**Sourcing Event**

**Attachment 2**

**Scope of Services**

**General Terms**

General terms used in the Request for Proposal are defined below:

* “the City” – the City & County of San Francisco
* “College” – refers to 2- or 4-year college, as well as any other accredited post-secondary option
* “Contractor” – the organization(s) awarded a contract for services under this RFP
* “CSA” – Children’s Savings Account: long-term savings and investment accounts at a financial institution
* “K2C” – Kindergarten to College, a program of the Office of the Treasurer & Tax Collector; in this solicitation, refers also to program staff and their representatives
* “OFE” - Office of Financial Empowerment, a section of the Office of the Treasurer & Tax Collector which oversees the K2C program
* “Participants”—SFUSD students with accounts
* “Proposer” –any organization submitting a proposal to this Request for Proposals
* “RFP” – Request for Proposal
* “SFUSD” – San Francisco Unified School District
* “Treasurer & Tax Collector” – the Office of the Treasurer & Tax Collector

**Overview**

The San Francisco Office of the Treasurer & Tax Collector is accepting applications from organizations (“Proposers”) interested in providing family engagement and student outreach services to promote the San Francisco Kindergarten to College (K2C) and CalKIDS programs to participating families in the San Francisco Unified School District (SFUSD).

In Spring 2011, the City and County of San Francisco launched Kindergarten to College (K2C), the first universal incentivized Children’s Savings Account (CSA) program in a public school system in the country. All kindergarteners and new school age students (K-12th grade) entering a SFUSD school automatically receive a college savings account designed to build college aspirations and increase family savings for postsecondary education. K2C is an initiative of the San Francisco Office of Financial Empowerment (OFE), under the leadership of the Office of the Treasurer and Tax Collector, and with the support of the San Francisco Unified School District.

In 2022, CalKIDS was launched as a new statewide CSA program designed to expand access to higher education for all students, especially those from disproportionately marginalized communities, by establishing a starting point to build savings for future higher education expenses. The ScholarShare Investment Board, an instrumentality of the state under the purview of the CA State Treasurer, administers the ScholarShare 529 College Savings Plan and CalKIDS.

Currently over 52,000 students throughout all SFUSD public and district-affiliated charter schools have a K2C account. Approximately 3.4 million participants are eligible for CalKIDS statewide, including approximately 37,000 low-income public-school students and all newborns (born after July 1, 2022) in the City & County of San Francisco.

**Priorities in Partnership**

K2C’s vision and approach to partnering with community-based organizations includes a mutually beneficial collaboration that works to achieve a shared commitment to close the opportunity gap for San Francisco’s must vulnerable public school students.

Community based partners have trusted relationships with communities K2C may not otherwise reach. Ideal proposers will have existing services that are complimentary to engagement and outreach around CSAs, creating the potential for embedding this work into ongoing programming. Additionally, applicants should demonstrate sufficient organizational capacity to prioritize this work through the end of the agreement.

To keep our partners informed and well-equipped, K2C holds monthly partner meetings. Participation is key to the success of outreach efforts; therefore, active participation is a requirement for all partners.

K2C’s priorities in partnership include:

* Cohesion (mission and program alignment; buy-in from leadership; shared values)
* Capacity (staffing, funding and bandwidth to implement partnership successfully)
* Community (how will this collaboration impact the communities which the proposer serves)
* Commitment (ensuring capacity to sustain work two (2) years, participating fully in meetings and reporting requirements)

**Program details**

KINDERGARTEN TO COLLEGE

K2C provides every participant with a $50 seed deposit. K2C accounts are opened automatically each semester without the need for a social security number. Also, there is no impact on public benefits. Financial incentives are offered and may adjust slightly every school year.  Current incentives information is [available here.](https://sfgov.org/k2c/my-account/earn-incentives)

To date, K2C has helped families save over $15 million dollars for college. Two-thirds of that overall balance includes participants’ own contributions, while a third has come from the initial seed or incentive funds from the City.  The average balance for those that have made deposits is $1,046. The average balance for savers in K2C’s first class of graduating seniors, Class of 2023, is $1,422.

