program details, evaluation procedures. Done in groups of 15-20 coordinators. 	MyPath will provide curriculum, materials, and trainers. DCYF will convene staff and provide training locations.	May - As soon after CBO summer staff have been hired as possible.
Train-the-Trainer for Ambassadors: <ul style="list-style-type: none"> • Work with the financial institution partners to train CBO staff to facilitate account opening. Done in groups of 15-20 coordinators. 	OFE will lead this work, along with financial institution staff. DCYF will convene CBO staff and provide training locations as needed.	May - As soon after CBO summer staff have been hired as possible.

<p>Technical Assistance for direct deposit and auto-save:</p> <ul style="list-style-type: none"> • Assistance to Financial Institutions for best practices integrating account opening into SYEP enrollment • Assistance to payroll staff for setting up direct deposit • Ongoing assistance for site coordinators as needed 	<p>OFE will lead technical assistance work with individual agencies.</p>	<p>Feb-April</p>
<p>Ambassadors and financial institution staff will assist in enrollment into financial products</p>	<p>MyPath, DCYF, and OFE will provide project management to ensure smooth coordination of process</p>	<p>June. Integrated into individual SYEP program sites as needed, most often during enrollment into program or early orientation.</p>
<p>CBO staff will lead MyPath Savings session on setting up direct deposit, using the financial product, and setting savings goals</p>	<p>MyPath will train staff and provide project management</p>	<p>June. Integrated into first sessions at SYEP, often orientation or first week of programming.</p>
<p>Youth will complete MyPath Online</p>	<p>CBO staff will arrange for computer access, MyPath will train staff and provide project management</p>	<p>July-August. Varies based on CBO conditions.</p>
<p>Incentive management</p>	<p>DCYF, OFE, and MyPath will distribute incentives</p>	<p>August</p>
<p>Evaluation</p>	<p>DCYF, OFE, and MyPath will oversee data collection</p>	<p>Ongoing</p>
<p>Share lessons with other SYEP sites not funded by DCYF</p>	<p>DCYF, OFE and MyPath will convene groups to share lessons and begin encouraging them to participate next year</p>	<p>September/October</p>

2. This program will support youth to change behaviors related to banking, saving, and money management (including spending and budgeting). More specifically, we will see changes in youth behavior in the following areas:

- Savings
 - Open two accounts, one for spending money and one for saving.
 - Set up direct deposit of their pay into these two accounts
 - Set and meet a savings goal in their MyPath Savings account
- Spending
 - Evaluate their current spending by tracking expenses
 - Create a budget/spending plan based on their current income and expenses

- Classify all their expenses as either needs or wants and make a commitment to reducing spending on at least one item that is a “want” in order to balance their budget or increase savings.
- Use their bank accounts for receiving their checks, rather than using check cashers
- Learn how to use their bank accounts safely and without accumulating fees, including finding the nearest free ATMs to their home, work, and program sites.
- Understanding deductions out of each paycheck

These outcomes are all supported by the MyPath Savings curriculum, which includes fully integrated tools for auto-save, direct deposit, account opening, and money management activities as described above. The OFE will further support the account ambassador portions of our program, which is designed to “bring the account” to the youth and make account opening as automatic as possible from the perspective of the youth, in order to overcome the behavioral barriers of taking an extra step to go to a financial institution. More specifically, the savings outcomes will be supported by integrating account opening into enrollment into the SYEP program, and through the first MyPath in-person session. With the exception of one of these, all of the spending outcomes are achieved by supporting youth to complete MyPath Online as described above. Understanding deductions out of each paycheck are part of the summer youth employment program existing curricula.

The MyPath Savings program has been designed, in part through initial pilots with MYEEP, to be easy for a wide variety of youth employment programs to implement by integrating savings program elements with common employment program elements. For example, tools are provided to allow employment programs to use existing data collection points such as orientations and initial workshops to collect information needed to also open accounts.

