

**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> San Francisco Kindergarten to College	
<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>\$1,243,052</p>
<p>2) Charles &amp; Stuart Mott Foundation</p>	<p>\$170,000</p>
<p>3) Individual donors and small family foundations</p>	<p>\$20,000</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: 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.

<sup>1</sup> Elliott, William & Song, Hyun & Nam, Ilsung. (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 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:

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.

<b>EKC Activity</b>	<b>% of total EKC Award Amount to be used for this activity</b>
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).

<b>Expenditure Category</b>	<b>Narrative Explanation</b>	<b>Budget Totals</b>
<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>



**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 \$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; 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>



# Kindergarten to College

## San Francisco Unified School District Student Count

Spring 2019

<b>Grade</b>	<b>Number of Students</b>
K	4408
1	4362
2	4543
3	4283
4	4247
5	4288
6	4027
<b>Total:</b>	<b>30158</b>





**136**  
Total Schools

### SCHOOLS

**64** Elementary (TK-5th)

**8** Alt. Configured (TK-8th)

**13** Middle (6th-8th)

**15** High (9th-12th)

**12** Early Education

**8** County

**2** Continuation

**14** Charter

**54,063**  
Total Enrollment  
October 2017

### STUDENTS

**1,471**  
PreK\*

**22,725**  
TK-5th

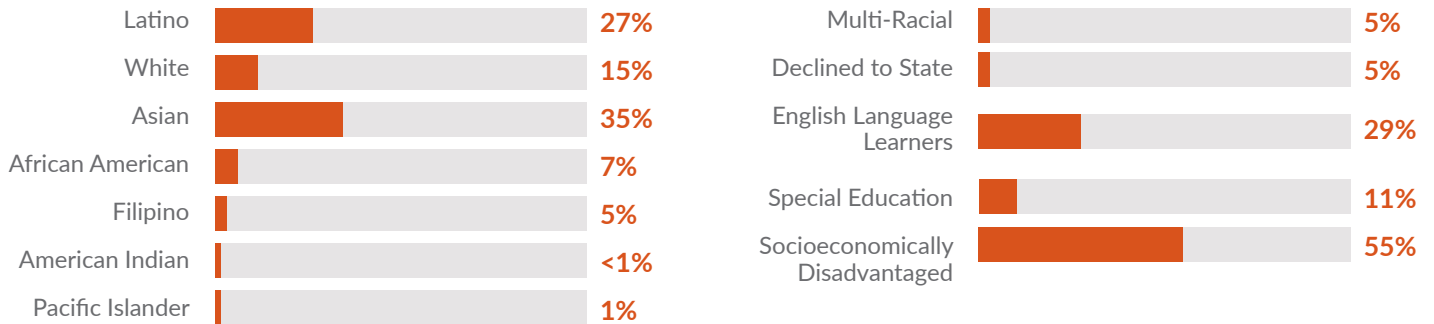
**9,608**  
6th-8th

**15,861**  
9th-12th

**4,398**  
Alt. Grade Span

*\*PreK count is for all PreK, toddlers, and infants. Total student count does not include charter or county schools.*

### STUDENT DEMOGRAPHICS



### STAFF

<b>363</b> Central Office Certificated	<b>951</b> Central Office Classified	<b>81</b> Department of Technology	<b>209</b> EED Paraeducators	<b>25</b> EED School Site Administration	<b>49</b> EED School Support Staff
<b>224</b> EED Substitute Paraeducators	<b>140</b> EED Substitute Teachers	<b>134</b> EED Teachers	<b>480</b> Facilities	<b>220</b> Student Nutrition Services	<b>796</b> TK-12 Paraeducators
<b>212</b> TK-12 School Site Administration	<b>705</b> TK-12 School Support Staff	<b>1,214</b> TK-12 Substitute Paraeducators	<b>1,121</b> TK-12 Substitute Teachers	<b>3,582</b> TK-12 Teachers	<b>10,506</b> Total Employees



## STUDENT ACHIEVEMENT

CAASPP Smarter Balanced Test Results: % Scored at Proficient or Above - Spring 2017

