WHO'S WHO IN POSTSECONDARY INSTITUTIONS?

In this document we provide practitioners offering education IDAs with information about whom to partner with in a postsecondary institution. We gained this information through interviews, focus groups, and case studies with higher education and IDA practitioners. College campuses can sometimes feel like miniature cities and we want to make your partnerships with them as smooth as possible. Below is a list of some questions that will be answered through this document:

1. With which postsecondary institution should I partner?
2. Whom should I contact initially?
3. Who should be involved in the follow-up conversation?
4. Where do I house the IDA?
5. Where can I get match?
6. Is their a financial institution on campus?
7. Who can assist with asset-specific training?
8. Who already offers financial education?

1. Right-fit postsecondary institution partner

Through our research we identified several characteristics of institutions that tend to understand the need for IDAs and who are likely able to be strong partners to offer IDAs.

Institutions with:

- A large numbers of low-income students
- An awareness of the needs of low-income students
- Less than 5,000 students - Smaller size institutions
- TRIO or GEAR UP programs or other special program for low-income students (see description of programs on next page)

We also identified certain types of institutions that show promise for community agencies to partner with because they maintained some of these characteristics and have a special mission.

- Rural and urban community colleges
- Minority-serving/special-mission institutions
- For-profit institutions
- Campuses with extension offices - land-grant institutions

Postsecondary Institutions

Postsecondary institutions include a range of institutions from vocational schools, community colleges, universities, liberal art colleges, technical and career colleges, and for-profit institutions. In our research we identified examples of all of these types of institutions offering education IDAs and you can view them on our project website under Example of partnerships: http://www.usc.edu/dept/chepa/IDApays/resources.html.

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2. Initial contact

It helps to have an initial meeting with someone in a leadership position who can ensure that the IDA has institutional support. Otherwise, an IDA practitioner can get caught up in campus bureaucracy and red tape.

President of postsecondary institution: The President has full responsibility for the operation and management of the postsecondary institution. If the president of the college is a champion for the IDA, then he/she has the power to gather the proper offices together to offer IDAs.

Vice President of student affairs: The office of student affairs is in charge of providing services that promote the academic, social, cultural, personal, and physical growth and development of students. And the VP of student affairs usually reports to the president of the postsecondary institution. Therefore, the VP of student affairs is in a good position to assess if the IDA program matches the needs of the school and can also get the approval from the President.

TRIO/GEAR UP director: TRIO and GEAR UP directors administrate these government-supported programs, which assist low-income students, in order to provide these students with a quality education. They report to the university and are obviously aware of the low-income population at the school in which they are housed.

3. Follow-up conversation

In designing the program, practitioners will be more successful if they work with staff from across the campus rather than a single office. On campuses where we found success offering IDAs, involved a campus-wide team which included the financial aid office, bursar's office, student advising, and the TRIO program. While the team does not have to meet all the time, it is important for them to meet as the program is designed and the partnership implemented.

During your first conversation with the initial contact, arrange a follow-up meeting with staff from the following offices:

Admissions/Enrollment/Outreach: The role of most admissions offices is to recruit potential students, process and evaluate applications, admit students, and assist in enrolling students. This office can help you to market the IDA during the recruiting process and provide you with information about outreach.

Financial aid office: The financial aid office is primarily responsible for processing the students' FASFA applications and determining the amount of assistance they may receive. Your relationship with this office is important because the financial aid officers will need to know how to best apply the IDA.

Bursar's office/student accounts: The bursar's office (sometimes referred to as financial aid disbursements or student accounts) applies financial aid to the student's account, disburses checks, and processes refunds as needed. You will be working with this office when you cut the IDA check for your students.

TRIO/GEAR UP or other programs for low-income students: These two programs work closely with low-income students and will be able to assist with recruiting students for the IDA.

