
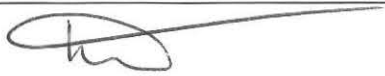


## Grant Award Notification

<b>GRANTEE NAME AND ADDRESS</b> City and County of San Francisco City Hall Room 140, 1 Dr. Carlton B. Goodlett Place San Francisco, CA 94102-4638		<b>CSAC GRANT NUMBER E-18-008</b>																				
		<b>ENY</b>	<b>DGS Bill</b>	<b>Approp Ref</b>	<b>Fund</b>																	
		2017	070013	001	0001																	
<b>Attention</b> Sean Kline		<b>STANDARDIZED ACCOUNT CODE STRUCTURE</b>			<b>Program</b>																	
<b>Program Office</b>		<b>Account</b>	<b>Alt Account</b>	5770																		
<b>Telephone</b> (415) 554-4320		5432000	5432000002	<b>Reporting Structure</b>																		
<b>Name of Grant Program</b> E-18-008 Every Kid Counts College Savings Program					69800720																	
<b>GRANT DETAILS</b>	<b>Original/Prior Amendments</b>	<b>Amendment Amount</b>	<b>Total</b>	<b>Amend. No.</b>	<b>Award Starting Date</b>	<b>Award Ending Date</b>																
	\$926,892.00		\$926,892.00		05/01/2019	06/30/2021																
<p>The parties agree to comply with the terms and conditions of the following exhibits which are by this reference made a part of the Agreement.</p> <table> <tr> <td>Exhibit A – Scope of Work</td> <td>4 Pages</td> </tr> <tr> <td>Exhibit B – Budget Detail and Payment Provisions</td> <td>2 Pages</td> </tr> <tr> <td>Exhibit B1 – FY 18/19 Grant Budget Narrative</td> <td>1 Page</td> </tr> <tr> <td>Exhibit B2 – FY 19/20 Grant Budget Narrative</td> <td>1 Page</td> </tr> <tr> <td>Exhibit B3 – FY 20/21 Grant Budget Narrative</td> <td>1 Page</td> </tr> <tr> <td>Exhibit C – Standard Grant Conditions</td> <td>1 Page</td> </tr> <tr> <td>Attachment 1 – CSAC RFA# 18-002 Every Kid Counts College Savings Program</td> <td>37 Pages</td> </tr> <tr> <td>Attachment 2 – Every Kid Counts College Savings Program Grant Application</td> <td>13 Pages</td> </tr> </table>							Exhibit A – Scope of Work	4 Pages	Exhibit B – Budget Detail and Payment Provisions	2 Pages	Exhibit B1 – FY 18/19 Grant Budget Narrative	1 Page	Exhibit B2 – FY 19/20 Grant Budget Narrative	1 Page	Exhibit B3 – FY 20/21 Grant Budget Narrative	1 Page	Exhibit C – Standard Grant Conditions	1 Page	Attachment 1 – CSAC RFA# 18-002 Every Kid Counts College Savings Program	37 Pages	Attachment 2 – Every Kid Counts College Savings Program Grant Application	13 Pages
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<b>California Student Aid Commission Contact</b> Marlene L. Garcia			<b>Job Title</b> Executive Director																			
<b>E-mail Address</b> Marlene.garcia@csac.ca.gov			<b>Telephone</b> (916) 464--8280																			
<b>Signature of the Executive Director of CSAC or Designee</b> 			<b>Date</b> 5-23-2019																			
<b>CERTIFICATION OF ACCEPTANCE OF GRANT REQUIREMENTS</b>																						
<i>On behalf of the grantee named above, I accept this grant award. I have read the applicable certifications, assurances, terms, and conditions identified on the grant application (for grants with an application process) or in this document or both; and I agree to comply with all requirements as a condition of funding.</i>																						
<b>Printed Name of Authorized Agent</b> Tajel Shah			<b>Title</b> Chief Assistant Treasurer																			
<b>E-mail Address</b> Tajel.shah@sfgov.org			<b>Telephone</b> (415) 554-4506																			
<b>Signature</b> 			<b>Date</b> 5/14/19																			

**EXHIBIT A  
SCOPE OF WORK**

1. This grant agreement (hereinafter "Agreement") sets out the terms and conditions by which a grant is made from the California Student Aid Commission (Commission) to the City and County of San Francisco (Grantee), for the purposes of operating an Every Kids Count (EKC) College Savings Program.
2. Grantee shall sponsor or administer programs that incentivize families with children to open and maintain college savings accounts.
3. The work to be performed under this Agreement shall be in accordance with the Commission's Request for Application RFA# 18-002 Every Kid Counts College Savings Program, **Attachment 1**, the Grantee's Application dated February 15, 2019, **Attachment 2**, and the Scope of Work (SOW), **Exhibit A**, in this Agreement. The Commission's Request for Application (RFA) and the Grantee's Application are attached hereto and incorporated by reference. If there is any conflict between **Attachment 1**, **Attachment 2**, and provisions in the **Grant Award Notification (FASD 2000)**, including **Exhibits A, B, and C** to this Agreement, the latter will prevail over **Attachment 1** and **Attachment 2**.
4. The program representatives during the term of this agreement will be:

California Student Aid Commission	City and County of San Francisco
Linda Vu Program Administration and Services Division	Sean Kline EKC Program Director
Phone: 916-464-8107	Phone: 415-554-4320
Fax: 916-464-7977	Fax:
Email: <a href="mailto:linda.vu@csac.ca.gov">linda.vu@csac.ca.gov</a>	Email: <a href="mailto:sean.kline@sfgov.org">sean.kline@sfgov.org</a>

Any questions or problems relating to the EKC College Savings Program should be addressed to the program representatives. The Commission may change the program representative by written notice to the Grantee.

5. Purpose and Background

The Commission accepted grant applications from qualifying entities, including California local government agencies or other entities, that sponsor or administer programs that incentivize families with children to open and maintain college savings accounts. These programs must have been in operation or development on or before December 31, 2018. The Commission will provide one-time funding for a grant period beginning upon the disbursement of funds from the Commission through June 30, 2021. Funds that will be awarded are available based on an eligible applicant's timely submitted and properly completed application and proposed budget.

The goal of this grant is to provide qualifying entities with funds for the following purposes:

1. To award seed, matching, or incentive grants for individual family college savings accounts;
2. To do outreach to educate families about the existence of local college savings accounts;
3. To support an established evaluation consortium that monitors, collects data on, and provides analysis on short-term and long-term college savings program trends and the development of best practices; or
4. To fund one-time administrative costs related to the EKC College Savings Program.

5. Any combination of items 1 through 4 directly above.

The Commission is a State Government Agency established in 1955 with the primary role to administer State-authorized student financial aid programs available to students attending all segments of postsecondary education in California. These programs include grant, scholarship, and loan assumption programs supported by the state and the federal government

6. Every Kid Counts Act

In 2017, the Legislature passed the Every Kid Counts (EKC) Act, and in 2018, transferred authority for the EKC College Savings Program to the Commission (Assembly Bill 108 [Committee on Budget], Chapter 7, Statutes of 2018, Section 27).

The intent of the EKC Act is to support and evaluate programs operated at the local level that provide incentives for low-income families to begin saving for their children's college education. The EKC Act allocates a one-time General Fund dollars to EKC College Savings Program Grantees.

7. Statutory Requirements

As established and administered by the Commission, the EKC College Savings Program is guided by the following statutory requirements stated in Government Code Section 99102:

- A. The Commission shall implement and administer a grant program that supports local governments and other entities that sponsor one or more comprehensive citywide or regional children's savings account programs to help families, especially low-income families with young children, establish and maintain college savings accounts.
- B. The Commission shall distribute grants to qualifying entities.
- C. Grantee must meet all of the following requirements:
  - 1) Have a college savings program in operation or development that primarily targets pupils in kindergarten and grades 1 to 6, inclusive, on or before December 31, 2018.
  - 2) Have moneys, in addition to funding allocated pursuant to this title, to support its college savings program.
  - 3) Agree to enter into an evaluation consortium that allows for independent research and evaluation of activities and outcomes associated with its college savings program.
- D. Funds disbursed by the Commission to Grantee may be used for any of the following purposes:
  - 1) To award seed, matching, or incentive grants for individual family college savings accounts.
  - 2) To do outreach to educate families about local college savings programs that are in operation or development.
  - 3) To support an established evaluation consortium that monitors, collects data on, and provides analysis on short-term and long-term college savings program trends and the development of best practices. Support under this paragraph may include any of the following:
    - a. Data collection and evaluation of college savings account creation and activity.

- b. Data collection and evaluation of the postsecondary aspirations, enrollment, and degree completion for beneficiaries of college savings accounts.
- c. Efforts to help beneficiaries of college savings accounts receive high school diplomas, or the equivalent.

4) To fund one-time administrative costs related to the EKC College Savings Program.

## 8. Reporting and Collaboration Requirements

### A. Introductory Program Report

The Commission requires one (1) Introductory Program Report describing the first six (6) months of activities and how the EKC College Savings Program funds were spent by the Grantee. The Grantee shall provide detailed program activities that are proposed, in progress, and/or completed. This report is due to the Commission by **December 31, 2019**.

### B. Annual Program Report

The Commission requires one (1) Annual Program Report for each fiscal year in which the EKC College Savings Program funds are spent by the Grantee. The Grantee shall provide detailed program activities that are proposed, in progress, and/or completed. This report is due to the Commission by **December 31, 2020** and again on **December 31, 2021**.

