

**U.S. DEPARTMENT OF EDUCATION
OFFICE OF POSTSECONDARY EDUCATION
WASHINGTON, D.C. 20006-8524**

<http://www2.ed.gov/programs/gearup/index.html>

**FY 2013
APPLICATION FOR GRANTS
UNDER THE GAINING EARLY AWARENESS
AND READINESS FOR
UNDERGRADUATE PROGRAMS (GEAR UP)
COLLEGE SAVINGS ACCOUNT RESEARCH DEMONSTRATION
PROJECT**

CFDA Number 84.334D

FORM APPROVED

OMB No. 1840-0821, Expiration Date: xxx



**DATED MATERIAL – OPEN IMMEDIATELY
CLOSING DATE: XX**

DRAFT

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COMPETITION HIGHLIGHTS

1. **Purpose of the Program**

The GEAR UP program is a discretionary grant program which encourages applicants to provide support and maintain a commitment to eligible low-income students, including students with disabilities, to assist the students in obtaining a secondary school diploma and preparing for and succeeding in postsecondary education.

2. **Eligible Applicants**

Current State GEAR UP grantees that received new awards in Fiscal Year (FY) 2011 or FY 2012 that select participating students beginning not later than seventh grade using the cohort approach in at least six high schools and that have their cohort entering the ninth grade in the 2013-2014 or 2014-2015 academic year are eligible to apply for funding. Each high school must have at least 30 students in the cohort.

3. **Electronic Submission of Applications**

GEAR UP College Savings Account Demonstration applications submitted for the FY 2013 competition must be submitted electronically using Grants.gov, accessible through its portal page at:

<http://www.grants.gov>

You are urged to acquaint yourself with the requirements of Grants.gov early as the registration procedures may require 5 or more days to complete. A more thorough discussion is included later in this application package. For technical support regarding Grants.gov, please email the Grants.gov Contact Center at support@grants.gov or by telephone at 1-800-518-4726. Also, refer to “Grants.Gov Submission Procedures and Tips for Applicants” found in this application package.

Please note, once you download an application from Grants.gov, you will be working offline and saving data on your computer. Please be sure to note where you are saving the Grants.gov file on your computer. You will need to log on to Grants.gov to upload and submit the application. You must provide on your application the Data Universal Numbering System (DUNS) number that was used when your organization registered with the Central Contractor Registry (CCR).

Electronic submission of applications is required; therefore, you must submit an electronic application unless you follow the procedures outlined in the Federal Register Notice Inviting Applications for New Awards for FY 2013 (Notice) and qualify for one of the exceptions to the electronic submission requirements. If you think you may need an exception, you are urged to review the requirement promptly.

Please note that you must submit your application by 4:30:00 p.m. (Washington, D.C. time) on or before the application deadline date. Late applications will not be accepted. We suggest that you submit your application several days before the deadline. The Department of Education (Department) is required to enforce the established deadline to ensure fairness to all applicants. No changes or additions to an application will be accepted after the deadline date and time.

4. **Format of Application**

Applicants must double space the application project narrative and use a font that is either 12-point or larger. However, charts, tables, figures, graphs, footnotes, and endnotes may be single spaced but the font must be 12-point or larger. The following fonts are required to be used: Times New Roman, Courier, Courier New, or Arial. **Applications submitted in any other font, including Times Roman and Arial Narrow, will not be accepted.**

All attachments must be in .PDF format only. Other types of files will not be accepted.

5. **GEAR UP Program-Specific Forms**

The following forms are specific to the GEAR UP College Savings Account Research Demonstration Project and should be reviewed carefully to ensure accuracy of information. Additional information on these documents is provided in this application package.

- ❑ Students To Be Served Form
- ❑ Project Budget Summary Form (and Detailed Budget Narrative)
- ❑ Applicant Organization Identification Form and Cost Share Worksheet
- ❑ Partner Identification Form and Cost Share Worksheet

Please note that more detailed instructions for attaching these forms are covered in the “INSTRUCTIONS FOR COMPLETING THE APPLICATION PACKAGE” section of the application.

6. **Page Limit**

The Notice contains specific information governing page limits and formatting instructions. **The total page limit for the project narrative portion of the application for the FY 2013 competition is 25 pages.**

7. **Project Abstract**

The project abstract is limited to one page, single spaced. The abstract should include: applicant name, information about the project’s goals and objectives, number of students to be served, the target school(s), a list of partners, and the activities and services that will be implemented during the college savings account demonstration project.

8. **Selection Criteria**

The selection criteria in EDGAR 34 CFR part 75 sections 75.209(a) and 75.210 will be used to evaluate applications. The selection criteria and maximum possible points are included in the Notice.

9. **Notice to Successful Applicants**

The Department’s Office of Legislation and Congressional Affairs will inform the Congress regarding applications approved for new GEAR UP College Savings Account Demonstration Project grants. Successful applicants will receive award notices by mail shortly after the Congress is notified. No funding information will be released before the Congress is notified.

10. **Notice to Unsuccessful Applicants**

Unsuccessful applicants will be notified in writing following the notice to successful applicants.

11. Reporting Requirements

State grantees participating in the College Savings Account Research Demonstration Project must report, annually to the Secretary, information on Federal and non-Federal reserved funds held for GEAR UP students and the disbursement of these funds to eligible students until these funds are fully expended or returned to the Secretary.

12. Contact Information

For GEAR UP program-related questions and assistance, please contact:

Division Director: James Davis
Address: Gaining Early Awareness and Readiness for Undergraduate Programs
U.S. Department of Education
1990 K Street, N.W., Room 7007
Washington, D.C. 20006-8524
Telephone: (202) 502-7802
Fax: (202) 219-7074
E-mail Address: James.Davis@ed.gov

For technical support regarding Grants.gov, please contact:

Telephone: (800) 518-4726

Email: support@grants.gov

Grants.gov Contact Center is open 24 hours a day, 7 days a week.

Also, refer to “Grants.gov Submission Procedures and Tips for Applicants” found in this application package.

You are reminded that the document published in the Federal Register is the official document, and that you should not rely upon any information that is inconsistent with the guidelines contained within the official document.

Grants.gov Organization Registration Instructions

The following instructions provide registration guidance for a company, academic or research institution, State, local or tribal government, not-for-profit, or other type of organization. Registration is a one-time process that is required before representatives of an organization can submit grant application packages electronically through Grants.gov. **The registration process can take up to four weeks** depending on your organization and whether all steps are taken in a timely manner. For more information, visit http://www07.grants.gov/applicants/get_registered.jsp.

Note: If you are an individual applying for a grant on your own behalf and not on behalf of a company, academic or research institution, state, local or tribal government, not-for-profit, or other type of organization, visit http://www.grants.gov/applicants/individual_registration.jsp. If you apply as an individual to a grant designated for organizations, your application will be rejected.

STEP 1: OBTAIN DATA UNIVERSAL NUMBER SYSTEM (DUNS) NUMBER

WHY?

- The Federal government has adopted the use of DUNS numbers to track how Federal grant money is allocated. DUNS numbers identify your organization.

HOW?

- Ask the grant administrator, chief financial officer, or authorizing official of your organization to identify your DUNS number.
- If your organization does not know its DUNS number or needs to register for one, visit Dun & Bradstreet at <http://fedgov.dnb.com/webform/displayHomePage.do>.

TIME REQUIRED?

- Same day. You will receive DUNS number information online.

STEP 2: REGISTER WITH CENTRAL CONTRACTOR REGISTRATION (CCR)

WHY?

- Registering with the CCR is required for organizations to use Grants.gov.

HOW?

- Ask the grant administrator, chief financial officer, or authorizing official of your organization if your organization has registered with the CCR.
- If your organization is not registered, apply online at <http://www.ccr.gov>.
- When your organization registers with CCR, you must designate an E-Business Point of Contact (E-Biz POC). This person will identify a special password called an MPIN.
- This MPIN gives the E-Biz POC authority to designate which staff members from your organization are allowed to submit applications electronically through Grants.gov. These designated staff members are called Authorized Organization Representatives (AORs).

TIME REQUIRED?

- If your organization already has an Employment Identification Number (EIN) or Taxpayer Identification Number (TIN), allow one to three business days to complete the entire CCR registration.
- If your organization does not have an EIN or TIN, allow two weeks for obtaining the EIN or TIN from the Internal Revenue Service (IRS) if requested via phone or Internet.
- *Your organization needs to renew its CCR registration once a year, which may take up to five business days. You will not be able to move on to Step 3 until this step is completed.*

STEP 3: CREATE GRANTS.GOV USERNAME & PASSWORD

WHY?

- An AOR username and password serves as an "electronic signature" when submitting a Grants.gov application.

HOW?

- To create a username and password, AORs must complete a profile on Grants.gov (using their organization's DUNS number) at <https://apply07.grants.gov/apply/OrcRegister>.
- AORs must wait one business day after their organization registers with the CCR before creating a profile.

TIME REQUIRED?

- Same day. After the AOR has completed their profile they will be prompted to create a username and password that will allow the user to log in and check their approval status immediately.

STEP 4: AOR AUTHORIZATION

WHY?

- Only the E-Biz POC can approve AORs, who then have the ability to submit applications on behalf of the organization.

HOW?

- When an AOR registers with Grants.gov, that organization's E-Biz POC is notified by email.
- The E-Biz POC must then log in to Grants.gov (using the organization's DUNS number for the username and the MPIN password obtained in Step 2) and approve the AOR, thereby giving him or her permission to submit applications.
- When an E-Biz POC approves an AOR, Grants.gov will send the AOR a confirmation email.

TIME REQUIRED?

- This depends on how long it takes the E-Biz POC to log in and approve the AOR. Once the approval is completed, the AOR can immediately submit an application.

STEP 5: TRACK AOR STATUS

WHY?

To verify that the organization's E-Biz POC has approved the AOR. HOW?

- AORs can log in using their username and password (obtained in Step 3) to check if they have been approved by the E-Biz POC.

TIME REQUIRED?

- Logging in as an applicant is instantaneous. The approval process depends on how long it takes the E-Biz POC to log in and approve the AOR

IMPORTANT – PLEASE READ FIRST
U.S. Department of Education
Grants.gov Submission Procedures and Tips for Applicants

To facilitate your use of Grants.gov, this document includes important submission procedures you need to be aware of to ensure your application is received in a timely manner and accepted by the Department of Education.

ATTENTION – Adobe Forms and PDF Files Required

Applications submitted to Grants.gov for the Department of Education will be posted using Adobe forms. Therefore, applicants will need to download the latest version of Adobe reader (at least Adobe Reader 8.1.2). Information on computer and operating system compatibility with Adobe and links to download the latest version is available on Grants.gov. We strongly recommend that you review these details on www.Grants.gov before completing and submitting your application. In addition, applicants should submit their application a day or two in advance of the closing date as detailed below. Also, applicants are required to upload their attachments in .pdf format only. (See details below under “Attaching Files – Additional Tips.”) If you have any questions regarding this matter please email the Grants.gov Contact Center at support@grants.gov or call 1-800-518-4726.

Also, applicants should be aware that on October 11, 2010, Grants.gov implemented a new security build which requires each organization’s e-Biz POC (Point of Contact) update their Grants.gov registration. To complete this step, the e-Biz POC must have their DUNS number and CCR MPIN. We recommend this step be completed several days before application submission unless the e-Biz POC has already responded to this requirement. For more information on this topic, please visit this Grants.gov information link: <http://www.grants.gov/securitycommebiz/>.

- **REGISTER EARLY** – Grants.gov registration may take five or more business days to complete. You may begin working on your application while completing the registration process, but you cannot submit an application until all of the Registration steps are complete. For detailed information on the Registration Steps, please go to: http://www.grants.gov/applicants/get_registered.jsp. [Note: Your organization will need to update its Central Contractor Registry (CCR) registration annually.]
- **SUBMIT EARLY** – We strongly recommend that you do not wait until the last day to submit your application. Grants.gov will put a date/time stamp on your application and then process it after it is fully uploaded. The time it takes to upload an application will vary depending on a number of factors including the size of the application and the speed of your Internet connection, and the time it takes Grants.gov to process the application will vary as well. If Grants.gov rejects your application (see step three below), you will need to resubmit successfully before 4:30:00 p.m. Washington, DC time on the deadline date.

