Center for Working Families at Community Colleges:
Clearing the Financial Barriers to Student Success

by Cynthia D. Liston and Robert Donnan
ACKNOWLEDGEMENTS

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We appreciate all the faculty, administration, staff, and students at each of the network colleges who provided information to the report’s authors and participated in interviews and focus groups. We are grateful not only for the time they gave us on this report but for all the work they do to help their students meet financial challenges and stay on the path to student success.

ABOUT THE AUTHORS

Cynthia D. Liston - A public policy professional for 20 years, Cynthia Liston focuses on collaborative approaches to applied research, policy development, and capacity building. Cynthia is currently Principal of CD Liston Consulting. From 1995 to 2007, she worked at Regional Technology Strategies, Inc., a national economic and workforce development policy organization in Chapel Hill, N.C. She has played major research and management roles in projects supported by the Ford Foundation, the Alfred P. Sloan Foundation, the German Marshall Fund of the United States, the Rapides Foundation, the Kauffman Foundation, the Golden LEAF Foundation, National Science Foundation, the Appalachian Regional Commission, the National Governors Association, and numerous state agencies.

Robert Donnan - Robert Donnan is a community and economic development catalyst who researches emerging opportunities, guides community-based initiatives, and facilitates learning networks. His projects often seek to strengthen local and regional creative economies as well as to enhance the business climate, environmental sustainability, and overall quality of life in a particular place. As a principal with Innovation Orchestra, Robert leads workshops and coaches individual leaders in collaborative innovation and design thinking for private firms, public agencies, higher education, and community-based organizations. Previously, he held senior positions with the Aspen Institute and the Southern Growth Policies Board.

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MDC is a Durham, N.C.-based nonprofit established in 1967 to help the South build a racially integrated, high-performing workforce in a time of transition from an agricultural to an industrial economy. MDC manages more than a dozen programs across the U.S. that connect education, employment, and asset-building to help people “learn, earn and save” their way to a place in the middle class. MDC’s strategies, aimed at reducing the barriers that separate people from opportunity, include: using data to define gaps and mobilize leaders to create a will for change; demonstrating sustainable solutions and developing them into effective models; and then incubating them so they can be replicated at scale for maximum impact.

The Annie E. Casey Foundation is a private charitable organization dedicated to helping build better futures for disadvantaged children in the United States. It was established in 1948 by Jim Casey, one of the founders of UPS, and his siblings, who named the Foundation in honor of their mother. The primary mission of the Foundation is to foster public policies, human-service reforms, and community supports that more effectively meet the needs of today’s vulnerable children and families. In pursuit of this goal, the Foundation makes grants that help states, cities, and neighborhoods fashion more innovative, cost-effective responses to these needs.

The Center for Working Families (CWF) approach at community colleges brings together access to a full range of essential economic supports in a convenient location to help families build self-sufficiency, stabilize their finances, and move ahead. CWFs reach students where they are by responding to multiple economic challenges. The approach combines what community colleges do well—provide individuals with training that connects them to dynamic careers—with the financial support necessary to complete education and connect with a career path. MDC manages a national network of colleges that integrate training, income supports, and financial services for low-income students. With the support of the Annie E. Casey Foundation and other funding agencies, community colleges in the network receive a variety of services and opportunities aimed at increasing their programs’ effectiveness. Members in the network receive technical assistance from both MDC and college leaders on how to implement the CWF approach and how to expand specialized services. Member colleges participate in an active learning network of institutions that visit fellow CWF colleges, gather at an annual convening, and exchange information through regular discussion groups and webinars.
INTRODUCTION

For more than forty years, MDC has been working to advance equity and promote opportunity. Traditionally, our work focuses on three core areas:

- Increasing postsecondary opportunities for low-wealth Americans
- Connecting more people to high-skill, high-wage employment
- Developing strategies to help families build assets for their financial security.

With these three goals in mind, it was only natural that we would find the concept of the Center for Working Families, advanced by the Annie E. Casey Foundation, so important and timely. With MDC’s experience in working with community colleges, including establishing the Rural Community College Initiative and serving as the managing partner of Achieving the Dream, using these innovative institutions as the vehicles for delivering integrated services to low-wealth families was powerful and doable.

The Center for Working Families (CWF) approach at community colleges brings together—or bundles—access to a full range of essential economic supports in a convenient location to help families build self-sufficiency, stabilize their finances, and move ahead. CWF makes it easier for families to tap into all of the services and supports for which they qualify, filling in the gaps and helping them weather unexpected setbacks that can prevent students and their families from meeting their economic and educational goals.

The CWF approach is especially important for low-income students who face financial hurdles. More than 50 percent of students at two-year institutions never receive a credential. Many simply cannot afford to stay in school, because continuing would mean giving up employment, paying the bills, or responding to a crisis. The approach combines what community colleges do so well—provide individuals with training that connects them to dynamic careers and the financial support necessary to complete their education and begin a career path.

MDC, with the support of the Annie E. Casey Foundation, manages a network of community colleges that are implementing the CWF strategies approach. MDC provides technical assistance to the institutions, conducts both virtual and in-person joint learning events, and coordinates peer learning among a diverse set of institutions.

This documentation study is part of the CWF Community College Learning Network’s desire to chronicle how integrated service delivery is being implemented at community colleges. The study is not meant to be an evaluation, although evidence is offered about the significant impact the centers are having on colleges and their students. Rather, it offers a detailed explanation of how the CWF is working at selected community colleges and providing guidance for other institutions to help their students gain the financial security they need to achieve success in the classroom and beyond.

Colin Austin
Senior Program Director
MDC
**EXECUTIVE SUMMARY**

*In its essence, CWF is an effort to reconceptualize what it means to educate a person.*—Dr. Regina Stanback Stroud, president, Skyline College

This study examines the recent experiences of the 10 community colleges across the United States, ranging from California to Connecticut, that are implementing the Center for Working Families (CWF) approach to help low-income families attain financial stability and move up the economic ladder. Many students from economically struggling families go to community colleges to get the skills and education they need to build better livelihoods. Yet it is a challenge for those students to enroll, persist, and complete college, in light of the often competing demands of earning income to pay the bills and meeting family obligations. For today’s colleges to facilitate success and completion among students, new approaches that can meet a broader range of student needs are essential.

The Center for Working Families approach has three core service elements that are intentionally sequenced, or “bundled” together to support students:

<table>
<thead>
<tr>
<th>EMPLOYMENT AND CAREER ADVANCEMENT SERVICES</th>
<th>INCOME AND WORK SUPPORTS</th>
<th>FINANCIAL SERVICES AND ASSET-BUILDING SUPPORTS</th>
</tr>
</thead>
<tbody>
<tr>
<td>Educational offerings</td>
<td>Public benefits screening¹</td>
<td>Educational workshops and financial literacy classes</td>
</tr>
<tr>
<td>Job training</td>
<td>Assistance with benefit applications</td>
<td>Financial coaching</td>
</tr>
<tr>
<td>Job search and placement</td>
<td>Tax assistance services</td>
<td>Access to financial products</td>
</tr>
</tbody>
</table>

Initial outcomes from participating colleges are promising²:

- At Central New Mexico Community College, from fall 2010 to spring 2011, the retention rate was 84.7% for students who accessed supports through CNM Connect, compared to 70.5% for all first-time students.
- 84% of CWF students at Des Moines Community College in 2010 enrolled in a subsequent term compared to a college wide retention rate of 70%.
- 80% of Skyline’s CWF students in 2010 enrolled in a subsequent term, which compares to a 2009 retention level college wide of 66%.

Community colleges are one type of organization implementing CWF approaches, and they provide a valuable model for understanding how bundling and sequencing related CWF services can achieve improved outcomes. This is true chiefly because most colleges already have in place the capacity to provide many of the individual services that comprise the multifaceted CWF approach.

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¹ Public benefits screening is a process, typically facilitated by college personnel using online tools that help a student or community member identify specific benefits programs for which they and their families may be eligible. Benefits include Federal Student Aid, TANF, Property and Rent Rebates, Food Assistance, Medicaid, Child Care Subsidies, and others.

² Self-reported data by colleges to MDC.
The Annie E. Casey Foundation (AECF) developed and is promoting the CWF approach nationally through its leadership and strategic financial investments. MDC currently manages the CWF Community College Learning Network, now comprised of 15 colleges nationally that are implementing their own CWF approaches.

This study takes a closer look at this emerging CWF Community College Learning network and identifies how the individual colleges provide their CWF services, whom they serve, how the CWF fits and adapts within local college contexts, what outcomes they are accomplishing, and the answers to other key learning questions. The documentation study allows for a further definition of the approach and how it is being implemented at a diverse set of community colleges, and offers important lessons to new colleges and will help existing institutions and collaborators focus on steps to enhance their approach. Although this study is not an evaluation per se, it does provide an important set of questions that should be explored in any future evaluative work. Most importantly, the CWF approach described in this study shows the power of offering students an integrated set of services aimed at providing the financial stability necessary to receive a credential from a post-secondary institution. Armed with this credential, previously economically disadvantaged individuals will be able to enter the workforce and increase the wealth of the families that so many of them support.

The researchers gathered background information about the CWF approach. They then framed and developed a set of targeted interview questions, and conducted in-depth interviews during site visits and over the telephone with CWF program leaders, college administrators, data management personnel, student success coaches, and students. This research and analysis took place in summer and fall of 2011.

The CWFs located at these 10 community colleges are still quite young. The longest running CWF college started its efforts in 2005, while most of the others started within the past three years. As a result, the CWF approaches in this study are still evolving, with colleges adding new services and changing existing ones based on what they are finding useful. They are capitalizing on their existing strengths and building new capabilities, particularly creating new systems and processes to adopt a bundled services approach for serving their targeted students.

<table>
<thead>
<tr>
<th>CWF Community College</th>
<th>Location</th>
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<tbody>
<tr>
<td>Central New Mexico Community College (CNM)</td>
<td>Albuquerque, New Mexico</td>
</tr>
<tr>
<td>Des Moines Area Community College (DMACC)</td>
<td>Des Moines, Iowa</td>
</tr>
<tr>
<td>Guilford Technical Community College (GTCC)</td>
<td>High Point, North Carolina</td>
</tr>
<tr>
<td>Phillips Community College of the University of Arkansas (PCCUA)</td>
<td>Helena-West Helena, Arkansas</td>
</tr>
<tr>
<td>Skyline College (Skyline)</td>
<td>San Bruno, California</td>
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<tr>
<td>Gateway Community College (Gateway)</td>
<td>New Haven, Connecticut</td>
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<tr>
<td>Norwalk Community College (Norwalk)</td>
<td>Norwalk, Connecticut</td>
</tr>
<tr>
<td>College of the Ouachitas (Ouachitas)</td>
<td>Malvern, Arkansas</td>
</tr>
<tr>
<td>Pulaski Technical College (Pulaski Tech)</td>
<td>Little Rock, Arkansas</td>
</tr>
<tr>
<td>Southeast Arkansas College (SEARK)</td>
<td>Pine Bluff, Arkansas</td>
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</tbody>
</table>
**KEY FINDINGS**

The study’s four most significant findings are:

1. **Colleges in the CWF Community College Learning network have embraced the principles of integrated service delivery even with significant diversity among how the CWF approach is deployed by the 10 community colleges.** These differences reflect local contexts, varying target populations, and the differing requirements of particular funding streams.

2. **At the same time, the CWF colleges share a set of common practices aimed at infusing the approach with existing college practice.**
   - CWFs reach students where they are and helping them to identify and resolve financial challenges that otherwise might disrupt or impede their postsecondary education;
   - Colleges use philanthropic support to strengthen what works among existing student services and add what is missing in order to provide all three of the CWF pillars; and
   - Colleges use the CWF toward supporting an overarching goal of empowering more local people with higher skills and better jobs.

3. **Financial education, coaching, and asset-building services tend to be the most recent innovations that the CWF approach brings to colleges.**
   - Colleges typically collaborate closely with a community partner to offer a full range of financial services, especially to provide those services and products related to asset building.
   - Colleges appear to have greater success when they weave financial services with other related services—e.g., applying for financial aid and embedding financial education.
   - Colleges are utilizing student success courses to integrate the CWF into academics. Students are less likely to pursue financial education when it is a purely optional and stand-alone service, perhaps because many previously have had unfavorable experiences with managing their credit and other financial issues.

4. **Many sites are focused on integrating CWF services into the college mainstream, including winning over faculty and staff support.**
   - Colleges implementing the CWF approach realize the need for these services is profound among nearly all community college students, not merely those categorized as most economically disadvantaged.
   - Accordingly, many colleges are discovering that reaching across college functions and departments to enlist faculty—as coaches or to make student referrals—is a good strategy for scaling up their CWF services.

In addition to these key findings, the study points towards other lessons related to data tracking, bundling of services, and sustainability.
Data Tracking

■ Colleges are still developing effective student and data tracking systems, and typically these functions are not fully integrated with one another. Those colleges farther along with collecting data are just beginning to delve more deeply into how to use data outcomes to improve practice. They also recognize a need for data to demonstrate to funders why it is important to make continuing investment in CWF activities. Tracking employment outcomes poses a significant challenge for most of the CWF colleges, as postsecondary institutions typically do not have the capacity to track students after they leave college.

Bundling of Services

■ Students often view income and work supports as the most valuable service they receive through the CWF approach. They report that access to scholarships, emergency funds, bus passes, and other financial supports are essential for them to stay in college and achieve their educational goals. Students additionally note that their perceptions that the college actually cares about their well-being and progress is a new experience, and that they feel uplifted and empowered through that support.

■ Colleges differ regarding how intensively they interact with students and the extent to which they mandate that CWF services be integrated and bundled. Some CWF strategies are highly structured with in-depth intake processes and mandatory coaching sessions. Others allow students more discretion to self-identify when they need assistance. Still other schools lie somewhere in between.

■ Through the CWF, colleges are also implementing a relatively new role in providing public benefits screening to determine students’ eligibility for public assistance. The extent to which the 10 CWF community colleges are using online software tools to facilitate such screening varies widely and is clearly an area where the CWF learning network could help colleges share their experiences and strategies for enhancing this important component of the CWF approach.

■ Colleges are leveraging greater impact through cultivating effective community partnerships and using technology to deliver CWF services more efficiently. Community partners offer complementary expertise that extends the capacity of the college, especially regarding financial services and asset building. New technologies, too, extend the colleges’ capabilities.

Sustainability

■ Colleges are working on long-term financial sustainability for their CWF strategies, especially as they near the conclusion of initial grant support. The amount of external support to the CWFs varies; most have started with modest grant funds used to pay for a program director. Several colleges are moving coaches over to institutional funding and embedding CWF services into existing college structures. Some are seeking additional external resources. Importantly, colleges also report that the CWF approach primarily can be implemented by re-purposing existing student support staff and through engaging faculty to play new roles in student support. Although the costs associated with implementing the CWF vary by

“Several times I had thought about quitting. I told [my coach] I was going to quit. And she told me, ‘You came too far to quit.’”—A CWF Student

The majority of participating colleges report a more than 80% rate of term to term retention, a rate that far exceeds general student populations.
college, a 2009 cost study by Abt Associates at Central New Mexico Community College shows the cost effectiveness of the approach. The study found a lifetime cost per student of $2,754, with 76% of costs donated through partnerships developed by the college.3 Subsequent analysis revealed that the cost per student dropped by over 25% as the program matured.

- Some CWF colleges are leveraging federal dollars to support CWF-related activities, chiefly through making strategic use of complementary programs that already exist at their institutions. Some schools have described their positive experiences with their CWF efforts in their applications for TRIO and other federal programs.

- Colleges clearly benefit from ongoing opportunities to learn from and with their colleagues at peer institutions that also are implementing CWF approaches. Most said they would like to intensify their ongoing participation in the CWF Community College Learning Network in order to deepen and sustain their shared learning experiences.

**Outcomes**

- The 10 CWF community colleges report remarkable consistency in the student outcomes they are experiencing, including improved retention rates for CWF students. In fact, the majority of participating colleges report a more than 80 percent rate of term to term retention, a rate that far exceeds general student populations. Specifically, they are finding that through bundling and sequencing services in the three CWF pillars, students are better equipped to define their own educational and financial goals and then create plans to achieve them.

- Students report that they feel more connected to college, more easily able to figure out where to find assistance for both academic and non-academic issues. Further, they are gaining access to public benefits, financial aid, and other financial assistance, as well as services from community partners, which can be critical to keeping many students enrolled.

- The CWF approach addresses the broad range of financial needs facing vulnerable students, and CWF community colleges see these services as a fundamentally important component of student retention and completion strategies.

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3 Update: *Center for Working Families Cost Profile of Central New Mexico Community College*, Abt Associates
Center for Working Families at Community Colleges: Clearing the Financial Barriers to Student Success

EMERGING PRACTICES & TRENDS

by Cynthia D. Liston and Robert Donnan
SECTION ONE: Introduction

This report examines and documents the experiences of 10 community colleges across the country, from California to Connecticut, that are implementing the Center for Working Families approach to helping low-income families reach financial stability and move up the economic ladder.

Community colleges, in fact, are just one type of community-based organization implementing CWF approaches, but they provide a valuable model for understanding how bundling CWF services can achieve improved outcomes for students, their families, and community residents.

The Annie E. Casey Foundation (AECF) has catalyzed the CWF approach nationally through its leadership and strategic financial investments. MDC currently manages the CWF Community College Learning Network, comprising 10 schools nationally that are implementing these CWF approaches.

This study takes a closer look at this emerging CWF network and ascertains how the individual colleges provide their CWF services, whom they seek to serve, how the CWF fits and adapts within local college contexts, what outcomes they are accomplishing, and the answers to other key learning questions.

CWF BACKGROUND

The Annie E. Casey Foundation developed the CWF approach and has pioneered its adaptation and implementation by diverse types of community-based institutions across the United States. In so doing, it has developed strategic partnerships with many other funders and agencies.

The CWF approach is an integral part of AECF’s framework for Family Economic Success (FES)—a broader initiative that embraces and seeks to help enact the principle that “families should be able to meet their basic needs and participate in some level of planning for the future.”

Working through strategic community-based service providers, the FES approach strives to expand low-wealth families’ vision of what is possible. It assumes that many families are willing to work diligently to climb out of poverty but often lack key supports that would help them accomplish that vision.

Other national organizations and agencies that have developed and fostered implementation of their own CWF-inspired efforts include United Way and the Local Initiatives Support Corporation (LISC).
The basic CWF approach, however it may be specifically adapted and implemented by a particular community-based organization or college, seeks to provide carefully targeted support services and remove barriers that might otherwise obstruct or impede low-income families from achieving their aspirations for improved opportunity, greater financial security, and enhanced well-being.

As designed and promoted by AECF, this basic CWF approach has three core service elements:

- **Employment and career advancement services**, including workforce development and career supports that can lead to quality jobs with benefits. These services include educational offerings, job training, job search, job placement, and retention supports.

