



## BEYOND FINANCIAL AID

How colleges can strengthen the financial stability of low-income students and improve student outcomes



# A PROMISING RESOURCE TO AID TODAY'S STUDENTS

Postsecondary learning has never mattered more than it does right now – to individual Americans or to the nation. Labor experts and economists agree that 21st century jobs that offer a family-sustaining income require elevated knowledge and skills, the type of learning acquired through high-quality postsecondary education and training.

Unfortunately, at a time when a postsecondary credential is vital to nearly every American, far too many find postsecondary success unattainable because of rising costs and increasing levels of unmet need. Today's students face very high financial barriers that can no longer be overcome solely by traditional financial aid.

Grants, public and private scholarship programs, and student loans are all important tools for low-income students. But these forms of traditional financial aid just aren't enough when:

- At least one-third of undergraduates qualify as low-income.
- Students struggle financially to meet day-to-day needs such as food, housing, transportation, and child care.
- Academically talented students in the lowest income bracket graduate at a rate lower than that of the lowest academically performing students from wealthy families.

What is needed to address these inequities and change this dynamic – and what is already working on many campuses – is a broader, more comprehensive, more nuanced approach. It is an approach that offers students a range of effective services to strengthen their financial stability. What is needed is a thoughtful effort such as the one outlined on these pages, an effort that goes, as the title of this publication suggests, *Beyond Financial Aid* (BFA).

BFA is a compendium of best practices for assisting low-income students. It highlights good work that has been

underway for years, but hasn't always been implemented at scale, especially within institutions that enroll significant numbers of low-income students. We tested BFA with the field – at more than 100 public community colleges and universities, across three college and university systems and two national postsecondary associations. We vetted BFA with representatives of more than 10 national organizations focused on improving postsecondary policy, practice, equity and poverty.



This work has shown us that BFA is, in fact, a valuable resource for postsecondary institutions and systems, states, communities, associations, and other organizations across the country. It offers leaders five concrete strategies they can use in two ways to increase student success. First, it can help determine how, and how well, their institutions are serving low-income students; second, it can help them devise and implement plans to improve, expand and better coordinate services for greater impact.

BFA can help anyone who is working to increase the retention and completion of students who face the highest barriers to success. And these students simply must succeed if we are to meet our nation's needs for talent.

Thank you for your commitment to that vital effort.

A handwritten signature in black ink, appearing to read 'J.P. Merisotis', written in a cursive style.

Jamie P. Merisotis,  
President and CEO

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# INTRODUCTION

The key to individual and societal success is today what it has always been: education. But the high school diploma, once the key to economic self-sufficiency, is no longer enough. The career, economic, social, emotional, health, and quality-of-life benefits of postsecondary educational attainment are clear, compelling, and far superior to those offered by a high school diploma<sup>1</sup>. More than 60 percent of jobs, including many in fields that were once thought of as “blue collar,” now require some level of postsecondary education or training.

While this fundamental economic shift affects all Americans, it’s no secret that those with lower incomes have suffered most – and that millions of low-income residents continue to face a difficult path to economic success. Expanding postsecondary opportunity is essential to reducing the inequality that hampers these individuals and affects so many aspects of American life. While a growing number of colleges and universities around the country are implementing strategies to address the unique challenges facing low-income students, we do not yet have a postsecondary system designed to meet the growing demand for credentials, particularly among low-income Americans. In fact, in many ways, the system is stuck in the past – focused largely on serving “traditional” college students, not the students of today.

Beyond Financial Aid (BFA), presents an expanded view of support for low-income students, including access to reliable and adequate nutrition, transportation, housing, and child care as well as financial and other support services; and builds on three basic principles:

- **The number of low-income students is increasing.** A large and growing number of today’s students face challenges created by limited resources. Approximately one in three American undergraduates receives a Pell Grant and is considered a low-income student defined by Pell eligibility. However, not all low-income students actually apply for financial aid, and the exact number of low-income students is arguably much higher.
- **Comprehensive supports for low-income students can increase their success.** When institutions organize and offer connections to financial supports for both direct and indirect expenses in intentional, effective ways, low-income students will persist longer and graduate at higher rates.
- **Institutional commitment makes the difference.** Providing supports for low-income students is not impossible. Leaders at all types of postsecondary institutions can identify and address the most pressing financial threats to student retention on their campuses.

## Understanding today’s students

47%

47 percent of today’s college students are financially independent, not relying on parental support, and 42 percent of financially independent students live in poverty<sup>4</sup>.

58%

58 percent of today’s students work while enrolled in school<sup>5</sup>, with about 40 percent of community college students and 20 percent of bachelor’s degree students working more than 20 hours per week.

4.8

MILLION

4.8 million college students were parents as of 2014<sup>6</sup>, 43 percent of student parents were single mothers, and 89 percent of those single mothers were low income<sup>7</sup>.


For a more detailed picture of today’s postsecondary students, see the items in Appendix A, including:

- More About Today’s Students, Page 32
- Food and Housing Insecurity: Page 32
- “Today’s Student” infographic, Pages 34-36



# MAKING THE CASE FOR SUPPORTING LOW-INCOME STUDENTS

The perception of the “typical” American college student – an 18- to 22-year-old who lives in a residence hall and studies full time in pursuit of a bachelor’s degree – is no longer a reality. Times have changed. The percentage of Hispanic college students is 240 percent higher than it was 20 years ago. During that period, while the percentage of white students increased 11 percent, the percentage of African-American students jumped 72 percent.<sup>2</sup> Roughly 40 percent of today’s undergraduates are over 25 years of age, and only 13 percent live in on-campus housing. Forty percent of today’s students attend school part-time.<sup>3</sup>



These statistics illustrate just a fraction of the diversity of today’s students and their experiences. But one statistic may be most telling: More than one-third of today’s college students are low-income students; that is, they are receiving Pell grants to help them pay for their education. And it’s important to note that many Pell-eligible students don’t receive or even apply for Pell, so it’s very likely that the proportion of low-income college students is much higher than 33 percent. In any case, an unprecedented number of students struggle to meet college costs, and the reality of the challenges they face is all too clear:

- Forty-seven percent of today’s students are financially independent, not relying on parental support, and 42 percent of financially independent students are living in poverty.<sup>4</sup>
- Fifty-eight percent of today’s students work while enrolled in school,<sup>5</sup> with about 40 percent of community college students and 20 percent of bachelor’s degree students working more than 20 hours per week.
- 4.8 million college students were parents as of 2014,<sup>6</sup> 43 percent of student parents were single mothers, and 89 percent of those single mothers were low income.<sup>7</sup>
- Recent data indicate that 14 percent of American households experience food insecurity each year, and that food insecurity among college students is up to four times greater than that amount.<sup>8</sup>

Many of today’s students are dealing with limited financial resources at a time when the costs of postsecondary education are on the rise. The total cost

of attendance is calculated by combining “direct costs” such as tuition and fees and “indirect costs” such as books, transportation, supplies, room and board, and living expenses. Since 1980 the total has increased by 162 percent at four-year public colleges, 168 percent at four-year private non-profit colleges, and by 69 percent at community colleges. But students’ household incomes have not kept pace. During this same 35-year period, median household income grew by only 12 percent, and for families in the bottom 40 percent the average household income increased by only 4 percent.<sup>9</sup>

Traditional financial aid – in the form of grants, loans, and scholarships – helps bridge the gap between costs and student resources. However, the demand for this aid often far exceeds the supply, because both the total cost of attendance and the pool of eligible students continue to increase. The average Pell grant today covers only 33 percent of the cost of attending a public four-year college as compared to roughly 73 percent in 1980; and barely 60 percent of the cost of attending community college, as opposed to virtually full-cost coverage in 1980.<sup>10</sup>

For most low-income students the impact of unmet financial need begins at home and ripples into the classroom. Indirect costs are estimated to make up 60 percent of the total cost of attending college,<sup>11</sup> and three critical cost items – food, housing, and child care – significantly threaten many students’ ability to persist in and complete college.

Financial stressors lead many students to make choices that undermine their progress toward completion or cause them to drop out altogether.

Many students sacrifice necessities, like textbooks, computers, or other key supplies, to make ends meet. Some incur personal debt to pay for recurring expenses like rent and utilities. Some are hungry, homeless, or both. The weight of these pressures demand much of these students’ attention, increase their stress levels and compromise their ability to focus on coursework. Subsequently, financial stressors lead many students to make choices that undermine their progress toward completion or cause them to drop out altogether.

Considering these challenges, it is not surprising that the extra burdens of unmet financial need are a big part of the reason that low-income students continue to trail their higher-income peers in postsecondary attainment:<sup>12</sup>

- Only 11 percent of students living below the poverty level graduate within six years.<sup>13</sup>
- 38 percent of students with additional work, financial or family obligations leave school in their first year.<sup>14</sup>
- Fifty-three percent of student parents leave school with no degree.<sup>15</sup>
- Seventy-seven percent of individuals from high-income families have a bachelor's degree by age 24, compared to only 9 percent of individuals from the lowest income quartile.<sup>16</sup>

The good news: change is possible, and it's already underway. Over the past 15 years a growing number of colleges and universities around the country have been implementing strategies to address the unique challenges that low-income students encounter. Such supports include access to reliable and adequate nutrition, transportation, housing, and child care as well as an array of financial and other student support services.



# BFA: ITS PURPOSE AND ELEMENTS

**B**FA presents an expanded concept of support for low-income students that extends beyond financial aid. It is based on research and promising practices from initiatives in which institutions have demonstrated the ability to effectively serve and graduate low-income students. BFA is designed to guide action to increase the success of low-income students at all institutions by addressing the following questions:

- Why should increasing success among low-income students be a high priority within the broader movement to increase student attainment?
- What strategies can drive institutional change to better facilitate low-income students' success?
- How can institutions take a strengths-based approach to assessing readiness and capacity to support low-income students in their effort to attain high-quality credentials?<sup>17</sup>
- What steps can institutions take to strengthen their ability to help more low-income students complete and earn credentials?

BFA consists of three sections: Five Strategies to Increase the Success of Low-Income Students, the BFA Institutional Self-Assessment Guide, and the BFA Implementation Guide.

## Section 1: Five Strategies to Increase the Success of Low-Income Students

The foundation of BFA is five core strategies for expanding institutional support for low-income student persistence, retention, and completion. These five strategies stem from promising, evidence-based practices that have worked to benefit students at postsecondary institutions of all sizes across the country.

We recognize that colleges and universities that close gaps in attainment and increase student success do not implement just one or two policies or practices to achieve results. BFA's five strategies are strategically sequenced, as follows, to guide postsecondary institutions to productive action.

- **Strategy 1: Know your low-income students.** Each institution varies in the specific makeup of its low-income students and in the supports it offers those students. Reviewing quantitative and qualitative institutional data can help determine accurate numbers and characteristics of low-income students, how they

experience the institution, and which factors affect their ability to succeed.

- **Strategy 2: Review internal processes and organize supports.** Institutional policies and practices are created to achieve specific outcomes and to address specific conditions. As time passes, however, what was designed to be a resource and/or reasonable process may become ineffective or have unintended negative consequences (academic, financial, or otherwise) on low-income students. While there may be an array of resources and supports for students, institutions can help low-income students overcome practical barriers to completion by reviewing internal processes and organizing supports to better meet their needs.
- **Strategy 3: Build internal and external partnerships.** Institutions can leverage and expand their capacity to meet the needs of low-income students by building partnerships to include internal groups—faculty, administrators, staff, students, and alumni; and external organizations with shared missions and commitments. Strengthening these partnerships can benefit students, institutions, and the external organizations.
- **Strategy 4: Optimize students' use of services.** While some students proactively seek out services and resources, many others do not. Improving the accessibility of financial supports by reducing hassle factors, simplifying students' choice-making, and providing clear messages and reminders to students about financial support services can increase their use.
- **Strategy 5: Create a culture of support.** Many institutions are exploring practices known to encourage the progression and achievement of all students. However, without sustainable, integrated institutional strategies that stabilize their finances and shore up their academic experiences, low-income students are at particularly high risk of not reaching their goals for postsecondary education.





## Section 2: BFA Institutional Self-Assessment Guide

Each institution can address the five core strategies in ways that acknowledge its unique mix of culture, priorities, resources, and existing efforts. To identify priority areas for action, the BFA Institutional Self-Assessment Guide helps institutions work through a cross-functional team to:

- Explore the variety of financial issues facing low-income students.
- Determine the level of integration across institutional services.
- Discover opportunities for improvement, both by enhancing and expanding current services and by adding new services that address gaps.

The accompanying interpretation guide will make sense of self-assessment results in terms of:

- The institution's current composition and the experiences of low-income students.
- Potential opportunities to strengthen partnerships inside and outside of the institution.
- The development of a plan of action for strengthening support for low-income students at the institution.

## Section 3: BFA Implementation Guide

The information and resources within BFA have been curated to help strengthen the support of low-income students and to help improve key indicators of student and institutional performance, such as rates of student retention and completion.