### C. These reports shall include, but not limited to the following:

- 1) The total number of participants in the college savings program, including both the total number of families served and the total number of participating students with a distinct individual college savings account opened in the student's name, broken down by annual family income levels (in increments of \$10,000).
- 2) The total dollar amount in all college savings accounts served by the program, including the amount contributed by funds from the entity, the amount contributed by grant funds from the EKC College Savings Program, the amount contributed by family members or individuals with accounts.
- 3) A summary of all marketing, outreach, and awareness efforts made by the Grantee that are targeted at individuals and families intended to be served by the college savings program, including, but not limited to public and community events that raise awareness of the program; communications via media, social media, and all other electronic and physical forms (such as flyers and brochures); and direct outreach to individuals and families that may be eligible to participate in the program.
- 4) The total dollar amount of funds spent for one-time administrative costs.
- 5) An update on the Grantee's progress toward meeting its goals as stated in the Grantee's original Grantee's Application, **Attachment 2**, including an updated timeline of when the stated goals are expected to be achieved.
- 6) The projected expenditures for the following year, with all data categorized by type of expenditures.

- 7) Recommendations for best practices that other Grantees—including nonprofit agencies, local governments, or the State of California—may wish to consider in developing, establishing, or operating a college savings program.
- D. As part of carrying out its fiduciary responsibility to the taxpayers of the State of California, the Commission may perform compliance reviews of EKC College Savings Program activities. Each awarded Grantee is required to provide information to the Commission upon request.
- E. Grantee will be required to engage in ongoing collaboration with the Commission, which may include, but may not be limited to:
- 1) Attending, in person or via telephone, regular meetings or conference calls to share progress updates on EKC College Savings Program activities.
  - 2) Assisting the Commission with disseminating resources and best practices on a statewide basis.

**EXHIBIT B**  
**BUDGET DETAIL AND PAYMENT PROVISIONS**

1. Invoicing and Payment

A. Upon acceptance of this grant, the Commission shall disburse on an annual basis beginning May 1, 2019 and continuing until June 30, 2021, consistent with the Grant Budget Narratives, Exhibit B1, B2 and B3, and the annual reports filed thereafter. It is the Commission's intent to disburse funds as needed and to avoid EKC College Savings Program funds from being used by Grantee to manage their general cash flow and budget concerns unrelated to EKC.

B. Introductory Program and Annual Program Reports shall:

- 1) Bear the Grantee's name as shown on the Grant.
- 2) Include the Grant Number.
- 3) Identify the performance period covered by the report.
- 4) Provide information as described in Exhibit A, Section 8C.

C. Reports and invoices shall be submitted to:

Every Kid Counts  
California Student Aid Commission  
P.O. Box 419027  
Rancho Cordova, CA 95741-9027

D. Any reports that is submitted in a timely manner but is so incomplete as to require significant additional information to be submitted to the Commission in order to determine whether the Grantee has met the conditions of the grant requirements, may be deemed noncompliant under paragraph B may result in delayed or non-payment of the grant installment.

2. Prompt Payment Clause

Payment will be made in accordance with, and within the time specified in, Government Code Chapter 4.5, commencing with Section 927.

3. Non-allowable Activities and Costs

A. Funds provided under this grant may not be used for the following purposes:

- 1) Supplantation of existing funding and efforts, including costs otherwise necessary to operate a college savings program without this grant;
- 2) Acquisition of equipment for administrative or personal use unless essential to the establishment or ongoing operation of a college savings program;
- 3) Acquisition of furniture (e.g., bookcases, chairs, desks, file cabinets, tables) unless essential to the establishment or ongoing operation of a college savings program, or to provide reasonable accommodations to employees, interns, or volunteers with disabilities;
- 4) Food services/refreshments/banquets/meals;
- 5) Purchase or rental of space unless essential to the establishment or ongoing operation of a college savings program;

**EXHIBIT B  
BUDGET DETAIL AND PAYMENT PROVISIONS**

- 6) Payment for memberships in professional organizations;
- 7) Purchase of promotional favors, such as bumper stickers, pencils, pens, or T-shirts, unless essential to the outreach activities allowed under Government Code Section 99102(e) Every Kids Count Act.
- 8) Subscriptions to journals or magazines;
- 9) Travel outside the State of California.

# Exhibit B1

## FY 2018-19 Grant Budget Narrative



**Every Kid Counts**  
*College Savings Program*

### FORM F: FY 2018-19 Grant Budget Narrative

Each applicant must submit a budget narrative for each program year that explains all expenses under each category for each fiscal year (FY).

Expenditure Category	Narrative Explanation	Budget Totals
<b>Seed/matching/incentive grants</b>		
<b>Outreach efforts</b>		
<b>Evaluation consortium</b>	\$9,300 will fund the first two months of a half-time research coordinator's time supporting research planning for incentives and outreach activities proposed under the EKC grant implemented in FY19-20 and FY20-21. Specifically, funds will be used to develop (1) a research and evaluation plan and (2) data collection system for an evaluation consortium; as well as (3) finalize a plan for a two year pilot of an equity incentive that supports Kindergarteners from low-income families entering K2C in FY20 and FY21.	\$9,300
<b>One-time administrative costs</b>		
<b>Total</b>		<b>\$9,300</b>



## Exhibit B2 FY 2019-20 Grant Budget Narrative



**Every Kid Counts**  
*College Savings Program*

### FORM G: FY 2019-20 Grant Budget Narrative

Each applicant must submit a budget narrative for each program year that explains all expenses under each category for each fiscal year (FY).

Expenditure Category	Narrative Explanation	Budget Totals
<b>Seed/matching/ incentive grants</b>	<p>\$75,000 will fund behavioral incentives that encourage families to save and build a college-going expectation for their child. Projected funding for these incentives is based on the proportion of families who claimed incentives in the past year. The incentives are:</p> <ul style="list-style-type: none"> <li>• A <i>\$20 Online-Account Registration Bonus</i> that encourages families to register their account online to view their balance and activity.</li> <li>• A <i>\$10 Save Now Bonus</i> that creates a sense of urgency by encouraging families to save any amount within the first 60 days after the account is opened.</li> <li>• A <i>\$10 Save Monthly Bonus</i> that encourages families to save regularly by offering a \$10 bonus in any six months they save at least \$10 in the first year the account is opened.</li> </ul> <p>\$150,000 will fund year one of a two year pilot of an equity incentive that supports 600-700 incoming Kindergarten students from low-income families, increasing their initial seed from \$50 to \$250-\$300 (depending on the number of eligible students in FY19-20).</p>	\$225,000
<b>Outreach efforts</b>	<p>\$172,500 will fund outreach activities that strengthen families' awareness of and engagement with their children's K2C accounts. Specifically, funds will be used to contract community-based organizations who promote K2C among schools, community partners, families, and City departments; K2C school ambassadors; family workshops; College Kits for schools; training for community volunteers; behavioral nudges via text; and one Americorps Vista outreach Coordinator. In all cases, outreach will prioritize engagement in neighborhoods with (a) high poverty rates, and (b) schools with a higher percentage of low-income students and (c) lower family engagement with K2C.</p>	\$172,500
<b>Evaluation consortium</b>	<p>\$60,390 will fund half of a research coordinator's time undertaking data collection and analysis of K2C outreach and incentives impact on families' engagement with their children's accounts.</p>	\$60,390
<b>One-time administrative costs</b>		
<b>Total</b>		<b>\$457,890</b>

# Exhibit B3 FY 2020-21 Grant Budget Narrative



**Every Kid Counts**  
*College Savings Program*

**FORM H: FY 2020-21 Grant Budget Narrative**

Each applicant must submit a budget narrative for each program year that explains all expenses under each category for each fiscal year (FY).

Expenditure Category	Narrative Explanation	Budget Totals
<b>Seed/matching/ incentive grants</b>	<p>\$75,000 will fund behavioral incentives that encourage families to save and build a college-going expectation for their child. Projected funding for these incentives is based on the proportion of families who claimed incentives in the past year. The incentives are:</p> <ul style="list-style-type: none"> <li>• A <i>\$20 Online-Account Registration Bonus</i> that encourages families to register their account online to view their balance and activity.</li> <li>• A <i>\$10 Save Now Bonus</i> that creates a sense of urgency by encouraging families to save any amount within the first 60 days after the account is opened.</li> <li>• A <i>\$10 Save Monthly Bonus</i> that encourages families to save regularly by offering a \$10 bonus in any six months they save at least \$10 in the first year the account is opened.</li> </ul> <p>\$150,000 will fund year one of a two year pilot of an equity incentive that supports 600-700 incoming Kindergarten students from low-income families, increasing their initial seed from \$50 to \$250-\$300 (depending on the number of eligible students in FY19-20).</p>	\$225,000
<b>Outreach efforts</b>	<p>\$172,500 will fund outreach activities that strengthen families' awareness of and engagement with their children's K2C accounts. Specifically, funds will be used to contract community-based organizations who promote K2C among schools, community partners, families, and City departments; K2C school ambassadors; family workshops; College Kits for schools; training for community volunteers; and one Americorps Vista outreach Coordinator. In all cases, outreach will prioritize engagement in neighborhoods with (a) high poverty rates, and (b) schools with a higher percentage of low-income students and (c) lower family engagement with K2C.</p>	\$172,500
<b>Evaluation consortium</b>	<p>\$62,202 will fund half of a research coordinator's time undertaking data collection and analysis of K2C outreach and incentives impact on families' engagement with their children's accounts.</p>	\$62,202
<b>One-time administrative costs</b>		
<b>Total</b>		<b>\$459,702</b>

**EXHIBIT C  
STANDARD GRANT CONDITIONS**

1. Assurance and Certificates

Grantee must download assurances and certifications and keep these items on file and available for compliance reviews, complaint investigations, or audits.

2. Terms and Conditions

- A. All funds must be expended within the dates designated and for not more than the maximum amount indicated on the notification document. All funds must be expended or legally obligated by June 30, 2021. No extensions of this grant will be allowed.
- B. A budget revision is required if expenditures for any budget category exceed 10 percent of the authorized budget item total in the approved budget. The budget revision must be approved by the Commission before expenditures are made.
- C. The budgets submitted by Grantee must display three years of implementation (ending by June 30, 2021) showing how the grant will be used to support, develop, implement, and sustain the proposed college savings program. Proposed expenditures must demonstrate appropriate use of state funds.