### MATHEMATICS BY GRADE

GRADE	SFUSD	STATE
3	60%	47%
4	50%	40%
5	45%	34%
6	45%	36%
7	53%	37%
8	51%	36%
11	54%	32%
<b>TOTAL</b>	<b>51%</b>	<b>38%</b>

### MATHEMATICS BY SUBGROUP

SUBGROUP	SFUSD
Asian	72%
African American	13%
Latino	22%
Filipino	43%
White	70%
2 or More Races	59%
Pacific Islander	19%
English Language Learner	27%

### ENGLISH LANGUAGE ARTS BY GRADE

GRADE	SFUSD	STATE
3	50%	44%
4	49%	45%
5	53%	47%
6	51%	47%
7	58%	49%
8	56%	49%
11	68%	60%
<b>TOTAL</b>	<b>55%</b>	<b>49%</b>

### ENGLISH LANGUAGE ARTS BY SUBGROUP

SUBGROUP	SFUSD
Asian	70%
African American	19%
Latino	28%
Filipino	58%
White	77%
2 or More Races	66%
Pacific Islander	25%
English Language Learner	20%

### GRADUATION RATE GRADES 9-12

ETHNICITY	SFUSD
African American	77%
Asian	94%
Latino	70%
Filipino	89%
White	84%
Pacific Islander	80%
<b>DISTRICT</b>	<b>84%</b>

### DROPOUT RATE GRADES 9-12

ETHNICITY	SFUSD
African American	10%
Asian	3%
Latino	15%
Filipino	5%
White	11%
Pacific Islander	6%
<b>DISTRICT</b>	<b>8%</b>

Graduation/Dropout Rates from CDE 2016-17 4-Year Cohort Outcome Data

## **MEMORANDUM OF UNDERSTANDING BETWEEN SAN FRANCISCO UNIFIED SCHOOL DISTRICT AND THE CITY AND COUNTY OF SAN FRANCISCO REGARDING KINDERGARTEN TO COLLEGE PROGRAM**

This Memorandum of Understanding outlines the roles and responsibilities of the San Francisco Unified School District (SFUSD) and the City and County of San Francisco (CCSF), acting by and through its Treasurer's Office (Treasurer's Office), regarding implementation of the Kindergarten to College (K2C) program in identified SFUSD schools.

### **Description of the Program**

The Treasurer's Office developed the K2C program to help every child achieve their dream of going to college. Through the K2C program, CCSF awards financial aid to all eligible students in participating schools, and opens a college savings account for every Kindergarten student in each participating school.

In the first year, a quarter of the elementary schools in SFUSD or 18 school sites have been selected by SFUSD and CCSF to be part of the pilot. Each kindergartner enrolled at these 18 schools will automatically receive a savings account with an initial deposit of \$50 from CCSF, unless the parent opts out in writing. To receive any additional incentives and matches that are based on SFUSD data, parents are required to sign a consent form.

In 2011, 36 schools will be part of the program, and will be selected by SFUSD and CCSF. By 2012, all kindergartners entering the SFUSD will receive a Kindergarten to College savings account, unless the student opts out in writing.

### **Term**

This MOU shall be effective from the date of authorized signature by both parties through December 31, 2025, unless the MOU is terminated earlier by either party. This MOU may be terminated by either party with 30 days advance written notice, for any reason or for no reason. In the event of termination, the terminating party agrees to use best efforts to plan for the transition of the program, if requested by the non-terminating party. This MOU is contingent upon the funding of accounts annually through the CCSF budget process.

### **SFUSD Responsibilities**

SFUSD agrees to do the following:

1. Distribute K2C parent consent forms to all eligible students who attend participating schools. Collect signed forms and forward them to the



Treasurer's Office. SFUSD shall use its best efforts to collect 100% of the consent forms.

