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Ann Sewill, General Manager

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April 27, 2021

Council File: 16-0703
Council District: Citywide
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The Honorable Eric Garcetti
Mayor, City of Los Angeles
Room 300, City Hall
200 North Spring Street
Los Angeles, CA 90012

Honorable Members of the City Council
City of Los Angeles, c/o the City Clerk
Room 395, City Hall
200 North Spring Street
Los Angeles, CA 90012

Attention: Heleen Ramirez, Legislative Coordinator

Keyonna Kidd, Legislative Assistant

COUNCIL TRANSMITTAL: REQUEST AUTHORITY TO APPROVE THE 2021 CALIFORNIA STUDENT AID COMMISSION GRANT (CSAC) AWARD AND REPORT BACK ON THE FINAL MEMORANDUM OF AGREEMENT FOR THE LOS ANGELES CHILDREN'S SAVINGS ACCOUNT PROGRAM

SUMMARY

The General Manager of the Los Angeles Housing + Community Investment Department (HCIDLA) respectfully requests that your office review and approve this transmittal and forward it to the appropriate City Council committee for further consideration. Through this transmittal, HCIDLA respectfully requests that the Mayor and City Council: 1) accept the Child Savings Account (CSA) grant award, contract number E-20-169 received on January 22, 2021 from the California Student Aid Commission (CSAC), for a total award amount of \$1,490,174 and 2) grant authority to execute the Memorandum of Agreement with the County of Los Angeles and Los Angeles Unified School District (LAUSD), which outlines the CSA program as well as the roles and responsibilities of each jurisdiction.

On November 6, 2019, the City Council adopted the CSA framework as proposed by HCIDLA. Additionally, the City Council authorized HCIDLA to prepare and submit applications for additional funding from the CSAC for the development and implementation of the CSA program, and instructed HCIDLA to work with the County of Los Angeles and LAUSD, in consultation with the City Attorney, to draft a Memorandum of Agreement (MOA) that outlines the roles and responsibilities of each jurisdiction. This transmittal responds to the instruction of the City Council.

RECOMMENDATIONS

- I. That the Mayor review this transmittal and forward to City Council for further action;

- II. That the City Council, subject to the approval of the Mayor:
- A. AUTHORIZE the HCIDLA General Manager, or designee, to:
1. Accept the 2020/2021 Children’s Savings Account (CSA) grant award contract number E-20-169, from the California Student Aid Commission (CSAC) on behalf of the City;
 2. Execute and return to CSAC the signed CSA Contract Number E-20-169, with the required supporting documentation, subject to review by the City Attorney as to form; and
 3. Execute any subsequent amendments to the CSA contract number E-20-169, subject to City Attorney review.
 4. Sign the final Memorandum of Agreement with the County of Los Angeles and Los Angeles Unified School District (LAUSD needed to implement actions approved by the City Council and Mayor that outlines the roles and responsibilities of each jurisdiction. (Attachment A)
 5. Sign any subsequent amendments subject to city attorney review.
 6. Prepare Controller instructions and make any necessary technical adjustments consistent with the Mayor and City Council action on this matter, subject to the approval of the City Administrative Office.
- B. AUTHORIZE the Controller to:
1. Establish a new account 43T872 – Children’s Savings Account and appropriate \$1,490,174.00 within the HCIDLA Small Grants and Awards Fund No. 49N/43.
 2. Deposit grants and awards received from the CSAC intended for the proposed Los Angeles CSA program into the HCIDLA Small Grants and Awards Fund No. 49N/43.

BACKGROUND

Overview of CSAC CSA Grant

The CSAC CSA Grant Program was enacted in the 2019-20 State Budget (Education Code Sections 70115-70115.2, added by Stats. 2019, Ch. 53, Sec. 18) to support local governments and nonprofit organizations that sponsor or collaborate on one or more comprehensive citywide or regional CSA programs. HCIDLA submitted an application to the CSAC on November 20, 2020. The City requested funds to help support seed deposits of \$50 for fifty percent of first-grade students in LAUSD, additional monetary incentives to encourage savings, outreach, and program staff costs. The City has been awarded the full amount requested, totaling \$1,490,174. These state resources will be used in conjunction with other resources secured to launch the program in Spring 2021 for thirty-eight percent of LAUSD schools

that have been identified as high need. Subsequently, in Fall 2021 the program will include one-hundred percent of first-grade students across the LAUSD, including schools outside the City of Los Angeles.

Overview of the proposed CSA Memorandum of Agreement

The City developed the CSA program in partnership with LAUSD and the County of Los Angeles to help Los Angeles children achieve their dream of attending college and assist families with building assets. CSAs serve as a powerful and effective strategy to set an expectation for postsecondary education for young learners, and have been demonstrated to raise children's aspirations and encourage them to foster college-bound identities. The goal of the CSA program is to establish CSAs for all first-grade LAUSD students annually. The CSA will grow over the students' lifetimes, can be augmented with savings matches and other incentives, and be used to finance higher education or workforce development training. Each first-grade student enrolled in LAUSD by October 31, of each year at a participating school will receive a college savings account with a deposit of \$50 from the CSA program. After receiving the initial \$50 deposit, CSA program participants may be eligible for additional financial incentives to encourage saving. Parents/guardians will have an opportunity to opt-out of the program prior to enrollment as well as close the account after enrollment. Program rules and guidelines are included as an exhibit to the MOA, as attached. Roles and responsibilities of each party are summarized below. All parties will coordinate to promote the program, pursue additional resources to sustain the program, and update program guidelines as needed.

City of Los Angeles: HCIDLA will serve the role of account custodian and program administrator, responsible for overseeing all operations of the CSA program. HCIDLA will, on an annual basis, reserve a seed deposit for each eligible student and transfer the total number of enrolled students' seed deposits into an investment account. The number of accounts opened will be dependent on the number of eligible students enrolled at LAUSD each fall and contingent on funding available. As program administrator, HCIDLA will also lead coordination, retain records, and provide program reports.

LAUSD: LAUSD will provide student directory information each academic year in order to enroll students and project the amount of funds needed each year, as well as demographic data to understand the population served. LAUSD and HCIDLA will work closely to disseminate a welcome kit to participants each school year, in which information about the CSA program is provided directly to parent(s)/guardian(s) of newly enrolled students.

County of Los Angeles: The County of Los Angeles will contribute funding as determined by the County to the CSA program for administrative expenses and seed deposits that is proportionate to the number of students attending LAUSD schools that reside within the County's boundaries, but outside of the City's limits.

FUNDING SUMMARY

HCIDLA projects that the program budget at full implementation will be approximately \$2 million annually for \$50 initial deposits into bank accounts for approximately 40,000 first grade LAUSD students, and at least \$350,000 annually for other program costs, for a total annual budget of approximately \$2.35 million.

The development and implementation of the CSA program has been supported by the following funding sources:

| Funding Source | Amount | Purpose |
|---|---------------|--|
| City Council District 4 (2017) | \$80,000 | Consulting services contract with Prosperity Now (one-year) to provide analysis of the economic benefits, structure, financing, management and any other recommendations for implementing a CSA program for LAUSD students. |
| HCIDLA (2018) | \$50,000 | Extension of consulting services with Prosperity Now (nine months) to continue supporting program design, implementation planning and program management. |
| City Council District 4 (2018) | \$6,860 | Design and creation of a funder prospectus to be used for outreach, education and informational purposes related to the Los Angeles CSA Program. |
| Mayor's Consolidated Plan (CDBG) (2019) | \$330,000 | Appropriation to fund the release and vendor selection of an RFPs for a financial institution and technology platform vendor(s); support staffing costs at HCIDLA for 1 Full Time Equivalent (FTE) Program Manager position, 1 FTE Outreach Coordinator position, and community engagement/outreach support. |
| CA Student Aid Commission- Every Kid Counts Grant (2019-2021) | \$286,583 | Grant to fund the initial seed deposit (\$50 per student) for 10% of students based on LAUSD projected enrollment and a fixed amount to support program engagement and outreach. |
| CA Student Aid Commission – Children’s Savings Account Grant (2021 – 2022) | \$1,490,174 | Grant to fund the initial seed deposit (\$50 per student) for 50% of students based on LAUSD projected enrollment, monetary incentives to encourage savings, and a fixed amount to support program engagement and outreach. |
| General Fund Allocation | 1,152,290 | Funding to seed accounts for all LAUSD first graders within the City of Los Angeles. |

FISCAL IMPACT

There is no additional General Fund request. The City Council has allocated \$1,152,290 in FY 2020-2021 to seed accounts for all LAUSD first-graders within the City of Los Angeles. The 2021-2022 CA Student Aid Commission Grant will provide \$1,490,174 in funding.

Approved By:

ANN SEWILL
General Manager
Housing+Community Investment Department

ATTACHMENTS:

CSAC Contract Award
CSA Memorandum Of Acceptance
Exhibit A - Program Rules and Guidelines

Grant Award Notification

| | | | | | | | |
|---|-----------------------------|-------------------------|----------------|--|------------------------------------|----------------------------|----------------|
| GRANTEE NAME AND ADDRESS | | | | CSAC GRANT NUMBER E-20-169 | | | |
| City of Los Angeles Housing and Community Investment Department 1200 West 7 th Street, 9 th Floor Los Angeles, CA 90017 | | | | FY | DGS Bill Code | Approp Ref | Fund |
| | | | | 20/21 & 21/22 | 070013 | 103 | 0001 |
| Attention Abigail Marquez | | | | STANDARDIZED ACCOUNT CODE STRUCTURE | | | Program |
| Program Office City of Los Angeles Child Savings Account | | | | Account | Alt Account | 5775 | |
| Telephone (213) 808-8462 | | | | 5432000 | 5432000001 | Reporting Structure | |
| Name of Grant Program Child Savings Account | | | | | | 69800715 | |
| GRANT DETAILS | Original Grant Award | Amendment Amount | Total | Amend. No. | Award Starting Date | Award Ending Date | |
| | \$1,490,174.00 | | \$1,490,174.00 | | 3/8/2021 | 6/30/2022 | |
| 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. | | | | | | | |
| Exhibit A – Scope of Work | | | | 3 pages | | | |
| Exhibit B – Budget Detail and Payment Provisions | | | | 2 pages | | | |
| Exhibit C – Standard Grant Conditions | | | | 1 page | | | |
| Attachment 1 – Request for Application RFA# 20-102 CSA Grant | | | | 23 pages | | | |
| Attachment 2 – LA Housing and Community Investment Department Child Savings Account Grant Application | | | | 26 pages | | | |
| California Student Aid Commission Marlene L. Garcia | | | | Job Title Executive Director | | | |
| E-mail Address marlene.garcia@csac.ca.gov | | | | | Telephone (916) 464-8280 | | |
| Signature of the Executive Director of CSAC or Designee ▶ | | | | | Date | | |
| CERTIFICATION OF ACCEPTANCE OF GRANT REQUIREMENTS | | | | | | | |
| <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> | | | | | | | |
| Printed Name of Authorized Agent | | | | Title | | | |
| E-mail Address | | | | | Telephone | | |
| Signature ▶ | | | | | Date | | |

EXHIBIT A
SCOPE OF WORK

1. This grant agreement consisting of the **Grant Award Notification (FASD 200)** and this **Exhibit A** and **Exhibits B** and **C** (hereinafter "Agreement") sets out the terms and conditions by which a grant is made from the California Student Aid Commission (Commission) to the City of Los Angeles Housing and Community Investment Department (Grantee), for the purposes of operating a Child Savings Account (CSA) Grant 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# 20-102 CSA Grant Program, **Attachment 1**, the Grantee's Application dated November 20, 2020, **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 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 of Los Angeles Housing and Community Investment Department |
|---|---|
| Linda Vu Program Administration and Services Division | Celeste Rodriguez Program Manager |
| Phone: 916-464-8107 | Phone: (818) 427-3851 |
| Fax: 916-464-7977 | Fax: |
| Email: csa@csac.ca.gov | Email: celeste.rodriguez@faccity.org |

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

5. Statutory Requirements

As established and administered by the Commission, the CSA Grant Program is guided by the statutory requirements stated in [Education Code Sections 70115-70115.2](#) and is summarized as follows:

- A. The Commission shall implement and administer the Child Savings Account Grant Program to support local governments and nonprofit organizations that sponsor or collaborate on one or more comprehensive citywide or regional child savings account programs.
- B. The Commission shall award a grant to a qualifying entity for the following purpose:
 - 1) For funding to initiate a new local child savings account program
 - 2) For funding to expand an existing local child savings account program
- C. Grantee Must meet all of the following requirements:
 - 1) New Programs

- a. Not have a local child savings account program in operation or under development.
- b. Seek the grant to establish a local child savings account program that primarily targets children who are 0 to 10 years of age, inclusive.
- c. Develop a plan to augment funding it receives to provide continued financial support for its proposed program; and
- d. Demonstrate how the proposed program will enroll eligible children into the program or that the program can automatically enroll eligible children.

2) Existing Programs

- a. Have a local child savings account program in operation or under development that primarily targets children who are 0 to 10 years of age, inclusive.
- b. Have moneys, in addition to grants received under this chapter, to support its program.
- c. Demonstrate the capacity to enroll eligible children into the program or the ability to automatically enroll eligible children; and
- d. Demonstrated ability how these funds will expand the existing program.

6. 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 CSA Grant 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 **September 6, 2021**.

B. Annual Program Report

The Commission requires one (1) Annual Program Report for each fiscal year in which the College Savings Account Grant 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 **March 31, 2022** and again on **March 31, 2023**.

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

- 1) Demonstrate clear and significant progress toward meeting goals as stated in the CSA Grant Program application, to specifically describe how the criteria as required and noted above, have been met. The report must include a timeline of when the stated goals are expected to be achieved. Describe any challenges in meeting these goals.
- 2) The total dollar amount of CSA funds spent for one-time administrative costs to date.
- 3) 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 CSA Grant Program, and the amount contributed by family members or individual with accounts.
- 4) The total number of families served and the total number of participating children with a distinct individual college savings account opened in the child's name.
- 5) 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:
 - a. Public and community events that raise awareness of the program.
 - b. Communications via media, social media, and all other electronic and physical forms (such as flyers and brochures); and
 - c. Direct outreach to individuals and families that may be eligible to participate in the program.