However, the most important aspect of using BFA is **taking action**. This involves 1) organizing a cross-functional team to complete the institutional self-assessment; 2) discussing and using the self-assessment results to develop an action plan; and 3) acting to improve supports for low-income students. The implementation guide is designed to help institutions identify the key considerations in engaging a cross-functional team, gathering sources of information, and planning for action.

### Benefits of Strengthening Support for Low-Income Students

Going beyond traditional forms of financial aid to strengthen the financial stability of low-income students can generate significant benefits for students, institutions, communities and for state policy.

“Financial aid packages should be assembled beginning with the most needy students and should cover four years, with every effort made to avoid loans. The progress of these students should be closely monitored, and they should continue to receive support throughout their college careers. The monitoring and support should include financial literacy, support from scholarships, application assistance, emergency financial aid, and academic support structures. The resulting improved retention of these students will yield an increase in tuition revenues, and a large part of these funds should be devoted to need-based aid and reinvested in additional advisors and coaching for these students.”

*- Lawrence G. Abele, provost emeritus and director of the Institute for Academic Leadership at Florida State University*

### Benefits to Students

Helping low-income students and their families address financial hardships can have short- and long-term benefits. If students have access to reliable supports such as transportation and child care or assistance when unanticipated financial challenges arise, they are more likely to attend classes and stay on top of their academic work, to stay enrolled from term to term and, ultimately, to achieve their education goals.

Two MDRC studies show that a limited financial award for students struggling with economic challenges can make a difference<sup>18</sup>. In a 2009 demonstration project, low-income students were given up to \$1,000 for each of two semesters. Those who received the assistance had term-to-term retention rates that were 30 percent higher than the control group.<sup>19</sup> In another MDRC study, students at 11 community colleges received emergency grants of \$299 in 2005, and \$430 in 2006. Results “varied, but overall, students receiving financial resources had higher term-to-term retention rates than the annual rates at the college overall.”<sup>20</sup>

“At Georgia State, a one-point increase in retention is equivalent to 320 students, and the average annual bill in tuition and fees is \$9,000/student:  $320 \times \$9,000 = \$2.88$  million. So, for every one point we increase retention, the university nets \$2.88 million. If these students enroll for more than one additional year (and most do), the gains are even higher.

We use these considerations to frame major investments in student support. For instance, when we hired 42 additional academic advisors in one year, it cost \$1.6 million in continuing funds, but if those 42 advisors raise the retention rate even one point, they pay for themselves, plus they provide \$1.2 million in additional revenues per year.

In point of fact, the first full semester with our new advisors and GPS Advising in place, we saw a better-than-four-point increase in retention between fall and spring semesters. Effective student support programs more than pay for themselves.”

- Timothy M. Renick, vice provost and vice president for enrollment management and student success at Georgia State University

### **Benefits to Institutions and Systems**

Mobilizing institutional resources to lessen students' economic hardships can generate enormous benefits for students, institutions, and communities. Clearly, strengthening the financial stability of low-income students can enable an institution to meet its core mission of student success. Other benefits include:

- *Improving key indicators of institutional performance.* When significant numbers of low-income students make progress and earn postsecondary credentials, key performance indicators (retention rates, persistence rates, graduation rates) improve, contributing to mission-critical goals for student outcomes and completion.

- *Creating economic gains for the institution.* Alleviating the financial hardships of low-income students can decrease their likelihood of dropping out. As students persist in and complete college, institutions benefit from students' success in the form of increased revenue from tuition and state apportionment.
- *Addressing calls for accountability.* In an era of public accountability, postsecondary institutions are asked to do a better job of enrolling and graduating low-income students. Also, prominent institutions' failures to enroll and graduate as many low-income students as they could are being spotlighted.<sup>21</sup>
- *Strengthening relationships with community partners.* In many cases, community partners (e.g., community-based organizations, faith-based organizations, government agencies, employers and nonprofit organizations) share the missions and values of colleges and universities. Additionally, these partners have expertise in aspects of student well-being that can complement institutions' current strategies and help them develop new ones. Strategy 3 focuses on building mutually beneficial partnerships and offering them in a systematic and coordinated manner.

### **Benefits to States and Policymakers**

- By increasing success among low-income students, states, policymakers, and postsecondary systems and institutions can come closer to achieving college-completion goals and experiencing the economic boost from a more educated workforce.
- Though low-income students may depend on services such as unemployment insurance, SNAP and Medicaid while enrolled in college, their use diminishes over the course of students' lives given the inverse relationship of education and employment.<sup>22</sup>

### **Benefits to Communities**

Adults with higher levels of education demonstrate behaviors associated with increased civic engagement. They are more likely to vote and volunteer in their communities, and they report a higher level of understanding of political issues.<sup>23</sup>

BFA is a practical guide to help institutions provide the supports needed to get and keep low-income students on a pathway to completion. By doing so, postsecondary institutions can ensure that more low-income students achieve outcomes that translate into long-term educational and economic success.



## SECTION 1:

# FIVE STRATEGIES TO SUPPORT LOW-INCOME STUDENTS



**B**eyond Financial Aid (BFA) includes five core strategies based on emerging research from partners and institutions across the country. The basic premise of BFA is that, to meet student needs, campus leadership must clearly, intentionally, and consistently convey a clear vision about the importance of student success. Institutions should regularly and systematically analyze data with a focus on goals for improving the retention and completion of low-income students. Evidence-based supports should be organized and aligned around those needs. BFA is designed to support postsecondary institutions in that work.

### Strategy 1: Know Your Low-Income Students.

The facts enumerated in the Introduction (and the Appendices) describe the challenges facing today's students. While national data outline the nature and scope of the issues low-income students face, they smooth out variations that may exist across regions and states and between two-year and four-year institutions. Each college and university is unique in the composition of its students, services, and resources. Likewise, each institution varies in the specific makeup of its low-income students, the range of unmet needs, and the supports required to address their needs.

To effectively support the success of low-income students, postsecondary institutions must begin by understanding who their low-income students are. Research suggests that institutions could do more to identify students who have need.<sup>24</sup> In a national study of more than 500 postsecondary institutions that offer emergency aid programs—defined as small grants, loans, and scholarships as well as food, and housing and transportation assistance for students experiencing unexpected crises—nearly three-quarters of institutions reported that “data are not used to proactively identify students who may benefit.”<sup>25</sup> And approximately one-third reported that their institution does not collect the needed data or lacks the capacity to analyze data for that purpose.

For institutions that use data to identify students who may benefit from emergency supports, the leading sources of information are reports from the offices of financial aid, student accounts, and in some instances, information related to students' academic status and/or course grades.<sup>26</sup> While almost every source of data at postsecondary institutions is underused, Darlena Jones, director of assessment and research for the Association for Institutional Research, urges institutions to look to both administrative and non-administrative data to better understand the needs of their low-income students. Administrative data must be gathered to run the institution; such data include information related to admissions, enrollment, grades, finance, and financial aid. Non-administrative data, which are related to student satisfaction and learning outcomes, are collected by most academic units within institutions.<sup>27</sup> Student affairs units also collect a wealth of information (e.g., program reviews, program headcount, swipe card data, maintenance requests).

To assess the needs of low-income students, institutions can begin by asking:

- How many of your students are low income, economically disadvantaged, and/or have unmet financial need?
- What are their levels of genuine unmet financial need, defined as the difference between their costs (e.g., tuition, fees, living expenses, books) and resources (e.g., grants, scholarships, loans, and student and/or family contributions)?
- What campus services do they use?
- What is their employment status?
- How many have dependent family members?

To answer these and related questions, it may be helpful to first identify a cross-functional team of colleagues — perhaps an existing college committee — who define terms (e.g., low income), determine which questions to answer, and decide which data to explore. Reviewing institutional data can provide insight on the number and characteristics of low-income students, how these students experience the institution, and which factors affect their ability to succeed.

Georgia State University (GSU) uses its data to award Panther Retention Grants to financially imperiled students during the drop period. Recipients of these micro-grants have a genuine unmet need and are on track for graduation. The largest group of micro-grant recipients are low-income seniors, especially those who switched majors at some point, maxing out their loans and running out of major types of financial aid. These students represent roughly 15 percent of GSU's undergraduate population but 100 percent of students with genuine unmet need, two semesters from graduation with small funding gaps. Low-income seniors are the largest recipient group, but funds are not restricted to them. GSU launched Panther Retention Grants in 2011 with \$40,000, covering grants to approximately 40

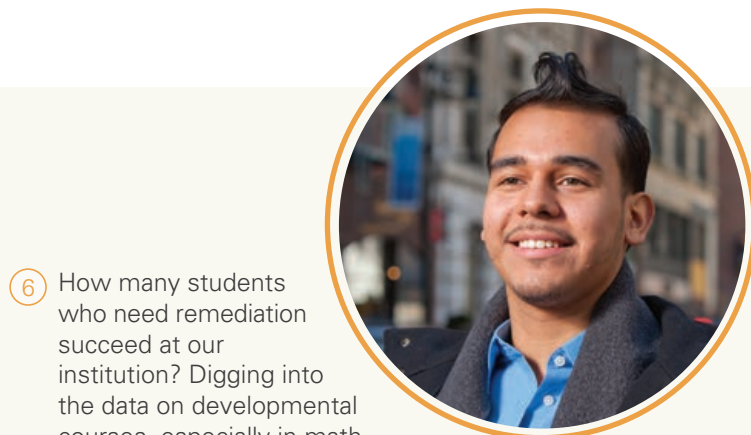
students. Since then it has expanded to reach more than 4,000 students per year. GSU uses three data points as criteria to identify eligible students: 1) genuine unmet need; 2) on track academically for graduation as determined by data analytics and advisory system; and 3) on the drop list. The maximum grant is \$1,500, and the average amount awarded is \$900. Participating students must sign a contract and agree to meet with a financial counselor to design a financial plan to fund the completion of their education. More than 70 percent of the seniors who receive the grants graduate within two semesters.

Quantitative data regarding low-income students can be balanced by collecting qualitative evidence that illuminates their unique experiences. Surveys, focus groups and interviews with low-income students and the practitioners who work with them can help inform institutional approaches to support and service delivery as well as policy approaches. Institutional data can provide insight on the number and characteristics of low-income students, how these students experience the institution, and which factors affect their ability to succeed.

## From Analysis to Action

In a recent practice guide titled *Learning from High-Performing and Fast-Gaining Institutions*, the Education Trust identifies 10 analyses institutions might make – essentially, 10 questions to answer – that will prompt action to increase college completion among low-income and minority students:

- ① How many students do we lose along the way? A look at year-to-year retention rates.
- ② But are those returning students actually sophomores? Tracking the rate of second-year students who achieve sophomore standing.
- ③ Why aren't our students accumulating the credits they need to be on track? Analyzing the impact of course withdrawals.
- ④ What are some of the other reasons our students aren't accumulating the credits they need? Analyzing success rates in the 25-35 courses with the largest annual enrollment.
- ⑤ Who's struggling with math: only developmental students? Analyzing success rates in the first credit-bearing math course.
- ⑥ How many students who need remediation succeed at our institution? Digging into the data on developmental courses, especially in math.
- ⑦ What is the role of the major, or a lack thereof, in student success? Analyzing the data on success for students in different fields.
- ⑧ How efficient are we in getting students to a degree without excess credits? Analyzing the data on units completed.
- ⑨ What pathways do our students take on their journey to a degree? An analysis of transcripts.
- ⑩ How do the pieces of student success, or failure, fit together? Conducting a fuller analysis of student pathways.



*The full practice guide is available here:*  
<http://edtrust.org/wp-content/uploads/2013/10/PracticeGuide1.pdf>

## Strategy 2: Review Internal Processes and Organize Student Supports

Low-income students face many hardships outside the classroom that can undermine educational success. These hardships may include unreliable and inadequate access to food, shelter, transportation, health care and child care, and the inability to manage with limited incomes. Many postsecondary institutions provide a mix of on-campus services and off-campus services to assist low-income students beyond grants, scholarships, and loans. These services primarily help students build financial stability in the short term, and strengthen their skills to establish long-term self-sufficiency. When institutional practices and policies are created, they are created to fit specific conditions. However, unless practices and policies account for changing student needs and circumstances, what was designed as an appropriate intervention or support may become obsolete or have unintended negative consequences.

In the “Landscape Analysis of Emergency Aid Programs,”<sup>28</sup> more than 80 percent of administrators reported that their institutions maintain records of students who receive emergency aid, while 68 percent indicated that their institutions do not use tools to analyze data about students who receive aid. This report describes effective emergency aid systems as maximizing institutional resources and support for low-income students by addressing processes for the administration, communication, and sustainability of programs, including procedures related to:

- Identification of students in need of aid.
- Rate of response to students.
- Coordination of programs across departments.
- Program awareness.
- Student learning about personal financial responsibility.
- Data analysis about the effect of the aid on student success and metrics over time.

When Skyline College in San Bruno, Calif. decided to begin online registration at midnight, reviewing this process through its equity audit helped officials realize that this move put many low-income students at a disadvantage. If these low-income students lacked internet access, they could not register for classes until the registrar’s office opened next morning. To reduce this “digital divide” and equalize this opportunity for all students, Skyline officials opened on-campus and online registration at the same time.