- **Income and work supports, including public benefits screening**, assistance with benefit applications and submission, and provision of (or referrals to) tax assistance services, such as helping students apply for the Earned Income Tax Credit.

- **Financial services and asset-building supports**, including financial education (household budgeting, improving personal credit, setting long-term goals), one-on-one financial coaching, computer access and training (monitoring and tracking spending, changes in one's credit rating, and savings), and access to affordable, fairly priced financial products (including flexible checking accounts, low-cost loans, savings accounts, and first-time homebuyer financing).

**THE CWF APPROACH**

Community college students all too often arrive at a college’s doorstep without an understanding of how to navigate college, such as enrollment and financial aid processes. In fact, some don’t even know financial aid is available. Many also face immediate, pressing needs—for textbooks that are required but not affordable, reliable transportation, and even past-due rent that must be paid right away. It is not often that a student shows up with a fully thought-out analysis of their overall financial needs and how they will manage their budget while receiving an education. It is just as unlikely that he or she is aware of the full spectrum of student support services that the college has to offer. The fact that often times community college students are older than typical students and have a family to support makes their financial burden even greater.

The AECF approach⁵ to CWF, however, encourages the community college to provide these students and their families with access to all three of the core CWF services in an integrated approach. In so doing, a college’s CWF approach can provide “a main port of entry and access” to strategically bundled and sequenced services that can support the student’s long-term economic and financial aspirations.

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⁴ Public benefits screening is a process, typically facilitated by college personnel using software tools accessible online, that can help a student or community member to identify specific benefits programs for which they and their families may be eligible. Benefits may range from Federal Student Aid, TANF, Property and Rent Rebates, Food Assistance, Medicaid, Child Care Subsidies, and others.

⁵ For more comprehensive information about the AECF model, please visit their website: http://www.aecf.org/MajorInitiatives/CenterforFamilyEconomicSuccess/CentersforWorkingFamilies.aspx
The evidence demonstrates that bundled and sequenced CWF services can make a real difference in student outcomes. An early analysis of the CWF approach at Central New Mexico Community College (CNM), conducted in 2009 by Abt Associates, found that by the fall of 2009 the college had provided more than 890 CNM students with CWF services. Eighty-eight percent of those students received bundled services. Those who did had a 61 percent chance of achieving a positive, short-term economic indicator, such as receiving a scholarship or staying in school. Only 16 percent of students who did not receive bundled services accomplished a comparable short-term outcome.

Moreover, the CWF students at CNM who received bundled services had a 20 percent chance of achieving a major economic outcome, defined as earning a training certificate, a GED, or an associate’s degree, compared with only five percent of students who received only one service.

### CWF STUDENTS AT CNM WHO ACCOMPLISHED THEIR SHORT-TERM ECONOMIC GOALS, 2008

<table>
<thead>
<tr>
<th>Percentage</th>
<th>Received bundled CWF services</th>
<th>Did not receive bundled CWF services</th>
</tr>
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<tbody>
<tr>
<td>61%</td>
<td>Red</td>
<td>16%</td>
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</tbody>
</table>

Source: Abt Associates, 2009
NATIONAL CONTEXT

As the Bill & Melinda Gates Foundation so aptly describes it, the ticket to the middle class for most low-income, immigrant, and first-generation college students goes directly through community colleges.6 These students recognize, and labor market research supports, that obtaining a family-sustaining job now requires some type of postsecondary credential, and community colleges are the most accessible and low-cost higher education option.

Moreover, layoffs and tight recession-era job markets have led to double-digit enrollment increases at two-year schools in many places. Tuition, too, is up, even though postsecondary education at community colleges remains a bargain compared to other postsecondary schools. Even so, due to widespread budget cuts, college spending per student is down.

In several states, recent legislation mandating performance-based budgeting is imposing a funding formula for publicly funded community colleges, seeking to achieve improved rates of retention and completion. In December 2011, for example, the Arkansas Higher Education Coordination Board announced its funding formula that will take effect in 2013. Washington, Tennessee, and Ohio already have performance-based funding in place for community colleges.

Clearly, change is in the wind.

In fall 2011, in California, a statewide community college task force on student success recommended new policies that would limit access to two-year schools. Concerned over low completion rates, the Golden State may elect to spend the lion’s share of its ever more limited community college budgets on just those students who are identified early on in their postsecondary career as highly likely to finish their certificate or degree program.

If adopted, that policy would represent a dramatic shift from the existing paradigm that long has championed an open-door policy for nearly anyone who seeks to take advantage of the broad menu of postsecondary opportunities available at the state’s community colleges—whether academic remediation, entry-level or mid-career job skills training, or preparation for transfer to a four-year college.

As such, important questions arise, especially for those low-income students and their families for whom a community college education long has offered one of the most direct, affordable routes out of poverty.

Non-traditional students—those students who are older and often balance work, school, and family—are inherently vulnerable to unforeseen disruptions along their journey toward earning a certificate or degree. Life crises often undermine academic achievement. And on today’s campuses, there are a lot of non-traditional students; one recent estimate puts their number at 12 million nationwide.7

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What shall become of their aspirations? How can community colleges adapt to budget cuts and demands for greater accountability in ways that help low-wealth students stay in school, accomplish their academic goals, and get a better job or launch a more rewarding career?

COMMUNITY COLLEGES’ FOCUS ON STUDENT SUCCESS

In fact, community colleges today are more focused than ever before on tracking outcomes and supporting student success in order to help students gain a credential that carries labor market value.

A national spotlight, elevated to greater awareness by organizations such as Achieving the Dream (ATD) and Complete College America, is calling sustained attention to the fact that too few students who enter college ever complete a certificate or degree. As one state community college system president recently pointed out, colleges historically have paid more attention to their August (enrollment) numbers than their May (graduation) numbers.

The CWF approach builds upon and complements the work already ongoing as part of this national completion agenda. About half of the CWF colleges in the MDC learning network are, or have been, ATD colleges. ATD enabled the colleges to do data analysis and accomplish other foundational work that examined their student success issues, while adopting the CWF approach has provided “direct services or programming” needed to address the identified shortcomings. The CWF approach also builds upon the Breaking Through initiative, which specifically works to improve community college completion rates among older students.

When asked why they decided to embrace the CWF approach, the 10 CWF colleges provided varied responses. Yet a common theme was that it is a comprehensive response to students who, to be successful, need support that goes well beyond what institutions of higher learning historically have provided. The old model of serving students’ academic needs primarily through academic advising—and all too often, through overly bureaucratic processes—is not reflective of the complex reality facing many of today’s community colleges students who need an array of supports.

RESEARCH FRAMEWORK

This study examines the diverse ways in which the Center for Working Families (CWF) approach is being implemented at 10 community colleges across the nation. Its overarching goal has been to document and share what is being learned about the CWF approach in these environments rather than to conduct an in-depth evaluation of specific college efforts.

Working closely with MDC, the investigators conducted background research about the CWF approach and developed a set of targeted interview questions. During the late summer and fall of 2011, they made site visits to five colleges and conducted telephone interviews with the other five. They talked with CWF leaders, college administrators, data management personnel, student success coaches, and students.
The 10 schools in the study\(^8\) are all members of the MDC community college learning network. The researchers made site visits to:

- Central New Mexico Community College (CNM) in Albuquerque, N.M.
- Des Moines Area Community College (DMACC) in Des Moines, Iowa
- Guilford Technical Community College (GTCC) in High Point, N.C.
- Phillips Community College of the University of Arkansas (PCCUA) in Helena, Ark.
- Skyline Community College in San Bruno, Calif.

The schools interviewed by telephone were:

- Gateway Community College in New Haven, Conn.
- Norwalk Community College in Norwalk, Conn.
- College of the Ouachitas in Malvern, Ark.
- Pulaski Technical College in Little Rock, Ark.
- Southeast Arkansas College (SEARK) in Pine Bluff, Ark.

Though their individual approaches may differ, all of these schools are adapting core aspects of the CWF approach developed and championed by AECF for implementation across a variety of community-based settings, not just community colleges. This study pays particular attention to how the schools are bundling and sequencing key services derived from the three pillars of the CWF approach—employment services, income and work supports, and financial and asset-building services.

It is important to note, too, that individual colleges are at differing stages of implementation, depending largely upon how long they have focused upon the CWF approach, whether they chiefly serve the student population or also include low-wealth members of the local community, the source of their project funds, and how well the CWF approach integrates with complementary student support programs already in place.

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\(^8\) In several instances, colleges had several campuses, located in different cities or towns. This report, however, identifies only the principal location where the researchers visited or where the key personnel are located with whom they conducted an interview.
SECTION TWO: Types of CWF services offered by the 10 community colleges

Previously, I didn’t know whom to call when students had non-academic problems. I had United Way’s 211 [telephone number] on my speed dial.” —Campus dean at a community college

For the 10 community colleges in this study, the CWF approach fundamentally focuses upon two things: 1) Offering timely, well-integrated support services, and 2) Effectively removing barriers in order to enhance opportunities for CWF participants—whether community college students or, in some instances, low-income community residents living in their service areas—to achieve a higher level of economic well-being.

As such, the coordinated bundling and sequencing of both existing and new support service programs at a particular school can offer a portal—i.e., a reliable point of entry—that provides access to those well-coordinated, bundled support services.

The study found, as expected, a wide range of strategies for achieving an integration of available resources and the provision of services. Each school has developed its own pathway to: 1) Build upon its past and ongoing parallel experiences, including other national and regional initiatives that have sought to improve student success; 2) Integrate existing programs that draw upon the resources of multiple funders and community-based service providers; and 3) Identify existing gaps and new opportunities for better addressing the needs of underserved populations.

THREE CORE TYPES OF CWF SERVICES

Across all of these diverse strategies, the underlying CWF approach, developed and championed by the Annie E. Casey Foundation, encourages the bundling and sequencing of three core service elements:

- **Workforce and Career Advancement Services**—These services support CWF students as they prepare for and obtain good jobs with appropriate benefits. They include job readiness and job placement; hard skills training; and career advancement services, including education, skills training, and advising.

Of course, one reason that community colleges are such good candidates for adapting and implementing the CWF approach is that they already provide employment and workforce development training. Most students taking advantage of CWF services are enrolled in certificate and two-year programs. However, some colleges also provide CWF services to students and other community members participating in short-term and basic skills “plus” career training.

Related CWF activities at the colleges included networking events with local employers, resource fairs with community agencies, employability courses, mock job interviews, and job placement services.
Phillips Community College, for example, uses AECF funds to support a resource fair where community partners are brought in to explain their services to students. GTCC helps students enrolled in Basic Skills Plus training create resumes and practice interviewing for an entry-level job in their chosen field.

**Income and Work Supports**—These services help students to take advantage of resources accessed through the college or its nonprofit foundation, such as student financial aid and publicly available benefits, including cash benefits, child care subsidies for low-income workers, and tax credits such as the Earned Income Tax Credit.

Students said they benefit greatly from direct financial support, including scholarships, access to financial aid, emergency cash grants, education and training supplies, discount or free bus passes, food bank provisions, nutrition classes, and benefits screening.

Norwalk Community College, for example, gives a scholarship to all its students who participate in the CWF at the school. Gateway Community College conducts a needs assessment at intake and provides bus passes and other resources that students may need to be successful in their studies, often working through a community action agency. Des Moines Area Community College, too, has used Workforce Investment Act funds to purchase and distribute bus passes and basic supplies needed for training, such as work boots. Central New Mexico’s Rust Scholarship can be allocated flexibly to take care of emergency and short-term needs.

One important component of the CWF income/work supports pillar is *public benefits screening*. Typically, community colleges, or the students themselves, submit information about income, family status, and other indicators into an online software tool to determine whether students are receiving all the public benefits for which they are eligible.

Such benefits may include assistance with Medicaid services, child care and children’s health insurance, home energy assistance, application for federal student aid, veterans’ education benefits, and help with filing state and federal taxes. The expectation is that such support will increase the likelihood that CWF students will successfully complete their education plan because of increased economic security.

The actual tools available to CWF colleges to help students, and in some cases, non-enrolled community residents, vary. They range from one-on-one counseling sessions to fill out and file paper forms to direct (or supervised) access to online screening software. Moreover, some of these tools have been developed by statewide human service agencies to coordinate services just within their particular state. Others are national tools, such as The Benefit Bank (created by Solutions for Progress, Inc.) or the BEN calculator (created by Single Stop USA), which can be customized to mesh effectively with existing state programs.

The 10 CWF colleges in this study manage their implementation of public benefits screening tools in widely differing ways. Several of the colleges appear committed to providing public benefits screening in an across-the-board, in-depth way, while others are significantly less engaged with this approach.

GTCC in North Carolina reports positive outcomes with its use of The Benefit Bank, an online screening tool made available across an innovative network system that serves 10 states. The college’s success likely derives in part from the fact that the CWF staff person at GTCC who uses the
tool previously worked for many years in the local county’s social services department. She thus has significant knowledge of the intricacies of many public programs and processes that can “back up” the results of the screening tool. Most CWF efforts, however, likely do not have that depth of expertise on staff.

Certain CWF colleges in Arkansas also have had access to The Benefit Bank as well as all four institutions to Access Arkansas, which is an online service managed by the Arkansas Department of Human Services (DHS). It provides anonymous screening of potential eligibility for 20 DHS-managed benefit programs. However, the degree to which each college has used these services varies widely, ranging from full use to virtually not at all. Nonetheless, all four CWFs in Arkansas collaborate to some degree with other programs within their respective colleges, such as Career Pathways, TriO, and other student support services, to help students access at least some public benefits.

Skyline College includes public benefits screening as an integral part of its intake process for students and community residents at its SparkPoint Center. Norwalk is steering student parents toward a community partner that offers public benefits screening.

Benefits screening is a relatively new arena for community colleges, and it may be one that does not come particularly naturally. Other types of income support, such as helping students apply for financial aid or student loans, lie more directly within the mainstream of typical roles for colleges. Therefore, colleges may turn to them first and foremost to provide income support for students.

However, in light of the fact that it appears that federal Pell grants and student loans may become more restricted in coming years due to economic and budget pressures, benefits screening could emerge as a more important tool for colleges seeking to support students with the greatest needs. It certainly appears to be an approach that colleges could far better utilize.

- **Financial Services and Asset-Building**—At most of the CWF campuses, financial and asset-building services are the “new thing” that the CWF approach adds to colleges’ service capabilities. Recent CWF investments have enabled colleges to identify gaps and develop new services that complement existing programs already addressing the other two CWF core pillars.

Many community college students struggle financially, often because they come from poverty backgrounds and have little if any experience in managing their personal finances. Their need to learn how to live on a budget can become urgent very quickly when these students receive Pell grants or take out educational loans.

Generally speaking, CWF-related financial and asset-building services fall into three broad categories—financial education, financial coaching, and asset-building services.
THREE CATEGORIES OF CWF FINANCIAL SERVICES

- **Financial education**, offered in workshops, classroom curricula, and online websites.
- **Financial coaching**, comprising one-on-one sessions with trained faculty or volunteers.
- **Asset-building products and services**, including access to flexible checking accounts, savings accounts, low-cost loans, and Individual Development Accounts.

### Financial education

Financial education helps students and their families address the fundamentals of successfully managing checking and savings accounts, improving credit scores, and budgeting for both short- and long-term expenses. Colleges provide this training across diverse formats, including voluntary workshops, curriculum material that is integrated into required classroom learning, and online technology.

SEARK offers a multifaceted package of voluntary CWF workshops and a lecture series that address many CWF-related skills, including improving credit scores and overall financial education. GTCC also has presented voluntary workshops, offered throughout the semester, but more recently cut back on these workshops as increased enrollments limited the availability of classroom space.

Several Arkansas colleges, including PCCUA, SEARK, and Pulaski Tech, integrate financial education into mandatory student success classes required of all first-year students. The College of the Ouachitas, too, is developing a financial education curriculum that will be woven into coursework required for all incoming freshmen. Some of the colleges also seek to include some of this content in other, complementary programs like TRIO.

At many colleges, faculty members lead these workshop-based and classroom learning opportunities. In many instances, they volunteer to teach the classes, above and beyond their regular teaching assignments. To prepare for these specialized assignments most receive formal training.

Central New Mexico Community College offers for-credit classes on the basics of financial literacy. CNM is partnering with local high schools to offer a financial literacy class for both high school and college credit.

CWF colleges also partner with local community-based financial organizations that have the expertise to provide financial education. At Gateway Community College, for example, a local credit union employee teaches a seven-hour financial education unit in one of the learning community courses. The SparkPoint Center at Skyline College works closely with its community partners to provide students with a broad context for financial education, including an understanding about how local, regional, and national economies function. These partners help students comprehend how the financial well-being of individuals and families fits into those larger working economies.

Colleges also are turning to technology-supported curricula to provide in-depth financial education. CNM is planning to implement online software developed by the NavPoint Institute for Financial Literacy. In fact, the NavPoint Student Financial Lab Program is available free of charge to all member institutions of the American Association of Community Colleges, including students, faculty, and staff.
Financial coaching

Financial coaching typically involves one-on-one coaching sessions between a trained college staff member (faculty or staff) or community partner and a currently enrolled student. These sessions can help students to set financial goals and make plans to accomplish them. They work on budgets, managing or eliminating personal debt, and financial accountability. They may consist of just one session or recurring sessions.

Some colleges link scholarship awards to intensive financial coaching in order to help students make the best use of their education funds. At Skyline College, for example, all Groves Scholarship students must take advantage of one-on-one coaching, which is provided by SparkPoint Center staff and volunteers. Norwalk Community College also requires that scholarship grantees participate in coaching sessions to help them achieve their educational and financial goals.

When students at DMACC apply to participate in the school’s Workforce Training Academy, they complete a needs assessment and later receive a follow-up call for financial coaching. In 2012, new regulations required that new students enrolling in this program take part in at least one financial coaching session.

Other colleges offer voluntary opportunities for students to seek and receive financial coaching, including all of the Arkansas schools, CNM, and GTCC.

Asset-building services and products

Colleges also provide opportunities for students—and, in some instances, local residents who are not formally enrolled—to learn strategies that help them build up assets and accrue wealth that goes beyond their immediate educational needs. In most instances, the colleges partner with community organizations to offer these types of services.

These asset-building services and products include access to flexible checking accounts and alternative check-cashing services, low-cost loans for students who do not have a credit card, savings accounts, and first-time homebuyer financing.

Colleges also partner with local financial institutions and nonprofit organizations to offer Individual Development Accounts (IDAs). IDAs are special savings accounts that match the deposits of low- and moderate-income people, provided those funds eventually are applied to a specific asset-building purpose—postsecondary education, job training, capitalizing an entrepreneurial business, or purchasing a home.

CNM, PCCUA, DMACC, and Skyline College, among others, have made referrals to select community agencies to help students establish IDAs.

