

Beyond Financial Aid

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



by:
Priyadarshini Chaplot, Darla Cooper,
Robert Johnstone and Kelley Karandjeff

A promising resource to aid students of promise

College has never mattered more than it does right now — to individual Americans or to the nation as a whole. Economists and labor experts tell us clearly that 21st century jobs require high-level knowledge and skills — the type of learning that can only be acquired in high-quality postsecondary programs. In fact, the experts say that few American can expect to build and maintain a middle-class lifestyle without some sort of college-level credential.

What's more, the benefits of college-level learning go beyond economics. Higher education is also a key element of personal growth and social progress. The college experience affords myriad opportunities to students and graduates, often opening them up to entirely new worlds. College is at once a window and a door, a view of the possible and a way to make it real.

Unfortunately, at a time when college success is vital to nearly every American, far too many find that success unattainable because of rising costs and increasing levels of unmet need. Low-income college students face very high financial hurdles, barriers that can no longer be overcome solely through the use of traditional financial aid.

Student loans, grants, public and private scholarship programs — these are all important tools in the effort to assist low-income students. But these forms of traditional financial aid just aren't enough — not when one-third of all undergraduates qualify as low-income; not when these students struggle financially to meet day-to-day needs such as housing, transportation and child care; not when the most academically promising students in the lowest income bracket graduate at a rate of only 26 percent — lower than that among the *worst-performing* students from wealthy families.

What's needed to address these inequities and change this dynamic — and what is already working on many campuses — is a broader, more holistic, more nuanced approach. It's an approach that offers students a range of culturally sensitive, innovative and effective services to strengthen their financial stability. In short, what's needed is a thoughtful effort such as the one outlined on these pages — an effort that, as this guide's title states, goes *Beyond Financial Aid*.

BFA is, in one sense, a compendium of best practices for assisting low-income students. It highlights good work that, in many cases and in many places, has been underway for years. So the lessons here are not new. Still, we at Lumina see value

in collecting these lessons in one document, in lifting up the promising practices for others to emulate.

But *Beyond Financial Aid* is more than a compendium of what works; it's also a resource that can help you work *better*. *BFA* is designed to serve as a practical guide for institutions to improve their service to low-income students and thus increase the success of those students. It offers institutional leaders six concrete strategies they can use in two ways: first, to determine how (and how well) their low-income students are being served, and then to devise and implement plans to improve, expand and better coordinate those services.

My Lumina colleagues and I are excited about *BFA*. We think it has enormous potential to increase success rates among the students who face the highest barriers — the students who *must* succeed if we are to truly progress as a nation.

But potential is only realized through practice, and even the best tools must be honed to be effective. So we need your help. I urge you not just to review this document, but to *use* it. Learn and apply its lessons. Take the institutional self-assessment. Work with your campus colleagues to forge and implement a plan of action.

And most important, let us at Lumina know what you think about *BFA* and how we might improve it. Share your success stories. Describe the programs and practices that have worked on your campus. Tell us about the challenges you still face. Send your thoughts to bfa@luminafoundation.org. Your feedback — and your continued partnership — are vital as we work to make college success a reality for millions more Americans.

Thank you for your commitment to that effort.



Jamie P. Merisotis
President and CEO





Table of contents

Executive summary	1
Introduction	3
Framing 'Beyond Financial Aid'	4
A primer on strengthening colleges' support for low-income students	5
Part 1: Making the case for improved support to low-income students	5
Who are low-income students, and how does poverty hinder their success?	5
What are the benefits of supporting low-income students?	7
Part 2: Exploring six strategies to support low-income students	10
Strategy 1: Know the low-income students at your institution	10
Strategy 2: Provide supports to help low-income students overcome practical barriers	11
Strategy 3: Leverage external partnerships for service delivery on campus	14
Strategy 4: Empower students to use available resources	14
Strategy 5: Review your internal processes	16
Strategy 6: Implement effective practices to strengthen the academic progression of all students	16
Conclusion	18
Using 'Beyond Financial Aid'	19
The 'BFA' Self-assessment Guide	20
Part 3: Assessing your institution's support of low-income students	20
Strategy 1: Know the low-income students at your institution	21
Strategy 2: Provide supports to help low-income students overcome practical barriers	22
Strategy 3: Leverage external partnerships for service delivery on campus	24
Strategy 4: Empower students to use available resources	25
Strategy 5: Review your internal processes	27
Strategy 6: Implement effective practices to strengthen the academic progression of all students	28

Part 4: Interpreting your self-assessment results and strengthening support of low-income students	30
Strategy 1: Know the low-income students at your institution	31
Strategy 2: Provide supports to help low-income students overcome practical barriers	32
Strategy 3: Leverage external partnerships for service delivery on campus	33
Strategy 4: Empower students to use available resources	35
Strategy 5: Review your internal processes	36
Strategy 6: Implement effective practices to strengthen the academic progression of all students	37
Reflection and next steps	38
Endnotes	39
About the authors	41
Acknowledgments	42

Executive summary

Higher education institutions have a critical role to play in increasing college participation and success among low-income and minority students. Institutions can meet their commitment to produce more equitable outcomes by improving their efforts to reduce financial hardships among low-income students. *Beyond Financial Aid (BFA)* can aid them in that work. It builds on three guiding principles:

- (1) A large and growing number of postsecondary students face the challenges created by limited resources. In fact, approximately one in three American undergraduates receives a Pell grant and is therefore considered a low-income student.
- (2) When institutions structure and offer all types of financial aid (including nontraditional supports) in a coherent, consumable way, students will persist longer, generate additional revenue for the institution, and graduate at higher rates.
- (3) Providing these supports in an intentional way is not an impossible dream. Colleges across the country are already doing it and doing it well.

'Beyond Financial Aid:' purpose and elements

College affordability is about more than tuition and fees. It reflects the ability of students and their families to meet expenses and maintain a reasonable standard of living. Traditional financial aid such as grants and loans are often inadequate to cover the true cost of attendance. *BFA* expands the traditional concepts of what social and financial supports are necessary to address the broader needs of low-income students. Those needs include access to reliable and adequate nutrition, transportation, housing and child care — as well as financial, tax and legal services. With access to a more comprehensive network of supports, low-income students can establish a financial foothold. This allows them to focus on and achieve their education goals. In addition to these supports, institutions can and should review and revise their own pricing structures, financial aid strategies and scholarship policies to help ensure the success of all students.

BFA (1) makes the case for broad, integrated financial supports for low-income students, (2) provides a framework of six concrete support strategies with examples from institutions across the nation, (3) includes a self-assessment for institutions to gauge their own capacity and readiness, and (4) provides an interpretation guide to help institutions make sense of their

assessment results and inform next steps. Collectively, *BFA* addresses the following questions:

- How can your institution assess its readiness and capacity to support low-income students?
- What strategies can your institution consider adopting to better support low-income students?
- What initial steps can your institution take to strengthen its support of low-income students?

The benefits of increasing support to low-income students

Strengthening the financial stability of low-income students can generate enormous gains at multiple levels. Such efforts can increase students' long-term economic independence, make the economy more efficient, and contribute to a more equitable society. For institutions, strengthening the financial stability of low-income students can offer numerous benefits. For example, it can help institutions:

- Improve key indicators of institutional performance, including rates of student retention, completion, transfer and employment.
- Address calls from accrediting agencies, state educational systems and the public to ensure quality, affordability and equity.
- Create economic benefits, including increased revenue from tuition and state apportionment.
- Narrow the so-called "achievement gap," which may be less about achievement and more about students having the resources to succeed.
- Strengthen commitment to and relationships within the local community.

Low-income students: who and how many?

Using receipt of a Pell grant as a proxy for low-income status, approximately one of three American undergraduates is low-income. Bearing in mind that not all low-income students who are eligible for financial aid actually apply, the exact number of low-income students is arguably much higher. Many economically disadvantaged students arrive at postsecondary institutions with needs that simply cannot be addressed through traditional college supports. In addition to entering institutions with academic

challenges, low-income students often must balance school with competing priorities, including families and jobs. More often than expected, these students may lack reliable access to adequate housing, food, transportation, health care and child care as well as financial, tax and/or legal services. Though they qualify for and receive financial aid, these students can still have significant unmet financial needs. Many are unaware of the supports that are available in their communities and on campus to alleviate these hardships. Being underprepared and overextended, such students often delay entry into postsecondary education after high school, enroll part-time or inconsistently, disengage from school, or in many cases, drop out altogether.

Six strategies to increase support of low-income students

BFA concentrates on six concrete strategies that can help institutions address the broader financial needs of low-income students:

1. **Know the low-income students at your institution.** Each institution varies in the specific makeup of its low-income students and in the supports it offers those students. Reviewing quantitative and qualitative institutional data can help determine accurate numbers and characteristics of low-income students, how they experience the institution, and which factors affect their ability to succeed.
2. **Provide supports to help low-income students overcome practical barriers.** A financial stability package for low-income students can extend beyond traditional financial aid. It can include easy access to public benefits such as food assistance and health care, the provision of financial and career coaching, and implementing on-campus programs to offer services such as automotive repair, tax preparation and legal services. While many institutions provide an array of resources and assistance to low-income students, these supports can be delivered more effectively if they are bundled, integrated and centralized.
3. **Leverage external partnerships for service delivery on campus.** Institutions can leverage and expand their network of partnerships to include groups with shared missions, values and students. Strengthening these relationships may require up-front effort and sustained commitment, but these partnerships can benefit students, institutions and the external organizations.
4. **Empower low-income students to use available resources.** While many students proactively seek out services and resources, many others do not. Normalizing the act of using a variety of financial supports, including financial assistance and public benefits, can increase their use. Also, shifting to an “opt-out” model as the

default — a process that automatically provides services unless students actively choose not to use them — can increase students’ use of services.

5. **Review your internal processes.** Institutional policies and processes are created to fit specific conditions. However, as time passes, what was designed as a convenient policy or a reasonable process may have unintended negative impacts (e.g., academic, financial) on low-income students. Reviewing your institution’s internal processes from the perspective of low-income students can help highlight opportunities to revise and streamline those processes in ways that can better meet students’ needs.
6. **Implement effective practices to strengthen the academic progression of all students.** Many institutions are exploring practices known to encourage the progression and achievement of all students. However, without integrated supports that stabilize their finances, low-income students are at a particularly high risk of not reaching their education goals.