There is a wealth of historical experience and data to support the below anticipated outcomes. The chart below shows each of the expected outcomes, historical outcome data, anticipated outcome goals, and data to be collected to measure outcomes. Historical outcome data comes from the past three years of working with youth employment agencies in San Francisco and Reno, Nevada. These outcomes are from early adopters of the MyPath Savings program. As always the case, these implementations were with organizations that have high levels of organizational capacity and buy-in to run the program. As we take these experiences and push them out to the wider SYEP landscape, it is likely that we will begin to reach organizations with more barriers to implementation, and thus anticipate slightly lower percentages of youth completing the program. Also, given the very diffuse nature of the San Francisco SYEP programs, it is possible there may be some agencies that are unable to change practices to get direct deposit started for this year. Additionally, we anticipate that some agencies will not have computer labs on site for all youth. In these cases, youth will be encouraged to complete MyPath Online on their phones, at home, at their worksite, or at nearby public computing venues such as libraries or schools. This need to access technology may provide an additional barrier to completion of the spending related activities.

Behavior Outcome	Historical Outcomes	Outcomes anticipated 2015	How to Measure?
Be supported to open two accounts, one for spending money and one for saving.	90% of youth open accounts	80% of youth open accounts	Administrative Data from Ambassadors, Data sharing agreement w/ Credit Union
Be supported to set up direct deposit of their pay into these two accounts	95%	80% of youth set up direct deposit	Administrative Data from payroll departments
Set and meet a savings goal in their MyPath Savings account	95%	80% of youth set savings goal	Administrative Data from MyPath Curriculum, submission of savings contracts
Evaluate their current spending by tracking expenses	80%	70% of youth enroll in financial education and do first module	Back-end data from MyPath Online – individual level data
Create a budget/spending plan based on their current income and expenses	55%	45% create a budget/spending plan	Back-end data from MyPath Online – individual level data
Classify all their expenses as either needs or wants and make a commitment to reducing spending on at least one item that is a “want” in order to balance their budget or increase savings.	50%	40% assess their spending and commit to making adjustments	Back-end data from MyPath Online – individual level data
Understanding deductions out of each paycheck	n/a	75% able to identify common deductions from paychecks	Pre/Post Survey

3. The MyPath Savings model has a robust evaluation component built and tested over the past three years with help from national academic experts including Drs. Michael Sherraden, Margaret Sherraden, Vernon Loke, Trina Shanks, and Ms. Laura Choi from the Federal Reserve Bank of San Francisco. Findings from these past evaluations have been highlighted by the Federal Reserve Bank of San Francisco, a CFPB report on best practices for youth financial capability programs, and a forthcoming peer-reviewed article in the Journal of Consumer Affairs.

The evaluation tools specific to tracking behavior focused outcomes are part of the MyPath Savings Initiative package described in this proposal. Included in these tools is use of our tested pre/post survey instrument that measures financial knowledge, attitudes, and behaviors. We also collect administrative data through MyPath Online, our custom behavior-focused youth financial capability technology platform. This data will allow us to see at an individual level who has completed the money management elements of the model, including tracking expenses, creating a budget, and making a commitment to reduce spending on wants.

We are in the process of developing a data sharing agreement with the credit union partner to be able to share information about number of accounts open, and savings

balances. We have successfully crafted these agreements in the past, and are optimistic about being able to get them in place. However, if they are not in place by the 2015 summer, we can collect data from administrative sources such as payroll data, records of accounts opened by ambassadors, and youth submitted savings account records. Finally, qualitative data will be collected through several focus groups with youth participants.

Data Collection Plan

This multi-method evaluation plan will be coordinated by MyPath, which has experience collecting, managing, and analyzing evaluation data related to the MyPath Savings program. MyPath will also contract with an external evaluator familiar with the program model and evaluation tools will provide additional analysis to ensure rigorous evaluation.

Data Source	How Collected	Entity responsible
Pre/Post Survey	Paper or Electronic Surveys taken during early program and in last week of program	MyPath will provide surveys and/or electronic links; Youth Employment Program will be responsible for making sure youth complete survey
MyPath Online Data	Collected through proprietary software	MyPath
Credit Union account and balance data	Through Credit Union existing processes (if data sharing agreement is possible), through administrative records otherwise	Credit Union and/or CBO Ambassador staff
Focus Groups	3-5 focus groups scheduled at the end of the summer	MyPath, OFE, DCYF

4. The pre/post survey also includes other metrics related to demographics, use of predatory financial services, financial knowledge, attitudes, and behavior adoption. Focus groups will collect information from the youth’s perspectives on impact of the program, as well as successes and challenges to integrate in the coming years.