Additionally, K2C performs specialized outreach for the “I Am the Future” Equity Incentive at select elementary schools in the Mission and Bayview neighborhoods. The equity incentive offers $150 per student on top of the $50 every SFUSD student gets when their K2C account is opened. Eligible students can earn up to a total of $300 by making two separate contributions of at least $5.  Altogether, students eligible for the equity incentive could earn over $500 for college.  Students must attend one of the following schools to be eligible: Bret Harte Elementary, Bryant Elementary, Cesar Chavez Elementary, Charles Drew College Preparatory Academy, George Washington Carver Elementary, John Muir Elementary, Malcolm X Elementary, Paul Revere Elementary, or Sanchez Elementary.

As of 2023, K2C has begun disbursing funds to graduating seniors for their post-secondary education expenses.  Our goal is to disburse K2C funds to every graduating student with plans for post-secondary education, which requires robust outreach to high school students on how to claim their K2C funds. When a graduating/graduated senior or parent/guardian claims money from the K2C account, K2C can disburses funds directly to them. More details are [available here](https://sfgov.org/k2c/graduating-students-0).

Coinciding with our first graduating class, K2C has launched a multi-phase evaluation to examine the impact and efficacy of the program, as well as offer a blueprint for future analysis.  Principally, it will examine how the program impacts college going aspirations and post-secondary enrollment, with an emphasis on evaluating these outcomes especially for low-income households and groups underrepresented in higher education.  Contractors may be consulted for input and help recruiting participants to complete surveys or join interviews with researchers.

Overall, there are a variety of ways in which students and families are encouraged to engage with the K2C program over the course of their school careers, including engage with their account, save for college, participate in contests, workshops, and fieldtrips, and finally, claim their funds after graduating.

For additional information about K2C, visit the [K2C website](https://sfgov.org/k2c).

CALKIDS

CalKIDS provides participants with the following seed deposits and financial incentives:

* Eligible Newborn Participants (born on or after July 1, 2022 in California)
* $25 initial deposit in a CalKIDS account for every eligible newborn
* $25 deposit in a CalKIDS account when the parent/guardian registers on the Program online portal
* $50 deposit in a CalKIDS account when an existing or new ScholarShare 529 college savings account is linked to the CalKIDS account through the online portal.
* Eligible School-Age Participants (must be enrolled in a California public school and reported as qualifying for free and reduced lunch as of the Fall Census Day)
* $500 automatic deposit in a CalKIDS account;
* $500 additional deposit in a CalKIDS account for eligible students identified as a foster youth;
* $500 additional deposit in a CalKIDS account for eligible students identified as having experienced homelessness.

For the school age component of CalKIDS, eligible participants include 1-12th grade public school students in California enrolled as of the 2021-2022 school year and who were reported as qualifying for Free and Reduced Lunch as of the Fall Census Day (October 6, 2021).  Additionally, each subsequent school year, every 1st grader enrolled in a California public school and reported as qualifying for Free and Reduced Lunch by the Fall Census Day (typically first Wednesday in October) will receive a CalKIDS account.

For detailed information on eligible populations for CalKIDS, refer to the [CalKIDS FAQ](https://calkids.org/help-resources/frequently-asked-questions/).

There are a variety of ways in which students and families are encouraged to engage with CalKIDS, including register their account and claim their funds after graduating.  While the CalKIDS account itself is not accessible for individual deposits, families are encouraged to open a 529 ScholarShare account as a savings vehicle alongside their CalKIDS account. Unlike K2C, CalKIDS funds cannot be disbursed to the student and must be sent directly to a qualified educational institution.

For additional information about CalKIDS, visit the [CalKIDS website](https://calkids.org/).

529 CALIFORNIA SCHOLARSHARE

A 529 plan is a state-sponsored investment account that allows earnings to grow free from federal income tax when funds are used for qualified educational expenses including books, fees, supplies and tuition at universities, community colleges or trade schools.   Historically, wealthier households have been more likely to save in a 529.  529 accounts require both the account owner (typically the parent/guardian) and the beneficiary (student) to have a tax identification number (SSN or ITIN).

Though there are many 529 plans to choose from, if a K2C participant has a California ScholarShare 529 account, the City can transfer personal contributions and incentives saved with K2C directly into a ScholarShare 529 account.   CalKIDS eligible students can also link their online profile with a 529 ScholarShare account in order to view balances in one place.  CalKIDS eligible newborns can earn an added incentive by doing this.

