



Integration with the Social Infrastructure

Part 2: The Role of Community Based Organizations, Critical Support Structures for Students and Families

This brief focuses on the role of community based organizations (CBOs) as key pieces of the neighborhood social infrastructure that can use the Save for College Program to advance their work to support children's and families' educational and economic success. In the context of this brief, the term **community based organization** (CBO) refers to a nonprofit organization that represents and provides direct services and advocacy for a specific community.

Community based organizations are the lifeblood of many neighborhoods. They provide emergency food and health services, financial counseling, employment training, college preparation and access programs, after-school programs, immigration services and advocacy, and other critical services for families. Similar to a neighborhood's schools, CBOs play critical roles in the educational and economic opportunities of students and their families in their community, and they are a central piece of the neighborhood **social infrastructure** ("the physical places and organizations that shape the way people interact").¹ The Save for College Program is designed to support and strengthen these and other key institutions in each neighborhood that impact a child's likelihood of educational and economic

***Bolded words** are defined as Key Definitions at the end of this document

success. For these reasons, community based organizations play an important role in the Save for College Program model.

Before the Save for College Program’s launch, NYC Kids RISE partnered with community based organizations that serve families in the pilot neighborhoods, to determine how these organizations could best use and leverage the Program as a part of their work. Through co-creation, iteration, and prototyping, NYC Kids RISE and these partners are continuing to learn and build upon the model to make the Save for College Program an impactful tool to support CBOs’ day-to-day work. Through the pilot phase, NYC Kids RISE learned that CBOs can play three key roles as part of this decentralized, community-driven wealth building platform:

1. CBOs bring culturally competent scalability.

As trusted institutions in neighborhoods, CBOs can leverage their local knowledge and expertise to support families to access and use the Save for College Program in a more culturally competent and effective way than a single organization with a one-size-fits-all approach could. Integrating the Program into CBOs’ programmatic offerings can be part of a scalable model that reaches families where they are across each of NYC’s diverse school districts.

2. CBOs can catalyze and strengthen a neighborhood’s social capital as part of community-wide efforts.

CBOs can use the Program to work together in new and different ways with other networks and institutions within their neighborhoods that are also using and engaging with the Save for College Program—be it a school, a parent organization, a local business, or another CBO. These community-wide collaborations can both advance the CBOs’ priorities for their neighborhoods, including advocacy for policy and systems changes, and strengthen the **social capital** ties that promote neighborhood economic mobility.



Make the Road New York, a member of the inaugural CBO Collaborative, hosts a Meet the College Savings Expert workshop with their parent committee in Jackson Heights.

3. CBOs can use the Save for College Program to advance their missions and strengthen their own work.

CBOs can use the Save for College Program to advance their organizational missions around educational and economic opportunity by integrating the platform into their programs and services for families. In this way, partnering with CBOs can not only boost individual outcomes for families, but also strengthen the CBOs services. The strength of local CBOs is an important component of enabling economic opportunity and mobility in neighborhoods, and so the Save for College Program can achieve its goals in part by supporting the local CBOs to achieve theirs.

The learnings from the pilot phase will inform NYC Kids RISE’s approach to future CBO partnerships as it expands. For instance, these prototypes revealed opportunities for integrating the Program within system-wide partnerships between City agencies and CBOs (e.g. afterschool programs and **Community Schools**) as well as other CBO coalitions and networks. They also demonstrated the need for dedication of greater resources (financial and otherwise) to neighborhoods with less CBO presence and capacity.

BACKGROUND:

NYC Kids RISE has partnered with CBOs to co-create and customize the Program for their organizations and communities.

A central tenet of the Save for College Program's approach is that it is just one piece of an ecosystem in each neighborhood that impacts a child's likelihood of attending and graduating from college and career training. This ecosystem includes their home, their school, their after-school program, their religious or spiritual home, the local financial institutions, community organizations, commercial corridors, community centers, their neighbors, their employers (as they get older), and the belief systems that are shared within and across these institutions about the student, the family, and the community at large. These ecosystems look and operate differently in each community.

Particularly in an area as diverse as the pilot area in Queens—which is made up of a number of distinct neighborhoods and many sub-communities within them—engaging with the local organizations that know their communities best was critical to the Save for College Program's design and launch. While local CBOs and other community leaders have been instrumental to the Program's creation from the outset, NYC Kids RISE's partnerships with CBOs have deepened over time as these organizations' roles in the platform have become clearer.