- 6) Recommendations for best practices that other entities—including nonprofit agencies, local governments, or the State of California—may wish to consider in developing, establishing, or operating a college savings program.
- D. As part of carrying out its fiduciary responsibility to the taxpayers of the State of California, the Commission may perform compliance reviews of CSA Grant Program activities. Each awarded Grantee is required to provide information to the Commission upon request.
 - E. Grantee will be required to download assurance and certificates and keep these items on file and available for compliance reviews, complaint investigations, or audits.
 - F. Grantee will be required to engage in ongoing collaboration with Commission staff, 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 CSA Grant Program activities.
 - 2) Assisting Commission staff 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 funds to grantee beginning March 8, 2021 and continuing until June 30, 2022, consistent with Attachment 2 - Form E, How Funding will be used, and the annual reports filed thereafter. It is the Commission's intent to disburse funds as needed and to avoid Child Savings Account (CSA) Grant Program College Savings funds from being used by Grantee to manage their general cash flow and budget concerns unrelated to CSA.
- B. Grantee is required to submit an invoice for each budgeted fiscal year for payment using the Payment Request Form. The Commission will provide template and instructions to Grantee.

Fiscal year funding breakdown: FY:20/21 \$25,000 and FY:21/22 \$1,465,174

- C. All funds must be expended within the dates designated and for no more than the maximum amount indicated on the Grant Award Notification. No extensions of this grant will be allowed.
- D. Revised Budget Narratives
 - 1) Grantee shall submit a request Revise Budget packet to the Commission, with reasons for revisions including but not limited to:
 - a) Moving funds from one expenditure category to another, in the same fiscal year.
 - b) Moving funds from one fiscal year to another.

- E. Invoices shall be submitted to:

CSA.@csac.ca.gov

- F. Please allow four to six weeks for the payment process. Incomplete invoices will be returned to the Grantee for completion and or correction. Incomplete or incorrect invoice submissions may result in payment delays.

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. Allowable Activities and Costs

Budgets for the use of grant funds will be reviewed and any items that are deemed non- allowable or exceed the limits set forth in the statute will be eliminated.

Allowable expenditures include funds to; provide seed funding for child savings accounts, administer the Child Savings Account Program, and provide outreach programs to build participation.

4. Non-allowable Activities and Costs

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

- 1) Supplanting of existing funding and efforts, including costs otherwise necessary to operate a college savings program without this grant.

EXHIBIT B
BUDGET DETAIL AND PAYMENT PROVISIONS

- 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) Purchasing food services/refreshments/banquets/meals.
- 5) Purchase or renting space unless essential to the establishment or ongoing operation of a college savings program.
- 6) Payment for memberships in professional organizations.
- 7) Purchasing promotional favors, such as bumper stickers, pencils, pens, or T-shirts, unless essential to the outreach activities and must be approved by the Commission prior to purchase.
- 8) Subscriptions to journals or magazines.
- 9) Travel outside the State of California.

**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, 2022. 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 the years of implementation (ending by June 30, 2022) showing how the grant will be used to support, develop, implement, and sustain the proposed college savings program. Proposed expenditures must demonstrate appropriate use of state funds.



REQUEST FOR APPLICATIONS: CSAC RFA# 20-102

Child Savings Account Grant Program

Grant for Eligible Entities

Released October 8, 2020

**Applications due on
November 20, 2020 by 3:00 p.m. Pacific Standard Time**

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

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I. OVERVIEW

Purpose

The California Student Aid Commission (Commission) is accepting grant applications from qualifying entities, including California local government agencies and nonprofit organizations, that sponsor or collaborate on one or more comprehensive citywide or regional child savings account programs. Following this competitive process, the Commission will provide funding for a grant period beginning upon the disbursement of funds from the Commission, which is anticipated to be on or about March 5, 2021. Funds shall be available for encumbrance or expenditure until June 30, 2022. Funds that will be awarded are available based on an eligible applicant's timely submitted and properly completed application and proposed budget. The total funds available for this grant program is ten million dollars (\$10,000,000).

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

- A. To initiate a new local child savings account program
- B. To expand an existing local child savings account program

Background

California Student Aid Commission

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

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

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

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

II. PROGRAM DESCRIPTION

A. Grant Information

The Child Savings Account Grant Program (CSA Grant Program) was enacted in the 2019-20 State Budget (Education Code Sections 70115-70115.2, added by Stats. 2019, Ch. 53, Sec. 18) to support local governments and nonprofit organizations that sponsor or collaborate on one or more comprehensive citywide or regional child savings account programs.

The intent of the CSA Grant Program is to support local governments and nonprofit organizations that sponsor or collaborate on one or more comprehensive citywide or regional child savings account programs.

The Budget Act of 2020 appropriates ten million dollars (\$10,000,000) in one-time General Fund dollars to the CSA Grant Program. The amount of each grant award shall be at a minimum, one hundred thousand dollars (\$100,000) of the ten million dollars (\$10,000,000):

1. Up to 74 percent or seven million four hundred thousand dollars (\$7,400,000) of the funding shall be used to initiate new local child savings account programs.
2. A minimum of 24 percent or two million four hundred thousand dollars (\$2,400,000) of the funding shall be used to expand existing local child savings account programs.
3. Two percent or two hundred thousand dollars (\$200,000) shall be used by the Commission to provide outreach and administration of the program, and to provide technical assistance to applicants.

The Commission has latitude to fund less than 74 percent to new programs and more than 24 percent to existing programs. The strength of the applications will be taken into consideration to fund the programs that provide evidence of sustainability and community support.

The Commission will provide funding for grant(s) pursuant to the CSA Grant Program for the period beginning on or about March 1, 2021 through June 30, 2022. Funds will be awarded based on an eligible applicant's timely submitted and properly completed application and proposed budget. The total funds available for this grant program is ten million dollars (\$10,000,000).

All applications for CSA Grant Program funding must specify, at a minimum:

1. The amount of grant dollars being requested over the period on or about March 5, 2021 – June 30, 2022.
2. The total number of children that would be served primarily, ages 0-10, by these grant dollars through Fiscal Year 2020-22.
3. The percentage of low-income families, as evidenced by [Free and Reduced Price Meals](#) data, residing in the community served by each participating entity.
4. A narrative including, but not limited to a) a detailed and effective plan to inform local families about the importance of establishing a college savings account and/or educate families about local college savings programs in operation or development; b) detailed plans to provide local families with college savings fiscal literacy assistance; c) a plan to establish a [college-going culture](#); d) a description of how the program will be sustained, or, for existing programs, how the program may be expanded.

Applications will be reviewed and scored according to these and other criteria specified in this Request for Applications (RFA), as described in Scoring Rubrics. Successful applicants may not be awarded the entire grant amount for which they have applied, but may receive a reduced amount, consistent with direction provided in subdivision (a) of Education Code Section 70115.1. The minimum grant award amount is one hundred thousand dollars (\$100,000).

The Commission reserves the right to adjust downward the grant award amount requested if the Commission determines the adjustment meets the requirements and intent of the statute.

B. Eligibility Requirements / [Qualifying Entities](#)

Applicants must be either local government or nonprofit organizations that sponsor or collaborate on one or more comprehensive citywide or regional [child savings account programs](#), and meet the following requirements under section (a) or (b):

- a. **“New Programs” – CSA programs that are in planning or under discussion, and do not have children enrolled in the program with open accounts at the time of the application submission.**

Pursuant to subdivisions (b)(1)(A) and (c)(1) of Education Code Section 70115.1, to be considered for a CSA award, a local government or nonprofit organization must meet the following minimum qualifications:

1. Not have a local child savings account program in operation or under development;
2. Seek the grant to establish a local child savings account program that primarily targets children who are 0 to 10 years of age, inclusive;
3. Develop a plan to augment funding it receives to provide continued financial support for its proposed program; and
4. Demonstrate how the proposed program will enroll eligible children into the program or that the program can automatically enroll eligible children.

Pursuant to subdivision (c)(2), priority will be given to applicants with no local child savings account programs in operation or under development who meet the qualifications as described above based on the following criteria. Each category will be scored separately based on information provided in the applications. The scoring process is explained in the Scoring Rubrics. Applications that meet the minimum requirements will be assessed and scored against other applications based on how well they meet the criteria.

1. The percentage of students in the local program's geographic region who are eligible to receive [free or reduced-price meals](#);
2. The lower average and median incomes of families living in the local program's geographic region;
3. The [college-going rates for students](#) in the local program's geographic region;
4. Secured funding, or planned funding, through local budget commitments, philanthropy, or other funding sources;
5. The number of children with access to a college savings account under the local program;
6. A long-term and fiscally sound plan to sustain its local program;
7. An effective plan to inform local families about the importance of establishing a college savings account, provide local families with college savings fiscal literacy assistance, and establish a [college-going culture](#);
8. A plan to invest a minimum of one hundred dollars (\$100), through a combination of initial deposits and incentive payments, into each college savings account opened under the local program.

b. **“Existing Programs” – CSA programs that are in operation and have children enrolled in the program with open accounts at the time of the application.**

Pursuant to subdivisions (b)(1)(B) and (d)(1) Education Code Section 70115.1, in order to be considered for a CSA Grant Program award, a local government or nonprofit organization must meet all of the following minimum qualifications. Each category will be scored separately based on information provided in the applications. An explanation of the scoring process is provided in the Scoring Rubrics. Applications that meet the minimum requirements will be assessed and scored against other applications based on how well they meet the criteria.

1. Operate a local child savings account program in operation that primarily serves children who are 0 to 10 years of age, inclusive.
2. Have secured funds in addition to grants received under this chapter, to support its program.
3. Demonstrate the capacity to enroll eligible children into the program or the ability to automatically enroll eligible children.
4. Describe how these funds will expand the existing program. Examples of expansion to include, but not be limited to any evidence of growth in the program, e.g., adding additional children, increasing incentives for families for participation, increasing the geographic region of service, offering additional services to participant families.

Pursuant to subdivision (d)(2), priority will be given to an entity with a local child savings account program in operation or under development meeting the qualifications described above based on the following criteria. Each category will be scored separately. An explanation of the scoring process is in the Scoring Rubrics. The Scoring Rubric will compare applications against one another and will be given scores based on how well they meet each criterion.

1. The percentages of students in the local program’s geographic region who are eligible to receive [free or reduced-price meals](#);
2. The lower average and median income levels of families living in the local program’s geographic region;
3. The [college-going rates](#) for students in the local program’s geographic region;
4. The funding secured through local budget commitments, philanthropy, or other funding sources;
5. The amount of funds saved for the local program;

6. The outreach events demonstrated by the applicant in its application to cultivate a [college-going culture](#) and encourage contributions to child savings accounts;
7. The ability to sustain and potentially expand its program;
8. A plan to invest a minimum of one hundred dollars (\$100.00), through a combination of initial deposits and incentive payments, into each child savings account opened under the local program.

C. Technical Assistance

The Commission encourages potential applicants to use the technical assistance made available by the Commission to develop their program proposal. Technical assistance available to applicants includes, but is not necessarily limited to:

1. A toolkit put together by Prosperity Now, for qualifying entities seeking to successfully launch a new local child savings account program; the toolkit is available at: <https://prosperitynow.org/csa-starter-kit>;
2. Participating in a work group to share best practices;
3. Attending the webinar by the Commission to respond to questions regarding the grant program; and
4. Additional resources available at: <https://www.csac.ca.gov/csa>.

Definitions

The Commission has established the following definitions:

1. **“Child savings account program”** means a comprehensive citywide or regional children’s savings account program that primarily targets children who are 0 to 10 years of age, inclusive.
2. **“Clear and significant progress”** given that this is a limited term program, it will be imperative to demonstrate a positive impact to the community served. This includes but is not limited to the following:
 - a. For New Programs, that they have made progress toward the goals to serve low-income children and families in geographic regions with low college going rates;
 - b. For Existing Programs, that they have increased their existing program, including how their services have expanded for low income children and families in geographic regions with low college going rates. This includes specifying any increase in the numbers of children served.

3. **"College-going culture"** refers to the environment, attitudes, and practices in schools and communities that encourage students and their families to obtain the information, tools, and perspective to enhance access to and success in post-secondary education.
4. **"College-going rates"** is the total percentage of California public high school completers who enrolled in any public or private postsecondary institution (in-state or out-of-state) within 12 or 16 months of completing high school, based on available report filters. To access data files, click here: <https://dq.cde.ca.gov/dataquest/>
5. **"Eligible for free and reduced-price meals"** are children whose families have incomes at or below 130 percent of the poverty level. To access data files, click here: <https://dq.cde.ca.gov/dataquest/>
6. **"Essential"** refers to a required expenditure to provide the means to administer the program as structured in Education Code 70115-70115.2.
7. **"Qualifying entity"** refers to local governments and nonprofit organizations that sponsor or collaborate on one or more comprehensive citywide or regional child savings account program.

D. Allowable Activities and Costs

Budgets for the use of grant funds will be reviewed and any items that are deemed non- allowable or exceed the limits set forth in the statute will be eliminated.

Allowable expenditures include funds to; provide seed funding for child savings accounts, administer the Child Savings Account Program, and provide outreach programs to build participation.

E. Non-allowable Activities and Costs

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

1. Supplanting existing funding and efforts, including costs otherwise necessary to operate a child savings account program without this grant;
2. Acquiring equipment for administrative or personal use unless [essential](#) to the establishment or ongoing operation of a child savings account program;
3. Acquiring furniture (e.g., bookcases, chairs, desks, file cabinets, tables) unless essential to the establishment or ongoing operation of a child savings account program, or to provide reasonable accommodations to employees, interns, or volunteers with disabilities;

4. Purchasing food services/refreshments/banquets/meals;
5. Purchasing or renting space unless essential to the establishment or ongoing operation of a child savings account program;
6. Paying for memberships in professional organizations;
7. Purchasing promotional favors, such as bumper stickers, pencils, pens, or T-shirts, unless essential to the outreach activities;
8. Subscribing to journals or magazines; and
9. Traveling outside the State of California.

F. Questions to the Commission

Entities applying for Child Savings Account grant funding may submit questions about the application process or program requirements to the Commission.

All questions must be submitted via email to the Commission **no later than 3:00 p.m. PT on October 23, 2020**. The email address for questions is csa@csac.ca.gov.

Responses to all questions received will be publicly posted on the CSA website (<https://www.csac.ca.gov/csa>) by 5:00 p.m. PT on October 30, 2020.