For additional information about 529 CA ScholarShare, visit the [ScholarShare website](https://www.scholarshare529.com/why/benefits?tc_mcid=se_Branded_scholarshare+529_Scholarshare+%7C+529&gclid=cca4106c815a19de5b2f74c971b9adae&gclsrc=3p.ds&msclkid=cca4106c815a19de5b2f74c971b9adae&utm_source=bing&utm_medium=cpc&utm_campaign=Branded&utm_term=scholarshare%20529&utm_content=Scholarshare%20%7C%20529).

**Scope of Work**

K2C is seeking proposers to participate in the “K2C & CalKIDS Family and Student Outreach Initiative” to support the outreach efforts of the dual programs. Although CalKIDS includes a newborn component, only school-age children in San Francisco who are eligible for K2C or CalKIDS may count towards contract deliverables.

The contract will cover School Year 2023-24 (SY 23-24) and School Year 2024-25 (SY 24-25).

The goal of this work is to (1) increase the number of families and students contributing to their K2C college savings account, preferably in target communities where K2C has a lower percentage of savers and where a high percentage qualify for the National School Lunch (free and reduced lunch); (2) drive engagement among participants with their K2C and CalKIDS accounts (e.g. online registration rates; participation in activities; claiming money for college; feedback on program design; story-telling and program evaluation); and (3) while promoting overall awareness, support students and families in understanding K2C, CalKIDS and 529 ScholarShare and act based on their eligibility to maximize the combined benefits of these college savings initiatives.

Contractors will provide K2C and CalKIDS outreach services at target schools, neighborhoods, and priority communities. Core activities may drive outcomes towards multiple goals. We welcome proposers to design creative ways for achieving these goals that integrate with their existing programming, use social media, and other communication channels.  Activities that engage parents and students include, but are not limited to:

Goal #1 – Increasing K2C savings rates

* Field trips and deposit days to Citibank branches and City Hall or at sites in the community including schools
* One-on-one support or workshops to look up K2C account number
* One-on-one support or workshops that guide participants on how to make a deposit (branch, mail, bill pay, direct deposit)
* Programming that promotes participants savings with K2C and a 529 ScholarShare account

Goal #2 – Drive engagement with K2C and CalKIDS accounts

* One-on-one support or workshops on how to register and view their balance online with K2C and CalKIDS
* One-on-one support, workshops and marketing campaigns prompting graduating seniors to claim their money with K2C online and/or request a disbursement from CalKIDS for college
* Amplify marketing for K2C- and ScholarShare-led workshops, contests and events as well as related opportunities that foster a college going culture and future orientation
* Provide input to K2C on the design and testing of innovative approaches for the program
* Recruit participants for interviews and encourage survey participation for program evaluation
* Identify program success stories and craft testimonials of participants (partners are expected to share a minimum of 4 testimonials at each reporting interval; K2C periodically responds to media inquiries and related opportunities for story-telling)

Goal #3 – Promote overall awareness and understanding to maximize college savings

* Collaborate with the K2C team to strengthen relationships and design programming that increases engagement with K2C and ScholarShare with schools and staff across SFUSD.
* Create and execute a Public Service Announcement (PSA), digital media or mass marketing strategy.
* Encourage households with 1st graders to submit their free and reduced lunch form to the school district
* Integrating K2C and CalKIDS into workshops or creative in-person or virtual activities related to financial wellness, understanding financial aid, job trainings, accessing supportive services or other programming
* In coordination with K2C, table and present to students and families about K2C and CalKIDS at school orientations, Back to School nights, or other school/community events.

Additional Engagement or Outreach Activities:

* Create and execute a specialized outreach initiative promoting K2C’s Equity Incentive alongside CalKIDS.
* Create a specialized outreach initiative for graduating high school seniors promoting K2C disbursement alongside CalKIDS accounts for eligible graduates.
* Create an incentive structure and designate a set amount of grant funds to be deposited into participant K2C accounts. For example, organizations can design a scholarship incentive for students or create a match incentive for families to increase savings rates.
* Develop and execute a school-based competition to increase saver and engagement rates.