Some of the key milestones in the evolution of the CBO partnerships include:

- **Pre-launch feedback:** As discussed in the Account Infrastructure brief, a diverse set of local community based organizations representing the pilot area's different neighborhoods and communities provided feedback on the platform's overall design before the launch of the first school year in 2017. These organizations included Neighborhood Trust, Make the Road New York, South Asian Youth Action, Urban Upbound, Queens Library, and Chhaya CDC. Other local civic organizations, such as the Astoria Houses Resident Association and the Queensbridge Houses Resident Association, also provided feedback at this stage.



Urban Upbound CEO Bishop Mitchell G. Taylor, Former Queensbridge Houses Resident Association President April Simpson, and NYC Kids RISE staff join families to celebrate the launch of the Save for College Program at Queensbridge Houses.

- **NYC Financial Empowerment Center partnership:** NYC Financial Empowerment Centers (Centers) provide free one-on-one financial counseling for New Yorkers. Though they are coordinated and supported by the NYC Department of Consumer and Worker Protection's Office of Financial Empowerment (OFE), they are housed within local community based organizations at 33+ sites throughout the city. NYC Kids RISE worked with OFE to develop parent/guardian-facing informational materials, training, and a technical assistance guide to enable financial counselors at the three Centers located in the pilot area to support participating families to complete the initiative's three foundational **Building Blocks** and make a long-term savings plan as part of the Centers' counseling services. In addition, counselors from these Centers and others across the city provided significant feedback on the Program's design and informational materials prior to launch. This partnership will be discussed further in the brief about the Save for College Program's forthcoming fifth pillar, Financial Education & Empowerment.

- **Urban Upbound - NYCHA development kick-off**

events: In the spring of the Save for College Program's first school year, once the first cohort of kindergartners had received their NYC Scholarship Accounts, NYC Kids RISE partnered with Urban Upbound (a CBO that provides services to promote economic prosperity and self-sufficiency in public housing neighborhoods) to host "Save for College Program Kick-off Parties" for newly enrolled families at each of the four NYC Housing Authority (NYCHA) public housing developments in the pilot area. These events were part of the Program's strategy to ensure that families in public housing knew about and could take advantage of the Program. Held in Urban Upbound's community center or another central location in each development and co-hosted with each development's Resident Association, these were the first Program events hosted outside of a school setting. They generated insights that informed future partnerships in the NYCHA developments and beyond.

- **Community Based Organization Partnership**

Collaborative: In the Program's second school year, with support from Citi, NYC Kids RISE launched an initiative to pilot deeper partnerships with a set of community based organizations that serve families in the pilot area. Through this year-long initiative, a collaborative of six CBOs each developed and executed up to three proof-of-concept projects for integrating the Save for College Program into their services for families, with technical assistance from NYC Kids RISE. The organizations, selected by application, spanned all of the pilot area's neighborhoods and provided services to families with young children that ranged from anti-poverty and financial empowerment, to after-school programs and summer camps, to citizenship services and immigrant rights, to organizing and advocacy.

The Save for College Program's Community Based Organization Partnership Collaborative

In Spring 2019, NYC Kids RISE launched an initiative to partner with key community based organizations that serve families of young children in the pilot neighborhoods, with the support of Citi. The Collaborative had three goals:

1. To embed the Program into community based organizations' operations to increase individual level outcomes for families while catalyzing community support for college and career training;
2. To support these organizations to leverage the Save for College Program to advance their own goals; and
3. To advance NYC Kids RISE's ability to partner with and support similar organizations in the future.

Over the course of a year-long partnership, each CBO agreed to develop and execute 1-3 proof-of-concept projects for integrating the Save for College Program into their programming and services, to participate in quarterly **Community of Practice** meetings, and to contribute to and inform the creation of user engagement tools that their organization and similar organizations could use to support families in their programs to use the Save for College Program platform through creative, customized activities. Each organization received technical assistance from NYC Kids RISE, communications and user engagement support from external user engagement design firms, and a small grant to support project planning and implementation.

CBO Partnership Collaborative Inaugural Members

1 Emerald Isle Immigration Center (EIC), an organization which helps immigrant New Yorkers address essential needs including: protection under the law and legal assistance, attainment of citizenship, U.S. civics education, ESL education, education on immigration law and policies, health insurance enrollment, employment referrals, cultural programming, Meals on Wheels, and mental health and wellness. EIC's core mission is bringing immigrants out of the legal, cultural, and economic shadows so that they may benefit from and contribute to the city and the country.

