

Appendix A – Index of Defined Terms

Capitalized terms used in this PFS Contract, including the Schedules hereto, are defined as set forth below.

1. “ABE” refers to Adult Basic Education.
2. “Administrative Services Agreement” refers to such contract that SFMA will enter into with fiscal agent.
3. “Announcement Strategy” has the meaning set forth in Schedule G.
4. “Assignees” has the meaning set forth in Section 10.05(b).
5. “Authorized Contractors” has the meaning set forth in Recitals.
6. “Authorizing Criteria” has the meaning set forth in Recitals.
7. “Authorized PFS Agreements” has the meaning set forth in Recitals.
8. “Bridges” means the Program Track described as the Bridges to College program in Schedule A, Section (b)(iii).
9. “Bridges Final Outcome” has the meaning set forth in Schedule C, Section 4.4.
10. “Capital Call Dates” has the meaning set forth in Section 4.05.
11. “Capital Shortfall” has the meaning set forth in Section 4.05.
12. “Change Management Procedures” has the meaning set forth in Schedule F.
13. “Commonwealth” refers to the Commonwealth of Massachusetts.
14. “Commonwealth Data Sharing Agreements” has the meaning set forth in Section 7.03.
15. “Commonwealth Standard Terms and Conditions” are included in Exhibit A to the PFS Contract.
16. “Confidential Information” has the meaning set forth in Section 9.01(a).
17. “Consented Subject” means individuals who are eligible for the English for Advancement Program Track and who have consented to participate in the randomized controlled trial as described in the Random Assignment Operations Plan.
18. “Contract Term” has the meaning set forth in Section 1.01.

19. “Control Group” means the Consented Subjects in the English for Advancement Program Track who are randomized into the Control Group and who receive a list of ESOL resources but no other interactions, as described in the Random Assignment Operations Plan.
20. “Cure” has the meaning set forth in Article 8.
21. “DHE” refers to the Massachusetts Department of Higher Education.
22. “Disclosing Party” has the meaning set forth in Section 9.01(a).
23. “DUA” refers to the Massachusetts Department of Unemployment Assistance.
24. “Early Success Payment” has the meaning set forth in Schedule E, Section 5.3.
25. “Early Participants” has the meaning set forth in Section 1.03.
26. “Earnings Data” refers to the data provided by DUA for Independent Evaluator to determine Rapid Employment, Skills, and EFA Final Outcomes, and includes variables set forth in Schedule C, Appendix A, Section 6.
27. “Earnings Matching File” refers to the data file that Independent Evaluator will prepare to request Earnings Data from DUA, and includes variables set forth in Schedule C, Section 3.4(b)(i).
28. “EFA Final Outcome” has the meaning set forth in Schedule C, Section 4.3(b).
29. “Effective Date” has the meaning set forth in Section 1.01.
30. “Enabling Act” has the meaning set forth in Recitals.
31. “English for Advancement” means the Program Track described as such in Schedule A, Section (b)(iii).
32. “Enrolled Participants” refers to all individuals receiving JVS Services in all Program Tracks who are engaged with JVS eleven (11) days after the start of JVS Services in the applicable Program Track during the Project Period, including (i) any Early Participants in any of the Program Tracks, (ii) individuals enrolled in the Rapid Employment, Skills and Bridges Program Tracks who are not funded pursuant to the PFS Contract.
33. “EOAF” refers to the Massachusetts Executive Office of Administration and Finance.
34. “EOE” refers to the Massachusetts Executive Office of Education.
35. “EOLWD” refers to the Massachusetts Executive Office of Labor and Workforce Development.