# CALIFORNIA STUDENT AID COMMISSION



***REQUEST FOR APPLICATION: CSAC RFA# 18-002***

***Every Kid Counts College Savings Program***

Grant for Eligible Entities

**Released January 25, 2019**

**Applications due on February 21, 2019 by 5:00 p.m. Pacific Time**

Administered by the California Student Aid Commission  
11040 White Rock Rd, Suite 100  
Rancho Cordova, CA 95670

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## I. OVERVIEW

### Purpose

The California Student Aid Commission (Commission) is accepting grant applications from qualifying entities, including California local government agencies or other entities, that sponsor or administer programs that incentivize families with children to open and maintain college savings accounts. These programs must have been in operation or development on or before December 31, 2018. The Commission will provide one-time funding for a grant period beginning upon the disbursement of funds from the Commission, which is anticipated to be on or about May 1, 2019 through June 30, 2021. Funds that will be awarded are available based on an eligible applicant's timely submitted and properly completed application and proposed budget. The funds available for this grant period total \$2,910,000.

The goal of this grant is to provide qualifying entities with funds for the following purposes:

1. To award seed, matching, or incentive grants for individual family college savings accounts;
2. To do outreach to educate families about the existence of local college savings accounts;
3. To support an established evaluation consortium that monitors, collects data on, and provides analysis on short-term and long-term college savings program trends and the development of best practices; or
4. To fund one-time administrative costs related to the Every Kid Counts (EKC) College Savings Program.
5. Any combination of items 1 through 4 directly above.

### Background

#### California Student Aid Commission

The Commission is a state government agency established in 1955 with the primary role to administer State-authorized student financial aid programs available to students attending all segments of postsecondary education in California. These programs include grant, scholarship, and loan assumption programs supported by the state and the federal government.

The Commission operates according to the following Mission and Vision statements:

***Mission:*** *Making Education Beyond High School Financially Accessible to All Californians.*

***Vision:*** *A California that invests in educational opportunity, fosters an active, effective citizenry, and provides a higher quality of social and economic life for its people.*

### Every Kid Counts Act

In 2017, the Legislature passed the Every Kid Counts (EKC) Act, and in 2018, transferred authority for the EKC College Savings Program to the Commission (Assembly Bill 108 [Committee on Budget], Chapter 7, Statutes of 2018, Section 27).

The intent of the EKC Act is to support and evaluate programs operated at the local level that provide incentives for low-income families to begin saving for their children’s college education. In passing the EKC Act, the California Legislature declared: “Recent pilot programs in California and throughout the nation have proven that low-income people can save [for college] if they have incentives and mechanisms encouraging them to do so.”<sup>1</sup>

The EKC Act allocates \$2,910,000 in one-time General Fund dollars to EKC College Savings Program grant awards.

### Statutory Requirements

As established and administered by the Commission, the EKC College Savings Program is guided by the following statutory requirements stated in Government Code Section 99102:

- (b) The Student Aid Commission shall implement and administer a grant program that supports local governments and other entities that sponsor one or more comprehensive citywide or regional children’s savings account programs to help families, especially low-income families with young children, establish and maintain college savings accounts.
- (c) The Commission shall distribute grants to qualifying entities determined pursuant to subdivision (d) based on how many of these entities are eligible to receive grants pursuant to subdivision (d), the amount of available funding to award grants under the Every Kid Counts (EKC) College Savings Program, the number of students that each participating entity intends to serve under the program, and the percentage of low-income families residing in the community served by each participating entity. The amount of each grant award to a participating entity shall be, at minimum, one hundred thousand dollars (\$100,000).

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<sup>1</sup> Assembly Bill 108 (Committee on Budget), Chapter 7, Statutes of 2018, Section 27).



### *Qualifying entities*

Pursuant to Government Code Section 99102(d), in order to receive an EKC College Savings grant, a local government or other entity must meet all of the following requirements:

1. Have a college savings program in operation or development that primarily targets pupils in kindergarten and grades 1 to 6, inclusive, on or before December 31, 2018.
2. Have moneys, in addition to funding allocated pursuant to this title, to support its college savings program.
3. Agree to enter into an evaluation consortium that allows for independent research and evaluation of activities and outcomes associated with its college savings program.

### *Expenditure of funds*

Pursuant to Government Code Section 99102(e), funds disbursed by the Commission to a local government or other qualifying entity may be used for any of the following purposes:

1. To award seed, matching, or incentive grants for individual family college savings accounts.
2. To do outreach to educate families about local college savings programs that are in operation or development.
3. To support an established evaluation consortium that monitors, collects data on, and provides analysis on short-term and long-term college savings program trends and the development of best practices. Support under this paragraph may include any of the following:
  - a. Data collection and evaluation of college savings account creation and activity.
  - b. Data collection and evaluation of the postsecondary aspirations, enrollment, and degree completion for beneficiaries of college savings accounts.
  - c. Efforts to help beneficiaries of college savings accounts receive high school diplomas, or the equivalent.
4. To fund one-time administrative costs related to the EKC College Savings Program.

## **II. PROGRAM DESCRIPTION**

### **A. Grant Information**

The Commission will provide one-time funding for grant(s) pursuant to the EKC Act for the period beginning on or about May 1, 2019 through June 30, 2021. Funds will be awarded based on an eligible applicant's timely submitted and properly completed application and proposed budget. The funds available for this grant period total \$2,910,000.

All applications for EKC College Savings Program grant funding must specify, at a minimum:

1. The amount of grant dollars being requested over the period on or about May 1, 2019 – June 30, 2021.
2. The total number of students that would be served by these grant dollars through Fiscal Year 2020-21.
3. The percentage of low-income families residing in the community served by these grant dollars.
4. A narrative of how the funds would be used, including, but not limited to: a) for seed/matching funds for college savings accounts; b) for outreach activities to educate families about local college savings programs that are in operation or development; c) for support of an established evaluation consortium that monitors, collects data on, and provides analysis on short-term and long-term college savings program trends and the development of best practices; d) for one-time administrative costs.

Applications will be reviewed and scored according to these and other criteria specified in this Request for Application (RFA), as denoted in Appendix A: Evaluation Rubric. Successful applicants may not be awarded the entire grant amount for which they have applied, but may receive a reduced amount, commensurate with the legislative direction provided in Government Code Section 99102(c). The minimum grant award amount will be \$100,000. The Commission reserves the right to adjust upward or downward the grant award amount requested if the Commission deems it appropriate to do so to meet the mandate and intent of the governing legislation.

### **B. Eligibility Requirements**

Applicants must be either a local government agency or other entity that sponsors one or more comprehensive citywide or regional college savings account programs and meets the following requirements:

1. Have a college savings program in operation or development that primarily targets pupils in kindergarten and grades 1 to 6, inclusive, on or before December 31, 2018.
2. Have moneys, in addition to funding allocated pursuant to the EKC Act, to support its college savings program.
3. Agree to enter into an evaluation consortium that allows for independent research, data collection and methodology, and evaluation of activities and outcomes associated with its college savings program.

## Definitions

Pursuant to Government Code Section 99102(f), the Commission has established the following definitions:

“College savings program” means a comprehensive citywide or regional children’s savings account program that primarily targets pupils in kindergarten and grades 1 to 6, inclusive, designed to help families, especially low-income families with young children, to establish and maintain college savings accounts.

“Entity” refers to *either* a local government agency that currently operates, or has developed, a college savings program; *or* a nongovernmental organization that currently sponsors, or has developed, a college savings program on behalf of one or more local government agencies.

“In development” means that either of the following is met:

1. On or before December 31, 2018, the entity has taken formal legislative, regulatory, or administrative action to establish a college savings program, or has entered into a formal agreement with an entity proposed to operate such a program; **OR**
2. On or before December 31, 2018, the entity has taken and has documented formal or informal action to implement a college savings program.

“Percentage of low-income families” means the result determined under Form D of the application package using the 2017 American Community Survey 5-Year Estimate dataset in American FactFinder at [https://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS\\_17\\_5YR\\_S1702](https://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_17_5YR_S1702).

“Qualifying entity” means an entity that has met the three requirements stated in “B. Eligibility Requirements,” above.

### **C. Allowable Activities and Costs**

Budgets for the use of grant funds will be reviewed and any items that are deemed non-allowable or exceed the limits set forth in this RFA will be eliminated. Expenditures must align with the activities outlined in the subsection “Expenditure of funds” under Section I of this RFA, and in Government Code Section 99102(e).

### **D. Non-allowable Activities and Costs**

Funds provided under this grant may not be used for the following purposes:

1. Supplementation of existing funding and efforts, including costs otherwise necessary to operate a college savings program without this grant;
2. Acquisition of equipment for administrative or personal use unless essential to the establishment or ongoing operation of a college savings program;
3. Acquisition of furniture (e.g., bookcases, chairs, desks, file cabinets, tables) unless essential to the establishment or ongoing operation of a college savings program, or to provide reasonable accommodations to employees, interns, or volunteers with disabilities;
4. Food services/refreshments/banquets/meals;
5. Purchase or rental of space unless essential to the establishment or ongoing operation of a college savings program;
6. Payment for memberships in professional organizations;
7. Purchase of promotional favors, such as bumper stickers, pencils, pens, or T-shirts, unless essential to the outreach activities allowed under Section I, “Expenditure of funds”;
8. Subscriptions to journals or magazines;
9. Travel outside the State of California.

## E. Questions to the Commission

Entities applying for grant funding under the EKC Act may submit questions about the application process or program requirements to the Commission, responses to which will be publicly posted on the Commission's website.

All questions must be submitted via email to the Commission and received **no later than 5:00 p.m. PT on February 4, 2019**. The email address for questions is [EveryKidCounts@csac.ca.gov](mailto:EveryKidCounts@csac.ca.gov).

Responses to all questions received will be publicly posted on the EKC website (<http://www.csac.ca.gov/everykidcounts>) **by 5:00 p.m. PT on February 7, 2019**.