BUNDLING SERVICES

Colleges can enhance the effectiveness of their CWF services when they strategically bundle and sequence those services to meet their students’ comprehensive and evolving financial needs. Bundling refers to the combining of services of two or more core CWF areas. Colleges also attempt to sequence those services in a planned, timely way for maximum impact.
As noted earlier, a recent study found that 61 percent of students at CNM who received bundled CWF services were successful in accomplishing their short-term financial goals, such as receiving a scholarship or staying in school. Only 16 percent of students who received just one of the three pillars of CWF services managed to achieve a similar outcome.

Students typically gain access to the full complement of CWF support services when they seek assistance with just one particular problem that is threatening to disrupt their studies. Colleges conduct an intake assessment and then counsel the student about the full range of services that are available to them. If the student shows interest, a coach can work with the student to design a personally customized plan of action.

For example, a student might talk with a coach about a credit problem or difficulty in paying for textbooks. The coach may work with the student to set forth a sequential course of action that first addresses the credit problem, then tackles budget management and savings. The coach and student also may lay the groundwork for long-term financial planning.

Many colleges integrate CWF services into study skills courses, such as the Student Success classes required of all new students entering Phillips Community College in Arkansas. Even so, many CWF services are optional. Colleges make these services available through one-on-one coaching sessions or workshops. Students can take advantage of these services on an as-needed basis, when they have time, or as they become aware that such opportunities exist.
SECTION THREE: Infusing the CWF approach at community colleges

Centers for Working Families at the 10 colleges are not necessarily “centers” in the traditional sense.

In fact, many colleges do not use the CWF term to describe their approach, or if they do, only in a fairly limited manner. Moreover, while the three pillars of the CWF approach are remarkably consistent across the 10 colleges—and the types of support services offered also are similar—the CWF approach appears to be easily molded to reflect local needs, contexts, and resources.

HOW THE COLLEGES VIEW THEIR CWF APPROACHES

- **A physical place**, likely aligned with student services, workforce development, and/or a computer lab
- **Specific people** known on campus as resources to help students identify and achieve their goals
- **A retention and completion strategy** that aims to remove the systemic barriers that students routinely encounter
- **The “thread and needle”** that weaves together a set of services that helps move students toward jobs and success

At some colleges CWF is a *physical place*—a site likely allied with student services, workforce development, computer lab, and other resources—that is seen as the home for the CWF. For example, at PCCUA, there is a CWF computer lab located within the college’s Career Pathways Center. CNM has a prominent office suite near the college’s main entrance that houses offices for the school’s Achievement Coaches and is the home base for CNM Connect, the college’s brand for its CWF activities.

At many schools, students view CWF as *specific people* known on campus as resources to help students identify and achieve their goals. At Guilford Tech, students at the High Point campus where the CWF is located know that “Miss Sybil” and “Miss Stephanie” are individuals they can go to for assistance with their non-academic needs.

Another way that CWFs fit into colleges is as a *retention and completion strategy* that aims to remove the systemic barriers that students encounter. CNM has taken this perspective, using the CWF approach to transform how it delivers student services. Its long-term goal is to serve all CNM students across five campuses with CWF-related services. The president of Skyline College, Dr. Regina Stanback Stroud, emphatically affirms CWF’s importance as a frontline strategy for improved retention and persistence, two key factors in student success.

The leaders of DMACC’s CWF metaphorically describe their approach as the “thread and needle” that weave together a set of services that help move students toward success and jobs. The college has used its CWF resources to create a data system, called SuccessNet, to track the specific services within the three CWF pillars that students are receiving and to use that information to improve outcomes.
TARGET DEMOGRAPHICS

“CWF allows us to reach out to a broader group of students, beyond TRIO, Career Pathways, and other student support services here on campus. It also allows us to jump out into the community to the Boys and Girls clubs, to people at the Walmart. We can use it to get past some of the barriers that other programs have.” —CWF college leader in Arkansas

Each of the individual colleges in the CWF Community College Learning Network seeks to identify and serve modestly differing, high-priority target populations with their CWF-related services.

<table>
<thead>
<tr>
<th>CWF COLLEGE</th>
<th>TARGET POPULATION FOR CWF SERVICES</th>
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<tbody>
<tr>
<td>Central New Mexico Community College</td>
<td>Any student (the college is transforming student services across five campuses)</td>
</tr>
<tr>
<td>College of the Ouachitas</td>
<td>Low-wealth students from high-poverty areas, often the majority of the students enrolled at the college.</td>
</tr>
<tr>
<td>Des Moines Area Community College</td>
<td>Low-income adults; chronically unemployed</td>
</tr>
<tr>
<td>Gateway Community College</td>
<td>Low-wealth students from high-poverty areas</td>
</tr>
<tr>
<td>Guilford Technical Community College</td>
<td>Adult basic skills students</td>
</tr>
<tr>
<td>Norwalk Community College</td>
<td>Student parents</td>
</tr>
<tr>
<td>Phillips Community College of the University of Arkansas</td>
<td>Low-wealth students from high-poverty areas, often the majority of the students enrolled at the college</td>
</tr>
<tr>
<td>Pulaski Technical College</td>
<td>Low-wealth students from high-poverty areas, often the majority of the students enrolled at the college</td>
</tr>
<tr>
<td>Skyline College</td>
<td>San Mateo residents living in poverty</td>
</tr>
<tr>
<td>Southeastern Arkansas College</td>
<td>Low-wealth students from high-poverty areas, often the majority of the students enrolled at the college</td>
</tr>
</tbody>
</table>

Obviously, there are a wide range of targeted populations across the 10 colleges, ranging from a small cohort of the most distressed (economically) students to the entire student body across five campuses (regardless of their immediate need) to the entire community of local residents, students and townspeople alike, dispersed across and even beyond the community college’s immediate service area.⁹

Such diversity is a good reminder that CWF is an approach, not a specific, narrowly focused program with a readily recognizable brand identity. Accordingly, precisely whom the colleges designate as their highest-ranking priority for receiving CWF support services depends upon a lot of factors that are unique to their individual situations.

⁹ For a more in-depth description of each school, please turn to the individual case studies and summary descriptions presented in this report.
Many of the colleges pragmatically use their CWF resources to reach whomever cannot be served through other programs. Comparatively speaking, funds for CWF programs have been less restricted in their application. Such versatility allows the colleges to seek ways to broaden access, especially for financial services, in order to serve as many low-wealth students as possible.

Given the flexibility afforded by the AECF principles for CWF, both in terms of its overall vision and specific grantmaking, how do community colleges determine whom to target as their highest priorities for delivering bundled CWF support services?

The answer varies significantly, depending upon factors at the individual institutions, including: 1) the demographics of a particular college’s overall enrollment; 2) the complex interrelationship of existing, complementary support services; and 3) the guidelines that various funders—including federal, state, nonprofit foundations, and private corporations—have designated for the programs they support.

Consider the wide range of CWF approaches at the 10 colleges in this study:

- A few campuses seek to provide CWF bundled services—or emphasize particular elements within the overall bundle—to the entire campus. In some cases, that’s true because virtually the entire student population is low-income or from a disadvantaged economic background. Central New Mexico Community College, for example, views the CWF approach as the central theme for transforming student services to meet the needs of any student.

- Other campuses, even with similar demographics, chiefly target all first-year students, whether through information disseminated at orientation sessions for new students or as a component of coursework required of newly entering students. Pulaski Tech and Phillips Community College in Arkansas provide good examples.

- Some schools target only the most distressed students, whether through specific remedial programs, like North Carolina’s Basic Skills Plus initiative, through referrals from faculty, or through marketing efforts that encourage students to step forward when they encounter difficulties that threaten to undermine their academic progress. GTCC, for example, takes this approach.

- On still other campuses, the CWF approach actively targets members of the community at large, even if they are not enrolled in formal certificate or degree-granting programs.

In some instances, these outreach programs are managed by the college but take place beyond the campus, such as through workforce readiness programs that are available through state- and federally supported workforce development centers. In other circumstances, the college seeks to serve distressed, low-income families in the broader local community, whether or not they are formally enrolled as students. The SparkPoint Center at Skyline College, for example, serves all the residents of San Mateo County.

Even with the best intentions, not everyone eligible within a particular approach is likely to be served. CWF coaches point out that for every student they help, there are undoubtedly many more who are not reached, either because they don’t know resources exist or because they are hesitant to step forward and ask for assistance.

Retention and completion rates for African-American males fall behind those of other students at several colleges in this study. The colleges fully acknowledge this gap, however, and are pursuing or considering strategies, the CWF approach among them, to remedy this deficit.
LOCATION WITHIN THE COLLEGES’ STRUCTURES

Administratively, the 10 CWFs are located in widely differing parts of their respective community colleges. This seems to be a product of serendipity and who served as the college champion to bring the strategy to the college, rather than based on a guiding principle that might suggest where the CWF effort should fit into a particular part of the college.

The following list shows the various “homes” within the 10 colleges for the current CWFs.

<table>
<thead>
<tr>
<th>VARIOUS HOMES WITHIN COLLEGES FOR CWFS</th>
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<tr>
<td><strong>Academic Affairs</strong></td>
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| **Student Services**    | Gateway Community College  
                          | Pulaski Technical Community College  
                          | Southeastern Arkansas Community College |
| **Co-located between Academic Affairs and Student Services** | Central New Mexico Community College  
                          | Skyline Community College |
| **Workforce Development / Continuing Education** | Des Moines Area Community College  
                          | College of the Ouachitas |
| **Adult Basic Education / Developmental Education** | Guilford Technical Community College  
                          | Phillips Community College of the University of Arkansas |

Regardless of where a CWF is located administratively, colleges report that to be successful the CWF approach requires breaking down silos within the institution. After moving to implement the CWF approach, colleges seem fairly quick to realize that to be effective they must work across college functions, or, as in the case with CNM, that traditional college functions need to be reorganized to be more cross-cutting in their scope.

The fact that most CWF sites operate with only limited external funding may have bolstered this cross-functional emphasis. Without dedicated CWF staff assigned to carry out these functions, colleges understand that institutionalization and scaling requires tapping faculty and existing staff to provide new CWF services. From this perspective, CWF becomes a conceptual and operational framework rather than a program.

In Arkansas, colleges tend to closely coordinate their CWF offerings with student support services offered through their Career Pathways programs. As part of statewide initiative supported with federal Temporary Assistance to Needy Families (TANF) funds, Career Pathways provides workforce development and career training, including one-on-one counseling, and helps students overcome institutional barriers, obtain GEDs, and secure funds for tuition and textbooks, child care, and transportation. CWF funds, mostly provided by the Winthrop Rockefeller Foundation, make it possible for the colleges to extend the range of students who can receive these services. CWF funds also underwrite specific financial education services.
MARKETING AND BRANDING CFW SERVICES

It is a challenge for colleges to market their CWF services effectively. As a rule, marketing budgets are limited. Moreover, it is not a small task to help students understand and navigate the multiple CWF offerings that today are available.

Colleges typically broadcast the availability of those CWF services through a variety of outlets, including new student orientation sessions and campus calendar announcements, as well as through flyers, posters, and message boards strategically placed across the campus.

Only a few of the 10 colleges brand and market their CWF-related support services as being provided through a “Center for Working Families.” Several colleges, however, have developed and do promote an alternate high-profile brand identity for their bundled CWF support services. CNM, for example, actively promotes “CNM Connect” as its overarching, easily identifiable brand identity for a host of bundled, integrated services provided through a variety of formats. Skyline College provides its CWF activities, including a community food bank, through its well-branded SparkPoint Center, one of a network of high-profile SparkPoint Centers located in community-based settings throughout the Bay Area surrounding San Francisco. Norwalk has named its CWF as its “Family Economic Security Program.”

However CWF services are configured and delivered at individual colleges, students deeply appreciate the support. Given previous less-than-satisfactory experiences with educational institutions, they often express surprise that the college cares about their individual well-being and progress toward achieving their objectives. Many professed confidence that, given this continuing CWF support, they would, indeed, accomplish their educational and career goals.

FINANCIAL SUPPORT

“My college’s foundation sees CWF as attractive to community funders. However, since the recession began, many local philanthropies are more focused on meeting immediate food and shelter needs in our community. We hope this will change soon.” —A CWF leader

The Annie E. Casey Foundation provided three-year grants of $35,000 per year to many but not all of the 10 CWF colleges. Colleges typically have used these funds to help pay for a CWF program leader and other start-up costs, often leveraging other external support. Funding, however, has not been the most important component of the Foundation’s support. Rather AECF sees its role as promoting the principle design of the CWF approach, assisting in peer networking, convening CWF implementers and conducting evaluations of effective practices. Indeed, most colleges did not start their programs as a result of the funding; rather, AECF financial support facilitated the scaling of a more effective integrated approach.
Other philanthropic entities that have supported the CWFs are the Winthrop Rockefeller Foundation for three Arkansas community colleges, United Way at Skyline College, Kresge Foundation and Kellogg Foundation at CNM and, soon, Bank of America at DMACC, as well as various community and college foundations.

Colleges are combining these resources with funds from existing federal funding streams, such as Workforce Investment Act training dollars, Adult Basic Education funds, and Temporary Assistance to Needy Families (TANF). It is important to note, however, that in most cases colleges already were using those funds. For example, DMACC developed a close relationship with its local workforce one-stop and became a preferred trainer for dislocated workers. GTCC, like all community colleges in North Carolina, already had a well-supported adult basic skills program, where the CWF effort is now housed, and Arkansas' innovative Career Pathways Initiative pre-dates its four two-year colleges adapting the CWF approach.

Most CWFs are still quite new and have not yet leveraged substantial additional external support. An exception is a large investment from Bank of America’s foundation to support CNM’s CWF approach. Several other colleges report they are working to raise additional funds, particularly in conjunction with their college foundations, which see these services as attractive to potential donors. Thanks to the CWF emphasis on financial education services, colleges also view local and regional banks as potential supporters.

DMACC, CNM, and Norwalk Community College have partnered with the U.S. Department of Agriculture’s Supplemental Nutritional Outreach Program (SNAP), providing outreach services to reach eligible participants. Colleges can receive some SNAP support themselves for providing this service; however, there are reports that USDA is tightening up or restricting these outreach resources.

**TRACKING CWF SERVICES AND MEASURING STUDENT OUTCOMES**

“We are just getting to the stage where, now that we have a data system set up, we can start using the data to improve our practices.”

—A CWF administrator

Today’s national and state policy and funding environment for postsecondary education places increased importance on tracking and using data to improve student success. There are increasing expectations that colleges make data-driven decisions and pursue evidence-based approaches.
Accordingly, this study asked institutional researchers at many of the 10 colleges, often in conjunction with CWF program leaders, to describe how they are tracking data regarding their CWF approach, what indicators they think are important, and whether they are using data to change practice.

**Case management and outcomes**

There are two key components of data tracking that must be considered for CWF-related activity.

The first is a case management tool—the system for keeping track of which services individual students actually receive through CWF. The second is the link to the college’s student information system (e.g., Banner or PeopleSoft) that colleges use to record enrollments and completions. At most CWF sites these two components are separate. DMACC is an exception: The college’s programmers created custom screens and forms on the school’s Banner system that allow CWF coaches to record their coaching sessions as well student outcomes from them.

Colleges are looking for ways to more effectively manage their CWF interactions with students and, in some instances, community members. Several are using—or are considering—Efforts to Outcomes (ETO™) software as their case management tool. Even so, most of the sites still use paper-based forms to supplement that software. For example, CNM and Gateway both use ETO™, but coaches first record their coaching sessions on paper and a student or office assistant later enters the information into the ETO™ software. GTCC has a paper-based file for each participant, but an office assistant also uploads this data to an Excel spreadsheet.

At colleges where faculty members provide much of the curricular instruction or one-on-one coaching, using case management tools has at times been problematic. Coaching by full-time faculty members often is a part-time or volunteer activity on top of their regular teaching responsibilities. The more time and effort it takes to record what transpired in the coaching sessions, the less willing faculty may be to continue to provide these much-needed services.

Case management, of course, allows colleges more accurately to report the percentage of students who are receiving different types of services. But this represents only one part of the data equation. To understand the larger impact, the case management data must be connected to colleges’ student information systems.

This can be done several different ways. ETO™ data can be exported to colleges’ information systems, as can data from Excel or database programs. The key, according to college-based data researchers, is to make sure both types of software use the same student identifier number so that a “match” can be made and enrollment and completion progress can be tracked.

At most colleges this is being done on a manual basis—once or twice a year, the case management information is exported and linked with the student information system and results are reported. DMACC, however, has a more “real time” system available because the case management tools are embedded in Banner. GTCC’s CWF currently is waiting in the programming queue at its college, with
the intent that, when a programmer becomes available, he or she will create software code that can allow more “real time” queries about outcomes for the college’s CWF students.

Two colleges—Skyline and DMACC—are part of new United Way networks in their respective areas that link together community-based organizations to create an integrated web of service providers. They intend to use ETO™ software across this providers’ network so that case management becomes a collective endeavor that can lessen the “bounce” syndrome that individuals experience as they are referred back and forth between agencies.

Across all of these data-tracking endeavors, however, colleges report that they must take precautions not to share student information inappropriately and violate federal privacy regulations embedded in the Family Educational Rights and Privacy Act (FERPA).

**Difficulty tracking employment outcomes**

Most colleges report they do not have data and tracking systems at their colleges to follow employment outcomes for any of their students. To the extent that they are able keep tabs on such employment patterns, they do so anecdotally, chiefly through informal social networks.

DMACC and Norwalk are exceptions. DMACC’s effort is largely run through its workforce development/continuing education division (some students in two more rural sites are credit students) and offers short-term training to WIA-supported students. This funding source requires that DMACC track students for several months after they complete. The largest difficulty, they report, is students changing cell phone numbers. DMACC collects alternate phone numbers for family members or close friends to assist in finding these students. Norwalk’s CWF also tracks students after they leave campus through a survey but has found response rates dropping significantly once students are no longer enrolled at the college.

Documenting labor market outcomes for students after they leave institutions of higher education is a prominent topic among many policy circles at the national level. As more states consider performance-based funding, some state legislators are becoming interested not only in graduation rates but also employment results for completers. There are ways to match students with their wage records in state departments of labor; however, it’s difficult to know if they actually are working in the field for which they received a credential. Workers who are part-time and/or hold multiple jobs also cloud the ability to draw inferences about education and labor market outcomes because separating out those distinctions is not always possible. Emerging infrastructures at the state level, such as P-20 data systems and better labor market information tools, may one day make it easier for colleges to run these data queries.

Colleges that serve economically distressed regions often cite the paucity of available good jobs as a challenge to attaining better employment outcomes. Several Arkansas colleges using the CWF approach are located in the Mississippi Delta, where well-paying jobs are particularly scarce.

