

THE PLEDGING TREE FOUNDATION

Helping others to branch off in life

The Pledging Tree 
Foundation

A Charitable Organization
(Delaware Corporation)
Registered under 501(c) (3)

Sponsor Invitation Packet

<http://www.thepledgingtree.org>

WELCOME

The Pledging Tree Foundation
3497 West Lincoln Highway, Suite 184
Downingtown, PA 19335
774-275-0787
www.thepledgingtree.org

January, 2009

In today's world, the average American family saves less than 1% of their income, significantly less than the rate of savings during the 1950s and 1960s. It is critically important for families to save for their future. The Pledging Tree Foundation was conceived to encourage low-income families to save more.

Thus, the Foundation's main objective is to aid families financially by promoting saving for the future. We realize that the monetary help is not substantial in terms of its amount, but it plays a vital role in cultivating the seeds for future disciplined savings.

The Foundation is funded by generous companies to support struggling families who have lower incomes than the average household. The Pledging Tree Foundation allows families to open a specific type of account (i.e. 529 Plan, investment account, or savings account) for a certain goal, whether it is college, retirement, or any other long term goal. The Pledging Tree Foundation will match dollar-for-dollar the funds contributed by the families enrolled in the Foundation, as per the guidelines.

The Pledging Tree Foundation is a Delaware state incorporated non-profit, sponsor and donor supported foundation that strives to bring a positive change in financially challenged communities all across US. The foundation is tax-exempted under section 501 (c) (3) by the IRS. TPTF is an approved agency to receive donor designated funds through United Way of Chester County.

The Pledging Tree Foundation (TPTF) was founded by Prerna Singh, a senior at Downingtown High School West. It started with an aim to cultivate a disciplined savings approach among financially challenged families in local communities. TPTF pledges to help those who are pledging to help themselves by saving for their better future.

How can you make the difference at TPTF?

At TPTF, we believe that everyone has potential to contribute to the success of those who are less fortunate. We know how humans inspire compassion, communication, and a cooperative spirit. That's why we're working actively to connect to sponsors and supporters: expanding the ways we can help communities and make a difference. We request all prospective corporate sponsors and individual donors to be passionate to give purposeful meaning to the lives of those less fortunate.

Thank you for considering a donation to The Pledging Tree Foundation.

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2009 SPONSORSHIP INVITATION

SPONSORSHIP LEVELS

Sponsorship	Cost	Gift	Sponsorship Benefit
Platinum Partner	\$1,200.00	Provides one year of matching funds and financial education for an eligible family	<ul style="list-style-type: none"> ▪ Logo placement on all major publications ▪ Corporate name listed in at least one press release ▪ Certificate of Recognition from The Pledging Tree ▪ Logo placement on The Pledging Tree website ▪ End of term report on the progress of sponsored family**
Gold Partner	\$600.00	Provides six months of matching funds and financial education for an eligible family*	<ul style="list-style-type: none"> ▪ Corporate name placement on all major publications ▪ Certificate of Recognition from The Pledging Tree ▪ Corporate name placement on The Pledging Tree website
Silver Partner	\$100.00	Provides one month of matching funds and financial education for an eligible family*	<ul style="list-style-type: none"> ▪ Certificate of Recognition from The Pledging Tree ▪ Corporate name placement on The Pledging Tree website
Bronze Partner	No Minimum	Distributes a United Way contribution letter to all employees	<ul style="list-style-type: none"> ▪ Certificate of Recognition from The Pledging Tree

* Funds will be dispersed when the contribution has been paired with other contributions and has reached the \$1,200 necessary to sponsor a family for one year.

** Names will be changed to protect the privacy of participating families.

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SPONSOR COMMITMENT

Please contact The Pledging Tree at (774) 275-0787 with any questions or for additional information on sponsorship opportunities.

Company Name

Primary Contact

Company Address

City/State/Zip

Phone/Fax

Company Website

Primary E-mail

LEVEL OF SUPPORT FOR 2007:

Platinum Partner (\$1,200.00)

Gold Partner (\$600.00)

Silver Partner (\$100.00)

Bronze Partner

Checks should be made payable to:

The Pledging Tree Foundation
2007 Sponsorship
3947 West Lincoln Highway
Suite 184
Downingtown, PA 19335

Authorized Signature

Date

**The Pledging Tree
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2009 SPONSORSHIP INVITATION

MISSION & PURPOSE

“The Pledging Tree Foundation is a nonprofit organization whose mission is to promote disciplined savings in financially challenged families.”

Our Mission

For any family, the principle of disciplined saving is essential to a secure financial future. For financially challenged families, this principle takes on an even greater importance. For these families, we believe that the power of disciplined saving will remain unrealized unless and until a systematic savings approach is adopted.

We strongly believe that, although our monetary aid to these families may not seem significant in terms of dollar value, the concept of disciplined saving itself is of great value. To bring a long lasting impact on these families, The Pledging Tree Foundation aims to educate families about improving and maintaining financial well-being through training and workshops. Highly qualified financial advisors and representatives from financial institutions will conduct quarterly workshops on topics ranging from saving for the future to recovering from credit card debt and much more. Training materials will come from different resources, including the National Endowment for Financial Education (NEFE). These workshops will only be held for families enrolled into the program. Attendance is mandatory for at least 3 out of 4 workshops conducted in a year.