36. “ESOL” refers to English for Speakers of Other Languages.
37. “Evaluation Implementation Agreement” has the meaning set forth in Section 3.02.
38. “Evaluation Plan” refers to the Evaluation Plan included in Schedule C hereto.
39. “Final Outcomes” means the Bridges Final Outcome, the EFA Final Outcome, the Rapid Employment Final Outcome, the Program Engagement Final Outcome, and the Skills Final Outcome, individually or collectively, as applicable.
40. “Final Outcomes Report” has the meaning set forth in Schedule C, Article V.
41. “Financing Condition” means the first date following the Effective Date when the Funding Commitments and the initial amounts contemplated to be funded thereunder pursuant to the Funding Plan are available.
42. “Force Majeure” means any event or occurrence which is outside the reasonable control of the Party concerned and which is not attributable to any act or failure to take preventative action by that Party, including fire; flood; lightning; violent storm; pestilence; explosion; malicious damage; armed conflict; acts of terrorism; nuclear, biological or chemical warfare; acts of God or any other disaster natural or man-made, or similar cause beyond the reasonable control of the Party affected thereby.
43. “Funding Commitments” has the meaning set forth in Section 4.01.
44. “Funding Partners” has the meaning set forth in Recitals.
45. “Funding Plan” has the meaning set forth in Section 4.01.
46. “Governmental Authority” means any (i) federal, state, local or municipal governmental authority, quasi-governmental authority of any nature or any political subdivision thereof (including any taxing authority, agency, branch, board, department, commission, bureau, official, or entity and any court, arbitral body, or other tribunal); or (ii) body entitled to exercise any administrative, executive, judicial, legislative, policy, regulatory or taxing authority.
47. “HKS SIB Lab” has the meaning set forth in Section 10.01.
48. “Incremental Value per Final Outcome” has the meaning set forth in Schedule D.
49. “Independent Evaluator” has the meaning set forth in Section 3.02.
50. “Individual Earnings Observation Period” has the meaning set forth in Schedule C, Section 3.4(a)(i).

51. “Individual Post-Secondary Observation Period” has the meaning set forth in Schedule C, Section 3.5(a)(i).
52. “JFF” refers to Jobs for the Future.
53. “JVS” refers to Jewish Vocational Service.
54. “JVS Data Sharing Agreements” has the meaning set forth in Section 3.05.
55. “JVS Intake Data” has the meaning set forth in Schedule C, Section 1.1(a)(i).
56. “JVS Services” refers to services to be delivered under this PFS Contract as specified in Schedule A.
57. “JVS Services Data” has the meaning set forth in Schedule C, Section 1.1(a)(ii).
58. “Laws” refers to any written law, statute, constitutional provision, treaty, code, ordinance, rule or regulation or other similar requirement of any Governmental Authority and any directive, policy, or binding guideline of the State or of a Federal Governmental Authority.
59. “Master Data File” has the meaning set forth in Schedule C, Section 3.1.
60. “Matching File” refers to the Earnings Matching File, the Post-Secondary Education Matching File or the Quincy Education Matching File, collectively or individually, as applicable.
61. “Matured Participants” refers to Enrolled Participants in the Rapid Employment and Skills Program Tracks, and Study Population Members in the English for Advancement Program Track for whom the relevant Individual Earnings Observation Period was completed two quarters previously.
62. “Measurement Period” has the meaning set forth in Schedule B.
63. “New Intermediary” has the meaning set forth in Section 8.02(e)(i).
64. “Operating Committee” has the meaning set forth in Schedule F.
65. “Oversight Committee” has the meaning set forth in Schedule F.
66. “Parties” has the meaning set forth in Introduction.
67. “PFS Contract” refers to this Pay for Success contract among the Commonwealth of Massachusetts, Jewish Vocational Service, Social Finance, Inc. and Social Finance MA LLC.
68. “PFS Fund” has the meaning set forth in Recitals.