The ‘BFA’ Self-assessment Guide

Each institution can address these six strategies in ways that acknowledge its unique mix of culture, priorities, resources and existing efforts. To identify your institution’s priority areas for action, *BFA* includes a self-assessment that helps your institutional team:

- Explore how your institution addresses the variety of financial issues your low-income students face.
- Determine how integrated your institution’s services are.
- Discover opportunities for improvement, both by enhancing and/or expanding current services and by adding new services that address gaps.

After conducting the self-assessment, your team can use the accompanying interpretation guide to make sense of the results in terms of:

- Your institution’s current composition and circumstances of low-income students.
- Potential opportunities inside and partnerships outside the institution.
- How to start a dialogue and develop a plan of action for strengthening support of low-income students at your institution.

In doing so, colleges and universities can ensure that increasing numbers of low-income students at their institutions achieve the levels of success that can translate their higher education experiences into long-term economic independence.



Introduction

Ben, age 21, is entering his fourth year at the local state university. Having selected a major late in his second year, he still has two years of coursework remaining to earn his biology degree. His financial aid barely covers his tuition and the cost of books and lab materials. Last month, he was laid off from his manufacturing job, where he worked 30 hours a week. With no savings to provide a cushion, he is left with no means to continue paying for his apartment or finish paying his credit card bill. Now, he finds himself living out of his car. He has an outstanding debt from the last term at the university and, without addressing it, he will be unable to register for the fall term. His friend, who also attends the university, has mentioned that she had been in a similar situation and received some support from the campus to continue her studies. Ben wants to learn more but doesn't know where to begin.

Jennifer, 32, arrives at her calculus class at the local community college, where she is enrolled full time, looking weak and exhausted. When her professor asks her what is wrong, she reveals that she has barely eaten for three days, saving any remaining food for her two young children. Suffering an injury at work and without her full paycheck, she's had great difficulty making ends meet. Her cousin has offered her some part-time work, but she is hesitant to take it because the hours conflict with her school schedule. However, given her mounting financial challenges, Jennifer is uncertain she can continue classes while tending to her family's needs.

Even in the midst of an economic recovery, Ben, Jennifer and millions of other economically disadvantaged students are working harder than ever to get by, let alone get ahead. Without sufficient wages to provide for themselves and their families, many low-income individuals are turning to higher education — and for good reason.¹ Postsecondary preparation remains the greatest investment that those experiencing economic hardship can make in and for themselves.^{2,3} Yet low-income students at colleges and universities across the nation face innumerable challenges as they try to achieve their education goals.

Poverty is more widespread than most people realize, and it's especially common among students of color. Racial and ethnic

minorities are the fastest-growing groups in the United States, and they make up a disproportionately large segment of our nation's poor.⁴ And as our country's college-going population mirrors these broader demographic shifts, many low-income students arrive at postsecondary institutions with needs that simply cannot be addressed through traditional academic supports. Not only do they enter institutions with academic challenges, many low-income students also must balance school with other priorities, including jobs and families.

More often than expected, these students lack reliable access to adequate housing, food, transportation, health care and child care. Many are unaware of the supports that are available in their communities and on their campuses to help alleviate these hardships. Being underprepared and overextended, such students often delay entry into postsecondary education after high school, enroll part-time or inconsistently, disengage from school, or in many cases, drop out altogether.

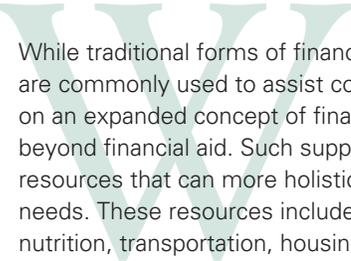
Recognizing the unique challenges that low-income students encounter when trying to find their way into and through higher education, a growing number of community colleges and universities around the country are implementing strategies to support students in establishing a financial foothold that enables them to focus on their education goals. These institutions are facilitating connections to existing services from federal and state agencies, offering new supports to bring stability to students' lives outside school, and delivering this assistance in a more integrated and comprehensive manner on their campuses.

Through a combination of hard data, academic research, real-life examples and observations, *BFA* addresses the following questions:

- How can your institution assess its readiness and capacity to support low-income students?
- What strategies can your institution consider adopting to better support low-income students?
- What initial steps can your institution take to begin strengthening its support of low-income students?



Framing 'Beyond Financial Aid'



While traditional forms of financial aid such as grants and loans are commonly used to assist college students, *BFA* focuses on an expanded concept of financial supports that extends beyond financial aid. Such supports include nontraditional resources that can more holistically address students' broader needs. These resources include access to reliable and adequate nutrition, transportation, housing and child care — as well as financial, tax and legal services. Supplementing these efforts, institutions can and should review and revise their own pricing structures and financial aid strategies to help ensure the success of all students. For example, merit-based aid programs have increased substantially compared to need-based programs.⁵ Many institutions continue to recruit well-qualified students — usually from higher socioeconomic strata — at the expense of supporting low-income students.

BFA builds on three guiding principles:

1. A large and growing number of postsecondary students face the challenges created by limited resources. In fact, approximately one in three American undergraduates receives a Pell grant and is therefore considered a low-income student.
2. When institutions structure and offer all types of financial aid (including nontraditional supports) in a coherent, consumable way, students will persist longer, generate additional revenue for the institution, and graduate at higher rates.
3. Providing these supports in an intentional way is not an impossible dream. Colleges across the country are already doing it and doing it well.

BFA is designed to assist individuals and teams at community colleges and undergraduate institutions interested in helping more low-income students reach their education goals. To that end, it primarily encourages the implementation of broad, integrated financial supports that can strengthen students' ability to manage their finances and address basic needs. This approach goes beyond focusing solely on financial aid or encouraging students to take out loans. By expanding the concept of financial supports and offering practical approaches to integrate information and services, we hope institutions can assess their existing support efforts and incorporate new practices. We want you to explore how strengthening the set of financial supports

to low-income students can work within your institution's unique circumstances.

BFA consists of two sections:

- **A primer on strengthening support for low-income college students:** This section makes the case for improved support for low-income students and provides a framework with six concrete strategies and examples from colleges across the country.
 - *Part 1: Making the case for improved support to low-income students* briefly summarizes the composition of the low-income population in our institutions of higher education and then explains the impact of poverty on student success. We then outline the multiple benefits of improving the financial stability of these students.
 - *Part 2: Exploring six strategies to support low-income students* provides a framework for approaching assistance to students with economic challenges, including a set of practical strategies and examples.
- **The *BFA* Self-assessment Guide:** This section is designed to help your institution assess the extent of its comprehensive support for low-income students and plan revisions accordingly.
 - *Part 3: Assessing your institution's support of low-income students* offers a self-assessment that can help you identify your current practices for supporting low-income students and spur thinking about how to revise existing approaches and add new ones.
 - *Part 4: Interpreting your self-assessment results and strengthening support of low-income students* provides a guide for interpreting your assessment findings and/or facilitating an institutional conversation about how to strengthen assistance to low-income students and improve their outcomes.

A primer on strengthening colleges' support for low-income students

Part 1: Making the case for improved support to low-income students

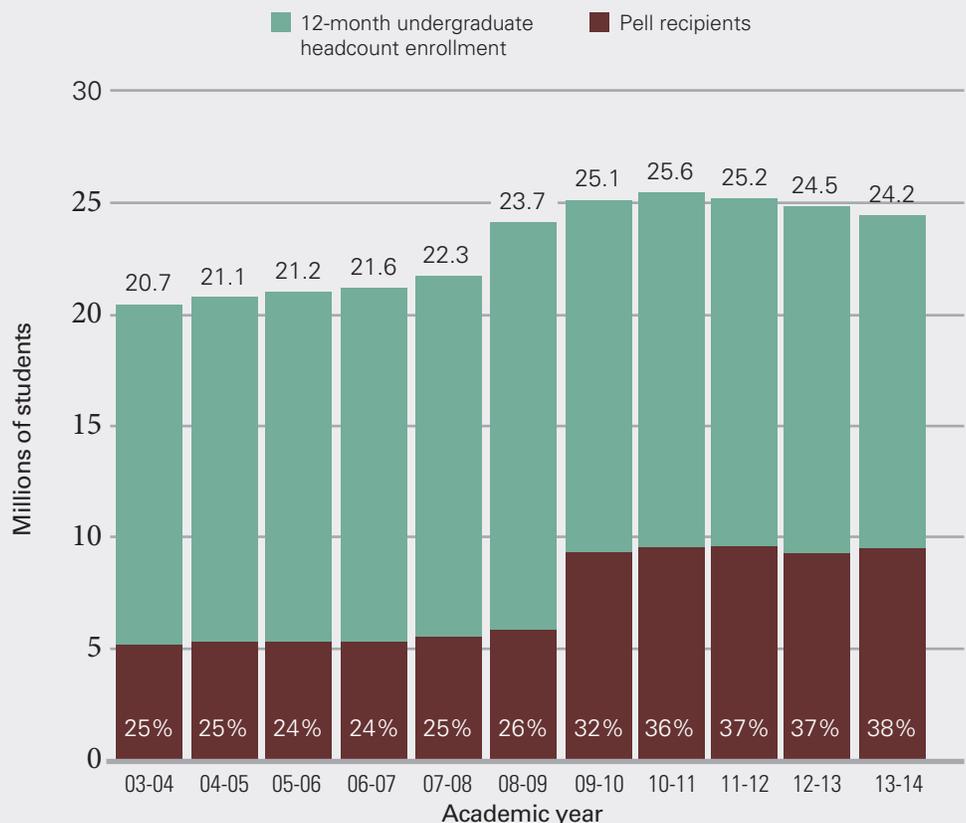
Who are low-income students, and how does poverty hinder their success?

Low-income students represent a considerable portion of the postsecondary population. In 2008, 44 percent of all low-income individuals ages 18-26 were or had been enrolled in postsecondary education.⁶ Using the Pell grant as a proxy for low-income status, approximately one in three undergraduates across the country qualifies as low-income, a figure that has remained fairly consistent from the 2003-04 through the 2013-14 academic years (see Figure 1, *Total Undergraduate Enrollment and Percentage of Students Receiving Pell Grants, 2003-04 to 2013-14*).⁷ Note that not all low-income students who qualify for financial aid actually apply.⁸ Thus, using the number of Pell grant recipients to estimate the number of low-income students actually undercounts the true number.