**Student outcomes**

Colleges use retention (sustained semester-to-semester enrollment), and, more broadly, completion (earning a certificate or degree) as their primary indicators of success. However, institutional researchers point to some challenges in terms of designing a more robust analysis of outcomes. Section Four of this study provides specific outcomes reported by the colleges.
One key issue is the difficulty in defining clear-cut cohorts. As CWF services broaden their scope at colleges, it is difficult to know who is a CWF student and who is not. Each college has its own set of criteria for which students it should track. At some colleges that specify the use of clearly defined intake processes, it could be whoever fills out an initial form. Alternatively, participants could be identified by attending a specified number of coaching sessions or CWF-sponsored workshops.

This challenge is compounded by the fact that CWF often leverages other efforts. For example, in Arkansas the CWF approach is closely allied with Career Pathways, but there’s not complete overlap. Interviews reveal some concern about exactly where Career Pathways, the larger initiative, ends and where CWF starts, at least in terms of effective case management tracking.

This decision of who is in the “denominator” of any tracking strategy is critically important because, depending on how exclusive or inclusive a college is in defining who is a CWF student, greater or lesser impact from CWF will be shown. Related, impact also is likely to be dependent on the extent to which services are bundled, whether voluntary or required. The more unbundled and optional services are, the looser the connection to the CWF and therefore the less likely it is to see clearly defined impact on student outcomes. As the CWF learning network grows, conversations and resource-sharing about definitions of data terms and cohorts could be very helpful.

Another challenge for college data researchers is to identify comparison groups. Such groups are important when trying to determine if a set of interventions is more effective than non-intervention (or alternate interventions). Research capacity at most campuses is limited and therefore the time or expertise to spend on a project of this sort is not ample. Even with more resources, it is a considerable endeavor to create a research design that identifies the right “matched-cohort” comparison groups.

**PARTNERSHIPS**

*We are just beginning to understand and tap the power of social networks in our service area.*—CWF program leader

Across the breadth of their CWF activities, colleges are forging effective partnerships to cost-effectively broaden the scope of CWF services that can be offered.

There are basically two kinds of working partnerships:

- **Internal, within the college:** Chiefly, among complementary programs aligned with the three CWF core components. These include partnerships among CWF program leaders, college administrators, faculty, staff, and even groups of students.

- **External, with the local community:** These collaborations involve government agencies, nonprofit organizations, civic organizations, community foundations, and individual volunteers.

Both kinds of partnerships can extend the range of networks that can act as an “early warning system” to identify problems or issues that face students or community members and to make referrals to the appropriate CWF program leader, coach, or specific services.
**Internal partnerships**

The depth and breadth of internal partnerships often depend upon the size and complexity of the CWF-related activities already under way or being planned at a particular college.

CWF efforts that are small and relatively self-contained may function efficiently with only a small coordinating group augmented by informed faculty networks. At GTCC, for example, the CWF, relatively small in size, integrates the expertise of program staff, faculty, and administrators located at the college’s High Point campus.

It has been important to “have the right people in the room,” as well as to start small and put the resources where they are needed most, the campus dean said. The four-person leadership team at GTCC appears to be a cohesive, tightly-knit group, with each member enthusiastic about implementing, refining, and sustaining the CWF at the school.

GTCC’s CWF works informally to eliminate silos and build bridges within and across the campus. One of the biggest benefits has been to provide faculty with an alternative to academic coaching that can address pressing “real-life” challenges. Previously, faculty and staff often felt at a loss to know what to do when students encountered non-academic hurdles, other than to refer students to outside community-based service organizations.

Other colleges, where CWF activities are considerably larger in scope, may cultivate more wide-ranging networks among faculty and staff to help integrate, coordinate, and support their CWF activities.

At PCCUA, the multidisciplinary team that steers the CWF continually strives to integrate elements of several complementary initiatives—such as Career Pathways, Achieving the Dream, and TRIO—with the CWF approach. This ongoing coordination requires persistent ongoing dialogue among multiple departments and college administrators.

Over time, PCCUA also has recruited administrators and faculty to serve as student success coaches. To maximize the effectiveness of those coaching interactions, the college has sponsored far-reaching activities to bring about changes in faculty and staff attitudes about working to enhance the success of students from economically challenged backgrounds. Faculty and staff have participated in poverty simulations as well as read and discussed books—both novels and non-fiction—that help instill a deeper sense of empathy and awareness.

Asked about her own role as a leader in facilitating a systemic transformation of student services at CNM, college president Dr. Katharine Winograd insisted that she merely stays “out of the way” of the creative faculty and staff who are designing and implementing innovative ways of serving the full spectrum of student needs. That she pays such tribute to the men and women who are stepping up to the task of establishing a new paradigm for student services is testament to the power of collaborative leadership and cross-disciplinary working partnerships.

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**TWO TYPES OF CWF PARTNERSHIPS**

- **Internal, within the college**—Chiefly, among complementary programs aligned with the three core CWF components. Including program leaders, college administrators, faculty, staff, and even groups of students.

- **External, with the local community**—Collaborations involving government agencies, nonprofit organizations, civic groups, community foundations, and individual volunteers.
In order to enhance informal collaboration, some colleges are choosing to co-locate their CWF-related support services within a suite of offices or on the same floor of a building. Skyline College, for example, houses its SparkPoint Center within a facility that also is home to several other related programs, including a CWF-related community food bank that serves both students and community residents. The synergy achieved through sharing space extends among both faculty and staff, who serendipitously find occasion to meet informally and talk about the Center’s opportunities, challenges, and ongoing progress.

Students, too, can organize working partnerships, even informal ones, to encourage and support their peers. At GTCC, for example, a small cohort of women who enrolled in a 10-month Basic Skills Plus curriculum as preparation for employment as medical receptionists voluntarily take it upon themselves to check on fellow students who miss more than a couple of classes. They will email or call the absentee, and, in some instances, one or two students have driven to a residence to check on one of their peers.

**External partnerships**

Every college in this study, to varying degrees, seeks to extend the breadth and depth of available student support services by leveraging external partnerships. These partnerships range from very informal connections to formal memoranda of agreement, depending upon the size and scope of the college’s CWF activities and the availability of community resources that are mutually a good fit with students’ needs.

Colleges report that they broker informal working partnerships through existing contacts that their professional staff already have, for example, with local social service agencies. GTCC and Phillips, for example, each draw upon networks of relationships that key staff developed while they formerly worked with their local Departments of Social Services.

Another prevalent external partnership has been for colleges to host a resource fair that invites community-based organizations, public agencies, and private firms to participate in what usually is a half-day event held on campus. These resource fairs allow students to learn more about various types of support services available in the broader community. Such events typically are held on a weekday about once each semester. Turnout among the agencies and attendance by the students generally has been robust.

In yet another type of external partnership, Skyline College has implemented a cooperative education program with industry whereby students can earn college credit for their ongoing work experiences on the job while they are enrolled in school. A benefit of this formal arrangement is that the school’s Co-op Education Coordinator maintains regular ongoing contact with the employers, thus allowing the college to stay informed about the changing employment needs of local firms.

Several of the colleges sustain a regular CWF presence in workforce development centers that often are located off-campus in the community. Typically, the college may offer basic skills training, resume development, and assistance with job search, especially using computers. This presence also establishes a portal whereby community residents can learn more about the college, its opportunities for earning certificates or associate degrees, and the kinds of supportive services provided through the CWF approach.

Financial education is a key area where colleges seek strategic alliances with community-based partners, especially financial institutions, including the Southern Good Faith Fund. The Arkansas schools
have been especially resourceful in helping students work with such organizations to establish IDAs, but they are not the only colleges to do so. Skyline College has partnered with a local community-based organization to provide training that demonstrates to students and their families how their own financial life unfolds in the larger context of local, regional, and the national economies. In this partnership, students learn about “local living economies,” the “move your money” campaign, what it means to “vote with your dollar,” and pre-paid debit cards.

In some particularly distressed economic regions, community colleges are partnering with civic organizations to deliberate strategies for improving economic development. Improving the local business climate is essential, in part because graduates otherwise may need to relocate in search of better employment. Phillips Community College, for example, participates in the Delta Bridge Project that convenes teams for improving the local area across several dimensions: Jobs and economic development, tourism, recreation and quality of life, and education.

Finally, Skyline College maintains a strong working partnership with the Bay Area United Way and its ambitious ongoing initiative to serve 12,500 families over the next five years and diminish regional poverty rates by 50 percent by 2020.

In that partnership, Skyline’s SparkPoint Center is one of nine community-based SparkPoint Centers established over the past several years throughout the Bay Area. These Centers are deeply informed by the CWF approach. Accordingly, Skyline is using tools for mapping and analyzing social networks in order to better understand how the entire Bay Area’s regional infrastructure of SparkPoint Centers can better serve the community, amplifying the results when a student or local resident initially interacts with just one node of the larger network.

Across all of these external partnerships, just as with internal ones, thoughtful, patient, and collaborative leadership appears to be an important key to successful outcomes. It was beyond the scope of this study formally to investigate in greater depth how those leadership dynamics take place among so many diverse partners. Even so, it is apparent that some colleges strive to convene, however rarely, representatives of these provider coalitions for in-person discussion and assessment of their shared efforts. In fact, some interviewees remarked that this study had provided one of the rare opportunities to do just that.
SECTION FOUR: Outcomes and Conclusions

“We based our decisions on data and focus groups, not just our gut feelings.”—Senior CWF Leader

As noted earlier, effective case management and data tracking systems are still being developed by most of the colleges in the CWF Community College Learning Network. Typically, these systems are not yet fully integrated with one another.

Those colleges farther along with collecting data are just beginning to delve more deeply into how to use data outcomes to improve practice.

They also are seeking to use their analysis of this outcome data to justify to funders a continuing investment in CWF activities. Several colleges, whose CWF initiatives have been in place longer and are more fully developed, indicated the need for good outcome data is becoming more and more urgent, as funders want to know what is being accomplished for their money. Others said that well-documented outcome data will become increasingly important in states that have passed—or are considering—legislation mandating performance-based budgeting.

Overall, the colleges are best equipped to gather data about certain types of CWF outcomes—participation rates in specific programs, how effectively CWF services are bundled, and short- and medium-term student outcomes related to retention and completion. Even so, even the more mature CWFs among the 10 colleges are relatively new. Informal observation suggests a net positive effect from their activities, but most are not yet prepared to report their formal outcome data regarding retention and completion.

It is not surprising that gathering data and tracking outcomes proves to be a challenge for most colleges. Such tracking efforts also have been difficult for other types of CWF initiatives, such as the United Way’s Financial Stability Centers. As a recent United Way report attests, “Coordinating multiple partners’ infrastructure and systems as well as their current data tracking tools can be a daunting task.”

Such difficulties are further compounded by a lack of consensus nationally about how best to gather and report data on postsecondary retention and completion. Complete College America and the American Association of Community Colleges are just two organizations that are taking the lead in developing better measures for such accountability. The entire field awaits the emergence of a better set of tools and consensus about how to apply them.

Tracking employment outcomes also poses a significant challenge for most CWF colleges. Postsecondary institutions typically do not track students after they leave college, and this is a capacity that most colleges in the CWF learning network have not developed.

The following table presents outcome data regarding participation rates in services related to each of the three CWF pillars:

### 2010 STUDENT OUTCOMES AT 10 CWF COLLEGES*

<table>
<thead>
<tr>
<th>College</th>
<th>Number of Students Receiving CWF Services</th>
<th>% CWF Students Receiving 2 of 3 CWF “Core” Pillars</th>
<th>% CWF Students Receiving Services in All 3 CWF “Core” Pillars</th>
<th>% of Students Enrolling in Subsequent Term</th>
</tr>
</thead>
<tbody>
<tr>
<td>CNM</td>
<td>2,086</td>
<td>56%</td>
<td>30%</td>
<td>82%</td>
</tr>
<tr>
<td>Skyline</td>
<td>1,250</td>
<td>51%</td>
<td>34%</td>
<td>80%</td>
</tr>
<tr>
<td>DMACC</td>
<td>1,086</td>
<td>84%</td>
<td>75%</td>
<td>84%</td>
</tr>
<tr>
<td>Phillips</td>
<td>600</td>
<td>84%</td>
<td>24%</td>
<td>NA</td>
</tr>
<tr>
<td>SEARK</td>
<td>340</td>
<td>35%</td>
<td>24%</td>
<td>80%</td>
</tr>
<tr>
<td>Ouachita</td>
<td>250</td>
<td>58%</td>
<td>20%</td>
<td>80%</td>
</tr>
<tr>
<td>Pulaski</td>
<td>250</td>
<td>80%</td>
<td>50%</td>
<td>65%</td>
</tr>
<tr>
<td>Gateway</td>
<td>230</td>
<td>27%</td>
<td>10%</td>
<td>87%</td>
</tr>
<tr>
<td>GTCC</td>
<td>186</td>
<td>100%</td>
<td>44%</td>
<td>NA</td>
</tr>
<tr>
<td>Norwalk</td>
<td>60</td>
<td>100%</td>
<td>100%</td>
<td>100%</td>
</tr>
</tbody>
</table>

* As reported by CWF colleges to MDC and the researchers

For colleges reporting NA, the populations served would not allow for comparable data to be reported for term to term retention.

The data represented in this chart point to a significant variance among the 10 colleges regarding the numbers of students who participate in CWF-sponsored activities. A few colleges served more than 1,000 students, while one served less than 100. All but one of the colleges report that their CWF students receive services directly related to at least two of the three core CWF pillars (education/employment supports, income and work supports, and financial services).

Interview data indicates that, at least in 2010, the 10 colleges provided stand-alone financial services somewhat less intensively than the other CWF pillars, especially services that help students build assets. This may, in part, be attributed to the observation that students enrolled in community college typically are more focused on acquiring education and job skills that will lead to employment than they are with building up their financial asset base.

As data tracking capabilities become more targeted and widely implemented, colleges anticipate using outcome data to determine which interventions are most effective and for whom. Such analysis is essential to developing a holistic understanding about how bundling and sequencing services improve student outcomes.
It's also true that financial education is a relatively new service for many of the colleges. As such, platforms and curricula for these services have developed more recently and/or are still evolving.

DMACC is just now mandating financial education for all CWF students, after determining that relatively few students were electing to take voluntary advantage of these services. Phillips Community College recently has integrated financial education into its mandatory, first-year Student Success classes. CNM is implementing a new financial education curriculum that will be available online and in student success courses. Skyline College now requires all of its Grove Scholarship recipients to take part in financial education workshops and coaching services.

Colleges generally report high retention rates for CWF students. Even so, a stronger outcome measure might be a comparison of their CWF retention data with that documented for other similar students, but colleges report that it is difficult to identify appropriate comparison groups at the college. In any event, these reported retention rates stand on their own as indicators of significant positive impact on students, given that average semester-to-semester retention rates across the country for all students at two-year public colleges is 71 percent.¹¹

What the colleges do not yet know is the full extent to which CWF services affect their completion rates. Several schools indicated, however, that they are developing the capacity to gather and analyze such data. Completion rates clearly interest funders, whether public agencies, corporate donors, or philanthropic organizations.

In qualitative terms, CWF impacts and outcomes reported during interviews with CWF coaches, program leaders, and students include:

- Students better define what their education goals are and create a plan for achieving them. The CWF coaching model's emphasis on accountability and forward-focused planning offers students a framework for success.
- Students are more engaged and connected to the college and report that CWF services help them to navigate through institutional systems that can seem complicated and impersonal, particularly for first-generation college students. Engagement is a known success factor for student retention.
- Access to benefits and financial assistance keeps many students enrolled in school and working toward their academic goals because money-related problems are an especially daunting hurdle.
- Tracking the services that students actually receive enables colleges to understand how they can more effectively serve students, particularly those who come from low-wealth backgrounds. As data tracking capabilities become more targeted and widely implemented, colleges anticipate using outcome data to determine which interventions are most effective and for whom. Such analysis is essential to developing a holistic understanding about how bundling and sequencing services improve student outcomes.

¹¹ National Community College Benchmarking Project, 2010 aggregate data.
CONCLUSIONS / WHAT’S NEXT

In its essence, CWF is an effort to reconceptualize what it means to educate a person.—Dr. Regina Stanback Stroud, president, Skyline College

Across all of the colleges, qualitative evidence suggests very positive effects associated with the provision of bundled and sequenced CWF services, not only for students but also among faculty and staff.

Interviews with students yielded strong affirmations that CWF services had made it possible for them to stay in school and achieve their educational goals. Recent graduates, too, credited the CWF services—and the personal attention of CWF providers—with helping them to finish school and find better-paying employment in their chosen field.

College administrators, faculty, and staff also report that CWF initiatives have improved student attendance and participation in their coursework. Administrators and CWF program leaders appear to sense that the CWF approach represents an important paradigm shift in meeting student needs and helping them to achieve their educational goals. Moreover, many faculty and staff clearly support the implementation and expansion of CWF services on their campuses, evidenced both by their direct testimony and their willingness to volunteer as financial coaches.

Even so, all of the colleges also recognize that they are still engaged in a process of discovery about how best to design, deploy, and refine their CWF approaches. Among the lead strategies they are targeting to accomplish that improvement are the following:

Using data to refine the CWF approach

As described earlier, colleges are at various stages regarding their capacity to collect, analyze, and effectively use data. While a few of the CWF colleges that have been implementing the CWF approach the longest already are using data to improve their actual practices, most CWF sites are not yet at that stage. DMACC used analysis of its data to provide more structure to its CWF services. Financial coaching is now required for CWF participants instead of being optional because the college discovered through data tracking that many students were not yet taking advantage of this service.

All the CWF colleges, however, are proceeding to move along various stages of learning and refining their CWF approaches. Colleges are determining the right mix of optional versus required services, effective outreach strategies, and are still developing the best ways to deliver the three-pillars of CWF services (e.g., workshops vs. one-on-one coaching vs. embedded in student success courses).

Even as they wrestle with various strategies to implement the CWF approach more effectively, the colleges nonetheless realize that better data will allow them to know what is working and what is not, to refine their strategies for bundling services, and to garner and sustain resources, both financial and human, to support their overall CWF approach.

Scaling up CWF services to reach more constituents

Many colleges using the CWF approach are interested in scaling up their efforts. From their initial CWF experiences with small cohorts of low-income students, they are realizing that so many more students
could benefit from the CWF-related support services. Accordingly, colleges are thinking in a number of different ways about how best to accomplish this goal.

As described in the related case study included with this report, CNM is in the process of reorganizing its organizational structures, creating crosscutting “generalist” positions where staff will have essential knowledge advising, financial aid, and registration issues. Breaking down knowledge silos between these areas improves efficiency for students. It also frees up time for specialists in these function areas to step in and assist students with particularly thorny issues because they are no longer fielding the easy-to-answer requests.

CNM also is focused on using technology to leverage impact and increase efficiency. The college has a telecommunications call center and an innovative web query system that is set up to answer the most frequently asked questions posed by students and anyone else who contacts the school. They also have the capacity to arrange web cam meetings during coaching sessions so students who need help from a particular student services staff person or a faculty member can make an immediate connection to resolve issues. It’s quicker and more efficient than setting up an in-person meeting and more personal than a phone conversation, according to CNM coaches.