Note: To submit successfully, you must provide the DUNS number on your application that was used when you registered as an Authorized Organization Representative (AOR) on Grants.gov. This DUNS number is typically the same number used when your organization registered with the CCR (Central Contractor Registry). If you do not enter the same DUNS number on your application as the DUNS you registered with, Grants.gov will reject your application.

- **VERIFY SUBMISSION IS OK** – You will want to verify that Grants.gov and the Department of Education receive your Grants.gov submission in a timely manner and that it was validated successfully. To see the date/time your application was received, login to Grants.gov and click on the Track My Application link. For a successful submission, the date/time received should be earlier than 4:30:00 p.m. Washington, DC time, on the deadline date, AND the application status should be: Validated, Received by Agency, or Agency Tracking Number Assigned.

If the date/time received is later than 4:30:00 p.m. Washington, D.C. time, on the deadline date, your application is late. If your application has a status of “Received” it is still awaiting validation by Grants.gov. Once validation is complete, the status will change to either “Validated” or “Rejected with Errors.” If the status is “Rejected with Errors,” your application has not been received successfully. Some of the reasons Grants.gov may reject an application can be found on the Grants.gov site: http://www.grants.gov/applicants/applicant_faqs.jsp#54. For more detailed information on troubleshooting Adobe errors, you can review the Adobe Reader Error Messages document at <http://www.grants.gov/assets/AdobeReaderErrorMessages.pdf>. If you discover your application is late or has been rejected, please see the instructions below. Note: You will receive a series of confirmations both

online and via e-mail about the status of your application. Please do not rely solely on e-mail to confirm whether your application has been received timely and validated successfully.

Submission Problems – What should you do?

If you have problems submitting to Grants.gov before the closing date, please contact Grants.gov Customer Support at 1-800-518-4726 or <http://www.grants.gov/contactus/contactus.jsp>, or use the customer support available on the Web site: http://www.grants.gov/applicants/applicant_help.jsp.

If electronic submission is optional and you have problems that you are unable to resolve before the deadline date and time for electronic applications, please follow the transmittal instructions for hard copy applications in the Federal Register notice and get a hard copy application postmarked by midnight on the deadline date.

If electronic submission is required, you must submit an electronic application before 4:30:00 p.m., unless you follow the procedures in the Federal Register notice and qualify for one of the exceptions to the electronic submission requirement and submit, no later than two weeks before the application deadline date, a written statement to the Department that you qualify for one of these exceptions. (See the Federal Register notice for detailed instructions.)

Helpful Hints When Working with Grants.gov

Please note, once you download an application from Grants.gov, you will be working offline and saving data on your computer. Please be sure to note where you are saving the Grants.gov file on your computer. You will need to logon to Grants.gov to upload and submit the application. **You must provide the DUNS number on your application that was used when you registered as an Authorized Organization Representative (AOR) on Grants.gov.**

Please go to http://www.grants.gov/applicants/applicant_help.jsp for help with Grants.gov. For additional tips related to submitting grant applications, please refer to the Grants.gov Submit Application FAQs found on the Grants.gov http://www.grants.gov/help/submit_application_faqs.jsp.

Dial-Up Internet Connections

When using a dial up connection to upload and submit your application, it can take significantly longer than when you are connected to the Internet with a high-speed connection, e.g. cable modem/DSL/T1. While times will vary depending upon the size of your application, it can take a few minutes to a few hours to complete your grant submission using a dial up connection. If you do not have access to a high-speed connection and electronic submission is required, you may want to consider following the instructions in the Federal Register notice to obtain an exception to the electronic submission requirement no later than two weeks before the application deadline date. **(See the Federal Register notice for detailed instructions.)**

MAC Users

For MAC compatibility information, review the Operating System Platform Compatibility Table at the following Grants.gov link: http://www.grants.gov/help/download_software.jsp. **If electronic submission is required and you are concerned about your ability to submit electronically as a non-Windows user, please follow instructions in the Federal Register notice to obtain an exception to the electronic submission requirement no later than two weeks before the application deadline date.** (See the Federal Register notice for detailed instructions.)

Attaching Files – Additional Tips

Please note the following tips related to attaching files to your application, especially the requirement that applicants **only include .pdf files** in their application:

1. Ensure that you attach **.PDF files only** for any attachments to your application. PDF files are the only Education-approved file type accepted as detailed in the Federal Register application notice. Applicants must submit individual .PDF files only when attaching files to their application. Specifically, the Department will not accept any

attachments that contain files within a file, such as PDF Portfolio files. Any attachments uploaded that are not .PDF files or are password protected files will not be read. If you need assistance converting your files to a .pdf format, please refer to this Grants.gov webpage with links to conversion programs: http://www.grants.gov/help/download_software.jsp#pdf_conversion_programs

2. Grants.gov cannot process an application that includes two or more files that have the same name within a grant submission. Therefore, each file uploaded to your application package should have a unique file name.
3. When attaching files, applicants should follow the guidelines established by Grants.gov on the size and content of file names. Uploaded files must be less than 50 characters, contain no spaces, no special characters (example: -, &, *, %, /, #, \) including periods (.), blank spaces and accent marks. Applications submitted that do not comply with the Grants.gov guidelines will be rejected at Grants.gov and not forwarded to the Department.
4. Applicants should limit the size of their file attachments. Documents submitted that contain graphics and/or scanned material often greatly increase the size of the file attachments and can result in difficulties opening the files. For reference, the average discretionary grant application package totals 1 to 2 MB. Therefore, you may want to check the total size of your package before submission.

APPLICATION TRANSMITTAL INSTRUCTIONS

ATTENTION ELECTRONIC APPLICANTS: Please note that you must follow the Application Procedures as described in the Federal Register notice announcing the grant competition.

This program requires the electronic submission of applications; specific requirements and waiver instructions can be found in the Federal Register notice.

According to the instructions found in the Federal Register notice, those requesting and qualifying for an exception to the electronic submission requirement may submit an application by mail, commercial carrier or by hand delivery.

If you want to apply for a grant and be considered for funding, you must meet the following deadline requirements:

Applications Submitted Electronically

You must submit your grant application through Grants.gov portal site (<http://www.grants.gov>) by 4:30:00 p.m. (Washington, D.C. time) on or before the deadline date. Applications received by Grants.gov are date and time stamped.

Submission of Paper Applications by Mail:

If you qualify for an exception to the electronic submission requirement, you may submit your application in paper format by mail (through the U.S. Postal Service or a commercial carrier), you must mail the original and two copies of your application, on or before the application deadline date, to the Department at the following address:

U.S. Department of Education
Application Control Center
Attention: (CFDA Number **84.334D**)
LBJ Basement Level 1
400 Maryland Avenue, SW
Washington, DC 20202-4260

You must show proof of mailing consisting of one of the following:

- (1) A legibly dated U.S. Postal Service postmark.
- (2) A legible mail receipt with the date of mailing stamped by the U.S. Postal Service.
- (3) A dated shipping label, invoice, or receipt from a commercial carrier.
- (4) Any other proof of mailing acceptable to the Secretary of the U.S. Department of Education.

If you mail your application through the U.S. Postal Service, we do **not** accept either of the following as proof of mailing:

- (1) A private metered postmark.
- (2) A mail receipt that is not dated by the U.S. Postal Service.

If your application is postmarked after the application deadline date, we will **not** consider your application.

Note: The U.S. Postal Service does not uniformly provide a dated postmark. Before relying on this method, you should check with your local post office.

Submission of Paper Applications by Hand Delivery:

If you qualify for an exception to the electronic submission requirement, you (or a courier service) may deliver your paper application to the Department by hand. You must deliver the original and two copies of your application by hand, on or before the application deadline date, to the Department at the following address:

U.S. Department of Education
Application Control Center
Attention: (CFDA Number **84.334D**)
550 12th Street, SW.
Room 7041, Potomac Center Plaza
Washington, DC 20202-4260

The Application Control Center accepts hand deliveries daily between 8:00 a.m. and 4:30:00 p.m., Washington, DC time, except Saturdays, Sundays, and Federal holidays.

Note for Mail or Hand Delivery of Paper Applications: If you mail or hand deliver your application to the Department--

- (1) You must indicate on the envelope and--if not provided by the Department--in Item 11 of the SF 424 the CFDA number, including suffix letter, if any, of the competition under which you are submitting your application; and
- (2) The Application Control Center will mail to you a notification of receipt of your grant application. If you do not receive this notification within 15 business days from the application deadline date, you should call the U.S. Department of Education Application Control Center at (202) 245-6288.

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DEPARTMENT OF EDUCATION

Applications for New Awards; Gaining Early Awareness and Readiness for Undergraduate Programs (GEAR UP)-- College Savings Account Research Demonstration Project

AGENCY: Office of Postsecondary Education, Department of Education

ACTION: Notice.

Gaining Early Awareness and Readiness for Undergraduate Programs (GEAR UP)-- College Savings Account Research Demonstration Project

Notice inviting applications for new awards for fiscal year (FY) 2013.

Catalog of Federal Domestic Assistance (CFDA) Number:

84.334D.

Dates:

Applications Available: [INSERT DATE OF PUBLICATION IN THE FEDERAL REGISTER].

Deadline for Transmittal of Applications: [INSERT DATE 30 DAYS AFTER DATE OF PUBLICATION IN THE FEDERAL REGISTER].

Full Text of Announcement

I. Funding Opportunity Description

Purpose of Program: The GEAR UP Program is a discretionary grant program that provides financial support for academic and related support services that eligible low-income students, including students with disabilities, need to enable them to obtain a secondary school diploma and prepare for and succeed in postsecondary education.

Priorities:

The Secretary seeks to determine the effectiveness of implementing college savings accounts and providing financial counseling in conjunction with other GEAR UP activities as part of an overall college access and success strategy.

This notice contains two priorities. These priorities are from the notice of final priorities for this program published elsewhere in this issue of the Federal Register. For FY 2013 and any subsequent year in which we make awards from the list of unfunded applicants from this competition, these priorities are absolute priorities. Under 34 CFR 75.105(c)(3), we consider only applications that meet these priorities.

Priorities are as follows:

Priority 1: Funding Eligibility.

To be eligible, an applicant must--

(a) Have received a new GEAR UP State grant in FY 2011 or FY 2012 that supports activities in at least six high schools, each of which must serve at least 30 GEAR UP participants who will be in 9th grade during the 2013-2014 or 2014-2015 academic year;

(b) Use the cohort approach (see section 404B(d)(1) of the HEA) to select participating GEAR UP students; and

(c) Identify in its application the names and National Center for Education Statistics (NCES) identification numbers of the GEAR UP high schools expected to participate in the demonstration and the number of GEAR UP participants expected to be in 9th grade during the 2013-2014 or 2014-2015 academic year at each GEAR UP school identified. (NCES school

identification numbers can be found at:

<http://nces.ed.gov/ccd/schoolsearch/>)

Priority 2: College Savings Accounts Research Demonstration Project.

Background:

Introduction.

