



**CSAC**

CALIFORNIA  
**STUDENT AID**  
COMMISSION

DRAFT

REQUEST FOR APPLICATIONS: CSAC RFA# 20-001

Child Savings Account Grant Program

Grant for Eligible Entities

Released October 1, 2020

Applications due on  
November 13, 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

## TABLE OF CONTENTS

<b>I.</b>	<b>OVERVIEW .....</b>	<b>1</b>
	Purpose.....	1
	Background.....	1
<b>II.</b>	<b>PROGRAM DESCRIPTION .....</b>	<b>2</b>
	<b>A.</b> Grant Information.....	2
	<b>B.</b> Eligibility Requirements / Qualifying Entities.....	3
	<b>C.</b> Technical Assistance .....	5
	<b>D.</b> Allowable Activities and Costs .....	6
	<b>E.</b> Non-allowable Activities and Costs .....	6
	<b>F.</b> Questions to the Commission.....	7
<b>III.</b>	<b>ACCOUNTABILITY .....</b>	<b>7</b>
	<b>A.</b> Reporting and Collaboration Requirements.....	7
	<b>B.</b> Program Deliverables .....	8-9
<b>IV.</b>	<b>APPLICATION PROCEDURES AND PROCESSES.....</b>	<b>9</b>
	<b>A.</b> Program Timeline .....	9
	<b>B.</b> Application Due Date .....	10
	<b>C.</b> Application Review .....	10
	<b>D.</b> Application Scoring Chart and Evaluation Rubric.....	10
	<b>E.</b> Application Format and Instructions.....	10
	<b>F.</b> Incomplete and Late Applications.....	11
	<b>G.</b> Appeals Process .....	11
<b>V.</b>	<b>GRANT AWARDS .....</b>	<b>11</b>
	<b>A.</b> Grant Award Notification.....	11
	<b>B.</b> Assurances, Certifications, Terms, and Conditions.....	11-12
	1. Assurances and Certifications.....	12
	2. Terms and Conditions.....	12
	<b>C.</b> Grant Funding .....	12
<b>VI.</b>	<b>APPLICATION COMPONENTS AND INSTRUCTIONS.....</b>	<b>13</b>
	<b>A.</b> Application Components.....	13
	<b>B.</b> Application Instructions .....	13-18

## 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. 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 1, 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 students attending all segments of postsecondary education in California. These programs include grant, scholarship, and loan assumption programs supported by the state and the federal government.

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

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

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

## 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 Chapter 4 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 statute allocates 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). Available funding will be awarded based on the number of students that each participating entity intends to serve under the program, and the percentage of low-income families residing in the community served by each participating entity.

1. Up to 74 percent or seven million four hundred thousand dollars (\$7,400,000) of the funding shall be used to initiate a new local child savings account program.
2. A minimum of 24 percent or two million four hundred thousand dollars (\$2,400,000) of the funding shall be used to expand an existing local child savings account program.
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.

Outreach priority shall be given to underrepresented regions of the state that are not already offering a local child savings account program.

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 1 2021 – June 30, 2022.
2. The total number of students that would be served, ages 0-10, by these grant dollars through Fiscal Year 2020-22.
3. The percentage of lower average and median income families residing in the community served by these grant dollars.
4. The percentage of college going rates for students residing in the program's geographic region.
5. 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) the 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 denoted in Appendices: Evaluation Rubrics. Successful applicants may not be awarded the entire grant amount for which they have applied, but may receive a reduced amount, commensurate with the legislative direction provided in Education Code Section 70115.1(a). The minimum grant award amount will be one hundred thousand dollars (\$100,000). The Commission reserves the right to adjust downward the grant award amount requested if the Commission deems it appropriate to do so to meet the mandate and intent of the governing legislation.

## **B. Eligibility Requirements / 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, including college savings programs, and meet the following requirements:

- 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 Education Code Section 70115.1(b)(1)(A), in order to be considered for a CSA award, a local government or nonprofit organization must meet all of 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. Have or develop a plan to augment funding it receives to provide continued financial support for its proposed program; and
4. Indicate in its application that its proposed program has the capacity to enroll eligible children into the program or that the program has the ability to automatically enroll eligible children.