2 Jacob Riis Neighborhood Settlement, a community based social services agency that provides integrated comprehensive services to the low-income youth, seniors, immigrants and families of greater Western Queens. Riis Academy for Youth provides high-quality after-school and summer programming to over 1,110 young people in grades Kindergarten through 12 who are predominantly residents of the local New York City Housing Authority (NYCHA) public housing developments. The program operates from seven campuses: five in local public schools and two in the community centers at Queensbridge Houses and Ravenswood Houses. This pilot project focused on Jacob Riis' after school programs at P.S. 111, 171 and 166.

3 Make the Road New York (MRNY), a 23,000-member community organization that builds the power of immigrant and working communities to achieve dignity and justice. MRNY uses four core strategies: organizing, policy innovation, transformative education, and provision of survival services. MRNY addresses the most pressing issues facing their members' communities, from educational inequalities to police violence to lack of affordable housing and more.

4 Queens Community House (QCH), a multi-service settlement house whose mission is to provide individuals and families with the tools to enrich their lives and build healthy, inclusive communities. To this end, QCH provides a continuum of after school and youth development programs for children and youth and also supports parents' involvement in their children's academic journeys. QCH programs employ a strengths-based, youth development approach that fosters a college-going culture starting from elementary school and includes academic planning, self-exploration, career exploration, and, for the older youth, college counseling and application assistance. This partnership was focused on QCH's program at P.S. 149, where it is the **Community Schools** and **Beacon Program** partner.

5 Sunnyside Community Services (SCS), an organization that has been delivering high-quality services to residents of western Queens and beyond since 1974. The organization has grown in step with the evolving needs of its neighbors, and today SCS serves over 16,000 individuals annually throughout New York City. From Early Childhood Education to Senior Services, SCS provides programs for all ages. This pilot project focused on SCS's after-school program at P.S. 150 in Sunnyside.

6 Urban Upbound, an organization working to provide residents of public housing neighborhoods with the tools and resources needed to achieve economic mobility and self-sufficiency, and to break cycles of poverty. Urban Upbound situated this partnership in its Jobs-Plus Astoria Houses Office, which provides economic empowerment services to 828 families in Astoria Houses. Every day, Jobs-Plus Astoria Houses provides door-to-door outreach to families promoting services such as workforce development, financial counseling, free tax preparation, and participation in worker cooperatives.

INITIAL GEOGRAPHIC FOCUS OF CBO COLLABORATIVE



* Numbered locations above reflect general locations where CBO partners executed pilot projects in partnership with NYC Kids RISE. Some organizations conducted pilot project activities in multiple locations.

CASE STUDY 1

CBOs can use the Save for College Program to Advance their Organizational Missions and Goals

As discussed previously, community based organizations work every day to promote economic opportunity and educational attainment in their communities. The Save for College Program is meant to be a new tool for these organizations to use to complement and strengthen their existing programming and services, rather than replicating or replacing what already exists. Numerous studies have found the strength and concentration of community based organizations to be a key ingredient for creating strong neighborhoods and promoting greater economic opportunity.² Supporting existing neighborhood institutions is at the core of the Save for College Program's theory of change.

As partners of the Save for College Program, CBOs can add the account platform and related rewards, information, and resources to their suite of services, and they can customize the Program's tools and materials to best suit their goals and preferred approach. In so doing, they can potentially attract more or different clients and community members into their doors and can provide them with a wider array of services.

URBAN UPBOUND

Integrating into Financial Empowerment Services for Families Living in Public Housing

As part of the CBO Partnership Collaborative, Urban Upbound prototyped ways to integrate the Save for College Program into the work of their Jobs-Plus site in Astoria Houses. Their goal was to increase engagement with the Program among residents of Astoria Houses, which they saw as closely aligned with their economic empowerment and anti-poverty mission. In addition to hosting Save for College Program-themed family events and conducting targeted outreach to participating families living in Astoria Houses, the centerpiece of Urban Upbound's strategy was to integrate Program information and support into the customer flow of their financial coaching program. To do so, Urban Upbound's financial coaches added questions into the intake process about the ages of children that clients may have, asked about families' post-secondary education savings goals, made sure families had activated and seen their children's NYC Scholarship Accounts, and supported families to open and connect the college savings account of their choice and make a savings plan for contributing regularly to the extent the family's budget allowed.

