



Yvonne wanted to succeed in high school...

Her mother saved a few dollars every month.

**We gave them \$3 for every \$1 they saved.**

## You care about your child's education. EARN can help.

EARN is a non-profit that helps hardworking people like you. With our **children's education accounts**, you can receive \$3 for every \$1 dollar you save. Receive up to \$1,500 if you save \$500 towards this goal.

Envision having enough money to provide your child with **tutoring, dance classes, college tuition, summer enrichment, a computer, music lessons, or sports teams**. With a children's education account, you can do this! Contact us as soon as possible to sign up - we have a limited number of accounts available.

Space is limited!

▶ Sign up at [www.earn.org](http://www.earn.org)

**eARN**   
www.earn.org  
a 501(c)3 non-profit

## STEP 1: MAKE SURE YOU ARE ELIGIBLE

To be eligible for EARN's children's education accounts, you must:

- **Have a child or dependent between the ages of 10 and 18.** Your child must be within this age range when you open the account.
- **Live in Los Angeles County or the San Francisco Bay Area.**
- **Have at least one person in your household earning wages from employment or self-employment.**
- **File taxes.** You will be required to provide your household's tax return for the most recent year.
- **Have a household income no higher than the following limits:**

Maximum Household Income (look for the county you live in):			
# of People in Household	San Francisco, Marin, or San Mateo County	Alameda or Contra Costa County	Los Angeles County
2	\$42,750	\$36,950	\$34,200
3	\$48,100	\$41,550	\$38,450
4	\$53,400	\$46,150	\$42,700
5 or more?	Visit <a href="http://www.earn.org/income">www.earn.org/income</a>	Visit <a href="http://www.earn.org/income">www.earn.org/income</a>	Visit <a href="http://www.earn.org/income">www.earn.org/income</a>

>>> If you live elsewhere or have a larger family, visit [www.earn.org/income](http://www.earn.org/income) to find the maximum income for your county.

- **Have less than \$20,000 in assets**, excluding one automobile and one home.
- **Have a social security number or an Individual Tax Identification Number (ITIN).**
- **You may not be in graduate school or already have a graduate degree (e.g., Master's, PhD, MBA, etc).** These accounts are intended to help people who have not had such opportunities.

## STEP 2: APPLY & START SAVING

- **Register at [www.earn.org](http://www.earn.org).**  
If you do not have access to the internet, call us. **Los Angeles:** call (415) 830-3002. **Marin County:** call (415) 492-3360. **Alameda, Contra Costa, Napa, San Francisco, San Mateo, Santa Clara, Solano, or Sonoma counties:** call (415) 830-3006.
- **Fill out the application online & show EARN your government-issued photo ID**  
We will give you the details for this when you register.
- **Start saving for your child's education in an account that EARN opens for you!**

235 Montgomery St. Suite 470 • San Francisco, CA 94104

EARN reserves the right to refuse service to anyone before or after opening an account. EARN does not discriminate on the basis of race, gender, national origin, ancestry, ethnicity, religious affiliation, marital status, familial status, physical or mental disability, age, medical condition or sexual orientation.