Norwalk’s approach to scaling up its CWF services is unique among the 10 CWF sites. The college designed its CWF initiative several years ago in conjunction with a local community foundation as a five-year research project. The college’s CWF services are highly structured and linked to a scholarship awarded each year to 20 student-parents. The college is evaluating which services and strategies have the greatest benefits for this target population. The plan is, upon conclusion of the five-year study, to institutionalize and scale-up those services found to be most effective.

“Life is more complex than ever for our students,” one college president said, “and the traditional model of serving students’ needs wasn’t going to make them succeed.”

Scaling up is not always associated with securing additional funding support, but more often with migrating CWF services to other campuses and involving more staff people already in place. GTCC, for example, is working closely with a key person on another GTCC campus to help him launch CWF services for students who attend classes there.

Another way to scale up CWF is through community partnerships. DMACC and Skyline, in particular, are integral parts of community networks coordinated by United Way and expect to leverage their impact by being part of a web of services that can help low-income community members access bundled services that will move them along the path to better jobs and brighter futures.

**Addressing the life skills needs of African-American males, who are still largely underserved**

Despite apparent gains in retention and completion of low-wealth students that have been accomplished with the help of the CWF approach, many colleges report that they still struggle to find ways to improve student outcomes among African-American males.

Males in general typically are not as well represented as females in educational outcome measures. Phillips Community College, for example, reports that female students generate 70 to 75 percent of all credit hours throughout the college. Black males, at least in the South, tend to enroll in postsecondary
educational programs at significantly lower rates than other student groups and appear less likely to achieve their long-term educational goals.

The colleges, however, acknowledge these less than desirable outcomes and say they are determined to find ways to address the issue, especially within the flexible structure provided by the CWF approach.

The College of the Ouachitas, for example, has set up a mentoring program called “Men on a Mission” that—while not directly funded through the school’s CWF program—is designed to reach and serve the needs of African-American male students. Over a five-year period before this program began, the college graduated just one African-American male. Since implementing “Men on a Mission,” the college has graduated 15 African-American males students over a two-year period.

In partnership with a local pastor, the College of the Ouachitas also is mentoring 20 African-American young men who attend a local junior high school. In fact, the college-age men who participate in the “Men on a Mission” initiative take an active role in that mentoring. The school’s CWF program director says, however, that these efforts are limited to just this pilot program by the lack of availability of more professional staff to expand it.

Pulaski Tech reports that it, too, has launched an initiative to mentor and work with African-American males. Phillips Community College reports that the majority of the members of its campus-wide book club are African-American males, and the college views this participation as at least a step in the right direction. Over the past several years, Phillips has used the book club to initiate important campus-wide discussions about poverty and race. The college also says that it needs more young African-American male staff.

Building the capability to make emergency loans and grants

Among the 10 colleges, one program for making emergency loans and grants is the Rust Scholarship at Central New Mexico Community College. Created in 2005 through a generous donation to the CNM Foundation, the fund helps CNM students to overcome unexpected financial hardships and stay on track with their educational goals.

Students have used the fund to resolve a variety of life challenges, including unanticipated medical bills, a higher-than-usual utility payment, or even to buy groceries after having been laid off from a job. They also might purchase textbooks that otherwise would have been too expensive. Those who qualify for the award typically receive between $300 and $1,000. The exact amount is decided on a case-by-case basis.

Other schools also have generous scholarship programs, such as the Grove Foundation scholarship at Skyline College, which can award up to $5,000 over two semesters to low-wealth students. Norwalk Community College, too, gives all students a scholarship to take advantage of its CWF activities.

“CWF tends to be a catch-all. If someone doesn’t know how to help resolve a student’s issue, you send them here.”

—CWF program leader
More than one college responded that they sometimes were able to find sources of money to meet minor emergencies, but they do not have a dedicated resource that is able to help meet greater needs. Often they must look to the community to see whether there might be a community-based organization or agency that can help.

**Further developing and strengthening the CWF learning network**

Virtually all of the 10 colleges report they have benefited through shared learning opportunities from one another, both in formal and informal settings, through the CWF Community College Learning Network. In particular, they identified a national gathering held in November 2011 in Des Moines, Iowa, as having provided useful sessions to compare notes and discuss the specific features of their respective approaches.

Schools also appreciated opportunities to meet with the program leader at Central New Mexico Community College, the school that has the lengthiest experience with implementing the CWF approach, at least among our study cohort. The Arkansas schools, in particular, cited as helpful shared discussions with CNM about how best to develop and implement strategies for providing financial education.

CNM, on the other hand, has visited DMACC to learn about its integrated case management and outcomes data system.

Asked whether they regularly have sought opportunities to exchange ideas among themselves, sort of as an informal, regional intranet, the Arkansas colleges responded that they all know one another and have discussions when their paths happen to cross at statewide meetings focusing on postsecondary education. They have not, however, set up any sort of ongoing formal collaboration. Even so, they acknowledge sharing information and tools. The College of the Ouachitas, for example, has looked to PCCUA for inspiration and expertise across a number of fronts related to their own CWF approach.

Many of the CWF colleges report that MDC’s role in supporting the colleges has been very helpful. For example, telephone conversations with MDC personnel have clarified important aspects of the CWF approach, especially when colleges were unclear about how to bundle services or provide new outlets for students to obtain them.

An intensified CWF national learning network also could draw upon learning gleaned from other ongoing experiments inspired by the CWF approach—notably, the United Way’s work with Integrated Service Delivery and Financial Stability One Stop Centers. The network also can distill and share learning from the Local Initiatives Support Corporation’s (LISC) Financial Opportunity Centers.

Across the board, the schools in the MDC-managed network expressed interest in continuing to share news and information, especially new tools and strategies, with their peers across the country. Many said that strengthening and sustaining this existing network, perhaps including new colleges that are developing their own CWF strategies, should be a priority for future investment by AECF and other sources.
CONCLUSION

The 10 colleges in the CWF Community College Learning Network are demonstrating great flexibility in the diverse strategies by which they are adapting the CWF approach to the specific needs of their students, their individual institutional contexts, and their local workforce and economic conditions.

At the same time, there also is remarkable consistency in the types of student outcomes they report. Specifically, colleges are finding that through bundling and sequencing services in the three CWF pillars, students are better equipped to define their own educational and financial goals and then create plans to achieve them.

Students report that they feel more connected to college and are more easily able to figure out where to find assistance for both academic and non-academic issues. Further, they are gaining access to public benefits, financial aid, and other financial assistance, as well as services from community partners, which can be critical to keeping many of them enrolled.

The CWF approach addresses the needs of vulnerable students, and CWF community colleges see these services as a fundamentally important component of student retention and completion strategies.
Center for Working Families at Community Colleges: Clearing the Financial Barriers to Student Success

CASE STUDIES

by Cynthia D. Liston and Robert Donnan
Central New Mexico Community College (CNM) has a significantly longer history than the rest of the colleges in this study with implementing and refining its CWF program, with the efforts beginning in 2005. Recognizing the great needs that most community college students have, CNM is moving rapidly to serve not just those students who are most at risk but to offer CWF-style services to all its students located across five campuses in the Albuquerque metropolitan area.

Dr. Katharine Winograd, the college president, sees the roots of this effort going back a decade when college staff started hard conversations about why half its students weren’t being retained after a year. CNM was an early participant in Achieving the Dream, for example, laying some of the groundwork for CNM Connect, particularly its data focus.

“Life is more complex than ever for our students,” according to Dr. Winograd, “and the traditional model of serving students’ needs wasn’t going to make them succeed.” The old model of academic advising and piece meal, silo-oriented responses to financial aid and registration weren’t sufficient, she said.

Underscoring the college’s emphasis on improving retention and completion rates, according to college leaders, is the fact that there are indications that performance-based funding that rewards student completion may be implemented by New Mexico’s state legislature, following the recent lead of other states such as Arkansas, Washington, and Tennessee.

CNM Connect, the name under which the college’s CWF operates, did not start as a top-down strategy from the college’s administration, however. It started at the grassroots level within the School of Adult and General Education in 2005 and, after some early successes, was recognized and nurtured by college leadership, as it has been ever since. Today it is evident that faculty and staff leadership distributed throughout the college share both an understanding and a unified messaging about this ongoing initiative. Myriad college staff interviewed for this research are able to talk about the CNM Connect approach from their own perspective, while also explaining how efforts in their own programs serve the goals of the larger initiative.

One phrase consistently used by CNM staff is getting students “in, through and out” of the institution. The college president notes this phrase as essential to guiding the change effort, both in targeting specific goals and measuring key outcomes. “In” addresses access to programs, especially for at-risk populations, whom the president said are a key priority for this urban college. “Through,” she
says, emphasizes the critical importance of developing and refining school policies that can help retain students. And “out” makes it clear that completion is more important that mere retention.

**Target population**

When asked whom CNM Connect seeks to serve, college staff respond, “any student.” That said, the college recognizes that some students at this very large multi-campus college are more in need of the CNM Connect’s services than others. Roughly speaking, college leaders say that about one third of its 30,000 students don’t need the more intensive student services and coaching that the CWF model offers. Another third very much need those services and remaining third are “in the middle,” needing some services but not at a high intensity.

The goal is to end the “bounce system” and create a culture shift on campus to understand what all students really need to successful and then figure out how to offer those services in an efficient manner.

CNM Connect is the thread to operationalize student success activities at Central New Mexico. A key question, of course, is how does the college plan to scale up from serving about 2000 students a year, as it did in 2010, to identify and serve so many more students? CNM’s answer is by fundamentally re-organizing how the college delivers student services through staff reorganization and re-definition, and by better using technology to respond to students’ needs, as described later. Also underpinning this effort are key policy changes on campus to promote retention and completion, and engaging college faculty and staff in understanding their roles in student success through CNM Connect.

**How the CWF approach is implemented at Central New Mexico**

There are currently 10 CNM Connect achievement coaches. About half come from academic services background and about half from student services, enabling cross-pollinating and complementary professional expertise. Satellite campus directors have been renamed Student Success Team Leaders in order to emphasize their roles in supporting students rather than just running a campus.

Viewing CNM Connect through the lens of the three CWF pillars, the most frequent services fall, not surprisingly for a college, in the area of education and training. Next the college reports income/work supports, primarily in the form of financial assistance to students, as the second most frequent type of services, followed by financial services. CNM has used a variety of financial education strategies. Initially it offered non-credit workshops for students, but more recently it created a 12-week, three-credit hour financial education course. Called FIN1010, the course was developed by the college’s business department and is now being offered in high schools across the state as well.

Students report learning about CNM Connect through orientation, classroom presentations early in the semester, faculty referrals, and word of mouth. Most self-refer to receive services—there are no criteria regarding who can be helped. Students interviewed for this study suggest a need to make CNM Connect a more obvious part of the college’s web site.

Coaches and students reveal the following as the typical and most frequent CWF services that CNM Connect provides:

- Coaching sessions that helping students set goals and develop plans to achieve them.
- Assisting students apply for Rust Scholarships that provide emergency and gap funding, typically at the level of $200 to $300, to support a student’s immediate financial need that might lead to them
dropping out. As one coach said, “the Rust Scholarship helps those who hit speed bumps in life.” Achievement coaches also use students’ application process as another avenue to undertake goal setting and personal budgeting.

- Conducting benefits screening through the BEN calculator, a new benefits screening tool that coaches are using to identify government assistance programs for which students are eligible and to reduce paperwork and application processing times for students. In the past, a SNAP representative also came to campus on a regular basis to help students fill out applications, reducing process time by two to three weeks.

- Helping students complete their federal financial assistance form, FASFA. Coaches report that this is also a tool to broach discussions about budgeting their award funds.

- Establishing about 20 Individual Development Accounts a year through a state program. The college would like to increase this number if it had additional resources.

- Sometimes connecting students to the college’s Job Connection office for job placement assistance.

- Making referrals to counseling, internally at the college or to external community partners, when necessary since most of the achievement coaches are not licensed to provide psychological counseling.

- Some students who’ve been referred by faculty or advisors schedule coaching sessions to create success plans that very specifically lay out their steps to reaching goals. These students typically meet with a coach every couple of weeks. Most students, however, only meet with coaches a few times to focus on a concrete need.

Funding

CNM has successfully garnered substantial external support to augment institutional resources to support its CWF approach. Grants from local and national foundations have come from the Annie E. Casey Foundation, Kresge Foundation, Kellogg Foundation, Bank of America Foundation, Citibank Foundation, McCunne Foundation, PNM Foundation, Wells Fargo, MDC, LISC and Don Chalmers Ford.

The funding has supported coach positions, deployed new technologies, and offered financial education services. Support also enables the college to update NewMexico.org, a website that shares information about public benefits and create a banded identity for CNM Connect.

At the end of 2011, just over half of the CNM Connect staff positions were funded from institutional dollars, with the remaining positions being grant-funded.

CNM Connect as the framework to transform student support

There are key organizational changes and tenets in place, or under development, which are enabling the transformation of student services and achievement support at the college through CNM Connect.
Student support services reorganization and staff reclassification

A recent employee retirement incentive at the college was more popular than anticipated with more than 100 college staff leaving employment. Taking advantage of this opportunity, many job positions are being re-purposed to support the CNM Connect model.

Specifically, this organization development endeavor has included creating a call center to answer the most common student questions, including testing, advising, and financial aid. The center also makes outbound calls to remind students of important deadlines. The college has established new “generalist” student services positions to answer somewhat more complicated questions from students in those same areas and is pilot testing them at two of their campuses. Having these cross-trained individuals to respond to the majority of students’ needs leaves the achievement coaches to resolve students’ larger, more complex issues. Traditional financial aid and advising experts are also still available to focus on more intense student needs in those areas.

Budget cuts of 30 percent over the past three years have likely influenced faculty and staff to be more open to this institutional change, according to program leaders. Interviewees, for example, cite a greater openness to programs sharing staff and information, as well as to cross-training, that likely has improved communication among various departments and programs.

Using technology for increased efficiency

Technology is another tool CNM is using to transform student support at CNM. The college is making a concerted effort to use technology to meet many “low level” needs for students so that face-to-face sessions are for high need issues that students face. The college has a web portal, Ask CNM, that uses smart database technology to inform staff when questions arise for which it cannot provide an answer, allowing administrators to add new information. Like the call center, the goal is to handle the easy questions in order to reserve face-to-face sessions for high need students.

CNM also uses advanced communications software and web-cams to connect achievement coaches, faculty, and staff using live video chats, typically with a student sitting in one of the offices and participating as well. Coaches and students report this saves time and travel, and is more personal than just a phone call. Students see the face of the person helping them, making them feeling more engaged and connected to the college.

Related policy and program changes

CNM Connect is closely allied with other student success efforts on campus designed to improve student outcomes. The college formed a group of key stakeholders, including faculty, to recommend policy and program changes, for example. Preliminary recommendations from the team include making orientation and student success courses mandatory, eliminating late registration because those students usually aren’t successful, and improving scheduling to make clearer pathways for students.

CNM Connect is also the umbrella under which new Campus Councils operate. These campus-based teams comprise the campus director, students, faculty, a vice president, an achievement coach, and security and maintenance. Their purpose is to shed light on student success barriers and make recommendations for specific campuses.
Leveraging faculty and peers to increase outreach and impact

“Faculty are an important part of CNM Connect,” according to a program leader. “They are the largest resource on campus to support students.” CNM Connect is the way to communicate with and engage faculty, she said. “This initiative allows us to break down barriers across campus to create a situation where all employees see themselves as part of our effort. Our goal is that no one ever says, ‘that’s not in my job description’ when it comes to getting students the assistance they need. “

CNM is also considering creating financial peer mentors to help students with straightforward financial aid questions. Achievement coaches point out that for every student they assist, they know there’s many more who don’t come to them for help, and this is the challenge they face as they strive to dramatically ramp up. Using students for outreach and basic assistance could significantly increase the number of “touchpoints” at-risk students receive.

Partnerships

While CNM refers students to mental health professionals and other community organizations that can help students, the program appears to focus mostly on partnerships with respect to internal partnerships across college functions. At the highest leadership levels down to front line workers, the college is focusing on changing campus culture and enacting organizational changes to better support students’ needs.

Data and outcomes tracking

CNM Connect uses Efforts to Outcomes software to track interactions with students. Achievement coaches use a paper-based form to capture what services they provide when they meet with a student, and a work-study student inputs those data into the software.

The college uses Banner as its student information software, and CNM is investigating the use of Banner forms to track a variety of outcomes across the college. In addition, CNM Connect pulls academic outcomes for students who receive services through CNM Connect.

Outcomes

Program leaders and achievement coaches who directly work with students emphasize the immediacy of impact for some services, when compared to others. Assistance with paying one’s rent results in an immediate, measurable outcome. Achieving significant outcomes with asset-building, on the other hand, can take much longer, especially since building assets may not be as high a priority while a person is enrolled in a degree or certificate program.

Broadly speaking, CNM coaches define success as helping students meet their particular goals. One coach said, “Success is getting a person to where they can think clearly about their circumstances.”

Unfortunately, another coach reflected, students are often used to seeing education as a punitive system. The CNM coaching model is to give students who have lost their locus of control the tools they need so that they can take control of their future.
In terms of student perceptions about CNM Connect’s impact, interviewees in New Mexico place high value upon the program’s ability to address and help resolve emergency situations, such as establishing or preventing the loss of living quarters or providing financial assistance in other sorts of emergencies. Other students cite the program’s longer-term efforts to provide coaching services that directly address their individual needs. Several cited the college’s robust Rust Scholarship, which provides emergency funds, as especially valuable. Students didn’t see sufficient awareness among their fellow students of all that CNM Connect can do to help them.

Moving forward

CNM coaches recognize that for every student they have helped so far, there are likely many more who did not come to them for assistance. “There are still students who have the same issues but can’t see us,” a coach pointed out. This is the guiding principle for the CNM—building an infrastructure and culture on campus that impacts as many of the students who need them as possible.
### Introduction and background

Des Moines Area Community Colleges’ Community and Workforce Partnerships is committed to increasing access to postsecondary education for at-risk populations, many of whom live in the area around its Urban campus. When the architect and current leader of the division, Dr. Mary Chapman, began discussions with the Annie E. Casey Foundation about the CWF approach in 2008 she realized the college already offered most of the services defined within the three CWF pillars. The missing piece was a data tracking system to understand who was receiving which services and to drive a more connected and supportive environment for at-risk students that could help lead them toward completion and a job.

As the CWF concept moved to reality, the college used the Foundation’s grant to connect several parts of this large, six-campus college that serves more than 70,000 students a year. The metaphor program leaders use to describe the CWF approach is “the needle and thread that weaves together” multiple college resources and community partners to create partnerships and form a college retention and completion strategy. The data system, called SuccessNet, is the dedicated system constructed within the college’s Banner operating system, both for case management purposes and for outcome tracking.