Research suggests that students with savings accounts may be up to seven times more likely to attend college, even when controlling for other factors (Elliot, Jung, and Friedline, 2010: <http://csd.wustl.edu/Publications/Documents/WP10-01.pdf>). Yet 25 percent of U.S. households (and 50 percent of Black and Hispanic households) are unbanked or underbanked, meaning that they either do not have a Federally insured deposit account or that they have an account but still rely on costly alternative financial services. Young adults are disproportionately unbanked and underbanked (www.economicinclusion.gov). At the same time, a lack of financial literacy and indicators thereof -- such as overestimating the price of college, not applying for Federal student aid, and borrowing expensive private education loans before exhausting lower cost Federal student loan alternatives -- are a major roadblock on the path to college access, affordability, and success for too many students and families (<http://www2.ed.gov/legislation/FedRegister/announcements/2010-3/072610c.html>). Partially as a result of these findings, the Secretary of Education and the Chairmen of the Federal Deposit Insurance Corporation and the National Credit Union Administration announced, in

November 2010, a new interagency agreement to increase partnerships among schools, financial institutions, and other stakeholders to help students gain access to deposit accounts, learn about money, and save for college. The Department's press statement on this partnership can be found at:

[www.ed.gov/news/press-releases/fdic-and-ncua-chairs-join-education-secretary-announce-partnership-promote-finan,](http://www.ed.gov/news/press-releases/fdic-and-ncua-chairs-join-education-secretary-announce-partnership-promote-finan)

and the Secretary's recently recorded video encouraging participation at: http://www.youtube.com/watch?v=ux0oXe0kh_w. Section 404D(b)(10)(E) of the Higher Education Act of 1965, as amended (HEA), expressly authorizes GEAR UP program grantees to design projects that promote participating students' secondary school completion and enrollment in postsecondary education by means that include promotion of financial literacy and economic literacy education or counseling. The FY 2011 GEAR UP application included an invitational priority for financial access and college savings accounts. Although no favorable consideration was promised or granted in the review process to applicants that chose to address this priority, nearly two thirds of the 66 successful applicants included it in their proposals (<http://www.ed.gov/news/press-releases/new-gear-grants-awarded-help-more-275000-middle-schoolers-get-pathway-success-co>). In response to strong interest in this invitational priority and the Secretary's desire to expand the Nation's knowledge base on the relationship between asset-building strategies and education outcomes for students, the Department intends to award approximately \$8.9 million in FY 2013 and additional FY

2014 GEAR UP funds, if necessary, for a college savings account research demonstration project.

Effectiveness of the Use of College Savings Accounts. Prior research suggests a need for improved financial literacy and asset building strategies geared toward college enrollment, but there is no conclusive evidence about the effectiveness of these strategies. Many low-income families do not understand that they may be eligible for financial aid and, therefore, do not apply (see, for example, Baum and Payea 2011).

Although knowledge about financial aid is important, it appears that low-income families may need to be educated about the importance of college savings. Even low-income families that apply for and receive financial aid for postsecondary education often face substantial out-of-pocket college costs. The average out-of-pocket cost for low-income students enrolled full-time in a public four-year institution in academic year 2007-08 was \$10,400 per year (National Center for Education Statistics, December 2010).

Federal and State tax policies provide incentives to families to save for college; contributions to Coverdell Education Savings Accounts and State 529 Plans (qualified tuition programs created by section 529 of the tax code) are often deductible on State income taxes, returns accrued on the investments are mostly free from Federal taxes, and distributions for the beneficiaries' college costs are tax exempt. In addition, 15 States now provide seed money or matching funds for

moderate- and low-income families that contribute to State 529 plans.¹ Despite these incentives, participation rates in college savings plans are relatively low, especially among middle- and lower-income families. Previous research also shows that 90 percent of families with college savings plans have college degrees and that the median income of families with these plans was \$100,000 (Dynarski, 2004 and Ma, 2004). One recent survey found that only 36 percent of families with incomes less than \$30,000 per year had college savings (Sallie Mae, 2010).

Given the low participation rates in college savings plans for low-income families, education about financial planning for college and financial incentives to encourage saving may be an important part of any college savings intervention. The Saving for Education, Entrepreneurship, and Downpayment (SEED) for Oklahoma Kids demonstration offered initial deposit and matching funds for State 529 plan accounts for a randomly selected group of infants born in Oklahoma in 2007. Their parents were more likely to open and deposit funds in State 529 plan accounts than a randomly selected control group not offered the seed and matching funds. In addition, low-income parents with greater financial literacy were more likely to open the savings accounts than those with less financial literacy (Nam, Lim, Clancy, Zager, and Sherraden, 2011; Huang, Nam, Sherraden, 2012).

While there are and have been efforts to test savings and education outcomes associated with State 529 college savings plans and other college savings accounts (Long and Bettinger, 2011; the SEED for

¹ Information obtained in January 2012 from www.savingsforcollege.com, using options "compare by features, program match on contributions."

Oklahoma Kids Demonstration), further research is necessary. The demonstration project that the Department is announcing in this notice would be the first of its kind: a rigorous, randomized, and controlled evaluation of the effect of providing students with college savings accounts in the context of comprehensive educational support services provided by GEAR UP grantees. The evaluation would involve using a lottery to select half of the schools within each participating grant to be "treatment schools" that offer the services described in the already approved GEAR UP application in addition to GEAR UP supported savings accounts, financial incentives, and financial counseling (treatment services). The other half of the schools in each participating grant will be selected by lottery to be "control schools" that offer services described in the already approved GEAR UP application with no savings accounts, additional financial incentives, or additional counseling intervention. The impact of the college savings account intervention--above and beyond usual GEAR UP services--will be measured by comparing outcomes of students enrolled in treatment and control group schools.

Priority

I. College Savings Accounts and Financial Counseling.

The applicant must describe in its application its plan for implementing college savings accounts and financial counseling, including how it will, preferably at the time of application, but no later than in time than to have all savings accounts operational before the start of the 2013-2014 or 2014-2015 school years--

(a) Student Savings Accounts.

(1) In partnership with a financial institution, provide students with an account that allows saving in an interest-bearing, Federally insured deposit account, U.S. Government Treasury securities, or a fully guaranteed savings option within a 529 College Savings plan. Accounts may also present students and families with investment options that present risks in exchange for the potential for larger returns but that are in no way guaranteed.

(2) Ensure that Federal funds are maintained in a single “notional” account that is in fact separate from any non-Federal funds, tracks the amount of Federal GEAR UP seed and matching funds and accrued interest earned by each student, permits each student to see both the Federal funds and associated interest earned as well as any non-Federal funds in a single account statement, and is invested only in federally insured vehicles or U.S. Treasury securities;

(3) Ensure that the non-Federal investments are in U.S. Government Treasury securities or a low- or no-fee age-based fund unless the parents or student choose otherwise;

(4) Open savings accounts for students in automatic or nearly automatic fashion and describe how the savings account enrollment approach entails or approximates an automatic enrollment framework. Automatic enrollment means parents and students are not required to opt into the account, but may opt out of it. If parents and students take no action, the account is opened. Action is required to decline participation.

Note: Applicants are also encouraged to propose automatic savings options, such as automatic payroll deductions by parents of participating students.

(5) Ensure that individual deposits could be made easily and at no cost by the student, the student's parents, or others on the student's behalf; that deposits would be able to be made online, including possibly on mobile devices, in person at convenient locations, or by mail; and that account information would be viewable online, including on mobile devices; and

(6) Ensure that funds are held in the name of the account trustee described in paragraph (k) of part I of this priority with the participating students named as beneficiaries.

(b) Federal Seed and Matching. Provide for Federal seed and matching of Federal funds in student savings accounts for students in participating treatment high schools as follows:

(1) Within two weeks of the beginning of students' 9th grade school year in the fall of 2013 or the fall of 2014, seed each student's account with \$200 in Federal GEAR UP funding.

(2) Each month, for every contribution up to \$25 beyond the initial seed amount the student or family deposits into the student's account, deposit an additional equal size contribution up to \$25 of Federal GEAR UP funding into the account, for a maximum of \$300 in Federal matching funds each year for a maximum of four years.

(3) Notwithstanding the monthly cap on contributions referenced in paragraph two above, once per quarter during each calendar year during

the project period, on a date approved by the Department, offer students and parents a two-week catch-up period if the student has not earned the maximum monthly match for that year and encourage students and families to make contributions at least sufficient to earn up to the maximum Federal match.

(4) Ensure that if, at the end of each calendar year, the student has not exhausted the Federal match, any unearned matching funds would no longer be available to that student or to the applicant and would be returned to the Department.

(c) Non-Federal Seed and Matching. Not provide additional seed or matching funding from GEAR UP or non-GEAR UP resources to participating students.

(d) Withdrawal and Transfer of Federal Funds. Provide for the withdrawal and transfer of Federal GEAR UP funds as follows:

(1) The applicant must ensure that withdrawals of Federal GEAR UP funds are made only upon approval of the savings account trustee and are only made from the account to eligible students, or to an institution of higher education on behalf of a student upon that student's enrollment in an HEA title IV-eligible institution of higher education for the purposes of paying for tuition, fees, course materials, living expenses, and other covered educational expenses as defined in the HEA.

(2) An account trustee may not withdraw Federal GEAR UP funds for non-qualified purposes and may not transfer them to other individuals. If this rule is broken, the Department may require the applicant to terminate its relationship with the trustee and select a different

entity to serve as savings account trustee. The initial trustee may be subject to penalties for misuse of Federal funds.

(e) Withdrawal and Transfer of Non-Federal Funds. Establish rules for the withdrawal and transfer of non-Federal funds, which must include a requirement that any withdrawal or transfer of non-Federal funds must be overseen by the account trustee. A withdrawal of non-Federal funds from the savings account for non-qualified purposes will result in a removal of Federal matching funds that have been contributed on behalf of the student if the amount of non-Federal funds remaining in the account after the non-qualified withdrawal is less than the total amount of Federal matching funds contributed (not including the \$200 Federal seed).

For example, if student and parent contributions total \$140, Federal GEAR UP matches total \$120, and the student withdraws \$50 in non-Federal funds for non-qualified purposes, then \$30 in Federal GEAR UP matching funds earned up until that point would be removed from the account because the amount of non-Federal funds remaining in the account after the non-qualified withdrawal -- \$90 -- is \$30 less than the amount of Federal matching funds contributed. The Federal matching funds could be earned back in catch-up periods during that same year. The \$200 seed money provided with Federal GEAR UP funds will not be removed from the account.

(f) Student Eligibility. Establish student eligibility to receive Federal GEAR UP funds as a seed and match for GEAR UP student savings accounts as follows:

(1) Students must be enrolled in the 9th grade in one of the randomly selected treatment high schools (as described in the Research Evaluation section of this priority) in the fall of 2013 or the fall of 2014.

(2) If a student does not use funds in the student's account within six years of his or her scheduled completion of secondary school, the undisbursed Federal GEAR UP funds must be returned to the Department.

(3) Students who transfer from a GEAR UP high school to a non-GEAR UP high school during the project period will continue to remain eligible for the matching funds from the grantee.

(g) Financial Counseling. Provide general and targeted (that is, specific to each individual's account and financial circumstances) savings account and financial counseling to students in the treatment group and to their parents. Counseling should encourage regular saving and prepare students and their families to make informed financial decisions about college and other matters. Counseling must include at least 12 hours per year of counseling for students and at least biannual counseling meetings for parents, which must include a review of the contributions to the account and any interest accrued. The counseling must be in addition to, and may not serve as, the financial aid, financial literacy, or college savings counseling already provided as part of regular GEAR UP services.

(h) Staff Professional Development and Coordination with the Department.

(1) Agree to participate in Department-provided professional development for the GEAR UP or school staff who will deliver the financial planning and counseling described in paragraph (g) of part I of this priority.

(2) Ensure that the project director and appropriate project staff participate in meetings of GEAR UP grantees that the Department will convene to provide professional development and technical assistance to GEAR UP grantees participating in the demonstration. The meetings are likely to be held in conjunction with the annual meetings of the National Council for Community and Education Partnerships (NCCEP), the association of GEAR UP grantees. The February 2013 meeting will likely focus on technical assistance to the state administrators of the college savings plans on the logistical and administrative issues in setting up the college savings accounts. The remainder of the meetings will focus on professional development for GEAR UP staff providing the counseling to families.

(i) Site Coordination. Designate a site coordinator for each GEAR UP high school that participates in the demonstration and describe the role of the coordinator and to whom he or she will be accountable. The site coordinators in schools that are randomly selected to provide college savings accounts and financial counseling (treatment schools) have responsibility, exercised consistent with the State's plan and approved project application, for ensuring that their schools meet all requirements for participating in the college savings demonstration project. Coordinators must, for example, ensure that college savings

accounts are opened and seeded within two weeks of the start of 9th grade; that related financial counseling and coaching are provided to participating students and parents; and that schools cooperate with data collection for the evaluation. (See the Research Evaluation section of this priority for further information on selection of the treatment schools). Site coordinators in schools that are not participating in the college savings account and counseling intervention (control schools) must ensure that their schools cooperate with the data collection for the evaluation.

(j) Savings Account Administrator. Select a savings account administrator to hold the account funds, accept deposits, and issue qualified withdrawals. The applicant must identify the account administrator in the application or describe the process by which the account administrator will be selected.

The account administrator must be able to fulfill its role until all Federal funds have been disbursed or returned to the Department. During the grant project period, modest administrative fees, not to exceed one percent of account balances, could be paid to the savings account administrator with Federal GEAR UP funds to cover expenses related to the GEAR UP college savings account demonstration project.