III. ACCOUNTABILITY

A. Reporting and Collaboration Requirements

To ensure the successful implementation of the CSA Grant Program, grantees are required to submit the following reports to the Commission showing program activities that are proposed, in progress or completed:

1. An *Introductory Program Report*, describing the first six months of activities and how CSA Grant Program funds are spent by the grantees, due by September 6, 2021.
2. An *Annual Program Report* for each fiscal year in which CSA Grant Program funds are expended by the grantee, due by March 31, 2022 and March 31, 2024.

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

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

As part of carrying out its fiduciary responsibility to the taxpayers of the State of California, the Commission may perform compliance reviews of CSA Grant Program activities. Each awarded entity is required to provide information to the Commission upon request, including but not limited to accounting and budget documents.

B. Program Deliverables

Reports

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

1. Demonstrate [clear and significant](#) progress toward meeting goals as stated in the CSA Grant Program application, to specifically describe how the criteria as required and noted above, have been met. The report must include a timeline of when the stated goals are expected to be achieved. Describe any challenges in meeting these goals.
2. The total dollar amount of CSA funds spent for one-time administrative costs to date.
3. 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 CSA Program, and the amount contributed by family members or individual with accounts.
4. The total number of families served and the total number of participating children with a distinct individual college savings account opened in the child's name.
5. 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:
 - a. public and community events that raise awareness of the program;
 - b. communications via media, social media, and all other electronic and physical forms (such as flyers and brochures); and
 - c. direct outreach to individuals and families that may be eligible to participate in the program.

6. Recommendations for best practices that other entities—including nonprofit agencies, local governments, or the State of California—may wish to consider in developing, establishing, or operating a college savings program.

IV. APPLICATION PROCEDURES AND PROCESSES

A. Program Timeline

| Activity | Due Date |
|---|-----------------------------------|
| RFA Release Date | October 8, 2020 |
| Technical Assistance Webinar hosted by CSAC at 11 a.m. PT – visit https://www.csac.ca.gov/csa for more details. | October 16, 2020 |
| Written RFA Questions Due to the Commission by 3:00 p.m. PT – email questions to csa@csac.ca.gov . | October 23, 2020 |
| Commission Posts Responses to Questions on https://www.csac.ca.gov/csa . | October 30, 2020 |
| Applications Due to the Commission | November 20, 2020 |
| Mandatory Scoring Begins | November 23, 2020 |
| Announce Preliminary Award Offers on https://www.csac.ca.gov/csa . Decision letters emailed to all applicants. | December 15, 2020 |
| Notice to Accept and Appeals due to the Commission by 3:00 p.m. PT – email to csa@csac.ca.gov . | December 22, 2020 |
| Commission Consideration of Appeals and of Awarding of Grants. <i>Note: January 2021 Commission meeting date will be posted in December 2020.</i> | Mid-January, 2021 |
| Announce Approved CSA Grantees – visit https://www.csac.ca.gov/csa for updates. | Mid-January, 2021 |
| Budget Narrative Revisions and Accounting Forms due to the Commission by 3:00 p.m. PT – email to csa@csac.ca.gov . | End of January, 2020 |
| Completion of Contracts | February 26, 2021 |
| Proposed Start of Grants | March 8, 2021 |
| First Introductory Report Due to the Commission | September 6, 2021 |
| Annual Program Reports Due to the Commission | March 31, 2022; March 31, 2023 |

B. Application Due Date

The CSA Grant Program application, all required forms, and all supporting documents *must be emailed to the Commission by 3:00 p.m. Pacific Time on November 20, 2020* to the following email address:

csa@csac.ca.gov

Subject line: CSA RFA #20-102 – “Applicant’s Name”

C. Application Review

Each application will be read and scored by a review panel. The review panel will be comprised of Commission staff. Application review will start on November 23, 2020.

D. Application Scoring Rubric

To learn how applications will be scored, please view the Scoring Rubrics file available at: <https://csac.ca.gov/csa> .

E. Application Format and Instructions

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

1. One original e-signed CSA Grant Program application must be received at the Commission by 3:00 p.m. Pacific Time on **November 20, 2020**.
2. Application must be emailed to csa@csac.ca.gov .
3. All forms and supporting documents should be in one PDF file; following the specified order on the Checklist. Do NOT submit a folder with multiple files.
4. The application narrative must be typed using 12-point Arial font, double-spaced.
5. The narrative section is not to exceed ten (10) pages in length. Do NOT attach additional pages or information not requested in the application. Required forms and supporting documentation are to be included in the application package and will not count toward the 10-page limit of the narrative section.

F. Incomplete and Late Applications

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

G. Appeals Process

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

csa@csac.ca.gov

Subject line: CSA RFA #20-102 Appeal – “Applicant’s name”

The Commission must receive the letter of appeal, with an e-signature by an authorized person, by December 22, 2020 at 3 p.m. PST.

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

The Commission will consider the appeals during the January 2021 Commission meeting. That decision shall be the final administrative action afforded to the appeal.

V. GRANT AWARDS

A. Grant Award Notification

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

B. Assurances, Certifications, Terms, and Conditions

Assurances, certifications, terms, and conditions are requirements of applicants and grantees as a condition of receiving funds. The signed grant

application submitted to CSAC is a commitment to comply with the assurances, certifications, terms, and conditions associated with the grant.

1. Assurances and Certifications

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

2. Terms and Conditions

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

All funds must be expended within the dates designated and for not more than the maximum amount indicated on the notification document. All funds must be expended or encumbered by June 30, 2022. No extensions of this grant will be allowed.

The budgets submitted by applicants must display two years of implementation (ending by June 30, 2022) showing how the grant will be used to support, develop, implement, and sustain the proposed college savings program. Proposed expenditures must demonstrate appropriate use of state funds.

C. Grant Funding

The grant will be disbursed on an annual basis beginning on or about March 1, 2021 and continuing until June 30, 2022, consistent with the budget provided as part of this RFA and the annual reports filed thereafter. It is the Commission's intent to disburse funds as needed and to avoid CSA Grant Program funds from being used by awardees to manage their general cash flow and budget concerns unrelated to CSA.

VI. APPLICATION COMPONENTS AND INSTRUCTIONS

A. Application Components

A complete application package must include the following components:

- Form A: Application Cover Page
- Form B: Application Proposal
- Form C: Application Narrative
- Form D: Required Data (1 of 2)
- Form D: Required Data (2 of 2)
- Form E: How Funding Will Be Used
- Form F: FY 2020-21 Grant Budget Narrative
- Form G: FY 2021-22 Grant Budget Narrative

B. Application Instructions

In order to be competitive, all applications must adhere to the required format and include all of the requested information and completed forms. Only complete applications will be considered for scoring.

Form A: Application Cover Page

1. Indicate if the Applicant is starting or planning to start a new child savings account program or has an existing child savings account program. Refer to section “Program Description”, item B.
2. Enter the date when the program was launched if the applicant has an existing child savings account program.
3. Enter the name of the program that is applying for the CSA Grant in “Applicant’s Name”.
4. Enter the “Employer Identification Number (EIN)”, also known as the “Federal Employer Identification Number” or “Federal Tax Identification Number. This is a unique nine-digit number assigned by the Internal Revenue Service (IRS) to business entities operating in the United States for the purposes of identification.
5. Enter the organization’s name that is associated with the EIN.
6. Enter the address of the organization that operates the program.
7. Enter the name, title, and contact information of the Executive Director or CEO, Program Director, and primary contact for CSAC, if not the Program Director; this could be the Program Coordinator.

Form B: Application Proposal

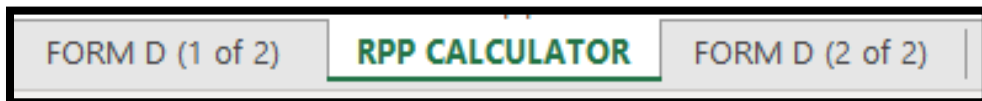
1. The application narrative must be typed using 12-point Arial font, double-spaced.
2. The proposal section is not to exceed two (2) pages.

Form C: Application Narrative

1. The application narrative must be typed using 12-point Arial font, double-spaced.
2. The narrative section is not to exceed ten (10) pages in length.
3. Required supporting documentation are to be included in the application package and will not count toward the 10-page limit of the narrative section.

Form D (1 of 2): Required Data

1. Section 1 – Amounts must be rounded up to the nearest dollar.
2. Section 2 – Include number of children of all ages that the program is serving or plan to serve.
3. Sections 3 & 4 – Do not enter incomes based on information entered on the “RPP Calculator”.
4. Go to the sheet “RPP Calculator”.



5. Before entering information into the first two green cells, applicant must visit the U.S. Census website to find the Mean and Median Incomes of families in the program’s geographic regions.

To find the mean and median incomes of families in the program's geographic region:

a) Click on the link:
<https://data.census.gov/cedsci/table?q=Income&tid=ACSST1Y2018.S1901&hidePreview=true>

b) Collapse the Labels "Total" and "Percent Allocated". Your label column should look like this:

| Label |
|-------------------------|
| > Total |
| Median income (dollars) |
| Mean income (dollars) |
| > PERCENT ALLOCATED |

- c) Click "Geographies".
I. Selection varied. Make selections that are appropriate to the program's geographic region.
- d) Click "Years"
I. Select "2018".
- e) Click "Hide"
I. De-select "Number", "Married-couple families", and "Nonfamily households".
- f) Your customized table should show the estimated Mean and Median incomes (dollars) for families in the program's geographic regions.

| Families | | |
|-------------------------|------------|-----------------|
| Label | Estimate | Margin of Error |
| > Total | 79,241,578 | ±137,610 |
| Median income (dollars) | 76,401 | ±153 |
| Mean income (dollars) | 103,185 | ±230 |
| > PERCENT ALLOCATED | | |

g) Print a copy of the customized table and attach to Form D. This will be your “supporting document”.

6. On the RPP Calculator, enter the Mean Income on F10 and Median Income on F11.
 - I. If the program covers multiple geographies, for example a program’s geographic region covers two school districts, use the average of all the mean income estimates as the Mean Income on F10. Use the average of all the median income estimates as the Median Income on F11.
 - II. Select Metropolitan Statistical Area (MSA) from the dropdown on E14.
 - III. Print a copy of the completed RPP Calculator and attach to Form D. This will be your “supporting document”.
7. Return to “Form D (1 of 2)”. You will find that Sections 3 & 4 have been completed.
8. Section 5 - Applicant must visit the CA Department of Education website to find the College-Going Rate for students in the program’s geographic region.

| |
|--|
| To find the College-Going Rate: |
| a) Click on the link: https://dq.cde.ca.gov/dataquest/ |
| b) Filter the report to reflect the geographic region that the applicant is planning to serve or is serving. |



- I. Select Level – Selection varied. Make selections that reflect the program’s geographic region.
 - II. Select Subject – Select “College-Going Rates” under Post-Secondary Education.
 - III. Select Submit – Click “Submit” button.
 - IV. Determine a time frame – Select “2017-18”.
 - V. Select Geographic Region – Selection varied. Make selections that reflect the program’s geographic region.
 - VI. Select a Report – Select “College-Going Rate for CA High School Students”.
 - VII. Find College-Going Rate under “Report Totals”.
- c) Print a copy of the page and attach to Form D. This will be your “supporting document”.
- d) Note: If the program covers multiple geographic regions, use the average of all the College-Going Rates as the percentage to enter on Form D, Section 5.
9. Section 6 - Applicant must visit the CA Department of Education website to find the Percentage of students eligible to receive [Free and Reduced-Price Meals](#) in the program’s geographic region.

To find the Percentage of students eligible to receive Free and Reduced-Price Meals:

a) Click on the link: <https://dq.cde.ca.gov/dataquest/>

b) Filter the report to reflect the geographic region that the applicant is serving or plan to serve.



DATA QUEST
CALIFORNIA DEPARTMENT OF EDUCATION

DataQuest provides meaningful data and statistics about California's K-12 public educational system that supports a wide variety of informational, research, and policy needs. Summary and detailed data reports are available for multiple subject areas at the school, district, county, and state levels.

To create a report:

1. Select a report Level
2. Select a report Subject
3. Select Subject

Data Resources

- What's NEW? DataQuest Change Log
- QuickQuest lets you find answers fast!
- Student & School Downloadable Data Files
- Staff & Course Downloadable Data Files
- California School Dashboard
- CAASPRELRAC Test Results
- Data Requests

Other CDE Resources

- CA Department of Education Home
- California School Directory
- Data & Statistics
- Testing & Accountability
- CA Education Fingerprint Facts

I. Select Level – Selection varied. Make selections that reflect the program’s geographic region.

II. Select Subject – Select “Free and Reduced-Price Meals” under Other Reports.

III. Select Submit – Click “Submit” button.

IV. Determine a time frame – Select “2019-20”.

V. Enter a portion of the geographic region’s name, then click “Submit” button.

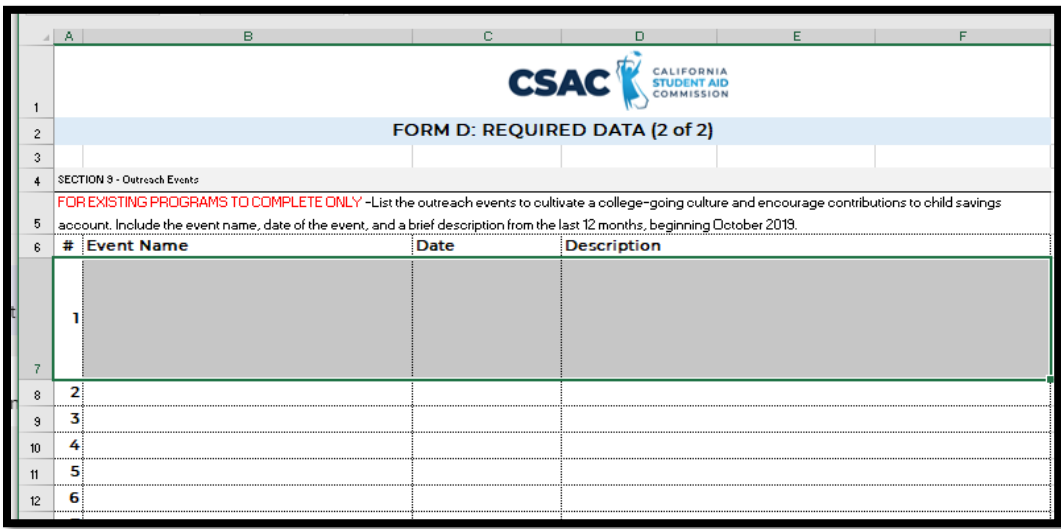
VI. Select District – Select first option “Free and Reduced-Price Meal – (*geographic region*) summary data”.