Evaluation and Reporting:

Organizations will submit a total of two reports per year to K2C, providing updates on progress towards outreach activity goals. Templates will be provided.

* 1st Mid-Year Report: Due December 29, 2023
* 1st Year End Report: Due June 14, 2024
* 2nd Mid-Year Report: Due December 31, 2024
* 2nd Year End Report: Due June 13, 2025

Grantee recipients will receive training and materials on the K2C and CalKIDS programs, as well as ongoing/as needed technical assistance from K2C staff members. Grantee recipients will be required to attend the following each year:

* K2C Partner Meeting – (2) hour meeting at start of contract, date TBA
* Mid-Year Partner Meeting –January 12, 2024, 2:00PM – 4:00PM
* Monthly Virtual Meetings

**Background: K2C School Saver Report**

K2C maintains participant accounts for students in every SFUSD school and district-affiliated charter school. The following School Saver Report reflects program activity by school as of June 30, 2023. Saver rates range across schools from as low as 2% up to 69%.

Elementary schools where the Equity Incentive is offered are identified in the report with “(EI)”. Saver rates range across these schools from as low as 7% up to 69%.

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| --- | --- | --- | --- |
| **School Saver Report** | | | |
| **Jun-23** | | | |
| **School Name** | **Total # of Students with K2C Accounts at this School** | **Total # of Students saving into their K2C Accounts at this School** | **School Saver Rate %** |
| A.P.Giannini MS | 1172 | 302 | 26% |
| Abraham Lincoln HS | 1995 | 397 | 20% |
| Alamo ES | 410 | 55 | 13% |
| Alice Fong Yu K-8 | 578 | 143 | 25% |
| Alvarado ES | 463 | 56 | 12% |
| Aptos MS | 838 | 231 | 28% |
| Argonne ES | 360 | 36 | 10% |
| Balboa HS | 1253 | 240 | 19% |
| Bessie Carmichael K-8 | 535 | 37 | 7% |
| Bret Harte ES (EI) | 232 | 29 | 13% |
| Bryant ES (EI) | 228 | 49 | 21% |
| Buena Vista Horace Mann K-8 | 605 | 302 | 50% |
| Cesar Chavez ES (EI) | 411 | 34 | 8% |
| Chinese Immersion School at DeAvila ES | 375 | 75 | 20% |
| City Arts and Tech HS Charter | 450 | 51 | 11% |
| Claire Lilienthal K-8 | 662 | 113 | 17% |
| Clarendon ES | 520 | 116 | 22% |
| Cleveland ES | 316 | 16 | 5% |
| Commodore Sloat ES | 375 | 50 | 13% |
| Creative Arts K-8 Charter | 440 | 72 | 16% |
| Daniel Webster ES | 356 | 46 | 13% |
| Dianne Feinstein ES | 379 | 45 | 12% |
| Dolores Huerta ES | 344 | 32 | 9% |
| Downtown HS | 137 | 5 | 4% |
| Dr Charles Drew College Preparatory Academy ES (EI) | 150 | 103 | 69% |
| Dr George W Carver ES (EI) | 101 | 21 | 21% |
| Dr Martin L King Jr MS | 367 | 61 | 17% |
| Dr William L Cobb ES | 114 | 24 | 21% |
| Edison K-8 Charter Academy | 564 | 59 | 10% |
| Edward R Taylor ES | 596 | 57 | 10% |
| Edwin and Anita Lee Newcomer ES | 18 | 10 | 56% |
| El Dorado ES | 115 | 10 | 9% |
| Everett MS | 523 | 61 | 12% |
| Francis Scott Key ES | 549 | 84 | 15% |
| Francisco MS | 532 | 135 | 25% |