## III. ACCOUNTABILITY

### A. Reporting and Collaboration Requirements

To ensure the successful implementation of the EKC Act, grantees will be required to submit the following reports to the Commission showing program activities that are proposed, in progress or completed program:

*An Introductory Program Report*, describing the first six months of activities and how EKC Program funds are spent by the grantees, due by December 31, 2019.

*An Annual Program Report* for each fiscal year in which EKC Program funds are spent by the grantee, due by December 31, 2020 and December 31, 2021.

Grantees will also be required to engage in ongoing collaboration with the Commission, which may include, but may not be limited to:

1. Attending, in person or via telephone, regular meetings or conference calls to share progress updates on EKC program activities.
2. Assisting the Commission with disseminating resources and best practices on a statewide basis.

As part of carrying out its fiduciary responsibility to the taxpayers of the State of California, the Commission may perform compliance reviews of EKC Program activities. Each awarded entity is required to provide information to the Commission upon request.

## **B. Program Deliverables**

### Reports

Grantees must provide a summary of activities in the Introductory Program Report and the Annual Program Report, that includes, but is not limited to the following:

1. The total number of participants in the college savings program, including both the total number of families served and the total number of participating students with a distinct individual college savings account opened in the student's name, broken down by annual family income levels (in increments of \$10,000).
2. The total dollar amount in all college savings accounts served by the program, including the amount contributed by funds from the entity, the amount contributed by grant funds from the EKC Program, the amount contributed by family members or individuals with accounts.
3. A summary of all marketing, outreach, and awareness efforts made by the grantee that are targeted at individuals and families intended to be served by the college savings program, including, but not limited to public and community events that raise awareness of the program; communications via media, social media, and all other electronic and physical forms (such as flyers and brochures); and direct outreach to individuals and families that may be eligible to participate in the program.
4. The total dollar amount of funds spent for one-time administrative costs.
5. An update on the entity's progress toward meeting its goals as stated in the entity's original EKC application, including an updated timeline of when the stated goals are expected to be achieved.
6. The projected expenditures for the following year, with all data categorized by type of expenditures.
7. Recommendations for best practices that other entities—including nonprofit agencies, local governments, or the State of California—may wish to consider in developing, establishing, or operating a college savings program.

## **IV. APPLICATION PROCEDURES AND PROCESSES**

## A. Program Timeline

Activity	Due Date
RFA Release Date	January 25, 2019
Written RFA Questions Due to the Commission by 5:00 p.m. PT	February 4, 2019
Commission Posts Responses to Questions	February 7, 2019
Applications Due to the Commission	February 21, 2019
Mandatory Scoring Begins	February 22, 2019
Announce Grantees recommended to the Commission – posted on <a href="http://www.csac.ca.gov/everykidcounts">http://www.csac.ca.gov/everykidcounts</a>	March 5, 2019
Appeals Due to the Commission	March 12, 2019
Commission Consideration of Appeals and of Awarding of Grants	March 21, 2019
Proposed Start of Grants	May 1, 2019
First Introductory Report Due to the Commission	December 31, 2019
Annual Program Reports Due to the Commission	December 31, 2020; December 31, 2021

## B. Application Due Date

The EKC Program grant application, all required forms, and all supporting documents ***must be physically RECEIVED by the Commission by 5:00 p.m. Pacific Time on February 21, 2019.*** Four copies of the application (one with original signatures and three copies), plus an electronic copy (either on a CD-ROM or a USB drive), must be mailed or delivered to:

**Every Kid Counts**  
**California Student Aid Commission**  
**11040 White Rock Road, Suite 100**  
**Rancho Cordova, CA 95670**

***Applications must be clearly marked on the packaging by which they are delivered to CSAC that it is an application in response to CSAC RFA #18-002. Please note that faxed or emailed copies of application materials will NOT be accepted.***

***In addition, please note that postmark dates and times will not be used by the Commission to determine the timely submission of an application. It is the applicant's responsibility to ensure that their application is delivered in a timely manner.***

### **C. Application Review**

Each application will be read and scored by a review panel. Application review will start on February 22 and conclude by March 5, 2019.

### **D. Application Scoring Chart and Evaluation Rubric**

Each application will be evaluated using Appendix A: Evaluation Rubric.

### **E. Application Format and Instructions**

To be eligible to receive a grant award, all applicants must adhere to the required application formats, and must include as part of the application submission all requested information, completed forms, supporting documents, and attachments. The application must meet all the minimum requirements listed below. Applications that do not adhere to these requirements will not be scored or considered for funding.

1. One original signed EKC Program application, three physical copies, and one electronic copy (either on a CD-ROM or USB drive) must be physically RECEIVED at the Commission by 5:00 p.m. Pacific Time on February 21, 2019.
2. The application narrative must be typed using 12-point Arial font, with one-inch margins on all four sides of standard 8.5-inch x 11-inch paper, and be single-sided.
3. The narrative section is not to exceed ten (10) pages in length. Do NOT attach additional pages or information not requested in the application.
4. Required forms and supporting documentation are to be included in the application package and will not count toward the 10-page limit of the narrative section.

### **F. Incomplete and Late Applications**

Incomplete or late applications will not be scored or considered for funding.



## **G. Appeals Process**

Applicants who wish to appeal a grant award decision must submit a letter of appeal to:

Catalina Mistler  
Deputy Director  
Program Administration Services Division  
California Student Aid Commission  
P.O. Box 419026  
Rancho Cordova, CA 95741-9026

The Commission must physically receive the letter of appeal, with an original signature by an authorized person, no later than seven (7) calendar days following the posting of the Grant Award List on the Every Kid Counts Web page at <http://www.csac.ca.gov/everykidcounts>.

Please note that postmark dates and times will not be used by the Commission to determine the timely submission of an appeal. It is the applicant's responsibility to ensure that their letter of appeal is delivered in a timely manner.

Appeals shall be limited to the grounds that the Commission failed to correctly apply the standards for reviewing the application as specified in this RFA. The applicant pursuing an appeal must file a detailed and complete written statement, including the issue(s) in dispute, the legal authority or other basis for the appeal position, and the remedy sought. The Commission will not consider incomplete or late appeals. The appeal may not contain any new information that was not originally contained in the applicant's original application.

The Commission will consider the appeals during the March 21-22, 2019 Commission meeting. That decision shall be the final administrative action afforded to the appeal.

## **V. GRANT AWARDS**

### **A. Grant Award Notification**

Applicants selected for funding will be sent a formal notification document from the Commission. Each grantee must sign and return the notification to the Commission before disbursement of funds can be made.

### **B. Assurances, Certifications, Terms, and Conditions**

Assurances, certifications, terms, and conditions are requirements of applicants and grantees as a condition of receiving funds. The signed grant application submitted to CSAC is a commitment to comply with the assurances, certifications, terms, and conditions associated with the grant.

### **1. Assurances and Certifications**

Applicants do not need to sign and return the general assurances and certifications with the application. Instead, applicants must download assurances and certifications and keep these items on file and available for compliance reviews, complaint investigations, or audits.

### **2. Terms and Conditions**

The grant award will be processed upon receipt of the signed notification document. The document must be signed by the applicant's chief executive officer or authorized designee and returned to the Commission within ten (10) business days.

All funds must be expended within the dates designated and for not more than the maximum amount indicated on the notification document. All funds must be expended or legally obligated by June 30, 2021. No extensions of this grant will be allowed.

A budget revision is required if expenditures for any budget category exceed 10 percent of the authorized budget item total in the approved budget. The budget revision must be approved by the Commission before expenditures are made.

The budgets submitted by applicants must display three years of implementation (ending by June 30, 2021) showing how the grant will be used to support, develop, implement, and sustain the proposed college savings program. Proposed expenditures must demonstrate appropriate use of state funds.

### **C. Grant Funding**

The grant will be disbursed on an annual basis beginning on or about May 2019 and continuing until June 2021, consistent with the budget provided as part of this RFA and the annual reports filed thereafter. It is the Commission's intent to disburse funds as needed and to avoid EKC Program grant funds from being used by awardees to manage their general cash flow and budget concerns unrelated to EKC.

## **VI. APPLICATION COMPONENTS AND INSTRUCTIONS**

## **A. Application Components**

A complete application package must include the following components:

Form A: Application Cover Page

Form B: Application Narrative

Form C: Number of Students Intended to be Served

Form D: Percentage of Low-Income Families

Form E: How Funding From Every Kid Counts Will Be Used

Form F: 2018–19 Grant Budget Narrative

Form G: 2019–20 Budget Narrative

Form H: 2020–21 Budget Narrative

## **B. Application Instructions**

### **Form A—Application Cover Page**

Complete all boxes.

### **Form B—Application Narrative**

The application narrative must be typed using 12-point Arial font, with one-inch margins on all four sides of standard 8.5-inch x 11-inch paper, and be single-sided.

The narrative section is not to exceed ten (10) pages in length. Do NOT attach additional pages or information not requested in the application.

Required forms and supporting documentation are to be included in the application package and will not count toward the 10-page limit of the narrative section.

### **Forms F, G, and H—Budget and Budget Narrative**

Applicants must provide a three-year grant project budget. Program expenses will be identified using grant funds through the 2020-21 school year

Provide a detailed budget narrative for each program year justifying each line item cost contained in the EKC College Savings Program budget pages. These narratives should include how the proposed costs are necessary and reasonable in terms of achieving the goals of the EKC College Savings Program (Forms F, G and H).

**VII. Forms**

See pages 15-23.