These students represent a broad mix of the population, including women and men, single and working parents, students with disabilities, undocumented individuals, and foster youth. They also include racial and ethnic minorities, as students experiencing economic hardship are more likely to be Hispanic, African American and Native American.^{9, 10} Low-income students are more commonly first in their families to attend college and may lack the necessary skills and knowledge to navigate the complex channels of

higher education.¹¹ Generally, they tend to be less familiar with the postsecondary setting and often have more and different financial responsibilities than those of higher-income students. Though low-income students may see higher education as one of the surest paths out of poverty, the combination of academic and socioeconomic hardships they face can hinder their ability to complete their education goals.

Figure 1: Total undergraduate enrollment and percentage of students receiving Pell Grants, 2003-04 to 2013-14



Note: Twelve-month undergraduate headcount for 2013-14 is estimated based on preliminary fall 2013 IPEDS enrollment data.

Source: NCES, *Postsecondary Institutions and Price of Attendance in 2013-14; Degrees and Other Awards Conferred: 2012-13; and 12-Month Enrollment: 2012-13: First Look (Provisional Data)*; NCES, IPEDS preliminary fall 2013 enrollment data; calculations by the authors.

Low-income students face a double threat: rising tuition paired with an urgent need to support themselves and their families.¹² Between 1999-2000 and 2011-2012, out-of-pocket expenses for low-income students increased (after subtracting grants, loans, work-study and all other student aid), despite an increase in grant and loan aid over the same period.¹³ A 2010 study found that 79 percent of low-income, first-generation students still had financial need after receiving all of the financial aid for which they were eligible in 2004; this compared with only 34 percent of their first-generation peers who were *not* low-income.¹⁴ In addition to increased costs, low-income students must also factor in foregone wages — what they could have earned had they chosen to work instead of attending college. Consequently, many low-income students seek more affordable postsecondary options, such as community colleges and public universities. According to the American Association of Community Colleges, 42 percent of community college students are the first in their families to enroll in higher education and 58 percent attend part time. Nearly 85 percent of these students work while in school, with about one-third working full time.¹⁵

While community colleges and state universities may provide more affordable alternatives for higher education, low-income students confront a mix of academic and socioeconomic barriers once they enroll, challenging their ability to keep academics a priority.

Socioeconomic challenges

Typically the first in their families to attend college, economically disadvantaged students tend to be less familiar with how to navigate higher education, including how to plan and prepare for, apply to, and fund college. Despite qualifying for and receiving financial aid, they can still have significant unmet financial needs. These needs can include, but are not limited to, reliable access to adequate food, shelter, transportation, health care and child care. Low credit scores, lack of savings and unmanageable debts may compound students' struggles, complicating their efforts to manage finances while increasing their stress levels (see textbox, *Minor issues can turn into major derailments for low-income students*). Additionally, they may have dependent family members. While in college, low-income students may take on heavy student loan debts or engage in behaviors that hamper their ability to earn postsecondary credentials. Such activities include working full time while enrolled, attending college part time while working, or dropping out until they can afford to return. According to a Public Agenda report on why so many students fail to finish college, 54 percent of students surveyed said they needed to work to

support themselves or their families and could not balance work and classes; 31 percent clearly stated that they could not afford college.¹⁶

The paradox here is that many students facing financial hardships are unaware of how close they are to support that may lessen some of their stressors. In many cases, students may not know what programs are available, for which they qualify, and how to apply. Billions of dollars in government-subsidized benefits such as tax credits, child care and supplemental nutrition go unclaimed every year.¹⁷ Knowing no one who can guide them through the seemingly arduous application process, some students may feel so overwhelmed that they abandon or simply avoid the effort to seek supports. Also, low-income students may have a family outlook or cultural stigma against receiving assistance or taking on debt; this too can discourage them from seeking federal, state and local supports.¹⁸

Academic challenges

While college enrollment rates are on the rise, low-income students continue to trail their higher-income peers in completing college and attaining certificates and degrees.^{19 20} Without a family precedent in higher education or a working knowledge of academic assistance, they may struggle to select appropriate courses, find financial supports or seek assistance. Many low-income students require substantial developmental education prior to enrolling in college-level courses; this can significantly increase their fees and the time required to complete.²¹

Not surprisingly, low-income students who arrive underprepared are also less likely to succeed in college. While half of all individuals from high-income families have a bachelor's degree by age 25, just one in ten people from low-income families do.²² Also, high-performing low-income students are less likely to graduate than are their low-performing high-income peers (see Figure 2 on Page 7, *College graduation rates by family income and test scores*).²³ This finding in Figure 2 starkly challenges the oft-unspoken but common belief that college is a meritocracy, where the "smart" students graduate and the "weaker" or "unmotivated" students do not. Given the strong correlation between lower-income status and race in the United States, there is perhaps no stronger evidence that, in the interest of building a more just and equitable society, colleges and universities must increase the success of their low-income students.

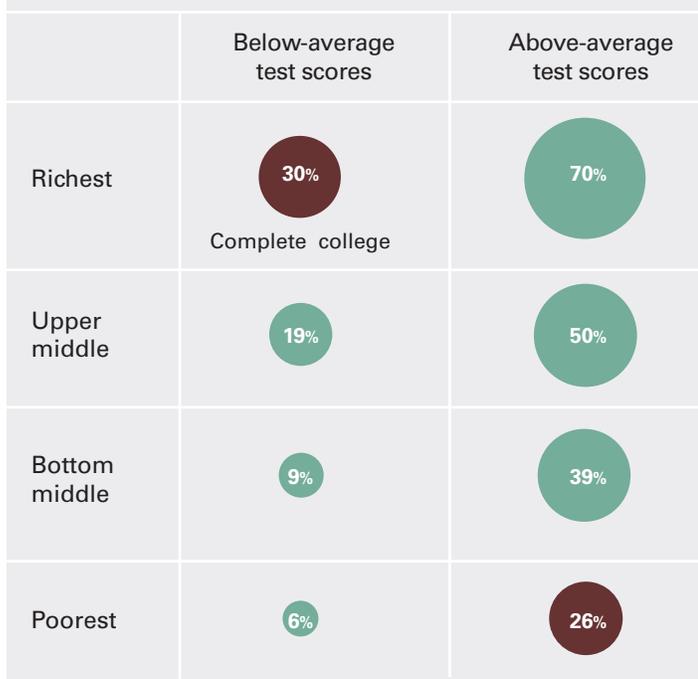
In addition, low-income students are less likely than their higher-income peers to attend selective institutions and more likely to

Minor issues can turn into major derailments for low-income students

Seemingly minor concerns can become dangerous stressors for economically disadvantaged students. Challenges such as car trouble, reduced work hours or loss of a job, interrupted child care, overdrafting of a bank account or management of returned check fees can take valuable time and deplete precious resources. Trying to balance family needs, financial obligations and academic expectations — as well as the combined stress of it all — can make low-income students feel overextended and overwhelmed.

attend postsecondary institutions that do not lead to occupations more commonly associated with increased earnings.²⁴ While the loss in earnings to the student and the government can be quantified, the costs of stunted professional careers and missed opportunities for economic independence are incalculable.

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



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

What are the benefits of supporting low-income students?

While low-income students can clearly face a complex and difficult set of struggles, institutions can support these students in addressing financial hardships through multiple strategies. Examples can include improving access to assistance such as federal financial aid and emergency loans, integrating supports more comprehensively by screening all low-income students to determine eligibility for Medicaid and Supplemental Nutritional Assistance Program (SNAP, formerly known as food stamps), and leveraging opportunities to bring services directly to students by partnering with human services agencies to provide screening and application assistance during peak periods such as orientation. (These approaches will be more thoroughly explored in Part 2: *Exploring six strategies to support low-income students*.) Fortifying the ability of students to afford staying in school while managing their external responsibilities can increase their chances to continue and achieve their education goals.

Strengthening the financial ability of low-income students beyond traditional forms of financial aid can generate enormous benefits — both economic and nonmonetary — at multiple levels. Advantages include supporting the long-term economic independence of students and their families, helping postsecondary institutions improve their outcomes, aiding the economy, and contributing to a more equitable society. This section highlights how students, institutions and communities can benefit by mobilizing resources and removing barriers — helping low-income students to navigate academic institutions, realize their academic and professional dreams, and become productive and contributing members of their communities.

Benefits to students

Helping low-income students and their families address financial hardships can have short- and long-term benefits. If students have access to reliable supports such as transportation and child care or assistance when unanticipated financial challenges arise, they are more likely to attend classes and stay on top of their academic work. This assistance can have ripple effects; it can help students stay enrolled from term to term and, ultimately, to complete their education goals. Two MDRC studies show how a limited financial award for students struggling with economic challenges can make a difference. In a 2009 demonstration project, low-income students were given up to \$1,000 for each of two semesters. Those who received the assistance had term-to-term re-enrollment rates

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

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

that were 30 percent higher than the control group.²⁵ In another MDRC study, students at 11 community colleges received emergency grants of \$299 in 2005 and \$430 in 2006. Results varied, but overall, students receiving financial resources had higher term-to-term re-enrollments than the annual re-enrollment rates at the college overall.²⁶

When institutions more purposefully integrate information, services and resources, low-income students are more likely to complete their education goals. And, as graduates, they are more likely to enjoy higher levels of earning and lower levels of

I use the following formula in campus discussions as well as with other campuses. I ask people to calculate the number of students affected by a one percentage point increase in retention rates on campus, then ask them for the average annual bill for tuition and fees per student at their institution (total tuition and fee revenues divided by the number of student enrolled). At Georgia State, a one-point increase in retention is equivalent to 320 students, and the average annual bill in tuition and fees is \$9,000/student: $320 \times \$9,000 = \2.88 million.

So for every one point we increase retention, the university nets \$2.88 million. If these students enroll for more than one additional year (and most do), the gains are even higher. We use these considerations to frame major investments in student support. For instance, when we hired 42 additional academic advisors in one year, it cost \$1.6 million in continuing funds, but if those 42 advisors raise the retention rate even one point, they pay for themselves, plus they provide \$1.2 million in additional revenues per year.

