General Terms
General terms used in the Request for Proposal are defined below:
- "Proposer" –any research/evaluation entity or individual submitting a proposal to this Request for Proposals
- "RFP" – Request for Proposal
- "Contractor" – the research/evaluation entity or individual awarded a contract for services under this RFP
- "the City" – the City & County of San Francisco
- "Treasurer & Tax Collector" – the Office of the Treasurer & Tax Collector
- "K2C" – Kindergarten to College, a program of the Office of the Treasurer & Tax
- Collector; in this solicitation, refers also to program staff and their representatives
- "SFUSD" – San Francisco Unified School District
- "Financial Institution" -- financial institution partner which maintains participant accounts, currently Citibank
- "CSA" – Children's Savings Account: long-term savings and investment accounts at a
- financial institution
- "Participants"—SFUSD students with accounts
- "Participant accounts" –college savings accounts for participants
- "Participant" funds – funds contributed by students, families or third parties
- "Program" funds – funds contributed by the City & County of San Francisco
- "College" – refers to 2- or 4-year college, as well as any other accredited post-secondary option

Background
CSAs are long-term savings or investment accounts that help children and their families, especially those from low-income families, build savings for the future. In Spring 2011, the City & County of San Francisco launched the first universal, publicly funded CSA program in the country. The idea behind K2C is simple: help families start saving by removing barriers to opening an account and providing incentives to spur family and student contributions.

K2C automatically opens a college savings account for every child entering the City's public schools and seeds each participant account with $50 to put participants on a path to college from the first day of school. Participants have the opportunity to earn additional incentives provided by the City. Examples include but are not limited to small dollar incentives provided for engaging with the account and making deposits. In March 2020, K2C launched an additional equity incentive, called the "I Am the Future" campaign designed to accelerate targeted asset-building for students experiencing the greatest barriers to opportunity.

All participants from Kindergarten through 12th grade now have a Participant account for a current total of 49,358 accounts. Approximately 23% of families with an account have made a deposit into their child's account. Participant accounts now hold over $11.5 million. K2C families are currently depositing more than one million dollars per year. In the current school year (2022-23), the inaugural cohort of K2C participants will graduate from high school and the program will disburse funds at scale for the first time.

Learn more about the K2C program here: www.k2csf.org

The City is now soliciting for a research and evaluation entity ("proposer") to conduct a multi-phase evaluation of the K2C program to examine the impact and efficacy of the program, as well as offer a blueprint for future analysis.

Data for Evaluation

K2C will primarily furnish administrative and quantitative data required for the evaluation, as well as historic qualitative data as available. The proposer will lead on collection of any new qualitative data required for the evaluation. K2C's expectation is that collection methodologies will elevate inclusion of BIPOC and other historically under-represented populations in post-secondary education. Program staff will provide support and oversight in this area. Current data available includes:

Type	Source	Examples
Demographic	SFUSD	- Grade level, school, race/ethnicity - Parent/Guardian name - Mailing address - Preferred language - Contact information (phone, email)
Financial	Citibank	- Contribution history (amounts, frequency, channel) - Earned incentives (behavioral, scholarships)
Financial	K2C records	- Balances moved to a 529
Program	K2C records	- Community engagement activities - Historic testimonials and other qualitative data collected by program as available - Data from K2C Equity Incentive

Student data, including academic performance, graduation status, college enrollment, and low-income households, is currently in the process of acquisition from SFUSD and is anticipated to be available in the Summer of 2023.

Statement of Need

Through this evaluation, K2C seeks to better understand the impacts and effectiveness of the program as currently designed and operated. Additionally, K2C seeks guidance on measuring the economic impacts for participants beyond graduation and college acceptance. K2C will rely on the proposer to refine a preliminary list of research questions as part of this proposal and arrive at final research questions in collaboration with K2C after contract award. Below are general considerations K2C has outlined to guide this process:

- Impact:
    - *How does the program impact enrollment in post-secondary education?*
    - *Does the program have an impact on the academic achievement and educational attainment of participants?*
    - *Does the program have an impact on college aspirations?*
    - *Are the impacts of the program delivered equitably (including but not limited to by race)?*
    - *What is the effect, if any, of the program on economic outcomes of the family?*

- Program Operation:
    - *How well is the program put into operation?*
    - *Does the program effectively deploy resources?*
    - *Are the program's incentives effective at driving engagement?*
    - *What are recommendations for improvement?*

- Blueprint for Future Evaluation:
    - *What future impacts (college graduation, employment, other economic outcomes) should the program consider when measuring its long-term success?*
    - *What data and information should the program endeavor to collect for future analysis? Using what methodology?*
    - *What other challenges should be considered when designing for future evaluation?*

As the first CSA of its kind in the nation, the findings from this program evaluation will not only inform local decision-making around San Francisco's program, but will also advance the CSA field as a whole and serve as a resource for similar programs across the country. K2C seeks a proposer who is excited by the dynamic nature of the CSA field and incorporates emergent learnings from the field into their work with our program.

K2C contemplates that this program evaluation will occur over the course of (4) research phases. Proposer should consider each phase as a stand-alone project and design accordingly. Phases A1 and A2 should be designed to occur sequentially. Phase B and Phase C need not necessarily occur in sequence.
- Phase A1: Impact Evaluation, Quantitative/Administrative Data analysis
- Phase A2: Impact Evaluation, Qualitative Data analysis
- Phase B: Examination of Program Operation
- Phase C: Blueprint for Future Evaluation

Detailed Scope of Work
The Scope of Work is to be used as a general guide and is not intended to be a complete list of all work necessary to complete this project. Proposers should use this description when designing their proposal. However, proposers may suggest additions that will, in their estimation, enhance and differentiate their proposal.

1. **Design, implement, and report findings in a multi-phase program evaluation.**
    a. Program evaluation shall be structured in (4) research phases as outlined in Statement of Need above. K2C shall initiate the launch of each research phase, beginning with Phase A1. Proposer shall not begin work on any phase of the program evaluation without written notification from K2C.
    b. For each phase of the evaluation, provide K2C with a proposed research design and implementation plan for approval. Each plan shall include an outline of data needs and realistic timeframes for data acquisition and preparation. Each plan shall highlight any areas of concern or anticipated challenges.
    c. Importantly, the plan for each phase should be stand-alone and not dependent on information or findings from a later phase. As the multi-phase program evaluation progresses, final reports should be relevant and cohesive to each other.
    d. Once Phases A1, A2, and B plans are approved, lead implementation of the research plan and provide regular progress updates to K2C. Coordinate with K2C as needed on data acquisition. Present preliminary findings to K2C and incorporate feedback as appropriate. Note, Phase C will not be implemented by the proposer under this contract.
    e. For each phase, complete and submit a final report to K2C.

2. **Attend regular meetings**.
    a. Provide regular updates to K2C on evaluation progress and challenges on a mutually agreed upon meeting schedule that supports the success of the project.