**FORM A: APPLICATION COVER PAGE– 2 of 2**

<p><b>1. If Applicant has an existing college savings plan, what date was the plan established? Provide copies of all plan documents.</b></p>	<p><b>Date</b></p>
<p><b>2. If the Applicant has a college savings plan in development, as defined in the Request for Application, please list the date you consider it in development and provide all documents establishing the plan was in development on or before December 31, 2018.</b></p>	<p><b>Date</b></p>
<p><b>3. Identify the source and amount of funding, in addition to Every Kid Counts funding sought in this application, that will support the Applicant’s existing or in-development college savings plan.</b></p>	
<p><b>Source</b></p>	<p><b>Annual Amount</b></p>
<p>1)</p>	<p>\$</p>
<p>2)</p>	<p>\$</p>
<p>3)</p>	<p>\$</p>
<p>4)</p>	<p>\$</p>
<p>5)</p>	<p>\$</p>
<p>If more sources are available, please list on a separate page</p>	
<p><b>4. By submitting this application, the Applicant is agreeing to enter into an evaluation consortium that allows for independent research and evaluation of the activities and outcomes related to Applicant’s college savings program.</b></p>	

**All Forms and documents are true and correct.**

**I declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct.**

Authorized signatory: \_\_\_\_\_

Date: \_\_\_\_\_

Name: \_\_\_\_\_

Title: \_\_\_\_\_

**FORM B: APPLICATION NARRATIVE**

Describe in full applicant's existing college savings program, or the college savings program in development, for which funding from the Every Kid Counts Program is sought.

**FORM C: Number of Students Intended to be Served**

Provide the number of students intended to be served through the Every Kid Counts College Savings Program. Provide documentation for the numbers. Applicants may add to the chart if more space is needed.

Year	Number of Students Intended to be Served
2018-19	
2019-20	
2020-21	
<b>Total</b>	



## FORM D: Percentage of Low-Income Families

“Percentage of low-income families” means the result determined under this Form D using the 2017 American Community Survey 5-Year Estimate dataset in American FactFinder at ([https://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS\\_17\\_5YR\\_S1702](https://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_17_5YR_S1702)).

Census tracks used to calculate the “percentage of low-income families” in the citywide or regionwide area across multiple census tracts in the citywide or regional community served by the college savings program as set forth in this Form D, may be identified using the following sources:

Individual tract maps by county: [https://www.census.gov/geo/maps-data/maps/2010ref/st06\\_tract.html](https://www.census.gov/geo/maps-data/maps/2010ref/st06_tract.html)

Census Tract Map: <https://geomap.ffiec.gov/FFIECGeocMap/GeocodeMap1.aspx>

Applicants must provide a list of all census tracts and counties used to calculate the percentage of low-income families.

*Determination of Percentage of Low-Income Families*

Using a table generated at [https://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS\\_17\\_5YR\\_S1702](https://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_17_5YR_S1702) for all census tracts included in the citywide or regional community served by applicant’s college savings program:

Step D1: Determine the “Estimate” corresponding to the column for “All families” - “Percent below poverty level”, for the row corresponding to “Subject” - “With related children of householder under 18 years” (see Example Table – highlighted **16.7%**), for each census tract included in the citywide or regional community served by the college savings program. This is the “Census Track Percentage”.

Step D2: For each census track separately, multiply the Census Track Percentage from Step D1 by the “Estimate” corresponding to the column for “All Families” - “Total”, for the row corresponding to “Subject” - “With related children of householder under 18 years” (see Example Table – highlighted **4,485,556**). The product is the “Census Track Family Number”.

Step D3: Add together the Census Tract Family Numbers from Step D2 for all census tracts. This is the “Accumulated Number”.

Step D4: Add together each “Estimate” corresponding to the column “All families” – “Total”, for the row corresponding to “Subject” - “With related children of householder under 18 years” (see Example Table – highlighted 4,485,556) for all census tracts. This is the “Citywide/Regional Total”.

Step D5: Divide the Accumulated Number from Step D3 by the Citywide/Regional Total from Step D4. This is the “Percentage of low-income families” for the citywide or regional community served by applicant’s college savings program.

Provide the “Percentage of low-income families” for applicant’s college savings program here:

\_\_\_\_\_ %.

Example Table

Subject	California											
	All families				Married-couple families				Female householder, no husband present			
	Total		Percent below poverty level		Total		Percent below poverty level		Total		Percent below poverty level	
	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error
Families	8,862,523	+/-24,004	11.1%	+/-0.1	6,381,333	+/-31,986	6.6%	+/-0.1	1,716,724	+/-9,048	26.0%	+/-0.2
With related children of householder under 18 years	4,485,556	+/-20,578	16.7%	+/-0.2	3,045,480	+/-23,724	9.5%	+/-0.2	1,029,557	+/-6,622	36.2%	+/-0.3
With related children of householder under 5 years	766,551	+/-8,025	13.6%	+/-0.3	541,881	+/-8,031	6.1%	+/-0.3	146,423	+/-2,836	37.4%	+/-1.0
With related children of householder under 5 years and 5 to 17 years	924,205	+/-6,049	25.4%	+/-0.3	644,212	+/-5,376	15.8%	+/-0.3	203,313	+/-3,750	53.6%	+/-0.7
With related children of householder 5 to 17 years	2,794,800	+/-15,150	14.7%	+/-0.2	1,859,387	+/-15,993	8.3%	+/-0.2	679,821	+/-5,172	30.7%	+/-0.4

**FORM E: How Funding From Every Kid Counts Will Be Used**

Describe in detail the activities for which the applicant plans to use the EKC grant. Allowable activities are limited to the following:

1. To award seed, matching, or incentive grants for individual family college savings accounts.
2. For outreach efforts to educate families about local college savings programs that are in operation or development.
3. To support an established evaluation consortium that monitors, collects data on, and provides analysis on short-term and long-term college savings program trends and the development of best practices. The support provided may include any of the following:
  - a Data collection and evaluation of college savings account creation and activity.
  - b Data collection and evaluation of the postsecondary aspirations, enrollment, and degree completion for beneficiaries of college savings accounts.
  - c Efforts to help beneficiaries of college savings accounts receive high school diplomas, or the equivalent.
4. To fund one-time administrative costs related to the applicant’s EKC program.

EKC Activity	% of total EKC Award Amount to be used for this activity

**FORM F: FY 2018-19 Grant Budget Narrative**

Each applicant must submit a budget narrative for each program year that explains all expenses under each category for each fiscal year (FY).

<b>Expenditure Category</b>	<b>Narrative Explanation</b>	<b>Budget Totals</b>
Seed/ matching/ incentive grants		
Outreach efforts		
Evaluation consortium		
One-time administrative costs		
<b>Total</b>		

**FORM G: FY 2019-20 Grant Budget Narrative**

Each applicant must submit a budget narrative for each program year that explains all expenses under each category for each fiscal year (FY).

<b>Expenditure Category</b>	<b>Narrative Explanation</b>	<b>Budget Totals</b>
Seed/ matching/ incentive grants		
Outreach efforts		
Evaluation consortium		
One-time administrative costs		
<b>Total</b>		

**FORM H: FY 2020-21 Grant Budget Narrative**

Each applicant must submit a budget narrative for each program year that explains all expenses under each category for each fiscal year (FY).

<b>Expenditure Category</b>	<b>Narrative Explanation</b>	<b>Budget Totals</b>
Seed/ matching/ incentive grants		
Outreach efforts		
Evaluation consortium		
One-time administrative costs		
<b>Total</b>		

**VIII.**  
**APPENDIX A: Evaluation Rubric**  
 Every Kid Counts College Savings Program

***Minimum Qualifications***

Per GOV 99102(d), applicants must satisfy each of the following three criteria in order to be considered for EKC funding:

<b>Name of Applicant Entity:</b>		
<b>CRITERIA</b>	<b>YES</b>	<b>NO</b>
The entity's application establishes that the entity has a college savings program that is either in operation <i>or</i> in development as of December 31, 2018.		
The entity has funding <i>in addition to</i> EKC Program funds being sought in this application support its college savings program.		
The entity agreed, in its application, to enter into an evaluation consortium that allows for independent research and evaluation of activities and outcomes associated with its college savings program.		

If any answer is "No", the applicant is not a qualified entity and will not be considered for an award amount.

***Award Amount Determination***

Determination of Award Amounts

GOV 99102(c) specifies that the Commission shall distribute EKC Program grants to qualifying entities based on the following factors:

- How many entities are eligible to receive grants;
- The amount of available funding to award grants;
- The number of students that each participating entity intends to serve under the program; and,

- The percentage of low-income families residing in the community served by each participating entity.

The Commission will use a weighted formula to determine how much funding each qualifying entity will receive:

Step 1.

The number of entities eligible to receive grants will depend on how many entities apply.

Step 2

The amount of available funding is **\$2,910,000** (two million, nine hundred ten thousand dollars).

Step 3

The number of students that each qualifying entity intends to serve, identified in Form C, will result in each applicant being assigned a score from **0** to **50**, based on the *total* number of students that *all* applicants indicate they intend to serve from May 2019 through June 2022, as follows:

Step 3a. The number of students intended to be served by all qualifying entities will be added together, the sum of which will be the Total Number of Students to be Served.

Step 3b. The number of students intended to be served by each qualifying entity will then be divided by the Total Number of Students to be Served, producing an Entity Student Quotient for each qualifying entity.

Step 3c. The Entity Student Quotient for each qualifying entity will then be multiplied by 50 points, producing the Entity Students-Served Points for each entity.

For example, there are a total of three qualifying entities, indicating they can serve the following students:



Step 3a.

Entity    Number of Students Intended to Be Served

A        328,000  
 B        + 110,000  
 C        + 62,000

500,000 – Total Number of Students to be Served

Step 3b.

<u>Entity</u>	<u>Number of Students Intended to be Served</u>	<u>÷</u>	<u>Total Number of Students to be Served</u>	<u>=</u>	<u>Entity Student Quotient</u>
A	328,000	÷	500,000	=	.656
B	110,000	÷	500,000	=	.220
C	62,000	÷	500,000	=	.124

Step 3c.

<u>Entity</u>	<u>Student Quotient</u>	<u>X</u>	<u>50 points</u>	<u>=</u>	<u>Entity Student-Served Points</u>
A	.656	X	50	=	32.8
B	.220	X	50	=	11
C	.124	X	50	=	6.2

Step 4.