5. Working with the 25 agencies that provide youth employment services through DCYF makes major strides to shift a decentralized model to providing effective financial capability programming for all youth. We plan to use the successes experienced through this initiative to share lessons with the other city-county departments and public entities such as recreation and parks, San Francisco International Airport, the San Francisco Unified School District, and the Public Utilities Commission. We believe having strong outcomes through DCYF funded programs will provide the energy and buy-in necessary to get the other agencies, which represent about another 2,500 youth on board to participate for the following summer. We will build into the work plan opportunities to convene decision-makers from these other organizations to share lessons in the fall, and begin planning for expansion the following summer.

Appendix A: 2014 Summer Jobs+ Partners

Youth-Serving Organizations

Arriba Juntos
Bayview Beacon
Bernal Heights Neighborhood Center
Black Girls Code
Boys and Girls Clubs of San Francisco
Bridges from School to Work *
CA Lawyers for the Arts *
California Academy of Sciences *
Cameron House
CARECEN
Center for Young Women's Development
CHALK *
Chinatown YMCA
Community Youth Center (CYC) *
CommunityGrows
Enterprise for High School Students *
Exploratorium &
First Graduate
First Place for Youth *
Goodwill Industries
Guardian Scholars
Horizons Unlimited *
Huckleberry Youth Programs
Hunters Point Family *
Independent Living Skills Program
Jamestown Community Center
Japanese Community Youth Council
(JCYC) *
Juma Ventures *
JVS *
Larkin Street Youth Services
Life Learning Academy *
LYRIC *
Magic Zone
Mission Economic Development Agency
Mission SF Community Financial Center
New Door Ventures *
Oasis For Girls *
Old Skool Café *
OMIE Beacon/Urban Services YMCA *
Peer Resources

Richmond District Neighborhood Center
*
San Francisco Conservation Corps *
SFCAPC
Students Rising Above
Success Center SF
Summer Search
Sunset Neighborhood Beacon Center *
Treasure Island Job Corps
YMCA of San Francisco
Young Community Developers, Inc.*

***indicates DCYF-funded CBO**

Employers

3rd Street Youth Center and Clinic
AGI Avant Inc.
AGI Capital
AlliedBarton Security Services
AMC
American Eagle Outfitters
Andale at SFO
Auntie April's
Autodesk, Inc.
Baker Street Advertising
Bank of America
BART
Bay City Bike Rentals and Tours
Baypoint Benefits
Ben & Jerry's Ice Cream
Bi-Rite Market
Black & Veatch Corporation
Bondswell
California Car Care Systems
California Public Utilities Commission
Callan Associates Inc.
Capital Eyewear
Casa Sanchez
Centerplate
Chancellor Hotel
Chipotle
Circa Corp
CORO Northern California

Cushman & Wakefield
Cut Loose
Dare Fashion
Dawson's Workroom
DFS
Dick's Last Resort
Edgcomb Law Group LLP
Enterprise Rent-A-Car Company of San Francisco
Farella Braun + Martel LLP
FedEx
Fenwick & West LLP
Gensler
Ghirardelli
GLIDE
Good Eggs
Hampton Creek
High Flying foods
IGIGI
Jade Chocolates
Jamba Juice
Jeffrey's Natural Pet Foods
Jones Day
Juma Ventures
Kaiser Permanente San Francisco
KALW
Keker & Van Nest LLP
Kika's Treats
KPMG LLP
Laguna Honda Hospital and Rehabilitation Center
Lend Lease
Leukemia & Lymphoma Society
Levi Strauss & Co.
Lieff Cabraser Heimann & Bernstein LLP
LinkedIn
Luminalt
Madame Tussauds
Marlowe Italian Clothing
McDonald's
McKesson Employees' Federal Credit Union
Mission Community Market
Mission Neighborhood Health Center
Modify Watches
Morrison & Forester LLP
Munger, Tolles & Olson LLP
Museum of the African Diaspora
Nana Joes Granola
Net Impact
Nordstrom
Old Navy
Orrick, Herrington & Sutcliffe LLP
Pacific Union
Party City
Paul Hastings LLP
Pet Camp
Phoenix Day
Pillsbury Winthrop Shaw Pittman LLP
Prometheus Real Estate Group
Reclamation Etchworks
Reed Smith
RICOH USA
Rise High
Riverbed
ROI DNA
Roundtable
Salesforce.com Foundation
San Francisco Marriott Marquis
SF Federal Credit Union
SF Zoo
SFMade
Shartsis Friese LLP
Sheppard Mullin Richter & Hampton LLP
Shorenstein Realty Services, L.P.
SMG Moscone
Sour Flour
South of Market Health Clinic
Specialty's Bakery & Café
Square
Starbucks
Target
TechSoup Global
The Bohan Company
The Melt
TheOnline401k
Tomboy Tailors
Transbay Joint Powers Authority
Transportation Management Association of San Francisco (TMAAF)
Union Bank