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

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

unemployment throughout their lives. They are more likely to live longer, and to receive retirement benefits and health insurance from their employers. Their healthier lifestyles also contribute to lowering their health costs. In short, higher education increases the chances for adults and their families to move up the socioeconomic ladder, putting them on a path to economic independence and self-sufficiency.²⁷

Benefits to institutions

The individual successes of low-income students can combine and magnify to benefit overall institutional success, both at community colleges and universities. Strengthening the financial stability of low-income students can offer opportunities to:

1. **Improve key indicators of institutional performance.** When greater numbers of low-income students persist in college, progress toward their goals, and achieve postsecondary credentials, the institution can improve its key indicators of performance (e.g., retention rates, persistence rates, transfer rates, graduation rates, employment rates), thereby supporting its own success and completion agendas.
2. **Address calls for accountability.** Financial aid was initially distributed to support students who otherwise would not have been able to attend college. Over time, increases in tuition have outpaced increases in financial aid, thereby increasing students' unmet financial need. In this current era of public accountability, institutions are asked by accrediting agencies and state educational systems to demonstrate how they maintain a level of quality while providing affordable access to students. To lessen the financial hardship of economically disadvantaged students and address public calls for accountability, institutions can implement efforts ranging from reducing students' time to degree to connecting students with diverse and centralized support services to demonstrate the "value added" of a college education.
3. **Create economic benefits to the institution.** Alleviating the financial hardships of low-income students can decrease their likelihood of dropping out. As students remain in college longer, institutions can enjoy economic benefits in the form of increased revenue from tuition and state apportionment (see text box on Page 9, *Improved support to low-income students can improve the bottom line*).
4. **Narrow the "achievement gap."** It is clear that race, ethnicity and socioeconomic status are inextricably linked in our country. Higher incomes afford access and privilege in many aspects of society, and nowhere is this more apparent than in our institutions of higher education. Many low-income students are Hispanic, African American or Native American, and credential attainment and graduation rates for these populations are persistently lower than among their white and Asian peers.^{28 29} If institutions can succeed in bringing the participation and success rates closer for all student groups,

Improved support to low-income students can improve the bottom line

Fiscal Considerations of Statway and Quantway: We Should Be Doing This Anyway, but Here's How It May Help the Bottom Line explores the fiscal implications of innovative programs in higher education. While focused on the Statway and Quantway approach of offering alternative math pathways, the logic holds for a wide range of innovative approaches such as those described in this guide for increasing the achievement of low-income students. Successful programs such as Statway and Quantway have a wide range of fiscal outcomes, including:

- Increased student retention and increased average number of units earned per student, resulting in additional tuition and apportionment revenue to the college.
- Reduced cost per completer/graduate.
- Increased savings on tuition and books due to shorter time to degree.
- Increased wages for an institution's graduates, due to both increased degree attainment and shorter time to degree.

Download the full report and obtain a customizable Excel tool that can be used to determine the return on investment that can inform the creation or expansion of programs serving low-income students. The report is available at www.inquiry2improvement.com/publications-resources

regardless of socioeconomic and racial backgrounds, we can make strides in bridging the achievement gap and achieving equitable outcomes. Very importantly, doing so can reveal that narrowing the gap is not as much about "achievement" as it is about all students having the resources to succeed.

5. **Strengthen partnerships with the community.** Community partnerships provide opportunities for supporting low-income students more holistically. When institutions link to various groups such as state and local agencies, employers and faith-based organizations, all parties can align their efforts to achieve mutually beneficial goals.

Benefits to community/society

By increasing higher education success among low-income adults, our nation has an opportunity to come closer to achieving its college-completion goals and experiencing an economic boost from a more educated workforce. Though low-income students may depend on services such as unemployment insurance, SNAP and Medicaid while enrolled in college, their use diminishes over the course of their lives.³⁰ As a result of improved earnings and higher rates of employment, the state and federal government can enjoy higher tax revenues while reducing the overall use of income-support programs. Beyond economic benefits, adults with higher levels of education demonstrate behaviors associated with increased civic engagement. They are more likely to vote and volunteer in their communities, and they report a higher level of understanding of political issues.³¹

By weaving together multiple financial supports and offering them in intentional ways, institutions can begin to equalize educational opportunity while improving access and success for students of all races and socioeconomic backgrounds. If institutions succeed in these endeavors, it is not hyperbole to state that we will be closer to an equitable and excellent higher education system that gives each member of society a fair chance at realizing his or her full potential. The resulting benefits to the student and, in turn, to society are many and significant.

Educators often come to this work with the focused intent to improve educational outcomes for low-income students. They soon realize greater impact than they anticipated. They discover the sea change power of the work to shift organizational culture and transform their capacity to catalyze equity. Cutting-edge CEOs absolutely get it. This is not about mission creep. It is really about institutional effectiveness and our vision to make real the promise of higher education for all those we serve.

**William Watson, Ed.D., director,
SparkPoint at Skyline College**

Part 2: Exploring six strategies to support low-income students

Many institutions are beginning to demonstrate that, through a campus-wide commitment and a strategic (re)investment of resources, low-income students can receive the assistance they need to address economic barriers and stay focused on their education. This section offers an action-planning framework for all institutions to use when considering ways to strengthen their support of these students. The framework features six strategies, as follows:

Strategy 1: Know the low-income students at your institution.

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

Strategy 3: Leverage external partnerships for service delivery on campus.

Strategy 4: Empower low-income students to use available resources.

Strategy 5: Review your internal processes.

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

Where possible, we offer examples of how community colleges and universities are addressing each of the six components. Some parts of the framework have a deeper set of practices to draw on than others; in some cases, models and approaches may still be emerging. And the examples cited here certainly don't represent a complete list; you may know several others from your own work. That said, the framework offers a set of guiding strategies that institutions can use to better support low-income students and increase their chances for success.

Strategy 1: Know the low-income students at your institution

Part 1: *Making the case for improved support to low-income students* provides a general understanding of the plight of low-income students. Its facts and figures smooth out variations that may exist across regions and states as well as between community colleges and universities. While generalizing these issues can help create a more digestible story, we recognize the great diversity in institutions across the country. Each institution is unique in the composition of its students, services and resources. Likewise, each institution can vary in the specific makeup of its low-income students as well as their unmet needs and existing supports. Some institutions may have larger proportions of

students who need access to public benefits. Other institutions may have many students who must balance heavy work commitments with school loads. Still other institutions may have fewer students with such needs, yet students' academic success may be compromised by their financial circumstances.

To assess the needs of low-income students at your institution and determine which programs and policies can best support them, begin by becoming familiar with who they are. Sample metrics can include:

- How many of your students are economically disadvantaged?
- What are their levels of unmet need, defined as the difference between their costs (e.g., tuition, fees, living expenses, books) and resources (e.g., grants, student, and/or family contribution)?
- What are the rates at which they progress and succeed?
- What campus services do they use?
- What is their employment status?
- How many have dependent family members?

To answer these and related questions, it may be helpful to first identify a cross-functional team of colleagues — perhaps an existing college committee — who define terms (e.g., low-income), determine which questions to answer, and decide which data to explore. Reviewing institutional data can provide insight on the number and characteristics of low-income students, how these students experience the institution, and which factors affect their ability to succeed. Using its data, Georgia State University in Atlanta awards “Panther Retention Grants” during the fee drop period to financially imperiled students. Recipients of these micro-grants are those who have a genuine unmet need and are on track for graduation, but who have to be dropped due to an unpaid account balance. The largest group of micro-grant recipients are low-income seniors, especially those who switched majors at some point, maxing out their loans and running out of major types of financial aid. Of the 2,000 seniors who received micro-grants last year, 70 percent graduated within two semesters. These are students who otherwise would have stopped out or dropped out because they were unable to pay their university bills.

Similarly, Tennessee State University in Nashville reviewed its institutional data to determine which students were being dropped from their courses due to small outstanding debts (i.e., less than \$1,000). The president then launched a campaign among alumni donors to raise the “last dollars” to help settle

Understanding the reality of poverty can improve support to low-income students

What do the day-to-day realities of life with a shortage of money and an abundance of stress actually feel like? To better understand the experiences of low-income students, institutions can engage in activities that expose the reality of poverty from different angles in an experiential setting.

Encouraged by their president, practitioners at Gateway Community and Technical College in Florence, Ky., engaged in an in-depth interactive poverty simulation. Faculty, staff and administrators role-played the lives of low-income individuals (e.g., someone who is homeless, a child in a low-income family, a single parent) living in or near poverty. The purpose of this activity was to understand what it takes to obtain basic necessities such as food and shelter in the community while living on a limited budget and navigating the complex web of government services.

Through this exercise, participants better understood the choices students make, some of which are counterproductive to their education goals. Additionally, participants received training in helping direct low-income students to available services and felt greater motivation and responsibility in doing so.

these debts, enabling students to remain enrolled. Alternatively, LaGuardia Community College in New York mines Free Application for Financial Student Aid (FAFSA) data and flags students who have certain income levels and household sizes. When the flagged students appear at the financial aid office, they are also screened to determine their eligibility for public benefits.

To complement these quantitative data, we also suggest collecting qualitative evidence that illuminates the unique experiences of low-income students at your institution. Speaking directly to economically disadvantaged students about their daily realities — as well as with the faculty and student services professionals who work with them on a regular basis — can help inform your institution's approach to support and service delivery as well as policy. Consider surveys, focus groups and interviews with low-income students and the practitioners who work with these students — and be sure to conduct these activities in a safe and supportive environment. Moreover, professional-development activities exist to engage practitioners in simulations designed to help them better understand the challenges low-income students face. (See text box, *Understanding the reality of poverty can improve support to low-income students.*)

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

Low-income students face many hardships outside the classroom that can limit their ability to focus on academics. Such hardships can include unreliable and inadequate access to food, shelter, transportation, health care and child care — as well as the inability to manage with limited incomes. Many services exist to help low-income students and their families limit financial stress. These services primarily aim to help low-income students build financial stability in the short run, while also strengthening the skills necessary to establish long-term self-sufficiency. Focusing on supporting students and their families, these services extend beyond the traditional reach of categorical programs. Additionally, these services are rooted in the conviction that, while student loans can be a piece of the financial stability package, they should not be the primary method of providing funds to low-income students.

