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To increase the proportion of Americans with **high-quality degrees and credentials** to **60 percent** by the year 2025.

Agenda

- Framing the Conversation
- Introducing "Beyond Financial Aid" (*BFA*)
  - A framework of six strategies
  - A self-assessment for institutions
- Staying Connected with *BFA*

Guiding Principles

- A large and growing number of postsecondary students face the challenges created by limited resources. In fact, approximately **one in three American undergraduates receives a Pell grant** and is therefore considered a low-income student.

- When institutions structure and offer **all types** of financial aid (including "**nontraditional" supports**) in a **coherent, consumable way**, students will **persist longer, generate additional revenue** for the institution, and **graduate** at higher rates.

- Providing these supports in an intentional way is **not an impossible dream**; rather, **institutions** across the country **are doing it and doing it well**.

BEYOND FINANCIAL AID:
How Colleges Can Strengthen the Financial Stability of Low-Income Students and Increase Student Outcomes

Authors: National Center for Inquiry & Improvement (Priyadarshini Chaplot, Darla Cooper, Kelley Karandjeff, and Robert Johnstone)

- **A Primer on Strengthening Supports for Low-Income Students**
  - Part 1: Making the Case for Improved Supports for Low-Income Students
  - Part 2: Exploring the "Six Strategies" for Supporting Low-Income Students
- **The BFA Self-assessment Guide**
  - Part 3: Assessing Your Institution's Support for Low-Income Students
  - Part 4: Interpreting Your Self-Assessment Results and Strengthening Supports for Low-Income Students
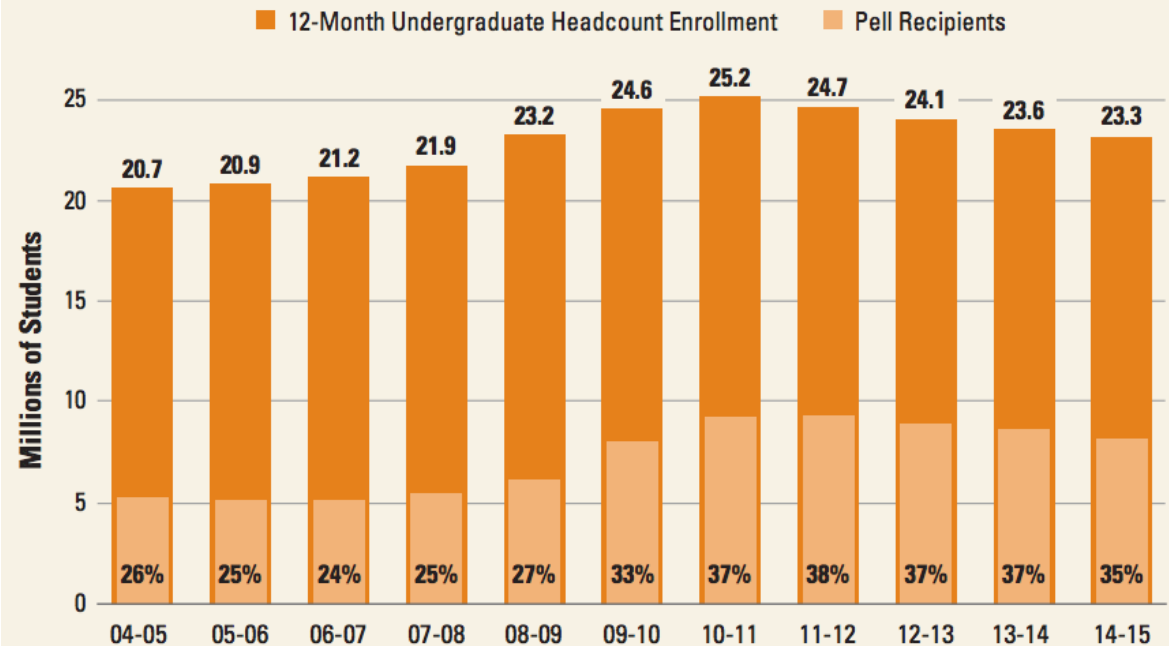
WHO ARE LOW-INCOME STUDENTS?