(k) Savings Account Trustee. Select a savings account trustee to manage the account funds and approve withdrawals and other account activities. The account trustee must have demonstrated experience in successfully managing financial services. The applicant must identify

the account trustee in the application or describe the process by which the account trustee will be selected.

The account trustee must be able to fulfill its role until all Federal funds have been disbursed or returned to the Department. The account trustee may not be a student's parent or other individual, and must be separate and distinct from the account administrator. The trustee must be a State agency, such as a State Department of Treasury, Office of the Governor, Lieutenant Governor, or Comptroller, a tax-exempt non-profit organization or foundation, or for-profit organization or business with demonstrated expertise and experience in successfully managing financial services. During the grant project period, modest administrative fees, not to exceed one percent of account balances, could be paid to the savings account trustee with Federal GEAR UP funds to cover expenses related to the GEAR UP college savings account demonstration project.

(1) Grantee coordinator. Specify a person or persons at the State and LEA level who will administer and coordinate all components of the demonstration, including provision of services provided by the GEAR UP high schools, monitoring the rules established for and activities carried out by the savings account administrators and trustees including distribution of letters, notifying parents or guardians about the administration of the student survey by the evaluator and about the release of designated "directory information" from the education records of the student to the savings account administrator, the savings account trustee, or both, as needed to assist with establishing and managing the

college savings accounts, and distributing forms enabling parents or guardians to opt out of participation in the research demonstration project. (The Department will provide a sample parent/guardian letter and opt out form.) The grantee coordinator must also include aggregate information about the college savings account demonstration project in the grantee's annual performance report to the Department, including the number of accounts opened and the total amount of Federal GEAR UP matching funds deposited on behalf of students. The grantee coordinator must also respond to the evaluators' annual request for information on individual student accounts, including the timing and amounts of disbursements of seed and matching funds, and the student's name, address, and date of birth.

(m) Directory information policies. Include only districts or schools that will have directory information policies in place prior to July 1, 2013 or July 1, 2014, that allow for student information to be shared in compliance with Federal law with the savings account administrator, the savings account trustee, or both, as needed to establish and manage the college savings accounts. Under the provisions of FERPA and its implementing regulations (20 U.S.C. 1232g and 34 CFR Part 99), each of the LEAs or schools in the application must have provided public notice that the district or schools have designated as "directory information" under FERPA the student's name, address, grade level, and date of birth. In addition, in accordance with FERPA, if any parents or guardians of a student has opted out of the disclosure of this "directory information," the school or LEA will not provide the

“directory information” for that student to the savings account administrator, the savings account trustee, or both, as needed to assist with establishing the college savings accounts, and savings accounts with GEAR UP seed money will not be opened in his or her name, unless the parent or guardian of that student provides consent under 34 CFR 99.30.

(n) Grantee non-Federal match requirement. Meet the statutory non-Federal match requirement (see section 404C(b) of the HEA.)

Note: A State grantee would meet the statutory match requirement tied to these additional research demonstration project funds through any “over-matched” non-Federal funds it already is committed to providing under its regular GEAR UP application. A State that would need to provide other non-Federal funds in order to meet the statutory match requirement tied to GEAR UP funds provided for the research demonstration project would need to include with its application a budget of how it proposed to do so. Contributions of students, families, parents’ employers, community-based organizations, religious organizations, and others to student savings account could be treated as a matching contribution, but, if during any project year these private contributions to savings account were less than anticipated, a State would have to ensure by the end of each project year that it had met the annual matching requirement through other non-Federal contributions to this project or the regular GEAR UP activities.

(o) Budget. Provide a budget and budget narrative with projected charges of Federal GEAR UP funds and any non-Federal matching

contributions, that describes the expected costs of implementing the proposed project, including provision of payment to the account administrator, the account trustee, or both of reasonable costs for managing the savings accounts according to requirements of this section.

II. Research Evaluation

The applicant must describe in its application its agreement to the following:

(a) Random Assignment of Schools. An applicant must --

(1) Agree to a random assignment by the evaluation contractor of one-half of the high schools identified in its application for their students to receive treatment services (treatment schools). In addition to any GEAR UP services offered at these schools, GEAR UP projects must offer, at these treatment schools, the college savings account and financial counseling intervention in accordance with priority 1 (Funding Eligibility). The students in the remainder of the high schools (control schools) will not receive the college savings account and financial counseling intervention but will continue to receive regular GEAR UP services.

(2) Agree not to offer a program that provides seed or matching funds for college savings accounts in the control schools for the duration of the GEAR UP grant.

(b) Data Collection. (1) The applicant and the LEA(s) and GEAR UP high schools that would like to implement college savings accounts (some of which will become control schools) must agree to participate in

the data collection conducted by the Department's evaluator, which will include the following:

(i) Two surveys of GEAR UP project directors at the SEA or LEA level and site coordinators at each school about the implementation of the college savings account and counseling intervention, including the extent to which the college savings account counseling was provided in the treatment schools and counseling and other services were provided under the GEAR UP grant in both treatment and control schools;

(ii) Two surveys of GEAR UP students about their participation in GEAR UP program activities and other college access programs; their expectations about college enrollment and costs; their knowledge about college savings and financial aid; their financial literacy; their plans for enrollment in college-preparatory courses; and their financial behaviors, including the extent to which they are saving for college;

(iii) Two surveys of parents of students participating in the GEAR UP program, in a form that will be comprehensible to parents of English language learners, about their participation in GEAR UP program activities and other college access programs; their expectations about their child's college enrollment and costs; their knowledge about college savings and financial aid; their financial literacy; and their financial decisions, including the extent to which they are saving for college;

(iv) For treatment schools, data on the extent to which their staff attend the required professional development;

(v) For both treatment and control schools, rosters of all GEAR UP participants who are in the 9th grade in fall 2013 or fall 2014, including the names of the students, and other identifying information (such as their dates of birth, zip codes, or district or school identification numbers) that will enable the Department's evaluator to request the administrative records from the State or LEA about the appropriate students;

(vi) Access to the appropriate State or LEA school administrative records, which will be used to measure student characteristics and achievement prior to the 9th grade, student attendance, course taking patterns, and credits in grades 9-12 for students in the treatment and control schools;

(viii) From the grantee, annual information on individual student accounts, including the timing and amounts of disbursements of seed and matching funds, and the student's name, address, and date of birth.

(c) Letters of Support. Each applicant must include in its application the following:

(1) Letters of support from the relevant LEAs. Unless the SEA agrees in the application to provide this same data on its own, these letters of support also must contain the LEA's agreement to provide the relevant school records data to the evaluation contractor, including the following school records data for GEAR UP participants who are enrolled in the 9th grade in the treatment schools and control schools in the fall 2013 or fall 2014, regardless of whether the student has continued to be enrolled in his or her original high school:

- (i) Scores on State or district-administrated assessments of reading and math for the 7th and 8th grades and high school years;
 - (ii) High school attendance;
 - (iii) High school courses in which the student was enrolled and grades and credits received for those courses;
 - (iv) Demographic information such as gender, race/ethnicity, parents' educational attainment, English proficiency, and the extent to which a language other than English is spoken at home;
 - (v) Whether the student is certified as eligible for free or reduced price lunch through the National School Lunch Program; and
 - (vi) Whether the student has an individualized education program.
- (2) A letter from the principal of each high school identified in the application agreeing to participate in all aspects of the evaluation and grant, including:
- (i) Random assignment of the high school;
 - (ii) If randomly selected to implement the intervention, allowing the GEAR UP program to offer the college savings account and counseling intervention to eligible GEAR UP participants at the principal's high school; and
 - (iii) Regardless of whether a school is in the treatment or control group, provision to the evaluation contractor of rosters of GEAR UP participants who are in the 9th grade in fall 2013 or fall 2014, including identifying information (such as student names, dates of birth, zip codes, or district or school identification numbers) that

will enable the contractor to request the administrative records from the State or LEA about the appropriate students.

(3) Letter from the superintendent of each LEA overseeing the schools in the evaluation, agreeing to all aspects of the evaluation and grant, including--

(i) Random assignment of the six or more GEAR UP high schools listed in the application;

(ii) If randomly selected to implement the intervention, an agreement allowing the State GEAR UP program to offer the college savings account and financial counseling to eligible GEAR UP participants consistent with the priorities and requirements in this notice; and

(iii) Regardless of whether the schools are in the treatment or control group, an agreement to provide to the evaluation contractor rosters of GEAR UP participants who are in the 9th grade in fall 2013 or fall 2014, including identifying information (such as student names, dates of birth, zip codes, or district or school identification numbers) that will enable the contractor to request the administrative records from the State or LEA about the appropriate students.

(iv) An agreement to have district or school directory information policies in place prior to July 1, 2013, or July 1, 2014, that allow for student information to be shared in compliance with Federal law with the savings account administrator, the savings account trustee, or both, as needed to establish and manage the college savings accounts. Under the provisions of the FERPA and its implementing regulations, each of the

LEAs in the application or schools therein must have provided public notice that the district or school has designated as "directory information" under FERPA the student's name, grade level, address, and date of birth. In addition, in accordance with FERPA, if any parents or guardians of a student has opted out of the disclosure of this student directory information, the school or LEA will not provide "directory information" on that student to the savings account administrator or the savings account trustee and savings accounts with GEAR UP seed money will not be opened in his or her name, unless the parent or guardian of that student provides consent under 34 CFR 99.30.

Program Authority: 20 U.S.C. 1070a-21 to 1070a-28.

Applicable Regulations: (a) The Education Department General Administrative Regulations (EDGAR) in 34 CFR parts 74, 75, 77, 79, 80, 81, 82, 84, 86, 97, 98, and 99. (b) The Education Department debarment and suspension regulations in 2 CFR part 3485. (c) The regulations for this program in 34 CFR part 694. (d) The notice of final priorities published elsewhere in this issue of the Federal Register.

Note: The regulations in 34 CFR part 79 apply to all applicants except federally recognized Indian tribes.

Note: The regulations in 34 CFR part 86 apply to institutions of higher education (IHEs) only.

II. Award Information

Type of Award: Discretionary grants.

Estimated Available Funds: \$8,900,000

Contingent upon the availability of funds and the quality of applications, we may make additional awards in FY 2014 from the list of unfunded applicants from this competition.

Estimated Range of Awards: \$500,000 to \$8,000,000.

Estimated Average Size of Awards: \$1,200,000

Estimated Number of Awards: 1-18.

Note: The Department is not bound by any estimates in this notice.

Project Period: Five or six years. The project period shall be five years for applicants with cohorts of students entering the ninth grade in the 2013-14 academic year and six years for applicants with cohorts of students entering the ninth grade in the 2014-15 academic year. The period before the cohorts of students enter the ninth grade shall be for planning so that all required components of the savings accounts and financial counseling are fully operational before the start of the 2013-14 or 2014-15 school year.

III. Eligibility Information

1. Eligible Applicants:

Funding eligibility is limited to State GEAR UP grantees that received new awards in FY 2011 or FY 2012, that select participating students beginning not later than seventh grade using the cohort approach (see section 404B(d)(1) of the HEA) in at least six high schools, and that have their cohort of students entering the ninth grade in the 2013-2014 or 2014-2015 academic year. Each high school must have at least 30 students in the cohort.

2. Cost Sharing or Matching: Section 404C(b) of the HEA requires that unless the State has received a waiver under section 404C(b)(2), a State receiving a GEAR UP program award must provide not less than 50 percent of the costs of each year's project from State, local, institutional or private funds. See also 34 C.F.R. §694.7 through §694.9. For purposes of this non-Federal match requirement, the Department proposes to treat grants awarded under this research demonstration project as supplementing a State's regular GEAR UP award, albeit for a defined purpose.

IV. Application and Submission Information

1. Address to Request Application Package: You can obtain an application package via the Internet by downloading the package from the program Web site at: <http://www.ed.gov/programs/gearup/index.html>.

You also can request a copy of the application package from the following: James Davis, Gaining Early Awareness and Readiness for Undergraduate Programs, U.S. Department of Education, 1990 K Street, NW., room 7007, Washington, DC 20006-8524. Telephone: (202) 502-7802 or by e-mail: James.Davis@ed.gov.

If you use a telecommunications device for the deaf (TDD) or a text telephone (TTY), call the Federal Relay Service (FRS), toll free, at 1-800-877-8339.