University of California San Francisco
UPS
US Department of Health and Human
Services
Valley Services
Weaver Schlenger Mazel
Webcor Builders
Whole Foods
Winston & Strawn LLP
Wonolo
Yerba Buena Alliance
Youth Art Exchange
Zendesk
Zoosk
Zynga

**Participating San Francisco City
Departments and Public Agencies**

311 Customer Service Center
Asian Art Museum
Board of Supervisors
Child Support Services
City & County of San Francisco Real
Estate Division
Convention and Facility Management
Department of Animal Care & Control
Department of Building Inspection
Department of Children, Youth and
Their Families **
Department of Elections
Department of Emergency Management
Department of Human Resources
Department of Public Health **
Department of Public Works **
Department of Technology
Department of the Environment
Department on the Status of Women
District Attorney's Office **
Film Commission
Fine Arts Museum
General Services Agency
Human Services Agency **
Juvenile Probation Department
M.H. de Young Memorial Museum
Mayor's Office of Disability

Mayor's Office of Communications
Mayor's Office of Housing &
Community Development **
Mayor's Office of Neighborhood
Services
Medical Examiner
Office of Emergency Management
Office of Citizen Complaints
Office of Civic Engagement &
Immigrant Affairs
Office of Economic and Workforce
Development **
Office of Labor Standards Enforcement
Office of Small Business
Office of the Assessor/Recorder
Office of the Controller
Office of the County Clerk
Office of the Public Defender
Planning Department
Port of San Francisco **
Public Utilities Commission **
Recreation & Parks Department **
Retirement Systems
San Francisco Fire Department
San Francisco Housing Authority
San Francisco Human Rights
Commission
San Francisco International Airport **
San Francisco Municipal
Transportation Agency
San Francisco Police Department
San Francisco Public Library
San Francisco Rent Board
San Francisco Sheriff's Department **
San Francisco Unified School District
San Francisco Youth Commission
Treasure Island Development Authority
Treasurer & Tax Collector's Office

** indicates core departments that fund or
operate youth workforce programs

From: [I-Hsing Sun](#)
To: [Eagleson, Glenn \(CHF\)](#)
Subject: CFE Grant
Date: Wednesday, April 29, 2015 12:59:10 PM
Attachments: [image001.png](#)
[image002.png](#)
[image003.png](#)

Hello Glenn,

I would like to confirm that CFE Fund will grant the City of San Francisco \$450,000 for job slots and \$150,000 for financial empowerment services to support your city's 2015 summer youth employment program. The contract is effective as of April 1, 2015 to March 31, 2016.

A draft contract will follow later today.

Thank you for your partnership.

Best,
I-Hsing



I-HSING SUN

Chief Program Officer

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OFFICE OF THE MAYOR
SAN FRANCISCO



EDWIN M. LEE
MAYOR

TO: Angela Calvillo, Clerk of the Board of Supervisors
FROM: *EW* Mayor Edwin M. Lee *NW*
RE: Accept and Expend Grant – Summer Jobs Connect Program - \$600,000
DATE: May 19, 2015

Attached for introduction to the Board of Supervisors is a resolution retroactively authorizing the Department of Children, Youth and Their Families to accept and expend grant funding in the amount of \$600,000 from the Cities for Financial Empowerment Fund to support 155 youth employment opportunities, and increased banking access and financial education for all youth in DCYF-funded summer workforce programs for the period April 1, 2015, through March 31, 2016.

I respectfully request that this item be calendared in Budget & Finance Sub-Committee.

Should you have any questions, please contact Nicole Elliott (415) 554-7940.

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SAN FRANCISCO
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