An effective financial support system for low-income students can include any number of programs and services, including:

- Easy access and enrollment into public benefits such as nutrition assistance and health care.
- The provision of financial and career coaching.
- Campus programs that offer such things as automotive repair, tax preparation and legal services.

Skyline College, located in the San Francisco Bay area, has partnered with SparkPoint, a United Way initiative, to provide financial counseling, assessment for public benefits, and the development of and connection to on-campus supports, including a food pantry. Santa Fe College in Gainesville, Fla., develops class schedules based on the times that most students are best able to attend classes; this helps students stay on their educational pathways. To accommodate its many working-adult students, Middle Tennessee State University in Murfreesboro offers extended evening hours for services. Similarly, Austin Peay State University in Clarksville, Tenn., offers evening sections that align with child-care services. In earlier examples, Georgia State and Tennessee State settle outstanding debts through micro-grants, thus keeping financially strapped students enrolled. Also, for three years, the Benefits Access for College Completion initiative worked with seven colleges across the country to develop and implement practices and partnerships that improve students' access to public benefits, with the focus on increasing college completion rates. (See text box on Page 13, *Benefits Access for College Completion.*)

While many institutions provide an array of resources and assistance to low-income students, one critical factor that

strengthens the effective delivery is the “bundling” — intentional pairing and sequencing — of these services. This allows students to obtain multiple and complementary resources at once. Two such bundled approaches are the Working Families Success Network (WFSN) and Single Stop.

WFSN, based on the Annie E. Casey Foundation’s Center for Working Families concept, allows seamless, simultaneous access to a number of critical services that can help low-income students and their families stabilize their finances and get on the path to long-term self-sufficiency. The program works with nonprofits and community colleges to help students in three key areas: education and employment, improved access to public benefits, and financial coaching and education.

Research shows that community college students who received bundled services via the WFSN strategy improved their credit scores, used and managed their debt more wisely and improved their ability to manage family expenses. Participants also had term-to-term retention rates that were 10 percent to 15 percent higher than those of similar non-participating students. Additionally, WFSN students reported positive effects on their health, self-confidence and overall family well-being.³² Moreover, research indicated that participants receiving bundled services were three to four times more likely to achieve a major economic outcome (such as earning a certificate or degree) than those whose services were not bundled.³³

Central New Mexico Community College (CNM) has used the WFSN approach to restructure financial supports for its low-income students (see text box on Page 13, *Central New Mexico Community College – CNM Connect*). For institutions interested in exploring WFSN, the nonprofit organization MDC has developed a Working Families Success Strategy College Implementation Guide (see text box, *Starting or expanding a Working Families Success effort at your institution*).

Like WFSN, Single Stop integrates multiple supports and services in a comprehensive, coherent package for students and their families. A national nonprofit organization, Single Stop connects low-income families and students to benefits and services in multiple venues, including community colleges. It offers a comprehensive suite of services in a single, centralized location.

Services include customizable technology that simplifies screening for and access to government resources, including SNAP, publicly funded health insurance such as Medicaid and

the State Children’s Health Insurance Program (SCHIP), Temporary Assistance for Needy Families (TANF), emergency cash assistance, federal housing subsidies and rent supports; child-care assistance; help paying electric, gas and phone bills; Head Start (for children); transportation cost assistance; and the earned income tax credit. Additionally, it provides free financial counseling, legal advice on issues such as eviction and immigration, and tax return preparation.

At each site, Single Stop helps pay and support a staff of at least one counselor, who occupies an office on the college campus. Students can visit this counselor to learn about their eligibility for supports or gain access to financial and legal experts. While research on the impact and effectiveness

of Single Stop is underway, educational markers such as higher rates of year-to-year retention and persistence as well as lower dropout rates are predicted.³⁴

More detailed information about these campus-based support efforts — including Benefits Access for College Completion, CNM Connect and Miami Dade’s Single Stop program — is available in the text boxes on Pages 13 and 14.

Starting or expanding a Working Families Success effort at your institution

Developed by MDC, the Working Families Success Strategy College Implementation Guide serves as a resource to community college leaders, faculty and staff who are interested in starting or expanding a Working Families Success Network effort at their institution. The guide includes:

- The key characteristics of a Working Families Success strategy at a community college, and how to get buy-in from college leadership.
- A detailed discussion of how to design and implement the strategy at a community college, with descriptions of such issues as determining which students to serve, creating a staffing plan, determining what services to offer, conducting student outreach, funding, and planning for sustainability.
- Descriptions of how the three pillars of the WFSN model are delivered in the community college context.
- Real-world examples of how community colleges from California to Connecticut are implementing WFSN strategies.
- Links to more than 50 separate tools and materials in use at these colleges, as well as tools developed by practitioners who have been working with these colleges.

See the interactive guide at www.wfsncollegeguide.org.

Benefits Access for College Completion

Benefits Access for College Completion (BACC) was a \$4.8 million, three-year initiative to increase college completion rates by improving students' access to public benefits such as food assistance and health insurance. The seven participating community and technical colleges developed practices to 1) integrate screening and application assistance for public benefits with existing campus services and supports and 2) strengthen partnerships with local and state human services agencies to better provide these integrated services. Strategies included:

- Building information about publicly available supports into students' typical interactions with financial aid officers, advisors, career services personnel and other staff.
- Identifying innovative strategies to fund on-campus positions for benefits screeners and facilitators.
- Using financial aid data to flag the records of students likely to be eligible for benefits.
- Partnering with state and county human services agencies to better serve students.
- Integrating existing online benefits-screening tools into on-campus activities.
- Raising faculty, staff and student awareness of these supports.
- Helping counselors and other direct service staff assist students with benefits applications.
- Incorporating information about benefits access into college success courses and orientation programs.

An evaluation of BACC's impact on student progression and completion is now available online at this location: <http://www.equalmeasure.org/ideas/report/final-evaluation-report-public-benefits-and-community-colleges-lessons-from-the-benefits-access-for-college-completion-demonstration/>.

Learn more about BACC, and read commentaries from presidents at two participating colleges, at these website locations:

- <http://www.clasp.org/issues/postsecondary/pages/benefits-access-for-college-completion>
- http://www.spotlightonpoverty.org/users/spotlight_on_poverty/documents/Jacobs_Spotlight_08092013.pdf
- http://www.spotlightonpoverty.org/users/spotlight_on_poverty/documents/Stroud_Spotlight_08142013.pdf

Central New Mexico Community College – CNM Connect

Central New Mexico Community College in Albuquerque launched its CNM Connect program through the WFSN initiative in 2005. Through CNM Connect, low-income students at the college find out about available services through classroom presentations, syllabi, faculty and student referrals, and outreach. Services are offered through Connect Centers on each campus. Achievement coaches work with individual students to help them develop tailored plans that combine multiple supports based on their specific needs. While working on their plans, students also can take part in financial literacy classes, household budget development, tax-preparation services, benefit application assistance, and education.

As of 2009, the lifetime cost (i.e., the cost of serving one participant over multiple years versus a given year) for providing Center for Working Families services averaged \$2,754 per participant over a course of two years, of which a significant portion — 76 percent — of all costs were donated through in-kind partnerships developed by the college.

Research on the impact of CNM Connect indicates that students experiencing bundled services through the initiative had a 61 percent chance of achieving a short-term economic outcome such as receiving a scholarship or staying in school, compared to 16 percent of low-income students who received non-bundled services. Additionally, students receiving bundled services had a 20 percent chance of achieving a major economic outcome, such as obtaining a training certificate or receiving a GED or an associate degree, compared to 5 percent for low-income students who received only one service. According to Ann Lyn Hall, executive director of student success at the college, the impact of CNM Connect on both students and the institution is notable. She states:

“The biggest lesson for CNM is about purposefully helping students navigate both on-campus and off-campus resources. Developing relationships with these resources allows not only for greater connections for students, but also allows colleges to build in strategies to sustain approaches from the beginning of their work. At the same time, students benefit from a clear understanding of the pathways of resources available to them.”

Learn more at <http://www.cnm.edu/student-resources/get-help/connecting-students-to-their-goals>.

Miami Dade College – Single Stop

Miami Dade College started its Single Stop initiative in 2010. The effort is multifold. To start, participants undertake a free benefits screening with a program coordinator. The coordinator uses customized technology to help students identify the public benefits for which they are eligible and then helps them through the application process. In addition, counselors provide free financial counseling, individualized budgeting sessions, credit report reviews, bankruptcy counseling services, and free financial aid workshops.

Lawyers offer legal advice on issues related to disability claims, unemployment benefit denials, and housing issues. IRS-certified tax professionals prepare taxes for students and their family members, helping them determine their eligibility for the Earned Income, American Opportunity or Child Tax Credits. Students receive all services on campus. As of December 2013, Single Stop had screened more than 13,000 families and directed them to more than \$17 million in benefits, tax refunds and services. The college's president, Eduardo Padrón, notes,

“[Our] Single Stop program has connected students to a crucial range of existing public and community resources such as tax credits, food stamps and financial and legal services. Programs like Single Stop help bridge the wealth gap that plagues our nation, but a problem this large requires a larger-scale solution.”

Learn more at <http://www.mdc.edu/main/singlestop/>.

Strategy 3: Leverage external partnerships for service delivery on campus

Collaborating with groups inside and outside the institution can complement current programming and fill gaps in services designed to improve the financial stability of low-income students. Institutions can develop these collaborations by establishing and sustaining strategic relationships with local community partners.

Many institutions are often inadequately connected to a network of community partnerships — especially with organizations that share similar missions, values and students. Examples of community partners include workforce and government benefits agencies, community- and faith-based organizations, organizations offering legal support as well as tax coaching and preparation, and corporate and funding partners interested in regional community development. While strengthening these relationships requires up-front effort and sustained commitment on the part of your institution, its lasting benefits for students can also be mutually beneficial to your institution and the collaborating organizations (e.g., allowing a partner to connect to clients and achieve a mission-related goal). Also, these partnerships have the potential not just to reduce a college's long-term costs for providing these services, but also to generate revenue for the college (e.g., tuition paid by retained students, state apportionment). A critical component in building these relationships is to find ways to bring these partners directly to the campus, giving access both to students in need and to faculty and staff who may need to direct students to these services.