- c) Print a copy of the page and attach to Form D. This will be your “supporting document”.
- d) Note: If the program covers multiple geographic regions, use the average of all the Free and Reduced-Price Meals percentages as the percentage to enter on Form D, Section 6.

- 10. Section 7 – Amount must be rounded to the nearest dollar.
- 11. Section 8 – Enter the source name and dollar amounts. If the applicant has a new program, only enter data in the peach color columns. If the applicant has an existing program, only enter data in the green color columns. Delete unused rows.

Form D (2 of 2): Required Data

- 1. This form is *only for applicants with an existing program* to complete. Applicants with a new program will skip this form.
- 2. Enter the name and date of the outreach event.
- 3. Provide a brief description of the event.
- 4. The event must have been held within the last 12 months, beginning October 2019.
- 5. All cells under Description are in Wrap Text. Please expand the cell, by dragging down the row, so the entire response is visible.



| CSAC CALIFORNIA STUDENT AID COMMISSION | | |
|---|------------|-------------|
| FORM D: REQUIRED DATA (2 of 2) | | |
| SECTION 9 - Outreach Events | | |
| FOR EXISTING PROGRAMS TO COMPLETE ONLY -List the outreach events to cultivate a college-going culture and encourage contributions to child savings account. Include the event name, date of the event, and a brief description from the last 12 months, beginning October 2019. | | |
| # | Event Name | Description |
| 1 | | |
| 2 | | |
| 3 | | |
| 4 | | |
| 5 | | |
| 6 | | |

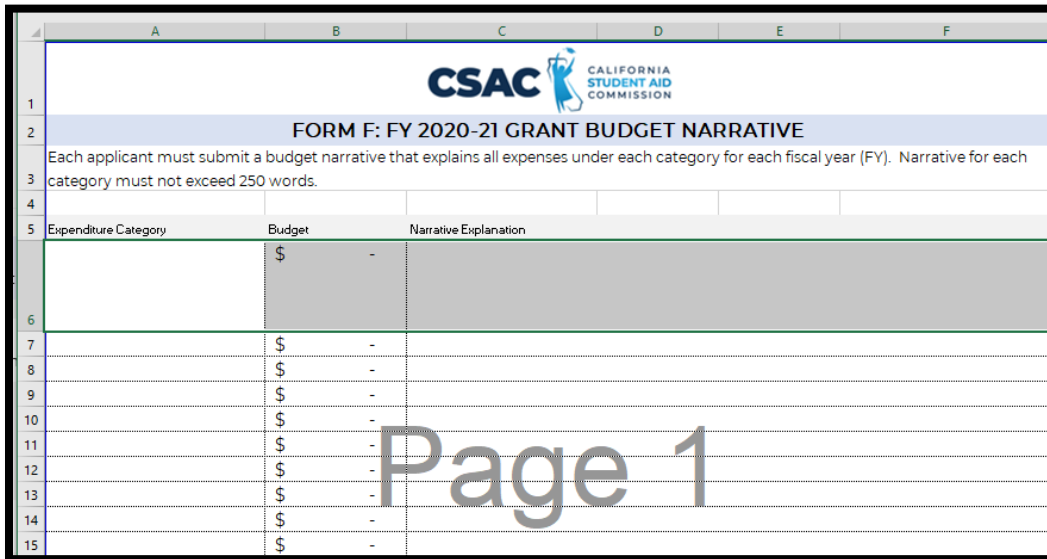
- 6. Delete unused rows.
- 7. Total the number of events from the list.
- 8. Enter the number at the bottom of the list next to “Total # events from last 12 months”.

Form E: How Funding Will Be Used

1. Total Budget Requested – Do NOT enter amount. It will auto populate from Form D, Section 1.
2. Enter expenditure categories and their allocated amounts.
3. The Total Budget must equal the Total Budget Requested to obtain the status “Balanced Budget”. If they do not match, the status will be either “Underbudgeted – Try Again” or “Overbudgeted – Try Again”.
4. Unlike other forms on this file, you will NOT be able to delete unused rows.

Form F & G: Grant Budget Narratives by Fiscal Year

1. Enter expenditure categories and their allocated amounts for their respective fiscal year.
2. Provide a brief narrative for each category. Each narrative must not exceed 250 words.
3. All cells under Narrative Explanation are in Wrap Text. Please expand the cell, by dragging down the row, so the entire response is visible.



| Expenditure Category | Budget | Narrative Explanation |
|----------------------|--------|-----------------------|
| | \$ - | |
| | \$ - | |
| | \$ - | |
| | \$ - | |
| | \$ - | |
| | \$ - | |
| | \$ - | |
| | \$ - | |
| | \$ - | |
| | \$ - | |
| | \$ - | |
| | \$ - | |
| | \$ - | |
| | \$ - | |

4. Delete rows that will not be used.

ATTACHMENT 2



FORM A: APPLICATION COVER PAGE

Applicant Information

Applicant's Status (select one only)

- New Child Savings Account Program Existing Child Savings Account Program

If the applicant has an existing child savings account program, please provide date when the program was launched.

Launched Date:

Applicant's Name

| | |
|---|--|
| Employer Identification Number (EIN) | Organization's Name (associated with EIN) |
|---|--|

Address

| | |
|-------------|-----------------|
| City | Zip Code |
|-------------|-----------------|

| | |
|---|---------------------|
| Executive Director or CEO's Name | Phone Number |
|---|---------------------|

Executive Director or CEO's E-mail Address

| | |
|--------------------------------|---------------------|
| Program Director's Name | Phone Number |
|--------------------------------|---------------------|

Program Director's E-mail Address

| | |
|---|--------------|
| Primary Contact's Name (if not the Program Director) | Title |
|---|--------------|

| | |
|---|---------------------|
| Primary Contact's E-mail Address | Phone Number |
|---|---------------------|

Agreement to Audit

By submitting this application, the Applicant agrees to grant the California Student Aid Commission and its authorized representatives the right to audit, to examine, and to make copies of or extracts from the disposition by the recipient of those funds, the total cost of the activity for which the funds are used, the share of that cost provided from other sources, and such other records as will facilitate an effective audit. Such records shall include, but not be limited to, accounting records, written policies and procedures, subcontract or employment files, and documents supporting outcome measures as identified in the RFA.

Certification

I declare under penalty of perjury under the laws of the State of California that all the information, forms, and documents are true and correct.

| | |
|--|--------------|
| Print Full Name | Title |
| Signature of Program Director | Date |

FORM B: APPLICATION PROPOSAL

Provide a summary of your proposal to explain how the Child Savings Account Grant Program funding will be used to further the goal of the Child Savings Account Grant Program you administer at the local level. Do not exceed two (2) pages.

The City of Los Angeles' Children's Savings Account program, Opportunity LA, will play a key role in addressing low post-secondary educational attainment rates in Los Angeles. According to a National Student Clearinghouse study, in 2016 only 25% of Los Angeles Unified School District (LAUSD) graduates enrolled in a four-year college or university, and 39% of LAUSD graduates did not pursue post-secondary education at all. Moreover, college enrollment and completion rates were lower for African American and Latino students. With over 80% of LAUSD students living at or below the poverty line and over 17% of student experiencing homelessness, these students face several challenging socio-economic barriers to pursuing higher education. In addition, the COVID-19 pandemic has exacerbated the financial insecurities of vulnerable families in Los Angeles. While trying to meet today's essential needs under compromised financial conditions, families are finding it more difficult to save for their child's future. It is essential that the second-largest city and the second largest school district in the country work together to support students on their path to higher education.

To address these compounding challenges to post-secondary education, HCIDLA, with the assistance of its program partners, will launch a CSA program called Opportunity LA. The primary goal of this program is to make higher education an expectation and a reality for all students in Los Angeles, regardless of their

socio-economic or immigration status. This program is a collaboration between the City, the County, and LAUSD. It is designed to ensure every first-grade student and their families are participants in the program and will be provided a savings account towards higher education. Research shows that children with a small savings account of \$1 to \$500 are three times more likely to enroll in college and four times more likely to graduate. Starting their CSA early is essential to creating a college-going culture for our students, which is what Opportunity LA hopes to provide.

The resources from this grant opportunity, in tandem with other secured funding, will support outreach efforts, seed deposits and incentive funds for low-income students. The funds requested for outreach will support a multifaceted campaign led by a marketing consultant and program staff. The program also seeks to supply seed deposits to 50% of first grade students in LAUSD. Lastly, the program seeks funding to support incentive funds for 1,000 students in year one and 2,000 students in year two. The incentive program will provide an additional monetary award in the savings account to families with lower incomes, encouraging continued participation in building and growing savings.

The success of Los Angeles' CSA program will further support the California Student Aid Commission's goal of making higher education financially accessible to all Californians. Launching and expanding the CSA program in Los Angeles will increase college accessibility in California's largest city. This CSA program is a significant step towards achieving both the Commission's and Governor Newsom's goals of statewide CSA access.

FORM C: APPLICATION NARRATIVE

Describe the Child Savings Account (CSA) Program plan and how it is eligible for Child Savings Account Grant Program funding. The narrative should include the details below:

For applicants planning for a new CSA program only:

- a. Describe the fiscal sustainability plan.
- b. Describe the communications plan to educate local families about the research and educational outcomes of establishing a college savings account for children.
- c. Describe the communications plan to educate local families with about fiscal literacy and its connection to successful college savings.
- d. Quantify 1) how many children age of 0-10 the program anticipates serving and 2) how many children age 11 and older the program anticipates serving.
- e. Describe the plan to establish a college-going culture. **College-going culture** refers to the environment, attitudes, and practices in schools and communities that encourage students and their families to obtain the information, tools, and perspective to enhance access to and success in post-secondary education.

For applicants with an existing CSA program only:

- a. Describe the plan to sustain and potentially expand the program. “Expand” may include any evidence of growth in the program such as enrolling additional children, increasing incentives for families for participation, increasing the geographic region of service, offering additional services to participant families.

Do not exceed ten (10) pages.

Opportunity LA (CSA) Program Plan

The City of Los Angeles CSA program has a phased-out rollout plan, which was designed to address both the size of enrollment and the geographic scope of LAUSD and independent charter schools. Opportunity LA will be an opt out program that will scale up over a four-year period to meet the City’s goal of serving all first-grade students. The program will begin with 10% of LAUSD first graders for the fiscal year 2020-2021, and 50% for the fiscal year 2021-2022. Thereafter, the program will serve a combination of 75% LAUSD and independent charter school students in the third year, and 100% of first graders by the year 2024, reaching over 40,000 students.

The four-year implementation plan will allow the CSA program staff to evaluate and adapt the program, provide any necessary training to appropriate staff, and help troubleshoot any implementation challenges that the program may encounter. It also reduces the required initial public and private contributions needed to launch the program.

To phase in the CSA program, Opportunity LA, in partnership with other programs and a local university, developed a school selection plan to identify the highest need schools. The Student Equity Needs Index (SENI) was used to assign a score to each school based on a number of student needs and equity indicators. With this tool, we identified and selected schools that fall into the highest and second highest quintiles of the SENI for the first-year rollout plan. The total number of selected students for years one through four will be approximately equal to 10%, 50%, 75%, and 100% of the enrolled first grade students each year. The school selection plan is subject to change, but the partnership expects to enroll roughly 3,943 students in phase 1 (2020-2021) and 19,713 in phase 2 (2021-2022).

Table 1 shows the expected costs per year and the approximate number of students who will be enrolled in each phase of the rollout based on the 2019 enrollment data provided by LAUSD. Exact figures will vary based on actual enrollment at schools and the final school selection plan.

Table 1. Total Program Cost by Year

| Expense | FY 2020-2021 | FY 2021-2022 | FY 2022- 2023 | FY 2023- 2024 |
|-------------------------|---------------------|---------------------|--------------------------|--------------------------|
| Target Percentage | 10% | 50% | 75% | 100% |
| Students Enrolled | 3,943 | 19,713 | 29,570 | 39,426 |
| Projected Seed Deposits | \$197,150 | \$985,650 | \$1,478,500 | \$1,971,300 |
| Incentive Deposits | \$25,000 | \$50,000 | TBD | TBD |
| Staff / Admin Cost | \$247,143 | \$329,524 | \$659,048 | \$659,048 |
| Technology Platform | \$0 | \$0 | \$0 | \$0 |
| Outreach Cost | \$89,433 | \$100,000 | \$100,000 | \$100,000 |
| Total | \$657,301 | \$1,440,174 | \$2,237,548 | \$2,730,348 |

In addition to providing seed deposits, we have two pilot incentives in development. The first includes a \$25 deposit for participants that receive services through the partnership support network, such as our FamilySource System. The FamilySource System comprises a network of 16 one-stop community centers, known as FamilySource Centers (FSC). The FSCs are located in high need areas of the City and provide a myriad of braided social, educational, work and family support services designed to assist low-income families to become more self-sufficient by increasing family income and academic achievement for youth and adults. The second incentive is a collaboration with our Free Tax Prep LA campaign to provide a \$25 incentive if the family makes a deposit during tax season to their Children's Savings Account. Free Tax Prep LA is a countywide campaign that provides free tax preparation to families and individuals earning below \$55,000. We plan to incentivize 1,000 participants the first year and 2,000 participants in the second year. Through these incentives, students have the opportunity of obtaining an investment of up to one hundred dollars (\$100) through a combination of initial seed deposits and incentive payments. These incentives build on best practices to integrate financial empowerment services with CSAs.

Children Served

We anticipate Opportunity LA will serve 3,943 students in the 2020 - 2021 school year and 19,713 students in the 2021-2022 school year. In total, the program

will serve 23,656 first-grade students between the age range of 0-10 years old. Since our program is designed to automatically enroll children in the first grade, we do not anticipate serving any children age 11 and older during the funding period.

Fiscal Sustainability Plan

The City of Los Angeles has invested \$466,860, to date, to support the development of Opportunity LA. HCIDLA has secured an additional \$286,583.00 from CSAC's Every Kid Counts grant to begin phase one of Opportunity LA in Spring of 2021. Additionally, \$111,180 was secured through the County of Los Angeles to support the program. We are requesting funds for the pilot incentives and year two support. To ensure the success of Opportunity LA beyond year two, our fiscal sustainability plan includes pursuing grant funding, public private partnerships, and individual donations. In addition, we plan to pursue City of Los Angeles General Fund resources after it the current financial crisis, to demonstrate the City's commitment to Children's Savings Accounts.