In these ways, Urban Upbound was able to add the Program's scholarship and savings accounts to the suite of financial products to which they could provide families access during their financial coaching sessions. By enabling Urban Upbound's financial counselors to give families



Duvall Ledbetter, recent college graduate, with a kindergartener at the Astoria Houses kickoff event in April 2018. Kick-off events were held at each of the four NYCHA developments located in the pilot area.

access to real money in their children's NYC Scholarship Accounts (the \$175 in scholarship **rewards** available from NYC Kids RISE) and tools to build their own college savings over time, this partnership not only promoted the financial health of Urban Upbound's clients, but it also served as an incentive to get new families in the door for their financial counseling and workforce development services who might not otherwise have been interested. These strategies built upon the early work done with the NYC Financial Empowerment Centers and OFE and will serve as a model for deeper partnerships with other Centers in the future.

CASE STUDY 1

Jamal Khan, former Workforce Director at Urban Upbound, said, “There will always be a need to reinforce the importance of post-high school education to our community. The Save for College Program offers Urban Upbound the chance to deliver that message while also providing material support and training. Encouraging saving is an integral part of our financial counseling services, and the Save for College Program is set up perfectly to teach our members how to save for important life events like education. It also serves as a platform for us to introduce our financial counseling services to a new set of residents who might not otherwise see their benefit.”

MAKE THE ROAD NEW YORK **Wealth Building and Leadership** **Development among Immigrant Parents**

As an organization dedicated to building the power of immigrant and working class communities—including those in District 30’s Jackson Heights, Corona, and East Elmhurst neighborhoods—Make the Road New York (MRNY) saw the Save for College Program as an educational and economic empowerment opportunity for their “Padres en Acción” (Parents in Action) committee. As part of the CBO Partnership Collaborative, MRNY worked with NYC Kids RISE to develop and implement Save for College Program trainings for their Padres en Acción member-leaders.

These member-leaders then educated other parents in their membership about the Program and its benefits for their community and supported participating families to complete the three Building Blocks. The Padres en Acción committee distributed Program information to every K-2 attendee at their community-wide back-to-school event, did street outreach outside of participating schools to introduce families to the Program, and worked with NYC Kids RISE to create and deliver a series of college savings workshops tailored for their community, among other initiatives.

MRNY saw the Save for College Program as a tool to spark new conversations about saving, finances, long-term goals in their community, including among their undocumented members who are often hesitant to trust a new service or program that they think could be a scam or put their family at risk. They also found it to be an opportunity for leadership development among their parent members, for whom preparing for their children’s future is one of their most important, and often most daunting, priorities. For instance, at one of the workshops, a group of parents discussed planning a college tour for their fellow parents. MRNY hopes to continue conversations and initiatives around college within their Padres en Acción committee, and they see the Save for College Program as a critical tool for making college more accessible and real for their members.

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One of the most beneficial parts of this project was being able to help parents start thinking about their children’s future. My community is always on the edge waiting for the next big thing to hit, and we never get to sit and think about the future. During our presentations parents were able to really think about their needs and wants and how to teach their children about finances. We shared simple ideas on how to save money, and we made saving money accessible. I know that the series of college workshops is something I am going to reuse in my work.

— **MARILYN MENDOZA**, *Parents in Action Committee Coordinator at Make the Road New York*

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CASE STUDY 2

CBOs Can Leverage Their Local Knowledge and Expertise to Engage Families in Customized Ways

Like schools, community based organizations (CBOs) often serve as trusted sources of information for families and students. For this reason, they have the potential to provide information and support around the Save for College Program that is more culturally appropriate and effective than messaging coming directly from a central organization like NYC Kids RISE. Embedding the Program within these organizations' programming can thereby lead not only to more tailored and effective support for families, but also to a more resource-efficient and scalable system that piggybacks on activities already happening in neighborhoods rather than duplicating them.

Through the CBO Partnership Collaborative, the partners developed new and creative ways to support families to engage with their scholarship and savings accounts. These innovations led to the creation of user engagement tools that will allow similar organizations in other neighborhoods throughout the city to easily integrate the Program into their services for families as the Program expands.