69. “PFS Identifier” refers to a designation assigned by JVS to Enrolled Participants or Study Population Members that are funded pursuant to the PFS Contract.
70. “PFS Project” refers to the Massachusetts Pathways to Economic Advancement Project for which the Parties wish to enter into a contract on the terms and conditions set forth in this PFS Contract.
71. “Post-Secondary Education Data” refers to the data provided by DHE for Independent Evaluator to determine Bridges Final Outcome, and includes variables set forth in Schedule C, Appendix A, Section 7.
72. “Post-Secondary Education Matching File” refers to the file that Independent Evaluator will prepare to request Post-Secondary Education Data from DHE, and includes variables set forth in Schedule C, Section 3.5 (b)(i).
73. “Private Funding Agreements” means the funding agreements that SFMA will enter into with Funding Partners.
74. “Program Engagement Final Outcome” has the meaning set forth in Schedule C, Section 4.5.
75. “Program Enrollment Quarter” refers to the quarter in which an individual becomes an Enrolled Participant.
76. “Program Tracks” has the meaning set forth in Section 2.01.
77. “Project Change Request” has the meaning set forth in Schedule F.
78. “Project Overview Materials” has the meaning set forth in Schedule G.
79. “Project Period” has the meaning set forth in Section 1.03.
80. “Project Stakeholders” means the Parties, the Independent Evaluator, and JFF
81. “Proprietary Educational Materials” has the meaning set forth in Section 5.01(b).
82. “Public Value per Final Outcome” has the meaning set forth in Schedule D.
83. “Quincy” refers to Quincy College
84. “Quincy Data Sharing Agreement” refers to data sharing agreement that Independent Evaluator will enter into with Quincy to perform the analysis in accordance with Schedule C.
85. “Quincy Education Data” refers to the data provided by Quincy for Independent Evaluator to determine Bridges Final Outcome, and includes variables set forth in forthcoming Quincy Data Sharing Agreement.

86. “Quincy Education Matching File” refers to the file that Independent Evaluator will prepare to request Quincy Education Data from Quincy, and includes variables set forth in forthcoming Quincy Data Sharing Agreement.
87. “Random Assignment Operations Plan” means the Random Assignment Operations Plan attached as Appendix D to Schedule C, as it may be amended from time to time.
88. “Random Assignment Quarter” refers to the quarter in which Study Population Members are randomly assigned to the Treatment or Control Group, in accordance with the Random Assignment Operations Plan.
89. “Randomization” means the process by which participants in English for Advancement will be assigned to the Treatment Group and the Control Group as outlined in the Random Assignment Operations Plan.
90. “Randomization Ratio” refers to the ratio of eligible Consented Subjects who are randomly assigned to the Treatment and Control Groups as described in the Random Assignment Operations Plan.
91. “Randomization Report” refers to the report defined in Schedule F.
92. “Rapid Employment” means the Program Track described as such in Schedule A, Section (b)(iii).
93. “Rapid Employment Final Outcome” has the meaning set forth in Schedule C, Section 4.1(a).
94. “Receiving Party” has the meaning set forth in Section 9.01(a).
95. “Required Reporting” has the meaning set forth in Recitals.
96. “Secretary” has the meaning set forth in Recitals.
97. “Service Commencement Date” has the meaning set forth in Section 1.02.
98. “Services Term” has the meaning set forth in Section 1.02.
99. “SFI” has the meaning set forth in the Introduction.
100. “SFMA” has the meaning set forth in the Introduction.
101. “SFMA Deposit Account” has the meaning set forth in Section 4.01.
102. “SFMA Operating Account” has the meaning set forth in Section 4.01.
103. “SIB Lab Materials” has the meaning set forth in Section 10.01.

104. “Side Letter Agreement” has the meaning set forth in set forth in Section 3.03(a).
105. “Skills” means the Program Track described as Occupational Skills Training in Schedule A, Section (b)(iii).
106. “Skills Final Outcome” has the meaning set forth in Schedule C, Section 4.2(b).
107. “Study Population Members” refers to individuals who are deemed eligible for English for Advancement, are Consented Subjects and have been randomly assigned to the Treatment or Control Group during the Project Period, all in accordance with the Random Assignment Operations Plan.
108. “Success Payments” refers to the payments that the Commonwealth is obligated to pay under this PFS Contract.
109. “Success Payment Invoice” has the meaning set forth in Section 4.03(b).
110. “Technical Assistance Services Agreement” has the meaning set forth in Section 3.03(b).
111. “Total Public Value” has the meaning set forth in Schedule D.
112. “Treatment Group” means the Consented Subjects in the English for Advancement Program track who are randomized into the Treatment Group as described in the Random Assignment Operations Plan.
113. “Unique Identifier” refers to a unique, non-personally-identifying identification number assigned to Enrolled Participants and Study Population Members.
114. “Wind-Up Budgets” has the meaning set forth in Schedule E, Section 5.1.