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:

1. Higher percentages of students in the local program's geographic region who are eligible to receive free or reduced-price meals;
2. Lower average and median incomes of families living in the local program's geographic region;
3. Lower college-going rates for students in the local program's geographic region;
4. A higher amount of funding secured, or planned to be secured, through local budget commitments, philanthropy, or other funding sources;
5. A higher number of children who would have access to a college savings account under the local program;
6. Has a long-term and fiscally sound plan to sustain its local program;
7. Has a detailed and 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; and
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 Education Code Section 70115.1(b)(1)(B), in order to be considered for a CSA Grant Program award, a local government or nonprofit organization must meet all of the following minimum qualification

1. 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;
2. Have moneys in addition to grants received under this chapter, to support its program;
3. Indicate in its application that its program has the capacity to enroll eligible children into the program or that the program has the ability to automatically enroll eligible children; and
4. Describe in its application how these funds will expand the existing program.

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:

1. Higher percentages of students in the local program's geographic region who are eligible to receive free or reduced-price meals;
2. Lower average and median incomes of families living in the local program's geographic region;
3. Lower college-going rates for students in the local program's geographic region;
4. A higher amount of funding secured through local budget commitments, philanthropy, or other funding sources;
5. A higher total amount of funds saved for the local program;
6. A higher number of outreach events demonstrated by the applicant in its application to cultivate a college-going culture and encourage contributions to child savings accounts;
7. Has demonstrated the ability to sustain and potentially expand its program; and
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 plans. Technical assistance 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;
2. Participation in a working group of grantees to share best practices; and

3. Assisting qualifying entities that are not offering a local child savings account program to develop an application to receive a grant.

\*<https://prosperitynow.org/csa-starter-kit>

## Definitions

Pursuant to Education Code Section 70115 (c)(1)(A), 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. **“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/>
3. **“Eligible for free or reduced-price meals”** are children with incomes at or below 130 percent of the poverty level. To access data files, click here: <https://www.cde.ca.gov/ds/sd/sd/files.asp>
4. **“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 this RFA will be eliminated.

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

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

1. Supplantation of existing funding and efforts, including costs otherwise necessary to operate a child savings account program without this grant;
2. Acquisition of equipment for administrative or personal use unless essential to the establishment or ongoing operation of a child savings account program;
3. Acquisition of 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. Food services/refreshments/banquets/meals;
5. Purchase or rental of space unless essential to the establishment or ongoing operation of a child savings account program;
6. Payment for memberships in professional organizations;
7. Purchase of promotional favors, such as bumper stickers, pencils, pens, or T-shirts, unless essential to the outreach activities allowed under Section I, "Expenditure of funds";
8. Subscriptions to journals or magazines; and
9. Travel 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 14, 2020**. The email address for questions is [csa@csac.ca.gov](mailto:csa@csac.ca.gov).

Responses to all questions received will be publicly posted on the CSA website (<http://www.csac.ca.gov/csa>) by 5:00 p.m. PT on **October 23, 2020**.

## III. ACCOUNTABILITY

### A. Reporting and Collaboration Requirements

To ensure the successful implementation of the CSA Grant Program, grantees will be 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 1 2021.

2. An *Annual Program Report* for each fiscal year in which CSA Grant Program funds are spent by the grantee, due by March 31, 2022 and March 31, 2023.

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.

## **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. The total number of participants in the child savings program, including:
  - a. The total number of families served, and
  - b. The total number of participating students with a distinct individual college savings account opened in the student's name.
2. The total dollar amount in all child savings accounts served by the program, including:
  - a. The amount contributed by funds from the entity,
  - b. The amount contributed by grant funds from the CSA Grant Program, and
  - c. The amount contributed by family members or individuals with accounts.
3. A summary of all marketing, outreach, and awareness efforts made by the grantee that are targeted at individuals and families intended to be served by the child 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
4. The total dollar amount of funds spent for one-time administrative costs.
  5. An update on the entity’s progress toward meeting its goals as stated in the entity’s original CSA Grant Program application, including an updated timeline of when the stated goals are expected to be achieved.
  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 child savings account program.