Service blueprinting, process flow charting, and student journey mapping are just a few easy-to-use techniques that can assist in the process of reviewing and organizing

## Northampton Community College

Northampton Community College’s student flow chart provides one example of how colleges participating in Benefits Access for College Completion (BACC) systematically embedded benefits-access processes within their existing operations.

BACC helped institutions develop mechanisms to screen students and then aid them in applying for public benefits programs such as food stamps and child-care and transportation benefits. Northampton integrated benefits into its financial aid process as well as other enrollment-related processes.

For more on BACC and Northampton, see Pages 37 and 38.

more effective supports for low-income students. In the Center for Law and Social Policy’s Benefits Access for College Completion initiative, participating community colleges mapped student flow patterns that displayed how colleges help students gain access to public benefits. (See Appendix B, Page 37)

To maximize impact and sustainability, it is critical to organize services and resources and direct them to students who are most in need and most able to benefit. While almost any segment of the student population could use additional support, there are some student populations that face unique financial barriers to postsecondary completion, including: first-generation students, foster youth, students of color, student parents, undocumented students, and military veterans. However, all students in these groups may not be at equal risk. By using data analytics to identify students for targeted interventions, institutions can better leverage their limited resources. In “The Use of Predictive Analytics at Colleges and Universities: A Landscape Analysis,” institutions used data analytics to target three primary groups—those with the highest risk of stopping out for academic or engagement reasons; students who are doing just well enough, but need some support; and those who are at high-risk for stopping out.

GSU and LaGuardia Community College are two examples of institutions using data analytics to identify groups of students that may benefit from targeted services that can be facilitated with the use of technology. GSU worked with the Education Advisory Board to analyze ten years of student financial data and create a system that identifies students who are at risk of dropping out because of finances. GSU’s system of alerts includes triggers such as late payment of bills, failure to sign up for campus services, choosing a single room in a dormitory when the aid package covers only the cost of a quad, etc. These alerts



allow GSU to reach out to students and address their needs proactively and in a timely manner. At

LaGuardia Community College, financial aid staff flag certain students in the student

information system based on their application responses so that additional benefits can be offered to them.

By reviewing internal processes and organizing student supports, institutions can better identify students who need support and can streamline students' paths to critical support services. Additionally, by reviewing internal processes and organizing student supports, institutions will be better able to serve their students and more effective at increasing student retention and completion.

### Strategy 3: Build Internal and External Partnerships

Collaborating with groups inside and outside the institution can complement current programming and fill gaps in services designed to assist low-income students. Given the increasing demands on today's students, growing concerns about accountability for student outcomes, and shrinking postsecondary budgets, it is increasingly important that postsecondary institutions look for partners to address the challenges faced by low-income students.

Institutions can leverage partners' expertise to reduce the need to design new services, to create stronger infrastructure and accountability for low-income student success, and to achieve shared goals. Further, institutions doing a better-than-average job of enrolling and graduating low-income students credit cross-campus collaboration, interdepartmental communication, and strong community partnerships as essential for student success.<sup>29</sup>

At postsecondary institutions, faculty, administrators, and students represent a variety of disciplines and skills that can help provide support for low-income students. For example:

- Accounting and business programs can provide financial literacy services and tax assistance.
- Dentistry programs can provide subsidized health assistance.
- Automotive technology programs can provide subsidized auto repair.
- Food, nutrition, and culinary studies programs can provide cooking demonstrations using food pantry items.

- Law schools can provide pro bono legal assistance.
- College/university foundations can secure external grants to support efforts to meet the needs of low-income students.

A program that reflects a deep level of internal institutional partnership is Dillard University's "SAFE Fund." The SAFE Fund, created by Dillard President Walter Kimbrough, contributes emergency funding assistance to retain students who might otherwise be forced to leave school due to short-term financial hardship. The fund was established to aid at-risk students who, through no fault of their own, cannot afford the full cost of books, fees or housing, or who face an unexpected financial emergency. All Dillard students with a minimum 2.5 grade-point average may apply for the fund. The SAFE Fund operates with extensive collaboration across several offices, including student support services, the chaplain, and financial aid. These offices exchange information about the fund related to student risk factors that are embedded in Dillard's retention plan. The SAFE Fund is supported with funds from the president's office, the university foundation, private donors, and campus fundraisers.<sup>30</sup>

*Supporting Postsecondary Student Success: A Tactical Guidebook* urges colleges and universities to prevent low-income students from falling through the cracks by developing coalitions of organizations that seek to improve the well-being of these students.<sup>31</sup> Building such partnerships among campus, civic, faith-based, and nonprofit organizations requires up-front effort and sustained commitment from institutions. However, such coalitions can reduce an institution's long-term costs for providing support services through tuition paid by retained students.

A critical component in building these relationships is to bring partner organizations directly to campus. This not only improves students' access to the services provided, it also makes it easier for faculty and staff to direct students to these services.

Like many community colleges across the nation, Central New Mexico Community College (CNM) collaborated with the United Way to run Voluntary Income Tax Assistance (VITA) centers. Through the partnership, CNM developed the Tax Help New Mexico program, which offers low-income New Mexicans free assistance in preparing and filing income tax returns. It does so by giving the college's accounting students real-world experience in preparing taxes. Students earn college credit for their volunteer work while learning about the value of community service. Georgia State University partners with a national bank based in Atlanta to provide financial counseling to low-income students and their families. Bank employees volunteer their time, while students and their

## Destination Graduation

Seminole State College's Destination Graduation program is a Community Partnership for Attainment effort that focused on aiding low-income, first-generation students and veterans. Destination Graduation leveraged the commitment of Seminole State with the support of the Heart of Florida United Way and the Central Florida College Access Network to offer wraparound services that provided a tangible, financial value for students.

For more on Destination Graduation, see Page 40.

families gain valuable guidance in navigating the complicated financial decisions that accompany college enrollment.

By broadening community partnerships, institutions can enhance aid to low-income students. Bringing services directly to students can increase the likelihood of their use. Also, engaging faculty and staff can empower them to share these resources with their students. Note that while making services more available can increase the use of services, it is still critical to ensure that those services offer value to students.

### Strategy 4: Optimize Student Use of Services

Offering a full suite of on- and off-campus services is critical to address the financial hardships of low-income students. However, these services can only be effective if the students who need them actually use them.

In a recent report, *Nudging for Success: Using Behavioral Science to Improve the Postsecondary Student Journey*, ideas42 identified how the inconveniences that low-income students experience while trying to obtain support can undermine their intentions and derail their actions. The report indicated that many low-income students lack the kinds of support systems that may be available to other students.<sup>32</sup> As a result, low-income students can become overwhelmed by choices, which may cause them to choose incorrectly or simply abandon the attempt to use supports.<sup>33</sup> The report identified three principles that postsecondary institutions can use to become more intentional in providing the infrastructure support needed to help low-income students succeed:

- Reduce student hassle factors.
- Improve the architecture for student choice.
- Provide simple messages and reminders to students

Hassle factors are the small things that take time or add complexity, thereby imposing “transaction costs” that

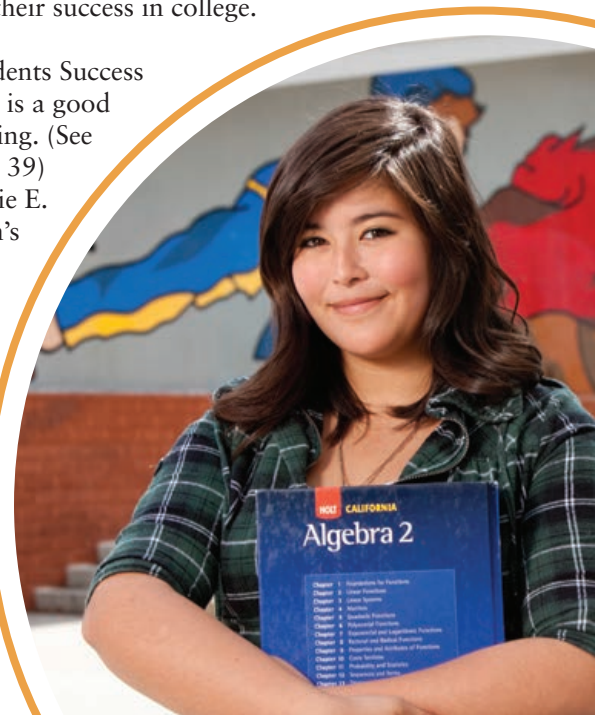
impede students. For example, many financial support programs require students to make active decisions and follow a series of steps to benefit from them. Administrators often assume that students will carefully consider their options, analyze the details, and make decisions that maximize their well-being. However, hassles often cause frustration, which can trigger procrastination or other actions that undermine student completion. By addressing hassle factors – i.e., streamlining tasks, reducing complexity, and simplifying processes and service delivery – institutions can dramatically improve students' use of such services.

At Arizona State University (ASU), ideas42 developed an intervention to encourage continuing students to resubmit the FAFSA. The intervention involved a series of emails to ease the process of resubmitting the FAFSA, and to encourage financial planning. As compared with students who received the university's standard email, ASU students who received the redesigned email were nearly twice as likely to submit the FAFSA by the priority deadline—49 percent versus 29 percent. Additionally, those students were offered an average of \$520 more in financial aid.

For low-income students, navigating college financing decisions can be challenging – even overwhelming, because there may be drastic consequences for acting incorrectly. There are ways to simplify students' decision-making processes without reducing their options. “Bundling” services and the “opt-out” approach are two promising methods for improving the decision-making process for low-income students.

**Bundling** is the act of proactively providing two or more services, programs, or resources – either simultaneously or sequentially. To bundle effectively, an institution must ensure that students know which supports are included in the bundle, and that they understand how those supports can aid their success in college.

The Working Students Success Network (WSSN) is a good example of bundling. (See Appendix B, Page 39) Based on the Annie E. Casey Foundation's Center for Working Families concept, WSSN works with nonprofits and community colleges to help students with issues related to



education, employment, improved access to public benefits, financial coaching, and asset building. Research shows that community college students who received bundled services through WSSN had term-to-term retention rates that were 10 percent to 15 percent higher than those of similar non-participating students. Participants who received bundled services were three to four times more likely to achieve a major economic outcome such as earning a certificate or degree than those students whose services were not bundled. Additionally, WSSN students reported greater self-confidence and an improved ability to manage their debt and family expenses.

The “opt-out” approach is essentially a default model of providing services. In such a model, support services are automatically provided to a low-income student unless he or she actively chooses not to use them. Opt-out programs can increase students’ use of services. For example, LaGuardia Community College in New York City mines student FAFSA data by income level and household size, flagging those students who are below certain thresholds. When the flagged students appear at the financial aid office, they are automatically screened for public benefits through the college’s partnership with Single Stop. In a recent evaluation of the program, the opt-out model was identified as the most promising way to screen students who are mostly likely eligible for public benefits.<sup>34</sup>

Institutions vary in how, when, and which services are communicated to students. For example, students may initially hear about many support services during the onboarding process (application, orientation, counseling appointment, student success course). “Word-of-mouth”

## Working Students Success Network

The Working Students Success Network (WSSN) initiative, facilitated by Achieving the Dream, demonstrated that systematic changes to the way colleges operate can help ensure that low-income students are routinely aware of and receive critical support services.

WSSN used bundling to integrate low- and high-touch services to optimize and streamline students’ awareness of and access to services. This helped bolster students’ financial and academic stability and led to improved retention and completion.

For more on WSSN, see Page 40.

has been identified as the primary mechanism for sharing information about emergency aid with students.<sup>35</sup> Administrators in a recent study of emergency aid acknowledged that students are often required to proactively inquire about the possibility of emergency aid, and that disparities may result.<sup>36</sup>

Students who must manage scarce resources have less room for error. This makes each decision more consequential and taxing and can undermine students’ capacity for decision-making, action, and juggling information.<sup>37</sup> By redesigning their messaging and outreach, postsecondary institutions can communicate the value and availability of key services and programs more effectively; clarify the processes for obtaining them; and remind students of critical timeframes and deadlines associated with them. Clear and timely communication about the availability of specific support services and how they can help can increase the use of services.

Reducing stigma is another way to ensure that support services are not just offered, but used. Montgomery County Community College in eastern Pennsylvania wanted to increase traffic to its food pantry, knowing that there were many students who could benefit from it. Initial flyers included basic information about the pantry (hours of operation, types of items, and location on campus), but did not generate much interest. Learning that there was a stigma associated with the food pantry, college personnel engaged students from the college to revise the messages. The new messages provided destigmatizing information such as: “Did you know that two out of every five of your classmates are already using the food pantry?” In doing so, the institution encouraged students to take advantage of a service to which they were entitled.





## Strategy 5: Create a Culture of Support

Understanding the complex and difficult experiences of low-income students and addressing their needs for financial support is critical. However, steps to better support low-income students can't be taken in isolation. Low-income students continue to trail their higher-income peers in attaining certificates and degrees.<sup>38</sup> The systematic, broad-scale implementation of what works to improve low-income student success remains, at best, uneven within and across institutions.<sup>39</sup> The current smorgasbord of discrete, disconnected programs at most institutions has manifest as “solution-itis” instead of a culture of support.<sup>40</sup> Increased support for low-income students needs to be strategic, integrated, and sustained as part of the broader institutional efforts to improve student retention, completion, and learning outcomes.