Individuals with disabilities can obtain a copy of the application package in an accessible format (e.g., braille, large print, audiotape,

or compact disc) by contacting the program contact person listed in this section.

2. Content and Form of Application Submission: Requirements concerning the content of an application, together with the forms you must submit, are in the application package for this program.

Page Limit: The application narrative is where you, the applicant, address the selection criteria that reviewers use to evaluate your application. You must limit the application narrative (Part II) to no more than 25 pages. For purpose of determining compliance with the page limit, each page on which there are words will be counted as one full page. Applicant must use the following standards:

- A "page" is 8.5" x 11", on one side only, with 1" margins at the top, bottom, and both sides.
- Double space (no more than three lines per vertical inch) all text in the application narrative, except titles, headings, footnotes, quotations, references, and captions, as well as all text in charts, tables, figures, and graphs.
- Use a font that is either 12-point or larger or no smaller than 10 pitch (characters per inch).
- Use one of the following fonts: Times New Roman, Courier, Courier New, or Arial. An application submitted in any other font (including Times Roman and Arial Narrow) will not be accepted.

The page limits do not apply to the cover sheet; the budget section, including the budget narrative and summary form; the assurances and certifications; or the one-page abstract.

We will reject your application if you exceed the page limit.

3. Submission Dates and Times:

Applications Available: [INSERT DATE OF PUBLICATION IN THE FEDERAL REGISTER].

Deadline for Transmittal of Applications: [INSERT DATE 30 DAYS AFTER PUBLICATION IN THE FEDERAL REGISTER].

Applications for grants under this program must be submitted electronically using the Grants.gov Apply site (Grants.gov). For information (including dates and times) about how to submit your application electronically, or in paper format by mail or hand delivery if you qualify for an exception to the electronic submission requirement, please refer to section IV.7. Other Submission Requirements of this notice.

We do not consider an application that does not comply with the deadline requirements.

Individuals with disabilities who need an accommodation or auxiliary aid in connection with the application process should contact the person listed under For Further Information Contact in section VII of this notice. If the Department provides an accommodation or auxiliary aid to an individual with a disability in connection with the application process, the individual's application remains subject to all other requirements and limitations in this notice.

4. Intergovernmental Review: This program is subject to Executive Order 12372 and the regulations in 34 CFR part 79. Information about

Intergovernmental Review of Federal Programs under Executive Order 12372 is in the application package for this program.

5. Funding Restrictions: We reference regulations outlining funding restrictions in the Applicable Regulations section of this notice.

6. Data Universal Numbering System Number, Taxpayer Identification Number, and Central Contractor Registry: To do business with the Department of Education, you must--

a. Have a Data Universal Numbering System (DUNS) number and a Taxpayer Identification Number (TIN);

b. Register both your DUNS number and TIN with the Central Contractor Registry (CCR), the Government's primary registrant database;

c. Provide your DUNS number and TIN on your application; and

d. Maintain an active CCR registration with current information while your application is under review by the Department and, if you are awarded a grant, during the project period.

You can obtain a DUNS number from Dun and Bradstreet. A DUNS number can be created within one business day.

If you are a corporate entity, agency, institution, or organization, you can obtain a TIN from the Internal Revenue Service. If you are an individual, you can obtain a TIN from the Internal Revenue Service or the Social Security Administration. If you need a new TIN, please allow 2-5 weeks for your TIN to become active.

The CCR registration process may take five or more business days to complete. If you are currently registered with the CCR, you may not

need to make any changes. However, please make certain that the TIN associated with your DUNS number is correct. Also note that you will need to update your CCR registration on an annual basis. This may take three or more business days to complete.

In addition, if you are submitting your application via Grants.gov, you must (1) be designated by your organization as an Authorized Organization Representative (AOR); and (2) register yourself with Grants.gov as an AOR. Details on these steps are outlined at the following Grants.gov Web page:

www.grants.gov/applicants/get_registered.jsp.

7. Other Submission Requirements: Applications for grants under this program must be submitted electronically unless you qualify for an exception to this requirement in accordance with the instructions in this section.

a. Electronic Submission of Applications.

Applications for grants under the GEAR UP College Savings Account Research Demonstration Project, CFDA number 84.334D, must be submitted electronically using the Governmentwide Grants.gov Apply site at www.Grants.gov. Through this site, you will be able to download a copy of the application package, complete it offline, and then upload and submit your application. You may not e-mail an electronic copy of a grant application to us.

We will reject your application if you submit it in paper format unless, as described elsewhere in this section, you qualify for one of the exceptions to the electronic submission requirement and submit, no

later than two weeks before the application deadline date, a written statement to the Department that you qualify for one of these exceptions. Further information regarding calculation of the date that is two weeks before the application deadline date is provided later in this section under Exception to Electronic Submission Requirement.

You may access the electronic grant application for the GEAR UP State Grant competition at www.Grants.gov. You must search for the downloadable application package for this competition by the CFDA number. Do not include the CFDA number's alpha suffix in your search (e.g., search for 84.334, not 84.334D).

Please note the following:

- When you enter the Grants.gov site, you will find information about submitting an application electronically through the site, as well as the hours of operation.

- Applications received by Grants.gov are date and time stamped. Your application must be fully uploaded and submitted and must be date and time stamped by the Grants.gov system no later than 4:30:00 p.m., Washington, DC time, on the application deadline date. Except as otherwise noted in this section, we will not accept your application if it is received--that is, date and time stamped by the Grants.gov system--after 4:30:00 p.m., Washington, DC time, on the application deadline date. We do not consider an application that does not comply with the deadline requirements. When we retrieve your application from Grants.gov, we will notify you if we are rejecting your application

because it was date and time stamped by the Grants.gov system after 4:30:00 p.m., Washington, DC time, on the application deadline date.

- The amount of time it can take to upload an application will vary depending on a variety of factors, including the size of the application and the speed of your Internet connection. Therefore, we strongly recommend that you do not wait until the application deadline date to begin the submission process through Grants.gov.

- You should review and follow the Education Submission Procedures for submitting an application through Grants.gov that are included in the application package for this competition to ensure that you submit your application in a timely manner to the Grants.gov system. You can also find the Education Submission Procedures pertaining to Grants.gov under News and Events on the Department's G5 system home page at www.G5.gov.

- You will not receive additional point value because you submit your application in electronic format, nor will we penalize you if you qualify for an exception to the electronic submission requirement, as described elsewhere in this section, and submit your application in paper format.

- You must submit all documents electronically, including all information you typically provide on the following forms: the Application for Federal Assistance (SF 424), the Department of Education Supplemental Information for SF 424, Budget Information--Non-Construction Programs (ED 524), and all necessary assurances and certifications.

- You must upload any narrative sections and all other attachments to your application as files in a PDF (Portable Document) read-only, non-modifiable format. Do not upload an interactive or fillable PDF file. If you upload a file type other than a read-only, non-modifiable PDF or submit a password-protected file, we will not review that material. Additional, detailed information on how to attach files is in the application instructions.

- Your electronic application must comply with any page-limit requirements described in this notice.

- After you electronically submit your application, you will receive from Grants.gov an automatic notification of receipt that contains a Grants.gov tracking number. (This notification indicates receipt by Grants.gov only, not receipt by the Department.) The Department then will retrieve your application from Grants.gov and send a second notification to you by e-mail. This second notification indicates that the Department has received your application and has assigned your application a PR/Award number (an ED-specified identifying number unique to your application).

- We may request that you provide us original signatures on forms at a later date.

Application Deadline Date Extension in Case of Technical Issues with the Grants.gov System: If you are experiencing problems submitting your application through Grants.gov, please contact the Grants.gov Support Desk, toll free, at 1-800-518-4726. You must obtain a Grants.gov Support Desk Case Number and must keep a record of it.

If you are prevented from electronically submitting your application on the application deadline date because of technical problems with the Grants.gov system, we will grant you an extension until 4:30:00 p.m., Washington, DC time, the following business day to enable you to transmit your application electronically or by hand delivery. You also may mail your application by following the mailing instructions described elsewhere in this notice.

If you submit an application after 4:30:00 p.m., Washington, DC time, on the application deadline date, please contact the person listed under For Further Information Contact in section VII of this notice and provide an explanation of the technical problem you experienced with Grants.gov, along with the Grants.gov Support Desk Case Number. We will accept your application if we can confirm that a technical problem occurred with the Grants.gov system and that that problem affected your ability to submit your application by 4:30:00 p.m., Washington, DC time, on the application deadline date. The Department will contact you after a determination is made on whether your application will be accepted.

Note: The extensions to which we refer in this section apply only to the unavailability of, or technical problems with, the Grants.gov system. We will not grant you an extension if you failed to fully register to submit your application to Grants.gov before the application deadline date and time or if the technical problem you experienced is unrelated to the Grants.gov system.

Exception to Electronic Submission Requirement: You qualify for an exception to the electronic submission requirement, and may submit your

application in paper format, if you are unable to submit an application through the Grants.gov system because--

- You do not have access to the Internet; or
- You do not have the capacity to upload large documents to the Grants.gov system;

and

- No later than two weeks before the application deadline date (14 calendar days or, if the fourteenth calendar day before the application deadline date falls on a Federal holiday, the next business day following the Federal holiday), you mail or fax a written statement to the Department, explaining which of the two grounds for an exception prevent you from using the Internet to submit your application.

If you mail your written statement to the Department, it must be postmarked no later than two weeks before the application deadline date. If you fax your written statement to the Department, we must receive the faxed statement no later than two weeks before the application deadline date.

Address and mail or fax your statement to: James Davis, U.S. Department of Education, 1990 K Street, NW., room 7007, Washington, DC 20006-8524. FAX: (202) 219-7074.

Your paper application must be submitted in accordance with the mail or hand delivery instructions described in this notice.

b. Submission of Paper Applications by Mail.

If you qualify for an exception to the electronic submission requirement, you may mail (through the U.S. Postal Service or a

commercial carrier) your application to the Department. You must mail the original and two copies of your application, on or before the application deadline date, to the Department at the following address:

U.S. Department of Education
Application Control Center
Attention: (CFDA Number 84.334D)
LBJ Basement Level 1
400 Maryland Avenue, SW.
Washington, DC 20202-4260

You must show proof of mailing consisting of one of the following:

- (1) A legibly dated U.S. Postal Service postmark.
- (2) A legible mail receipt with the date of mailing stamped by the U.S. Postal Service.
- (3) A dated shipping label, invoice, or receipt from a commercial carrier.
- (4) Any other proof of mailing acceptable to the Secretary of the U.S. Department of Education.

If you mail your application through the U.S. Postal Service, we do not accept either of the following as proof of mailing:

- (1) A private metered postmark.
- (2) A mail receipt that is not dated by the U.S. Postal Service.

If your application is postmarked after the application deadline date, we will not consider your application.

Note: The U.S. Postal Service does not uniformly provide a dated postmark. Before relying on this method, you should check with your local post office.

c. Submission of Paper Applications by Hand Delivery.

If you qualify for an exception to the electronic submission requirement, you (or a courier service) may deliver your paper application to the Department by hand. You must deliver the original and two copies of your application by hand, on or before the application deadline date, to the Department at the following address:

U.S. Department of Education
Application Control Center
Attention: (CFDA Number 84.334D)
550 12th Street, SW.
Room 7041, Potomac Center Plaza
Washington, DC 20202-4260

The Application Control Center accepts hand deliveries daily between 8:00 a.m. and 4:30:00 p.m., Washington, DC time, except Saturdays, Sundays, and Federal holidays.

Note for Mail or Hand Delivery of Paper Applications: If you mail or hand deliver your application to the Department--

(1) You must indicate on the envelope and--if not provided by the Department--in Item 11 of the SF 424 the CFDA number, including suffix letter, if any, of the competition under which you are submitting your application; and

(2) The Application Control Center will mail to you a notification of receipt of your grant application. If you do not receive this notification within 15 business days from the application deadline date, you should call the U.S. Department of Education Application Control Center at (202) 245-6288.

V. Application Review Information

1. Selection Criteria: The selection criteria for this program are from 34 CFR 75.210 of EDGAR and are listed in the application package.

2. Review and Selection Process: We remind potential applicants that in reviewing applications in any discretionary grant competition, the Secretary may consider, under 34 CFR 75.217(d)(3), the past performance of the applicant in carrying out a previous award, such as the applicant's use of funds, achievement of project objectives, and compliance with grant conditions. The Secretary may also consider whether the applicant failed to submit a timely performance report or submitted a report of unacceptable quality.