#### IV. APPLICATION PROCEDURES AND PROCESSES

##### A. Program Timeline

Activity	Due Date
RFA Release Date	October 1, 2020
Technical Assistance Webinar hosted by CSAC at 11 a.m. PT – visit <a href="https://www.csac.ca.gov/csa">https://www.csac.ca.gov/csa</a> for more details	October 9, 2020
Written RFA Questions Due to the Commission by 3:00 p.m. PT – email questions to <a href="mailto:csa@csac.ca.gov">csa@csac.ca.gov</a>	October 14, 2020
Commission Posts Responses to Questions	October 23, 2020
Applications Due to the Commission	November 13, 2020
Mandatory Scoring Begins	November 16, 2020
Announce Preliminary Award Offers – posted on <a href="https://www.csac.ca.gov/csa">https://www.csac.ca.gov/csa</a> . Decision letters sent to all applicants	November 30, 2020
Notice to Accept & Budget Revisions to the Commission by 3:00 p.m. PT – email to <a href="mailto:csa@csac.ca.gov">csa@csac.ca.gov</a> . Appeals due to the Commission by 3:00 p.m. PT – email to <a href="mailto:csa@csac.ca.gov">csa@csac.ca.gov</a>	December 11, 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	Mid-January, 2021
Completion of Contracts	February 28, 2021
Proposed Start of Grants	March 1, 2021
First Introductory Report Due to the Commission	September 1, 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 13, 2020.*

[csa@csac.ca.gov](mailto:csa@csac.ca.gov)

Subject line: CSA RFA #19-002 – “Applicant’s Name”

## C. Application Review

Each application will be read and scored by a review panel. Application review will start on November 16, 2020 and conclude by November 20, 2020.

## D. Application Scoring Chart and Evaluation Rubric

Each application will be evaluated using Appendices: Evaluation Rubrics.

## E. Application Format and Instructions

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

1. One original signed CSA Grant Program application must be received at the Commission by 3:00 p.m. Pacific Time on **November 13, 2020.**
2. Application must be emailed to [csa@csac.ca.gov](mailto:csa@csac.ca.gov) .
3. The application narrative must be typed using 12-point Arial font, with one-inch margins on all four sides of standard 8.5-inch x 11-inch paper and be single-sided.
4. The narrative section is not to exceed ten (10) pages in length. Do **NOT** attach additional pages or information not requested in the application.
5. 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](mailto:csa@csac.ca.gov)

Subject line: CSA RFA #19-002 Appeal – “Applicant’s name”

The Commission must receive the letter of appeal, with an original signature by an authorized person, by December 11, 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 legally obligated 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 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
- Form E: How Funding From CSA Grant Program Will Be Used
- Form F: Budget Narrative 2020-2021
- Form G: Budget Narrative 2021-2022

### 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. To be considered a complete application, the packet must include the following components **in the order listed**:

#### 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 page 3 and 4 for definitions.
2. "Applicant's Name" is the name of the organization or institution that is applying for the CSA Grant Program.
3. "Employer Identification Number (EIN)", also known as the "Federal Employer Identification Number" or "Federal Tax Identification Number", 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.
4. If the CSA Program Director will not be CSAC's primary contact, please provide the name, title, and contact information of the designated person.

#### Form B: Application Proposal

1. The application proposal must be typed using 12-point Arial font.



2. The proposal section is not to exceed the space provided on the form.

**Form C: Application Narrative**

1. The application narrative must be typed using 12-point Arial font, with one-inch margins on all four sides of standard 8.5-inch x 11-inch paper and be single-sided.
2. The narrative section is not to exceed ten (10) pages in length. Do NOT attach additional pages or information not requested in the application.
3. 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.

