PROGRAM OVERVIEW
Kindergarten to College ("K2C") accounts are deposit-only savings accounts opened and maintained by the City and County of San Francisco ("the City") to help students enrolled in participating San Francisco Unified School District ("SFUSD") schools and grades save for college or other post-secondary education. A student, their family, and friends, may contribute to the student’s account.

The City maintains K2C accounts at Citibank, N.A. ("Citibank"). The accounts grow through contributions, gifts, incentives, and scholarships. Students and their parent/guardian may review their K2C account balance and transaction history online at www.k2csf.org.

CONTRIBUTIONS AND GIFTS
A contribution is a deposit of funds to a K2C account by a student, family, friend, or another person for the benefit of the student. Contributions are credited to a student’s K2C account and may count towards savings-related incentives. A gift is a deposit of funds that the K2C Program makes to a student’s K2C account on behalf of a third party, such as a company.

INCENTIVES AND SCHOLARSHIPS
Incentives are funds provided by K2C that the student can receive by meeting certain savings or other achievements. Scholarships may be awarded by K2C or on behalf of a third party based on certain academic or other achievements.

Incentives and scholarships can be earned only while a student is enrolled in an eligible SFUSD school or program. All incentives and scholarships are conditional on a student’s post-secondary educational attendance.

DISBURSEMENTS
When a student is ready to use their K2C funds for post-secondary education expenses, the student should contact K2C at k2c@sfgov.org. If a student does not attend post-secondary education by age 25, K2C will disburse all contributions and gifts to the student; all incentives and scholarships will return to the K2C program. Students who serve in a national service program, such as the US Military, Peace Corps or AmeriCorps, may defer receipt of their funds one year for each year of service, to a maximum of five years or age 30.

EARLY WITHDRAWALS
In the case of a family emergency, the student or parent/guardian may request an early withdrawal of some or all contributions and gifts in the student’s K2C account. In such a case, the student or parent/guardian should contact K2C at k2c@sfgov.org to request a withdrawal form. An early withdrawal will forfeit incentives. K2C will facilitate an emergency withdrawal as quickly as possible, but the process could take up to 30 days.

LEAVING THE SCHOOL DISTRICT
If a student is no longer enrolled in SFUSD, the student or parent/guardian may request that their K2C account remain open provided there is at least $10 in contributions and/or gifts in the account. To keep the account open, the student or parent/guardian must verify their address and make at least one deposit each calendar year. Any incentives or scholarships the student received while enrolled in SFUSD will remain in the K2C account. However, the student will no longer be eligible for new incentives or scholarships.

If the student’s account has less than $10 in contributions and/or gifts, the account will be closed, the parent/guardian of the student will be notified, and contributions and gifts will be sent to the student or guardian. All incentives and scholarships will return to the K2C program.

K2C program rules are subject to change. For more information about the K2C program, go to www.k2csf.org.

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