

File No. 190987

Committee Item No. 3

Board Item No. 16

### COMMITTEE/BOARD OF SUPERVISORS

#### AGENDA PACKET CONTENTS LIST

Committee: Budget & Finance Committee

Date October 9, 2019

Board of Supervisors Meeting

Date October 22, 2019

#### Cmte Board

- |                                     |                                     |  |
|-------------------------------------|-------------------------------------|--|
| <input type="checkbox"/>            | <input type="checkbox"/>            | Motion                                       |
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | Resolution                                   |
| <input type="checkbox"/>            | <input type="checkbox"/>            | Ordinance                                    |
| <input type="checkbox"/>            | <input type="checkbox"/>            | Legislative Digest                           |
| <input type="checkbox"/>            | <input type="checkbox"/>            | Budget and Legislative Analyst Report        |
| <input type="checkbox"/>            | <input type="checkbox"/>            | Youth Commission Report                      |
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | Introduction Form                            |
| <input type="checkbox"/>            | <input type="checkbox"/>            | Department/Agency Cover Letter and/or Report |
| <input type="checkbox"/>            | <input type="checkbox"/>            | MOU  |
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | Grant Information Form                       |
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | Grant Budget                                 |
| <input type="checkbox"/>            | <input type="checkbox"/>            | Subcontract Budget                           |
| <input type="checkbox"/>            | <input type="checkbox"/>            | Contract/Agreement                           |
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | Form 126 – Ethics Commission                 |
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | Award Letter                                 |
| <input checked="" type="checkbox"/> | <input checked="" type="checkbox"/> | Application                                  |
| <input type="checkbox"/>            | <input type="checkbox"/>            | Public Correspondence                        |

OTHER (Use back side if additional space is needed)

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Completed by: Linda Wong Date October 4, 2019

Completed by: Linda Wong Date October 14, 2019

1 [Accept and Expend Grant - Retroactive - Every Kid Counts College Savings Program - Office  
2 of Financial Empowerment Kindergarten to College Program - \$926,892]

3 **Resolution retroactively authorizing the Office of the Treasurer & Tax Collector to**  
4 **accept and expend a grant in the amount of \$962,892 from the California Student Aid**  
5 **Commission Every Kid Counts College Savings Program for the Office of Financial**  
6 **Empowerment Kindergarten to College Program for conducting outreach to families**  
7 **and provide incentives for families to contribute to college savings accounts for the**  
8 **period of May 1, 2019, through June 30, 2021.**

9  
10 WHEREAS, The Office of Financial Empowerment in the Office of the Treasurer & Tax  
11 Collector was awarded a \$926,892 grant from the California Student Aid Commission Every  
12 Kid Counts College Savings Program on May 1, 2019; and

13 WHEREAS, The purpose of the grant is to conduct outreach to families in the  
14 Kindergarten to College program and to provide incentives for families to contribute to college  
15 savings accounts, with a specific focus on equity incentives for low-income families; and

16 WHEREAS, The City and County of San Francisco established the Kindergarten to  
17 College program in 2011 to provide college savings accounts for San Francisco Unified  
18 School District kindergarteners with an initial deposit of \$50, provide financial education  
19 curriculum, and encourage savings for higher education; and

20 WHEREAS, Participant incentives to encourage regular saving are integral components  
21 of Kindergarten to College; and

22 WHEREAS, Now managing 35,000 accounts, Kindergarten to College serves every  
23 family in the San Francisco public school system but is especially attuned to low-income  
24 families and families of color who face the greatest barriers to post-secondary education; and  
25

1 WHEREAS, Families have saved more than \$4.2 million for post-secondary education  
2 through the Kindergarten to College program and including San Francisco's contribution to  
3 accounts, families now have more than \$6.9 million saved for their children's future; and

4 WHEREAS, The grant period is from May 1, 2019 through June 30, 2021; and

5 WHEREAS, The grant does not create any new positions, and will not require an  
6 amendment to the Annual Salary Ordinance; and