A recent report prepared for Lumina Foundation by Indiana University's Center for Postsecondary Research<sup>41</sup> reflects the need for institutional culture to be intentionally shaped to promote student success, inside and outside the classroom. Specifically, the report identified institutional drivers for creating and sustaining a culture of support for today's students, including the following:

- Greater consideration of evidence about the quality of student experience, and programs and services that positively contribute to student success.
- Emphasis on assessment data informing the sustainability and improvement of student success efforts.
- Greater integration of curriculum and co-curriculum.
- More interconnected policies and programs, less isolated initiatives.
- Enhanced relationships between faculty, staff, and student affairs professionals.
- Clear and comprehensive financial supports.
- Greater attention to the achievement of student learning outcomes, student development and non-cognitive skills, civic goals, and students' educational and personal goals.
- Connect developmental education with supportive educational programs including learning communities and link to academic programs of study.
- More comprehensive approach to addressing students' current realities (financial stress, food insecurity, sexual assault, racism).
- More measurement and benchmarking of student success interventions.
- Continuous monitoring and improvement systems address inequities in student success.

The Working Students Success Network is an example of postsecondary institutions working to change culture to better support low-income students. While the WSSN initiative has led to essential services being provided to tens of thousands of low-income students, more important is its role as a catalyst for long-term institutional change and capacity building.

Specifically, WSSN colleges made a significant investment in changing institutional culture and developing campus-wide buy-in to promote and integrate the WSSN program into the institutional mission. WSSN was conceived to be more than just another short-term, grant-funded project for community colleges. The intent was to serve as a catalyst to help colleges become more student-focused, engage faculty and the community, and ensure that WSSN services had long-term sustainability. Changes in institutional culture included:

- Re-engineering program offerings and student service models to better address equity goals and serve low-income students seeking to gain a stronger financial foothold for themselves and their families.
- Redefining faculty and staff roles to focus more holistically on students and getting buy-in from faculty and staff to take on these roles.
- Focusing on high-touch intake processes to ensure that students see WSSN services as a normal part of their college-going experience and as central to their success.

The commitment to cultural changes was crucial to building sustainability for the WSSN model, and for the success of students served through the program. Institutional culture must be shaped to promote student success, inside and outside the classroom. An integrated approach ensures collaboration among stakeholders, and supports the adoption of what works at scale for low-income students.

### Northeast Wisconsin Technical College

Northeast Wisconsin Technical College's participation in the Pathways Project, a national initiative to establish transparent programs of study, shows how postsecondary institutions can integrate their commitment to low-income students into a comprehensive student success strategy.

Northeast Wisconsin's “guided pathways” effort takes an evidence-based approach to student success. Multiple campus units and departments apply real-time financial support strategies to ensure that students have the financial resources to follow – and stay on – clear academic pathways to completion.

For more on Northeast Wisconsin Technical College, see Page 41.

## SECTION 2:

# BFA INSTITUTIONAL SELF-ASSESSMENT GUIDE

The BFA Institutional Self-Assessment Guide is designed to help your institution take stock of how low-income student concerns are being addressed. These questions are designed to spur thinking about how deeply integrated low-income student support services and approaches are, and about whether they have been implemented in ways that best serve the students who need them.

This inventory is not designed to identify deficiencies. Rather, it offers an opportunity to identify areas that have already gained traction and determine existing efforts that can be broadened or deepened. It can also shed light upon the many additional ways low-income students can be served and determine new activities your institution might implement. Finally, it may uncover areas for growth and improvement that might require more substantive planning and longer-term action.

This assessment is best undertaken by a cross-functional core team of leaders at your institution. For example, consider embedding this self-assessment into the activities of an existing committee, such as a student success committee. The team could include the administrators and practitioners who oversee academic affairs or

instruction, student development and services, financial aid, admissions, enrollment, and institutional research and planning. Using the assessment in this way will likely lead to more rapid interpretation of results and allow for more focused action planning.

However, interacting with the self-assessment as a team may be difficult, given time and scheduling constraints. Other options include having all members of the team independently complete the assessment and convene to discuss individual results or designating a leader to take the self-assessment who then presents the results to the team for reaction and discussion.

The Interpretation Guide offers guidance on understanding and discussing the results of the self-assessment. Please review the “Conducting the BFA Institutional Self-Assessment Guide” section of the Implementation Guide as it offers helpful suggestions and details about process. Teams may find that they initially do not have all the information they need to address the questions. That is part of the process, and indeed is part of what students encounter. Recognizing and reducing complexity are important steps in supporting the success of low-income students.



# Strategy 1: Know Your Low-Income Students

The items in this section are designed to help you assess how well your institution understands the experiences of your low-income students. They can also help you identify critical data sources that can help you understand the rates at which those students succeed, where they fall short of their goals, what their needs may be and where there is opportunity for improvement.

Please answer “Yes” or “No” to the following item.

Yes No

- |  |                          |                          |
|--|--------------------------|--------------------------|
| 1. Our institution has defined “low-income student” (e.g., Pell-eligible/Pell recipient, amount of expected family contribution, amount of unmet financial need, income-to-household size ratio, state or federal definition of low-income). | <input type="checkbox"/> | <input type="checkbox"/> |
|--|--------------------------|--------------------------|

Please rate the items below according to the following scales:

A = We regularly collect these data and use them to inform changes in practice and policy.

B = We collect these data and analyze them to understand trends.

C = We collect these data but do not use them.

D = We do not collect these data.

Rating

- |   |       |
|---|-------|
| 2. Our institution uses multiple sources of data and information (e.g., FAFSA, admissions application) to identify students who have financial needs. | _____ |
|---|-------|

- |   |       |
|---|-------|
| 3. We measure the number and proportion of low-income students by:    |       |
| a. Part time/ full time enrollment status                             | _____ |
| b. Program of study   | _____ |
| c. Academic major   | _____ |
| d. Year of classification (e.g., freshman, sophomore, junior, senior) | _____ |
| e. Other: _____   | _____ |

- |  |  |
|--|--|
| 4. We measure trends in academic performance of low-income students by the following segments: |  |
| a. Age _____   | g. Parents _____                         |
| b. Disability _____  | h. Race/ethnicity _____                  |
| c. First generation _____  | i. Undocumented students _____           |
| d. Foster youth _____  | j. Veterans _____                        |
| e. Gender _____  | k. Other relevant characteristics: _____ |
| f. Opportunity youth _____   | _____                                    |

- |  |       |
|--|-------|
| 5. Our institution understands average levels of students’ unmet financial need - difference between the cost of attendance (e.g., tuition, fees, books, living expenses) and available aid (e.g., grants, loans, scholarships, family contribution) | _____ |
|--|-------|

- |   |       |
|---|-------|
| 6. We measure the rates at which our low-income students      |       |
| a. Enroll   | _____ |
| b. Progress toward completion (e.g., retention, persistence)  | _____ |
| c. Complete credentials (e.g., certificates, badges, degrees) | _____ |

- |  |       |
|--|-------|
| 7. Our institution uses predictive analytics – models based on historical data that can gauge a student’s probability of success - to provide proactive and targeted academic, operational, and financial planning to low-income students. | _____ |
|--|-------|

## Strategy 2: Review Your Processes and Organize Your Supports

These items ask you to look across traditional silos, departments and programs within your institution to focus on how students use services. This can help you identify where your institution can expand and/or strengthen your assistance to low-income students.

Please answer "Yes" or "No" to the following items.

	Yes	No
1. Our institution directly engages cross-functional stakeholder groups, including high-level administrators/leaders, faculty, student financial assistance professionals, student services professionals, academic advisors, institutional researchers, business officers, and information/technology professionals, staff, in improving and expanding services for low-income students?	<input type="checkbox"/>	<input type="checkbox"/>
2. Our institution reviews and aligns academic and business processes and policies to support low-income students.	<input type="checkbox"/>	<input type="checkbox"/>
3. Our institution uses continuous improvement processes to evaluate whether practices, processes, and policies (e.g., financial aid process, book vouchers, drop policy, course scheduling, online education) support success of low-income students.	<input type="checkbox"/>	<input type="checkbox"/>
4. Our institution regularly engages the voices of students to assess and improve low-income students' educational experiences.	<input type="checkbox"/>	<input type="checkbox"/>
5. Our institution routinely screens all students for eligibility for public benefits.	<input type="checkbox"/>	<input type="checkbox"/>

For the items on the following page:

In Column 1, indicate whether your students need each service.

If your answer is "No," your response is complete and you may move to the next item.

If your answer in Column 1 is "Yes," please enter responses in Columns 2-4 as follows:

**Column 2: Please rate your institution's effectiveness at providing the listed service as follows:**

A = All students who need this service receive it.

B = This service is commonly provided to many students.

C = We provide this service some of the time to some students.

D = We do not provide this service.

**Column 3: Please use an "X" to indicate whether the best provider of this service is your institution, an outside partner, or both.**

**Column 4: Please use an "X" to indicate whether those necessary services would most effectively be delivered on-campus, off-campus, or both.**



	<b>Column 1:</b> Students need this service	<b>Column 2:</b> How effectively do we reach the students who need this service?	<b>Column 3:</b> Who would be the best service provider?		<b>Column 4:</b> Is service best delivered on- or off-campus?		
	Y/N	Enter A, B, C, or D	Campus	Partner	On	Off	Both
5. Grant/scholarship searches and application assistance							
6. Federal work study program							
7. Emergency grant program							
8. Textbooks / supplies assistance							
9. Food security (e.g., vouchers for dining hall, food pantry)							
10. Dependent care services (child and adult)							
11. Healthcare							
12. Transportation (e.g., discounted or free bus passes, shuttle services, subway/train cards, auto repair, etc.)							
13. Legal assistance							
14. Assistance with utilities (water, energy)							
15. Financial support (e.g., coaching, financial literacy, tax assistance, FAFSA assistance, access to/help setting up bank accounts)							
16. Mental health assistance							
17. Other <hr/>							

# Strategy 3: Build Internal and External Partnerships to Leverage Services

The goal of this section is to help you identify existing partnerships that can be further leveraged and/or to help you think beyond the typical sources of support to find additional resources and partners.

Please answer "Yes" or "No" to the following items.

	Yes	No
1. Our institution has a system to develop and support partnerships including:		
a. dedicated office /staff	<input type="checkbox"/>	<input type="checkbox"/>
b. memoranda of understanding (MOUs)	<input type="checkbox"/>	<input type="checkbox"/>
c. cost-sharing agreements	<input type="checkbox"/>	<input type="checkbox"/>
d. communication strategies	<input type="checkbox"/>	<input type="checkbox"/>
e. support of senior leadership	<input type="checkbox"/>	<input type="checkbox"/>
f. data sharing agreements	<input type="checkbox"/>	<input type="checkbox"/>
g. regular discussions with partners about student outcomes	<input type="checkbox"/>	<input type="checkbox"/>
<hr/>		
2. Internal college or university offices, departments, and programs regularly collaborate and leverage expertise to improve and expand services to low-income students.	<input type="checkbox"/>	<input type="checkbox"/>
<hr/>		
3. Our institution intentionally seeks partnerships with city/county, and/or state government agencies with shared goals for low-income populations.	<input type="checkbox"/>	<input type="checkbox"/>
<hr/>		
4. We actively engage outside partners to address the specific needs we identified in Strategy 2.	<input type="checkbox"/>	<input type="checkbox"/>
<hr/>		
5. Our institution evaluates the impact of partnerships and collaborations including student feedback about the effectiveness of services.	<input type="checkbox"/>	<input type="checkbox"/>
<hr/>		
6. Our institution partners with other institutions to ensure students moving between campuses maintain financial stability and support.	<input type="checkbox"/>	<input type="checkbox"/>
<hr/>		
7. We explore ways to work in local and regional partnerships/consortia to leverage support for low-income students.	<input type="checkbox"/>	<input type="checkbox"/>



## Strategy 4: Optimize Student Use of Services

This section is designed to help you assess how well, and how intentionally, your institution works to ensure that students are aware of, have access to, and actually *use* the resources and services designed to support their success.

Please answer “Yes” or “No” to the following item.

Yes No

1. Our institution communicates the full cost of attendance so that students can work toward obtaining aid to cover the full cost.



Please rate the items below according to the following scale:

A = We have a system in place which is widely publicized and regularly used

B = We have a system in place which is inconsistently publicized and used

C = We have a system in place but it is not used

D = We do not do this

Rating

2. Our institution has a process to reduce the time and complexity for students to access the services they need most (e.g., supplemental nutrition, housing, child care).

