WEAVING FINANCIAL STABILITY INTO GUIDED PATHWAYS

Priyadarshini Chaplot
National Center for Inquiry and Improvement
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The Story of Ismael Chamu

“Ismael constantly scrambles to find shelter and enough food for himself and his siblings while working a campus job, leading a student club and trying to earn a bachelor’s degree in sociology.”

Los Angeles Times article (3/11/18):
He attends elite UC Berkeley but lives in a trailer with no heat or sewer hookups. Soon, he’ll be scrambling to find new shelter.
How can we **structurally** support students in addressing the broader life challenges that affect their ability to focus on and complete their educational goals?
Basic Needs

• Food
• Housing
• Transportation
• Childcare
• Healthcare
• Legal services
• Tax preparation
• Mental health

Maslow’s Hierarchy of Needs
Significant Population Low-Income

**FIGURE 23** Undergraduate Enrollment and Percentage of Undergraduate Students Receiving Pell Grants, 2004-05 to 2014-15

- 12-Month Undergraduate Headcount Enrollment
- Pell Recipients

Millions of Students

<table>
<thead>
<tr>
<th>Year</th>
<th>Enrollment</th>
<th>Pell Recipients</th>
</tr>
</thead>
<tbody>
<tr>
<td>04-05</td>
<td>20.7</td>
<td>26%</td>
</tr>
<tr>
<td>05-06</td>
<td>20.9</td>
<td>25%</td>
</tr>
<tr>
<td>06-07</td>
<td>21.2</td>
<td>24%</td>
</tr>
<tr>
<td>07-08</td>
<td>21.9</td>
<td>25%</td>
</tr>
<tr>
<td>08-09</td>
<td>23.2</td>
<td>27%</td>
</tr>
<tr>
<td>09-10</td>
<td>24.6</td>
<td>33%</td>
</tr>
<tr>
<td>10-11</td>
<td>25.2</td>
<td>37%</td>
</tr>
<tr>
<td>11-12</td>
<td>24.7</td>
<td>38%</td>
</tr>
<tr>
<td>12-13</td>
<td>24.1</td>
<td>37%</td>
</tr>
<tr>
<td>13-14</td>
<td>23.6</td>
<td>37%</td>
</tr>
<tr>
<td>14-15</td>
<td>23.3</td>
<td>35%</td>
</tr>
</tbody>
</table>
Intersecting Student Populations

• First-generation students
• Student parents
• Minorities
• Undocumented students
• Veterans
• Foster youth
• Students with disabilities
• Opportunity youth
# Impact is Real, and Severe

## Figure 2: College graduation rates by family income and test scores

<table>
<thead>
<tr>
<th>Family Income</th>
<th>Below-average test scores</th>
<th>Above-average test scores</th>
</tr>
</thead>
<tbody>
<tr>
<td>Richest</td>
<td>30% Complete college</td>
<td>70%</td>
</tr>
<tr>
<td>Upper middle</td>
<td>19% 50%</td>
<td></td>
</tr>
<tr>
<td>Bottom middle</td>
<td>9% 39%</td>
<td></td>
</tr>
<tr>
<td>Poorest</td>
<td>6% 26%</td>
<td></td>
</tr>
</tbody>
</table>

Guided Pathways + Financial Stability

• Clarify Students’ Paths
  ✓ Clearly communicate the full cost of attendance as well as the suite of available supports to all students

• Get Students on Path
  ✓ Students at our institution participate in a screening process to determine all supports and services (including public benefits) for which they may be eligible
Guided Pathways + Financial Stability

• Keep Students on Path
  ✓ Faculty, staff, and administrators can recognize student financial stability issues and direct students to departments/personnel who can assist students in access the services

• Ensure Students are Learning
  ✓ Active / applied learning activities related to financial literacy / management are embedded are offered
Strategies to Build Student Financial Stability

1. Understand Student Needs
2. Organize and Connect Supports
3. Connect Partner Supports to Students
4. Ensure Students Access Supports
1. Understand Student Needs

- How many of our students:
  - Work >20 hours per week
  - Are the primary caretaker / Have a dependent
  - Have stable housing
  - Have reliable access to food
  - First in her/his family to attend college

- Use existing data sources as proxies
- “Great is the enemy of the good”
Example: Panther Retention Grants

- Academically-eligible seniors were being dropped for non-payment, which is a state policy (average: < $1,500, too expensive for students)
- Over 8,000 students brought back into the classroom since fall 2012
- 70 percent of the senior recipients have graduated within two semesters of receiving the grant
- Grants average approximately $900, and the average revenue earned on reentering students is about $2,500 (Underlines ROI to GSU while promoting student success)
2. Organize and Connect Services