7 WHEREAS, A request for retroactive approval is being sought because the Office of  
8 the Treasurer & Tax Collector received the final award agreement on May 23, 2019, for a  
9 project start date of May 1, 2019; and

10 WHEREAS, The grant terms prohibit including indirect costs in the grant budget; now,  
11 therefore, be it

12 RESOLVED, That the Board of Supervisors hereby authorizes the Office of the  
13 Treasurer & Tax Collector to accept and expend the grant in the amount of \$926,892 from the  
14 California Student Aid Commission Every Kid Counts College Savings Program on behalf of  
15 the City and County of San Francisco; and, be it

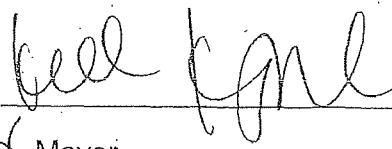
16 FURTHER RESOLVED, That the Board of Supervisors hereby waives inclusion of  
17 indirect costs in the grant budget; and, be it

18 FURTHER RESOLVED, That the Board of Supervisors authorizes the Treasurer, or his  
19 designee, to enter into the agreement on behalf of the City and County of San Francisco.

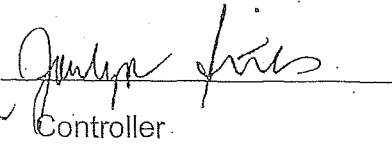
20  
21 Recommended:

22   
23 \_\_\_\_\_

24 Department Head

21 Approved:   
22 \_\_\_\_\_

for Mayor

24 Approved:   
25 \_\_\_\_\_

for Controller

File Number: 190987  
(Provided by Clerk of Board of Supervisors).

**Grant Resolution Information Form**  
(Effective July 2011)

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

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

1. Grant Title: Every Kid Counts College Savings Program
2. Department: Office of the Treasurer & Tax Collector
3. Contact Person: Amanda Fried Telephone: (415) 554-0889
4. Grant Approval Status (check one):  
 Approved by funding agency  Not yet approved
5. Amount of Grant Funding Approved or Applied for: \$926,892
6. a. Matching Funds Required: \$0  
b. Source(s) of matching funds (if applicable):
7. a. Grant Source Agency: California Student Aid Commission  
b. Grant Pass-Through Agency (if applicable):

8. Proposed Grant Project Summary: Expand outreach to students and families; provide 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; and pilot test an equity incentive for 600-700 incoming low-income kindergarteners who face significant barriers to post-secondary education.

9. Grant Project Schedule, as allowed in approval documents, or as proposed:

Start-Date: May 1, 2019 End-Date: June 30, 2021

10. Number of new positions created and funded: No positions created

11. Explain the disposition of employees once the grant ends? N/A


12. a. Amount budgeted for contractual services:  
b. Will contractual services be put out to bid? Yes  
c. If so, will contract services help to further the goals of the Department's Local Business Enterprise (LBE) requirements? Yes  
d. Is this likely to be a one-time or ongoing request for contracting out? One-time

13. a. Does the budget include indirect costs?  
 Yes  No  
b. 1. If yes, how much? \$  
b. 2. How was the amount calculated?  
c. 1. If no, why are indirect costs not included?  
 Not allowed by granting agency  To maximize use of grant funds on direct services

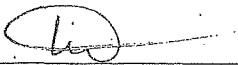
Other (please explain):

- c. 2. If no indirect costs are included, what would have been the indirect costs?  
Similar grants included 10% indirect cost rate which would result in approximately \$92,689.