\_\_\_\_\_

3. Our institution provides a directory to all students that includes services available to low-income students.

\_\_\_\_\_

4. Our institution:

- a. broadly communicates services available on- and off-campus to support students’ financial stability \_\_\_\_\_
- b. facilitates a public benefits screening process for all students \_\_\_\_\_
- c. provides frequent alerts and reminders about available services and deadlines to apply for services \_\_\_\_\_
- d. facilitates connections to available services \_\_\_\_\_

5. Faculty, staff, and administrators know about available support services and how to access them.

\_\_\_\_\_

6. Students know about available support services and how to access them.

\_\_\_\_\_

7. We use student-peer support to help students access services for financial stability.

\_\_\_\_\_

8. Key services are provided as “opt-out” - provided to all students unless they specifically decline - to lessen the amount of time students spend actively seeking or requesting services.

\_\_\_\_\_

9. Our institution “bundles” financial support services (i.e., delivers services by intentionally linking them in a way that connects students who receive one service to other related services simultaneously or sequentially).

\_\_\_\_\_

10. Our institution has targeted approaches to the following resources for low-income students:

- a. academic pathways/programs \_\_\_\_\_
- b. advising process to monitor and support student progress (e.g., just-in-time interventions, technology, and early alerts) \_\_\_\_\_
- c. career information to ensure timely progress towards degree \_\_\_\_\_

# Strategy 5: Create a Culture of Support

This section is designed to help you examine effective institutional practices that can serve all students. It can help you assess how well your institution integrates the various means of support that are offered to low-income students.

Please rate the items below according to the following scale:

A = We have a system in place which is widely publicized and regularly used

B = We have a system in place which is inconsistently publicized and used

C = We have a system in place but it is not used

D = We do not do this

Rating

1. Our institution works with all incoming students to match their interests and skills to potential careers.	_____
2. Our institution has structured programs of study, each with a clearly identified path to completion.	_____
3. Our institution helps students choose a program of study by the end of the first semester.	_____
4. Our institution has an early alert system that allows faculty to recommend central support services to those students who are underperforming (e.g., in terms of attendance, academics, or behavior) during the first few weeks of each semester.	_____
5. Our institution uses technology to regularly monitor the academic decisions (e.g., courses, majors) that students make and assigns individuals to intervene to get students back on track.	_____
6. Our institution helps students monitor their own progress toward their education goals.	_____
7. Our institution measures and provides information to students on the full cost of each program and the expected starting salary in related careers.	_____
8. Our institution addresses underlying reasons for differences in rates of low-income students' retention, persistence, completion.	_____
9. Our institutional leadership publicly and consistently supports efforts that improve outcomes for low-income students.	_____
10. Our institution dedicates staff to plan, manage, and facilitate services that support financial stability.	_____



11. High-level administrators at our institution ensure that all administrators, faculty, and staff:
- a. Are aware of the ways in which improved services to low-income students support student retention and attainment. \_\_\_\_\_
  - b. Are aware of the ways in which improved services to low-income students support our institution's mission and specific priorities/goals. \_\_\_\_\_
  - c. Are trained to recognize issues, circumstances and challenges affecting low-income students and to recognize opportunities to engage them with helpful information. \_\_\_\_\_
  - d. Receive ongoing training and professional development to help them provide accurate information on the financial support services available to students on or through our campus. \_\_\_\_\_
  - e. Are aware of our campus' standards about how to talk with students on topics related to improving their financial stability, and/or receive training and other professional development to help provide services with integrity. \_\_\_\_\_
  - f. Are formally encouraged and/or rewarded for demonstrating their commitment to connecting students to needed support services. \_\_\_\_\_
- 
12. Our institution shares median student loan debt by program with students to help inform their selection. \_\_\_\_\_
- 
13. Our institution provides robust and targeted job search/placement services for students nearing the end of their program pathways. \_\_\_\_\_
- 
14. Our institution monitors on-time graduation rates for all programs of study. \_\_\_\_\_
- 
15. Our institution monitors program completion rates for transfer students. \_\_\_\_\_
- 
16. Our institution gives students credit for prior learning and monitors their program completions. \_\_\_\_\_
- 
17. Our institution routinely collects feedback from key employers on how well our graduates are demonstrating both specific and general learning outcomes in the workplace. \_\_\_\_\_
- 
18. Our institution tracks the wages of students after they complete their programs. \_\_\_\_\_





## Interpretation Guide

After your team has completed the BFA Self-Assessment, the next step is to identify opportunities for action in support of low-income students.

### Discussing Reactions

It is recommended that those responsible for institutional research, planning and institutional effectiveness be involved in discussions about the Self-Assessment findings. These professionals will help the team understand existing data sources and information, as well as develop a plan for regular data collection, analysis, and discussion.

Consider starting the discussion with the following exploratory questions:

- Which strategy most resonates with the group?
- Which strategy seems to best align to your current institutional initiatives?

- Are there cross-cutting themes that emerge as the team reflected on the strategies? If so, what are they?
- Is there an area ripe for more immediate effort than others?
- Is there an area that seems likely to have greatest impact on low-income student retention and completion?
- Is there an area where data collection or analysis is lacking?

### Interpreting the Results

While no interpretation guide can tell the full story of an institution, this section will help teams gain a better understanding of the institution's strengths and weaknesses, and major opportunities for improvement.

# Strategy 1: Know Your Low-Income Students

## Question 1:

This question addresses whether your college has a current, widely understood definition of “low-income” students.

- If you answered Yes, you are off to a solid start.
- If you answered No, defining “low-income” students at your institution will help all individuals, departments and programs gain a better understanding of the size of the low-income student population, student characteristics, and impact within the student population.

## Questions 2-7:

If you answered mostly C or D, the institution likely does not yet have a shared understanding of the institution’s low-income students, and has not yet established a system to examine data related to the population. To begin this process, we recommend the team work with the institutional research and effectiveness department to address the following questions:

- How is the population of low-income students defined at the institution? What proportion of the overall student population do low-income students represent?
- Which items in the Self-Assessment does the institution already track? What additional data is needed? What other data points are collected that show how low-income students perform at the institution?
- What is the schedule for regularly collecting and analyzing these data? What will the schedule be moving forward?
- How and when will these data be shared, with whom, and in what venues?
- Who are the campus influencers who will ensure that the insights generated from the data are used to drive improvements?

If you answered mostly B, you have likely examined some data and have a preliminary understanding of the institution’s low-income student population. At the same time, the institution has likely not yet created a system where specified data are collected and analyzed regularly. Work with your institutional research and effectiveness office to address the following questions:

- Which items in the Self-Assessment does the institution already track? What additional data are needed? What other data points are collected that show how low-income students perform at the institution?
- What is the schedule for regularly collecting and analyzing these data? What will the schedule be moving forward?
- How and when will these data be shared, with whom, and in what venues?
- Who are the campus influencers who will ensure that the insights generated from the data are used to drive improvements?
- Are faculty and staff members tasked with using the data to intervene with students in a timely fashion?
- Do established protocols for these interventions exist, including standards for timeliness and for measuring impact?

If you answered mostly A, the institution has an established system for examining data related to its low-income students. Next steps should include review of the processes for using data:

- How does the institution ensure that those who need to see low-income student data have access?
- Are there gaps between student outcomes for low-income students and those without financial need? What can help explain those gaps?
- How often are the data reviewed, and in what venues? What new opportunities exist for sharing data with additional stakeholders?
- How are the data being used for continuous improvement in service of low-income students?



## Strategy 2: Review Your Processes and Organize Your Supports

### Questions 1-4:

These questions deal with engaging multiple stakeholders, aligning activities to institutional strategies, evaluating the impact of services, and engaging the student voice.

- **If you answered mostly Yes**, it is likely that the college is not conducting these services in isolation and is, instead, engaging multiple voices, connecting services to the institutional agenda, and evaluating the effectiveness of activities.
- **If you answered mostly No**, the team may want to discuss ways to connect activities more intentionally to the broader agenda, and identify which voices should be a part of the discussion to address the needs of low-income students more directly.



### Questions 5-17:

Columns 1 and 2 indicate if and how many students need the service, and Columns 3 and 4 indicate which organization provides services and where services should be provided.

If you answered mostly Yes in Column 1, and:

- **Mostly C in Column 2** – you have likely not yet established a cohesive network of support for low-income students at your institution. Your next steps should be reviewing the examples provided in the Beyond Financial Aid narrative, and considering how you might take steps to implement the services identified in the Self-Assessment.
- **Mostly B in Column 2** – you have some supportive services in place for low-income students. Your next steps should examine current services and determine how they could be organized into a more cohesive package specifically for low-income students. You might also conduct a gap analysis using items from the Self-Assessment to determine what services are missing but could be implemented at your institution in the short term.
- **Mostly A in Column 2** – you have an integrated network of support services available to your institution's low-income students.

Columns 3 and 4 should be evaluated for all services answered with a Yes response in Column 1, with special attention paid to those items with a C or D in Column 2, which indicates that while students need this service, it is not provided very often.

Once the characteristics of each service are logged in Columns 1 thru 4, prioritize the 13 services by considering which services:

- Address the most critical student need.
- Affect the greatest number of students.
- Enable greatest student retention and completion.
- Are easiest or most feasible to implement.
- Have existing data supporting their effectiveness.

As you reflect on each service, consider which can be intentionally bundled or integrated with others to increase utilization and impact. Reflect on whether all students at your institution know where services can be found, and what is available to them. Similarly, assess whether faculty and staff know where and how to direct students to find these services.

## Strategy 3: Build Internal and External Partnerships to Leverage Services

### Questions 1-7:

These questions explore the variety and nature of your institution's relationships with community partners.

- **If you answered mostly Yes**, your institution has established community partnerships to provide support to low-income students. Students may go off campus to receive support, or community partners may come on campus to provide services directly to students. Explore whether any services could be improved with new or expanding community partnerships. Consider performing a gap analysis, using the items on the Self-Assessment to determine whether other internal or external partnerships could be developed or broadened to provide additional services to low-income students.

**If you answered mostly No**, your institution has not yet established partnerships with community organizations that can provide services and supports to your low-income students. Next steps are to review which services could be enhanced or provided through partnerships, and to identify community partners best positioned to provide them. Consider which partners may be able to offer multiple services, and which can complement or integrate with existing programs on campus. Consider the range of potential partners, including governmental agencies such as Workforce Boards and Health and Human Services agencies, community- and faith-based organizations, and corporate partners interested in community development and investment. Also consider which campus departments may have or be able to develop partnerships on behalf of the students they serve, including health, accounting, business, and real estate. Once potential partners are identified, develop a plan to reach out to them. This should include such steps as identifying a primary institutional contact, establishing timelines, and identifying and exploring areas for collaboration.

As you reflect upon this section of the Self-Assessment, consider the following questions:

- What needs are you trying to fill by establishing a partnership with an external organization?
- What additional partnerships does your institution need to provide more holistic supports for low-income students?
- What will be the parameters of the relationship between your institution and the partner organization? What will be the specific roles and responsibilities of each party?
- How will you manage the relationship with the partner organization? How will your institution communicate with the organization? With whom will you communicate and how often?
- Will the partner organization have a presence on campus? If so, how often will the organization come to campus? If not, how will students be able to benefit from the organization's services?
- How will you ensure that low-income students know about the services available to them through this partnership? How will you determine that students are aware of and using the services?
- How will you ensure that faculty and staff know about the services available to low-income students and are able to appropriately direct students to these services?
- How will you track the use of these services, and share data between the institution and partner organization?



## Strategy 4: Optimize Student Use of Services

### Question 1:

This question addresses the importance of clearly communicating the full cost of attendance.

- If you answered **Yes**, consider where students learn this information and if there are additional venues where this information can be reinforced.
- If you answered **No**, consider working with your financial aid office, as well as marketing, outreach and advising, to create a systemic approach to ensuring students understand the full cost of attendance.

### Questions 2-10:

These questions offer diverse ways to help students better use your resources and services.

- If you answered **mostly C or D**, your institution has not yet developed a broad approach to help students take advantage of available services. In addition to focusing on more clearly offering bundling and marketing services, consider helping students to understand that these services are critical resources to help them achieve their postsecondary goals.
- If you answered **mostly B**, your institution has some efforts in place to help students obtain and use services, but they are not part of a comprehensive approach. Begin by examining these efforts to determine whether low-income students are using the services, and that the services are meeting their needs and helping to improve student financial stability.
- If you answered **mostly A**, you have an established system that offers multiple ways for students to use services. Consider examining the effectiveness of these approaches and determine if additional or expanded actions are needed.

During your reflection, review the impact of current outreach efforts and marketing strategies for students. Explore which in-person and online venues now being used by students can be leveraged to offer relevant information about services (advising appointments, orientation, college success courses, student portal, etc.). Consider the same for faculty and staff venues where information about student services can be offered (employee portal, president's newsletter, professional development calendar, etc.).



## Strategy 5: Create a Culture of Support

These questions reflect institutional commitment and related activities that foster a culture of support for low-income students. Identifying and rating a culture of student support is a tricky endeavor; the seven items included in the Self-Assessment attempt to operationally define the markers of such a culture.