2. Provide the Treasurer's Office with the following information for each student at each school participating in the K2C program: Student first name, last name, complete address (including zip code), telephone number, birth date and school name. However, this information will not be provided to the Treasurer's Office if the parent has submitted a written "opt out" request to their school site principal stating that the parent/guardian does not want this information shared with the Treasurer's Office and/or that the parent wants to opt out of the Kindergarten to College program.
3. Provide additional student information to the Treasurer's Office for all students who return a K2C consent form that has been signed by their parent/guardian. The District will provide the Treasurer's Office with the specific student information that has been approved in the signed K2C consent form. This form may be adjusted in the future to include additional types of information. Currently, a signed consent form allows the provision of the following types of student information:
  - a. Student name, birth date, gender, student racial/ethnic identity, student school and student ID number, parent/guardian names and education levels, student/parent/guardian mailing addresses, phone numbers and email addresses, primary language spoken at home.
  - b. Whether the student is participating in the National School Lunch Program
  - c. The student's grades and school attendance information.
  - d. The student's demonstrated positive behaviors (for example, positive citizenship grades; community service).
4. Provide professional development and training for teachers. Principals, school secretaries and other SFUSD staff as needed.
5. With guidance and support from the Treasurer's Office, create a financial education curriculum and provide financial education in the classroom, taught by SFUSD.
6. Assist and facilitate outreach activities to participating students and their families as needed.
7. Participate in and provide information for media, fundraising and other activities as needed.

### **CCSF and Treasurer's Office Responsibilities**

CCSF and the Treasurer's Office agree to provide the following:

1. Manage and administer the K2C program with Citibank. The Treasurer's Office is the custodian of a control account. Under this account, the Treasurer's Office will open and oversee an account for the benefit of each student in the K2C program.
2. Establish K2C college savings accounts for every eligible student at a participating school who does not "opt out."

3. Award \$50 to each eligible student at a participating school (who does not opt out) and deposit the award into each participating student's K2C account.
4. Award an additional \$50 to each participating student's account if the student is eligible for free and reduced lunch, and has signed the consent form to allow SFUSD to share this information with the Treasurer's Office.
5. Award additional funding into student accounts based on accomplishment of identified incentives, as determined by the Steering Committee and agreed to by SFUSD.
6. Provide participating families with information to explain the rules and guidelines associated with the K2C college savings accounts, including the limits on how the money in the accounts may be used.
7. Provide \$10,000 to SFUSD for professional development for kindergarten teachers who attend K2C curriculum training to implement the program in the classroom, as well as incidentals (including refreshments for the trainings, printing, travel reimbursement).
8. Maintain the confidentiality of all student information provided to the Treasurer's Office under this MOU and the signed parent consent form to the extent permitted by law. All student information shall be treated as confidential in conformity with the Family Educational Rights and Privacy Act, and will not be released to any other parties, City Departments, organizations or agencies except as described in the K2C consent form and this MOU, and will be used for the sole purposes described in the K2C consent form and this MOU.
9. Ensure that any Treasurer's Office contract with Citibank or VistaShare (or their successors) includes the confidentiality responsibilities described in #8 above and #2 below, under "Mutual Responsibilities."

### **Mutual Responsibilities**

1. **Indemnification.** City shall defend, release, hold harmless, and indemnify District, its elected officials, officers and/or employees from any and all claims which arise out of the negligent acts and/or omissions of City, its officers, officials, and/or employees, in connection with the performance of this MOU. It is further agreed that District shall defend, release, hold harmless, and indemnify City, its elected officials, officers and/or employees from any and all claims which arise out of the negligent acts and/or omissions of District, its officials, officers and employees, in connection with the performance of this MOU. In the event of concurrent negligence of City, its officers, officials and employees, and District and its officers, officials and employees, the liability for any and all claims shall be apportioned under the California theory of comparative negligence as presently established or as may hereafter be modified.
2. CCSF and SFUSD agree that student information obtained under written parental consent may be shared with the Treasurer's Office subcontractors for the uses approved in the signed parental consent form, which include program

administration, management and incentives; and further agree that directory information that has been provided to the Treasurer's Office without written parental consent may be shared with the Treasurer's Office subcontractors only as may be necessary for the following purposes: (i) to determine eligibility for the aid; (ii) to determine the amount of the aid; (iii) to determine the conditions for the aid; (iv) to enforce the terms and conditions of the aid. 20 USC 1232g(b)(1)(d); 34 CFR 99.31(a)(4); Cal. Ed. Code 49076(b)(2).