14. Any other significant grant requirements or comments:

<b>**Disability Access Checklist**</b>		
15. This Grant is intended for activities at (check all that apply):		
<input checked="" type="checkbox"/> Existing Site(s)	<input type="checkbox"/> Existing Structure(s)	<input checked="" type="checkbox"/> Existing Program(s) or Service(s)
<input type="checkbox"/> Rehabilitated Site(s)	<input type="checkbox"/> Rehabilitated Structure(s)	<input type="checkbox"/> New Program(s) or Service(s)
<input type="checkbox"/> New Site(s)	<input type="checkbox"/> New Structure(s)	
16. The Departmental ADA Coordinator or the Mayor's Office on Disability have reviewed the proposal and concluded that the project as proposed will be in compliance with the Americans with Disabilities Act and all other Federal, State and local access laws and regulations and will allow the full inclusion of persons with disabilities, or will require unreasonable hardship exceptions, as described in the comments section;		
Comments: <i>please note that all materials promoting this program to the general public must also be accessible to people with disabilities. Financial access mechanisms (apps, websites, etc) must also meet federal guidelines. Contact MOD for guidance.</i>		
Departmental ADA Coordinator or Mayor's Office of Disability Reviewer:		
<i>Nicole Bohm</i>		
(Name)		
<i>Director, Mayor's Office on Disability</i>		
(Title)		
Date Reviewed: <i>August 14, 2019</i>		
		(Signature Required)

Overall Department Head or Designee Approval:

<i>Tajel Shah</i>	
(Name)	
<i>Chief Assistant Treasurer</i>	
(Title)	
Date Reviewed: <i>8/21/2019</i>	
	(Signature Required)



**FOR JVA 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

1. If Applicant has an existing college savings plan, what date was the plan established? Provide copies of all plan documents.	Date March 15, 2011 <i>See attached plan documents</i>
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.	Date NA
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>Source</b>	<b>Annual Amount</b>
1) City & County of San Francisco	\$1,243,052
2) Charles & Stuart Mott Foundation	\$170,000
3) Individual donors and small family foundations	\$20,000
4)	\$
5)	\$
If more sources are available, please list on a separate page	
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.	

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, 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.chilyouth.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-

<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/qeo/maps-data/maps/2010ref/st06\\_tract.html](https://www.census.gov/qeo/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

California												
Subject	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	+/-2,830	37.4%	+/-1.0
With related children of householder under 5 years and 6 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

**FORMER: 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 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 CS-19-20 (9-20) 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).

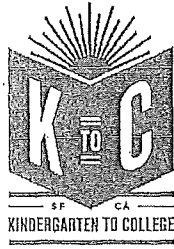
Expenditure Category	Narrative Explanation	Budget Totals
Seed/matching/incentive grants	<p>\$75,000 will fund behavioral incentives that encourage families to save and build a college-going expectation for their child. Projected funding for these incentives is based on the proportion of families who 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>	<p>WORK on W/ B <del>DOYF</del> \$2000-20-100 DOYF KITS from SFUSD \$5K</p> <p>\$172,500</p>
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>



FOR THE 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

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

**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 border="0" style="width: 100%;"> <tr> <td style="width: 70%;">Exhibit A – Scope of Work</td> <td style="text-align: right;">4 Pages</td> </tr> <tr> <td>Exhibit B – Budget Detail and Payment Provisions</td> <td style="text-align: right;">2 Pages</td> </tr> <tr> <td>Exhibit B1 – FY 18/19 Grant Budget Narrative</td> <td style="text-align: right;">1 Page</td> </tr> <tr> <td>Exhibit B2 – FY 19/20 Grant Budget Narrative</td> <td style="text-align: right;">1 Page</td> </tr> <tr> <td>Exhibit B3 – FY 20/21 Grant Budget Narrative</td> <td style="text-align: right;">1 Page</td> </tr> <tr> <td>Exhibit C – Standard Grant Conditions</td> <td style="text-align: right;">1 Page</td> </tr> <tr> <td>Attachment 1 – CSAC RFA# 18-002 Every Kid Counts College Savings Program</td> <td style="text-align: right;">37 Pages</td> </tr> <tr> <td>Attachment 2 – Every Kid Counts College Savings Program Grant Application</td> <td style="text-align: right;">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



California  
 Student Aid Commission

**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
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>

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
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>