How Many?

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

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

■ 12-Month Undergraduate Headcount Enrollment ■ Pell Recipients

Year	Enrollment (Millions)	Pell %
04-05	20.7	26%
05-06	20.9	25%
06-07	21.2	24%
07-08	21.9	25%
08-09	23.2	27%
09-10	24.6	33%
10-11	25.2	37%
11-12	24.7	38%
12-13	24.1	37%
13-14	23.6	37%
14-15	23.3	35%

NOTES: IPEDS headcount enrollments are adjusted for the difference between total headcount, which counts students more than once if they are enrolled in more than one institution at the same time, and unduplicated headcount reported by the National Student Clearinghouse (NSC). Twelve-month undergraduate headcount for 2014-15 is estimated from NSC data.

SOURCES: NCES, *Postsecondary Institutions and Cost of Attendance in 2014-15; Degrees and Other Awards Conferred, 2013-14*, and *12-Month Enrollment, 2013-14: First Look (Preliminary Data)* and earlier editions; National Student Clearinghouse, *Current Term Enrollment Estimates: Spring 2015; Federal Pell Grant Program End-of-Year Report 2013-14*; Federal Student Aid Data Center, Title IV Program Volume Reports and Aid Recipients Summary; calculations by the authors.
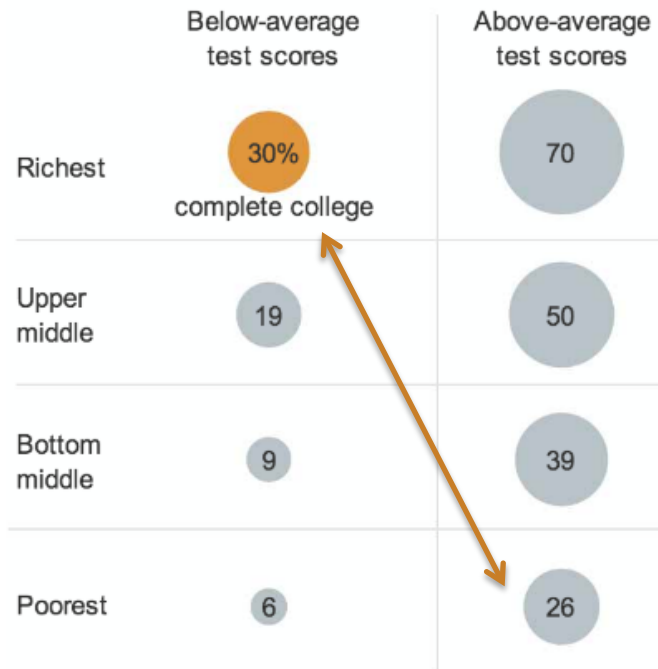
Common Characteristics

- Women, men, single and working parents, students with disabilities, foster youth, including racial and ethnic minorities

- First in the families to attend colleges

- May not have necessary skills and knowledge to navigate higher education or access public benefits

- Cultural stigma against receiving assistance or taking on debt

- Unmet financial needs despite financial aid

  - Food, shelter, transportation, child care, and health care
  - Low credit scores, no savings plans, and unmanageable debts

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The Impact is Real, and Severe

Graduation Rates by Family Income and Test Scores

College graduation rates by family income and test scores

	Below-average test scores	Above-average test scores
Richest	30% complete college	70
Upper middle	19	50
Bottom middle	9	39
Poorest	6	26

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Institutions that Support Low-Income Students Are Better Able to:

1. Improve key indicators of institutional performance, such as higher retention, completion, transfer, and employment rates

2. Address calls for accountability by accrediting agencies, state educational systems, and the public to ensure quality and affordable access for all students