### Target population

Relationships between this arm of DMACC and many urban community-based organizations in the area allow the college to reach out and attract at-risk populations, becoming an on ramp to the college. Frequent groups that refer individuals to the college to participate in training and receive other CWF-model services are United Way, the local one-stop workforce center, and Urban Dreams, a community-based organization that works with young people looking for a new direction for a better and more productive life. Program leaders describe participants as at-risk populations faced with generational poverty and chronic unemployment.

In addition to this urban location, however, the CWF approach at DMACC also encompasses two outlying rural campuses of the college. These participants are more likely to be single parents, typically women. The CWF model services at those locations started under a state effort called Iowa New Choices prior to being folded under the Center for Working Families umbrella. Now those students also participate in the SuccessNet data tracking system and share core principles in how to holistically support students.
How the CWF approach is implemented at DMACC

The primary intake for students currently takes place at the college’s Harding Hills location. Now occupying space within a shopping center a few miles north of the Urban Campus, a new facility for the site is being renovated close to the college’s Urban campus.

Last year about 1,200 individuals came to this location and completed an intake form. To connect these students to the right program for them, there’s a clear set of steps.

These are the typical activities for students:

- **Intake:** Potential students complete an intake form and attend an orientation workshop to learn about various programs such as construction (YouthBuild), Certified Nursing Assistants, medical billing, sterile processing, and welding. A CASAS placement test is given to determine if students are academically prepared to take the vocational training. Those who score 226 or higher in reading and 236 or higher in math are eligible to enroll. Those who score below the CASAS requirements are referred to an achievement coach for onsite remediation or referral to a college or community support service. A half-time achievement coach oversees the intake, orientation and remediation activities.

- **Education/Employment Support:**

  - **Education:** About half the students who complete an initial form enroll in one of the college’s Workforce Training Academy (WTA) offerings. These are short-term, non-credit certificates, some of which include state or industry certifications, e.g., certified nurse assistant. The programs align with the region’s sector priorities as determined by the workforce system. The length varies from a two and a half week basic Certified Nurse Assistant (CNA) course to a seven-month pre-apprentice YouthBuild program.

    The classes themselves are located at various DMACC campuses around the metropolitan region. The classes are taught contextually with employability and life skills competencies taught at the same time as the vocational training. These include, among other things, resume building, dressing for success, and mock interviews with local employers.

    A full-time employment specialist sets up the training courses and functions as an advisor and liaison between students and instructors. She intervenes when students aren’t doing well to help identify necessary resources to support student success. The college emphasizes that the short-term training programs are the first educational rung that can lead to stronger economic security. A DMACC educational/career pathway map illustrates how the certificates feed into credit-bearing related one-year diplomas and two-year degree programs.

    Through Department of Labor funding and several other public and private funding streams, about 75 percent of students receive some additional funds to pay for books, bus passes, and training supplies (e.g., scrubs and a stethoscope for CNA or protective boots for welding) that they need to be successful in training. In addition, DMACC provides students’ access to an online portal, OASIS, with the state’s Department of Human Services to help them apply for public benefits such as food stamps and child health care. However, with the support of DHS, DMACC continues to look for new and effective tools to improve access to public benefits for students.
Employment: DMACC’s CWF model places a strong emphasis on job placement. A full-time transition coach works with students to prepare them for interviews and has myriad connections with employers to help with job placement. All students are encouraged to participate in a mock interview with an employer.

Staff report that Iowa is one of the most aged states in the nation, and, consequently, health care jobs are most in demand. Welding is also an in-demand field in the region. DMACC is required by several funders to track student outcomes for an additional 12 to 18 months after course completion. The biggest stumbling block to the tracking is the transiency of many students resulting in changing cell phone numbers. DMACC collects phone numbers from close family members during the intake process and will often contact them to update a student’s contact number. Staff reports that Facebook is becoming a resourceful communications tool as well.

Financial Education/Asset Building

Providing financial education to students has been one of the hardest challenges within DMACC’s CWF approach. “Until we can get students to thinking beyond short-term, day-to-day survival, they cannot be as successful as we’d like,” said one DMACC program leader, “but we are learning that if we don’t better integrate the financial education, many students will say, ‘no thank you.’”

DMACC uses an outside contractor, Iowans for Social and Economic Development (ISED) to provide financial education services, including asset-building information around budgets, savings, and Individual Development Accounts. As part of applying for training in the Workforce Training Academy, students complete a needs assessment and they receive a follow-up call from ISED offering financial coaching. New requirements effective 2012 will require that students enrolling in the training receive at least one financial coaching session.

Data and outcome tracking

CWF leaders at DMACC refer to its data tracking system, SuccessNet, as the “heart and soul” of the college’s CWF approach because it allows them to monitor and document the core services students receive, what they call “touchpoints.” Through the Workforce Training Academy and other supporting services, program leaders say the college was already offering many of the services identified in the CWF approach. The Annie E. Casey support helped format the data tracking system within the college that allowed them to better track and understand whether the holistic approaches were working as part of the college’s overall emphasis on retention and completion.

SuccessNet comprises a set of forms and screens within the college’s Banner student information system, created by the college’s IT division. SuccessNet allows a dedicated staff person to input the approximately 20 or so identified CWF services offered through the college’s CWF effort. Previously Banner was not used to track student support service activities at the college so this was the substantial augmentation for the system.

More specifically, students are entered into the system when they go through the intake process. Their CASAS test score is entered, including whether they are referred for remediation. Attendance at orientation sessions are another input, along with whether a student chooses a training program. Other service codes include academic advising, career planning sessions, and many others.
A key emphasis is making sure the coaches understand all the codes and what they mean so that there is consistent interpretation.

Designed in 2008 and implemented in 2009, DMACC staff report that now that the system is up and running, better mining the robust data at their fingertips is an area of emphasis. DMACC staff said that Banner had all the capabilities necessary to build out this tracking system. They report using a “top programmer” in the college and that a substantial number of hours of staff time were used to develop the system.

In retrospect, college leaders report, they may have started constructing the data system a little too soon, however.

“We were still learning so much about how to define our integrated approach and had to go back to SuccessNet later and simplify certain aspects to make it work for practitioners,” according to a college administrator.

The SuccessNet data tracking system has attracted positive attention from the rest of the college. A separate system to track other student populations in the college patterned after SuccessNet is being developed. As the CWF student retention strategy expands to other campuses, the service priorities and codes will standardize across the district, at which point the two tracking systems will be able to integrate because both are within Banner.

DMACC’s IT staff, who created SuccessNet, point out that while they are fully integrated with their college software system, Banner, there are lower-effort resources that could produce much of the same data. “You could house this case management data in Access or Excel, and as long as each student has the same identifier in the college’s data system, you could produce meaningful outcomes data,” an IT specialist said.

**Funding**

Program leaders report that the coaches who support the low-income students in their Workforce Training Program have become an important part of how the center conducts its work. They have not received substantial funds outside of the $35,000-a-year, three-year grant from the Annie E. Casey Foundation. Tight resources mean more of their coaches are part-time than they would like, given the labor-intensive aspect of providing wrap-around services to at-risk students.

DMACC participates in the federal government’s SNAP outreach program. The college dedicates funds that the federal government reimburses 50 percent. For example, if DMACC pays $100 in tuition for the education of an eligible food stamps recipient, the college receives $50 back through the SNAP program.

**Partnerships**

DMACC is well connected with many community-based organizations in the college district. Community partners refer most of the students to DMACC, and the Workforce Training Academy is a larger provider of training for low-income job seekers in the community. In turn, the college refers many students who have special needs that are better met by the additional support of a community-based partner, e.g., substance abuse.
Outcomes

When asked how SuccessNet data is being used by the CWF effort at DMACC, program leaders point toward the in-house remediation that now takes place in conjunction with the Workforce Training Academy. They said that looking at the data they saw that “initially we were training and placing fewer than half of the students who came in.” So they implemented the adult basic skills test and created “brush up” remediation for those scoring near the cut-off scores. They established and implemented computer-based and hybrid classes. By addressing these students’ remediation needs “in house,” they’ve seen increased entry into the training programs and better completion rates.

Other data analysis requests include percentages receiving services in the three CWF area, retention rates, advisor-to-student loads, and the average number of times coaches are seeing clients, according to DMACC IT staff.

Moving forward

DMACC is planning to implement Efforts to Outcome (ETO) case management software in the near future through financial support from United Way. This will allow the college to link with community-based partners who will also be using the software. The fact that community members who are not students are coming into the center for services is a driving force behind this move. DMACC sees itself as part of a referral web; education may not be what brings some people in but it still could provide some assistance or referrals and using this software will link the college to other community partners and the services they have or could provide. The plan is that each ETO community site supported by the United Way offer the same core set of intake services.

This initiative will accelerate with the college’s forthcoming Evelyn Davis Center for Working Families (EDCWF) opening that will integrate both human service and educational delivery systems. The details of EDCWF are still in development. One of the facets to be determined is the line between a college CWF participant and a community member who comes to DMACC for a service but is not a student. The plan is that community members who come to the site will be solely tracked by Efforts to Outcome. They will be entered into the Banner-driven SuccessNet system if they intend to enroll in a training program and go through the college’s intake process.
### Introduction and background

The Center for Working Families program at Guilford Technical Community College (GTCC) is a newer, smaller, tightly focused CWF program. It is located on the college’s High Point campus, a North Carolina city still best known for furniture, although today more as a display and distribution center than the industry-dominant manufacturing city it once was.

The High Point campus, one of GTCC’s three campuses in NC’s Piedmont Triad region, serves about 7,500 students. It features five curriculum programs, including Entertainment Technology, Simulation and Gaming, Human Services Technology, Pharmacy Technology, and Upholstery. In addition to its Continuing Education and Community Service programs, the campus also hosts five Basic Skills programs. Basic Skills classes reach 3,000 students, about 40 percent of the campus’ total enrollment.

This urban campus also hosts a Center for Working Families with two full-time staff and a number of achievement coaches, many of whom are faculty. In fact, the campus dean also serves as an achievement coach. The CWF program is the first of its kind in North Carolina.

### Target population

GTCC’s CWF program focuses upon serving Basic Skills students, although a long-term goal of the program will be also to serve students enrolled in the campus’ curriculum program offerings. In fact, some curriculum students already have attended CWF-sponsored financial education workshops.

The Center’s explicit mission is “help and guide students and their families with life skills and empower those who are: 1) moving from homelessness; 2) recovering from a major setback; 3) fleeing domestic violence; or 4) dealing with incomes that cannot provide basic needs.” Because staff and other resources are limited, a priority is placed upon helping those students who are most at-risk.

A student must have consistently attended classes for two weeks before they are eligible for CWF services. The rule applies both to Basic Skills and curriculum students. In actual practice, the CWF staff will strive to help almost any student even prior to their fulfilling that two-week mandate, but the Center doesn’t count these kinds of drop-ins as formally having been served.

In Summer 2011, all of the students enrolled in a 10-month Basic Skills Plus training program at GTCC were female. This particular track prepares the women to seek employment as medical receptionists. Acknowledging that it is “harder to keep males engaged” with long-term training programs, the campus dean said the next Basic Skills Plus class likely will focus on HVAC or EMT training, specifically to encourage men to sign up.
How the CWF approach is implemented at GTCC

GTCC’s CWF approach best may be described as akin to a “social worker on campus” model.

It is built upon the students’ personal connections with CWF staff who see their roles as clearly distinct from traditional student support services. In fact, their main objective is to encourage students and their families to attain higher degrees of self-sufficiency. They also emphasize the importance of meeting students’ basic needs: housing, transportation, and food.

The CWF office certainly provides a safe haven for many students who drop in throughout the day. In fact, even non-participants sometimes come around to say hello or just to have a good cry, if it’s a bad day. Even so, the staff are very mission-focused, set upon helping the students with the greatest need who also demonstrate a commitment to completing their education.

In their continuing interactions with students, CWF staff and achievement coaches seek to address all three facets of the AECF model. However, the coaches don’t appear to think of the three strands separately and naturally address them in an integrated fashion. With the Basic Skills students, the coaches weave seamlessly from career readiness to household budgeting to income supports.

Typical services offered to Basic Skills students who come to the CWF office might include a free bus pass, a Benefits Banks analysis to help them access any additional public assistance monies for which they are eligible, access to financial assistance to address life emergencies, coaching on how best to earn the Career Readiness Certificate, and full access to financial education workshops. In fact, those are open to all students on the High Point campus).

The CWF program currently has one full-time program leader and two part-time staff. One of the part-time employees previously worked at the county social services agency and has helped developed GTCC’s evolving case management approach to working with its student clients. Eventually, the program would like to employ three full-time staff and three part-time coaches in order to serve more students with more services.

With each new student who seeks assistance from the program, CWF staff conduct an intake assessment. They set up a profile that will enable them to follow a standard protocol: 1) ask the student what their educational and career goals are; 2) set up a plan to help them accomplish those goals; 3) check with the student on a regular basis; and 4) refer them as needed to the right coaching, appropriate counseling (available at the college), or community-based support services that will help them reach their goals.

As the protocol infers, the CWF program staff at GTCC typically have sustained, frequent interaction with individual students. This is possible in part because the overall cohort of Basic Skills students taking part in the program is relatively small. The staff recruit coaches chiefly among instructors at the college who understand the needs of Basic Skills students and who have expertise in the knowledge base required to teach the required subject area.

The college places a premium on accountability for all students who seek coaching or other services through the CWF program. Staff understand that retention and completion are related to continuing engagement. They even refer to the CWF offices as a “check-in hub.” Faculty will call in and report when students are absent from class. In fact, they’re supposed to do that. First, of course, they have to know about the problems, but once they do, then they can help.
Even so, staff affirm that they want to coach, not counsel. The students need to identify their own vision and claim their own future. “Left to their own devices, students can turn issues into problems,” one CWF coach said. “We need to help students understand that they can’t just expect to be receiving. They have to do.”

Both the campus dean, who also participates in the CWF program as a coach by teaching financial education workshops, and the CWF program leader told us that the program is most often successful in retaining students to the degree that it can foster among students a deeply felt sense of connection to the college. In effect, this is a feeling that “someone at the college actually cares about me.”

Such a perception appeared to be widely shared among CWF students. Most appear not to think of the CWF services offered as a discrete program, per se, but rather as personal, heartfelt support and encouragement offered by “Miss Sybil” and “Miss Stephanie,” who are the two key CWF staff members engaged with coaching students.

One of the biggest benefits of the CWF program is that it provides GTCC faculty with a viable alternative to academic coaching that can address pressing, potentially overwhelming “real-life” challenges. Previously, staff said, faculty at the High Point campus felt completely at a loss to know what to do when students encountered non-academic hurdles, other than to somewhat haphazardly refer students to outside community-based service organizations.

At this stage in its development, marketing the CWF program within the college has been mostly word-of-mouth. Staff also has presented a PowerPoint presentation at orientation sessions for new students.

**Financial education/asset building**

One-on-one financial coaching is not yet taking place to the extent GTCC would like, but beginning with the fall semester 2011, there were plans to train additional coaches to do more financial education. This is a new focus, chiefly because funds have not been available.

The primary focus of financial education has been workshops on financial topics offered throughout the semester, but enrollment growth has restricted space on campus available to hold the workshops. Prior to that time, GTCC sometimes offered three workshops a week with 15-20 participants attending each one.

Today, when students come to CWF staff with financial problems, they work on budgets and financial accountability. Judging from anecdotal reports gleaned in conversation with college administrators and coaches, it appears likely the financial education component may be a little more prevalent on the GTCC campus than staff actually realize. Nonetheless, they affirm the need to augment this activity.

**Data and outcome tracking**

For the CWF program to achieve successful outcomes, the college dean said it has been important to “have the right people in the room,” to start small, and to put the resources where they are needed most. The four-person CWF leadership team appears to be a cohesive, tightly knit group, with each member enthusiastic about implementing, refining, and sustaining the program.
GTCC has been tracking student retention outcomes, but accessing and analyzing data have been a difficult task because it’s all done manually right now.

GTCC is not currently using Efforts to Outcomes software, which staff said is prohibitively expensive. Instead, they are partnering with a college IT staff person to develop their own software for tracking student outcomes and, eventually, for managing their student case management information. A shortage of institutional research capacity and other campus priorities has delayed the development of this internal software. It has recently risen higher in the queue of IT projects scheduled at the campus.

Currently the CWF program staff keep a written record of all interactions with a particular student and organizes this data in a paper folder but also uses an Excel spreadsheet to track student interactions with CWF staff. A part-time office assistant keeps the files up to date. In fact, if a student moves from Basic Skills to a Curriculum program, the CWF program will continue to work with them. Moreover, if a student transfers to another program at the nearby Jamestown campus, staff will continue to work with them there, as well.

**Funding**

The Annie E. Casey Foundation supported the launch and initial development of the CWF program at GTCC with a modest three-year grant. It has also has received support from the college’s foundation. The college has made a decision, however, not to pursue federal SNAP and TANF funds to support the ongoing initiative.

Remarkably, long-term sustainability for the CWF program likely is assured, according to the campus dean. Salaries for the CWF program leader and a part-time assistant director already have been absorbed within the college’s Basic Skills program. The dean currently is working with the college’s foundation to raise additional funds needed to provide additional staff in High Point and to expand the CWF approach to other GTCC campuses. She says that GTCC’s foundation sees this program as having significant potential to attract additional philanthropic support.

**Partnerships**

The CWF program at GTCC works informally to eliminate silos and build bridges within and across the campus. At the beginning of each term, for example, the CWF staff and some of the coaches introduce themselves to new High Point faculty.

Faculty and staff support for CWF is very important. Faculty supports the food bank. They also donate clothes, testing fees, and identification badges. As noted earlier, the GTCC Foundation has been a big supporter too. It understands the CWF staff and volunteers accomplish a lot with very little.

The CWF team also has established a working partnership with GTCC’s Counseling and Advising staff. These counselors serve all students but only when they get to curriculum level. Because CWF staff are not certified counselors, however, the counseling staff will work with CWF students’ more emotional issues.

Beyond the campus, the CWF program works closely with community-based organizations to leverage assistance to students. In return, community partners refer their own clients to the CWF program at GTCC for certain types of services. The college permits these clients to come onto the campus. Rendering such service is considered community outreach.
It has been a big plus for the CWF program to have hired one part-time staff person who had a lengthy social service background with a public agency. As a result, she has detailed knowledge about how the system works, including a lengthy contact list, and can call in assistance on an as-needed basis to work with students.

Moving forward

High enrollment anticipated for Fall 2011 may result in modest expansion of the High Point campus’ CWF program. The program director said she hopes to expand to two full-time staff at some point and that eventually she also would like to have three part-time coaches. Meanwhile, as the fall semester approached, she also knew she would have to cope with the temporary absence of one of her key part-time colleagues who would soon be taking maternity leave.

The college is in the early stages of expanding CWF services to the nearby Greensboro campus by working with a staff person there who plans to use the CWF model to launch a matrix of interrelated services that can support students.