Exhibit B3  
 FY 2020-21 Grant Budget Narrative



California  
 Student Aid Commission

**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
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>

**EXHIBIT C  
STANDARD GRANT CONDITIONS**

1. Assurance and Certificates

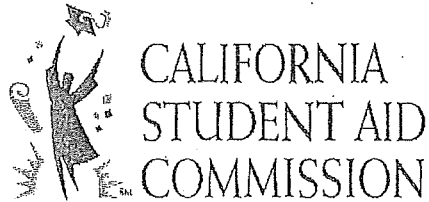
Grantee must download assurances and certifications and keep these items on file and available for compliance reviews, complaint investigations, or audits.

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 collegé savings program. Proposed expenditures must demonstrate appropriate use of state funds.

Attachment 1

# 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

	FY19-20	FY20-21	TOTAL
<b>Personnel</b>	<b>\$69,690</b>	<b>\$62,202</b>	<b>\$131,892</b>
<i>Evaluation</i>	\$69,690	\$62,202	\$131,892
<b>Incentives for Students</b>	<b>\$225,000</b>	<b>\$225,000</b>	<b>\$450,000</b>
<i>Existing Incentives</i>	\$75,000	\$75,000	\$150,000
<i>Equity incentives: 2-year pilot</i>	\$150,000	\$150,000	\$300,000
<b>Outreach</b>	<b>\$172,500</b>	<b>\$172,500</b>	<b>\$345,000</b>
Promotion			
<i>Social media</i>	\$5,000	\$5,000	\$10,000
<i>Text campaigns</i>	\$7,000	\$7,000	\$14,000
School & Family Engagement			
<i>AmeriCorps/VISTA</i>	\$ 16,000.00	\$ 16,000.00	\$32,000
<i>School ambassadors</i>	\$ 9,500.00	\$ 9,000.00	\$18,500
<i>Software licensing fees</i>	\$ 9,000.00	\$ 1,500.00	\$10,500
<i>School kits/curriculum</i>	\$ 25,000.00	\$ 25,000.00	\$50,000
<i>College savings workshops</i>	\$ 15,000.00	\$ 15,000.00	\$30,000
<i>Promotional Giveaways: savings banks, coloring books</i>		\$ 8,000.00	\$8,000
Community Engagement			
<i>Partner Grants</i>	\$ 84,000.00	\$ 84,000.00	\$168,000
<i>Volunteers</i>	\$ 2,000.00	\$ 2,000.00	\$4,000
	<b>\$467,190</b>	<b>\$459,702</b>	<b>\$926,892</b>





August 22, 2019

Angela Calvillo, Clerk of the Board  
Board of Supervisors  
1 Dr. Carlton B. Goodlett Place, Room 244  
San Francisco, CA 94102-4689

Dear Ms. Calvillo:

Attached please find an original and one copy of proposed resolution for Board of Supervisors approval, which retroactively authorizes the Treasurer to accept and expend grant funding from The California Student Aid Commission.

The following accompanying documents are included:

- Grant Information Form (including Disability Checklist).
- Grant Budget
- Copy of Grant Application
- Copy of Award Letter
- Completed Ethics Commission Form SFEC-126

Thank you,

Amanda Fried  
Chief of Policy and Communications  
(415) 554-0889  
[Amanda.Fried@sfgov.org](mailto:Amanda.Fried@sfgov.org)

# Introduction Form

By a Member of the Board of Supervisors or Mayor

Time stamp  
or meeting date

I hereby submit the following item for introduction (select only one):

- 1. For reference to Committee. (An Ordinance, Resolution, Motion or Charter Amendment).
- 2. Request for next printed agenda Without Reference to Committee.
- 3. Request for hearing on a subject matter at Committee.
- 4. Request for letter beginning : "Supervisor [ ] inquiries"
- 5. City Attorney Request.
- 6. Call File No. [ ] from Committee.
- 7. Budget Analyst request (attached written motion).
- 8. Substitute Legislation File No. [ ]
- 9. Reactivate File No. [ ]
- 10. Topic submitted for Mayoral Appearance before the BOS on [ ]