Program Objective

In today's world, the average American family saves less than 1% of their income, significantly less than the rate of savings during the 1950s and 1960s. It is critically important for families to save for their future. The Pledging Tree Foundation was conceived to encourage low-income families to save more.

Thus, the Foundation's main objective is to aid families financially by promoting saving for the future. We realize that the monetary help is not substantial in terms of its amount, but it plays a vital role in cultivating the seeds for future disciplined savings.

The Foundation is funded by generous companies to support families who are less fortunate and have lower incomes than the average household. The Pledging Tree Foundation will match dollar-for-dollar the funds contributed by the families enrolled in the Foundation, as per the guidelines. The Foundation runs in a similar fashion to a 401K – enrolled families will keep the money contributed over a one-year period by themselves and by the Foundation, to be used for their futures.

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PROGRAM OVERVIEW

- The Foundation will identify families with low-income status (defined as families whose total household income is \$40,000/year or less).
- Candidate families will be chosen and enrolled into the Foundation by a selection committee.
- The Foundation will enlist sponsoring companies to pledge funds to match the savings of enrolled families.
- Once the family is approved, they will be required to open a specific type of account (either 529 Plan or an investment account) with one of the banks/investment companies we have listed as sponsors.
- Each month, the enrolled family will send a check to The Foundation for any amount and the Foundation will match the amount of money up to \$100/month. The money will then be deposited by The Pledging Tree Foundation to the selected financial institution.
- The Pledging Tree Foundation will match funds for twelve months only. After the completion of twelve months, it will be the responsibility of the family to continue contributing to their funds until they realize their goals.

To bring a long lasting impact on these families, The Pledging Tree Foundation will educate families about improving and maintaining financial well-being through training and workshops. Highly qualified financial advisors and representatives from financial institutions will conduct quarterly workshops on topics ranging from saving for the future to recovering from credit card debt and much more. Training materials will come from different resources, including the National Endowment for Financial Education (NEFE). These workshops will only be held for families enrolled into the program. Attendance is mandatory for at least 3 out of 4 workshops conducted in a year.

Contribution & Matching Process

Once approved and enrolled, the family will then be required to open a specific type of account (either 529 Plan or an investment account) with one of the banks/investment companies affiliated with The Pledging Tree Foundation. The enrolled family may start contributing from the first day of the month after they are approved. The contribution by the enrolled family must be made anytime between the first and last day of the month in order for the funds to be counted for that given month. Checks should be mailed to The Pledging Tree Foundation. If the family is unable to make a contribution in a given month, they will not be entitled for the matching contribution by TPTF and past contribution amounts cannot be carried over to the next month. If the family is unable to contribute for three consecutive months, their enrollment to the Foundation will automatically be terminated and TPTF will stop matching funds. However, the family can continue contributing in the future. If the family wishes to reapply for participation in the Foundation, they can do so after their one-year period is finished.

As previously stated, the enrolled family can contribute any amount they wish. The Pledging Tree Foundation will match the exact amount contributed by the enrolled family, up to \$100. The Pledging Tree Foundation will match funds for twelve months only. After the completion of twelve months, it will be the responsibility of the family to continue contributing to their funds until they realize their goals.

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TPTF IN THE NEWS

Posted on Mon, Aug 13, 2007

High school senior designs foundation

By JOHN ROSSOMANDO



DOWNINGTOWN — When it comes to senior graduation projects, cleaning up parks and other service projects are the norm. But one Downingtown senior is going a step beyond. Prerna Singh, 17, a Downingtown West senior, opted for a path that even her adviser thought was too ambitious, but that did not deter her.

“We were a bit concerned that she might be tackling something that might be too complex to finish, but Prerna is a very bright, articulate young woman, and she has instituted a unique project that will potentially benefit many families in our area,” said Kate Campbell, a Downingtown West teacher who chairs the high school’s graduation-project committee and acts as Singh’s mentor.

Her Pledging Tree Foundation has also recently gained IRS tax-exempt status, which Singh hopes will assist her with getting donors. She may have received help from her father, her adviser and attorneys, but the idea was hers alone. As part of the high school’s debate team, Singh became exposed to the problem of financial poverty and decided to do something about it.

“In today’s world, the average American family saves less than 1 percent of their income, significantly less than the rate of savings during the 1950s and 1960s. It is critically important for families to save for their future,” Singh’s foundation says on its Web site. “The Pledging Tree Foundation was conceived to encourage low-income families to save more.”

Under the Pledging Tree’s program, which will start enrolling families this fall, a family’s savings of up to \$100 per month would be matched monthly for a year. The foundation’s Web site describes the 529 savings accounts that would be used under its program as being akin to 401(k) matched-contribution programs, used by many employers.

Enrolled families would also participate in financial training workshops, using materials provided by the National Endowment for Financial Education.

“It would be great if we could somehow make it known to the the public,” Singh said. “I hope to start small, serving Chester County and the Philadelphia suburbs.”