Communications Plan

The low-income families that will be served through Opportunity LA are facing the most severe financial detriments as a result of the pandemic. Our program will tailor its messaging, ensuring it will be accessible to families experiencing distance learning and the negative consequences of the digital divide. Through a contracted marketing firm and strong partnership with the Los Angeles Unified School District

and Los Angeles County, Opportunity LA will implement the following communications plan which will educate and foster relationships with local families on the importance of establishing a college savings account while also developing a college-going culture.

1. Leverage partnerships among LAUSD to provide families with information on the benefits of investing in child savings accounts, including research about long-term benefits of post-secondary education. We will support these efforts using social media platforms such as Facebook. Attend and engage parents during (in-person or virtual) parent-teacher nights, special events, and after school activity programs when possible (due to COVID-19 and distance learning). We will also use Zoom/Google Meets conference calls and webinars to provide program enrollment information to families and district staff, relay recurring updates, and identify questions families might encounter regarding Opportunity LA.
2. Provide quarterly educational workshops to families interested in learning more about Opportunity LA. Leverage training opportunities to create and recruit a group of parent ambassadors to promote awareness and support a college-going culture among their community.
3. Create monthly e-newsletters for families to provide updates, promote special events, and supply information about program incentives and how to connect to financial capability services.

4. Leverage partnerships among our community-based organizations including our 16 FamilySource Centers to help inform and promote awareness of Children's Savings Account programs.
5. Provide tailored and targeted outreach that includes but are not limited to: outdoor advertising (neighborhood displays, transit benches, convenience stores), print advertising (direct mail), and social media to promote awareness of Opportunity LA.

Financial Literacy Support

By leveraging our communications plan, Opportunity LA will connect families to multiple opportunities for financial literacy that are unique to Los Angeles, including:

1. Connecting families with our 16 FamilySource Centers which provide wrap-around services, including financial empowerment work such as budgeting, debt reduction, credit building, savings plans, banking, and asset building.

Connecting local families to online financial literacy courses provided by community partners to learn the fundamentals of savings, budgeting, asset building, banking, debt reduction, and other important financial topics.

2. Connecting families to our Free Tax Prep LA campaign which provides free tax preparation throughout the City and County of Los Angeles for families earning under \$55,000 a year. To ensure we are connecting our families to available resources, we are also launching a pilot incentive program. The pilot incentive

program will provide an incentive for families that make a deposit into their CSA during tax time.

Establishing a college-going culture

Opportunity LA is founded upon the belief that college is accessible to anyone willing to invest in their personal and professional development, regardless of their socio-economic background, racial identity, legal status, or gender identity. By giving families the access and opportunity to invest in their children’s future, Opportunity LA is communicating that their children can and should aspire to a post-secondary education. Our goal is to reach the students who are facing the most challenging obstacles to attending college— those who are underserved from traditionally underrepresented communities.

Educating families and students about college is one of the most important steps in establishing a college-going culture. When our city is supporting students alongside their families and schools on this path, they are immersed in an environment in which a college education is valued and the resources they need are easily accessible. Thus, involving families is critical to the success of students as they can amplify support and be a part of the student’s educational path. As we phase-in the program, we intend to participate in parent nights at elementary schools to emphasize the importance of college with the district’s youngest students. As our program grows, we plan to host webinars and in-person sessions (when safe) for both students and parents. For students, we intend to offer workshops on different

higher education options, career days, and virtual college tours. For parents, we plan to collaborate with existing strong networks of parent support groups, such as the Family Success Initiative and Parent Leader Groups, at elementary schools to ensure we are reaching our parents early. In addition, HCIDLA plans to connect families to the youth services available through College Corner. The College Corner program is staffed by first generation college students and provides services that ensure youth succeed in school, some of the services provided include but are not limited to: Assistance with College Applications, Financial Aid and scholarship applications, College Campus Tours, SAT/ACT assistance, and Youth College Prep classes. Opportunity LA will work to integrate with programs like College Corner, Family Source Centers, and other existing HCIDLA services to support students and families from first grade through high school graduation and beyond.



RPP Calculator

MARPP Regional Price Parities by MSA

RPPs: All items (Index)

Bureau of Economic Analysis (<https://www.bea.gov/>)

Metropolitan Statistical Area

| GeoFips | GeoName | 2018 |
|---------|--|-------|
| 12540 | Bakersfield, CA (Metropolitan Statistical Area) | 96.4 |
| 17020 | Chico, CA (Metropolitan Statistical Area) | 99.7 |
| 20940 | El Centro, CA (Metropolitan Statistical Area) | 89.8 |
| 23420 | Fresno, CA (Metropolitan Statistical Area) | 96.5 |
| 25260 | Hanford-Corcoran, CA (Metropolitan Statistical Area) | 95.3 |
| 31080 | Los Angeles-Long Beach-Anaheim, CA (Metropolitan Statistical Area) | 117.1 |
| 31460 | Madera, CA (Metropolitan Statistical Area) | 94.1 |
| 32900 | Merced, CA (Metropolitan Statistical Area) | 95 |
| 33700 | Modesto, CA (Metropolitan Statistical Area) | 99.5 |
| 34900 | Napa, CA (Metropolitan Statistical Area) | 122 |
| 37100 | Oxnard-Thousand Oaks-Ventura, CA (Metropolitan Statistical Area) | 117.1 |
| 39820 | Redding, CA (Metropolitan Statistical Area) | 97 |
| 40140 | Riverside-San Bernardino-Ontario, CA (Metropolitan Statistical Area) | 107 |
| 40900 | Sacramento-Roseville-Folsom, CA (Metropolitan Statistical Area) | 103.6 |
| 41500 | Salinas, CA (Metropolitan Statistical Area) | 109.7 |
| 41740 | San Diego-Chula Vista-Carlsbad, CA (Metropolitan Statistical Area) | 116.4 |
| 41860 | San Francisco-Oakland-Berkeley, CA (Metropolitan Statistical Area) | 131.6 |
| 41940 | San Jose-Sunnyvale-Santa Clara, CA (Metropolitan Statistical Area) | 129.4 |
| 42020 | San Luis Obispo-Paso Robles, CA (Metropolitan Statistical Area) | 108.7 |
| 42100 | Santa Cruz-Watsonville, CA (Metropolitan Statistical Area) | 125.5 |
| 42200 | Santa Maria-Santa Barbara, CA (Metropolitan Statistical Area) | 111.2 |
| 42220 | Santa Rosa-Petaluma, CA (Metropolitan Statistical Area) | 122.5 |
| 44700 | Stockton, CA (Metropolitan Statistical Area) | 100.7 |
| 46700 | Vallejo, CA (Metropolitan Statistical Area) | 119.5 |
| 47300 | Visalia, CA (Metropolitan Statistical Area) | 94.2 |
| 49700 | Yuba City, CA (Metropolitan Statistical Area) | 96.4 |

| RPP Calculator | |
|---------------------------------|------------|
| Mean Income: | \$ 104,094 |
| Median Income: | \$ 68,898 |
| Select MSA from Dropdown: | |
| (Metropolitan Statistical Area) | 117.1 |
| Adjusted Mean Income: | \$ 88,893 |
| Adjusted Median Income: | \$ 58,837 |

Note: Adjusted Mean and Median Incomes will automatically appear on Form D (1 of 2)

| | |
|-------------------|---|
| Definition | Regional Price Parity (RPP) allows comparisons of buying power across the 50 states and the District of Columbia, or from one metro area to another, for a given year. Price levels are expressed as a percentage of the overall national level. The index is set at 100. If an area's RPP is greater than 100, it means that goods and services are more expensive than the national average; if an area's RPP is less than 100, goods and services are less expensive than the national average. |
| Rationale | Education Code Section 70115.1.(c)(2)(A) and (d)(2)(A) states that the Commission shall give grant priority to an entity with the lower average and median incomes of families living in the local program's geographic region. The Commission will use the RPP to create two formulas to create adjusted Mean and Median Incomes for applicants from areas with different cost of living. |
| Formulas | To obtain the adjusted Mean and Median Incomes, the following formulas will be used: - Adjusted Mean Income = (100/RPP)*Mean Income - Adjusted Median Income = (100/RPP)*Median Income |
| Sources | The Commission will use sources from the Bureau of Economic Analysis to obtain the Metropolitan Statistical Area Regional Price Parities (RPP) and U.S. Census to obtain the Mean and Median Incomes of Families living in the local program's geographic region. |

RPP Calculator

| | | |
|--------------------------------------|----|---------|
| Mean Income: | \$ | 104,094 |
| Median Income: | \$ | 68,898 |
| Select MSA from Dropdown: | | |
| Los Angeles-Long Beach-Anaheim, CA ▼ | | 117.1 |
| Adjusted Mean Income: | \$ | 88,893 |
| Adjusted Median Income: | \$ | 58,837 |

Note: Adjusted Mean and Median Incomes will automatically appear on Form D (1 of 2)

INCOME IN THE PAST 12 MONTHS (IN 2018 INFLATION-ADJUSTED DOLLARS)



Note: This is a modified view of the original table produced by the U.S. Census Bureau. This download or printed version may have missing information from the original table.

Los Angeles Unified School District, California

Families

| Label | Estimate |
|-------------------------|----------|
| ➤ Total | 977,132 |
| Median income (dollars) | 68,898 |
| Mean income (dollars) | 104,094 |
| ➤ PERCENT ALLOCATED | |

California Department of Education

DataQuest Home / College-Going Rate

2017-18 College-Going Rate for California High School Students by Postsecondary Institution Type

Los Angeles County Report

[+ Report Description](#)[+ Report Glossary](#)[+ Report Options and Filters](#)

Filters Enabled:

College Enrollment Timeframe: 12 Months

[Reset Filters](#)

| Race / Ethnicity | High School Completers | High School Completers Enrolled in College | College-Going Rate | Enrolled In-State | | | | Enro 4-Year Co (Public/Pr |
|----------------------------------|------------------------|--|--------------------|--------------------------|-----------------------------|------------------------------|-------------------------------|---------------------------------|
| | | | | University of California | California State University | California Community College | Private 2- and 4-Year College | |
| African American | 7,779 | 4,562 | 58.6% | 276 | 906 | 2,505 | 198 | |
| American Indian or Alaska Native | 304 | 152 | 50.0% | 13 | 30 | 81 | 11 | |
| Asian | 9,958 | 8,252 | 82.9% | 2,553 | 1,682 | 2,609 | 611 | |
| Filipino | 3,165 | 2,224 | 70.3% | 273 | 613 | 1,097 | 127 | |
| Hispanic or Latino | 65,189 | 36,588 | 56.1% | 3,202 | 9,986 | 20,451 | 1,538 | |
| Pacific Islander | 407 | 245 | 60.2% | 19 | 46 | 148 | 10 | |
| White | 15,784 | 11,427 | 72.4% | 1,278 | 1,689 | 5,403 | 780 | |

| | | | | | | | |
|-------------------|-------|-------|-------|-----|-----|-----|-----|
| Two or More Races | 1,901 | 1,362 | 71.6% | 193 | 207 | 607 | 107 |
| Not Reported | 994 | 473 | 47.6% | 27 | 96 | 282 | 25 |

Report Totals

| Name | High School Completers | High School Completers Enrolled in College | College-Going Rate | Enrolled In-State | | | | Enroll 4-Year Coll (Public/Pri |
|--------------------|------------------------|--|--------------------|--------------------------|-----------------------------|------------------------------|-------------------------------|--------------------------------|
| | | | | University of California | California State University | California Community College | Private 2- and 4-Year College | |
| <u>Los Angeles</u> | 105,481 | 65,285 | 61.9% | 7,834 | 15,255 | 33,183 | 3,407 | 5 |
| <u>State</u> | 439,211 | 282,740 | 64.4% | 31,023 | 52,988 | 155,852 | 13,914 | 26 |

Note: Please be advised that postsecondary educational directory information records may be blocked from being shared by the student or institution pursuant to privacy rights outlined in the Family Educational Rights and Privacy Act (FERPA). Blocked directory information records may have an impact on the number of "High School Completers Enrolled in College" obtained from the National Student Clearinghouse (NSC), which may reduce the "College-Going Rate" displayed in this report. Analysis conducted by the NSC shows that California's average block rate was 11% over 2012–13, 2014–15, and 2016–17. Additional information about directory information blocks and block rates by institution and state can be found on the NSC website at <https://nscresearchcenter.org/workingwithourdata/> under the "FERPA Implications for Researchers" section.

To further protect student privacy, data are suppressed (*) on the College-Going Rate (CGR) Reports if the cell size within a selected student population (high school completers) is 10 or less. Additionally, on the Race/Ethnicity reports, "Not Reported" is suppressed, regardless of actual cell size, if the student population for one or more other race/ethnicity groups is suppressed.

For more information about the CGR, including definitions and rules used to calculate the CGR, please visit the [Information about the College-Going Rate](#) webpage.

* Charter school data are removed by default from all district-level DataQuest CGR reports. To include charter school data in district-level reports, select the "Reset Filters" button on district-level reports to show data for "All Schools" OR select the desired School Type filter from within the expandable Report Options and Filters menu on the desired DataQuest CGR report. Results produced using the School Type report filter on the DataQuest CGR reports are based on the charter school status during the year of high school completion.

** Results produced using the Alternative School report filter on the DataQuest CGR reports are based on the Alternative School Accountability Status (ASAS) during the year of high school completion. Prior to



Data Reporting Office
Prepared: 10/16/2020 3:51:55 PM

-Select another year-

Selected County Level Data - LOS%252525255EANGELES
for the year 2019-20

| | Free & Reduced Price Meals | Enrollment Used for Meals |
|----------------|----------------------------|---------------------------|
| County Totals: | 989,954 (68.9%) | 1,436,605 |
| | 3,654,943 (59.3%) | 6,163,338 |

Note: School-level downloadable data files are publicly available on the CDE Student Poverty FRPM Data webpage at

- February 2019: Council approved a motion introduced by Councilmember Ryu to direct HCIDLA to submit a grant application to the California Student Aid Commission for the Every Kid Counts College Savings Program Grant for the development and implementation of Los Angeles’ Children’s Savings Account Program.
- May 2019: Funding support for the CSA program approved in the Consolidated Plan for FY2019-2020 in the amount of \$330,000 for the purposes of developing and implementing a children’s savings account program in Los Angeles.
- California Student Aid Commission awards a grant to HCIDLA in the amount of \$286,583 for the purposes of developing and implementing a children’s savings account program in Los Angeles.