The parties below agree to the terms of this MOU on behalf of each agency:

**City and County of San Francisco, acting by and through its Treasurer's Office**

 Date: 12/17/10

Pauline Marx, Chief Assistant Treasurer  
City Hall - Room 140, 1 Dr. Carlton B. Goodlett Place, San Francisco, CA 94102-4638  
(415) 554-5260

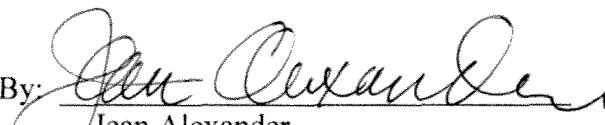
**San Francisco Unified School District**

  
Date: 12/17/10

Carlos Garcia, Superintendent  
555 Franklin Street, San Francisco, CA 94102  
(415) 241-6121

Approved as to Form:

Dennis J. Herrera  
City Attorney

By:   
Jean Alexander  
Deputy City Attorney

1 [Accept and Expend Grant - Kindergarten to College Program Participant Incentive Funds –  
2 \$240,000]

3 **Resolution authorizing the Office of Treasurer-Tax Collector to accept and expend a**  
4 **grant in the amount of \$240,000 from the Earned Assets Resource Network for**  
5 **Kindergarten to College Program Participant Incentive Funds.**

6  
7 WHEREAS, The City and County of San Francisco established the Kindergarten to  
8 College program in 2010 to provide college savings accounts for San Francisco Unified  
9 School District kindergarteners with an initial deposit of \$50; and

10 WHEREAS, participant incentives, such as matching deposits, and funds to encourage  
11 regular saving through direct deposit, are integral components of Kindergarten to College; and

12 WHEREAS, The Earned Assets Resource Network has granted \$240,000 to provide  
13 incentives for participants to make deposits into their Kindergarten to College accounts; and

14 WHEREAS, The San Francisco Foundation made generous donations to the Earned  
15 Assets Resource Network to facilitate the subject grant; and

16 WHEREAS, The grant does not include any provision for indirect costs; and

17 WHEREAS, The grant does not create any new positions, and will not require an  
18 amendment to the Annual Salary Ordinance; now, therefore, be it

19 RESOLVED, The City and County of San Francisco is authorized to accept and  
20 expend a grant from the Earned Assets Resource Network in the amount of \$240,000 ; and  
21 be it

22 FURTHER RESOLVED, That the Board of Supervisors hereby waives inclusion of  
23 indirect costs in the grant budget; and be it

24 FURTHER RESOLVED, That the Treasurer-Tax Collector, or his designee is  
25 authorized to accept the grant on behalf of the City and County of San Francisco.



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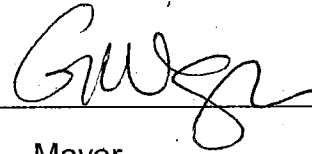
Recommended:




Pauline Marx

Chief Assistant Treasurer

Approved:



 Mayor

Approved:



Controller



City and County of San Francisco

Tails  
Resolution

City Hall  
1 Dr. Carlton B. Goodlett Place  
San Francisco, CA 94102-4689

File Number: 110449

Date Passed: June 28, 2011

Resolution authorizing the Office of Treasurer-Tax Collector to accept and expend a grant in the amount of \$240,000 from the Earned Assets Resource Network for Kindergarten to College Program Participant Incentive Funds.

June 27, 2011 City Operations and Neighborhood Services Committee - RECOMMENDED AS COMMITTEE REPORT

June 28, 2011 Board of Supervisors - ADOPTED

Ayes: 11 - Avalos, Campos, Chiu, Chu, Cohen, Elsbernd, Farrell, Kim, Mar, Mirkarimi and Wiener

File No. 110449

I hereby certify that the foregoing Resolution was ADOPTED on 6/28/2011 by the Board of Supervisors of the City and County of San Francisco.