CWF staff at GTCC anticipate this new center will be very different from their own. Greensboro is a much larger city. Student needs are very different in that environment, especially regarding transportation and child care. Staff also have heard that the Greensboro CWF program plans to start a community garden. There also are many more community organizations and public agencies in Greensboro around which to coalesce a network of support.
Introduction and background

Phillips Community College of the University of Arkansas (PCCUA) is located in Helena-West Helena, Arkansas, a small, consolidated rural town located on the Mississippi River about 90 minutes south of Memphis and a little more than two hours east of Little Rock.

In the early 19th century, about the time that steamboats began plying the Mississippi River, Helena was a major port. Later it would play a leading role in the development of the Delta’s blues heritage. Helena is well known as the home of the long-running blues radio program, King Biscuit Time. In fact, many well-known blues and country artists have been associated with the town, including Sonny Boy Williamson, Conway Twitty, and Levon Helm.

The town thrived throughout the mid-20th century but lost momentum in 1979 when its high-production Mohawk rubber tire factory closed down. Helena and West Helena merged into a single municipal government in 2006. The consolidated city is the county seat of Phillips County, which is one of the poorest counties in Arkansas.

Today, Helena-West Helena has a population of just over 12,000 people. Like much of the Mississippi Delta, it faces unremittingly difficult economic hard times. Unemployment hovers in the double digits, per capita income is just barely above $12,000 per year, and less than 21 percent of the county’s residents in 2009 had earned a degree past high school.

In the midst of this pervasive economic deprivation, PCCUA and its Center for Working Families (CWF) strive to help local residents earn their GED; provide remedial education (post-GED), postsecondary certificate, and degree-granting educational opportunities; and work closely with local firms to provide training for entry-level and mid-career workers.

PCCUA has worked diligently to integrate all three core components of the CWF model into its curriculum, coaching, and workshops. It also is focusing upon offering students the financial management education they need to find a job in a contracting economy. Across-the-board, PCCUA seeks to nurture and develop an institutional culture among faculty and staff that better understands and is better equipped to address the challenges faced by students emerging from a background of chronic poverty.
Target population

PCCUA defines the primary target population for its CWF support services as vulnerable, low-income, under-resourced students. Since 2009, the CWF program has served an average yearly total enrollment of about 600 students.

Almost all of these at-risk students have been enrolled in the college’s Student Success classes, a two-semester curriculum that accompanies Freshman English 1. In these classes, students explore the basics of financial education and money management before moving on to building assets and increasing their personal and family wealth.

In many respects, these are the same students targeted by the Arkansas Career Pathways Initiative, a comprehensive project that seeks to raise incomes and improve postsecondary educational attainment of low-income adults in Arkansas who are eligible for TANF (Temporary Assistance for Need Families) benefits.

Project funds from the Annie E. Casey Foundation, however, permit the college to serve at-risk students who do not meet the specific eligibility requirements for Career Pathways. As one staff person observed, “CWF tends to be a catch-all. If someone doesn’t know how to help resolve a student’s issue, you send them here.”

Even so, while college administrators and staff express the desire to extend CWF support services to all students on campus, that broader access is not yet available. The first priority remains at-risk students.

The CWF program at PCCUA does, however, serve a small cohort of non-student community participants, most of whom are referred to the college by community-based institutions and public agencies. Most of these community residents are seeking to upgrade their job-seeking skills, including procuring help with developing a professional resume, as well as securing an employability certificate that attests to their ability to hold a job once they have been hired.

How the CWF approach is implemented at PCCUA

As with the other three Arkansas colleges in our study, the CWF approach at PCCUA is closely aligned with the college’s Career Pathways program. The two programs share a full-time director, three counselor/advisor positions, 12-16 Student Success coaches, and a physical location, including a computer lab, on the campus.

Every student at PCCUA also has an academic advisor, but the Student Success coaches are there to help students access and use resources both at the college and in the community. Coaching also helps students develop the soft skills that are requisite for developing and sustaining a career.

“We have to make them realize that they can be successful,” said one Career Pathways staff person. “That I [the coach] am your ‘go-to’ person.” The director of the college’s Career Pathways program agrees: “The quality of the [coaching] relationship is what really matters.”

Student Success coaches maintain an open-door policy with students, encouraging them to drop by outside of formal class time. This approach is essential for serving non-traditional students who likely are older, already have families, and may be working a job in addition to attending classes.
“We want students to succeed with their life goals,” said one administrator at PCCUA. “We want to help them decide what their own goals are. Before it was a template. Now we realize there are multiple pathways. We just try to help them develop realistic expectations about what it takes to get there.”

Beginning with an initial consultation, the coaches look carefully at the intake forms that they collect from students in order to assess the barriers the students face and to decide what sorts of coaching they will need. One of the biggest barriers for many students is the lack of public transportation, especially when they need to coordinate their children’s needs with their own daily schedules.

The coaches also provide strategies and tools to help students become more efficient with balancing their coursework assignments with their responsibilities around child care and part-time employment. One such approach recently involved the distribution of free daily planners to participants in all of the Student Success classes. The coaches help students use the planners to organize their daily and weekly activities. They have become a popular item among many students, who now carry them along everywhere they go.

In addition to addressing remedial needs in reading, writing, and math, the Student Success instructors and coaches strive to help students learn and master social mobility skills. “When we work with students, we help them understand how things really work with interviewing with an employer or keeping a job,” said a college official. “We show them the hidden rules made obvious. We have to teach them to navigate the system.”

Through embracing a hybrid of academic and financial coaching, PCCUA believes that its faculty members are getting better at helping students learn how to learn. “It’s a learning emphasis rather than a teaching emphasis,” a program administrator remarked.

Faculty who are not formally trained as coaches are encouraged to make referrals. Students have told instructors, for example, that they are homeless. Within the CWF model, teachers now have a good idea how to assist the student in resolving an issue that formerly might have disrupted coursework and impeded their path toward earning a certificate or degree.

Faculty also submit monitoring forms to the Career Pathways/CWF staff, reporting when students inexplicably have been absent or when they are not performing well in their work. “[Two of us] will make home visits if we haven’t seen them in awhile, especially if they are Career Pathways students,” said one coach. “We’re going to go and find them.”

Students and community residents, too, find ways to support one another in their progress toward accomplishing their educational goals. Those who frequent the CWF computer lab agree that there is a collaborative, supportive environment among its users. Everyone strives to help everyone else. “Once students have been over to the Center,” remarked a CWF staff member, “they usually come back!”

Financial education/asset building

“Financial aid students think they are rich at first, when they get that check,” a student success coach said. The immediate temptation, she explained, is to spend part of that money on some goods and services that may feel good but which aren’t really necessary.”

“Students often have no idea that they need financial education,” reported an employability coordinator who works with the college’s Career Pathways program. “Many times they say, ‘I never have any money, so I don’t need to think about how to keep track of it.’”
Even so, according to student surveys, financial literacy often turns out to be their favorite part of the Student Success curriculum.

When AECF made its CWF award to PCCUA three years ago, administrators and staff took stock of the college’s overall support services and determined that existing programs already were addressing two of the three core components of the CWF model. The missing piece was financial education and asset building.

As a result, PCCUA used a portion of the AECF money to overhaul the Student Success curriculum. The college’s Community College Survey of Student Engagement (CCSSE) and Survey of Entering Student Engagement (SENSE) data indicated students felt that financial stability was their biggest barrier. Follow-up focus groups conducted by the college affirmed that many students knew little about financial management.

“Our students struggle financially,” reported the PCCUA instructor who developed PCCUA’s financial education curriculum. “They depend upon student aid. They come from poverty-based homes. They never have had people show them what to do with money. They can’t think about tomorrow, because they are thinking about today. Most of our drop-out problems were related to money.”

Today, most newly entering at-risk students are enrolled in the college’s Student Success classes, a two-semester curriculum that accompanies Basic Writing I (the highest remedial English course) and Freshman English 1. In these classes, students first explore the basics of financial education and money management before moving on to the second semester, to building assets and increasing their personal and family wealth.

“In Success One, I teach money management,” one instructor told us. “We talk about how much money you need to maintain a particular lifestyle. We talk about the difference between wants and needs. One of my students said, 'I got to get married!' I explained that she needs to think in terms of getting a job, too!” Upon hearing that anecdote, however, yet another financial coach promptly added, “We also try to tell them that they want a career, not just a job.”

The CWF approach to financial education at PCCUA is not based solely upon classroom training. Staff at the college also work intensively one-on-one with students to offer advice and guidance on how to manage their money. In fact, four instructors at PCCUA have completed formal training for such intensive financial coaching.

**Data and outcome tracking**

PCCUA currently uses both handwritten and digital methods to track student progress and outcomes. In fact, both Career Pathways and CWF activities employ a case management approach. The college also uses surveys to assess the value that students place on their curricular, coaching, and workshop experiences.

Inspired in part by data tracking approaches developed by Central New Mexico Community College and shared by CNM at a statewide meeting among CWF colleges held at Southeast Arkansas College in Pine Bluff, PCCUA is now implementing Efforts to Outcomes software that can streamline case management as well as effectively track student and program outcomes.
Training in the application and use of Efforts to Outcome (ETO) software took place in 2010. The college would like all Student Success coaches to have access to ETO, but currently they are still hand counting and writing up most of their summaries about student interactions.

One speed bump that slows down progress toward effective data-gathering, CWF staff said, is that it can be daunting for a Student Success coach who also has a full-time teaching position to keep up with rising demands to gather more data about student engagement and outcomes. Even so, one college official observed that, “We share far more information now than we’ve ever shared.”

**Funding**

As with most of the 10 colleges in this study, PCCUA has pieced together its full array of CWF support services from among various programs and activities underwritten by a wide-ranging complement of funding sources. The key to success, the college reports, is “blending the initiatives.”

The primary funders include the Annie E. Casey Foundation, Career Pathways, Achieving the Dream, and TRIO (a federal program). Since 2009, the AECF has disbursed $35,000 a year to the college for its CWF program. This allocation differs from the other three CWF colleges in Arkansas, for which the Winthrop Rockefeller Foundation has provided the primary CWF underwriting.

One college administrator expressed her appreciation for AECF’s flexibility around how the funds are applied. “AECF lets us determine how best to use the money,” she said. “They understand that the colleges and then needs of students vary considerably from region to region.” Specifically, the AECF money has allowed PCCUA to extend the reach and scope of what Career Pathways can do.

The college did express concern, however, about the long-term sustainability of Career Pathways funding. “We are on a year-to-grant,” a CWF staff member said. “So any cutbacks in that program definitely could affect us.”

College personnel also express concern about recently enacted state legislation that will introduce performance-based budgeting for postsecondary education. The Arkansas Higher Education Coordinating Board (AHECB) acted in December 2011 to approve a funding formula that requires a portion of each college’s funding to be linked to outcomes such as courses completed and degrees awarded.

It appears unlikely that PCCUA will receive any new funds with this formula, a senior administrator said. Small rural colleges are expensive to operate, and there is an even greater expense when the population being served faces multiple obstacles to social mobility, including poverty or race.

**Partnerships**

PCCUA has taken a proactive approach to developing community partnerships in support of its CWF program.

This is largely the ongoing legacy of intensive partnership-building work invested in the creation of the college’s Career Pathways program, which sought to meet two important economic and workforce development needs in the region: 1) businesses need skilled workers to hire; and 2) low-income adults need employment that is gratifying and pays enough to support their families.
To ensure that Career Pathways students develop appropriate job skills that genuinely are marketable in the region, the college worked closely with local employers to target high-demand jobs. It then created a “career pathway” for each of the following fields: Business, Education, Emergency Medical Technician (EMT)/First Responders, Manufacturing, Nursing and Allied Health, and Welding.

As PCCUA has followed up these consultations with its CWF-inspired financial education curriculum and workshops, it has found a warm reception among local businesses, civic and nonprofit organizations, and public agencies. For example, AECF funds have been used to support a Resource Fair where community partners visit the campus for a half-day event. Students take advantage of the opportunity to meet with and learn more about community-based resource providers and prospective employers. The CWF program also refers students to community partners to set up and manage Individual Development Accounts (IDAs).

Leadership at PCCUA also participates in a local economic development effort coordinated by Southern Bancorp. The Delta Bridge Project has created multidisciplinary teams that seek to make improvements in several key areas: jobs and economic development, tourism, recreation and quality of life, and education.

**Encouraging a culture shift**

A small cohort of senior administrators and faculty at PCCUA has served the college in various positions for more than 20 years. They have risen through the ranks and now hold key leadership positions. Because they have worked together for so long, they genuinely understand one another’s personalities and leadership styles. They also have learned that they share a deep commitment to facilitating student success and improving student outcomes.

The Foundations of Excellence initiative, launched in 2005 with funding from the Winthrop Rockefeller Foundation, asked PCCUA to look closely at hard data about student outcomes. According to several interviewees, this was a painful process, because they realized that the college’s retention and completion rates were not what they should be.

In response, they formed a committee to identify and discuss the reasons why this was the case. “We based our discussions on data and focus groups, not just our gut feelings,” one senior leader said. Even so, the college president told us that he always knew when this committee was meeting because he could hear the animated discussion, the moans and groans, all the way down the hall.

Even so, talking so openly about what needed to be improved set the stage for the college administration’s willingness to embrace new opportunities presented by a series of initiatives that followed soon after Foundations of Excellence—namely, Achieving the Dream, Career Pathways, and Center for Working Families. Among these senior leaders, the commitment and determination to make a difference on behalf of student outcomes could be palpably felt in every interview conducted for this study.

Since those early discussions and the accomplishments that have followed, PCCUA has staked the full range of its expertise and resources upon becoming an innovative academic culture that is willing to do whatever it takes to improve students’ prospects for completing their educational goals and finding a career pathway out of poverty.

For example, PCCUA, using Career Pathways funds and other resources, has staged mandatory “poverty simulation” exercises with all faculty and staff to help them more fully realize the limitations that
students can experience when coming from a poverty background. “One of the most important things for us is that most of the educators have a middle-class background,” said Dr. Deborah King. “We may forget how difficult it is for our students to succeed.”

Last year, using Achieving the Dream and Carl Perkins funds, PCCUA trained one-third of the faculty through a cooperative learning workshop. Another third of the faculty took the workshop in 2011. The focus is upon how faculty can encourage students to work together and learn more effectively.

What has emerged from these and other learning experiments has been a paradigm shift. “Some instructors didn’t much like it and resisted the CWF approach at first,” said one student success coach. “But when they see that students who formerly were performing poorly in their classes are now doing well, getting their assignments turned in on time, they change their minds.”

**Outcomes**

Succeeding in a small, economically distressed rural town such as Helena-West Helena definitely has its challenges.

For many students, finding a good job or establishing a career in their chosen field can require relocating to a bigger city, such as Little Rock or Memphis, each a considerable distance away from Helena. And yet, Helena is where these students have access to family and friends who have been their support systems while they pursue their degree, often providing child care and sharing their living quarters. It’s not an easy decision to move on, even when local economic opportunities are limited.

Ultimately, though, college administrators and students alike are confident that the CWF approach is making a difference in the lives of students and the community. “If you are interested in doing good, Helena is small enough so that you can have a visible impact” said Dr. Steven Murray, PCCUA’s chancellor. “We’re creating a critical mass of young people who come here and want to make a difference.”

**Moving forward**

The need to improve outcomes among African-American male students is perhaps the single greatest challenge on the minds of many PCCUA administrators and faculty members.

Career Pathways chiefly serves female students, as its eligibility requirements leave out most males. Looking at the bigger picture, there exists a similar pattern: Female students generate 70 to 75 percent of all semester credit hours.

What exactly to do to address the problem is a matter of deep discussion at the college. Some faculty and staff assert that the college needs to hire more young African-American staff. Others recommended the creation of an African-American male mentorship program.

It is encouraging, however, that a majority of the participants in the college’s book club are black males, a college official observed. Book club discussions previously have served as a catalyst for significant improvements on campus, especially addressing matters related to race. Given the remarkable resourcefulness and cohesiveness that is apparent among present-day administrators, faculty, staff, and students, it appears likely that they will continue to do so.
SKYLINE COLLEGE

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<th>YEAR BEGAN</th>
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<td>San Mateo County residents who fall below the Self-Sufficiency Standard</td>
<td>Helping individuals mobilize and manage their life resources.</td>
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**Introduction and background**

SparkPoint at Skyline College in San Mateo County, California, serves as a one-stop center that students and the local community can access to achieve financial self-sufficiency. The college developed the Center, which opened its doors in early 2010, with inspiration and support from both the United Way’s dynamic initiative to reduce poverty in the San Francisco Bay area and the Annie E. Casey Foundation’s national leadership with the Center for Working Families (CWF) approach.

Skyline College is the most demographically diverse postsecondary institution in California. San Mateo County, where the college is located, is one of the wealthiest counties in the state. In fact, it often is considered part of Silicon Valley. San Francisco International Airport is located at the county’s northern end.

Skyline College officials point out, however, that income is unevenly distributed in San Mateo County, with 10 percent of the population—and more than 6 percent of families—living below the poverty line. The college also uses a Self-Sufficiency Standard to measure the actual cost of living. By that measure, about 22 percent of the county’s population struggles every day to meet their basic needs. African-Americans and Latinos have a disproportionate number of households with incomes below this Standard.

Even some college achievement enables San Mateo residents to fare better those with only a high school degree. About 25 percent of those with at least some college experience fall below the Self-Sufficiency Standard, compared to 46.5 percent of those with only a high school degree. For those residents who have *graduated* from college, however, only 9.9 percent fall beneath the Self-Sufficiency Standard.

Accordingly, SparkPoint at Skyline College seeks to help low-income families move from poverty to self-sufficiency. Its services focus on three key areas: Improving credit, increasing income, and building assets. In fact, SparkPoint at Skyline College is one of nine such Centers established throughout the Bay Area by the United Way (UWBA). Through these facilities, UWBA expects to serve at least 12,500 families over the next five years.

In fact, SparkPoint at Skyline College was the first one to be located on the campus of a California community college and to integrate its services into the college’s existing framework of student support services. “The CWF approach [at Skyline College] is both a physical center and a retention strategy,” said Skyline’s president, Dr. Regina Stanback Stroud. “Retention and persistence are key factors in student success.” She also asserts that CWF is an effort to “reconceptualize what it means to educate a person.”
**Target population**

SparkPoint at Skyline College serves its most at-risk students and their families as well as San Mateo residents in need.

Because its CWF approach integrates a number of complementary support service programs, the specific eligibility requirements for each one vary. Overall, however, the Center’s goal is to help low-income families. It defines “low-income” according to the Bay Area’s Self-Sufficiency Standard, which, when averaged for the region as a whole, is an annual income of $65,000 for a family of four.

The SparkPoint Center also strives to ensure that its services are fully accessible to non-English speaking populations, to persons with disabilities, and to communities which may not have had positive experiences with educational and governmental institutions in the past. Building trust with Latino residents, college personnel said, has required a persistent, long-term approach.