VI. Funding Support to Date

The development of the CSA program has been supported by the following funding sources:

| Funding Source | Amount | Purpose |
|---|---------------|--|
| City Council District 4 (2017) | \$80,000 | Consulting services contract with Prosperity Now (one-year) to provide analysis of the economic benefits, structure, financing, management and any other recommendations for implementing a CSA program for LAUSD students. |
| HCIDLA (2018) | \$50,000 | Extension of consulting services with Prosperity Now (nine months) to continue supporting program design, implementation planning and program management. |
| City Council District 4 (2018) | \$6,860 | Design and creation of a funder prospectus to be used for outreach, education and informational purposes related to the Los Angeles CSA Program. |
| Mayor’s Consolidated Plan (CDBG) (2019) | \$330,000 | Appropriation to fund the release and vendor selection of an RFPs for a financial institution and technology platform vendor(s); support staffing costs at HCIDLA for 1 Full Time Equivalent (FTE) Program Manager position, 1 FTE Outreach Coordinator position, and community engagement/outreach support. |
| CA Student Aid Commission – Every Kid Counts Grant (2019-2021) | \$286,583 | Grant to fund the initial seed deposit (\$50 per student) based on LAUSD projected enrollment for Cohort 1 (10% of LAUSD) and a fixed amount to support program engagement and outreach. |

Grant Award Notification

| | | | | | | | | | | | | | | | | | | | | | | |
|---|--------------------------------------|-----------------------------|--|-------------------------------------|------------------------------------|----------------------------------|---------------------------|---------|--|---------|--|--------|--|--------|--|--------|---------------------------------------|--------|--|----------|---|----------|
| GRANTEE NAME AND ADDRESS City of Los Angeles Housing and Community Investment Department 1200 West 7 th Street, 9 th floor Los Angeles, CA 90017 | | | CSAC GRANT NUMBER E-18-009 | | | | | | | | | | | | | | | | | | | |
| | | | ENY | DGS Bill | Approp Ref | Fund | | | | | | | | | | | | | | | | |
| | | | 2017 | 070013 | 001 | 0001 | | | | | | | | | | | | | | | | |
| Attention Abigail Marquez | | | STANDARDIZED ACCOUNT CODE STRUCTURE | | Program | | | | | | | | | | | | | | | | | |
| Program Office | | | Account | Alt Account | 5770 | | | | | | | | | | | | | | | | | |
| Telephone (213) 808 - 8462 | | | 5432000 | 5432000002 | Reporting Structure | | | | | | | | | | | | | | | | | |
| Name of Grant Program E-18-009 Every Kid Counts College Savings Program | | | | | 69800720 | | | | | | | | | | | | | | | | | |
| GRANT DETAILS | Original/Prior Amendments | Amendment Amount | Total | Amend. No. | Award Starting Date | Award Ending Date | | | | | | | | | | | | | | | | |
| | \$286,583.00 | | \$286,583.00 | | 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 style="width: 100%; border: none;"> <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;">19 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 | 19 Pages |
| 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 | 19 Pages | | | | | | | | | | | | | | | | | | | | | |
| California Student Aid Commission Contact Marlene L. Garcia | | | Job Title Executive Director | | | | | | | | | | | | | | | | | | | |
| E-mail Address Marlene.garcia@csac.ca.gov | | | | Telephone (916) 464--8280 | | | | | | | | | | | | | | | | | | |
| Signature of the Executive Director of CSAC or Designee ▶ | | | | Date | | | | | | | | | | | | | | | | | | |
| CERTIFICATION OF ACCEPTANCE OF GRANT REQUIREMENTS | | | | | | | | | | | | | | | | | | | | | | |
| <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> | | | | | | | | | | | | | | | | | | | | | | |
| Printed Name of Authorized Agent Abigail Marquez | | | Title Assistant General Manager | | | | | | | | | | | | | | | | | | | |
| E-mail Address Abigail.marquez@lacity.org | | | | Telephone (213) 808-8462 | | | | | | | | | | | | | | | | | | |
| Signature ▶ | | | | Date | | | | | | | | | | | | | | | | | | |

MOTION BY SUPERVISOR RIDLEY-THOMAS
OCTOBER 27, 2020
PAGE 3

include tuition at four-year universities, community colleges, and technical and vocational schools, as well as associated school expenses.

To support this effort, the County has identified \$111,180 in net County cost dollars to cover its share of program costs in Year One to support *Opportunity LA*. Similarly, the City has secured funding to implement its share of the program and has agreed to use \$41,000 in California Student Aid Commission grant funds to cover the County's share of seeding accounts in Year One. On March 10, 2020, the Chief Executive Officer submitted a report to the Board outlining the County's role as a partner in *Opportunity LA* and the recommended components of a Memorandum of Agreement with the City and LAUSD.

I THEREFORE MOVE THAT THE BOARD OF SUPERVISORS:

Develop and delegate authority to the Acting Chief Executive Officer, or her designee, in consultation with County Counsel, to execute a Memorandum of Agreement with the City of Los Angeles (City) and the Los Angeles Unified School District to partner on *Opportunity LA*, the Los Angeles Children's Savings Account (CSA) program and conduct a yearly review of the *Opportunity LA* CSA program to:

- 1) Ascertain the Los Angeles County (County) budget's capacity to support the CSA program;
- 2) Identify and appropriate the funds necessary to cover the County's projected share of the year-to-year costs; and
- 3) Develop a funding strategy that will help reduce the CSA program's reliance on County/City funding as the program continues to roll out.

(PC/EW)

29. Supporting the Los Angeles Children's Savings Account Program

Recommendation as submitted by Supervisor Ridley-Thomas: Authorize the Acting Chief Executive Officer, in consultation with County Counsel, to develop and execute a memorandum of agreement with the City of Los Angeles (City) and the Los Angeles Unified School District to partner on *Opportunity LA*, the Los Angeles Children's Savings Account (CSA) Program and conduct a yearly review of the *Opportunity LA* CSA Program to:

Ascertain the County's budget capacity to support the CSA Program;

Identify and appropriate the funds necessary to cover the County's projected share of the year-to-year costs; and

Develop a funding strategy that will help reduce the CSA Program's reliance on County/City funding as the program continues to roll out. (20-5783)

Interested person(s) submitted written testimony.

On motion of Supervisor Hahn, seconded by Supervisor Solis, this item was duly carried by the following vote:

Ayes: 5 - Supervisor Solis, Supervisor Ridley-Thomas, Supervisor Kuehl, Supervisor Hahn and Supervisor Barger

Attachments:

MEMORANDUM OF AGREEMENT BETWEEN THE LOS ANGELES UNIFIED SCHOOL DISTRICT, THE CITY OF LOS ANGELES, AND THE COUNTY OF LOS ANGELES FOR THE CHILDREN'S SAVINGS ACCOUNT PROGRAM

This Memorandum of Agreement (MOA or Agreement) outlines the roles and responsibilities of Los Angeles Unified School District (LAUSD), the City of Los Angeles (City), and the County of Los Angeles (County) collectively referred to as the Parties regarding the implementation of the Children's Savings Account Program (CSA Program or Program).

Whereas, the CSA Program was developed to provide Children's Savings Accounts (CSAs) for LAUSD first grade students living within the jurisdiction of the City and/or the County for the purpose of defraying a student's college and/or post-secondary expenses. CSAs serve as long-term asset-building accounts that have continuing benefits for students and their families including: enhancing child and family financial literacy and savings; reducing the racial-wealth gap; and increasing enrollment and graduation rates of low- and moderate-income youth;

Whereas, LAUSD, the City, and the County have an interest in providing resources to LAUSD students and families to support higher education;

Whereas, on November 6, 2019, the Los Angeles City Council adopted the Children's Savings Account Program and requested that an MOA with the County and LAUSD outlining the roles and responsibilities of each jurisdiction be developed;

Whereas, on October 27, 2020, the County of Los Angeles Board of Supervisors (Board) adopted the motion: Supporting the Los Angeles Children's Savings Account Program, and delegated authority to the Acting Chief Executive Officer, or her designee, in consultation with County Counsel, to execute an MOA with the City and LAUSD to partner on the Los Angeles Children's Savings Account program and conduct a yearly review of the Los Angeles CSA program;

Whereas, the CSA Program will provide for first grade students enrolled in LAUSD schools a CSA unless a parent or guardian opts-out. The County will provide funding for the CSAs of LAUSD first grade students residing in unincorporated areas of the County and cities outside of the City. The City will provide funding for LAUSD first grade students residing in the City, and administer the CSA Program. LAUSD will assist in sharing information about the CSA Program and educating the participating students and families about the opportunities; and

Whereas, the Parties mutually agree that it is to all of their benefit to enter into this MOA to create a CSA Program and provide support for post-secondary educational opportunities for LAUSD students.

Now, therefore, in consideration of the mutual covenants contained herein, and for good and valuable consideration, the Parties agree to the following:

I. PURPOSE

The City developed the CSA Program in partnership with LAUSD and the County to help Los Angeles children achieve their dream of attending college and assist families with building assets. The CSA Program serves as a powerful and effective strategy to set an expectation for post-secondary education for young learners. CSAs have been demonstrated to raise children's aspirations and encourage them to foster college-bound identities, in which they see themselves as students who will go to college. The goal of the CSA Program is to establish CSAs for all first grade LAUSD students. The CSA may grow over the students' lifetimes, can be augmented with private contributions and other incentives, and be used to finance post-secondary education or workforce development training.

Each first-grade student enrolled in LAUSD by October 31st of each year at one of the schools identified by the CSA Program will receive a CSA with an initial deposit of \$50 in Seed Funding from the CSA Program. A parent or legal guardian may opt-out of the program in writing. After receiving the initial \$50 deposit, participants may be eligible for additional financial incentives based upon criteria mutually agreed upon by the Parties. To receive any additional incentives and matches, the student must be enrolled in a school participating in the CSA Program. The Parties have developed a School Selection Plan as defined below in Section VIII. to implement the Program equitably across LAUSD.

LIST OF EXHIBITS

Exhibit A – Program Rules and Guidelines

II. PARTIES AND NOTICES

1. The Parties to this Agreement are:
 - a. The City of Los Angeles;
 - b. The County of Los Angeles; and
 - c. Los Angeles Unified School District

2. The representatives of the respective Parties who are authorized to administer this Agreement and to whom formal notices, demands, and communications shall be given are as follows:
 - a. **City of Los Angeles**
Name: Ann Sewill, General Manager,
Los Angeles Housing + Community Investment Department
Address: 1200 W. 7th St Suite 900, Los Angeles, CA 90017
Email: Ann.sewill@lacity.org

b. County of Los Angeles

Name:

Address:

Email:

c. LAUSD

Name:

Address:

Email(s):

3. Formal notices, demands, and communications to be given hereunder by any Party shall be made in writing and may be effected by registered or certified mail and emailed to the above Parties representatives and shall be deemed communicated as of the date of mailing.

If the name of the Parties representative that receives the notices, demands, or communications or the address of such person is changed, each Party must provide written notification to the other Parties within five (5) working days of said change.

III. DEFINITIONS

1. **Children's Savings Accounts (CSAs):** Long-term, restricted savings accounts established for first grade Students enrolled in participating LAUSD schools to support Student's post-secondary education.
2. **City Student:** CSA Program-eligible first graders enrolled in LAUSD schools that reside within the City's boundaries.
3. **County Student:** CSA Program-eligible first graders enrolled in LAUSD schools that reside in the unincorporated areas of the County and cities outside the City.
4. **Custodial Account:** Financial account that incorporates CSAs, established for the benefit of the Student, and administered and managed by the CSA Program in accordance with this MOA.
5. **Incentive:** Any additional CSA funding, not including family or friend's contributions, beyond the CSA Seed Funds that may be contributed to CSAs based upon specific criteria established and mutually agreed upon by all the Parties. Students may earn Incentives only while enrolled in an eligible LAUSD school. Use of all incentives are subject to the requirements as set forth in Exhibit A, which is attached and incorporated by reference.

6. **Legal Guardian** - Someone who is not the child's parent, however, has legal custody of the child and can provide health, education, and financial decisions, on behalf of the child.
7. **Non-Program Contribution or Non-Program Funds:** Deposits of funds contributed to a CSA by a person or organization not at the direction or associated with the CSA Program for the benefit of the Student.
8. **Participating Schools:** LAUSD Schools selected for the CSA Program each Year and subject to the Program requirements in accordance with Section VIII. School Selection Plan below.
9. **Program Contributions or Program Funds:** Initial Seed Funding, Incentives, and any interest accrued by the Custodial Account for the benefit of the Students.
10. **School Selection Plan:** Yearly plan used to identify LAUSD schools to participate in the CSA Program as mutually agreed upon by all the Parties and in accordance with Section VIII. School Selection Plan below.
11. **Seed Funding:** Initial funding to establish CSAs for the benefit of Students as agreed upon by all the Parties.
12. **Student or Participant:** A City or County Student that is the intended beneficiary of the CSA and a) currently attends an LAUSD school or b) graduates from an LAUSD high school.
13. **Year:** July 1st to June 30th.

IV. AMENDMENT

All changes, alterations, or variations of the terms of this Agreement shall be valid unless made in writing and signed by all the Parties. No oral understanding or agreement not incorporated herein shall be binding on any of the Parties.

V. TERM

This Agreement shall be effective from the date of authorized signature by all Parties through June 30, 2025, unless the Agreement is terminated earlier by any Party as set forth in this Agreement.

VI. FUNDING/COST ALLOCATIONS

1. Costs

Program-related costs including but not limited to staffing, banking/financial institution, technology provider, informational materials and distribution, and Seed Funds shall be shared proportionally between the County and the City, based on the number of County Students and City Students participating in the Program each Year. The County's share is estimated to be 21 percent, and the City's share is estimated to be 79 percent and is subject to the limitations set forth in Section VI. Funding/Cost Allocation, 2. Funding Limitation, below.

2. Funding Limitation

- a. Annual Funding for the CSA Program is contingent upon the budget processes of the City and County and private fundraising efforts. Funding may be adjusted, limited, and contingent on the Parties' annual budgeting, appropriation processes, and approval by their respective Board's or Council's each Year. At no time are the Parties required or obligated to fund the CSA Program and may opt-out of participating in or funding the CSA Program each Year.
- b. If a parent or legal guardian opts-out or closes the CSA , or a Student no longer attends a Participating School and has not graduated from a Participating School, Program Funds shall be reallocated to the CSA Program upon mutual agreement between the City and the County.
- c. County and City Incentive funding shall be distributed in accordance with Exhibit A - Program Rules and Guidelines and upon mutual agreement by the Parties.
- d. All County Seed Funding contributions, not including Incentive funding, shall only be allocated to County Students to establish their CSAs.
- e. All City Seed Funding contributions, not including Incentive funding, shall only be allocated to City's Students to establish their CSAs.