In addition, in making a competitive grant award, the Secretary also requires various assurances including those applicable to Federal civil rights laws that prohibit discrimination in programs or activities receiving Federal financial assistance from the Department of Education (34 CFR 100.4, 104.5, 106.4, 108.8, and 110.23).

3. Special Conditions: Under 34 CFR 74.14 and 80.12, the Secretary may impose special conditions on a grant if the applicant or grantee is not financially stable; has a history of unsatisfactory performance; has a financial or other management system that does not meet the standards in 34 CFR parts 74 or 80, as applicable; has not fulfilled the conditions of a prior grant; or is otherwise not responsible.

VI. Award Administration Information

1. Award Notices: If your application is successful, we notify your U.S. Representative and U.S. Senators and send you a Grant Award Notification (GAN). We may notify you informally, also.

If your application is not evaluated or not selected for funding, we notify you.

2. Administrative and National Policy Requirements: We identify administrative and national policy requirements in the application package and reference these and other requirements in the Applicable Regulations section of this notice.

We reference the regulations outlining the terms and conditions of an award in the Applicable Regulations section of this notice and include these and other specific conditions in the GAN. The GAN also incorporates your approved application as part of your binding commitments under the grant.

3. Reporting: (a) If you apply for a grant under this competition, you must ensure that you have in place the necessary processes and systems to comply with the reporting requirements in 2 CFR part 170 should you receive funding under the competition. This does not apply if you have an exception under 2 CFR 170.110(b).

(b) At the end of your project period, you must submit a final performance report, including financial information, as directed by the Secretary. If you receive a multi-year award, you must submit an annual performance report that provides the most current performance and financial expenditure information as directed by the Secretary under 34 CFR 75.118. The Secretary may also require more frequent performance

reports under 34 CFR 75.720(c). For specific requirements on reporting, please go to www.ed.gov/fund/grant/apply/appforms/appforms.html.

VII. Agency Contact

For Further Information Contact: James Davis, Gaining Early Awareness and Readiness for Undergraduate Programs, U.S. Department of Education, 1990 K Street, NW., room 7007, Washington, DC 20006-8524. Telephone: (202) 502-7802 or by e-mail: James.Davis@ed.gov.

If you use a TDD, call the FRS, toll free, at 1-800-877-8339.

VIII. Other Information

Accessible Format: Individuals with disabilities can obtain this document and a copy of the application package in an accessible format (e.g., braille, large print, audiotape, or compact disc) on request to the program contact person listed under For Further Information Contact in section VII of this notice.

Electronic Access to This Document: The official version of this document is the document published in the Federal Register. Free Internet access to the official edition of the Federal Register and the Code of Federal Regulations is available via the Federal Digital System at: www.gpo.gov/fdsys. At this site you can view this document, as well as all other documents of this Department published in the Federal Register, in text or Adobe Portable Document Format (PDF). To use PDF you must have Adobe Acrobat Reader, which is available free at this site.

You may also access documents of the Department published in the Federal Register by using the article search feature at www.federalregister.gov. Specifically, through the advanced search feature at this site, you can limit your search to documents published by the Department.

Dated:

David A. Bergeron,
Acting Assistant Secretary
for Postsecondary Education.

GEAR UP COLLEGE SAVINGS ACCOUNT RESEARCH DEMONSTRATION PROJECT OVERVIEW

Legislative Authority

Title IV, Sections 404A-404H, of the Higher Education Act of 1965, as amended.

Purpose

The GEAR UP college savings account research demonstration project seeks to determine the effectiveness of pairing federally supported college savings accounts with GEAR UP activities as part of an overall college access and success strategy.

Available Funding

The Department intends to award approximately \$8.9 million in FY 2013 and additional FY 2014 GEAR UP funds, if necessary.

Eligibility

Current State GEAR UP grantees that received new awards in Fiscal Year (FY) 2011 or FY 2012, that select participating students beginning not later than seventh grade using the cohort approach in at least six high schools and that have their cohort of students entering the ninth grade in the 2013-2014 or 2014-2015 academic year are eligible to apply for funding. Each high school must have at least 30 students in the cohort. GEAR UP State grantees that use the cohort approach and that wish to participate in this project must demonstrate their willingness, capacity, and comprehensive plan to carry out the college savings account and financial counseling intervention and participate in the rigorous evaluation, as described in the Notice.

Match Requirements

College savings account demonstration project applicants are required to provide from State, local, institutional, or private funds, not less than 50 percent of the cost of the project. Matching funds may be provided in cash or in kind and may be accrued over the full duration of the grant award period. Grantees must specify the methods by which matching funds will be paid and include provisions designed to ensure that funds provided shall supplement and not supplant funds expended for existing projects.

Required Components of a GEAR UP College Savings Account Project

Each applicant must include in its application at least six GEAR UP high schools that each serve at least 30 GEAR UP participants who will be in 9th grade during the 2013-2014 or 2014-2015 academic year, identify the names and National Center for Education Statistics (NCES) identification numbers of the GEAR UP high schools expected to participate in the demonstration, and identify the number of GEAR UP participants at each school expected to be in 9th grade during the 2013-2014 or 2014-2015 academic year. (NCES identification numbers for schools can be found at: <http://nces.ed.gov/ccd/schoolsearch/>).

All applicant must use GEAR UP funds awarded under this competition to provide \$200 as an initial deposit in each GEAR UP student's account as well as match contributions for each student up to \$25 every month for four years. Thus, a student who receives the maximum match would finish high school with at least \$2,600 in a personal college savings account -- the \$200 Federal seed, plus \$1,200 in personal contributions, plus \$1,200 in Federal matching funds. A successful applicant also would be required to maximize the benefit of the matching funds by providing periodic opportunities for the student to make "catch-up" deposits.

Each successful applicant is required to maintain all Federal GEAR UP funds in a single "notional" account that permits returning unused Federal GEAR UP funds to the Department as described in the Priority.

Each applicant is required to designate a savings account trustee to manage the account funds and a savings account administrator to hold the account funds. Applicants that do not identify the savings account trustee and savings account administrator must identify the process by which these entities would be selected. The savings account trustee would oversee the accounts held by the savings account administrator and approve withdrawals and other account activities, such as transfers of non-Federal funds to other persons, if permitted. Notwithstanding any existing title IV regulation, qualified withdrawals of Federal and non-Federal funds would not count toward Federal student aid eligibility. The trustee would need to be a State agency, such as a State Department of Treasury, Office of the Governor, Lieutenant Governor, or Comptroller, a tax-exempt non-profit organization or foundation, or for-profit organization or business with demonstrated expertise and experience in successfully managing financial services.

Each successful applicant is required to develop rules on when withdrawals would and would not be permissible (i.e., rules on qualified withdrawals) and on transfers of non-Federal funds to other persons. For example, a State could prohibit withdrawals of non-Federal, individual contributions for what the applicant determines to be a non-qualified expense unless the account holder reaches a specified age. Alternatively, a State could offer a savings plan with existing disbursement rules, such as 529 plans or Coverdell plans, or it could determine its own rules in consultation with the account administrator and account trustee.

States are required to provide participating students and families in the schools whose students are selected for savings accounts and related financial counseling (the "treatment schools"; see the following subsection Research evaluation) with general and targeted savings account and related financial counseling designed to help them understand the benefits of saving for college, encourage them to save, increase their understanding of relevant mathematical and financial concepts, and prepare them to make sound financial decisions. To ensure GEAR UP or school staff is sufficiently prepared to provide this counseling, the applicant would need to agree to identify highly qualified individuals to provide the counseling and require counselors to participate in Department-provided professional development for GEAR UP or school staff.

States are required to designate a site coordinator for each GEAR UP high school that participates in the demonstration and describe the role of the coordinator and to who me or she will be accountable.

Include in its application only districts or schools that will have directory information policies in place prior to July 1, 2013 (for applicants with cohorts of students entering the ninth grade in the 2013-14 academic year) or July 1, 2014 (for applicants with cohorts of students entering the ninth grade in the 2014-15 academic year), that allow for student information to be shared in compliance with Federal law with the

savings account administrator, the savings account trustee, or both, as needed to establish and manage the college savings accounts.

Project Period

The project period shall be five years for applicants with cohorts of students entering the ninth grade in the 2013-14 academic year and six years for applicants with cohorts of students entering the ninth grade in the 2014-15 academic year. The period before the cohorts of students enter the ninth grade shall be for planning so that all required components of the savings accounts and financial counseling are fully operational before the start of the 2013-14 or 2014-15 school year.

Research Evaluation

The applicant must describe in its application its agreement to the following:

Random Assignment of Schools. An applicant must –

(1) Agree to a random assignment by the evaluation contractor of one-half of the high schools identified in its application for their students to receive treatment services (treatment schools). In addition to any GEAR UP services offered at these schools, GEAR UP projects must offer, at these treatment schools, the college savings account and financial counseling intervention in accordance with priority 1 (Funding Eligibility). The students in the remainder of the high schools (control schools) will not receive the college savings account and financial counseling intervention but will continue to receive regular GEAR UP services.

(2) Agree not to offer a program that provides seed or matching funds for college savings accounts in the control schools for the duration of the GEAR UP grant.

(b) Data Collection. (1) The applicant and the LEA(s) and GEAR UP high schools that would like to implement college savings accounts (some of which will become control schools) must agree to participate in the data collection conducted by the Department's evaluator, which will include the following:

(i) Two surveys of GEAR UP project directors at the SEA or LEA level and site coordinators at each school about the implementation of the college savings account and counseling intervention, including the extent to which the college savings account counseling was provided in the treatment schools and counseling and other services were provided under the GEAR UP grant in both treatment and control schools;

(ii) Two surveys of GEAR UP students about their participation in GEAR UP program activities and other college access programs; their expectations about college enrollment and costs; their knowledge about college savings and financial aid; their financial literacy; their plans for enrollment in college-preparatory courses; and their financial behaviors, including the extent to which they are saving for college;

(iii) Two surveys of parents of students participating in the GEAR UP program, in a form that will be comprehensible to parents of English language learners, about their participation in GEAR UP program activities and other college access programs; their expectations about their child's college enrollment and costs; their knowledge about college savings and financial aid; their financial literacy; and their financial decisions, including the extent to which they are saving for college;

(iv) For treatment schools, data on the extent to which their staff attend the required professional development;

(v) For both treatment and control schools, rosters of all GEAR UP participants who are in the 9th grade in fall 2013, including the names of the students, and other identifying information (such as their dates of birth, zip codes, or district or school identification numbers) that will enable the Department's evaluator to request the administrative records from the State or LEA about the appropriate students;

(vi) Access to the appropriate State or LEA school administrative records, which will be used to measure student characteristics and achievement prior to the 9th grade, student attendance, course taking patterns, and credits in grades 9-12 for students in the treatment and control schools;

(viii) From the grantee, annual information on individual student accounts, including the timing and amounts of disbursements of seed and matching funds, and the student's name, address, and date of birth.

Letters of Support. Each applicant must include in its application the following:

(1) Letters of support from the relevant LEAs. Unless the SEA agrees in the application to provide this same data on its own, these letters of support also must contain the LEA's agreement to provide the relevant school records data to the evaluation contractor, including the following school records data for GEAR UP participants who are enrolled in the 9th grade in the treatment schools and control schools in the fall 2013 or 2014, regardless of whether the student has continued to be enrolled in his or her original high school:

(i) Scores on State or district-administrated assessments of reading and math for the 7th and 8th grades and high school years;

(ii) High school attendance;

(iii) High school courses in which the student was enrolled and grades and credits received for those courses;

(iv) Demographic information such as gender, race/ethnicity, parents' educational attainment, English proficiency, and the extent to which a language other than English is spoken at home;

(v) Whether the student is certified as eligible for free or reduced price lunch through the National School Lunch Program; and

(vi) Whether the student has an individualized education program.