“I’ve met a lot of students here [at the SparkPoint Center],” said one student, who, although legally blind, is successfully pursuing an associate’s degree in computer information systems. “They are all very helpful. If they don’t already know the answer, they will help you look for it. Or direct me to other places.”

**How the CWF approach is implemented at Skyline College**

Operating out of a suite of offices on the second floor of Building 1 on the Skyline College campus, the SparkPoint Center provides bundled services to support students at the college and to serve low-income residents throughout its San Mateo County service area.

The SparkPoint Center structures services and resources that students and community residents utilize to improve their educational outcomes, secure better-paying employment, and promote long-term individual and family financial stability. It pursues these three goals through the following bundled programs and activities:

- **Financial education services** provide individuals and families with effective tools to manage household budgets, repair credit, modify mortgages, enroll in IDA-matched savings programs, and build the assets that can assure long-term financial stability.

- **The Career and Employment Services Center** offers a full range of services and activities that include strategies to perform well during job interviews, improve resumes, explore career options, and train for high-demand professions.

- **The English Language Institute** provides personalized guidance to second-language speakers seeking education, careers, and financial stability;

- **The Grove Scholars Program** offers need-based student scholarships—as much as $2,500 a semester for a maximum of two semesters—that enable persons from diverse backgrounds and stages of life to pursue Career and Technical Education programs.

- **The Volunteer Income Tax Assistance (VITA) Program** offers free tax help for local residents who annually earn $30,000 or less. Students from Skyline’s accounting program provide these services.

Other SparkPoint services include opportunities to enroll in public benefits programs, gain access to free and low-cost banking services, learn how to purchase a first home, and qualify for discounted utilities, discounted transit fares, low-cost automobile insurance, and a free food pantry. For the students,
access to the food pantry for emergency food shortages frees up money for college tuition, fees, and books. For low-income community residents, the food pantry may be the magnet that draws them to the Skyline campus for the first time.

Whenever feasible, the Center offers one-to-one coaching to help students and community residents make the best use of their access to these resources. For example, SparkPoint coaches meet regularly with all of Grove Scholars to help them learn how best to manage their scholarship awards and other household finances. The coaches also monitor student progress toward accomplishing their self-declared educational goals, as well as helping them improve their job-search skills.

Word-of-mouth is likely the SparkPoint Center’s most effective marketing. The Center also promotes its programs, events, and services through a mix of well-designed flyers, a newsletter, press releases, and web presence, www.skylinecollege.edu/sparkpoint. “We're specifically trying to develop a SparkPoint Center brand,” said the Center’s director. “Financial coaching is the glue service. SparkPoint Centers are branded and designed to be welcoming, with a professional presentation in order to help overcome a perceived stigma that has been associated with ‘social services.’”

**Financial aid/asset building**

As noted earlier, a fundamental emphasis upon financial education is at the core of the CWF approach embraced by SparkPoint at Skyline College.

Seven Skyline employees as well as program partners provide financial education and coaching services. SparkPoint leverages strategic partnerships in the wider community, especially to facilitate workshops and other services that support asset building. Several key community partners include:

- **San Mateo Credit Union**, which offers second chance checking accounts, debt counseling services, credit repair, and low-cost banking services;
- **Opportunity Fund**, which provides matched-savings plans (IDAs) to help students and community members build savings to invest in education or business;
- **EARN Wealthcare**, which offers financial coaching; and
- **Community Financial Resources**, which provides financial education and coaching, low-cost banking and payment tools, including a prepaid debit card, and asset-building skills training. Community Financial Resources also provides information about the larger policy context—locally, regionally, and nationally—in which individual and family economic decision-making takes place. It helps participants understand “local living economies,” “move your money” campaigns, and “voting with your dollar.”

**Data and outcome tracking**

Skyline College has developed, implemented, and continually refines a comprehensive, carefully defined data gathering and management process to track students who interact with its SparkPoint Center. This protocol begins during the intake process with a welcome form that captures the basic information needed to continue the relationship.

Once students decide to seek one-on-one coaching services and to work toward specific SparkPoint goals, they also fills out a Baseline Assessment that captures information about the individual’s income,
asset, debt, and credit scores. There also is a budget sheet that breaks out the individual’s expenses. Many coaches fill out the form with the student during the initial coaching session.

Taken together, these two components comprise the SparkPoint Center’s minimum data requirements. The college seeks to keep the process as flexible as possible to respect the customer relationship and not create a bureaucratic or impersonal “social services” feel to the process. The college emphasizes, however, that it is critical to capture complete and accurate data in order to effectively assess whether the SparkPoint Center’s CWF approach is, in fact, moving individuals away from poverty and toward financial stability.

The SparkPoint Center uses Efforts to Outcomes (ETO) software to track and manage this data. It has built out and streamlined the system, the Center’s director said, and now “we are working to turn a logic model into a dashboard.” In fact, ETO is connected to the college’s information system (Banner) but along with such integration also come challenges.

For example, SparkPoint at Skyline College recently enlisted four new community service providers with formal memoranda of understanding. The ETO software, however, is written in a way that granting these partners any access at all to student data would allow them to access the entire database, including those students who have not yet granted formal permission for these new partners to view their data.

Such unrestricted access presents a formidable obstacle to sharing data. The federal government has set stringent guidelines, called the Family Education Rights and Privacy Act (FERPA), to protect the privacy of educational data. Accordingly, Skyline College made a decision to capture the partner’s client data and have Skyline College input that data directly into ETO, as permitted under FERPA.

The college also collects Career and Technical Education (CTE) Program “Completers and Leavers” information through a survey that also gauges student satisfaction, time to employment, and wages before and after their CTE program experience. A recent survey, disseminated through email, phone, and traditional mail, had a 29 percent response rate. The college also gathers employment data, through formal contacts with employers in a cooperative learning program and through informal conversations.

**Funding**

Funding for the SparkPoint at Skyline College comes from diverse sources, including both public and private dollars. The Bay Area Workforce Funding Collaborative made a sizable investment of $600,000 for 2009-2012. Additional funding managed by the SparkPoint Center facilitates improved CTE Pathways and college going rates among San Mateo County high school aged youth and connects those youth to career pathways linked to SparkPoint resources and services.

College personnel estimate that about 10 percent of the cost of operating the Center has come from the United Way of the Bay area. Other funders include: the Grove Foundation, the San Mateo County Human Services Agency, and the Annie E. Casey Foundation (which provided a small initial planning grant).

Regarding long-term sustainability, the college recognizes that it needs to document solid data about student outcomes, especially for its innovative SparkPoint Center programs. Administrators and program leaders assert that investors need to know whether these initiatives are working, as does the college itself. One staff person commented that it would be very helpful to have such data by the end of 2011.
**Partnerships**

Within the college, SparkPoint provides tours of the facility for faculty and staff, who often bring with them learning communities of students. These learning communities are cohorts of students who share courses in common. Faculty members develop linked instruction and provide contextualized learning for these groups. Financial coaching and workshops, too, are linked to specific learning communities, such as those that bring together individual cohorts of Latino, African-American, and Filipino students.

Beyond the campus, SparkPoint at Skyline College has five external partners defined either by Memorandum of Understanding or contract. Extensive referral relationships enhance the SparkPoint network of services and resources. The Bay Area has a rich nonprofit culture, and there appears to be a considerable degree of synergy in that many community partners are interested in “measuring the same things” as the Center.

SparkPoint at Skyline College is an integral part an emerging regional network of community-based SparkPoint Centers that are supported by the United Way of the Bay Area (UWBA). That network lately has expanded, and several of the newer SparkPoint Centers have visited or consulted with Skyline College as they prepared for launch. All of these SparkPoint Centers are collaborating in the UWBA initiative to cut poverty in the Bay Area by 50 percent by the year 2020.

Jewish Vocational Service currently has been underwriting a part-time staff position at the SparkPoint Center to build capacity with employment services. The pilot model has focused upon green and sustainable jobs, with the goal of helping students gain skills and become ready to go back into the workforce. Other recent peer-to-peer learning partnerships with local community organizations have included the Pacifica Resource Center, which also supports low-income families in San Mateo County, and 211 Bay Area, a toll-free number in the Bay Area that connects residents with community services.

Across all of these networks, Skyline College has sought to facilitate learning about the power of social networks. Staff cited AECF research asserting that positive social networks—meaningful connections between people and between people and institutions—help families gain access to valuable resources. One United Way of the Bay Area employee, in particular, wondered how one might strengthen the ability of any particular node in the United Way network of regional SparkPoint Centers to more effectively serve as a portal to resources located at any other node. “We need to identify the nodes that are working and study them,” she said.

**Outcomes**

Like the other SparkPoint Centers clustered in the Bay Area, the Skyline College SparkPoint Center seeks to help low-income families move from poverty to financial stability, as measured by their attaining the following four outcomes:

- Livable income that reaches the Self-Sufficiency Standard (i.e., $65,000 for a family of four in San Francisco)
- Good credit score of 650 or above
- Savings equal to three months of living expenses
- Debt less than 40 percent of monthly income
“We want to see mobility toward those goals within two to three years,” declared one senior administrator.

Meanwhile, as the college gathers and analyzes outcome data, the Skyline Center can look for encouragement to recent program output data (2010) reflecting annual participation in some of its core programs: 2,088 served overall. 770 served by the food bank. 450 served by the campus office California Employment Development Department. 100 people had their taxes done, mostly community clients, through VITA, and 350 people participated in financial education and coaching.

**Moving forward**

As Skyline College moves forward with its CWF-inspired SparkPoint Center, several key insights can indicate its progress.

First of all, the college and its partners keep in mind that the larger community-based outcomes it seeks are not likely to happen overnight. The United Way would like to use ETO outcome data to influence policy and effect systems change at the national level, but this, too, will take time. The United Way is evolving toward more collective impact, one staff member informed us. Even so, it needs a stronger network, with more interaction among the agencies.

SparkPoint has garnered significant support and good will from the campus and community. However, SparkPoint criticism questions whether or not SparkPoint’s focus takes the college off mission. “We have a very delineated line to walk about our mission,” Dr. Stroud, the college president, said. “We are not a social services agency.”

In any event, college personnel said the institution must find ways to “tell the story better.” Doing so will require compelling outcome data, testimonials from students and their families, and a continuing wave of successful academic innovations, such as stackable certificates in programs like automotive, early childhood education, and allied health.

Overall, Skyline must concern itself with the overall integrity of community economic sustainability, the college president said. “It must promote self-agency on the part of community residents. After all, this community really does come to the college, and community residents view Skyline as their cultural capital.”
Brief Descriptions of Remaining CWFs

GATEWAY COMMUNITY COLLEGE

Background: Gateway Community College is located in New Haven, Connecticut, a city notable for its dichotomy between areas of wealth and poverty. In 2009 the college used support from the Annie E. Casey Foundation to start its CWF approach in the context of two learning communities of students (Learning communities are linked, cohort-based courses that provide more engagement and support for at-risk students because they have more consistent contact with faculty and students.). Students enrolled in these learning communities are typically working, first-generation college students with very little knowledge about how to navigate through higher education.

Key activities and approach: The college developed an assessment for students in the learning communities to find out what their non-academic needs are and developed partnerships with community agencies to meet those needs, such as transportation and food assistance. A credit union employee teaches a seven-hour financial education unit in one of the learning community courses. It covers financial products, credit histories, budgeting, and asset building.

Particular focus/unique aspects: CWF leaders have worked with the college’s foundation to obtain emergency financial support for students in need, particularly for child care, rent and books.

Plans for moving forward: Gateway has recently expanded its outreach beyond the learning communities so that more than 300 have received some type of CWF service. Despite having relatively little external funding for this effort, the program leaders have been able to match students’ needs with resources on and off campus. They envision long-term sustainability for the CWF approach through the integration of the CWF services into traditional student service functions on campus.

NORWALK COMMUNITY COLLEGE

Background: The CWF approach at Norwalk was developed in 2009 in concert with a local community foundation—Fairfield County Community Foundation’s Fund for Women and Girls—and the Norwalk Community College Foundation. Branded the Family Economic Security Program, its purpose is to more successfully support student parents, placing them on a path toward better jobs and self-sufficiency.

Norwalk is located in an affluent county in Connecticut and it is difficult to find a family-sustaining job without a four-year degree, according to a labor market study conducted by the community foundation. As a result, the college’s CWF emphasizes transfer to a four-year college over immediate employment. CWF leaders call this the “fourth” pillar of their particular CWF approach.

Key activities and approach: Norwalk’s CWF is a cohort-based, highly structured, five-year effort. Students apply for scholarship support and each year 20 are selected to receive financial support in conjunction with prescribed numbers of achievement and financial coaching sessions. The purpose is to help these student parents meet their educational and financial goals.

Particular focus/unique aspects: One-day retreats with students and coaches and a networking event with potential employers are community and skill building components in the college’s CWF approach.
In addition to the students enrolled in this “full treatment” of scholarship plus coaching, the CWF director identifies other student parents on campus and reaches out to them to participate in some CWF services too, e.g., assistance in applying for financial aid and other financial education services.

**Plans for moving forward:** Norwalk is treating this five-year scholarship/coaching effort as a research platform, building in substantial quantitative and qualitative assessments. The purpose is to evaluate the CWF services and outcomes, identifying the most effective policies and strategies they may be institutionalized college wide after the five years.

**COLLEGE OF THE OUACHITAS**

**Background:** The College of the Ouachitas (COA) in Malvern, Arkansas is a small, single-campus institution that serves a five-county area in the state’s mostly rural south-central region. The approximate median yearly income in the five-county region is $33,400.

**Key activities and approach:** Like other CWF colleges in Arkansas, the CWF program at COA is aligned with other complementary student success initiatives—principally, Career Pathways, TRIO, and Achieving the Dream. CWF services share offices with Career Pathways (as well as having a physical presence at the off-campus workforce center). Achieving the Dream helped the college learn how to be a data-driven organization, throwing a spotlight on the college's underlying shortcomings and highlighting its successes. Support for most CWF activities at COA come from the Winthrop Rockefeller Foundation.

According to one college administrator, CWF essentially represents an “intensive care” or “emergency room” approach for helping at-risk students accomplish their educational goals. “We find that our students come to college with a lot of baggage,” the administrator said. “They’re looking for the first speed bump that will knock them out of school.” CWF is there to help make sure that does not happen, he asserted.

In this context, CWF is especially valuable, because it allows COA to reach a lot of students who do not qualify for Career Pathways. Plus, the flexibility of the CWF grant permits COA to extend its reach into the community and serve young people at Boys and Girls clubs and even people at Walmart. “We use it to get past a lot of the barriers that other programs have,” said the CWF program leader.

**Particular focus/unique aspects:** The CWF program at COA is a relatively young program that is just now taking flight after a year-long planning period. The college’s CWF director said they are patterning their program after Phillips Community College, especially in the area of financial education. COA is developing a financial education curriculum that will be fully integrated into coursework required for all incoming freshmen, plus the CWF program seeks to have all Career Pathways and TRIO staff trained as financial coaches. The college asks all CWF participants to participate in community-service activities.

**Plans for moving forward:** Mentoring African-American young men is a high-priority for COA, including reaching out to middle-school students in the local area.
PULASKI TECHNICAL COLLEGE

Background: Pulaski Technical College is the largest two-year college in Arkansas. Its three main campuses are clustered in and around Little Rock, the state capital, located in the central part of the state. Its 11,500-student enrollment is about equally divided between full-time and part-time students. Eighty-five percent are first-generation college students.

Key activities and approach: CWF began within Career Pathways but now is located within Student Life and Leadership. The college’s one full-time CWF staff person travels among the college’s three campuses to help implement the financial education program. Primary support for most CWF activities at Pulaski Tech comes from the Winthrop Rockefeller Foundation.

Particular focus/unique aspects: Pulaski Tech is seeking to widen the availability of its financial education opportunities to include all students on the three main campuses. It has integrated financial education into the College Seminar that is a required course for all first-year, full-time students. The class covers household budgeting, credit score counseling, how to access and manage financial aid, and other topics.

The college provides more intensive financial coaching through other student support programs, including its Network for Student Success, Career Pathways, TRIO, and an initiative that seeks to encourage and support African-American males to stay enrolled in school and accomplish their educational goals.

Plans for moving forward: Last spring, Pulaski Tech realized that not many students had been taking advantage of financial education workshops until late in the semester, and then only because doing so was mandatory to meet the requirements of their scholarship money. As a result, the college took responsibility for financial education out of Career Pathways, placed it with CWF, and completely rewrote the 18-module plan for presenting financial education information.

Now the college seeks data to assess the outcome of these changes, although it acknowledges that asking the coaches, whose full-time faculty teaching duties are their primary responsibility, to gather such information can be a challenge.

SOUTHEAST ARKANSAS COLLEGE

Background: Southeast Arkansas College (SEARK) is located on a 42-acre campus in Pine Bluff, Arkansas. Pine Bluff is also home to the University of Arkansas at Pine Bluff. SEARK serves the citizens of six counties in southeast Arkansas that have a combined population of approximately 158,000. Like the rest of the Mississippi Delta region, these six counties overall in 2009 experienced relatively high percentages of persons living beneath the poverty line.

Key activities and approach: With primary support from the Winthrop Rockefeller Foundation, the primary goal of the CWF program at SEARK is to implement the CWF financial education and support model for low-income students and their families. As with the other Arkansas colleges in our study, the CWF program works hand-in-hand with other complementary programs, such as the Career Pathways Initiative.
SEARK seeks to improve retention and graduation rates through providing a multifaceted package of voluntary CWF workshops and a lecture series that address a range of skills including writing a resume, interviewing for a job, improved nutrition and health, managing personal credit scores, and overall financial education. The college also integrates modules about these skill sets into its first-year experience course that is required for all new entering students.

The CWF also provides one-on-one coaching for students who drop by the CWF offices to seek advice about topics ranging from legal questions, housing, and personal debt. The college seeks to meet individually with Career Pathways students, in particular, on a regular basis.

**Particular focus/unique aspects:** SEARK was the initial pilot site for developing the Arkansas Career Pathways Initiative, which since has expanded to all 22 of the state’s two-year institutions. The college realized, however, that Career Pathways does not meet the needs of all students. With CWF, SEARK has sought to connect students with a broad range of community-based programs that offer strategic resources that can assist students. CWF recently hosted a community resource fair in which 225 students turned out to meet with 34 community agencies.

**Plans for moving forward:** The college’s new president said that CWF is definitely the “right thing to do,” in terms of serving both students and the workforce development needs of local employers. He also said that tracking improved CWF outcomes would help “justify our existence,” especially in anticipation of performance-based budgeting legislation approved earlier this year in Little Rock. Looking forward, he also said the college needs to work closely with the Pine Bluff Chamber of Commerce and the Economic Development Alliance of Jefferson County to help develop and expand the local economy so SEARK graduates can find good jobs.