

## **Qualified Geographic Area & Program Structure**

### **Parker Street Ministries Child Investment Partnership**

#### **Purpose**

This document summarizes how charitable contributions may be made to federal child investment accounts through a qualified geographic area, and how Parker Street Ministries will implement the program in compliance with current published guidance.

#### **Current Federal Program Framework (As Published)**

The federal program currently states:

*“Nonprofit organizations and local governments can contribute to Trump accounts of all children in a state or qualified geographic area.”*

Based on this language, charitable contributions are clearly permitted when they are geographically defined, universal within that geography, and non-selective at the account funding stage. At present, the program does not clearly authorize individualized charitable contributions outside a qualified class or geographic framework.

#### **What Is a Qualified Geographic Area**

A qualified geographic area is a clearly defined, objective, and contiguous area in which all eligible children are included, without application or individual selection. Acceptable examples include census tracts or block groups, ZIP codes, municipally recognized neighborhoods, public school attendance zones, or a nonprofit’s clearly documented geographic service area when applied universally.

#### **Parker Street Ministries Geographic Definition**

For this program, the qualified geographic area is defined as children ages 0–5 residing within the Parker Street Ministries neighborhood service area, as defined by specified census tracts encompassing the Parker Street community in Lakeland, Florida. All eligible children residing within this boundary are included automatically.

#### **Contribution Structure**

Charitable funds flow from the Bell-Barnett Family Fund to Parker Street Ministries. Parker Street Ministries facilitates geographically universal contributions into the federal child investment accounts on behalf of all eligible children in the defined area. Initial funding is structured as an equal per-child allocation. Parker Street Ministries acts as enrollment partner, navigator, and long-term steward.

#### **What This Structure Allows (and Does Not Allow)**

Clearly allowed: universal funding within a defined neighborhood; census-based boundaries; philanthropic support layered onto a federal program; individualized support outside the account funding mechanism.

Not yet confirmed: individualized charitable top-ups inside the federal account structure or selective account contributions.

#### **Forward-Looking Guidance**

Additional federal guidance is anticipated in February. Parker Street Ministries will monitor this guidance and adjust program mechanics if future rules explicitly permit individualized contributions,

subject to compliance review and board oversight.

**Summary**

This structure aligns with current federal guidance, ensures universal inclusion within a defined neighborhood, and pairs national policy with trusted, local, long-term support. It is compliant today and designed to adapt responsibly as guidance evolves.