(2) A letter from the principal of each high school identified in the application agreeing to participate in all aspects of the evaluation and grant, including:

(i) Random assignment of the six or more GEAR UP high schools listed in the application;

(ii) If randomly selected to implement the intervention, allowing the GEAR UP program to offer the college savings account and counseling intervention to eligible GEAR UP participants at the principal's high school; and

(iii) Regardless of whether a school is in the treatment or control group, provision to the evaluation contractor of rosters of GEAR UP participants who are in the 9th grade in fall 2013 or 2014, including identifying information (such as student names, dates of birth, zip codes, or district or school identification numbers) that will enable the contractor to request the administrative records from the State or LEA about the appropriate students.

(3) Letter from the superintendent of each LEA overseeing the schools in the evaluation, agreeing to all aspects of the evaluation and grant, including--

(i) Random assignment of the high schools;

(ii) If randomly selected to implement the intervention, an agreement allowing the State GEAR UP program to offer the college savings account and financial counseling to eligible GEAR UP participants consistent with the priorities and requirements in this notice; and

(iii) Regardless of whether the schools are in the treatment or control group, an agreement to provide to the evaluation contractor rosters of GEAR UP participants who are in the 9th grade in fall 2013 or fall 2014, including identifying information (such as student names, dates of birth, zip codes, or district or school identification numbers) that will enable the contractor to request the administrative records from the State or LEA about the appropriate students.

(iv) An agreement to have district or school directory information policies in place prior to July 1, 2013 or July 1, 2014 that allow for student information to be shared in compliance with Federal law with the savings account administrator, the savings account trustee, or both, as needed to establish and manage the college savings accounts. Under the provisions of the FERPA and its implementing regulations, each of the

LEAs in the application or schools therein must have provided public notice that the district or school has designated as “directory information” under FERPA the student’s name, grade level, address, and date of birth. In addition, in accordance with FERPA, if any parents or guardians of a student has opted out of the disclosure of this student directory information, the school or LEA will not provide “directory information” on that student to the savings account administrator or the savings account trustee and savings accounts with GEAR UP seed money will not be opened in his or her name, unless the parent or guardian of that student provides consent under 34 CFR 99.30.

Selection Criteria for College Savings Account Demonstration Project

The Secretary considers seven criteria drawn from the Education Department General Administrative Regulations (EDGAR): (1)the quality of project design ; (2) significance (3) the quality of project services; (4) the quality of project personnel; (5) adequacy of resources; (6) the quality of the management plan.

1. QUALITY OF PROJECT DESIGN (25 POINTS):

In determining the quality of project design, the Secretary considers the following factors:

- The extent to which the goals, objectives, and outcomes to be achieved by the proposed project are clearly specified and measurable.
- The extent to which the design of the proposed project is appropriate to, and will successfully address, the needs of the target population or other identified needs.
- The extent to which the proposed project is designed to build capacity and yield results that will extend beyond the period of Federal financial assistance.
- The extent to which the proposed project will establish linkages with other appropriate agencies and organizations providing services to the target population.
- The extent to which the proposed project encourages parental involvement.

2. SIGNIFICANCE (15 POINTS):

In determining the significance for the proposed project, the Secretary considers the following factors:

- The potential contribution of the proposed project to the development and advancement of theory, knowledge, and practices in the field of study.
- The extent to which the proposed project is likely to build local capacity to provide, improve, or expand services that address the needs of the target population.
- The potential replicability of the proposed project or strategies, including, as appropriate, the potential for implementation in a variety of settings.

3. QUALITY OF PROJECT SERVICES (20 POINTS):

In determining the quality of project services provided by the proposed project, the Secretary considers the quality and sufficiency of strategies for ensuring equal access and treatment for eligible project participants who are members of groups that have traditionally been underrepresented based on race, color, national origin, gender, age, or disability. In addition, the Secretary considers the following factors:

- The extent to which the training or professional development services to be provided by the proposed project are of sufficient quality, intensity, and duration to lead to improvements in practice among the recipients of those services.²
- The extent to which the services to be provided by the proposed project involve the collaboration of appropriate partners for maximizing the effectiveness of project services.
- The extent to which the services to be provided by the proposed project are focused on those with greatest needs.³
- The extent to which the services to be provided by the proposed project are appropriate to the needs of the intended recipients or beneficiaries of those services.

4. QUALITY OF PROJECT PERSONNEL (10 POINTS):

In determining the quality of project personnel, the Secretary considers the extent to which the applicant encourages applications for employment from persons who are members of groups that have traditionally been underrepresented based on race, color, national origin, gender, age or disability. In addition, the Secretary considers the following factors:

- The qualifications, including relevant training and experience, of the project director or principal investigator, and
- The qualifications, including relevant training and experience of key personnel.

5. ADEQUACY OF RESOURCES (15 POINTS):

In determining the adequacy of resources for the proposed project, the Secretary considers the following factors:

- The adequacy of support, including facilities, equipment, supplies, and other resources, from the applicant organization or the lead applicant organization.
- The relevance and demonstrated commitment of each partner in the proposed project to the implementation and success of the project.
- The potential for continued support of the project after Federal funding ends, including, as appropriate, the demonstrated commitment of appropriate entities to such support.

6. QUALITY OF THE MANAGEMENT PLAN (15 POINTS):

In determining the quality of the management plan for the proposed project, the Secretary considers the following factors:

- The adequacy of the management plan to achieve the objectives of the proposed project on time and within budget, including clearly defined responsibilities, timelines, and milestones for accomplishing project tasks.

² Recipients of training services are students and families receiving financial coaching and counseling regarding college savings, and any project staff receiving training for the project.

³ This includes the extent to which applicants simplify the process for opening and contributing to savings accounts, such as by enabling students and families to make fee-free deposits via mobile devices or area ATMs, and the extent to which financial coaching and counseling is appropriately tailored for students' and families' specific financial situations, such as taking into account changes in income resulting from tax refunds or changes in employment.

- The adequacy of procedures for ensuring feedback and continuous improvement in the operation of the proposed project.⁴
- The extent to which the time commitments of the project director and principal investigator and other key project personnel are appropriate and adequate to meet the objectives of the proposed project.

⁴ The extent to which student and family savings data and behaviors will inform continuous improvement of the project, such as coaching and counseling activities and available methods for students and families to make deposits.

Contact Information

GEAR UP Director

James Davis

Program Staff

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Gaining Early Awareness and Readiness for Undergraduate Programs

U.S. Department of Education

1990 K Street N.W., Room 7025

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Web Page: <http://www2.ed.gov/programs/gearup/index.html>

INSTRUCTIONS FOR

COMPLETING THE

GEAR UP College Savings Account

APPLICATION PACKAGE

INSTRUCTIONS FOR COMPLETING THE APPLICATION PACKAGE

The GEAR UP application consists of **three parts**. These parts are organized in the same manner that the submitted application should be organized. The parts are as follows:

Part I: 424 Forms

- Application for Federal Assistance – (SF 424)
- Department of Education Supplemental Information for SF 424

***Note:**

Please do not attach any narratives, supporting files, or application components to the SF 424. Although the form accepts attachments, the Department of Education will review only the materials/files attached to the forms listed below.

Part II: Project Narrative

- ED Abstract Form
- Project Narrative Attachment Form– includes the narrative section addressing the program selection criteria.
- Other Attachment Forms (GEAR UP Specific Forms)

The **ED Abstract Form** is where you attach your one-page project abstract.

The abstract should include: applicant name, information about the project's goals and objectives, number of students to be served, the target school(s), a list of partners, and the activities and services that will be implemented during the performance period.

Formatting Requirements:

Information provided in the one-page abstract may be single-spaced. However, the **font requirements in the Project Narrative Attachment Form also apply to the ED Abstract Form.**

Note the following:

- A “page” is 8.5 inches by 11 inches, on one side only, with 1-inch margins at the top, bottom, and both sides. Page numbers and an identifier may be within 1-inch margin.
- Applicants may use one of the following fonts: *Times New Roman*, *Courier*, *Courier New*, or *Arial* only. Applications submitted in any other font (including Times Roman and Arial Narrow) will not be accepted. Do not use anything smaller than a 12-point font.

The **Project Narrative Attachment Form** includes the narrative section addressing the program selection criteria that will be used to evaluate applications submitted for this competition. As a guide for reviewers, applicants are encouraged to label each section in the narrative by its associated criterion. **You must limit the project narrative to no more than 25 double-spaced pages. Applications that exceed the page limit will not be considered for funding and will be returned to the applicant.** A page is 8.5 inches by 11 inches, on one side only, with 1-inch margins at the top, bottom, and both sides. Page numbers and an identifier may be within 1-inch margin. Double space all text in the application narrative, except titles, headings, footnotes, quotations, references, and captions, as well as all text in charts, tables, figures, and

graphs. Use a font that is 12-point or larger. The page limits do not apply to the Budget Summary Form and Budget Narrative; other application forms attached in the “**Other Attachments Form**” section; or the **Assurances and Certifications**. We will reject your application if you do not apply these standards and exceed the page limit.

Applicants may use one of the following fonts: Times New Roman, Courier, Courier New, or Arial only. Applications submitted in any other font (including Times Roman and Arial Narrow) will not be accepted. Do not use anything smaller than a 12-point font.

The **Other Attachments Form** is where you upload the following:

- Upload the following **GEAR UP program-specific forms** (found at the end of the application package):
- Project Budget Summary Form, Detailed Budget Narrative (no specific form), Applicant Organization Identification Form and Cost Share Worksheet, Partner Identification Form and Cost Share Worksheet (please provide for each partner), and Letters of support (no specific form).

Please do not modify or change the contents of these forms in any way. Please also note there is no specific form or format for the Detailed Budget Narrative and Documentation of Student Eligibility for Free or Reduced-Price Lunch.

Applicants must complete these forms from this document (the application package). Once the forms have been completed and saved, the applicant must upload the documents (separate files) to the “**Other Attachments Form**” in the Grants.gov system. The documents must be in a PDF (Portable Document) format. Other types of files will not be accepted. Please note: Grants.gov cannot process an application that includes two or more files that have the same name within a grant submission. Therefore, each file uploaded to your application package should have a unique file name.

Part III: Assurances and Certifications

- GEPA Section 427 Requirement
- Certification Regarding Lobbying (formerly ED form 80-0013)
- Assurances – Non-Construction Programs (SF 424B)
- Disclosure of Lobbying Activities (SF-LLL)
- Survey on Ensuring Equal Opportunity for Applicants

**IMPORTANT NOTICE TO PROSPECTIVE PARTICIPANTS
IN U.S. DEPARTMENT OF EDUCATION CONTRACT AND GRANT PROGRAMS**

GRANTS

Applicants for grants from the U.S. Department of Education (ED) have to compete for limited funds.

Deadlines assure all applicants that they will be treated fairly and equally, without last minute haste.

For these reasons, ED must set strict deadlines for grant applications. Prospective applicants can avoid disappointment if they understand that

**Failure to meet a deadline will mean that an applicant will be rejected
without any consideration whatever.**

The rules, including the deadline, for applying for each grant are published, individually, in the Federal Register. A one-year subscription to the Register may be obtained by sending \$340.00 to: Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402-9371. (Send check or money order only, no cash or stamps.)

The instructions in the Federal Register must be followed exactly. Do not accept any other advice you may receive. No ED employee is authorized to extend any deadline published in the Register.

Questions regarding submission of applications may be addressed to:

U.S. Department of Education
Application Control Center
Washington, D.C. 20202-4725

CONTRACTS

Competitive procurement actions undertaken by the ED are governed by the Federal Procurement Regulations and implementing ED Procurement Regulations.

Generally, prospective competitive procurement actions are synopsisized in the Commerce Business Daily (CBD). Prospective offerors are therein advised of the nature of the procurement and where to apply for copies of the Request for Proposals (RFP).

Offerors are advised to be guided solely by the contents of the CBD synopsis and the instructions contained in the RFP. Questions regarding the submission of offers should be addressed to the Contracting Specialist identified on the face page of the RFP.

Offers are judged in competition with others, and failure to conform with any substantive requirements of the RFP will result in rejection of the offer without any consideration whatever.

Do not accept any advice you receive that is contrary to instructions contained in either the CBD synopsis or the RFP. No ED employee is authorized to consider a proposal which is non-responsive to the RFP.

A subscription to the CBD is available for \$208.00 per year via second class mailing or \$261.00 per year via first class mailing. Information included in the Federal Acquisition Regulations is contained in Title 48, Code of Federal Regulations, Chapter 1 (\$49.00). The foregoing publication may be obtained by sending your check or money order only, no cash or stamps, to:

Superintendent of Documents
U.S. Government Printing Office
Washington, D.C. 20402-9371

In an effort to be certain this important information is widely disseminated, this notice is being included in all ED mail to the public. You may, therefore, receive more than one notice. If you do, we apologize for any annoyance it may cause you.