**If you answered mostly C or D,** your institution has not yet fully activated the wide array of practitioners on your campus in support of student financial stability. While the institution may provide episodic support or feel it is handled by the financial aid office, there is work to be done to fully energize and systematize campus efforts to ensure low-income student success. Most college practitioners are passionate about student success, and in most cases, the issue is not a lack of caring, but rather the lack of a clearly defined system to provide such supports, and clear articulation of roles and responsibilities across the college. Institutions may consider a professional development exercise in which all faculty, staff and administrators articulate the ways they can bolster student success and connect students to campus-provided and partner resources. Results from the exercise could be used to improve the campus culture of low-income student success.

- **If you answered mostly B,** you have some efforts in place that are working to build a strong culture of support. Consider further enhancing professional development efforts and feedback mechanisms to ensure that the full range of campus personnel are trained to serve students' financial support needs.
- **If you answered mostly A,** your institution is responsive to the needs of low-income students.

During your reflection, consider conducting an equity audit or process review that can help your team better understand which policies most affect low-income students, and how they can be adapted to meet low-income student needs. These policies may include financial aid disbursement timing, book vouchers, payment/registration policies, online vs. in-person registration, and open educational resources.



## SECTION 3:

# BFA IMPLEMENTATION GUIDE

## Conduct the Institutional Self-Assessment

### Identify a Leader and Cross-Functional Team

Leadership and team composition are critical in developing strategies to support low-income students. Ideally, the president or provost should appoint one or two facilitators to shepherd the BFA Institutional Self-Assessment process and support the work of a cross-functional core team. The process will be more effective when led by someone in a position of influence with strong change-management skills.

Institutional leaders should identify a steering group or committee to conduct the assessment, set goals, implement approaches, evaluate progress, and manage ongoing efforts. BFA can support the work of an existing committee with whose work the BFA Self-Assessment is aligned. For example, existing cross-functional committees that support student success, equity, institutional

effectiveness, or student progress and retention enhance their efforts by using BFA. If such committees do not exist, a new team can be formed.

Including professionals from a variety of offices is important to increase the usefulness of the Self-Assessment. Consider professionals such as: Vice Presidents of Academic Affairs, Student Affairs, and Institutional Research; representatives from advising, financial aid, records and registration, counseling, career services, enrollment management, information technology, and special projects (TRIO, pathways); and academic deans, department chairs, and faculty. It is also important to include low-income students themselves in the process.

The BFA Self-Assessment can be completed collectively or each member can rate the items individually. What is most important is that data are shared and collaboratively explored across traditional silos. If the Self-Assessment is taken individually, the facilitator(s) should gather individual scores and identify trends or special notes.

## The Pros and Cons of Taking BFA Individually or as a Group

	As a group	Individually
PROS	<ul style="list-style-type: none"> <li>• Good learning opportunity</li> <li>• Individuals may learn about existing institutional efforts of which they were not aware</li> <li>• Additional epiphanies triggered by other responses</li> </ul>	<ul style="list-style-type: none"> <li>• Get purer baseline of knowledge</li> <li>• Engage more individuals, especially those that may be less likely to speak in a larger group setting</li> <li>• Efficient, time-wise</li> </ul>
CONS	<ul style="list-style-type: none"> <li>• Time-consuming</li> <li>• Groupthink may suppress individual voices</li> <li>• Potential scheduling challenges</li> </ul>	<ul style="list-style-type: none"> <li>• Each member may work under different definitions of terms/scale</li> <li>• Individuals may not know if or how deep something is happening in an area where they are not involved</li> </ul>



### Identify a Leader and Cross-Functional Team

The first step in completing the BFA Self-Assessment is to identify available and relevant quantitative and qualitative data that will build a foundation for moving the conversation forward. The purpose of the data in this approach is to inform the conversation and to provide an evidence-based foundation for faculty, staff, and administrators to leverage their deep on-the-ground subject matter expertise and develop insights about how to make improvements in practice and policy. It is not necessary to gather perfect or comprehensive data before moving forward.

The team should start with institution-specific administrative and non-administrative data sources. The following data sources can serve as additional resources for the team:

- Statistics on student progress and success (e.g., Fact Book, accreditation reports).
- Customized reports and queries from institutional research and information technology offices (e.g., grant applications).
- State and national data sources (e.g. accountability reports, federal IPEDS reports, or loan default rates, <http://nces.ed.gov/ipeds/Home/FindYourCollege>).
- The Education Trust’s College Results Online comparative data (<http://www.collegeresults.org>)
- College Completion produced by the Chronicle of Higher Education (<http://collegecompletion.chronicle.com>).
- Student applications, including both college application and FAFSA, which can indicate whether students or their families qualify for SNAP, TANF, or whether the student is an unaccompanied youth at risk of homelessness.

To complement quantitative data, qualitative evidence can illuminate the unique experiences of low-income students at the institution. Speaking directly to

economically disadvantaged students about their daily realities and the faculty and student services professionals who work with them on a regular basis can help inform your institution’s approach to support, service delivery and policy. Sources of qualitative data can include surveys, focus groups, interviews, listening sessions, and town hall meetings.

If the team needs additional information about financial stability, the team can direct new and original research that is explicitly connected to broader student supports. By doing so, the college can more explicitly explore low-income students’ realities at the institution.

The goal of the BFA Institutional Self-Assessment Guide is to help identify areas of priority and opportunity. Remember that accurately and completely quantifying needs will help the team make sound decisions about the allocation of resources. If an answer is unknown, identify which department or division on campus would be able to answer it. Campuses report value in using the first Self-Assessment as baseline and reviewing it again biannually.

### Identifying Next Steps: Action-Planning Template

Identify at least five action steps at your institution to address financial stability resulting from the discussion of your Self-Assessment results. These can be process steps such as identifying how a broader range of practitioners at your institution can engage with BFA, or policy changes that have implications for low-income student success; or they can be discrete steps such as creating a system to increase food security or collaborating with partners to offer on-campus services or workshops, and implementing a strategy to get student feedback about existing supports.

For each action step indicate the target student or stakeholder group, intended outcome(s), measure(s), expected challenges, lead person(s) (at least 1-2 people recommended), timeline, and any necessary resources/ supports. The action planning template below can be used as an example.

	Target Group	Intended Outcomes	Measures	Expected Challenges	Lead Person(s)	Completion Date	Resources/ Supports
Actions							
1.							
2.							
3.							
4.							
5.							



## GLOSSARY<sup>42</sup>

**Child care subsidies** help low-income parents afford the child care needed to go to work or school. The primarily federal funding stream is the Child Care and Development Block Grant (CCDBG), but many states also use funding from the Social Services Block Grant (SSBG) and the TANF block grant. Eligibility levels are set by states, but federal funding is so limited that, nationally, only about one in seven eligible children receives subsidies. Subsidies may be paid directly to child care providers or through reimbursements to parents.

**Children's Health Insurance Program** (CHIP, also called SCHIP) provides health insurance to children in low- and moderate-income families. Eligibility levels vary by state, but are generally higher than under Medicaid.

**FAFSA, or the Free Application for Student Aid**, is the single most important financial aid gateway. It seeks information about the student's (and, if the student is under age 24, the parents') income and savings to estimate how much aid the student needs. FAFSA information is used to award federal grants, state grants, and numerous scholarships from colleges, foundations, and companies.

**Housing Choice Voucher program, or Section 8**, provides vouchers to subsidize rent in private apartments and dwellings.

**Low-income Home Energy Assistance Program** (LIHEAP) is a federal block grant to states which aids with home energy bills, energy crises, weatherization, and minor home repairs to help with energy-related issues. Many states pass on the responsibility of managing LIHEAP to local nonprofit organizations such as Community Action Agencies and Area Agencies on Aging.

**Medicaid** is a joint program between the federal government and states that provides health care to low-income individuals and families. Eligibility and exact medical benefits vary across states, with some states offering more robust health care access than others. There are multiple eligibility categories for Medicaid, including low-income seniors, persons with disabilities, pregnant women, and general income eligibility.

**Pell Grant** is a federal subsidy, administered by the U.S. Department of Education, that provides financial support for students with demonstrated financial need who have not earned their first bachelor's degree. It is generally considered the foundation of a student's financial aid package, to which other forms of aid are added. In 1994, Congress revoked Pell Grant funding to individuals incarcerated in federal or state penal institutions. As the principal design of the Pell Grant was to help low-income individuals attain postsecondary education, including prisoners was consistent with the goal, and there is growing advocacy for reinstating Pell for all who would qualify.

**Supplemental Nutritional Assistance Program** (SNAP) – Formerly known as Food Stamps, this program provides a monthly benefit that can be used to purchase groceries. Households with net incomes below the federal poverty level, after considering work expenses and other deductions, are eligible. SNAP benefits are fully federally funded, and the federal government sets the benefit levels and eligibility rules, although the states conduct applications and eligibility determinations. Special rules limit the availability of SNAP benefits for college students unless they are working, caring for children, or qualify for another exemption.

**SNAP Employment and training: (SNAP E&T):** SNAP E&T is a funding category within SNAP that provides supports for employment, training, and related supportive services to those receiving SNAP benefits. Recipients cannot receive Temporary Assistance for Needy Families ((TANF) supports while getting SNAP E&T training. "Children, parents of young children, seniors, people with disabilities and those already working are exempt from E&T, though youth (ages 16-18) may participate in employment and training services if they are members of a SNAP household." SNAP E&T funds can support operating costs of job search, work experience, education and training programs, support services for participants, and job-retention services for up to 90 days.

Temporary Assistance for Needy Families (TANF) is a federally funded block grant that states use to provide cash assistance and a range of other programs and services for low-income families with children. TANF replaced the Aid to Families with Dependent Children (AFDC). A limited number of states use TANF monies to fund work-study positions. Cash assistance eligibility rules vary by state, but are typically very stringent. To qualify for cash assistance, individuals must have very low incomes, have dependent children, and demonstrate that they are working or in work-related activities or qualify for an exemption. States control whether attending school can count as a work-related activity. The amount provided by cash assistance is less than half the federal poverty level in all states.

Women, Infants, and Children (WIC) serves low-income pregnant women and their children up through age 5 with supplemental nutrition supports, nutrition education and counseling, and referrals and screening to other health, welfare, and social services. States determine eligibility, which can be set between 100 percent and 185 percent of the federal poverty level. Some participants are categorically eligible based on their participation in other services, including SNAP benefits, Medicaid, and Temporary Assistance for Needy Families (TANF). Other categorical eligibility options are available in some states.



## APPENDIX A:

# MORE ABOUT TODAY'S STUDENTS

For most of today's low-income students, the impact of unmet financial need begins at home and ripples into the classroom. Indirect costs are estimated to make up 60 percent of the total cost of attending college,<sup>43</sup> and three critical cost items – food, housing, and child care – significantly threaten many students' ability to persist in and complete college. Many students sacrifice necessities – including textbooks, computers, or other key supplies – to make ends meet. Some incur personal debt to pay for recurring expenses like rent and utilities. Some are hungry, homeless, or both.

The combined weight of these pressures demands much of these students' attention, increases their stress levels and compromises their ability to focus on coursework. Subsequently, financial stressors lead many students to make choices that undermine their progress toward completion or cause them to drop out altogether.

### Educational Impact of Food and Housing Insecurity on Food Insecure Students, Last 12 Months

	YES
Have hunger or housing problems had an impact on your education	32%
<b>HAVE HUNGER OR HOUSING PROBLEMS CAUSED YOU TO DO ANY OF THE FOLLOWING?*</b>	
Done any of the following	86%
Miss a class	53%
Miss a study session	54%
Miss a club meeting	37%
Opt not to join an extracurricular activity	55%
Not buy a required textbook	55%
Drop a class	25%
Not perform as well in your academics as you otherwise could have	81%

\*Asked only of students who responded "yes" to the previous question about educational impact.

Consider the following facts:

- Only 11 percent of students living below the poverty level graduate within six years.<sup>44</sup>
- 38 percent of students with additional work, financial or family obligations leave school in their first year.<sup>45</sup>
- 53 percent of student parents leave school with no degree.<sup>46</sup>
- 77 percent of individuals from high-income families have a bachelor's degree by age 24, compared to only 9 percent of individuals from the lowest-income quartile.<sup>47</sup>
- High-performing low-income students are less likely to graduate than their low-performing but high-income peers.<sup>48</sup>

These attainment gaps by income can be attributed to several factors. While not always the case, many low-income students are among the first in their families to attend college. This lack of knowledge and coping strategies often increases low-income students' struggles to select appropriate courses, find financial supports, or seek other assistance. But there is a significant infrastructural issue as well: most of today's colleges are simply not aligned to serve today's students well.