4. The IDAs' home at the postsecondary institution

Education IDAs are offered more successfully when they are bundled with an existing program on a college campus that supports low-income students whether it be a TRIO, GEAR UP, or Public Assistance Offices. The programs/offices listed below can assist the nonprofit by recruiting participants and providing case management, asset-specific training, and in some cases financial education. These services are easily understood by the partner because they already offer these services. The IDA replicates the kind of work they are already conducting and they do not have to perform any tasks beyond their current responsibilities. Instead, the collaborative facilitates teamwork and makes education IDAs more seamless. Programs that are designed in isolation with a financial aid office and are not bundled with other support services for low-income students are generally unsuccessful. Choosing which program to contact also depends on whether you are serving youth or adults. At the end of our descriptions of each program, we note which population they serve.

TRIO programs[3]
As noted earlier, TRIO programs already work with low-income populations, therefore a large percentage of their population would qualify for an education IDA. TRIO is a program designed to help low-income people prepare for college and progress successfully through college. The students receive academic support and instruction as well as help with basic study skills. By statue, at least two-thirds of TRIO program participants live in households with under $28,000 in annual income where neither parent attended college. These participants are likely to be eligible for IDA programs. Over 1,000 colleges, universities, community colleges, and agencies now offer TRIO programs. TRIO programs are a good place for IDA practitioners to market IDAs and, if needed, to house the IDA program because the IDA fits into TRIOs existing program goals. As you will see below TRIO programs serve both youth and adults.

Below is a list of each of their programs to make it easier to find and partner with them:

Educational Opportunity Centers located throughout the country primarily serve displaced or under employed workers from families with incomes under $24,000. These Centers help people to choose a college and a suitable financial aid program. There are 138 Educational opportunity Centers in America serving 210,000 individuals.

Ronald E. McNair Post-baccalaureate Achievement programs are designed to encourage low-income students and minority undergraduates to consider careers in college teaching and prepare for doctoral study. Students who participate in this program are provided with research opportunities and faculty mentors. This program was named in honor of an astronaut who died in the 1986 space-shuttle explosion. Currently, there are 179 programs, serving 4,100 students.

Student Support Services helps low-income students to stay in college until they earn their baccalaureate degrees. Participants, who include disabled college students, receive tutoring, counseling, and remedial instruction. Students are now being served at 930 colleges and universities nationwide.

Talent Search programs serve young people in grades 6-12. In addition to counseling, participants receive information about college admissions requirements, scholarships, and various student financial aid programs. This early intervention program helps people from families with incomes under $24,000 (where neither parent graduated from college) to better understand their educational opportunities and options. Over 386,000 students are enrolled in 471 Talent Search TRIO programs.

Upward Bound helps young students to prepare for higher education. Participants receive instruction in literature, composition, mathematics, and science on college campuses after school, on Saturdays and during the summer. Currently, 774 programs are in operation throughout the United States.

Upward Bound Math & Science helps students from low-income families to strengthen math and science skills. In addition, students learn computer technology as well as English, foreign language and study skills. More than 130 programs are serving students throughout the country.

Veterans Upward Bound programs provide intensive basic skills development and short-term remedial courses for military veterans to help them successfully transition to postsecondary education. Veterans learn how to secure support from available resources such as the Veterans Administration, veterans associations, and various state and local agencies that serve veterans.

GEAR UP
Gaining Early Awareness and Readiness for Undergraduate Program (GEAR UP) is a key partner to contact to recruit youth. CASA partnered with GEAR UP at their at seven high schools in Oregon. GEAR UP high schools house the IDA program while the school staff market and recruit students, and teach them the financial and asset-specific education.

If you are serving youth, GEAR UP is a crucial contact for you. This six-year grant program serves cohorts no later than the 7th grade, and services must be provided to the students in the cohort through the 12th grade. Each cohort must include all of the students in a particular grade level at a participating school that has a 7th grade and in which at least 50 percent of the students are eligible for free or reduced price lunch under the National School Lunch Act. These participants are likely to be eligible for IDA programs. GEAR UP is a good partner if you are serving youth.