The percentage of low-income families residing in the community served by the college savings plan for each qualifying entity, as identified in Form D, will result in each applicant being assigned a score from **0** to **50**, weighted so that the entity with the *largest* percentage of low-income families receives the highest score, and the entity with the *smallest* percentage receives the lowest score, as follows:

Step 4a. The percentage of low-income families residing in the community served by each qualifying entity will be multiplied by 100, which will produce the Entity Low-Income Base for each qualifying entity.

Step 4b. The entity Low-Income Bases for all qualifying entities will be added together, the sum of which is the Total Low-Income Base.

Step 4c. Each qualifying entity's Entity Low-Income Base will be divided by the Total Low-Income Base, to produce an Entity Low-Income Quotient for each qualifying entity.

Step 4d. Each qualifying entity's Entity Low-Income Quotient will be multiplied by 50 points, the product of which is the number of Entity Low-Income Families Points for the qualifying entity.

For example, the three entities from above identify the percentages of low-income families residing in their served communities as follows:

<u>Entity</u>	<u>Percentage of Low-Income Families</u>
A	22.5%
B	59.3%
C	33.8%

Step 4a.

Entity percentage of Low-income families	X	100	=	Entity Low-Income Base
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A	22.5%	X	100	=	22.5
B	59.3%	X	100	=	59.3
C	33.8%	X	100	=	33.8

Step 4b.

Entity Low-Income Base

A	22.5
B	+ 59.3
C	+ <u>33.8</u>

115.6 Total Low-Income Base

Step 4c.

Entity Low-Income Base	÷	Total Low-Income Base	=	Entity Low-Income Quotient
------------------------	---	-----------------------	---	----------------------------

A	22.5	÷	115.6	=	.195
B	59.3	÷	115.6	=	.513
C	33.8	÷	115.6	=	.292

Step 4d.

Entity Low-Income Quotient	X	50 points	=	Low-Income Families Points
----------------------------	---	-----------	---	----------------------------

A	.195	X	50	=	9.75
B	.513	X	50	=	25.65
C	.292	X	50	=	14.60

Step 5.

Each qualifying entity's Students-Served Points and Low-Income Families Points will be added together, the sum of which will be the Entity Total Points. Since the total number from all entities' scores, combined, cannot exceed 100, this will then be converted into a percentage that will determine the share of the \$2,910,000 in available grant funding that each awardee receives.

Step 5a. Each qualifying entity's Entity Students-Served Points will be added to the qualifying entity's Entity Low-Income Families Points, the sum of which will be the Entity Total Points.

Step 5b. Each qualifying entity's Entity Total Points will be divided by 100, the quotient of which is the Entity Percentage of Funds.

Step 5c. Each entity's Entity Percentage of Funds will be multiplied by \$2,910,000, the product of which is the Entity EKC Award Amount.

Step 5d. Any excess funding remaining after Step 5c will be distributed equally among all qualifying entities. If there are any remaining funds that cannot be equally distributed among all qualifying entities, the remaining funds will be allocated dollar-by-dollar to each qualifying entity in order, beginning with the entity with the earliest date and time, as date-stamped upon receipt by the Commission, of the Commission's receipt of the completed application, until there are no remaining funds.

For example:

Step 5a.

	<u>Entity Students-Served Points</u>	<u>Entity Low-Income Families Points</u>	<u>Entity Total Points</u>
A	32.8	9.7	42.5
B	11.0	25.6	36.6
C	6.2	14.6	20.8

Step 5b.

<u>Entity Total Points</u>	÷	<u>100</u>	=	<u>Entity Percentage of Funds</u>
A 42.5	÷	100	=	.425
B 36.6	÷	100	=	.366
C 20.8	÷	100	=	.208

Step 5c.

<u>Entity Percentage of Funds</u>	X	<u>\$2,910,000</u>	=	<u>Entity EKC Award Amount</u>
A .425	X	\$2,910,000	=	\$1,236,750
B .366	X	\$2,910,000	=	\$1,065,060
C .208	X	\$2,910,000	=	<u>\$ 605,280</u>
M				\$2,907,090

Step 5d

Amount of available funding	2,910,000
Amount allocated in Step 5c	<u>2,907,090</u>

Remaining funds	2,910
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Allocation of remaining funds       $2,910 \div 3$  qualifying entities = \$970 allocation per qualifying entity

Step 6.

Adjustment for \$100,000 Minimum Award

GOV 99102(c) specifies the minimum grant award to be \$100,000. The Commission may adjust the amount of grant awards, or not award a qualifying entity, to ensure compliance with the minimum grant award requirement, as follows:

If there are 29 or more qualifying entities, Award Determination Steps 1-5, above, will not be applied. When there are 29 or more qualifying entities, the EKC Award Amount will be determined as follows:

Step 6a

If there are exactly 29 qualifying entities, the EKC Award Amount for each qualifying entity will be \$100,000, regardless of the amount of funding requested by each qualifying entity, leaving \$10,000 in remaining funds.

The \$10,000 will be distributed equally among all qualifying entities. Each of the 29 qualifying entities, therefore, will be allocated an additional \$344.82.

#### Step 6b

If there are 30 or more qualifying entities, qualifying entities that indicate in their applications that they will use their EKC Award Amounts exclusively to award seed, matching, or incentive grants for individual family college savings accounts, will be awarded EKC Award Amounts of \$100,000. If there are 30 or more qualifying entities that satisfy Step 6b, then Step 6f will be applied.

#### Step 6c

If the number of qualifying entities awarded under Step 6b is fewer than 29, then EKC Award Amounts of \$100,000 will also be awarded to those unawarded qualifying entities that will use their EKC Award Amounts only 1) to award seed, matching, or incentive grants for individual family college savings accounts and 2) for outreach efforts to educate families about local college savings programs that are in operation or development.

#### Step 6d

If the number of qualifying entities awarded under Steps 6b and 6c are fewer than 29, then EKC Award Amounts of \$100,000 will also be awarded to those unawarded qualifying entities that will use their EKC Award Amounts only 1) to award seed, matching, or incentive grants for individual family college savings accounts, 2) for outreach efforts to educate families about local college savings programs that are in operation or development, and 3) to support an established evaluation consortium that monitors, collects data on, and provides analysis on short-term and long-term college savings program trends and the development of best practices.

#### Step 6e

If the number of qualifying entities awarded under Steps 6b, 6c and 6d are fewer than 29, Step 6f will be applied.

## Step 6f

Awards to qualifying entities under Step 6b, and remaining qualifying entities under Steps 6c-6e, will be determined by the earliest date and time, as date-stamped upon receipt by the Commission, of the Commission's receipt of the completed application. Qualifying entities will be awarded EKC Award Amounts of \$100,000 until the total number of qualifying entities with EKC Awards is 29, leaving \$10,000 in remaining funds.

The \$10,000 will be distributed equally among the 29 qualifying entities. Each of the 29 qualifying entities, therefore, will be allocated an additional \$344.82.



# Attachment 2



## Every Kid Counts College Savings Program

**FORM A: APPLICATION COVER PAGE– 1 of 2**

For the application to be considered complete, all information must be provided as requested on all Forms.

<b>Applicant Information</b>	
<b>Applicant Name</b> City & County of San Francisco	
<b>Address</b> Office of Financial Empowerment, Office of the Treasurer & Tax Collector, City Hall – Room 140, 1 Dr. Carlton B. Goodlett Place	
<b>City</b> San Francisco	<b>Zip Code</b> 94102-4638
<b>EKC Program Director's</b> Sean Kline	
<b>Phone</b> 415-554-4320	<b>Fax</b> 415-554-4320
<b>EKC Program Director's E-mail Address</b> sean.kline@sfgov.org	
<p><b>Please provide a summary of your proposal, including the existing (or in development plan) and how the Every Kid Counts funding will be used to further the goal of the Every Kid Counts Savings Program.</b></p> <p>Launched as a two-year pilot in 2011, Kindergarten to College (K2C) is now the largest, publicly-funded universal children’s savings account program in the country, managing 34,000 accounts. K2C exists for every student in the public school system but is especially attuned to low-income students who face the greatest barriers to post-secondary education. K2C is integrated into the public school system because San Francisco public schools serve a primarily low- to moderate-income population. While the percentage of low-income families across San Francisco is 9.5%, 55% of public school students are enrolled in the National School Lunch program, confirming dramatic income and wealth inequality dividing those at the center of the city’s booming economy from those at its margins.</p> <p>Every Kid Counts funding of \$926,892 over three years will enable K2C to: (1) provide an equity incentive to 600-700 incoming low-income kindergarteners and offer behavioral incentives to the families of 90,474 kindergarten to sixth grade students that encourage families to save and build a college-going expectation for their child; (2) expand outreach to students and families; and (3) develop a research and evaluation plan, a data collection system for an evaluation consortium, and finalize a plan for a two year pilot of an equity incentive that supports Kindergarteners from low-income families.</p>	
<b>Total Budget Amount Requested for the 2018–19, 2019–20, and 2020-21 fiscal years:</b>	
\$926,892	

**FORM A: APPLICATION COVER PAGE– 2 of 2**

<p><b>1. If Applicant has an existing college savings plan, what date was the plan established? Provide copies of all plan documents.</b></p>	<p><b>Date</b> March 15, 2011 <i>See attached plan documents</i></p>
<p><b>2. If the Applicant has a college savings plan in development, as defined in the Request for Application, please list the date you consider it in development and provide all documents establishing the plan was in development on or before December 31, 2018.</b></p>	<p><b>Date</b>  NA</p>
<p><b>3. Identify the source and amount of funding, in addition to Every Kid Counts funding sought in this application, that will support the Applicant’s existing or in-development college savings plan.</b></p>	
<p><b>Source</b></p>	<p><b>Annual Amount</b></p>
<p>1) City &amp; County of San Francisco</p>	<p><b>\$1,243,052</b></p>
<p>2) Charles &amp; Stuart Mott Foundation</p>	<p><b>\$170,000</b></p>
<p>3) Individual donors and small family foundations</p>	<p><b>\$20,000</b></p>
<p>4)</p>	<p><b>\$</b></p>
<p>5)</p>	<p><b>\$</b></p>
<p>If more sources are available, please list on a separate page</p>	
<p><b>4. By submitting this application, the Applicant is agreeing to enter into an evaluation consortium that allows for independent research and evaluation of the activities and outcomes related to Applicant’s college savings program.</b></p>	

**All Forms and documents are true and correct.**

**I declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct.**

Authorized signatory:  \_\_\_\_\_

Date: February 15, 2019

Name: Sean Kline

Title: Director, San Francisco Office of Financial Empowerment

## FORM B: APPLICATION NARRATIVE

**Introduction**

Spearheaded by the San Francisco Treasurer’s Office of Financial Empowerment (OFE) in partnership with the Mayor’s Office and the San Francisco Unified School District (SFUSD), Kindergarten to College (K2C) began as a two-year pilot program in 2011. Today, every child entering kindergarten in the City’s public schools automatically receives a college savings account with a starting deposit of \$50. K2C encourages families to save by providing additional financial incentives for contributions during the first year after account opening.