SUNNYSIDE COMMUNITY SERVICES **Building College- and Career-going Culture** **into Summer Camp and After-School**

Among its many programs, Sunnyside Community Services (SCS) runs an after-school program and a summer camp at P.S. 150 in Sunnyside, one of the Save for College Program's participating schools. Their programming at P.S. 150 is part of their pre-k through high school continuum designed to get students on a pathway to college. SCS used three main strategies to engage their K-2 families with the Save for College Program. As part of their summer camp, SCS organized a trip to Queens College for these parents/guardians and their children. Several of the parents said this was the first time they had set foot on a college campus. During the trip, SCS staff shared information about the Save for College Program and the importance of starting to prepare while their children are young, and they supported families to complete the Building Blocks during and after the trip.

As Lizette Mejia-Gil, Program Director at Sunnyside Community Services, said, "College trips create the expectation of success.



As part of their participation in the inaugural CBO Collaborative, Sunnyside Community Services held a College Fair for elementary school students to showcase the possibilities.

All families want their children to succeed, and through these college tours, parents realize it is never too early to plan for their child's future. In addition to this, for many parents this will be the first generation in their family to attend college. College tours help parents feel more comfortable and confident, they get familiarized with college life and learn what to expect when the time comes for their child to go to college. Whether or not the parent attended college, these activities give parents the opportunity and motivation to begin saving for their child's education through the Save for College Program."

In its after-school program, SCS held weekly office hours for parents/guardians to get one-on-one support to understand the Save for College Program and complete the foundational steps. SCS also hosted a college fair for its after-school program families and held other college- and career-themed activities to promote families' college-going expectations and engage them with the Save for College Program. Lizette said, "We had a parent whose child was new to the program and wanted to see what the program was all about. She explained that seeing other parents get one-on-one assistance, along with the college tour, helped her make the decision to complete the Building Blocks." Previously, SCS had this level of college-bound engagement starting in 8th grade. Their work with NYC Kids RISE accelerated these steps by eight years.

User Engagement Tools - Scalable Tools Co-created through the CBO Collaborative

Through the CBO Partnership Collaborative, NYC Kids RISE worked with the six CBO partners and an external user design firm to create sets of CBO-facing and parent-facing materials that these and other CBOs can use to better integrate the Save for College Program into their work. The tools, which include a

combination of CBO-facing training guides and parent/guardian-facing materials, are organized around four types of activities that the six CBO partners found to be most effective and promising for working with their communities:

1. **A 1:1 Orientation toolkit**, which includes a step-by-step guide, talking points, and user-friendly parent-facing guides to help CBOs introduce families to the Save for College Program, answer their questions, and move them to complete the three Building Blocks and begin saving in line with their own financial circumstances;
2. **A Read-a-Thon toolkit**, which provides CBOs that work with K-5 students with the tools and resources to plan and host a Read-a-thon in which students log their reading in order to gather support and contributions from friends, family, and other champions in their community for their college and career training future;
3. **A College Visit toolkit**, which includes a campus map, scavenger hunt activity, a handout about costs and types of colleges where the Save for College Program fits in to paying for college, and more tools that CBOs can use to lead a visit to a local college; and
4. **A Tax Time toolkit**, which includes instructions and guides for CBOs that offer free tax preparation services to support families to split their tax refund into their college savings account. Tax time is an ideal moment for families to assess their financial priorities and contribute to their children's college and career savings, particularly for lower-income families who qualify for significant tax credits like the Earned Income Tax Credit (EITC) or Child Tax Credit.

These toolkits were completed in Summer 2020 and will be distributed to CBOs as part of a standardized set of offerings that CBOs throughout the city can use and customize to engage families with the Save for College Program at scale.



Teams from six CBO's across the pilot area joined NYC Kids RISE to kick off the inaugural CBO Partnership Collaborative at LaGuardia Community College.

CASE STUDY 3

CBOs can use the Program to collaborate with other institutions in their neighborhoods toward shared goals

Through the Save for College Program, CBOs can collaborate and deepen their relationships with other institutions in their neighborhood—from schools and other CBOs, to civic and religious organizations, local businesses, City agencies, and others—that are also engaging with and using this platform. By bringing organizations within a neighborhood together to work toward shared goals for their children’s educational and economic success, the initiative has the potential to not only help promote greater individual-level outcomes for families (in terms of engagement, saving, and college-going expectations), but also enhance and build on overall social organization and social capital within neighborhoods. Harvard economist Raj Chetty and many other scholars have found a neighborhood’s social capital to be a key contributor to local children’s chances of upward economic mobility.³