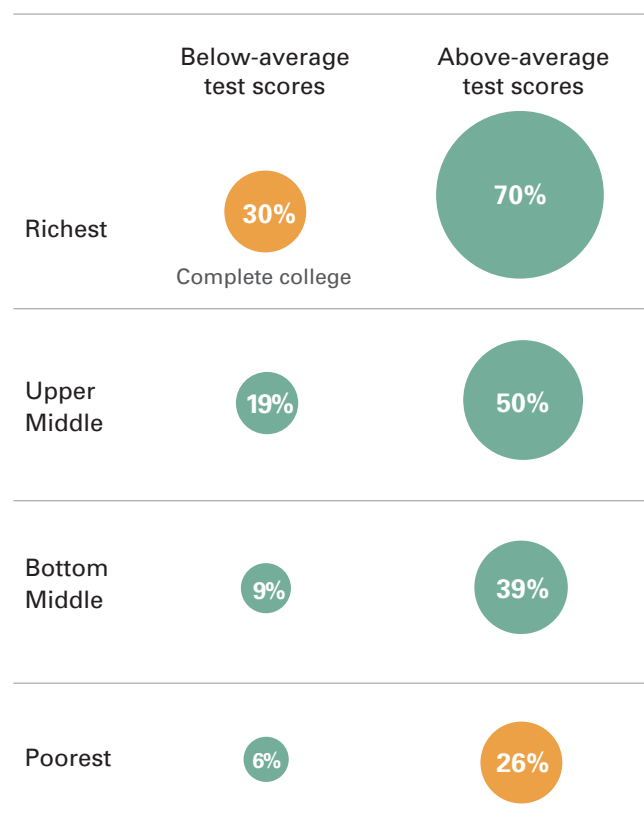
The promise and benefits of postsecondary degrees and credentials have not changed, but a generation of changing demographics has led to a new normal in postsecondary education. The success of today's students, and those who come after them, is a vital part of America's future success. It is imperative that postsecondary institutions, their partners, and students work together to seal the cracks in America's postsecondary pipeline.

### Food and Housing Insecurity

Two major issues affecting low-income students are food insecurity and housing instability. Food insecurity is defined as the limited or uncertain availability of nutritionally adequate and safe foods, or an inability to acquire such foods in socially acceptable ways. Recent data indicate that 14 percent of American households experience food insecurity each year – and that, among college students, food insecurity may actually be *four times* that amount.<sup>49</sup>



### College graduation rates by family income and test scores



Housing instability, which also exists along a spectrum where homelessness – that is, lack of a fixed, regular, and adequate nighttime residence – represents the extreme case. Unaffordable housing, poor housing quality, crowding, and frequent moves are other dimensions of housing insecurity. The number of college students who experience food insecurity is largely unknown, and the number of homeless students is underreported, since students must provide proof of homelessness to be designated as homeless.

According to a Wisconsin HOPE Lab survey of more than 4,000 undergraduates at 10 community colleges, half of all community college students are struggling with food and/or housing security. The California State University system conducted a similar study and found that 21-24 percent of students are food insecure, while between 8 percent and 12 percent live in unstable housing situations. Studies have found that students who experience food or housing instability report high levels of stress, which can affect their cognitive functioning.

Source: *Affluent Students Have an Advantage and the Gap is Widening*, December 12, 2012, New York Times based on research from Bowen, W.G., Chingos, M.M., & McPherson, M.S. (2009). *Crossing the Finish Line: Completing College at America's Public Universities*. Princeton, N.J.: Princeton University Press

THINK YOU KNOW THE FACTS?  
**TODAY'S COLLEGE STUDENTS ARE...**

**BALANCING MULTIPLE RESPONSIBILITIES**



**THREE-QUARTERS  
OF COLLEGE STUDENTS**

COMMUTE TO CLASS WHILE JUGGLING PARENTING,  
WORKING AND BOTH.



STUDENTS WORK ON AVERAGE

**19 HOURS  
PER WEEK**

ABOUT

**40 PERCENT**  
OF COMMUNITY-COLLEGE STUDENTS  
WORK 20 OR MORE HOURS  
PER WEEK.

**40 PERCENT**  
ATTEND SCHOOL ONLY  
PART-TIME.



# OLDER AND MORE RACIALLY DIVERSE



**38 PERCENT**  
OF ALL TODAY'S UNDERGRUATES  
ARE OLDER THAN 25.

THE VISION THAT MOST OF US HAVE OF COLLEGE STUDENTS – 18- TO 21-YEAR-OLDS WHO ATTEND SCHOOL FULL-TIME – ONLY MAKE UP ABOUT A THIRD OF THE COLLEGE POPULATION.



ENROLLMENT AMONG  
HISPANIC STUDENTS  
**TRIPLED**  
SINCE THE MID-1990'S,



AND BLACK STUDENT  
ENROLLMENT GREW BY  
**72 PERCENT.**

AND THOSE TRENDS ARE EXPECTED TO CONTINUE THROUGH 2021, WITH BLACK ENROLLMENT PROJECTED TO GROW BY 25 PERCENT, HISPANIC STUDENTS PROJECTED TO INCREASE BY 42 PERCENT, AND ONLY A 4 PERCENT INCREASE IN WHITE STUDENTS FORECASTED.

## FINANCIALLY SUPPORT THEMSELVES... AND OFTEN STRUGGLE TO MAKE ENDS MEET





## ALMOST HALF OF TODAY'S STUDENTS

ARE ON THEIR OWN FINANCIALLY. HALF OF THOSE STUDENTS (25%) HAVE FINANCIAL DEPENDENTS OF THEIR OWN.



## 4.8 MILLION

POSTSECONDARY STUDENTS ARE PARENTS, AND OF THOSE, 61 PERCENT HAVE NO MONEY TO CONTRIBUTE TO THE COST OF COLLEGE.



## 88 PERCENT

OF SINGLE STUDENT-PARENTS HAVE INCOMES BELOW 200 PERCENT OF THE POVERTY LINE.

# LESS LIKELY TO GRADUATE



STUDENTS WITH ADDITIONAL FINANCIAL, WORK AND FAMILY OBLIGATIONS ARE **TWICE AS LIKELY TO DROP OUT OF SCHOOL** IN THEIR FIRST YEAR AS STUDENTS FRESH OUT OF HIGH SCHOOL – 38 PERCENT COMPARED TO 16 PERCENT.



NO MORE THAN **A QUARTER OF PART-TIME STUDENTS** MAKE IT TO GRADUATION, EVEN WHEN GIVEN TWICE AS LONG TO COMPLETE.

*Today's Student Infographic, Lumina Foundation, 2015*



## APPENDIX B:

# SOME CAMPUS-BASED EXEMPLARS FOR SERVING LOW-INCOME STUDENTS

Northampton College

### Food and Housing Insecurity

Benefits Access for College Completion (BACC) was a \$4.8 million, three-year initiative to increase college completion rates by improving students' access to a range of public benefits to reduce financial barriers to college completion. Seven participating community and technical colleges developed practices to 1) systematically integrate benefits access into college processes and into existing college operations, and 2) strengthen partnerships with local and state human services agencies to better provide these integrated services.

Public benefits programs included Supplemental Nutrition Assistance Program (SNAP), and Temporary Assistance for Needy Families (TANF), and the child care and transportation benefits associated with these public benefit programs. Although BACC colleges took different approaches to providing benefits, all BACC colleges addressed five core areas of work: outreach, pre-screening, screening, application, and follow-up.

The efforts of participating community colleges ranged from providing students with information about benefits to screening them for program eligibility, assisting them with benefits enrollment by filling out applications and gathering documentation, and identifying policies to better serve students who are eligible for benefits but not enrolled. Specific strategies included the following:

- Building information about publicly available supports into students' typical interactions with financial aid officers, advisors, career services personnel and other staff.
- Identifying innovative strategies to fund on-campus positions for benefits screeners and facilitators.
- Using financial aid data to flag the records of students likely to be eligible for benefits.



- Partnering with state and county human services agencies to better serve students.
- Integrating existing online benefits-screening tools into on-campus activities.
- Raising faculty, staff, and student awareness of these supports.
- Helping counselors and other direct-service staff assist students with benefits applications.
- Incorporating information about benefits access into college success courses and orientation programs.

Approximately 2,200 students were served through the BACC initiative and applied for public benefits. More than 1,300 of the students who applied received public benefits (i.e., SNAP, TANF, and/or child care). Students who received public benefits enrolled in more academic terms, on average, during the BACC demonstration, than students in the control group.<sup>1</sup> Students who received two or more public benefits were more likely to have better outcomes than students who received only one public benefit, and better than similar students who received no public benefits.<sup>2</sup>

An evaluation of BACC's impact on student progression and completion is available online at: <http://www.equalmeasure.org/wp-content/uploads/2014/12/BACC-Final-Report-FINAL-111914.pdf>

Through this initiative, community colleges designed and integrated benefits-access programs into existing operations. They also 1) identified college resources and other public funding sources that might be used to develop and sustain these programs and 2) learned which models yielded the best outcomes for students.

Northampton Community College (NCC) was one of the institutions that participated in BACC. Located in Bethlehem, Pa., NCC has a history of offering limited support to students who receive public benefits. It also uses some state funds to support students who are TANF recipients. NCC's BACC program was intended to expand and sustain its services to support low-income students.

The first cohort of NCC's BACC program included low-income students at or below 160 percent of the federal poverty level who were independent students with dependents, had earned at least 15 credits, and had a minimum cumulative GPA of 2.0.<sup>3</sup> The program also targeted dislocated workers, students who enrolled in non-credit coursework, and those who had not completed a FAFSA. NCC expanded to a second cohort of students, including those who were Pell-eligible students with dependents, who were Pell-eligible, and who had not yet registered for classes.<sup>4</sup>

NCC offered benefits-access screening and application assistance through several mechanisms across the college. NCC's BACC staff, in cooperation with admissions and advising staff, developed a College Readiness Assessment tool to help identify the services that students needed most. They followed up to determine whether students had received benefits or requests from the state Department of Human Services; and contacted the county assistance office if they believed a student's benefits had been wrongly denied, limited, or decreased.<sup>5</sup>



The graphic on the following page represents the student flowchart for NCC's enhanced financial aid system, with benefits access embedded. It shows how students engage in the benefits-screening process and traces the route that students take to apply for benefits.

For more examples of the processes BACC colleges developed to ensure students' information and access to public benefits screening, visit: <https://www.clasp.org/publications/report/brief/benefits-access-college-completion-lessons-learned-community-college>

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<sup>1</sup> Price, D., Long, M., Singer Quast, S., McCracken, J., and Kioukis, G. (November 2014). Final Evaluation Report Public Benefits and Community Colleges-Lessons from the Benefits Access for College Completion Evaluation. Equal Measure.

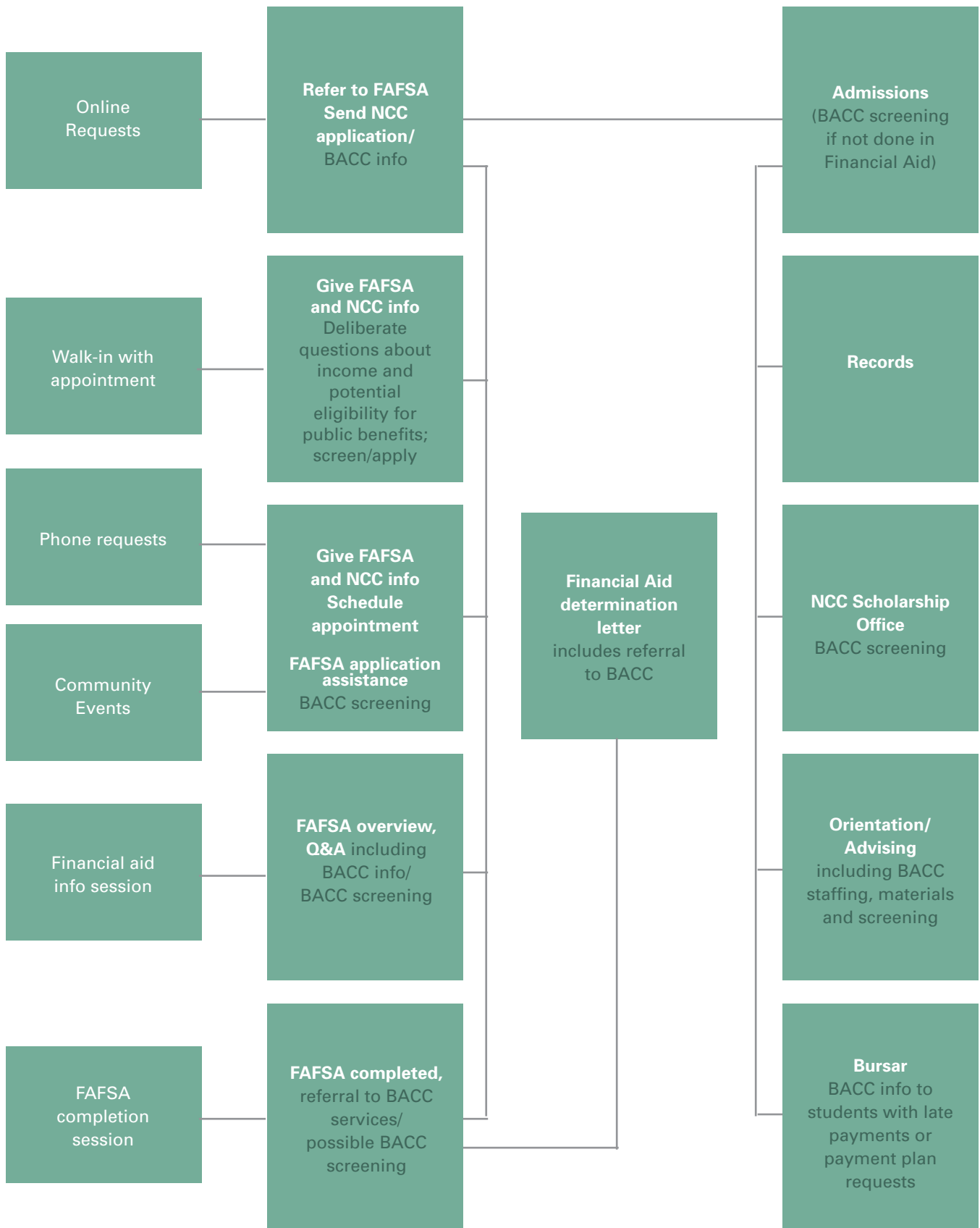
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## Financial Aid Student Flow, BACC Embedded



## Destination Graduation

In 2015, Seminole State College of Florida and Heart of Florida United Way joined Lumina Foundation's Community Partnership for Attainment and launched Destination Graduation, a pilot program to help low-income, first-generation, and veteran students obtain the resources they need to stay in school. The program is administered through the Central Florida College Access Network, and works with Seminole State to identify students at risk of dropping out for non-academic reasons.