**Form D: Required Data**

1. To find the mean of low-income families:
  - a) Click on the link:  
<https://data.census.gov/cedsci/table?q=Mean%20Income&tid=ACSS T1Y2018.S1902&hidePreview=false>
  - b) Click “Customize Table”.
  - c) Collapse the Labels “Household Income” and “Per Capita Income By Race and Hispanic or Latino Origin”.
  - d) Collapse “All families” under “Family Income By Number of Workers in Family”.

United States				
	Number		Percent Distribution	
Label	Estimate	Margin of Error	Estimate	Margin of Error
> HOUSEHOLD INCOME				
> FAMILY INCOME BY NUMBER OF WORKERS IN FAMILY				
>> All families	11,100,000	1,000,000	11.1%	1.0%
> PER CAPITA INCOME BY RACE AND HISPANIC OR LATINO ORIGIN				

- e) Click “Geographies”.
  1. Selection varied/make selections that area appropriate to the geographic region that the applicant is planning to serve or is serving
- f) Click “Years”
  1. Select “2018”.

- g) Click “Hide”
  - I. De-select “Number” and “Percent Distribution”.
- h) Your customized table should show the estimated Mean income (dollars) for All families in the geographic regions that you plan or are planning to serve.
- i) Download a copy of the results and attach to Form D. This will be your “supporting documents.”

2. To find the mean of low-income families:

- a) Click on the link:  
<https://data.census.gov/cedsci/table?q=median%20income&tid=ACST1Y2018.S1903&moe=false&hidePreview=true>
- b) Click “Customize Table”.
- c) Collapse all Labels *except* for Families.
- d) Collapse “Families” under Families.



MEDIAN INCOME IN THE PAST 12 MONTHS (IN 2018 INFLATION-ADJUSTED DOLLARS)			
United States			
	Number	Percent Distribution	Median income (dollars)
Label	Estimate	Estimate	Estimate
> HOUSEHOLD INCOME BY RACE AND HISPANIC OR LATINO ORIGIN OF HOUSEHOLDER			
> HOUSEHOLD INCOME BY AGE OF HOUSEHOLDER			
▼ FAMILIES			
> Families	79,211,070	70.2%	44,103
> FAMILY INCOME BY FAMILY SIZE			
> FAMILY INCOME BY NUMBER OF EARNERS			
> NONFAMILY HOUSEHOLDS			

- e) Click “Geographies”.
  - I. Selection varied/make selections that area appropriate to the geographic region that the applicant is planning to serve or is serving
- f) Click “Yes”
  - I. Select “2018”.
- g) Click “Hide”
  - I. De-select “Number” and “Percent Distribution”.
- h) Your customized table should show the estimated Median income (dollars) for All families in the geographic regions that you plan or are planning to serve.
- i) Download a copy of the results and attach to Form D. This will be your “supporting documents.”

3. To find the percentage of college-going rates:

- 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.



**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
- CAASPP/ELPAC Test Results
- Data Requests

**Other CDE Resources**

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

**1. Select Level**

**2. Select Subject**

**3. Select Submit**

- I. Select Level – selection varied/make selections that are appropriate to the geographic region that the applicant is planning to serve or is serving
- 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. Enter County name or enter District or School Name
- 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 results and attach to Form D. This will be your “supporting documents.”

4. To find the percentage of students eligible to receive free/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 planning to serve or is serving.



**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
- CAASPP/ELPAC Test Results
- Data Requests

**Other CDE Resources**

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

**1. Select Level**

**2. Select Subject**

**3. Select Submit**

- I. Select Level – selection varied/make selections that are appropriate to the geographic region that the applicant is planning to serve or is serving
- 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 County name or enter District or School Name
- VI. Select a Report – select “Free and Reduced Price Meal – District summary data”

c) Print a copy of the results and attach to Form D. This will be your “supporting documents.”



**Form E: Application Narrative**

1. Manually calculate the total budget.

**Form F & G : Application Narrative**

1. Manually calculate the total budget.

## 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

Please 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.