ED FORM 5348, 8 '92 REPLACES ED FORM 5348, 6 '86, WHICH IS OBSOLETE

INTERGOVERNMENTAL REVIEW OF FEDERAL PROGRAMS EXECUTIVE ORDER 12372

This program falls under the rubric of Executive Order 12372 (Intergovernmental Review of Federal Programs) and the regulations in 34 CFR Part 79. One of the objectives of the Executive Order is to strengthen federalism--or the distribution of responsibility between localities, States, and the Federal government--by fostering intergovernmental partnerships. This idea includes supporting processes that State or local governments have devised for coordinating and reviewing proposed Federal financial grant applications.

The process for doing this requires grant applicants to contact State Single Points of Contact for information on how this works. Multi-state applicants should follow procedures specific to each state.

Further information about the State Single Point of Contact process and a list of names by State can be found at:

<http://www.whitehouse.gov/omb/grants/spoc.pdf>

Absent specific State review programs, applicants may submit comments directly to the Department. All recommendations and comments must be mailed or hand-delivered by the date indicated in the actual application notice to the following address: The Secretary, EO 12372--CFDA# [commenter must insert number--including suffix letter, if any], U.S. Department of Education, room 7E200, 400 Maryland Avenue, SW., Washington, DC 20202.

Proof of mailing will be determined on the same basis as applications (see 34 CFR §75.102).

Recommendations or comments may be hand-delivered until 4:30 p.m. (eastern time) on the closing date indicated in this notice.

Important note: The above address is not the same address as the one to which the applicant submits its completed applications. **Do not send applications to the above address.**

NOTICE TO ALL APPLICANTS:

The Government Performance and Results Act (GPRA)

What is GPRA?

The Government Performance and Results Act of 1993 is a straightforward statute that requires all Federal agencies to manage their activities with attention to the consequences of those activities. Each agency is to clearly state what it intends to accomplish, identify the resources required, and periodically report their progress to the Congress. In doing so, it is expected that GPRA will contribute to improvements in accountability for the expenditures of public funds, improve Congressional decision-making through more objective information on the effectiveness of Federal programs, and promote a new government focus on results, service delivery, and customer satisfaction.

How has the Department of Education Responded to the GPRA Requirements?

As required by GPRA, the Department of Education has prepared a strategic plan for 2007-2012. This plan reflects the Department's priorities and integrates them with its mission and program authorities and describes how the department will work to improve education for all children and adults in the United States. The Department's goals, as listed in the plan, are:

Goal 1: Improve student achievement, with a focus on bringing all students to grade level in reading and mathematics by 2014.

Goal 2: Increase the academic achievement of all high school students.

Goal 3: Ensure the accessibility, affordability, and accountability of higher education, and better prepare students and adults for employment and future learning.

What are the Performance Indicators for the GEAR UP Program?

The Department's specific goal for the GEAR UP Program is: "to significantly increase the number of low-income students who are prepared to enter and succeed in post-secondary education."

Objective 1: Increase the academic performance and preparation for post-secondary education of GEAR UP students.

Objective 2: Increase the rate of high school graduation and enrollment in post-secondary education for GEAR UP students.

Objective 3: Increase GEAR UP students' and their families' knowledge of post-secondary education options, preparation, and financing.

Application Package Checklist

Before you submit the application package, please review the following list to ensure that you have attached all required materials/files.

Standard Departmental Application Forms, Assurances, and Certifications

- Application for Federal Assistance (SF-424)
- Department of Education Supplemental Information for SF-424
- GEPA Section 427 Requirement
- Grants.gov Lobbying form (formerly ED form 80-0013)
- Assurance - Non-Construction Programs (SF 424B)
- Disclosure of Lobbying Activities (SF-LLL)
- Survey on Ensuring Equal Opportunity for Applicants

GEAR UP Program Specific Forms

- Project Budget Summary Form
- Applicant Organization Identification Form and Cost Share Worksheet
- Partner Identification Form and Cost Share Worksheet

Additional Documents

- ED Abstract Form (one page maximum)
- Project Narrative Attachment Form (25 page maximum)
- Letters of support

INSTRUCTIONS FOR STANDARD AND PROGRAM SPECIFIC FORMS

PROGRAM-SPECIFIC FORMS INSTRUCTIONS:

BUDGET SUMMARY FORM: This form should present a complete budget summary for each year of grant funding. Please provide a justification for this budget by including, *for each year*, a narrative for each budget line item, which explains: (1) the basis for estimating the costs of professional personnel salaries, benefits, project staff travel, materials and supplies, consultants and subcontracts, indirect costs, and any projected expenditures

APPLICANT ORGANIZATION IDENTIFICATION FORM AND COST SHARE

WORKSHEET: The support, contribution, and commitment of the partner serving as the grant applicant should be described clearly within the narrative. Additionally, the Applicant Organization Identification Form and Cost Share Worksheet should document the role and contribution of the Partnership's Applicant Organization.

PARTNER IDENTIFICATION FORM AND COST SHARE WORKSHEET: The support, contributions, and commitment of each partner should be described clearly within the narrative. Additionally, a Partner Identification Form and Cost Share Worksheet for each member of the partnership, other than the lead partner should document the role and contribution of each partner. The total of the contributions on each of the Cost Share Worksheets should equal the total matching dollars on the Project Budget Summary Form.

STANDARD APPLICATION FORMS INSTRUCTIONS:

APPLICATION FOR FEDERAL EDUCATION ASSISTANCE (SF 424 FORM)

INSTRUCTIONS: Applicants should read the accompanying directions before filling out this form.

DEPARTMENT OF EDUCATION SUPPLEMENTAL INFORMATION FOR SF 424

INSTRUCTIONS: Applicants should read the accompanying directions before filling out this form.

GEPA SECTION 427 REQUIREMENT: Section 427 of the General Education Provisions Act (GEPA) requires each applicant to include in its application a description of proposed steps to ensure equitable access to, and participation in, its Federally-assisted program. The statute, which allows applicants discretion in developing the required description, highlights six types of barriers that can impede equitable access or participation: gender, race, national origin, color, disability, or age. You may use local circumstances to determine the extent to which these or other barriers prevent equitable participation by students, teachers, parents, or other community members. Your description need not be lengthy, but it should include a clear and succinct description of how you plan to address those barriers that are applicable to your circumstances, and it should support the discussion of similar issues in the narrative section of the application.

CERTIFICATION REGARDING LOBBYING (ED 80-0013): Applicants should refer to the regulations cited in each section of the form to determine the certification to which they are required to attest.

STANDARD FORM 424B, ASSURANCES-NON-CONSTRUCTION PROGRAM: Applicants should read each section of the form to determine which of the assurances apply to their project.

DISCLOSURE OF LOBBYING ACTIVITIES (SF-LLL): Applicants should read the accompanying directions before filling out this form.

SURVEY ON ENSURING EQUAL OPPORTUNITY FOR APPLICANTS: Applicants should read the accompanying directions before filling out this form.

GEAR UP PROGRAM-SPECIFIC FORMS

PROJECT BUDGET SUMMARY FORM

FEDERAL FUNDS REQUESTED FROM THE GEAR UP GRANT PROGRAM

Direct Cost	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEAR 6	TOTAL
	Y						
1. Salaries and Wages							
2. Employee Benefits							
3. Travel							
4. Materials and Supplies							
5. Consultants & Contracts							
6. Other							
A. Total Direct Costs: <i>(Sum of lines 1-6)</i>							
B. Total Indirect Costs*: <i>(cannot be greater than 8% of Total Direct Costs)</i>							
C. Equipment							
D. Scholarships/ Tuition Assistance							
E. TOTAL REQUESTED <i>(A + B+ C+D)</i>							

All items must be addressed in the detailed budget justification

***Indirect Cost Information (To Be Completed by Your Business Office):**

If you are requesting reimbursement for indirect costs on line B, please answer the following questions:

(1) Do you have an Indirect Cost Rate Agreement approved by the Federal government?
 Yes No

(2) If yes, please provide the following information:
 Period Covered by the Indirect Cost Rate Agreement:
 From: ___/___/_____ To: ___/___/_____ (mm/dd/yyyy)
 Approving Federal agency: ___ ED ___ Other (please specify): _____

(3) For Restricted Rate Programs (check one) -- Are you using a restricted indirect cost rate that: ___ Is included in your approved Indirect Cost Rate Agreement? or ___ Complies with 34 CFR 76.564(c)(2)?

MATCHING FUNDS PROVIDED BY NON-FEDERAL SOURCES

All items must be addressed in the detailed budget justification

Direct Costs:	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEAR 6	TOTAL
1. Salaries and Wages							
2. Employee Benefits							
3. Travel							
4. Materials and Supplies							
5. Consultants and Contracts							
6. Other							
A. Total Direct Costs: <i>(Sum of lines 1-6)</i>							
B. Total Indirect Costs: <i>(cannot be greater than 8% of Total Direct Costs)</i>							
C. Equipment							
D. Scholarships/ Tuition Assistance							
E. TOTAL MATCHING FUNDS FROM NON- FEDERAL SOURCES (A+B+C+D)							

APPLICANT ORGANIZATION IDENTIFICATION FORM AND COST SHARE WORKSHEET

Please provide the following information for the Applicant Organization and its share of matching commitments (cash or in-kind) for each year of the proposed project.

1. Type of Institution/Organization:

Are you a State Education Agency (SEA)?

Yes No

	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEAR 6	TOTAL
1. Salaries and Wages							
2. Employee Benefits							
3. Travel							
4. Materials and Supplies							
5. Consultants and Contracts							
6. Other							
A. Total Direct Costs <i>(Sum of lines 1-6)</i>							
B. Total Indirect Costs: <i>(cannot be greater than 8% of Total Direct Costs)</i>							
C. Equipment							
Savings Incentives							
D. TOTAL COMMITMENT <i>(Lines A + B+ C+D)</i>							

PARTNER IDENTIFICATION FORM AND COST SHARE WORKSHEET

Please complete one form for each partner (other than the Applicant Organization).

1. Institution/Organization _____

Point of Contact: Name _____

Title _____ Department _____

Address _____

City _____ State _____ Zip _____

Telephone _____ e-mail _____ Fax _____

2. Type of Organization:

Are you a Local Educational Agency (LEA)?

Yes No

Are you an Institution of Higher Education (IHE)?

Yes No

Type of IHE:

Four-Year Two-Year

Public Private

College University

HBCU HSI TCCU NHSI ANSI

3. Non-Federal Fund contribution provided by Partner

YEAR 1 YEAR 2 YEAR 3 YEAR 4 YEAR 5 YEAR 6 TOTAL

	YEAR 1	YEAR 2	YEAR 3	YEAR 4	YEAR 5	YEAR 6	TOTAL
1. Salaries and Wages							
2. Employee Benefits							
3. Travel							
4. Materials and Supplies							
5. Consultants and Contracts							
6. Other							
A. Total Direct Costs <i>(Sum of lines 1-6)</i>							
B. Total Indirect Costs: <i>(Cannot be greater than 8% of Total Direct Costs)</i>							
C. Equipment							
D. Savings Incentives							
E. TOTAL COMMITMENT <i>(Lines A + B+ C+D)</i>							

Please summarize the partner's specific support and commitment to the project in this space.

SIGNATURE OF AUTHORIZING OFFICIAL: _____

NAME OF AUTHORIZING OFFICIAL: _____

TITLE OF AUTHORIZING OFFICIAL: _____

Paperwork Burden Statement

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless such collection displays a valid OMB control number. Public reporting burden for this collection of information is estimated to average 5 hours per response, including time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. The obligation to respond to this collection is required to obtain or retain benefit (Higher Education Opportunity Act (Public Law 110-315) (HEOA). Send comments regarding the burden estimate or any other aspect of this collection of information, including suggestions for reducing this burden, to the U.S. Department of Education, 400 Maryland Ave., SW, Washington, DC 20210-4537 or email ICDocketMgr@ed.gov and reference the OMB Control Number 1840-04489. Note: Please do not return the completed GEAR UP College Savings Account Demonstration Application to this address.