3. Fees

No Party shall charge the CSA Program any fees. The CSA Program shall not charge any Party a fee. No subcontractor or third party may require the CSA Program to pay a fee without the written consent of all Parties.

4. Interest

Any monthly interest accrued by the Custodial Account, or the CSA Program, shall be reallocated equally to all CSAs as a growth Incentive.

VII. SCHOOL SELECTION PLAN

The CSA Program may be available to every first grade student in LAUSD contingent upon the terms of this MOA and Section VI. Funding/Cost Allocation, 3. Funding Limitation above. The CSA Program has been designed to accommodate LAUSD's large student population and funding availability. The Parties upon mutual agreement shall implement a School Selection Plan, contingent upon funding, to include the highest-need areas and schools within each City Council, County Supervisorial, and LAUSD Board member area.

The School Selection Plan shall be established each Year upon mutual Agreement by the Parties and in accordance with this Agreement. The School Selection Plan may be based, in whole or in part, on LAUSD's Student Equity Needs Index (SENI) to generate equitable student and school selection scenarios that adequately represent County, City, and LAUSD jurisdictional and geographical boundaries. The SENI uses student, family, school-level, neighborhood, and census-level data to identify and rank high need schools.

The School Selection Plan may also include the following criteria but is not limited to: percentage of foster youth, percentage of homeless youth, percentage of standard English learners, chronic absenteeism, percentage of low-income students with disabilities, average household size, housing (renters), education, first grade DIBELS assessment, personal Crime Index, households with public assistance. The above criteria may be used to sort LAUSD schools into categories of need, from very-high to very-low need.

The Parties may also consider how to share the opportunity to participate in the Program, funding permitting, with first grade students enrolled in independent charter schools authorized by LAUSD.

VIII. LAUSD RESPONSIBILITIES

LAUSD agrees to do the following:

1. Update LAUSD student directory information policy and forms to include CSA Program and opt-out instructions in multiple languages. Distribute and collect opt-out forms and process directory information.
2. By October 31st or as soon as practically possible each Year, provide the CSA Program with the following directory information for each first-time, first grade

student at LAUSD school sites as determined by the School Selection Plan): student full name, student address, telephone number, parent/guardian name(s), birthdate, and school name. However, this information will not be submitted to the CSA Program if a parent or legal guardian submits a written opt-out request stating that the parent or legal guardian does not want this information shared with the CSA Program and/or that the parent or legal guardian chooses to opt-out of the CSA Program.

3. By October 31st or as soon as practically possible each Year, update the CSA Program with the following information for each returning student previously enrolled in the CSA Program at LAUSD school sites as determined by the School Selection Plan: student full name, student address, telephone number, parent/guardian name(s), and school name.
4. At no cost to the Parties and the CSA Program, provide at the beginning and end of each Year, aggregated, non-identified student information for each Year at the Community of Schools level. If LAUSD is unable to provide information at the Community of School Level due to federal, state or local laws, then LAUSD shall provide the below information at the Local District level¹. If LAUSD is unable to provide the below information at the Local District level due to Federal, state, or local laws then LAUSD shall provide the below information at the District level.

The information shall include total number students participating in the program, students opting out, and further broken down by age, race, ethnicity, sex, foster youth, homeless, poverty level, and English Learners. Any additional information requested, and costs associated with additional requests, will be mutually agreed upon by all Parties and be subject to all applicable Federal, state, and local laws and regulations.

5. Review and approve proposed parent consent forms for the CSA Program to access additional personally identifiable information from pupil records for the provision of Incentives and to obtain demographic information to be shared with all Parties. The information requested will be mutually agreed upon by all Parties.
6. Participate in and provide general information for media, fundraising, and other activities designed to promote the CSA Program as needed, subject to LAUSD review.
7. Designate a CSA liaison at each school tasked with sharing information about the Program, at the discretion of the school principal. This liaison shall be an employee of LAUSD and will be the first point of contact for families at each school with questions about the Program. If the liaison is unable to answer questions, the parent will then be referred to the CSA Program manager/staff. Training for CSA liaisons will be provided by CSA Program manager/staff.

¹ Local_Districts_Home/Local Districts (lausd.net)

8. Provide the CSA Program manager with LAUSD annual first grade enrollment data on the breakdown of City residents and non-residents to assist with the determination of the City/County funding formula.

IX. CITY RESPONSIBILITIES

The City agrees to do the following:

1. Manage and administer the CSA Program with the selected financial institution and in partnership with LAUSD and the County.
2. The City shall be the custodian of the Custodial Account and the CSAs and appoint the Los Angeles Housing + Community Investment Department (HCIDLA) to be the Program Manager responsible for opening and overseeing the CSAs for the benefit of the Students.
3. The City shall ensure that County Seed Funding is credited to County Students' CSAs and City Seed Funding is credited directly into City Students' CSAs.
4. The City and County shall mutually agree on any changes or investment decisions relating to the CSAs Custodial Account after its initial set-up, including but not limited to the rate of return, from the Money Market Account that is set by the financial institution.
5. The City shall retain and provide a copy of payment records, invoices, receipts, and any other documentation requested by the Parties, for each transaction and CSA.
6. Before the end of each Year, the City shall provide to the County all payment records, invoices, receipts, and other document regarding County Student CSAs and the Custodial Account. All such material shall be kept and maintained by the City and shall be made available to the Parties during the term of this Agreement and for a period of five (5) years thereafter.
7. The City shall invoice the County on a Yearly basis to effectuate the transfer of its share of Program-related funding, subject to and as outlined in Section VI. Funding/Cost Allocation, subsections 1 and 2.
8. Upon expiration or termination of this MOA, the City shall provide the Parties a final accounting report of all accounts, including but not limited to the Custodial Account and CSAs.
9. By August 31st of every Year provide an end-of-year report to the Parties including but not limited to the following information: total City Students and new City Students, and total County Students and new County Students added to the CSA Program.

10. Provide a copy of the agreement with the selected financial institution to all the Parties. Any changes or amendments to the agreement with the financial institution shall be shared with the Parties within 30 days of execution.
11. Provide LAUSD with flyers and other program information, translated in target languages, for distribution to families of first graders with introductory information about the Program.
12. Establish a Pseudo Identification Number (PID) with support from City's Internal Systems Department to create a unique identifiable number for Students.
13. Provide the Student Directory Information, PID, and National Center for Education Statistics School Codes to the financial institution in order to open the CSAs in compliance with the all applicable Federal, state, and local laws and regulations. Establish a CSA for every Student who does not opt-out of the Program.
14. Award \$50 to each Student, who does not opt-out, and designate the award into each Student's CSA contingent upon funding availability and in accordance with Exhibit A - Program Rules and Guidelines.
15. Provide funding to the Program for administrative expenses and Seed Funding that is proportionate to the number of City Students attending LAUSD schools within the limits of the City in accordance with Section VI. Funding/Cost Allocations. Funding may be adjusted, limited, and contingent on the City's budgeting and appropriation process and the City Council's approval of the City Budget for each Year. At no time is the City required or obligated to fund the CSA Program and may opt-out of participating in or funding the CSA Program each Year.
16. Award additional funding into Students' CSAs based upon mutually agreed upon Incentives, as determined by the CSA Program and the Parties.
17. Provide participating families with information to explain the rules and guidelines associated with the CSA Program, including restrictions on how the money in the CSAs may be used and any changes or Incentives.
18. Obtain written authorization from parents of Students in order to request additional Student information from LAUSD as it relates to Incentives.
19. Maintain the confidentiality of all Student information provided to the City under this Agreement to the extent permitted by law. All Student information shall be treated as confidential in conformity with the Family Educational Rights and Privacy Act ("FERPA"), and will not be released to any other Parties, City Departments, organizations or agencies except as described in this Agreement, and will be used for the sole purposes described in this Agreement.

In regard to any Personally Identifiable Information (“PII” or “LAUSD Data”) from an education record that LAUSD discloses, the City shall:

- a. Not disclose the information to any other party without the consent of the parent or all eligible students 18 years or older in accordance with FERPA;
- b. Use the data for no purpose other than the work described in this Agreement;
- c. Allow LAUSD access to any relevant records for purposes of completing authorized audits;
- d. Require all employees, contractors and agents of any kind to comply with all applicable provisions of FERPA and other Federal and California laws with respect to the data shared under this Agreement;
- e. Maintain all data obtained pursuant to this Agreement in a secure computer environment and not copy, reproduce or transmit data obtained pursuant to this Agreement except as necessary to fulfill the purpose of this Agreement. All copies of data of any type, including any modifications or additions to data from any source that contains information regarding Students, are subject to the provisions of this Agreement in the same manner as the original data. The ability to access or maintain data under this Agreement shall not under any circumstances transfer from the City to any other institution or entity;
- f. Destroy or return all PII obtained under this Agreement when it is no longer needed for the purpose for which it was obtained no later than 30 days after it is no longer needed. In the event City destroys the PII, the City shall provide LAUSD with certification of such destruction within five (5) business days of destruction.
- g. Failure to return or destroy the PII will preclude the City from accessing personally identifiable student information for at least five years as provided for in 34 C.F.R. section 99.31(a)(6)(iv).

20. Ensure that any City contract with other parties or vendors include the student data confidentiality protections set forth in this Agreement. Provide copies of these contracts to all Parties.

X. COUNTY'S RESPONSIBILITIES

The County agrees to do the following:

Provide funding as determined by and at the discretion of the County to the CSA Program that is proportionate to the number of County Students as defined in this Agreement and in accordance with Section VI. Funding/Cost Allocations. Funding may be adjusted,

limited, and contingent on the County's budgeting and appropriation process and the Board's approval of the County Budget for each Year. At no time is the County required or obligated to fund the CSA Program and may opt-out of participating in or funding the CSA Program each Year.

XI. MUTUAL RESPONSIBILITIES

The Parties agree to do the following:

Reconvene annually to review and amend Exhibit A - Program Rules and Guidelines as necessary and determine the Program's continued viability. Any changes, alterations, or amendments to Exhibit A will require mutual agreement by the Parties in accordance with Section IV. Amendment.

Ensure that all Program outreach material, press events, website content, social media posts, and other forms of external communication clearly articulate the CSA Program is a collaborative effort between the City, LAUSD and the County. Outreach material should feature the logo of all three Parties. The City shall share all promotional material with LAUSD and the County for review and approval prior to dissemination. Parties' logos, seals and other official insignia shall not be used by any Party without the affected Party's expressed written permission.

XII. INDEMNIFICATION

Pursuant to the provisions of Sections 895.4 et seq. of the California Government Code, each Party agrees to indemnify and hold the other harmless from all loss or liability for injury or damage, actual or alleged, to person or property arising out of or resulting from the indemnifying Party's acts or omissions in the performance of this Agreement.

In the event of third-party loss caused by the negligence, wrongful act or omission of more than one Party, each Party hereto shall bear financial responsibility in proportion to its percentage of fault as may be mutually agreed between them or judicially determined.

The provisions of California Civil Code Section 2778 regarding interpretation of indemnity agreements are hereby incorporated into this agreement.

XIII. DATA SHARING

In the event that the CSA Program requests additional Student information via a parental consent form, LAUSD, City and County agree that Student information authorized by written parental consent may be shared with the City subcontractors, as authorized by parents through the consent form, for the uses approved in the signed parental consent form in accordance with applicable Federal, state and local laws and regulations and

LAUSD policy requiring informed consent, which include Program administration, management, and study of Incentives; and further agree that directory information provided to the City or County without written parental consent may be shared with City subcontractors only as may be necessary for the following purposes: (i) to determine eligibility for the aid; (ii) to determine the amount of aid; (iii) to determine the conditions for the aid; (iv) to enforce the terms of the aid; and (v) in accordance with applicable federal, state and local laws and regulations and LAUSD policy.

XIV. ADDITIONAL PROVISIONS

1. Equal Employment Opportunity

The Parties agree that, in regard to the work performed under this MOA, there shall be no discrimination against any employee or applicant for employment because of race, color, religious creed, national origin, ancestry, marital status, sex, sexual orientation, age, disability or medical condition and therefore the Parties agree to comply with applicable federal, State and local laws and regulations.

2. Non-Discrimination in Participation

The Parties agree that participation by students and families in this Program shall be free from discrimination or harassment based on the actual or perceived characteristics set forth in California Penal Code §422.5, California Education Code §220 and actual or perceived sex, sexual orientation, gender, gender identity, gender expression, race or ethnicity, ethnic group identification, ancestry, nationality, national origin, religion, color, mental or physical disability, age, or on the basis of a person's association with a person or group with one or more of these actual or perceived characteristics.

3. Independent Contractor

This Agreement is not intended, and shall not be construed, to create the relationship of agent, employee, partnership, joint venture, or association, as between the Parties. The employees and agents of one Party shall not be, or be construed to be, the employees or agents of the other Party for any purpose whatsoever.

Each Party understands and agrees that all persons performing work pursuant to this MOA are, for purposes of Workers' Compensation liability, solely employees of the respective Party and not employees of any other Party to this MOA. Each Party shall be solely liable and responsible for furnishing any and all Workers' Compensation benefits to any person in its employ as a result of any injuries arising from or connected with any work performed by or on behalf of that Party pursuant to this MOA.

Each Party shall be solely liable and responsible for providing to, or on behalf of, all persons performing work pursuant to this MOA all compensation and benefits. No Party shall have any liability or responsibility for the payment of any salaries, wages, unemployment benefits, disability benefits, Federal, state, or local taxes, or other compensation, benefits, or taxes for any personnel provided by or on behalf of another Party.

4. **Conflict of Interest**

Each Party shall comply with all Federal, state and local conflict of interest laws and policies applicable to the particular Party now in effect or hereafter to be enacted during the term of this MOA. Each Party warrants that it is not now aware of any facts that create a conflict of interest. If the Party hereafter becomes aware of any facts that might reasonably be expected to create a conflict of interest, it shall immediately make full written disclosure of such facts to the other Parties. Full written disclosure shall include, but is not limited to, identification of all persons implicated and a complete description of all relevant circumstances. Failure to comply with the provisions of this paragraph shall be a material breach of this MOA.