## FORM C: APPLICATION NARRATIVE

Describe in full the applicant's child savings account program plan, for which funding from the Child Savings Account Grant Program is sought. The narrative should include, but not be limited to, the details below and documentations.

*For applicants with new program only:*

- a. Describe the fiscal plan for sustaining the program and provide documentation.
- b. Describe the plan to inform local families about the importance of establishing a college savings account.
- c. Describe the plan to provide local families with college savings fiscal literacy assistance.
- d. Describe the plan to establish a college-going culture.

*For applicants with existing program only:*

- a. Describe the plan to sustain and potentially expand the program.

## FORM D: REQUIRED DATA

SECTION 1 - Total budget amount requested		SECTION 2 – Number of students intended to be served, ages 0-10 only.	
FY 2020-21	\$	FY 2020-21	
FY 2021-22	\$	FY 2021-22	
Total	\$	Total	

SECTION 3 – Mean income of families in the program’s geographic region	SECTION 4 – Medium income of families in the program’s geographic region
\$ _____	\$ _____

SECTION 5 – Percentage of college-going rates for students in the program’s geographic region	SECTION 6 – Percentage of students eligible to receive free/reduced price meals in the program’s geographic region
_____ %	_____ %

SECTION 7 – Amount to invest, through a combination of initial deposits and incentive payments, into each child/college savings account opened under the program.
\$ _____ invested in each child’s college savings account

**SECTION 8 - Additional Funding Sources**

Identify the source and amount of funding, in addition to CSA Grant Program funding sought in this application, that will support the Applicant’s child savings account program.

Source Name	Amount	Select Funding Status
	\$	<input type="checkbox"/> Encumbered <input type="checkbox"/> Anticipate
	\$	<input type="checkbox"/> Encumbered <input type="checkbox"/> Anticipate
	\$	<input type="checkbox"/> Encumbered <input type="checkbox"/> Anticipate
	\$	<input type="checkbox"/> Encumbered <input type="checkbox"/> Anticipate
	\$	<input type="checkbox"/> Encumbered <input type="checkbox"/> Anticipate
	\$	<input type="checkbox"/> Encumbered <input type="checkbox"/> Anticipate

*Please use page 2 if you have additional sources*

*Additional space for Section 6 – Additional Funding Sources*

Source Name	Amount	Select Funding Status
	\$	<input type="checkbox"/> Encumbered <input type="checkbox"/> Anticipate
	\$	<input type="checkbox"/> Encumbered <input type="checkbox"/> Anticipate
	\$	<input type="checkbox"/> Encumbered <input type="checkbox"/> Anticipate
	\$	<input type="checkbox"/> Encumbered <input type="checkbox"/> Anticipate
	\$	<input type="checkbox"/> Encumbered <input type="checkbox"/> Anticipate
	\$	<input type="checkbox"/> Encumbered <input type="checkbox"/> Anticipate
	\$	<input type="checkbox"/> Encumbered <input type="checkbox"/> Anticipate
	\$	<input type="checkbox"/> Encumbered <input type="checkbox"/> Anticipate
	\$	<input type="checkbox"/> Encumbered <input type="checkbox"/> Anticipate

DRAFT

## FORM E: HOW FUNDING WILL BE USED

Describe expenditure categories for which the applicant plans to use the Child Savings Account (CSA) funds. These include, but not limited to, initial deposits, incentive payments, outreach efforts, and one-time administrative costs. Provide budget and percentage of usage for each category.

Expenditure Category	Budget	% of Total Usage of CSA Grant Program Award Amount
	\$	%
	\$	%
	\$	%
	\$	%
	\$	%
	\$	%
	\$	%
	\$	%
	\$	%
	\$	%
	\$	%
	\$	%
	\$	%
	\$	%
	\$	%
Total budget should equal the "Total" amount on "Section 1" of Form D.	\$	Total - 100 %

**FORM F: FY 2020-21 GRANT BUDGET NARRATIVE**

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

Categories include, but not limited to: staffing, outreach, and one-time administrative costs.