The idea of establishing a universal system of children’s accounts was first proposed by Professor Michael Sherraden in his seminal book, *Assets and the Poor*. In this work, Sherraden argued that these accounts could provide a foundation for lifelong asset accumulation, facilitate the delivery of action-oriented basic financial education during the school year and jump-start a savings habit. Other research has indicated that children in low- and moderate-income households with school-designated savings of \$500 or less are three times more likely to graduate college than children without.<sup>1</sup> K2C is based on this research, as well as a demonstration led by Prosperity Now (formerly the Corporation for Enterprise Development or CFED) between 2003 and 2008 called *Saving for Education, Entrepreneurship and Down payment* (SEED).<sup>2</sup> Evidence from SEED suggested that low-income families can and will save; children’s savings accounts (CSAs) promote positive behavioral and attitudinal changes in children; and universal, automatic access to accounts is critical to a program’s success. Based on recommendations from SEED and other research, San Francisco launched the first CSA in the country incorporating all five programmatic recommendations:

- **Universal:** Provides a savings account to all students starting kindergarten, including those who are undocumented, in unbanked families, living in foster care or homeless. This custodial savings account is held on behalf of each student by the City and County of San Francisco.
- **Automatic:** Enrolls all students automatically, removing two significant barriers for parents—inertia and the cost of opening an account.
- **Publicly Funded:** The City funds an initial seed deposit of \$50 for each child’s account, an additional equity deposit for accounts of students from low-income households and K2C’s basic operating expenses.

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<sup>1</sup> Elliott, William & Song, Hyun & Nam, Ilung. (2013). Small-dollar children's savings accounts and children's college outcomes by income level. *Children and Youth Services Review*. 35. 560–571. 10.1016/j.childyouth.2012.12.003.

<sup>2</sup> See Sherraden, M., & Stevens, J. (2010). *Lessons from SEED: A national demonstration of child development accounts*. Washington, DC: CFED.

- **Financial Incentives:** Encourage parents and students to save and build financial assets for the future.
- **Range of Deposit Options:** Offers families multiple ways to contribute to their children's accounts, including in-person, direct deposit, bill pay and by mail. Traditional college savings accounts, such as 529s, only allow for online or mail deposits, require a social security number and do not accept cash, creating a significant barrier to saving for unbanked and undocumented families. They also create barriers for those who lack access to the Internet or the sophistication to navigate market investments.

The creation of a CSA model that can enroll thousands of five-year-old children into their own savings account without the need for a parent signature or social security number is a first-in-the-nation innovation with many advantages. First, K2C reaches a diverse constituency of low- and middle-income families directly through its partnership with the public school system, which provides the connectivity and trust families have with educators. Second, K2C's automatic and universal model provides a savings platform that can be used for a wide range of programmatic interventions to both increase savings and advance educational outcomes. For example, because every child is enrolled, teachers can equip all students in a class with essential financial knowledge that can be applied immediately to their real life savings account. Third, every child begins kindergarten part of the financial mainstream with a financial asset. Much work remains to strengthen the infrastructure necessary to support CSAs, but K2C has demonstrated that automatic child savings programs are possible, effective and scalable. In so doing, K2C has paved the way for other municipalities and communities to launch similar initiatives across the United States.

### **Target Population**

K2C serves every family in the public school system but is especially attuned to low-income families and families of color who face the greatest barriers to post-secondary education. K2C is integrated into the public school system because San Francisco public schools serve a primarily low- to moderate-income population. While the percentage of low-income families across San Francisco generally is 9.5%, 55% of public school students are enrolled in the National School Lunch program. The income threshold to qualify for free lunch is \$32,630 for a family of four and the income threshold for reduced-priced lunch is \$46,435 for a family of four. So, it's clear the percentage of low-income families with students in the public school system is much higher than the percentage of families whose children attend private schools. San Francisco public schools are also incredibly diverse, with most children coming from minority families: 35% Asian, 27% Hispanic/Latino, 15% White and 7% African-American. In addition, 29% of students are English Language Learners.

### **Incentives**

Funded by private philanthropy and based on the latest insights from behavioral science, K2C currently offers families up to \$90 in financial incentives in addition to the initial \$50 seed provided by the City:

- **\$20 Online-Account Registration Bonus:** Encourages families to register their account online to view their balance and activity.

- *\$10 Save Now Bonus*: Creates a sense of urgency by encouraging families to save any amount within the first 60 days after the account is opened.
- *\$10 Save Monthly Bonus*: Encourages families to save regularly by offering a \$10 bonus in any six months they save at least \$10 in the first year the account is opened.

Since inception, K2C has also deposited a \$50 incentive into the accounts of all students who qualify for free or reduced-price lunch, provided a parent or guardian consents to share their child’s status. Recognizing the barrier such an opt-in requirement presents to families, K2C will pilot a new opt-out equity incentive for students from low-income families identified by SFUSD.

### **Progress To-Date**

Recent findings highlight progress families are making to save in K2C, signaling an expectation that their child will pursue post-secondary education.

#### *Breadth of Outreach*

- *100% of elementary school children in San Francisco’s public schools have accounts*  
Thirty-three thousand students now have a K2C account, including all students in kindergarten through 6<sup>th</sup> grade.
- *Families are saving at a higher rate than any comparable program in the country*  
Twenty percent of families have contributed \$3.6 million to their children’s K2C accounts. By contrast, less than three percent of families save in a 529 or Coverdell Education Savings account nationally.<sup>3</sup>
- *Families are saving meaningful amounts*  
Families that have made at least one contribution to their children’s K2C account have saved on average \$555 for a cumulative total of \$3.6 million. Between family contributions and incentives, families have on average \$730 for a cumulative total of \$6.2 million. Families have contributed 77 percent of this total, saving \$3.26 for every \$1 of incentive earned.

#### *Depth of Outreach*

- *Families in the poorest neighborhoods are saving*  
Even in neighborhoods where more than one in five households is below the poverty line, families are saving. Fourteen percent of families living in the six poorest San Francisco neighborhoods have saved on average \$460. Including incentives, these families have on average \$623 for their children’s future.
- *Low-income families are saving*  
Students who qualify for free or reduced-price lunch—an indicator of low household income—have more than \$1.5 million of family contributions in their accounts. Low-

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<sup>3</sup> For perspective, families that save in 529 or Coverdell Savings Plans have 25 times the median assets and three times the median income of those without. See “A Small Percentage of Families Save in 529 Plans.” United States Government Accountability Office. GAO-13-64, December 12, 2012. <http://www.gao.gov/assets/660/650759.pdf>.

income families that have saved have contributed \$494 on average, accounting for 40 percent of all contributions in K2C. Including incentives, these families have on average \$667 for their children's future.

- *African American and Latino families are saving*  
Eleven percent of African American families and 14 percent of Latino families have saved in their children's account, with an average contribution of \$417 and \$515, respectively. Including incentives, these families have saved on average \$585 and \$678 for their children's future.

## **Conclusion**

By 2020, nearly two-thirds of jobs in the United States will require a postsecondary degree.<sup>4</sup> Expanding access to postsecondary education is critical to ensuring the economy works for everyone, not just those at the top. Yet, just getting young people and their parents to the starting line—believing that post-secondary education is an option—remains one of the greatest barriers for many low-income families and families of color. Even modest savings can have an impact on the decision to pursue post-secondary education, and K2C is helping a growing number of families, including those who face the greatest barriers, to set aside money for their children's future. On average, these families have accumulated \$500, dramatically increasing the likelihood their children will attend and graduate from post-secondary education, and benefit from the transformative potential it offers. We still have much work to do, but this progress underscores the pioneering role K2C is playing to support all families in the public school system.

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<sup>4</sup> See: [https://prosperitynow.org/files/PDFs/2017\\_Scorecard\\_Report.pdf](https://prosperitynow.org/files/PDFs/2017_Scorecard_Report.pdf)

**FORM C: Number of Students Intended to be Served**

Provide the number of students intended to be served through the Every Kid Counts College Savings Program. Provide documentation for the numbers. Applicants may add to the chart if more space is needed.

Year	Number of Students Intended to be Served
2018-19	30,158
2019-20	30,158
2020-21	30,158
<b>Total</b>	<b>90,474</b>

- Note:** please see two attachments providing documentation for the numbers above:
1. SFUSD Facts At A Glance
  2. K2C – San Francisco Unified School District Student Count Spring 2019

## FORM D: Percentage of Low-Income Families

“Percentage of low-income families” means the result determined under this Form D using the 2017 American Community Survey 5-Year Estimate dataset in American FactFinder at ([https://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS\\_17\\_5YR\\_S1702](https://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_17_5YR_S1702)).