Leveraging United Way's 2-1-1 Information & Assistance Helpline, a specialist located at Seminole State identifies eligible students and matches them with the most effective campus or community resources. This includes wraparound services such as housing, food pantries, public benefits, child care, and access to health care. The program also established an emergency fund for low-income students and an emergency fund for veterans. Students can obtain services directly on campus or by dialing 2-1-1.

Students may be referred to the program through counselors, advisors, faculty or student referrals, and targeted messaging in e-blasts and student message center. Nearly 300 students contacted 2-1-1 in the first year of the program. The average amount of support provided to address a student's financial crisis is approximately \$750. Of the students who received emergency funds, 100 percent stayed enrolled in their current term, and 85 percent could continue to the next semester.

Turi Christensen, a Career Program Advisor at Seminole State, says: "As an advisor who sees many students in unique situations, it is a relief to me to have Destination Graduation as a resource to which I can refer my students. Several of my students have recently faced a financial challenge that would have prevented them from continuing their education if it had not been for the assistance that United Way provided. Having a specialist and case manager on campus has been a real blessing so that students have someone

they can visit face to face to work out the challenges to their success. It is a joy to see the students able to continue their educational journeys overcoming challenging obstacles with the help of Destination Graduation."



## Working Students Success Network

The Working Students Success Network (WSSN) supported 19 community colleges in four states (Arkansas, California, Virginia, and Washington) as they created pathways to provide integrated services that prepare low-income students for jobs with family-sustaining wages. WSSN colleges focused on effectively bundling and sequencing both low- and high-touch services to efficiently match the needs, accessibility, and schedules of students.

Colleges have placed significant emphasis on developing the best ways to bundle WSSN services for students. Some colleges have gone the low-touch route, while others have been able to respond more directly to individual student needs. The WSSN initiative has sought to break down "service silos," often by using a college "hub" that offers students integrated academic and non-academic services, including:

- Bundling services with better sequencing to provide services in a logical manner that best meets students' needs. This includes both sequencing of low-touch services within courses and efficiently moving students from low-touch to higher-touch services.
- Analyzing students' biggest and most immediate needs and then creating the bundle around those needs. By meeting students where they are rather than taking a "build it and they will come" approach, campuses have been able to address students' short-term needs and then build on that for longer-term stability.

Bundling low-touch services for students is done primarily through orientations, in-take processes, and student success courses. Many of these "initial bundles" have been made mandatory for the student populations that colleges are targeting. The idea is to ensure that students see services as a normal part of their college-going experience; this makes students more apt to use ongoing, high-touch services.

Two crucial elements of effective bundling are to centralize services and to be "intentional" about service delivery. Colleges report that students who qualify for WSSN-related services often qualify for a wide range of other services as well. But if those services are housed in different places or divisions of the college, the institution must be proactive and specific in directing students to all services from which they may benefit.

For more information about WSSN, visit: <http://achievingthedream.org/resources/initiatives/working-students-success-network>

## Northeast Wisconsin Technical College

### Linking Financial Stability to Guided Pathways

In addition to providing a suite of financial stability supports to better serve low-income students, Northeast Wisconsin Technical College, a comprehensive community college in Green Bay, also works to integrate these supports into the college's broader efforts to institute guided pathways reforms.

Northeast Wisconsin participates in the Pathways Project, a national initiative of the American Association of Community Colleges. Along with 29 other colleges in 17 states, the college is working to transform and evolve its approach to (1) establishing clear programs of study that are transparent to students, (2) onboarding students into those programs more efficiently, (3) monitoring students' progress and intervening in targeted and customized ways to support completion, and (4) ensuring that students are demonstrating program and institutional learning outcomes vital to their transfer or workforce transitions. These types of supports certainly help all students, but this support is especially useful to low-income students.

Notable examples of Northeast Wisconsin's financial stability approaches include the following:

- An emergency assistance program (Student Emergency Fund) for unexpected financial hardships (e.g., gas, rent, car repair). This program served almost 300 students in 2016, providing a total of \$62,000 in assistance. Funding is provided by Title III and Great Lakes Foundation, as well as employee donations. More than 90 percent of employees give to the foundation to support this program.
- A much-used on-campus food bank (NWTC Shared Harvest Food Cupboard) that partners with the community's Shared Harvest Food Bank. The facility, which provides prepackaged bags of food, served nearly 600 students in 2016. Creative approaches for engaging the campus community in supporting this program include 1) a gift basket raffle fundraiser with baskets put together by employee donations, and 2) a food drive held by the college's Architecture Student Club in which members of the club created architectural structures from the food donations, which are judged and awarded prizes.
- Tax preparation and assistance services provided through a VITA center while students complete their FAFSA to maximize financial aid.
- Clothing assistance for students, including the Career Closet that provides up to two professional outfits a

semester to students. A similar Nursing Closet offers uniform scrubs to students in various nursing programs.

- A large annual rummage sale (dubbed Almost Free-Cycle) that is open to the campus community. The event, which fills up one-fourth of the college's commons areas, runs for almost an entire week in the spring, with specific days set aside for students, college employees, and community members. Articles of clothing are sold for 25 cents each, and Amber Michaels, director of Student Support Services, says: "We've had people come in and clothe their whole families." Proceeds help fund student scholarships.
- Financial coaching/financial wellness support is provided to students through a partnership with Goodwill. A full-time financial coach from Goodwill is embedded on campus year-round. Tying into the guided pathways reforms, these coaching sessions not only focus on short-term assistance but also on long-term financial planning around the wages that students will earn after graduation.
- Revised, more flexible payment policies. Policies now range from the standard payment requirement, due at the start of the semester, to plans that feature a series of installment payments that include the cost of books.

These are just some of the supports provided by the college. College President Jeffrey Rafn set the tone for the bigger picture by stating: "Every single student has value, and we have a responsibility to help them get through our college. They may have made poor decisions in the past, but they made at least one decision that was good – to come here. And, that's all that matters. If they don't get through here, their chances to get a family-sustaining wage go down significantly. We call all students who leave, and cost and finances are at the top of the list of their reasons for leaving. We need to do what we can to keep the students here and help them to complete. We need to do it from a moral standpoint and as a way to support our community."

When asked how other colleges can expand their range of student financial stability services, Vice President Lori Suddick states: "If I were advising another college, I would tell them first that leaders have to lead this. They have to bring visibility to the great things that are happening in small silos to small numbers of students. Bringing visibility to that work and connecting it to other efforts helps create energy and momentum around it. It's feel-good work for people, and they want to be a part of it. Step by step, they get more involved and become leaders, and we give them the latitude and autonomy to design. For our college, all of this came from practitioners operating in the right environment and nurturing the great ideas."

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# Acknowledgments

The development of BFA was aided by a host of experienced researchers and educators, all of whom we thank for their advice, intellect, passion and innovative ideas, including:

- Nicole McDonald, Strategy Officer, Lumina Foundation
- Thomas Major, Jr., Corporate Counsel, Lumina Foundation
- Tania Jarosewich, Censeo Group
- Rob Johnstone, National Center for Inquiry and Improvement
- Priya Chaplot, National Center for Inquiry and Improvement
- Lynne Weisenbach, Independent Consultant
- Alma Clayton-Pedersen, Emeritus Consulting Group
- Rebecca Cox, Simon Fraser University
- Tristan Denley, Tennessee Board of Regents
- Susan Gewirtz, S. Gewirtz Consulting, LLC
- Ann Lyn Hall, Central New Mexico Community College
- Julian Haynes, Achieving the Dream
- Davis Jenkins, Community College Research Center
- George Mehaffy, American Association of State Colleges and Universities
- Derek Price, DVP Praxis
- Tim Renick, Georgia State University
- Regina Stanback Stroud, Skyline College
- Vincent Tinto, Syracuse University
- Shelley Waters Boots, SWB Strategic Solutions LLC
- William Dillon, Executive Vice President, National Association of College & University Business Officers
- Amy Ellen Duke-Benfield, Senior Policy Analyst, Center for Law and Social Policy
- Shari Garmise, Vice President, Office of Urban Initiatives and Coalition of Urban-Serving Universities, Association of Public & Land Grant Universities

- Jennifer Joslin, Associate Director, NACADA: The Global Community for Academic Advising
- Julie Ajinka, Director for Applied Research, Institute for Higher Education Policy
- Lacey Leegwater, Senior Advisor, Institute for Higher Education Policy
- Daniel Mann, Director of Financial Aid, University of IL-Champaign, and Board Chair, National Association of Student Financial Aid Administrators
- Nicole Norfles, Director, Program Practice & Innovation Council for Opportunity in Education
- Amelia Parnell, Vice President for Research & Policy, NASPA
- Angel Royal, Chief of Staff, American Association of Community Colleges

## University System of Georgia

- Robert Todd, Director, Policy and Partnership Development
- Rob Anderson, Associate Vice Chancellor (former)
- Houston Davis, Vice Chancellor (former)

## California State University-Los Angeles

- Jennifer Celaya-Davis, Director, Center for Student Involvement
- Becky Hopkins, Director, Educational Opportunity Program
- Tamie Nguyen, Director, Center for Student Financial Aid
- Rennie Schoepflin, Director of Semester Conversion

## Florida International University

- Cathy Akens, Associate Vice President of Student Affairs and Dean of Students
- Charlie Andrews, Assistant Vice President, Undergraduate Education
- Luisa Havens, Vice President of Enrollment Management
- Sonja Montas-Hunter, Associate Dean, University Graduate School
- Leanne Wells, Director of Mastery Math and Science Programs

## Indiana University-Purdue University Indianapolis (IUPUI)

- Jen Lawrence, Executive Director of Foundation Relations, Indiana University Foundation
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- Marvin Smith, Director of Student Financial Services
- Jason Spratt, Dean of Students
- Marianne Wokeck, Director, Institute for American Thought; Pres., IUPUI Faculty Council, Professor of History

## Morgan State University

- Sidney Evans, Vice President for Finance and Management
- Gloria Gibson, Provost and Senior Vice President
- Tiffany Mfume, Director of Student Success and Retention
- Tanya Wilkerson, Director of Financial Aid

## Temple University

- William Black, Senior Vice Provost for Enrollment Management
- James Degnan, Senior Director for Measurement and Institutional Research
- Meghan Duffy, Asst. Director, Finance & Administration
- Sandra Mejia, Associate Director of Student Financial Services
- William Wilkinson, Associate Vice President

## University of Illinois-Chicago

- Sue Farruggia, Assistant Vice Provost for Undergraduate Affairs
- Lillye Hart, Assistant to the Vice Chancellor for Student Affairs and Director of TRIO
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- Mannie Pollack, Interim Vice Provost for Undergraduate Affairs, Office of the Provost
- Deidre Rush, Associate Director for Financial Aid, Office of the Vice Chancellor for Student Affairs
- Linda Deanna, Associate Vice Chancellor for Student Affairs/Dean of Students

## Wayne State University

- Monica Brockmeyer, Associate Provost for Student Success
- Michelle Bruner, Director of the Academic Success Center
- Marquita Chamblee, Associate Provost for Diversity & Inclusion/Chief Diversity Officer
- Mark Jackson, Director of APEX Scholars
- Catherine Kay, Director of Financial Aid Undergraduate Affairs, Office of the Provost

## Tennessee Board of Regents

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- Kasey Vatter, TCAT Knoxville Assistant Director
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- JacQuene Winfield, Student Services Coordinator, TCAT Whiteville
- Gwendolyn White, Foundation and Public Relations Coordinator, TN College of Applied Technology-Memphis
- Lofton Wilborn, Assistant Director of Scholarships, University of Memphis

## University of Houston System

- Maureen Croft, Associate Provost Strategic Enrollment Planning
- Bruce Jones, Vice Provost, Academic Programs
- Jeffrey Cass, Provost and VPAA, UH-Victoria
- Mara Affre, Associate Vice Chancellor/ Associate Vice President, Enrollment Services UH System and Central Campus
- Lear Hickman, Assistant Director
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March 2018

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