



🌐 www.k2csf.org
✉ k2c@sfgov.org
☎ 3-1-1 (in San Francisco)
or 415-701-2311

PROGRAM OVERVIEW

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

ACCOUNT INFORMATION

K2C accounts will be opened and maintained by the City and County of San Francisco with Citibank, N.A. (“Citibank”). The accounts grow through contributions made by students, family, and friends. Accounts may also receive gifts from third parties, such as a company. Students must be enrolled in a participating SFUSD school to receive K2C Program incentives and scholarships. All K2C account assets are held by the City for the student in accordance with K2C Program Rules. Students and their parent/guardian may review their K2C account balance and transaction history online.

CONTRIBUTIONS

A contribution is a bank deposit of funds by a student, or another person for the benefit of the student. Contributions will be credited to the K2C Account. Contributions will be distributable to the student or to the student’s parent/guardian in all circumstances.

INCENTIVES AND SCHOLARSHIPS

Incentives and scholarships are funds which the student can earn as part of the K2C Program if the student completes the K2C Program requirements. There are different forms of incentives and scholarships in the K2C Program such as a one-time incentive, which is an incentive which can be earned on a one-time basis for contributions or scholarship for student achievements. Both types of incentives can be earned by a student based on offers of the K2C Program. All incentives and scholarships are conditional and are paid by the Program Administrator.

DISBURSEMENTS

A request for funds on completion of the K2C Program for post-secondary education or at the account’s maturity should be directed to the K2C Program Administrator at k2c@sfgov.org.

If a student does not attend post-secondary education, all contributions and gifts will be released to the student at age 25. All other funds provided by the K2C program, including 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 choose to increase the age at which they receive their funds one year for each year of service, to a maximum of five years or age 30.

WITHDRAWALS

In the case of a family emergency or other unforeseen circumstance, the student or parent/guardian may request a withdrawal of the funds in the K2C account prior to completion of the K2C Program. In such a case, the student or parent/guardian should contact K2C at k2c@sfgov.org to request a withdrawal form. With an approved withdrawal, the student forfeits designated incentives related to contributions. A withdrawal may take up to 60 days to process.

LEAVING THE SCHOOL DISTRICT

If a student is no longer enrolled in SFUSD and has a permanent address and attends another school in the United States, the K2C account will remain open if there are any contributions in the K2C account. Any incentives or scholarships accrued while the student was enrolled in SFUSD will remain in the K2C account. However, the K2C account will not be eligible for any further incentives or scholarships. All other program rules still apply. If there are no contributions in the K2C account, the account will be closed and the parent/guardian of the student will be notified.

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

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