Expenditure Category	Narrative Explanation	Budget Sub-Totals
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
<b>Total</b>		<b>\$</b>

**FORM G: FY 2021-22 GRANT BUDGET NARRATIVE**

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

Categories include, but not limited to: staffing, outreach, and one-time administrative costs.

Expenditure Category	Narrative Explanation	Budget Sub-Totals
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
<b>Total</b>		<b>\$</b>



# SCORING RUBRICS

## SCORING RUBRIC FOR NEW PROGRAMS ONLY

### *Minimum Qualifications*

Per GOV 70115.1(c)(1), applicants must satisfy each of the following four minimum qualifications in order to be considered for CSA Grant Program funding:

CRITERIA	YES	NO
Not have a local child savings account program in operation or under development.		
Seek the grant to establish a local child savings account program that primarily targets children who are 0 to 10 years of age, inclusive.		
Have or develop a plan to augment funding it receives under this chapter to provide continued financial support for its proposed program.		
Indicate in its application that its proposed program has the capacity to enroll eligible children into the program or that the program has the ability to automatically enroll eligible children.		

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

### *Scoring Criteria*

#### *Ranking Points Determination*

GOV 70115.1(c)(2) specifies that the Commission shall give grant priority to qualified applicants based on the following below. This priority list will only take into effect if the total funding requests exceed the funding available, and or if the pool of qualified applicants is competitive; in order to ensure that no awardee receives less than \$100,000.



- A. Higher percentages of students in the local program’s geographic region who are eligible to receive free or reduced-price meals.
- B. Lower average and median incomes of families living in the local program’s geographic region.
- C. Lower college-going rates for students in the local program’s geographic region.
- D. A higher amount of funding secured, or planned to be secured, through local budget commitments, philanthropy, or other funding sources.
- E. A higher number of children who would have access to a college savings account under the local program.
- F. Has a long-term and fiscally sound plan to sustain its local program.
- G. Has a detailed and 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.
- H. Has 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.

For items A, D, and E the applicant with the highest number will receive the maximum point value. The maximum point value equals the number of qualified applicants. The applicant with the lowest number will receive 1 point.

- Note: For Item D, the Commission will divide the “funding secured or plan to be secured” by the “number of children who would have access to a college savings account” to get a Dollar Amount per student. This Dollar Amount will be the number used in Item D.

For items B and C the applicant with the lowest number will receive the maximum point. The maximum point value equals the number of qualified applicants. The applicant with the lowest figure will receive 1 point.

Items F and H are each worth 1 point for “yes” and 0 points for “no”.

Item G is worth 3 points total, each component is worth 1 point for “yes” and 0 points for “no”.

## Award Amount Determination

GOV 70115.1(a) specifies that the Commission shall distribute CSA Grant Program funds to qualifying applicants based on the following factors:

- How many qualified applicants are eligible to receive grants;
- The amount of available funding to award grants;
- The number of students that each participating applicant intends to serve under the program;
- The percentage of low-income families residing in the community served by each participating applicant; and
- The total Ranking Points determined by list of priorities set by the Statute. *Note: This priority list will only take into effect if the total funding requests exceed the funding available, and or if the pool of qualified applicants is competitive.*

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

**Step 1:** The number of entities eligible to receive grants will depend on how many entities apply, the total amount of funding requested from all applicants (developing a new college savings program), and the priority ranking.

**Step 2:** The amount of available funding is **\$7,400,000** (seven million, four hundred thousand dollars).

**Step 3:** The number of students that each qualifying applicant intends to serve, identified in Form D, will result in each applicant being assigned a score from 0 to 50, based on the *total* number of students that *all* applicants indicate they intend to serve from March 1, 2021 through June 2022, as follows:

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

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



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

**Step 4:** The percentage of low-income families residing in the community served by the college savings plan for each qualifying applicant, as identified in Form D, will result in each applicant being assigned a score from 0 to 50, weighted so that the applicant with the largest percentage of low-income families receives the highest score, and the applicant with the smallest percentage receives the lowest score, as follows:

**Step 4a.** The percentage of low-income families residing in the community served will be added together, the sum of which will be the Total Percentage of Low-Income Families.