Angela Calvillo  
Clerk of the Board

Mayor Edwin Lee

Date Approved

[Administrative Code - Kindergarten to College Fund]

**Ordinance amending the Administrative Code to create the Kindergarten to College Fund.**

NOTE: **Unchanged Code text and uncodified text** are in plain Arial font. **Additions to Codes** are in *single-underline italics Times New Roman font*. **Deletions to Codes** are in ~~*strikethrough italics Times New Roman font*~~. **Board amendment additions** are in double-underlined Arial font. **Board amendment deletions** are in ~~Arial font~~. **Asterisks (\* \* \* \*)** indicate the omission of unchanged Code subsections or parts of tables.

Be it ordained by the People of the City and County of San Francisco:

Section 1. The Administrative Code is hereby amended by adding Section 10.100-83, to read as follows:

**SEC. 10.100-83. KINDERGARTEN TO COLLEGE FUND.**

(a) **Establishment of Fund.** The Kindergarten to College Fund is established as a category eight fund to receive all private grants, gifts, and bequests of money and property which may be offered to the City and County of San Francisco to support the Kindergarten to College Program.

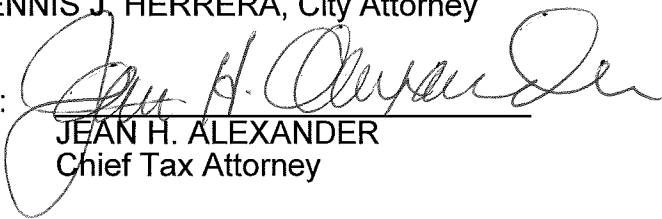
(b) **Use of the Fund.** The Kindergarten to College Program provides college savings accounts for kindergarten students in participating schools. The fund is to be used exclusively to support the Kindergarten to College Program, including but not limited to, student incentives, scholarships, and program operations.

(c) **Administration of Fund.** The Office of the Treasurer and Tax Collector shall administer the fund.

1 Section 2. Effective Date. This ordinance shall become effective 30 days after  
2 enactment. Enactment occurs when the Mayor signs the ordinance, the Mayor returns the  
3 ordinance unsigned or does not sign the ordinance within ten days of receiving it, or the Board  
4 of Supervisors overrides the Mayor's veto of the ordinance.

5  
6 APPROVED AS TO FORM:  
DENNIS J. HERRERA, City Attorney

7  
8 By:

  
JEAN H. ALEXANDER  
Chief Tax Attorney

9  
10 n:\leganatas2017\1700539\01183186.docx





**City and County of San Francisco**  
**Tails**  
**Ordinance**

City Hall  
1 Dr. Carlton B. Goodlett Place  
San Francisco, CA 94102-4689

**File Number:** 170444

**Date Passed:** July 11, 2017

Ordinance amending the Administrative Code to create the Kindergarten to College Fund.

June 15, 2017 Budget and Finance Committee - RECOMMENDED

June 27, 2017 Board of Supervisors - PASSED, ON FIRST READING


Ayes: 11 - Breed, Cohen, Farrell, Fewer, Kim, Peskin, Ronen, Safai, Sheehy,  
Tang and Yee

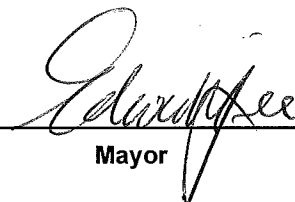
July 11, 2017 Board of Supervisors - FINALLY PASSED


Ayes: 11 - Breed, Cohen, Farrell, Fewer, Kim, Peskin, Ronen, Safai, Sheehy,  
Tang and Yee

File No. 170444

**I hereby certify that the foregoing  
Ordinance was FINALLY PASSED on  
7/11/2017 by the Board of Supervisors of  
the City and County of San Francisco.**