Like many community colleges across the nation, Central New Mexico Community College (CNM) partnered with United Way to run Voluntary Income Tax Assistance (VITA) centers. Through the partnership, CNM developed the Tax Help New Mexico program, which offers low-income New Mexicans free assistance

in preparing and filing income tax returns. It does so by giving the college's accounting students real-world experience in preparing taxes. Students earn college credit for their volunteer work while learning about the value of serving a community. Georgia State University partners with a national bank headquartered in Atlanta to provide financial counseling to low-income students and their families. Bank employees volunteer time as part of their community service work, while students and their families gain valuable guidance in navigating the complicated financial decisions that accompany college enrollment. Skyline College in California partnered with the county human services agency at a “CalFresh in a Day” event, which was able to help students apply and be approved for SNAP within two hours. GateWay Community College in Phoenix, Ariz., connected with the local bus system to provide heavily discounted bus passes to registered students.

By broadening community partnerships, your institution can expand and enhance the ways in which it aids low-income students. Bringing services directly to students can increase the likelihood of their use. Also, engaging faculty and staff can empower them to share these resources with their students. Note that while making services automatically available to students can increase the use of services, it is still critical to ensure that the services offer value to the students.

Strategy 4: Empower students to use available resources

Having a network of on- and off-campus services can help address the financial hardships of low-income students — but only if students are actually using them. While many students actively seek out one or more of these services, many others do not. Low-income and first-generation students have both the greatest need for support programs and the least experience

in seeking or participating in these programs. There are many possible reasons for this disconnect: Students may not be aware of the full suite of supports; they may be unwilling or unable to exert the considerable effort that is often required to obtain the supports; fear of stigma may discourage them from seeking such assistance. Institutions can redesign their messaging and outreach efforts to demystify and normalize the access and use of these services. By better informing students — about the variety of available support and about the important role that financial stability plays in student success — institutions can encourage greater use of these services.

To better understand how to repackage service delivery, consider the example of financial assistance. For all students, particularly those who are low-income, navigating the financial aid process can be confusing and daunting. Though a great many students receive financial aid, many others are unaware that they're eligible for assistance or assume it will be too difficult to secure. Some students equate financial aid solely to student loans, while others include Pell grants and scholarships in their definition. Given these diverse understandings, it is important to educate students (and faculty and staff, for that matter) on the limitations and implications of financial aid. Austin Peay State University has done this in an innovative way, subscribing to a commercial service called Financial Aid TV.³⁵ Through a series of videos based on frequently asked questions, many students have used the service to address concerns and find answers about financial aid, thereby cutting foot traffic in the financial aid office and reducing overall institutional costs. The institution continues to seek creative methods, including brief videos, to share information and answer students' questions.

Shifting to an "opt-out" model as the default — a process that automatically provides services unless students actively choose

not to use them — can increase students' use of services. For example, at Phillips Community College in Helena-West Helena, Ark., students enrolled in basic writing and freshman English classes are also required to participate in a financial education program. And, as described previously, LaGuardia Community College in New York mines FAFSA data to identify students with certain income levels and household sizes. When the flagged students appear at the financial aid office, they are also screened for public benefits — through the college's partnership with Single Stop.

Revising policies that hamper student progress

Georgia State University's nursing program required students to be pre-nursing students for two years before being admitted into the bachelor's degree program. Faculty rationalized this policy as a chance to offer all students a fair chance at competing for scarce seats in the program.

For the 20 percent of pre-nursing students ultimately admitted into the program, it worked out fine. Students graduated at a rate of more than 80 percent.

However, for the pre-nursing students *not* admitted into the program, the graduation rate was 40 percentage points lower. Why the difference? Pre-nursing students who were denied admission to the program — students who had already taken two years of specialized courses — were told at the beginning of the third year to choose another major. With almost 60 percent of GSU's students identified as low-income (as defined by Pell grant status), students not accepted into the nursing program were running out of funding support before they could complete their "new" majors.

The university recognized this dilemma and changed its academic policy to admit students into the nursing program after one year instead of two. GSU officials also used predictive analytics to allow the nursing faculty to determine the most qualified pre-nursing students after one year of course work.

Also, specialized courses — those applicable solely to the nursing major — were reserved, made available *only* to students admitted into the program. The nursing students still take all of their required courses, but the students who did not get accepted into the nursing program no longer pile up — and pay for — excess credit hours that do not apply to non-nursing degrees.

Also, normalizing the act of using a variety of financial supports, including financial assistance and public benefits, can increase their use. If students are unaware or misinformed of available support, or if a fear of stigma discourages them from seeking such support, institutions can help students see these activities as normal and beneficial. Beyond informing students about available services, effective outreach efforts can also show students that use of supports is common among their peers, thus reducing stigma and encouraging participation. So, instead of simply stating that your college offers a food pantry, consider marketing materials that tell students how many of their peers are already using the food pantry.

Technology can also help highlight areas of focus. Georgia State University (GSU) has worked with the Education Advisory Board to create a proactive system that identifies students who are at risk of dropping out because of finances. Analyzing 10 years of financial data from its students, GSU has created

a system of alerts to signal risky behavior (e.g., late payment of bills, failure to sign up for campus services, choosing a single room in a dormitory when the aid package covers only the cost of a quad). Through these data-triggered alerts, the university can reach out to students and address their needs in a timely manner.

Strategy 5: Review your internal processes

When an institutional process or policy is created, it is done to fit specific conditions at a specific time. Of course, circumstances and student needs can change; unless policies change as well, what was designed as a convenient policy or a reasonable process may have unintended negative impacts (e.g., academic, financial) on low-income students. The institution itself can unknowingly be working against the student (see text box on Page 15, *Revising policies that hamper student progress*).

To determine how to improve access and use of support services for low-income students, first reflect on the nature of your current processes. That reflection can help you see opportunities to improve your internal processes in ways that help students obtain services, enroll in courses, and reach their education goals more quickly.

There are many ways to review your internal processes. For example, you can use a flowchart to map the experience of low-income students as they obtain financial supports and services. You can focus particularly on how quickly they are screened during the onboarding process, how efficiently they receive services, and how different departments and programs work together to coordinate these efforts. The flowchart can help an institution see trouble spots in this often-complex process and devise ways to simplify students' pathways.

Skyline College conducts an "equity audit" in which it reviews its processes and procedures through the lens of equity (see

text box, *Skyline College's comprehensive diversity framework*) and implements changes to help achieve equity. For example, when the college decided to begin online registration at midnight, its equity audit helped officials realize that this move put many low-income students at a disadvantage because they lacked access to technology or broadband and could not register until the next morning, when the registrar's office opened. To equalize opportunity for all students, Skyline officials opened on-campus and online registration at the same time.

Through self-reflection, institutions can better understand the experiences of their low-income students, identify areas for realignment and improvement, and provide professional development that can help the institution function more seamlessly.

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

While it is critical to understand who the low-income students are at your institution and address their unique challenges and needs in strategic and integrated ways, steps to better support these students can't be taken in isolation. They need to be part of your institution's effort to improve completion overall. Your institution may be exploring and/or implementing practices known to encourage the progression of all students by providing support from entry to exit, integrated inside and outside the classroom. These practices include:

Skyline College's comprehensive diversity framework

To examine and strengthen culturally responsive student experiences inside and outside the classroom, Skyline College's Stewardship for Equity, Equal Employment, and Diversity Advisory Committee developed a comprehensive diversity framework. It integrated two models that work in tandem to ensure equity throughout students' educational journeys:

1. **Equity-Driven Systems Change Model:** This approach emphasizes the importance of equity in both the process and the outcomes of creating change and enables the inquiry, analysis and implementation of fair, meaningful and participatory planning processes.
2. **Completion by Design Initiative's Preventing Loss, Creating Momentum Framework:** This approach organizes the student experience in four stages to help identify where students are affected, negatively or positively, in their journey toward program completion.

Skyline College used this integrated framework to explore curricular and pedagogical approaches, student outreach efforts, communication/information dissemination strategies and hiring practices. Learn about the college's use of the framework and its findings at these website locations:

- SEED Committee: <https://skylinecollege.edu/seed/>
- Skyline Diversity Framework: <https://skylinecollege.edu/seed/diversityframework.php>
- Equity-Driven Systems Change Model: <https://skylinecollege.edu/seed/assets/resources/ESC-Toolkit.pdf>
- Loss Momentum Framework: <http://completionbydesign.org/our-approach/step-3-diagnose-the-issues/pathway-analyses-toolkit/pathway-analyses/lossmomentum-framework>
- Details: <https://skylinecollege.edu/seed/diversityframework.php>

- Helping incoming students identify educational and career interests, set goals and develop suitable education plans.
- Offering structured pathways, programs of study and courses that lead to the completion of goals, including certificate attainment, transfer and degree achievement.
- Implementing mechanisms to monitor student progress.
- Educating students about the costs and benefits of academic programs.
- Supporting graduates in making the transition to employment.
- Continuously monitoring completion, employment and job retention rates.

These practices can lift up the achievement of any student group. However, without these approaches in place, institutions may struggle to improve outcomes significantly, particularly among low-income students. For example, offering degree/program maps that outline the course requirements can be particularly helpful for low-income students, who often are first-generation students and therefore lack family members and friends who can help them navigate the maze of higher education.³⁶ Further, as colleges redesign their programs to increase structure and more clearly align the outcomes with continued education and employment, low-income students will benefit perhaps most from this more direct relationship to the job market.

Several emerging initiatives (see text box, *Initiatives to increase the success of all students*) offer insights and resources for institutions interested in taking a comprehensive and coherent approach to enhancing the success of all students. Conversely, when implementing initiatives to increase the success of all students, institutions should keep in mind the specific impacts of such efforts on low-income students. As you seek to assess such impacts, disaggregated data on student outcomes, as well as the perspectives of low-income students and the practitioners who serve them, are particularly helpful. The items explored in Strategy 1: *Know the low-income students at your institution*, are especially relevant here.