For a 2007 Directory of TRIO and GEAR UP programs see:

Public assistance offices

Many campuses already have public assistance offices on their campus such as Temporary assistance for needy families (TANF),[4] retraining programs, trade adjustment act, worker's assistance programs, and VITA Tax site. These offices can be used as a place to recruit students and offer case management. Each campus varies with regard to which federal public assistance programs are offered on or through campus (states also vary and offer specific programs), so it is important to ask staff what programs exist and to develop a connection with this office. These offices are the best to use if you want to reach out to adult students.

Centers for Working Families (CWF)[5]

The Center for Working Families (CWF) is a new approach to help low-income families reach financial stability and move up the economic ladder. Pioneered by the Casey Foundation and now supported by other major funders, the CWF offers an innovative framework for how families can increase their earnings and income ("Earn It"), reduce their financial transaction costs ("Keep It"), and build wealth for themselves and their communities ("Grow It"). The CWF approach brings together - or bundles - access to a full range of essential economic supports in a convenient location to help families build self-sufficiency, stabilize their finances, and move ahead. CWFs make it easier for families to tap into all of the services and supports for which they qualify, filling in the gaps and helping them weather unexpected setbacks. CWFs are integrated into trusted community organizations and institutions, and they work with families on a long-term basis, providing supports to them as their needs change. There are around 12 centers in the nation, 3 of which are located in postsecondary institutions. These centers serve adult students.

Centers for returning women

Although the name may differ from college to college, some colleges have a center for women returning to school. These centers usually provide academic, financial, and personal assistance to their students. An IDA would fit into their mission to support these returning women. These centers are a key contact for those serving adults.

College access programs

College access programs are usually education nonprofits that work with low-income, first-generation, minority, underrepresented students to help them to gain access to college. These programs usually have connections with the local postsecondary institutions in their area. For a listing of the college access programs see the National College Access Network college directory:
http://www.collegeaccess.org/accessprogramdirectory/search.aspx

5. Match

Most postsecondary institutions will have access to scholarships. The potential to see internal scholarship funds matched by an outside source can be sold to the school as a way to leverage their scarce funds.

Institutional advancement office: This office is responsible for generating private contributions through positive relationships with alumni, corporations, foundations, and other friends and organizations. Some of these funds are used for student scholarships and can be leveraged to match the IDA. In addition, these offices are connected to the university's foundations. Almost every campus across the country has scholarship funds for their students that could be leveraged as match funds. More and more nonprofits are becoming aware of this fundraising activity. Even if postsecondary institutions decide not to use their scholarships as match funds, they often have connections with corporations and other groups through their development and fundraising efforts. The nonprofit can use these relationships to raise match as long as the students are coming to their institution.

6. Financial institution

Need a bank partner? Find one at a postsecondary institution near you.

On-campus credit union: Most campuses have credit unions that IDA practitioners can possibly partner with to hold the student's savings and/or the IDA match.

7. Asset-specific training

Financial aid forms, understanding educational grants and loans, and understanding the college path are all complex processes that nonprofits realize can be better offered through a postsecondary institution.

Career centers: Most career centers provide career services to all students, which include career counseling, workshops, company profile events, career panels, internships, job listings and searches, career fairs. Students can go to the career center to fulfill the hours of their asset-specific training and a staff member in the office can sign off for them.

Academic advisors:[7] Academic advisors assist students in developing intellectual potential and exploring educational opportunities and life goals. Through the relationship established between adviser and student within a friendly, helpful, and professional atmosphere, a student has the opportunity to learn about educational options, degree requirements, and academic policies and procedures; to clarify educational objectives; to plan and pursue programs consistent with abilities, interests, and life goals; and to use all resources of the university to their best advantage. Most students are assigned to an academic advisor and can make an appointment to visit him/her.

TRIO/GEAR UP program support staff: Similar to academic advisors, TRIO and GEAR UP support staff assist low-income students in their academic pursuits and co-curricular activities. These staff also have the training to work with low-income students. Only students in these programs have access to these counselors.

Financial aid office: Financial aid offices have financial aid officers that can meet with students to discuss their financial aid packet and any other concerns they may have regarding financing college.