| Frank McCoppin ES | 189 | 34 | 18% |
| Galileo HS | 1776 | 356 | 20% |
| Garfield ES | 196 | 40 | 20% |
| Gateway HS Charter | 482 | 82 | 17% |
| Gateway MS Charter | 297 | 54 | 18% |
| George Peabody ES | 268 | 134 | 50% |
| George R Moscone ES | 360 | 32 | 9% |
| George Washington HS | 1979 | 424 | 21% |
| Glen Park ES | 312 | 32 | 10% |
| Gordon J Lau ES | 643 | 89 | 14% |
| Grattan ES | 373 | 52 | 14% |
| Guadalupe ES | 280 | 18 | 6% |
| Harvey Milk Civil Right ES | 166 | 21 | 13% |
| Herbert Hoover MS | 931 | 264 | 28% |
| Hillcrest ES | 319 | 13 | 4% |
| Hilltop HS | 108 | 3 | 3% |
| Ida B Wells HS | 186 | 10 | 5% |
| Independence HS | 207 | 17 | 8% |
| James Denman MS | 813 | 126 | 15% |
| Jean Parker ES | 131 | 39 | 30% |
| Jefferson ES | 495 | 82 | 17% |
| John Muir ES (EI) | 224 | 15 | 7% |
| John O'Connell HS | 481 | 59 | 12% |
| John Yehall Chin ES | 264 | 28 | 11% |
| Jose Ortega ES | 371 | 50 | 13% |
| June Jordan HS | 195 | 20 | 10% |
| Junipero Serra ES | 255 | 11 | 4% |
| KIPP Bayview Academy MS Charter | 204 | 25 | 12% |
| KIPP San Francisco Bay MS Academy Charter | 177 | 26 | 15% |
| KIPP SF College Preparatory Charter | 291 | 31 | 11% |
| Lafayette ES | 506 | 89 | 18% |
| Lakeshore ES | 402 | 41 | 10% |
| Lawton K-8 | 593 | 139 | 23% |
| Leonard R Flynn ES | 397 | 36 | 9% |
| James Lick MS | 482 | 101 | 21% |
| Longfellow ES | 456 | 56 | 12% |
| Lowell HS | 2613 | 604 | 23% |
| Malcolm X Academy ES (EI) | 100 | 14 | 14% |
| Marina MS | 671 | 229 | 34% |
| Marshall ES | 242 | 36 | 15% |
| McKinley ES | 250 | 33 | 13% |
| Miraloma ES | 346 | 51 | 15% |
| Mission Education Center ES | 93 | 11 | 12% |
| Mission HS | 1042 | 129 | 12% |
| Monroe ES | 526 | 65 | 12% |
| New Traditions ES | 253 | 36 | 14% |
| Paul Revere K-8 (EI) | 457 | 209 | 46% |
| Phillip and Sala Burton HS | 1008 | 165 | 16% |
| Presidio MS | 973 | 255 | 26% |
| Raoul Wallenberg HS | 518 | 101 | 19% |
| Redding ES | 216 | 19 | 9% |
| Robert Louis Stevenson ES | 408 | 69 | 17% |
| Rooftop K-8 | 550 | 100 | 18% |
| Roosevelt MS | 666 | 272 | 41% |
| Rosa Parks ES | 354 | 39 | 11% |
| Ruth Asawa SOTA HS | 665 | 131 | 20% |
| Sanchez ES (EI) | 267 | 35 | 13% |
| SF Community K-8 | 279 | 47 | 17% |
| SF International HS | 420 | 9 | 2% |
| SF Public Montessori ES | 122 | 17 | 14% |
| Sheridan ES | 163 | 12 | 7% |
| Sherman ES | 287 | 29 | 10% |
| Spring Valley Science ES | 240 | 72 | 30% |
| Sunnyside ES | 331 | 52 | 16% |
| Sunset ES | 402 | 72 | 18% |
| Sutro ES | 223 | 75 | 34% |
| Tenderloin Community ES | 260 | 30 | 12% |
| The Academy - SF @ McAteer HS | 306 | 52 | 17% |
| Thomas Starr King ES | 318 | 56 | 18% |
| Thurgood Marshall HS | 503 | 24 | 5% |
| Ulloa ES | 519 | 157 | 30% |
| Visitacion Valley ES | 265 | 45 | 17% |
| Visitacion Valley MS | 333 | 82 | 25% |
| West Portal ES | 550 | 92 | 17% |
| Willie Brown Jr. MS | 252 | 60 | 24% |
| Yick Wo ES | 212 | 19 | 9% |
| Other/Homeschool | 254 | 29 | 11% |