SparkPoint at Skyline College:

• One stop financial capability and support services center, part of regional United Way of the Bay Area

• Integrated suite of on-campus support and referrals in three service areas:
  ✓ Workforce preparation and education
  ✓ Financial capability
  ✓ Benefits access and supports
SparkPoint at Skyline College

• Services:

✓ public benefits eligibility screening and application assistance
✓ food pantry
✓ financial coaching
✓ a career services center with career counseling
✓ tax preparation assistance
✓ Grover scholars program
✓ legal clinic
✓ secure credit builders program

• Key to the success of this program is BUNDLING!
The Power of Bundling Services

**FALL TO SPRING PERSISTENCE RATES: COLLEGE vs SPARKPOINT SERVICE BUNDLERS**

- Fall 2011 to Spring 2012: 62% (1 of 3 Services), 84% (2 of 3 Services), 98% (3 of 3 Services)
- Fall 2012 to Spring 2013: 83% (1 of 3 Services), 83% (2 of 3 Services), 93% (3 of 3 Services)
- Fall 2013 to Spring 2014: 79% (1 of 3 Services), 85% (2 of 3 Services), 79% (3 of 3 Services)
- Fall 2014 to Spring 2015: 79% (1 of 3 Services), 97% (2 of 3 Services), 64% (3 of 3 Services)

**Source:** SPSC & Skyline College Planning Research & Institutional Effectiveness 2011-2015
Potential Venues for Bundling

- College Application
- Intake Form
- Appointments (Advising, Counseling, Financial Aid)
- Welcome Week
- Student Orientation
- Student Success Course
- Food Pantry
- Campus Workshops
- Hub – One Stop Shop!
3. Connect Partner Supports to Students

• Variety of external and internal partners
• Built-in expertise
• Low-touch and high-touch support
SparkPoint at Skyline College

- Life OnTrak
- Career Center
- English Language Institute
- Benefits Access
- Grove Scholars Program
- California Employment Development Department
- Second Harvest Food Bank
- Eam It Keep It Save It

Off-Site Partner
Co-Located Program or Partner
Funder/Affiliate

Achieving the Dream
United Way of the Bay Area
Grove Foundation
Joy Family Foundation
San Mateo County Human Services Agency
Silicon Valley Community Foundation
San Francisco-Marin Food Bank
San Francisco Community Colleges Chancellor’s Office
California Community Colleges Chancellor’s Office
Annie E. Casey Foundation
Human Services Agency of San Francisco
San Francisco Health Plan
Peninsula Family Service
Opportunity Fund
San Mateo Credit Union
Community Financial Resources

National Center for Inquiry & Improvement
www.inquiry2improvement.com
4. Ensure Students Access Supports

• Embeds financial supports and public benefits directly into existing college processes and spaces
  ✓ Recruitment efforts
  ✓ New student orientation
  ✓ Mandatory first year seminar
  ✓ Professional development

• Every new student completes a FAFSA and a benefits screening form (standard process for all students!)
  ✓ Flag supports for which student may be eligible
LaGuardia Community College

• Framing – Supplemental nutrition and housing assistance framed as part of the financial aid package

• Co-location – Financial Aid, Enrollment Services Center, Single Stop, Food pantry, Student Services

• Team-based advising model – each student assigned a financial aid staff member, an academic advisor, and a personal counselor
Considerations

• Revising internal processes and procedures that could unintentionally be hindering student progress and success
• Aligning professional development opportunities
• Integrating holistic supports into other campus efforts (e.g., guided pathways, equity)
• Normalizing the student experience
• Communicating with and meaningfully engaging the campus community
Reflection as a College

1. What kinds of information / data about your students would help you better understand their needs?

2. Which existing services can be bundled / integrated and where?

3. How can community partners bring their expertise directly to students?

4. How can the process of accessing and using services be part of the normal student experience?

5. What types of professional development could strengthen understanding and responsiveness?

6. What roles can members of the campus community play?
Resources for Strengthening Student Financial Stability

• Beyond Financial Aid Guide (with Self-Assessment)
  www.luminafoundation.org/bfa

• Skyline College’s Comprehensive Diversity Framework
  http://skylinecollege.edu/seeed/diversityframework.php

• Working Families Success Community College Expansion
  http://achievingthedream.org/resources/initiatives/working-students-success-network

• Supporting Postsecondary Student Success: A Tactical Guidebook
  http://www.ihep.org/guidebook/studentsupports
Ping Me!

Priyadarshini Chaplot

priya@ncii-improve.com