CBOs in pilot neighborhoods have begun to partner not only with NYC Kids RISE but with other institutions to magnify their work. As discussed in the Community Scholarships brief, CBOs in Long Island City and Astoria supported community-wide fundraising efforts like the “Concert for College” and “Funding Long Island City’s Future.” They have also hosted and participated in the Program’s monthly Family & Community Dinners, which bring participating families together to break bread, share expertise, and get access to resources in their community like those that the CBOs offer. Further, organizations in the CBO Partnership Collaborative reported that forming relationships with the elementary schools in their community was a great benefit to their organizations and a potential foundation for future collaborations. Over time, the kinds of cross-community collaborations that happen through the Save for College Program have the potential to foster new and deeper relationships between organizations, stronger partnerships, and community-wide organizing and advocacy efforts.

It is important to recognize that this kind of coordination and collaboration requires resources. Ideally, CBOs will see the potential for community-wide collaborations through the Save for College Program as additive to their missions and existing work, and therefore will be able to leverage existing resources to execute it. However, these

organizations are often resource-constrained, particularly in times of recession and public funding cuts, and may need additional funding for training, planning, and execution. In the CBO Partnership Collaborative, for example, NYC Kids RISE provided \$20,000 grants to each organization to support their project planning and execution, including their participation in a community of practice.

QUEENS COMMUNITY HOUSE Coordinating with the School Team to Maximize Impact at P.S. 149

Queens Community Houses (QCH) focused its work as part of the CBO Partnership Collaborative on supporting and engaging the 225+ K-2 families in the Save for College Program at P.S. 149 in Jackson Heights. Because P.S. 149 school staff were already supporting families to learn about the Program and complete the Building Blocks, QCH’s Community Schools Director partnered with the P.S. 149 Parent Coordinator to align their family engagement efforts. As part of that collaboration, the Community Schools Director became part of P.S. 149’s **School Community Team**, providing extra capacity throughout the year to the school staff’s efforts to support families to activate their NYC Scholarship Accounts and engage with the Program, including at key anchor events like NYC Scholarship Month and March parent-teacher conferences.



Silmady Sanchez from Queens Community House and Keri Cerio from DOE’s Office of Community Schools with NYC Kids RISE former Chief of Staff, Daniel Backman, at a quarterly CBO Partnership Collaborative meeting.

As the Community Schools and **Beacon Program** partner at P.S. 149, QCH already worked with P.S. 149 school leadership on certain activities and services for families. However, the Save for College Program gave QCH an opportunity to collaborate more closely with the P.S. 149 parent coordinator in particular. This collaboration added to P.S. 149 school team's capacity to support its families, while also expanding QCH's ability to collaborate with P.S. 149's school team on other initiatives in the future.

Silmady Sanchez, QCH's Community Schools Director at P.S. 149, said, "With the Save for College Program, we have had the opportunity to work with P.S. 149's school staff to promote families to engage in college awareness and prepare them for their children's future academic years. The Save for College Program is an essential tool that has a great impact on the families who participate and enroll in it. After each workshop and trip each family left with an unforgettable experience and mentioned they were grateful for this opportunity. I learned the process and benefits inside and out and I'm proud to say I can give these families the information they need."

JACOB RIIS NEIGHBORHOOD SETTLEMENT

Opportunities for Collaboration across the School Community

Through the CBO Partnership Collaborative, Jacob Riis Neighborhood Settlement integrated the Save for College Program into their after-school programs at

three participating schools in Long Island City: P.S. 111, P.S. 166, and P.S. 171. Similar to Queens Community House, Jacob Riis also worked to coordinate its family engagement around the initiative with the work of those schools' School Community Teams.

For example, at P.S. 171, Jacob Riis's after-school program coordinator attended multiple meetings of a key set of stakeholders to discuss and make plans for how to increase participation in the Program at P.S. 171. The stakeholders included P.S. 171 school leadership, the Astoria Houses Resident Association, Urban Upbound, and Zone 126 (a collective impact organization focused on promoting education and reducing poverty in Long Island City and Astoria). While Jacob Riis had relationships with these stakeholders beforehand, the Save for College Program gave them an opportunity to work together in a new way toward a shared goal and leverage each of their organization's distinct skill sets and roles.

Jonathan Vera, After School Program Director at Jacob Riis Neighborhood Settlement, said, "We had the honor to work with the P.S. 171 parent coordinator and Urban Upbound at March parent-teacher conferences to support families to activate their children's NYC Scholarship Accounts. By working closely with school partners at parent-teacher conferences and other events throughout the school year, we were able to support the whole community's effort to make sure all of our families take advantage of the Save for College Program."