Initiatives to increase the success of all students

Many emerging initiatives, at both the national and state levels, are working to increase the achievement of all students at postsecondary institutions. Examples include:

- **Achieving the Dream** – The largest reform effort in higher education focused on evidence-based institutional change in community colleges. (<http://www.achievingthedream.org>)
- **Completion by Design** – The signature higher education initiative of the Bill & Melinda Gates Foundation. It focuses on substantially increasing completion rates while holding down costs and maintaining quality. (<http://www.completionbydesign.org/>)
- **Complete College America** – A nonprofit organization working with colleges and states to significantly increase attainment of quality degrees and certificates and to close attainment gaps. (<http://completecollege.org/the-game-changers/>)
- **Statway/Quantway Pathways** – Two efforts by the Carnegie Foundation for the Advancement of Teaching. They focus on reimagining and accelerating the developmental mathematics sequence for most non-STEM students with a focus on productive persistence. (<http://www.carnegiefoundation.org/developmental-math>)
- **Access to Success** – A joint initiative by the National Association of System Heads and The Education Trust. It focuses on cutting college-going and graduation gaps for low-income and minority students, primarily at baccalaureate-level institutions. (<http://www.edtrust.org/issues/higher-education/access-to-success>)
- **Empowering Community Colleges** – An implementation guide by the American Association of Community Colleges. It offers specific strategies to reduce the number of underprepared students entering college, to increase the number of students completing remedial courses, and to close achievement gaps. (http://www.aacc21stcenturycenter.org/wp-content/uploads/2014/04/EmpoweringCommunityColleges_final.pdf)



Conclusion

Though much has been done to increase low-income students' access to college, advancements in this area have not necessarily led to increased student success. Inequities between low-income and higher-income students reveal a deep concern about the fissures in the social contract that education is expected to seal. Providing every student with a fair and substantive opportunity to engage with and succeed in higher education, despite factors such as race and socioeconomic background, is nothing short of a moral imperative. With low-income and minority students continuing to be underrepresented in college participation and completion, our higher education institutions have a critical role to play. They must work to produce more equitable outcomes and reduce inequality, and that effort can begin with an unwavering commitment to reduce the financial hardships facing low-income students.

As the economy slowly recovers, low-income students are often the last to feel the impacts of improvement. Now is the time these students need our educational institutions the most. They need anchors that can help them weather unpredictable events, and many of these anchors can exist in the institutional setting. For colleges and universities to support low-income students, they must package and promote strategies that address a variety of needs. With these integrated, on-campus strategies, students can build financial stability in the short run while gaining the skills and credentials that will prepare them for long-term self-sufficiency. If institutions rise to the challenge and provide holistic help to low-income students, they can help build a true culture of inquiry and improvement, one that benefits all Americans.



Using 'Beyond Financial Aid'

Each institution can apply the *BFA* framework and the six strategies in ways that fit its unique mix of culture, priorities and resources. Institutions that have successfully implemented the approaches described in this primer have had some combination of collaborative engagement and leadership support. While some institutions have begun conservatively, they have continued to broaden, deepen and improve delivery of services so that more low-income students are helped.

To help your institution determine its priority areas for action, it is important first to understand your institution's capacity and readiness to improve service to low-income students. The self-assessment in Part 3: *Assessing your institution's support of*

low-income students can help your institution (1) identify how you now address the variety of financial issues facing your low-income students, (2) determine how integrated these services are, and (3) discover opportunities to enhance and/or expand current services or provide new ones that can fill gaps.

After completing the self-assessment, the interpretation guide in Part 4: *Interpreting your self-assessment results and strengthening support of low-income students* can help you develop a better understanding of (1) your institution's population of low-income students, (2) potential opportunities inside and partnerships outside the institution, and (3) how to start a dialogue and develop a plan of action.

The 'BFA' Self-assessment Guide

Part 3: Assessing your institution's support of low-income students

This self-assessment is designed to help you take stock of how your institution addresses a variety of financial concerns facing low-income students. We recognize that most institutions already provide many of the services and implement several of the approaches identified in this assessment. Also, some items are directed solely at community colleges or baccalaureate-level institutions, given their unique differences. These questions are designed to help you think about how deeply ingrained these services and approaches are and about whether they are integrated in ways that best serve students.

Note that this inventory is not designed to identify deficiencies. Rather, it offers an opportunity to identify where you already have traction and determine existing activities that can be broadened or deepened. It can also inform you of the many additional ways low-income students can be served and help you determine new activities your institution might implement. Finally, it may uncover areas for growth and improvement that might require more substantive planning and longer-term action. The action planning guide in Part 4: *Interpreting your self-assessment results and strengthening support to low-income students* can support this reflection and planning.

We recommend that a core team of leaders at your institution take this self-assessment as a group. For example, consider embedding this self-assessment into the activities of an existing committee (e.g., a student success committee). Your core team could include the administrators and practitioners at your institution who oversee academic affairs and/or instruction, student development and/or services, financial aid, admissions, enrollment, and institutional research and planning. Using the assessment in this way will likely lead to more rapid interpretation

of results and allow for more focused action planning. At the same time, we recognize that interacting with the self-assessment as a team may be difficult, given time and scheduling constraints. Other options include having all members of the core team independently complete the assessment and convene to discuss their individual results or designating a leader to taking the self-assessment who then presents the results to a core team for reaction and discussion. Part 4 offers guidance on interpreting and building consensus around the results of the self-assessment.

This inventory is divided into the six strategies of the framework described in Part 2: *Exploring six strategies to support low-income students*:

- Strategy 1: Know the low-income students at your institution.
- Strategy 2: Provide supports to help low-income students overcome practical barriers.
- Strategy 3: Leverage external partnerships for service delivery on campus.
- Strategy 4: Empower low-income students to use available resources.
- Strategy 5: Review your internal processes.
- Strategy 6: Implement effective practices to strengthen the progression of all students.

Strategy 1: Know the low-income students at your institution

The items in this section are designed to help you assess how well your institution understands the experiences of its low-income (and other) students — including the rates at which they achieve success, where they fall short of their goals, what their needs may be and where there is opportunity for targeted improvement. Knowing the reality of your institutional data and what these data suggest is a critical first step in determining how you act to improve success and completion rates, especially for your most needy students.

You may not currently collect, analyze or use many of the types of data identified in the questions below; few institutions, if any, collect all of them regularly. The point of this section is to identify critical data sources that can be used to understand and serve all of your students — particularly low-income students.

Rating scale

The scale for these items is:

- A = We do this regularly for most or all students.
- B = We have done this, but not regularly and/or not for all students.
- C = We have not done this at all.

For each item, enter the appropriate letter in the box at right.

Self-assessment items:

- | | |
|---|--------------------------|
| 1. My institution has identified the number of low-income students. | <input type="checkbox"/> |
| 2. My institution tracks unmet need levels for each individual student. | <input type="checkbox"/> |
| 3. My institution tracks the completion rate of low-income students and compares it to those of other segments of students. | <input type="checkbox"/> |
| 4. My institution disaggregates unmet-need levels and completion rates and other measures of success by ethnicity and gender. | <input type="checkbox"/> |
| 5. My institution analyzes and uses the information on the FAFSA concerning supplemental nutrition and other income/benefit supports. | <input type="checkbox"/> |
| 6. My institution analyzes and uses the information on the FAFSA concerning the presence of applicants' dependent children. | <input type="checkbox"/> |
| 7. My institution tracks the number of students who come out of foster care. | <input type="checkbox"/> |
| 8. My institution tracks student usage and resulting outcomes of institutional, state and federal services designed to support low-income students. | <input type="checkbox"/> |
| 9. My institution tracks how many low-income students are working, how many hours they are working and when they are working. | <input type="checkbox"/> |
| 10. My institution tracks employability and wages of its low-income students while enrolled. | <input type="checkbox"/> |
| 11. My institution tracks employability and wages of its low-income students after completing/graduating from our programs. | <input type="checkbox"/> |
| 12. My institution tracks the reasons low-income students drop out. | <input type="checkbox"/> |
| 13. My institution helps low-income students monitor their credit scores. | <input type="checkbox"/> |
| 14. My institution measures progress of low-income students on the metrics identified above over time. | <input type="checkbox"/> |
| 15. (Community college only) My institution tracks low-income student enrollments in workforce-training programs such as short-term certificate programs and/or non-credit workforce training that allow for quicker entry into the workforce at the end of or while enrolled in programs. | <input type="checkbox"/> |

Strategy 2: Provide supports that help low-income students overcome practical barriers

The items in this section are designed to help you assess which services and supports you already provide to low-income students, and in turn, how well you create a financial support system for these students in particular. There are many and varied programs, approaches and initiatives to serve low-income students, as identified below. It is very unlikely that any institution would have all, or even many, of these efforts in place. This section is designed to help you identify where your institution can expand and/or strengthen your assistance to low-income students. It should also be noted that these items are rooted in the conviction that, while student loans can be a piece of a financial stability package, they should not be the primary method of providing funds to low-income students.

Rating scale:

The scale for these items is:

- A = We have these services on campus and they are widely used by students.
- B = We have these services on campus, but they are not widely used.
- C = We rarely do this or don't do this at all.

For each item, enter the appropriate letter in the box at right.

Self-assessment items:

1. My institution provides assistance to link its low-income students with public benefits, including supplemental nutrition (e.g., SNAP/food stamps, food pantry), Medicaid, Temporary Assistance for Needy Families (TANF), energy assistance, etc. This may range from referring students to off-campus support services to having external agencies and organizations on campus to help with applications and support.
2. My institution maintains an active food bank for its low-income students.
3. My institution provides or partners to provide low-cost or no-cost child care for its low-income students.
4. My institution provides or partners to provide financial counseling services to students and their families.
5. My institution provides access to or connects students with banking institutions that provide financial products such as low-income checking and savings accounts.
6. My institution uses its automotive program to serve its low-income students or provides assistance for automotive repair.
7. My institution works with local public transit authorities to ensure low-income students have public transit access to the institution.
8. My institution provides low-income housing or links students to local low-income housing options.
9. My institution provides health care services for its low-income students on campus or connects students to local low-income healthcare options.
10. My institution ensures that courses and academic programs are scheduled to be available to low-income students who work at different times (e.g., morning/afternoon/evening).
11. My institution offers critical financial stability programs (e.g., financial aid, financial coaching) in the evening as well as during daytime hours.
12. My institution has a well-publicized emergency assistance program for low-income students who encounter episodic but disruptive life events that hinder their ability to attend school.
13. My institution provides or partners to provide low-income students with both federal and state tax preparation assistance to ensure they receive available earned income supports and credits.