Please check the appropriate boxes. The proposed legislation should be forwarded to the following:

- Small Business Commission
- Youth Commission
- Ethics Commission
- Planning Commission
- Building Inspection Commission

**Note: For the Imperative Agenda (a resolution not on the printed agenda), use the Imperative Form.**

Sponsor(s):

Walton

Subject:

Accept and Expend Grant - Retroactive - Office of Financial Empowerment Kindergarten to College Program - Every Kid Counts College Savings Program - \$926892

The text is listed:

Resolution retroactively authorizing the Office of Treasurer & Tax Collector to accept and expend a grant in the amount of \$962,892 from the California Student Aide Commission Every Kid Counts College Savings Program for the Office of Financial Empowerment Kindergarten to College Program for conducting outreach to families and provide incentives for families to contribute to college savings accounts from May 1, 2019 to June 30, 2021.

Signature of Sponsoring Supervisor: [Signature]

For Clerk's Use Only

**TO:** Angela Calvillo, Clerk of the Board of Supervisors  
**FROM:** Amanda Fried  
**DATE:** August 15, 2019  
**SUBJECT:** Accept and Expend Resolution for Subject Grant

**GRANT TITLE:** Every Kid Counts College Savings Program

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Attached please find the original\* and one copy of each of the following:

Proposed grant resolution; original\* signed by Department, Mayor, Controller

Grant information form, including disability checklist

Grant budget

Grant application

Letter of Intent or grant award letter from funding agency

Ethics Form 126 (if applicable)

Contracts, Leases/Agreements (if applicable)

Other (Explain):

**Special Timeline Requirements:**

**Departmental representative to receive a copy of the adopted ordinance:**

Name: Amanda Fried

Phone: 415-554-0889

Interoffice Mail Address:

Certified copy required Yes

No



**San Francisco Ethics Commission**

25 Van Ness Avenue, Suite 220, San Francisco, CA 94102  
 Phone: 415.252.3100 . Fax: 415.252.3112  
[ethics.commission@sfgov.org](mailto:ethics.commission@sfgov.org) . [www.sfethics.org](http://www.sfethics.org)

Received On:

File #:  
190987

Bid/RFP #:

**Notification of Contract Approval**

SFEC Form 126(f)4

(S.F. Campaign and Governmental Conduct Code § 1.126(f)4)

A Public Document

Each City elective officer who approves a contract that has a total anticipated or actual value of \$100,000 or more must file this form with the Ethics Commission within five business days of approval by: (a) the City elective officer, (b) any board on which the City elective officer serves, or (c) the board of any state agency on which an appointee of the City elective officer serves. For more information, see: <https://sfethics.org/compliance/city-officers/contract-approval-city-officers>

1. FILING INFORMATION	
TYPE OF FILING  original	DATE OF ORIGINAL FILING (for amendment only)
AMENDMENT DESCRIPTION – Explain reason for amendment	

2. CITY ELECTIVE OFFICE OR BOARD	
OFFICE OR BOARD  Board of Supervisors	NAME OF CITY ELECTIVE OFFICER  Members

3. FILER'S CONTACT	
NAME OF FILER'S CONTACT  Angela Calvillo	TELEPHONE NUMBER  415-554-5184
FULL DEPARTMENT NAME  office of the Clerk of the Board	EMAIL  Board.of.Supervisors@sfgov.org

4. CONTRACTING DEPARTMENT CONTACT	
NAME OF DEPARTMENTAL CONTACT  Eric Manke	DEPARTMENT CONTACT TELEPHONE NUMBER  415-554-4509
FULL DEPARTMENT NAME  TTX office of the Treasurer & Tax collector	DEPARTMENT CONTACT EMAIL  eric.manke@sfgov.org