3. Create economic benefits to the institution, such as increased revenue from tuition and state apportionment

4. Narrow the "achievement gap," which may be less about the "achievement" and more about having the resources to succeed

5. Strengthen commitment to and relationships within the community

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THE SIX STRATEGIES FOR EXPANDING INSTITUTIONAL SUPPORT FOR LOW-INCOME STUDENTS

Six Strategies for Expanding Support for Low-Income Students

1. Know the low-income students at your institution

2. Provide supports to help low-income students overcome practical barriers

3. Leverage external partnerships for service delivery

4. Empower low-income students to utilize available resources

5. Review your internal processes

6. Implement effective practices to strengthen the academic progression of all students

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STRATEGY 1

Know the low-income students at your institution

Strategy 1: Know the Low-Income Students at Your Institution

- Each institution varies in its makeup of low-income students as well as their unmet needs and existing supports

- Use institutional data to learn more:
  - How many of your students are economically disadvantaged?
  - What are their levels of unmet need?
  - What are the rates at which they progress and succeed?
  - What is their experience at the institution?

- **Example**: Georgia State University's Panther Retention Grants, LaGuardia's use of FAFSA

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Self-Assessment Instrument: Sample Items for Strategy 1

15 Total Items for Strategy 1, including:

1. My institution has identified the number of low-income students.

2. My institution tracks unmet need levels for each individual student.

5. My institution analyzes and uses the information on the FAFSA concerning supplemental nutrition and other income/benefit supports.

STRATEGY 2

Provide supports to help low-income students overcome practical barriers

Strategy 2: Provide Supports that Help Low-Income Students Overcome Practical Barriers

- Financial support system can include
    - easy access and enrollment into public benefits such as nutrition and health care
    - provision of financial and career coaching
    - implementation of on-campus programs to offer services such as automotive repair, tax programs, and legal services
- Bundling, integrating, and centralizing these services
- **Examples**: SparkPoint, Benefits Access for College Completion, Arkansas' Career Pathways Initiative

Self-Assessment Instrument: Sample Items for Strategy 2

20 Total Items for Strategy 2, including:

7. My institution works with local public transit authorities to ensure low-income students have public transit access to the institution.

10. My institution ensures that courses and academic programs are scheduled to be available to low-income students who work at different hours of the day or night (e.g., morning / afternoon / evening).

12. My institution has a well-publicized emergency assistance program for low-income students who encounter episodic but disruptive life events that   hinder their ability to attend school.

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STRATEGY 3

Leverage external partnerships for service delivery

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Strategy 3: Leverage External Partnerships for Service Delivery on Campus

- Strengthen community partnerships with organizations that have shared missions, values, and students
  - Workforce and government benefits agencies
  - Community- and faith-based organizations
  - Organizations offering legal support, tax coaching and preparation
  - Corporate partners interested in regional community development
- Consider ways to bring services directly to the students
- **Examples**: CNM Connect with VITA, Skyline's "CalFresh in a Day"

Self-Assessment Instrument: Sample Items for Strategy 3

7 Total Items for Strategy 3, including:

1. My institution partners with organizations that provide (or could provide) free legal services to low-income students.

2. My institution partners with organizations that provide (or could provide) workforce and state benefits to low-income students.

6. My institution partners with organizations to provide tax coaching and preparation to low-income students.

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STRATEGY 4

Empower low-income students to utilize available resources

Strategy 4: Empower Low-Income Students to Utilize Available Resources

- Many students do not proactively seek out these services

- Shift the default from an "opt-in" model to an "opt-out" model

  - Mandatory financial literacy classes

- Normalize the act of accessing financial supports

- **Example**: LaGuardia's Integrated Public Benefits Screening Process

Self-Assessment Instrument: Sample Items for Strategy 4

14 Total Items for Strategy 4, including:

5. Students at my institution participate in a benefits screening process—not just those students who arrive at the institution knowing they need financial assistance.