5. **Subcontractor.** The requirements of this MOA or any related services may not be subcontracted by the Parties without the advance written approval of the Parties. Any attempt by the Party to subcontract without the prior consent of the Parties may be deemed a material breach of this MOA. Parties shall remain fully responsible for all performances required of it under this MOA, including those that the Parties determined to subcontract, notwithstanding the Parties' approval of the proposed subcontract.

6. **Confidentiality** Parties shall maintain the confidentiality of all records and information in accordance with all applicable Federal, State and local laws, rules, regulations, ordinances, directives, guidelines, policies and procedures relating to confidentiality.

7. **Compliance with Applicable Law**

In the performance of this Agreement, Parties and the CSA Program shall comply with all applicable Federal, State and local laws, rules, regulations, ordinances, directives, guidelines, policies and procedures, and all provisions required thereby to be included in this Agreement are hereby incorporated herein by reference.

8. **Non-Exclusivity**

Nothing herein is intended nor shall be construed as creating any exclusive arrangement with the Parties. This Agreement shall not restrict the Parties from acquiring similar, equal or like goods and/or services from other entities or sources.

9. **Governing Law, Jurisdiction, and Venue**

This Agreement shall be governed by, and construed in accordance with, the laws of the State of California. The Parties agree and consent to the exclusive jurisdiction of the courts of the State of California for all purposes regarding this Agreement and further agrees and consents that venue of any action brought hereunder shall be exclusively in the County of Los Angeles.

10. Entire Agreement

This Agreement contains the full and complete Agreement between the Parties. Neither verbal agreement nor conversation with any officer or employee of either Party shall affect or modify any of the terms and conditions of this Agreement.

11. Counterpart

This Agreement may be executed in two or more counterparts, each of which shall be deemed an original, but all of which together shall constitute one and the same Agreement.

XV. TERMINATION

Any Party may terminate this MOA for its convenience at any time by giving the other Parties sixty (60) days written notice thereof. Upon receipt of said notice, the City shall provide all Parties with a final report of the Custodial Account and CSAs.

In the event of termination, all Parties agree to use best efforts to plan for the transition of the program.

Exhibit A - CSA Program Rules and Guidelines

Program Background

The City of Los Angeles (City) and County of Los Angeles (County), in partnership with the Los Angeles Unified School District (LAUSD), have developed a Children's Savings Account Program (CSA Program or Program). All matters relating to the CSA Program will be under the general supervision of the City. The City will act as the custodian and Program Manager of the Custodial Account and the CSAs for the benefit of the Students. The CSA Program Rules and Guidelines are subject to change upon mutual written agreement by the Parties. If there are any changes to the Program Rules and Guidelines, a notification will be sent out to the CSA holders.

Section I: Program Overview

Program Management

Students are subject to the CSA Program Rules and Guidelines. The CSA Program administers deposit-only, custodial savings accounts, held at the banking institution, that will be automatically established each Year for Students and shall be used for qualifying post-secondary expenses and certain pre-college expenses, as specified below. The City of Los Angeles HCIDLA department shall be the custodian of the CSAs and program manager of the funds contributed on behalf of the Students (Program Manager). An initial one-time deposit of \$50 shall be held by the Account Custodian CSAs contingent on fund availability. CSAs may grow through deposits from family, student, and outside private or public contributions.

In the event of a disagreement between the Program and a Participant, parent or Legal Guardian, the Program's decision, in accordance with this MOA, shall be final.

Participation and Eligibility

Each first-grade student enrolled in LAUSD by October 31st of each Year at one of the schools identified by the CSA Program may be eligible to participate in the CSA Program. An account card with a pre-printed account number will be distributed to each Student with their welcome packet upon enrollment in the CSA Program.

Opt-Out or Closure

Parents or legal guardians who do not wish their child to participate in the Program have the option to opt-out initially or close the account after initial participation the CSA. After October 31st of each Year the parent or legal guardian may request to close the CSA by filling out a CSA Closure Form on HCIDLA's website. If a parent or legal guardian opts-out or closes their child's CSA, the parent or legal guardian, or child, will not have the opportunity to re-open the CSA at a later time. In the case of a closed CSA, any Program

Funds shall return to the Program and any Non-Program Funds, will be released to the beneficiary.

Section II: CSA Contributions

Program Funds

Eligible first grade students will automatically be enrolled in the CSA Program, unless a parent or legal guardian opts-out. Seed Funding in the amount of \$50 will be deposited into the eligible first grade student's CSA. Seed funding may be increased upon mutual agreement by the Parties.

Program Funds include initial Seed Funding, Incentives, and any interest accrued by the Custodial Account and CSA for the benefit of the Students. (Program Funds or Contributions).

Students may earn Incentives only while enrolled in an eligible LAUSD school. Incentives are funds which a Student can earn as part of the Program if the Student completes the Program Incentive requirements. Incentives are not guaranteed and are contingent upon funding availability and mutual agreement by the Parties.

Non-Program Funds

Non-Program Funds are contributed to a CSA by a person or organization, not at the direction or associated with the CSA Program for the benefit of the Student. (Non-Program Contributions or Funds). Non-Program Funds can be made in-person at a local branch of the financial institution or by Electronic Funds Transfer (EFT). The EFT can be a one-time payment or a recurring payment. Contributions will be credited to the CSA. The maximum amount of all Non-Program Contributions is \$5,000 annually. The maximum allowable amount of Non-Program Contributions deposited over the life of the CSA is \$50,000. Participants will be notified once they meet either threshold.

All Non-Program Contributions must be made in U.S. currency. All contributions made at branches of the banking partner will be subject to their rules and regulations regarding acceptable forms of deposits.

If a Non-Program Contribution is made the donor (1) cannot control how their contribution is managed, (2) will have no future control over the use of their contribution, and (3) will have no recourse through the Program to withdraw or redirect their contribution. The Program will not accept Non-Program Contributions that place conditions on the donation. Only this MOA shall control use and acceptance of Non-Program Contributions. The Non-Program Contributions can only be deposited and cannot be withdrawn from the CSA without proper approval from the Program Manager.

Section III: Student Mobility Procedures

Enrollment reports will be provided by LAUSD on an annual basis. If a Student who has a CSA transfers to another LAUSD school the Student's school information is updated and the CSA continues as is. If the Student leaves LAUSD, then the Student's CSA will be closed. Online viewing access of a Student's CSA will be terminated as of the date of account closure. If any Non-Program Contributions were made to the CSA, a check payable to the Student's name will be mailed to the address on record within twenty (20) business days of the CSA's closure. All Incentives and Program Contributions are returned to the Program. The parent or Legal Guardian of the Student will be asked to destroy and discard the Student's account ID Card.

If the student who previously participated in the Program returns to an LAUSD School, a new CSA may be established for the Student and the initial \$50 deposit will be credited to the new CSA.

Section IV: Account Disbursement

Qualified Account Uses

Program Funds may be used for Qualified Account Uses as defined in this paragraph. Program Funds may be used for pre-college education expenses and post-secondary education. Qualified Account Uses will be determined by the Program and include, but are not limited to, pre-college expenses, certain expenses related to or necessary to prepare for post-secondary education, college application fees, ACT/SAT testing fees or preparatory classes, and pre-enrollment enrichment services such as "summer bridge" programs, and deposits for on-campus room and board, post-secondary education expenses for tuition, mandatory fees, books, supplies (including computer equipment), any other costs necessary to attend school, and accommodations for special needs Students to attend school (Qualified Account Use). Post-secondary education includes colleges, universities, vocational schools, and any two or four-year degree programs from accredited institutions.

To be eligible for a Qualified Account Use, the Participant must either be currently enrolled in, or graduate from an LAUSD high school.

With the exception of unforeseen financial emergencies, withdrawals may only be made for Qualified Account Use withdrawal by completing a Qualified Account Use Withdrawal Form. The Program Manager will decide whether an expense is qualified or not. All requests that are Qualified Account Uses will be transferred from the CSA directly to the Qualified Educational Institution. Program Funds will not be transferred directly to Students to ensure that all Program Funds are used for the intended purpose.

Withdrawals from the CSA must be made prior to the Student reaching the age of twenty-six (26), with extensions for Students upon proof of service in national service programs (such as the United States Military or AmeriCorps) may defer receipt of their funds one year for each year of service, to a maximum of five years or age 30. Due process with the California State Controller's Office will be followed regarding Non-Program Contributions remaining in CSAs of beneficiaries over the age of 26. Participants will be notified at age 25 if there are remaining funds in his or her CSA, and provided information about how to make a withdrawal request. After that time, the Program Funds will be returned to the Custodial Account, and Non-Program Contributions will be sent to the California State Controller's Office if no contact can be made with the beneficiary.

Non-Program Funds Disbursement

The Program Manager will disburse Non-Program Funds directly to the Participant, or to the parent or Legal Guardian for the benefit of the Participant, if the Participant is under the age of 18, upon a showing of a Qualified Account Use.

In the event that the Program cannot reach the Participant, parent, or Legal Guardian to disburse funds, or if the check for Non-Program Contributions has not been cashed, Non-Program Contributions shall escheat to the state in accordance with law.

Non-Qualified Use Withdrawals

In the event of a financial emergency or unforeseen circumstances, the Participant, parent or legal guardian may submit a non-qualified use withdrawal request to the Program Manager for review, at hcidla.opportunityla@lacity.org. The Participant, parent or legal guardian must document the emergency in the request to the Program Manager. In order to make an emergency withdrawal, the Participant, parent or legal guardian submitting the request must be able to provide documentation of the deposit in the form of a deposit receipt or electronic record. If approved, only Non-Program Funds may be withdrawn.

Section V: Legal and Administrative Information

Account Balances

There will be no minimum CSA balance. Students, parents or legal guardians will not be required to make a deposit in order to participate in the Program. CSA balances will be available as current as the previous business day through the online CSA portal, contingent upon a nightly download from the banking institution. A quarterly paper version of the CSA statement can be requested with written correspondence through an Account Statement Request Form. Parents or legal guardians may also contact the Program to inquire about a Student's CSA balance by phone. Responses will only be provided to parents or legal guardians of the Student regarding their associated CSA. The Student's CSA will be closed upon disbursement of all contributions.

Restrictions

Funds held in CSAs cannot be assigned or pledged as security for a loan. Any pledge of interest in a CSA will be of no force and effect. Deposits into the CSA are not insured nor guaranteed by the City, County, LAUSD, other local or state agencies, Federal government agencies (except to the extent regarding FDIC/NCUA insurance), or any employees or directors of any such entities.

Tax Considerations

CSA Participants, beneficiaries, parents or legal guardians are encouraged to seek professional tax help to best understand their own personal circumstances as the Program is not authorized to provide legal, financial, or tax advice.

Postsecondary Education – No Guarantee

The Program does not offer any guarantees regarding the future costs of post-secondary education or the ability of the CSA to cover these expenses for any Student. The total amount of qualified higher education expenses incurred by a Participant may exceed the funds in their CSA.

There is no guarantee that a Participant will be accepted to a postsecondary institution or that a beneficiary will be able to maintain attendance at or receive a degree from an eligible educational institution. The Program does not provide advice or assistance in applying to postsecondary institutions or calculating the costs of that attendance.

Transaction Timing

The Program will make all reasonable attempts to complete transactions and requests regarding CSAs in a timely manner. Most requests received in good order during the Program's hours of operation (8:30 AM – 4:30 PM Monday through Friday) will usually be completed within three to five business days. However, the Program offers no guarantee regarding the timing of CSA setup, changes, withdrawals, confirmations, or other transactions. The Program does not guarantee that a transaction received on the last day the Program conducts business for that year will be complete on that day. Deposits will generally be recognized in the year in which the deposit is recognized by the Program's banking partner.

Special Considerations

In addition to rights expressly stated elsewhere in this program description, the Program reserves the right to:

- Reject a form that is:
 - Not complete, or that has been superseded by an updated version of the form;
 - Dated with a signature more than 90 days old;
 - Signed by a person who does not hold Legal Guardian status for the named Student;

- Freeze a CSA, close a CSA, or refuse, change, discontinue, or temporarily suspend CSA services, including accepting contributions and/or processing withdrawal requests, for any reason, including, without limitation:
 - When the Program reasonably believes fraudulent, suspicious, or illegal activity may occur or has occurred;
 - When the Program has received reasonable notice of a dispute regarding the money in a CSA;
 - The Program's discovery that a CSA has been managed or accessed for purposes other than to save for the costs of Qualified Account Use.
- Suspend the processing of withdrawal requests or postpone sending out the proceeds of a withdrawal request when banks are closed for any reason other than their usual weekend or holiday closings, when banking is restricted by the federal government, or under any emergency circumstances.

Death or Intellectual Incapacitation of a CSA Beneficiary

In the event of the death or irreversible intellectual incapacitation of a named beneficiary, the beneficiary's (Student) estate or legal guardian will have the option to withdraw the CSA balance, less any deposits made by the City or other program partners, including the initial deposit and any incentive deposit(s). Requests must be submitted in writing to the Program Manager and documentation of legal guardianship must be submitted along with the request.

Extraordinary Events

The Program, the City, the County, and LAUSD are not liable for any loss to a CSA Participant caused directly or indirectly by changes in Federal or state banking regulations; war; acts of terrorism; forces of nature; strikes; changes in Federal law, state law, or tax law; or other conditions beyond their control.

No Indemnification

Neither the Program, the City, the County, or LAUSD or its officers, employees, or associated persons will indemnify a CSA Participant, or contributor to CSAs against any damages, losses or other claims arising from their official or unofficial acts, whether negligent or otherwise.

The Program will use reasonable procedures to confirm that transaction requests on CSAs are genuine; however, the Program is not responsible for any losses arising from fraudulent or unauthorized instructions that it believes to be genuine. A CSA Participant, beneficiary, parent or legal guardian will keep information confidential and carefully monitor the CSA's balance and overall status. If a CSA Participant, beneficiary, parent or legal guardian suspects fraudulent activity on their CSA, they should contact the Program Manager immediately.

Privacy Policy

The CSA Program will not collect personally identifiable information about Participants outside of what is provided by LAUSD or other jurisdictions, unless Participants, parents or legal guardians choose to provide such information. Any personal information provided to the Program will be protected by security practices. Non-personal information related to visits to the Program's website may be automatically collected and temporarily stored. The City will not disclose, give, sell or transfer any personal information without prior authorization or as required by law.