She has recruited seven individuals who come from a variety of backgrounds to serve on the foundation’s board of directors, including Matthew Hammond, executive vice president of Traffic Planning and Design, a local traffic engineering firm, who serves as chairman.

Hammond said he has known Singh and her family for the past year and a half because they live in the same neighborhood.

“Prerna knows that I am active in the business community, and she asked me to serve on her board of directors,” Hammond said. “It is a great idea from a high-school senior, who is very driven to put money into the foundation.”

He promises to do everything he can to make the Pledging Tree Foundation successful.

Singh said she hopes to continue the foundation after graduation and possibly throughout her life. More information can be found at www.thepledgingtree.org.

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TPTF IN THE NEWS

Posted on Thu, Sept 6, 2007

United Way Kicks Off 2007-2008 Campaign

By JULIE SGRIGNIOLI



At right, Steve Shihadeh, chairman of the United Way's campaign board, thanks Prerna Singh, founder of The Pledging Tree Foundation, after she spoke at the United Way of Chester County 2007-2008 campaign kickoff.

United Way of Chester County kicked off its 2007-2008 campaign plan on Sept. 6 at the Desmond Hotel.

"We're off to another campaign season," said 2007 campaign Chairman Brian Smith. As executive vice president and chief operating officer of AEGON Direct Marketing Services, Smith understands the importance of the United Way of Chester County and what it means to be a part of this program. Smith announced the United Way of Chester County's 2007 campaign goal at \$6.3 million. The campaign plans to focus on three main ideas for the community: participation, giving and support.

"Participation needs to increase," Smith said. He is hoping the reach of the United Way of Chester County will expand, residentially as well as in the workplace. "It's a power of the masses — people that fund raise together work better together," he said.

This year's campaign is also focusing on building more stable environments for families of Chester County, as Prerna Singh,

founder and CEO of The Pledging Tree Foundation, realized at a young age. Focusing on Coatesville, Singh recognized that she could "do something to help the people there."

The Pledging Tree Foundation, which began as Singh's high school graduation project, is a nonprofit organization supported by United Way of Chester County and helps educate financially challenged families on the importance of saving money.

The United Way is a "charity of people," Smith said, "with 63 people on the Community Impact Team volunteering their time to make the process work."

According to Steve Shihadeh, board chairman for United Way of Chester County, the "Community Impact Team, in many respects, is the most important aspect of what we do —where need and opportunity meet. They decide where funding goes."

The 2006 campaign raised a record-breaking \$5.8 million, funding more than 50 agencies, such as the American Red Cross and Big Brother Big Sisters of Southeastern Pennsylvania, throughout Chester County that support the United Way vision for the community.

"(It's) fascinating to see hundreds of people come together to contribute to these causes and figure out where this money can be used in the best way," Smith said.

The United Way of Chester County seeks solutions to promote a better Chester County through strategies to advance personal independence, promote healthier lifestyles and maximize the potential of children and youth, and ultimately "give to the right places in the right way," Smith said.

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TPTF IN THE NEWS

Posted on Wed, Aug 15, 2007

Senior's Project Helps Others Learn to Save

By NICK BROWN

Most people don't look forward to getting a letter in the mail from the IRS. Not so for 18-year-old Prerna Singh, however. Singh received one very special IRS letter, which prompted a giant celebration. Singh, a senior at Downingtown West, had just learned that her high school graduation project, "The Pledging Tree Foundation" had been granted 501 (c) (3) tax-exempt status by the IRS.

Singh, President of The Pledging Tree Foundation, began the charity in 2006 after considering many ideas for her graduation project. The Downingtown Area School District requires all students to complete a graduation project. According to the DASD website, the graduation project "expands their personal knowledge, applies learning to practical, real life situations, helps them explore career paths and leads them to become lifelong learners." Graduation projects must be approved by high school advisors and require at least 40 hours of community service.

DHS West teacher Kate Campbell is chair of the Graduation Project Committee at West, and also serves as Singh's teacher and project mentor.

"When Prerna presented us with the idea of forming a foundation to help families save money for college or retirement, we were a bit concerned that she might be tackling something that might be too complex to finish," said Campbell, "But Prerna is a very bright,

articulate young woman and she has instituted a unique project that will potentially benefit many families in our area."

The goal of The Pledging Tree Foundation (TPTF) is to promote disciplined savings in financially challenged families, while educating them in financial matters through workshops and training seminars. The TPTF has collaborated with organizations such as National Endowment for Financial Education to obtain workshop materials on financial mentoring.

"Gaining tax exempt status from the IRS is an important milestone for The Pledging Tree," said Singh. "It allows us to go out in public and seek sponsorships from organizations that can now donate tax deductible contributions."

The Pledging Tree Foundation will match up to \$100 a month for one year any contributions made by a family enrolled in the program. The money will be put in some form of an investment/529/savings account. After the one year, the family will receive all the money that has been saved for any use, such as spending it for college or retirement.

The Foundation plans to open the application process in fall 2007 to all families who have a total household income less than \$40,000/year. To receive more information contact the foundation at psingh@thepledgingtree.org.

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