Census tracts used to calculate the “percentage of low-income families” in the citywide or regionwide area across multiple census tracts in the citywide or regional community served by the college savings program as set forth in this Form D, may be identified using the following sources:

Individual tract maps by county: [https://www.census.gov/geo/maps-data/maps/2010ref/st06\\_tract.html](https://www.census.gov/geo/maps-data/maps/2010ref/st06_tract.html)

Census Tract Map: <https://geomap.ffiec.gov/FFIECGeocMap/GeocodeMap1.aspx>

Applicants must provide a list of all census tracts and counties used to calculate the percentage of low-income families.

### *Determination of Percentage of Low-Income Families*

Using a table generated at [https://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS\\_17\\_5YR\\_S1702](https://factfinder.census.gov/faces/tableservices/jsf/pages/productview.xhtml?pid=ACS_17_5YR_S1702) for all census tracts included in the citywide or regional community served by applicant’s college savings program:

Step D1: Determine the “Estimate” corresponding to the column for “All families” - “Percent below poverty level”, for the row corresponding to “Subject” - “With related children of householder under 18 years” (see Example Table – highlighted **16.7%**), for each census tract included in the citywide or regional community served by the college savings program. This is the “Census Tract Percentage”.

Step D2: For each census track separately, multiply the Census Track Percentage from Step D1 by the “Estimate” corresponding to the column for “All Families” - “Total”, for the row corresponding to “Subject” - “With related children of householder under 18 years” (see Example Table – highlighted **4,485,556**). The product is the “Census Track Family Number”.



Step D3: Add together the Census Tract Family Numbers from Step D2 for all census tracts. This is the “Accumulated Number”.

Step D4: Add together each “Estimate” corresponding to the column “All families” – “Total”, for the row corresponding to “Subject” - “With related children of householder under 18 years” (see Example Table – highlighted 4,485,556) for all census tracts. This is the “Citywide/Regional Total”.

Step D5: Divide the Accumulated Number from Step D3 by the Citywide/Regional Total from Step D4. This is the “Percentage of low-income families” for the citywide or regional community served by applicant’s college savings program.

Provide the “Percentage of low-income families” for applicant’s college savings program here:

9.5 % **Note:** please see attached list of census tracts used to calculate this percentage of low-income families.

Example Table

Subject	California											
	All families				Married-couple families				Female householder, no husband present			
	Total		Percent below poverty level		Total		Percent below poverty level		Total		Percent below poverty level	
	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error	Estimate	Margin of Error
Families	8,862,523	+/-24,004	11.1%	+/-0.1	6,381,333	+/-31,986	6.6%	+/-0.1	1,716,724	+/-9,048	26.0%	+/-0.2
With related children of householder under 18 years	4,485,556	+/-20,578	16.7%	+/-0.2	3,045,480	+/-23,724	9.5%	+/-0.2	1,029,557	+/-6,622	36.2%	+/-0.3
With related children of householder under 5 years	766,551	+/-8,025	13.6%	+/-0.3	541,881	+/-8,031	6.1%	+/-0.3	146,423	+/-2,836	37.4%	+/-1.0
With related children of householder under 5 years and 5 to 17 years	924,205	+/-6,049	25.4%	+/-0.3	644,212	+/-5,376	15.8%	+/-0.3	203,313	+/-3,750	53.6%	+/-0.7
With related children of householder 5 to 17 years	2,794,800	+/-15,150	14.7%	+/-0.2	1,859,387	+/-15,993	8.3%	+/-0.2	679,821	+/-5,172	30.7%	+/-0.4

**FORM E: How Funding From Every Kid Counts Will Be Used**

Describe in detail the activities for which the applicant plans to use the EKC grant.

The EKC grant will fund incentives, outreach and research as follows:

**A. Incentives**

Forty nine percent of the EKC grant will be used for two types of incentives. First, K2C will offer three behavioral (earned) incentives to families of all elementary school students (kindergarten through grade 6): *\$20 Online-Account Registration Bonus*, *\$10 Save Now Bonus*, and *\$10 Save Monthly Bonus*. Second, K2C will provide 600-700 kindergarten students from low-income families an equity incentive that increases the initial amount they have towards college from \$50 to \$250-\$300, depending on the number of incoming students.

**B. Outreach**

Thirty seven percent of the EKC grant will be used to expand outreach through a variety of activities, including:

- Recruiting an Americorps Vista to train and coordinate K2C School Ambassadors and community volunteers;
- Contracting seven community based organizations to promote K2C in low-income communities and schools with a high percentage of low-income students and a low-K2C saver rate;
- Distributing College Kits that equip schools to promote K2C and college;
- Hosting family workshops; and
- Sending behavioral nudges via text to help families realize their desire to save.

In all cases, outreach will prioritize engagement in neighborhoods with (a) high poverty rates, and (b) schools with a higher percentage of low-income students and (c) lower family engagement with K2C.

**C. Evaluation Consortium**

Fourteen percent of the EKC grant will enable a half-time research coordinator to:

- Develop a research and evaluation plan and data collection system for an evaluation consortium; and
- Finalize a plan for a two year pilot of an equity incentive that increases the initial amount Kindergarteners from low-income families have for college.

EKC Activity	% of total EKC Award Amount to be used for this activity
1. Seed/ matching/ incentive grants	49%
2. Outreach efforts	37%
3. Evaluation consortium	14%
	<b>100%</b>

**FORM F: FY 2018-19 Grant Budget Narrative**

Each applicant must submit a budget narrative for each program year that explains all expenses under each category for each fiscal year (FY).

Expenditure Category	Narrative Explanation	Budget Totals
Seed/matching/ incentive grants		
Outreach efforts		
Evaluation consortium	\$9,300 will fund the first two months of a half-time research coordinator's time supporting research planning for incentives and outreach activities proposed under the EKC grant implemented in FY19-20 and FY20-21. Specifically, funds will be used to develop (1) a research and evaluation plan and (2) data collection system for an evaluation consortium; as well as (3) finalize a plan for a two year pilot of an equity incentive that supports Kindergarteners from low-income families entering K2C in FY20 and FY21.	\$9,300
One-time administrative costs		
<b>Total</b>		<b>\$9,300</b>

**FORM G: FY 2019-20 Grant Budget Narrative**

Each applicant must submit a budget narrative for each program year that explains all expenses under each category for each fiscal year (FY).

Expenditure Category	Narrative Explanation	Budget Totals
Seed/matching/ incentive grants	<p>\$75,000 will fund behavioral incentives that encourage families to save and build a college-going expectation for their child. Projected funding for these incentives is based on the proportion of families who claimed incentives in the past year. The incentives are:</p> <ul style="list-style-type: none"> <li>• A <i>\$20 Online-Account Registration Bonus</i> that encourages families to register their account online to view their balance and activity.</li> <li>• A <i>\$10 Save Now Bonus</i> that creates a sense of urgency by encouraging families to save any amount within the first 60 days after the account is opened.</li> <li>• A <i>\$10 Save Monthly Bonus</i> that encourages families to save regularly by offering a \$10 bonus in any six months they save at least \$10 in the first year the account is opened.</li> </ul> <p>\$150,000 will fund year one of a two year pilot of an equity incentive that supports 600-700 incoming Kindergarten students from low-income families, increasing their initial seed from \$50 to \$250-\$300 (depending on the number of eligible students in FY19-20).</p>	\$225,000
Outreach efforts	<p>\$172,500 will fund outreach activities that strengthen families' awareness of and engagement with their children's K2C accounts. Specifically, funds will be used to contract community-based organizations who promote K2C among schools, community partners, families, and City departments; K2C school ambassadors; family workshops; College Kits for schools; training for community volunteers; behavioral nudges via text; and one Americorps Vista outreach Coordinator. In all cases, outreach will prioritize engagement in neighborhoods with (a) high poverty rates, and (b) schools with a higher percentage of low-income students and (c) lower family engagement with K2C.</p>	\$172,500
Evaluation consortium	<p>\$60,390 will fund half of a research coordinator's time undertaking data collection and analysis of K2C outreach and incentives impact on families' engagement with their children's accounts.</p>	\$60,390
One-time administrative costs		
<b>Total</b>		<b>\$457,890</b>

**FORM H: FY 2020-21 Grant Budget Narrative**

Each applicant must submit a budget narrative for each program year that explains all expenses under each category for each fiscal year (FY).

Expenditure Category	Narrative Explanation	Budget Totals
Seed/matching/ incentive grants	<p>\$75,000 will fund behavioral incentives that encourage families to save and build a college-going expectation for their child. Projected funding for these incentives is based on the proportion of families who claimed incentives in the past year. The incentives are:</p> <ul style="list-style-type: none"> <li>• A \$20 <i>Online-Account Registration Bonus</i> that encourages families to register their account online to view their balance and activity.</li> <li>• A \$10 <i>Save Now Bonus</i> that creates a sense of urgency by encouraging families to save any amount within the first 60 days after the account is opened.</li> <li>• A \$10 <i>Save Monthly Bonus</i> that encourages families to save regularly by offering a \$10 bonus in any six months they save at least \$10 in the first year the account is opened.</li> </ul> <p>\$150,000 will fund year one of a two year pilot of an equity incentive that supports 600-700 incoming Kindergarten students from low-income families, increasing their initial seed from \$50 to \$250-\$300 (depending on the number of eligible students in FY19-20).</p>	\$225,000
Outreach efforts	<p>\$172,500 will fund outreach activities that strengthen families' awareness of and engagement with their children's K2C accounts. Specifically, funds will be used to contract community-based organizations who promote K2C among schools, community partners, families, and City departments; K2C school ambassadors; family workshops; College Kits for schools; training for community volunteers; and one Americorps Vista outreach Coordinator. In all cases, outreach will prioritize engagement in neighborhoods with (a) high poverty rates, and (b) schools with a higher percentage of low-income students and (c) lower family engagement with K2C.</p>	\$172,500
Evaluation consortium	<p>\$62,202 will fund half of a research coordinator's time undertaking data collection and analysis of K2C outreach and incentives impact on families' engagement with their children's accounts.</p>	\$62,202
One-time administrative costs		
<b>Total</b>		<b>\$459,702</b>