8. Students at my institution understand the full costs of attending the institution and the different ways to pay for it, including the differences between loans, grants and scholarships.

STRATEGY 5

Review your internal processes

Strategy 5: Review Your Internal Processes

- What was once a convenient policy or a reasonable process may now have unintended impacts, especially on low-income students

- Review, update, reorganize, and streamline internal processes that can ease the ability and speed of students to access services, enroll in courses, and complete educational goals

- Flowchart the experience of low-income students

- **Example**: Skyline College's Comprehensive Diversity Framework (California)

Self-Assessment Instrument: Sample Items for Strategy 5

<u>8 Total Items for Strategy 5</u>, including:

1. My institution has a flowchart or similar document that indicates the steps low-income students need to take to enter and navigate the student services processes around financial stability resources to ensure that the processes are efficient and connected.

6. My institution provides information and education to faculty and student services professionals to ensure that all campus stakeholders understand the circumstances and challenges faced by low-income students.

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STRATEGY 6

Implement effective practices to strengthen the academic progression of all students

Strategy 6: Implement Effective Practices to Strengthen the Academic Progression of All Students

- Practices include:
    - Guided pathways
    - Intrusive advising
    - Monitoring student progress
    - Educating students of the costs of programs
    - Supporting graduates in transitioning to employment

- While these practices support all students, they can make larger differences for low-income students

Self-Assessment Instrument: Sample Items for Strategy 6

18 Total Items for Strategy 6, including:

1. My institution works with all incoming students to match their interests and existing skills to potential careers.

8. My institution helps students monitor their own progress towards their educational goals.

18. My institution tracks the wages of students after they complete their programs.

USING THE *BEYOND FINANCIAL AID* SELF-ASSESSMENT

Self-Assessment and Interpretation Guide

- Self-Assessment (Part 3)
    - Enables your Core Team to catalog effective existing practices across your college and discover additional activities worth considering
    - Not designed to highlight deficiencies, but to reveal opportunities

- Interpretation Guide (Part 4)
    - The Guide provides suggestions for next steps as well as areas for further discussion that are based on your Core Team's responses

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Using BFA's Self-Assessment Instrument (Part 3)

- The Goal: Discover opportunities to evaluate, enhance and expand financial supports for low-income students

- <u>Step 1</u>: Identify a core cross-functional campus team whose members:

  - Represent various aspects of the student experience
  - Have direct knowledge, data and/or oversight in the campus activities covered by the Six Strategies

Using BFA's Self-Assessment Instrument (Part 3) (Cont'd)

- Step 2: The Core Team uses the Self-Assessment to explore the strength, integration and effectiveness of your institution's current efforts in each of the Six Strategy areas
  - Each section of the Self Assessment reflects one of the Six Strategies and contains a set of relevant items
  - The general rating scale is:
    A = We do it a lot.
    B = We have done it but, not regularly.
    C = We rarely do it or don't do it at all.

- Step 3: Document whether your team mostly answered A, B or C for each section

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Using BFA's Interpretation Guide

- <u>Step 4</u>: With your core team, use the interpretation guide to make sense of the results in terms of:
  - Your institution's current composition and the circumstances facing low-income students
  - Opportunities for partnerships inside and outside of the institution
  - How to start a dialogue and develop a plan of action for strengthening support for low-income students at your institution