  
\_\_\_\_\_  
Angela Calvillo  
Clerk of the Board

  
\_\_\_\_\_  
Mayor

  
\_\_\_\_\_  
Date Approved

## San Francisco County, Census Tracts

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1400000US06075031302	6075031302	Census Tract 313.02, San Francisco County, California
1400000US06075031400	6075031400	Census Tract 314, San Francisco County, California
1400000US06075032601	6075032601	Census Tract 326.01, San Francisco County, California
1400000US06075032602	6075032602	Census Tract 326.02, San Francisco County, California
1400000US06075032700	6075032700	Census Tract 327, San Francisco County, California
1400000US06075032801	6075032801	Census Tract 328.01, San Francisco County, California
1400000US06075032802	6075032802	Census Tract 328.02, San Francisco County, California
1400000US06075032901	6075032901	Census Tract 329.01, San Francisco County, California
1400000US06075032902	6075032902	Census Tract 329.02, San Francisco County, California
1400000US06075033000	6075033000	Census Tract 330, San Francisco County, California
1400000US06075033100	6075033100	Census Tract 331, San Francisco County, California
1400000US06075033201	6075033201	Census Tract 332.01, San Francisco County, California
1400000US06075033203	6075033203	Census Tract 332.03, San Francisco County, California
1400000US06075033204	6075033204	Census Tract 332.04, San Francisco County, California
1400000US06075035100	6075035100	Census Tract 351, San Francisco County, California
1400000US06075035201	6075035201	Census Tract 352.01, San Francisco County, California
1400000US06075035202	6075035202	Census Tract 352.02, San Francisco County, California
1400000US06075035300	6075035300	Census Tract 353, San Francisco County, California
1400000US06075035400	6075035400	Census Tract 354, San Francisco County, California
1400000US06075040100	6075040100	Census Tract 401, San Francisco County, California
1400000US06075040200	6075040200	Census Tract 402, San Francisco County, California
1400000US06075042601	6075042601	Census Tract 426.01, San Francisco County, California
1400000US06075042602	6075042602	Census Tract 426.02, San Francisco County, California
1400000US06075042700	6075042700	Census Tract 427, San Francisco County, California
1400000US06075042800	6075042800	Census Tract 428, San Francisco County, California
1400000US06075045100	6075045100	Census Tract 451, San Francisco County, California
1400000US06075045200	6075045200	Census Tract 452, San Francisco County, California
1400000US06075047600	6075047600	Census Tract 476, San Francisco County, California
1400000US06075047701	6075047701	Census Tract 477.01, San Francisco County, California

1400000US06075047702	6075047702	Census Tract 477.02, San Francisco County, California
1400000US06075047801	6075047801	Census Tract 478.01, San Francisco County, California
1400000US06075047802	6075047802	Census Tract 478.02, San Francisco County, California
1400000US06075047901	6075047901	Census Tract 479.01, San Francisco County, California
1400000US06075047902	6075047902	Census Tract 479.02, San Francisco County, California
1400000US06075060100	6075060100	Census Tract 601, San Francisco County, California
1400000US06075060400	6075060400	Census Tract 604, San Francisco County, California
1400000US06075060502	6075060502	Census Tract 605.02, San Francisco County, California
1400000US06075060700	6075060700	Census Tract 607, San Francisco County, California
1400000US06075061000	6075061000	Census Tract 610, San Francisco County, California
1400000US06075061100	6075061100	Census Tract 611, San Francisco County, California
1400000US06075061200	6075061200	Census Tract 612, San Francisco County, California
1400000US06075061400	6075061400	Census Tract 614, San Francisco County, California
1400000US06075061500	6075061500	Census Tract 615, San Francisco County, California
1400000US06075980200	6075980200	Census Tract 9802, San Francisco County, California
1400000US06075980300	6075980300	Census Tract 9803, San Francisco County, California
1400000US06075980401	6075980401	Census Tract 9804.01, San Francisco County, California
1400000US06075980501	6075980501	Census Tract 9805.01, San Francisco County, California
1400000US06075980600	6075980600	Census Tract 9806, San Francisco County, California
1400000US06075980900	6075980900	Census Tract 9809, San Francisco County, California
1400000US06075990100	6075990100	Census Tract 9901, San Francisco County, California