5. CONTRACTOR	
NAME OF CONTRACTOR California Student Aid Commission	TELEPHONE NUMBER 916-464-8280
STREET ADDRESS (including City, State and Zip Code) Attn: Every Kid Counts, P.O. Box 419027 Rancho Cordova, CA	EMAIL 95741-9026

6. CONTRACT		
DATE CONTRACT WAS APPROVED BY THE CITY ELECTIVE OFFICER(S)	ORIGINAL BID/RFP NUMBER	FILE NUMBER (if applicable) 190987
DESCRIPTION OF AMOUNT OF CONTRACT \$926,892		
NATURE OF THE CONTRACT (Please describe) Grant to provide college funding for up to 700 incoming low-income kindergarteners and offer incentives to families of the over 90,000 Kindergarten to sixth grade students that encourage families to save and build college-going expectation for their child.		

7. COMMENTS

8. CONTRACT APPROVAL	
This contract was approved by:	
<input type="checkbox"/>	THE CITY ELECTIVE OFFICER(S) IDENTIFIED ON THIS FORM
<input checked="" type="checkbox"/>	A BOARD ON WHICH THE CITY ELECTIVE OFFICER(S) SERVES Board of Supervisors
<input type="checkbox"/>	THE BOARD OF A STATE AGENCY ON WHICH AN APPOINTEE OF THE CITY ELECTIVE OFFICER(S) IDENTIFIED ON THIS FORM SITS

**9. AFFILIATES AND SUBCONTRACTORS**

List the names of (A) members of the contractor's board of directors; (B) the contractor's principal officers, including chief executive officer, chief financial officer, chief operating officer, or other persons with similar titles; (C) any individual or entity who has an ownership interest of 10 percent or more in the contractor; and (D) any subcontractor listed in the bid or contract.

#	LAST NAME/ENTITY/SUBCONTRACTOR	FIRST NAME	TYPE
1	Ajose	Lande	Board of Directors
2	Cifuentes	Catalina	Board of Directors
3	Greig	Judith	Board of Directors
4	Anton	Nancy	Board of Directors
5	Becerra	Glen T	Board of Directors
6	Doplemore	Juanita	Board of Directors
7	Geiogue	Hal	Board of Directors
8	Manjareez	Maria Fernanda	Board of Directors
9	Mayer	Guillermo	Board of Directors
10	Maxie	Debra	Board of Directors
11	Moore	Jamillah	Board of Directors
12	Nies	Charles	Board of Directors
13	Sawyer	WM Gregory	Board of Directors
14	Valladolid	David	Board of Directors
15	Lomeli	Alejandro	Board of Directors
16	Garcia	Marlene	CEO
17	Garcia	Marlene	CFO
18	Mistler	Catalina	COO
19			

**9. AFFILIATES AND SUBCONTRACTORS**

List the names of (A) members of the contractor's board of directors; (B) the contractor's principal officers, including chief executive officer, chief financial officer, chief operating officer, or other persons with similar titles; (C) any individual or entity who has an ownership interest of 10 percent or more in the contractor; and (D) any subcontractor listed in the bid or contract.

#	LAST NAME/ENTITY/SUBCONTRACTOR	FIRST NAME	TYPE
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**9. AFFILIATES AND SUBCONTRACTORS**

List the names of (A) members of the contractor's board of directors; (B) the contractor's principal officers, including chief executive officer, chief financial officer, chief operating officer, or other persons with similar titles; (C) any individual or entity who has an ownership interest of 10 percent or more in the contractor; and (D) any subcontractor listed in the bid or contract.

#	LAST NAME/ENTITY/SUBCONTRACTOR	FIRST NAME	TYPE
39			
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50			

Check this box if you need to include additional names. Please submit a separate form with complete information. Select "Supplemental" for filing type.

**10. VERIFICATION**

I have used all reasonable diligence in preparing this statement. I have reviewed this statement and to the best of my knowledge the information I have provided here is true and complete.

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

SIGNATURE OF CITY ELECTIVE OFFICER OR BOARD SECRETARY OR CLERK	DATE SIGNED
BOS Clerk of the Board	