During our conversations with IDA practitioners one of the main difficulties expressed was offering training for the education asset. The IDA practitioners did not feel comfortable with this subject and wanted resources to help them in their struggles. We compiled a list of asset-specific resources for IDA practitioners that can be found on our website: http://www.usc.edu/dept/chepa/IDApays/resources/asset_resources.pdf.

8. Financial education

When partnering with postsecondary institutions there are a variety of on-campus players that may already offer financial education within their office or department. Here are a couple of examples of financial education offered at postsecondary institutions:

TRIO programs: About 50% of TRIO programs offer financial education to the students in their program.

Freshman orientation: In the summer before student's freshman year some schools hold an orientation. During this time there are some optional and mandatory sessions. Some freshman orientation curricula include a financial literacy aspect.

Freshman seminar/First year experience course/University 101: These are non-credit courses that may include financial literacy as a component.

Business school: Business schools usually have financial education included in their 100-level courses.

Financial aid offices: Some financial aid offices include financial education during their financial aid workshops.

Student money management services: A small number of postsecondary institutions are offering financial counseling to their students.

Only a small percentage of postsecondary institutions are offering financial education, so if you have an existing financial education curriculum you can use the IDA as a tool to gain postsecondary partners. If you do not have a financial education curriculum see our list of financial education resources: http://www.usc.edu/dept/chepa/IDApays/resources/financial_resources.pdf, or if you want your postsecondary partner to offer financial education you could provide the school with administrative money to provide these services to the students in the IDA program.

We hope this navigation tool will help you to serve more low-income students and, in turn, increase low-income student's access and success in college! Check out our website for more resources: http://www.usc.edu/dept/chepa/IDApays/. In particular, you may find our *Strategies for IDA practitioners to create partnerships with postsecondary institutions* and *New strategies in delivering education IDAs: Rethinking program design* papers helpful in your endeavor to offer Education IDAs: http://www.usc.edu/dept/chepa/IDApays/resources/strategies_psei.pdf and http://www.usc.edu/dept/chepa/IDApays/resources/new_strategies.pdf.

End Notes
1. U.S. Department of Education TRIO website: http://www.ed.gov/about/offices/list/ope/trio/index.html
2. U.S. Department of Education GEAR-UP website: http://www.ed.gov/programs/gearup/index.html
3. Council for Opportunity in Education website: www.coenet.us
4. TANF's work-participation mandates have shifted the focus of welfare-to-work programs away from education and training toward immediate job placement. The new system of welfare provision includes a number of regulations that discourage welfare recipients from pursuing postsecondary education, which makes this a more difficult program for encouraging postsecondary participation. Jacobs and Winslow (2003) show that in the last few years, the college atten dance of welfare recipients has decreased. The Center for Social Development has already examined the TANF issue - please see: http://gwbweb.wustl.edu/csd/Publications/2005/PR05-02.pdf
5. The Annie E. Casey Foundation website: www.aecf.org/MajorInitiatives/FamilyEconomicSuccess/CentersforWorkingFamilies.aspx
6. See the Indiana University's Center for Returning Women and Returning Adults website: www.ipfw.edu/cwra/
7. The University of Texas at Austin website: www.mccombs.utexas.edu/udean/advising/advisors/mission.asp

IDA-PAYS Research Team

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Our project focuses on how IDAs can be used to increase low-income students' access to and retention in postsecondary institutions through partnerships. For more information on IDAs visit the Assets for Independence website at www.acf.hhs.gov/programs/ocs/afi/ and for a further description of our research project and to view other papers and tools we have written from this study, visit our website at http://www.usc.edu/dept/chepa/IDApays/.

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About CHEPA

The Center for Higher Education Policy Analysis (CHEPA) is an interdisciplinary research unit led by Director, William G. Tierney, and Associate Director, Adrianna Kezar. The Center was established to engage the postsecondary-education community actively, and to serve as an important intellectual center within the Rossier School of Education; it draws significant support and commitment from the administration. The Center's mission is to improve urban higher education, strengthen school-university relationships, and to focus on international higher education, emphasizing Latin America and the Pacific Rim. Working on fulfilling that mission are the Center's faculty, research assistants, and staff.

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