September 2019 Family and Community Dinner at Jacob Riis Neighborhood Settlement. These dinners provide space for families from across different neighborhoods to break bread together and build relationships.

Metrics and Milestones

**Metrics as of June 30, 2020, unless indicated otherwise*

15 CBOs partnered with the Save for College Program through the pilot

29 CBO staff trained to support families and complete the three Building Blocks

92 events held by CBOs that incorporated the Save for College Program

11 community based organizations that work in D30 provided feedback on the Program's design, materials, and engagement tools



100 Building Blocks completed with families through the CBO Partnership Collaborative

** Due to the COVID-19 pandemic, all NYC public schools transitioned to remote learning in March of 2020 for the remainder of the school year and through the end of the pilot phase (June 30, 2020), impacting metrics and milestones for the final quarter.*

SUMMARY AND NEXT STEPS

As an important piece of the social fabric of NYC's neighborhoods and influential support structures for students and their families, community based organizations are critical partners in the Save for College Program's decentralized, community-driven wealth-building approach. In the Program's pilot phase, NYC Kids RISE has partnered with CBOs to determine ways they can best integrate the Save for College Program into their work, use and customize the program to advance their organizational missions, leverage their subject matter expertise and local knowledge to tailor the Program for their communities, and become part of community-wide efforts to build assets and support expectations for college and career training in their neighborhoods. These partnerships will play an important role in the Save for College Program's scalability and effectiveness in a city as large and diverse as New York City.

As the CBO Partnership Collaborative was coming to an end in Spring 2020, District 30's neighborhoods became one of the

national epicenters of the COVID-19 crisis. The CBO partners were at the frontlines of the response, providing food relief, cash assistance, child care, health support, and support and advocacy for undocumented families, unbanked families, and others who were left out of the federal government's stimulus programs. CBOs faced the dual challenges of dire, growing need in their communities combined with the prospect of cuts to their funding. If anything, this moment highlighted the importance of supporting and strengthening local CBOs, particularly as they work to combat the systemic issues that made some communities more vulnerable to COVID-19.

NYC Kids RISE is continuing to work with its partners to determine how the Save for College Program can best amplify, support, and connect their work in fostering neighborhoods of economic and educational success.

Key Terms and Definitions

Community Based Organization:

A nonprofit organization that represents and provides direct services and advocacy for a specific community. In the context of the Save for College Program's model, this does not include organizations such as tenants associations, civic associations, or houses of worship, which may provide some services and advocacy but would not be primarily considered direct providers of social services.

Social Infrastructure: Eric Klinenberg defines the social infrastructure of a neighborhood as "the physical places and organizations that shape the way people interact."⁴ Community based organizations are an important component of a neighborhood's social infrastructure.

Social Capital: A concept in social science that involves the potential of individuals to secure benefits and develop solutions to problems through membership in social networks. Social capital revolves around three dimensions: interconnected networks of relationships between individuals and groups, levels of trust that characterize these ties, and resources or benefits that are both gained and transferred by virtue of social ties and social participation.⁵ Research has found social capital to be a key ingredient of high-opportunity neighborhoods.⁶

Building Blocks: The three Building Blocks are the foundational steps that NYC Kids RISE encourages every family to take after their child has been automatically enrolled in the Save for College Program. The three Building Blocks are: 1) Activating your child's NYC Scholarship Account on the online Savings Tracker platform; 2) Opening and connecting your own college savings account (either a 529 plan or bank account), and 3) Depositing at least \$5 into your connected account. Families receive a \$25 reward in their child's scholarship account for each of the three steps they complete.

Community of Practice: A group of people that share a concern or passion for something about which they engage in a process of collective learning. The Save for College Program's CBO Pilot Partnership Collaborative—in which organizations convened, shared best practices, co-created ideas and tools, and gave feedback on the Program's operation—is an example of a community of practice.

Community School: NYC's Community Schools initiative brings in community based organization partners at 267+ schools throughout the city to coordinate a strategy to "organize resources and share leadership so that academics, health and wellness, youth development, and family engagement are integrated into the fabric of each school."⁷

Beacon Program: NYC Department of Youth and Community Development (DYCD) funded Beacon Programs are school-based community and youth development centers. Located in 91 public schools throughout the city, Beacons provide spaces for community members to celebrate, organize and strategize, thereby enhancing social capital, cohesion and efficacy. Services and community building events are offered year-round during the day, evenings and on weekends in the school building, effectively opening up the space for use by a broad swath of community residents.