STRATEGY 1

Know the low-income students at your institution
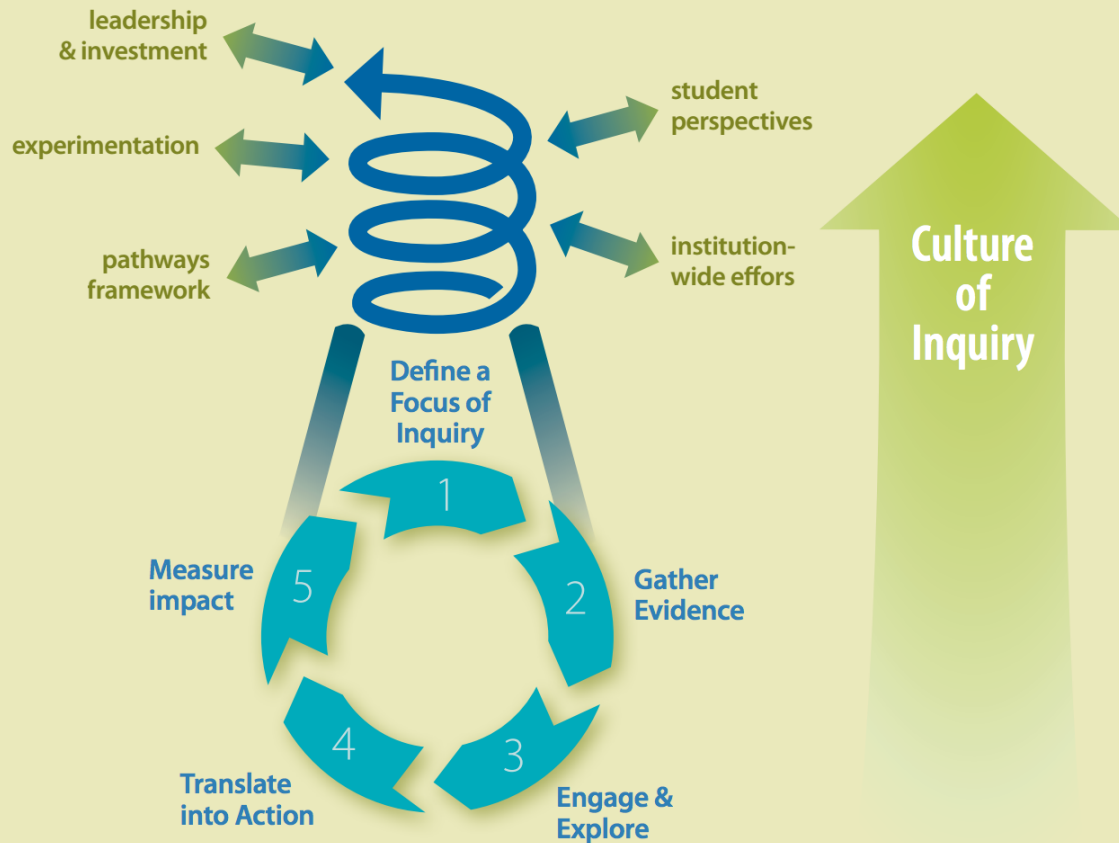
Source: *Building a Culture of Inquiry: Using a Cycle of Exploring Research and Data to Improve Student Success*, https://rpgroup.org/sites/default/files/CbD-Building.pdf

Questions to Consider

1. What are the experiences of low-income students at your institution?

2. Who else needs to be at the table?

3. What information already exists and how can it be accessed/interpreted? Demographics? Progress and Success Rates? Use of services?

4. What additional information could inform this exploration and how can that be gathered?

5. At which existing campus venues could these conversations be relevant?

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Possible Institutional Data Sources

- Quantitative Sources
  - Student Information System (IRP Office)
  - FAFSA
- Qualitative Sources
  - Surveys
  - Focus Groups
  - Interviews (e.g., Exit)
- New Research

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Staying Connected to *BFA*

- *BFA* Home Page: www.luminafoundation.org/bfa
  - Access *BFA*, including self-assessment and interpretation guide
  - Download related resources, including an Action Planning Guide and a Facilitator Guide
  - Listen to a series of archived webinars
  - Sign up for periodic updates delivered straight to your inbox

- *BFA* E-Mail: bfa@luminafoundation.org
  - Questions, Feedback, Best Practices, Success Stories

- Twitter: @luminafound   Hashtag: #beyondfinaid

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