



EFF Chapter Guide: How to Get an EIN

Esther Funds Foundation · Chapter Resource Hub · Every Future Fulfilled.

An EIN (Employer Identification Number) is a free federal tax ID number from the IRS. Your chapter needs one to open a bank account and handle chapter funds properly — you do **not** need employees to get one.

Why your chapter needs an EIN

- Required to open a chapter bank account (banks will not use a member's personal SSN).
- Keeps chapter money separate from personal finances.
- Establishes a clean financial record for dues, fundraising, and events.

How to apply (free — never pay a third party)

1. Go to the official IRS website (irs.gov) and search “Apply for an EIN Online.”
2. Select the entity type as directed by EFF Nationals (chapters typically apply as an **unincorporated association**, not a corporation or 501(c)(3)).
3. Provide your chapter name (e.g., “Esther Funds Foundation – [School] Chapter”), a responsible party, and your campus/mailling address.
4. Complete the short application. You'll receive your EIN immediately upon approval.
5. Save the IRS confirmation letter (CP 575) in your chapter records.

After you get it

- Send a copy of your EIN confirmation to EFF Nationals for our records.
- Use the EIN to open a dedicated chapter bank account.
- Keep it on file for your Treasurer and future officer transitions.

Important: An EIN is only a tax ID — it does **not** make your chapter a 501(c)(3) or a separate nonprofit. See the *EFF Chapter Legal Status Policy* for what chapters can and cannot do.

This is general guidance, not legal or tax advice. Confirm the correct steps with EFF Nationals and, where needed, a qualified professional.