Rewards: Mechanism to increase the amount of savings in a student's NYC Scholarship Account and increase awareness of and engagement with the program through various actions related to their scholarship and savings accounts. Rewards available through the Save for College Program include the 3 Building Blocks and the Savings Match.

School Community Teams: Principals, secretaries, teachers in participating grades, CBO partners, school aides, PTA/PA leaders, and others in the school community form a team to embed the goals of saving for college and career training into the schools' goals and operations.

Endnotes

- 1 Eric Klinenberg, *Palaces for the People: How Social Infrastructure Can Help Fight Inequality, Polarization, and the Decline of Civic Life*, 2018.
- 2 See, for example, Small, Mario Luis, 2009. *Unanticipated Gains: Origins of Network Inequality in Everyday Life*. Oxford, UK: Oxford University Press; and Sampson, Robert J. 2012. *Great American City: Chicago and the Enduring Neighborhood Effect*. Chicago: University of Chicago Press.
- 3 See, for example, Chetty, Hendren, Klein, & Saez, "[Where is the Land of Opportunity?: The Geography of Intergenerational Mobility in the U.S.](#)" 2014.
- 4 Eric Klinenberg, *Palaces for the People: How Social Infrastructure Can Help Fight Inequality, Polarization, and the Decline of Civic Life*, 2018.
- 5 Term made popular by political scientist Robert Putnam. <https://www.britannica.com/topic/social-capital>
- 6 Chetty, Hendren, Klein, & Saez, "[Where is the Land of Opportunity?: The Geography of Intergenerational Mobility in the U.S.](#)" 2014.
- 7 Johnston, William R., Celia J. Gomez, Lisa Sontag-Padilla, Lea Xenakis, and Brent Anderson, *Developing Community Schools at Scale: Implementation of the New York City Community Schools Initiative*. Santa Monica, CA: RAND Corporation, 2017. https://www.rand.org/pubs/research_reports/RR2100.html

The NYC Kids RISE Save for College Program is a scholarship and savings program administered by NYC Kids RISE, Inc., a nonprofit, in partnership with the NYC Department of Education and the City of New York. NYC Kids RISE is neither affiliated with, nor an authorized distributor of, New York's 529 College Savings Program and does not solicit investments or provide investment advice. The City of New York and the NYC Department of Education offer no endorsement or recommendation about, and do not control, own or are affiliated with the program manager for New York's 529 College Savings Program and any particular college savings or other investment vehicle, including ones which families may learn about through the Save for College Program.

The NYC Kids RISE Save for College Program

The NYC Kids RISE Save for College Program is a public-private-community partnership that provides families, schools, and communities with a way to work together to save for their children's futures.

It's a universal scholarship and savings platform designed to make college and career training more accessible and achievable for all NYC public school students—regardless of their family's income or immigration status. NYC Kids RISE, a nonprofit organization, manages the Save for College Program in partnership with the NYC Department of Education and the City of New York.

The Save for College Program launched a pilot phase in Fall 2017 to enroll three cohorts of students across 39 pilot schools in Queens. Following this pilot phase, NYC Kids RISE aims to scale the Save for College Program to serve every NYC public school.

Ultimately, the Save for College Program will become a universal, community driven wealth-building platform—embedded in homes, schools, and neighborhoods—to build assets and support expectations for every NYC public school student's educational future. This platform represents an investment in the financial and social resiliency of NYC's families and neighborhoods, and it provides one immediate way to drive financial assets into the hands of low-income communities and communities of color that have been systematically excluded from wealth-building opportunities.



Make the Road New York's parent committee hosted a backpack giveaway event ahead of the school year, where they shared information about the Save for College Program.

This platform comprises six components, or "pillars," that enable the platform to achieve its goals. Throughout this pilot phase, a network of partners from throughout Queens and the city has laid the groundwork for each of these pillars. Together, we are at the beginning of building a new, neighborhood-based financial infrastructure that will have an impact on generations of New Yorkers.

Each of these briefs focuses on one of these pillars, highlighting the stories, accomplishments, and learnings from the first phase of this work. We hope these briefs will inform and inspire similar efforts in other contexts, while also celebrating and deepening the Save for College Community's work together going forward.