**Step 4b.** The percentage of low-income families residing in the community served will then be divided by the Total Percentage of Low-Income Families, producing an Low-Income Families Quotient for each qualifying applicant.

**Step 4c.** The Low-Income Families Quotient for each qualifying applicant will then be multiplied by 50 points, producing the Low-Income Families Points for each applicant.

**Step 5:** Each qualifying applicant's Students-Served Points and Low-Income Families Points will be added together, the sum of which will be the Applicant Total Points. The prioritization of applicants will be applied in Step 5 using the Total Ranking Points determined earlier.

**Step 5a.** Each qualifying applicant's Total Points will be added to the Total Ranking Points, the sum of which will be the Grand Points.

**Step 5b.** The Grant Points will be added together, the sum of which will be the Grand Total Points.

**Step 5c.** The Grand Points will be divided by the Grand Total Points, then converted to a percentage, to produce a Percentage of Funds.

**Step 5d.** Each qualifying applicant's Percentage of Funds will be multiplied by \$7,400,000, the product of



which is the Calculated CSA Award Amount.

**Step 5e.** The Commission will eliminate a qualifying applicant if their Calculated CSA Award Amount is under \$100,000.

**Step 5f.** The Commission will adjust the award amount so no qualifying applicant will be awarded an amount greater than the funding requested.

**Step 5g.** Any excess funding amounts after Step 5f will be re-distributed to the qualifying entities who do not receive the full funding requested.

**Step 5h.** Re-distribution of funds will be based on the Total Ranking Points.

- i. The Total Ranking Points of all qualifying applicants, who do not receive the full requested amount, will be added together, the sum of which will be the Grand Total Ranking Points.
- ii. Each qualifying applicant's Total Ranking Points will be divided by the Grand Total Ranking Points, then converted to a percentage, to produce a Second Percentage of Funds for each qualifying applicant.
- iii. Each qualifying applicant's Second Percentage of Funds will be multiplied by the excess funding amount, the product of which is the Preliminary Award Offer.
- iv. Steps 5e-5h will be taken again to meet Statute guidelines.

**Step 5i.** If there are not enough qualified entities to expend the allocated \$7,400,000, the excess funds will be re-directed to qualified entities with an existing child savings program.

**SCORING RUBRIC FOR EXISTING PROGRAMS ONLY**

***Minimum Qualifications***

Per GOV 70115.1(c)(1), applicants must satisfy each of the following four minimum qualifications in order to be considered for CSA Grant Program funding:

CRITERIA	YES	NO
Have a local child savings account program in operation or under development that primarily		
Have moneys, in addition to grants received under this chapter, to support its program.		
Indicate in its application that its program has the capacity to enroll eligible children into the program or that the program has the ability to automatically enroll eligible children.		

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

***Scoring Criteria***

***Ranking Points Determination***

GOV 70115.1(c)(2) specifies that the Commission shall give grant priority to qualified applicants based on the following below. This priority list will only take into effect if the total funding requests exceed the funding available, and or if the pool of qualified applicants is competitive; in order to ensure that no awardee receives less than \$100,000.

- A. Higher percentages of students in the local program’s geographic region who are eligible to receive free or reduced-price meals.
- B. Lower average and median incomes of families living in the local program’s geographic region.
- C. Lower college-going rates for students in the local program’s geographic region.
- D. A higher amount of funding secured through local budget commitments, philanthropy, or other funding sources.
- E. A higher total amount of funds saved for the local program.
- F. A higher number of outreach events demonstrated by the applicant in its application to cultivate a college-going



culture and encourage contributions to child savings accounts.

G. Demonstrated ability to sustain and potentially expand its program.

H. Has 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.

For items A, D, E, and F the applicant with the highest number will receive the maximum point value. The maximum point value equals the number of qualified applicants. The applicant with the lowest number will receive 1 point.

- Note 1: For Item D, the Commission will divide the “funding secured” by the “number of children served” to get a Dollar Amount per student. This Dollar Amount will be the number used in Item D.

For items B and C the applicant with the lowest number will receive the maximum point. The maximum point value equals the number of qualified applicants. The applicant with the lowest figure will receive 1 point.

Item G and H are each worth 1 point for “yes” and 0 points for “no”.

### *Award Amount Determination*

GOV 70115.1(a) specifies that the Commission shall distribute CSA Grant Program funds to qualifying applicants based on the following factors:

- How many qualified applicants are eligible to receive grants;
- The amount of available funding to award grants;
- The number of students that each participating applicant intends to serve under the program;
- The percentage of low-income families residing in the community served by each participating applicant; and
- The total Ranking Points determined by list of priorities set by the Statute. *Note: This priority list will only take into effect if the total funding requests exceed the funding available, and or if the pool of qualified applicants is competitive.*

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



**Step 1:** The number of entities eligible to receive grants will depend on how many entities apply, the total amount of funding requested from all applicants (developing a new college savings program), and the priority ranking.

**Step 2:** The amount of available funding is **\$2,400,000** (two million, four hundred thousand dollars).

**Step 3:** The number of students that each qualifying applicant intends to serve, identified in Form D, will result in each applicant being assigned a score from 0 to 50, based on the *total*/number of students that *all* applicants indicate they intend to serve from March 1, 2021 through June 2022, as follows:

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

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

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

**Step 4:** The percentage of low-income families residing in the community served by the college savings plan for each qualifying applicant, as identified in Form D, will result in each applicant being assigned a score from 0 to 50, weighted so that the applicant with the largest percentage of low-income families receives the highest score, and the applicant with the smallest percentage receives the lowest score, as follows:

**Step 4a.** The percentage of low-income families residing in the community served will be added together, the sum of which will be the Total Percentage of Low-Income Families.

**Step 4b.** The percentage of low-income families residing in the community served will then be divided by the Total Percentage of Low-Income Families, producing an Low-Income Families Quotient for each qualifying applicant.



**Step 4c.** The Low-Income Families Quotient for each qualifying applicant will then be multiplied by 50 points, producing the Low-Income Families Points for each applicant.

**Step 5:** Each qualifying applicant's Students-Served Points and Low-Income Families Points will be added together, the sum of which will be the Applicant Total Points. The prioritization of applicants will be applied in Step 5 using the Total Ranking Points determined earlier.

**Step 5a.** Each qualifying applicant's Total Points will be added to the Total Ranking Points, the sum of which will be the Grand Points.

**Step 5b.** The Grant Points will be added together, the sum of which will be the Grand Total Points.

**Step 5c.** The Grand Points will be divided by the Grand Total Points, then converted to a percentage, to produce a Percentage of Funds.

**Step 5d.** Each qualifying applicant's Percentage of Funds will be multiplied by \$2,400,000, the product of which is the Calculated CSA Award Amount.

**Step 5e.** The Commission will eliminate a qualifying applicant if their Calculated CSA Award Amount is under \$100,000.

**Step 5f.** The Commission will adjust the award amount so no qualifying applicant will be awarded an amount greater than the funding requested.

**Step 5g.** Any excess funding amounts after Step 5f will be re-distributed to the qualifying entities who do not receive the full funding requested.

**Step 5h.** Re-distribution of funds will be based on the Total Ranking Points.

- i. The Total Ranking Points of all qualifying applicants, who do not receive the full requested amount, will be added together, the sum of which will be the Grand Total Ranking Points.



- ii. Each qualifying applicant's Total Ranking Points will be divided by the Grand Total Ranking Points, then converted to a percentage, to produce a Second Percentage of Funds for each qualifying applicant.
- iii. Each qualifying applicant's Second Percentage of Funds will be multiplied by the excess funding amount, the product of which is the Preliminary Award Offer.
- iv. Steps 5e-5h will be taken again to meet Statute guidelines.

DRAFT