14. My institution has a well-publicized legal assistance program for its low-income students or connects low-income students to off-campus opportunities for legal assistance.
-
15. My institution ensures that eligible low-income students apply for federal Pell grants.
-
16. My institution ensures that low-income students apply for any available state low-income or customized grants (e.g., underrepresented minority students, veterans, working mothers).
-
17. My institution ensures that low-income students apply for locally available private grants and scholarships.
-
18. My institution ensures that low-income students apply for local, state or institutional tuition-reduction grants.
-
19. My institution has an active work-study program that ensures qualified low-income students are placed in positions that provide them with the additional income they need.
-
20. When other non-repayable options are explored and exhausted, my institution matches low-income students to low-rate student loans to ensure that they can meet their education goals.
-

Strategy 3: Leverage partnerships for service delivery on campus

There are numerous partner opportunities that institutions can use to help low-income students progress and complete. Several opportunities exist to tie in to local, state and national organizations that can aid your efforts to best serve low-income students. The goal of this section is to assist you in identifying existing partnerships that can be further leveraged and/or thinking beyond the typical sources of support to other groups and organizations that your institution might approach.

Rating scale:

The scale for these items is:

- A = We maintain robust partnership(s) with external provider(s) who offer these services to students on campus.
- B = We have arrangements with and direct students to off-campus partner(s) providing this service.
- C = We have an emerging partnership or no partnership focused on providing this service.

For each item, enter the appropriate letter in the box at right.

Self-assessment items:

1. My institution partners with organizations that provide (or could provide) free legal services to low-income students.
2. My institution partners with organizations that provide (or could provide) workforce and state benefits to low-income students.
3. My institution partners with other programs in the community to support low-income students.
4. My institution partners with financial institutions to provide financial counseling and products such as free or reduced-price checking and savings accounts to low-income students.
5. My institution partners with financial institutions to provide investment products such as individual development accounts to low-income students.
6. My institution partners with organizations to provide tax coaching and preparation to low-income students.
7. My institution partners with state or county human service agencies or other local non-profit organizations that provide application assistance for public benefits (e.g., SNAP/food stamps, housing, health care).

Strategy 4: Empower low-income students to use available resources

When seeking to strengthen support of low-income students, it is often important to change their outlook on both the variety of available supports and the important role of financial stability in meeting their education goals. Even when a variety of campus-based services and a network of partners providing additional supports are offered, institutions should engage in continuous, widespread and intentional outreach to ensure that students are aware of and use these resources. We encourage you to focus this outreach on destigmatizing and normalizing the use of these services in your students' minds. In normalizing what is available, we encourage institutions to consider an "opt-out" model — one that requires students to actively decline benefits or services in order to exclude themselves. (For instance, a benefits screening or a financial literacy course can automatically be included in a mandatory student success class.)

The following items are written as student outcomes; institutions can work to ensure that students achieve these outcomes through the approaches and partnerships listed above. Because you may not now measure how deeply students achieve these outcomes, you may need to infer your responses. As these

outcomes become more prominent at your institution, you may develop data-collection paradigms to assess how well students are meeting these goals.

Rating scale:

The scale for these items is:

- A = We actively work on multiple levels to support the development of this outcome.
- B = We do some things to help support the development of this outcome.
- C = We are not actively working to support the development of this outcome.

For each item, enter the appropriate letter in the box at right.

Self-assessment items:

1. Students at my institution consider financial assistance to complete their education goals to be a normal and widespread benefit for all students.
2. Students at my institution view financial aid as an investment in their future success and financial sustainability.
3. Students at my institution view financial assistance as more than Pell grants, scholarships and student loans.
4. Students at my institution understand the implications of the 6-semester and 12-semester limitations on Pell grants and the urgency for credit accumulation that they create.
5. Students at my institution participate in a benefits screening process — not just those students who arrive at the institution knowing they need financial assistance.
6. Where appropriate, students at my institution receive public benefits such as Temporary Assistance for Needy Families (TANF) or SNAP/food stamps.
7. Where appropriate, students at my institution complete the FAFSA and have structured assistance in completing the forms.
8. Students at my institution understand the full costs of attending the institution and the different ways to pay for it, including the differences between loans, grants and scholarships.
9. Students at my institution understand the potential return on their investment in education when they enter the workforce.
10. Students at my institution are learning about investment products that can help them grow their assets while still in school such as individual development accounts.
11. Students at my institution are learning about long-term investment planning strategies for when they enter the workforce (e.g., savings accounts, money market accounts, education saving plans, retirement savings).

12. My institution includes financial awareness and stabilization as institutional learning outcomes.
-
13. Where possible, my institution has shifted strategies to “opt-out” — where services are provided to all students unless they specifically decline them, rather than the traditional “opt-in,” where students must actively seek or request services.
14. My institution has a measurement system in place to assess how well the institution is producing these outcomes.
-

Strategy 5: Review your internal processes

In most organizations, processes are developed over time and often end up conflicting with current realities or failing to properly adapt to changing circumstances. It is important to reflect on how your institution's processes interact, especially from the perspective of a student attempting to navigate them. From there, review, update and streamline these processes to ensure that students have the clearest and quickest path to getting the services they need. These items ask you to look across traditional silos, departments and programs within your institution to focus on how students use your services.

Rating scale:

The scale for these items is:

- A = We do this regularly to ensure that all low-income students are being served.
- B = We have done this, but not regularly for all low-income students.
- C = We rarely do this or don't do this at all.

For each item, enter the appropriate letter in the box at right.

Self-assessment items:

1. My institution has a flowchart or similar document that indicates the steps low-income students need to take to enter and navigate the student services processes related to financial stability resources — and it uses this document to ensure that the processes are efficient and connected.
 2. My institution has added pre-screening to its student intake processes to automatically route students potentially in need of aid to the person or people on campus who can provide the necessary services.
 3. My institution gives low-income students a clear visual roadmap showing them where to go to receive our entire suite of support services.
 4. My institution has reviewed and realigned business and academic processes to meet low-income students' needs.
 5. Please address each of the following sub-items separately:
 - High-level administrators regularly review and adapt institutional policies and practices to prioritize the needs of low-income students.
 - Faculty use their direct role with low-income students to implement policies and practices to help ensure their success.
 - Student services professionals in financial assistance programs work directly to ensure that low-income students get the financial support services they need.
 - Student services professionals not in financial assistance programs regularly connect the low-income students with whom they interact to key financial stability services.
 6. My institution provides information and education to faculty and student services professionals to ensure that all campus stakeholders understand the circumstances and challenges faced by low-income students.
 7. My institution regularly communicates to faculty and staff about the programs and services available to support low-income students and systematically shares this information with students.
 8. Offices, departments and programs across my institution collaborate on an ongoing basis to improve and expand services to low-income students.
-

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

This final section does not relate solely to low-income students; rather, it represents good institutional practices that can serve all students. The items explore efforts related to career planning, structured programs, improved onboarding, customized student support and integrating labor market data. Efforts in these areas can help any student succeed but are particularly useful in helping address obstacles that often confront low-income students.

Rating scale:

The scale for these items is:

A = We do this regularly to help ensure the success of all students.

B = We have done this, but not regularly for all students.

C = We rarely do this or don't do this at all.

For each item, enter the appropriate letter in the box at right.

Self-assessment items:

1. My institution works with all incoming students to match their interests and skills to potential careers.
2. My institution has structured programs of study, each with a clearly identified path to completion.
3. My institution helps students choose a program of study by the end of the first semester.
4. My institution has an early alert system that allows faculty to recommend central support services to those students who are underperforming (e.g., in terms of attendance, academics or behavior) during the first few weeks of each semester.
5. My institution uses technology to regularly monitor the academic decisions (e.g., courses, majors) that students make and assigns individuals to intervene to get students back on track.
6. My institution helps students monitor their own progress toward their education goals.
7. My institution measures and provides information to students on the full cost of each program and the expected starting salary in related careers.
8. My institution presents wage and employability data to students before and/or as they make choices about programs of study.
9. My institution shares median student loan debt by program with students to help inform their selection.
10. My institution provides robust and targeted job search/placement services for students nearing the end of their program pathways.
11. My institution monitors program completion rates for transfer-focused students (CC only) or for incoming transfer students (four-year only).
12. My institution monitors on-time graduation rates for all programs of study.
13. My institution measures job retention after program completion at yearly intervals.
14. My institution routinely collects feedback from key employers on how well our graduates are demonstrating both specific and general learning outcomes in the workplace.
15. My institution tracks the wages of students after they complete their programs.

16. **(Community college only)** For students more focused on immediate entry to the workforce, my institution has a significant number of structured career pathways, including short-term certificates of less than one year, long-term certificates of one year or more, and career/technical degree programs.
-
17. **(Community college only)** For students focused on transfer, my institution has structured and clearly articulated transfer pathways to the most common receiving four-year institutions.
-
18. **(Community college only)** My institution monitors program completion rates for students in career and technical education (CTE) programs.
-

Part 4: Interpreting your self-assessment results and strengthening support of low-income students

Now that you have completed the self-assessment, this section is designed to help you interpret your results and begin to address the key issues. The guide takes you through each section, provides suggestions for next steps based on how you answered the questions in the assessment and offers discussion prompts designed to support future planning. Some of these suggestions will require further reflection and examination of your current practices. We also recommend revisiting Part 1: *Making the case for improved support for low-income students* for useful examples and reviewing Part 2: *Exploring six strategies to support low-income students* for a set of services and/or actions related to each of the six strategies.

While you may choose to have one individual complete the self-assessment and/or have multiple people use the self-assessment independently, interpretation of the results requires a collaborative dialogue with a range of stakeholders from across your institution. The value of the self-assessment comes through a robust discussion of what the results mean in your local context and how to respond thoughtfully to those findings through collaborative strategic planning. We recommend including those who have different perspectives on and leadership responsibility for the various aspects of service delivery to low-income students. As with the core team that completed the self-assessment, these individuals might include administrators and practitioners at your institution who oversee academic affairs and/or instruction, student development and/or services, financial aid and matriculation staff. In turn, these individuals can engage other stakeholders to help interpret specific sections of the self-assessment results and determine what institutional actions can improve completion among low-income students.

We recommend that your core team of leaders consider campus venues such as faculty/staff development days, committee

meetings or department meetings in which to review the self-assessment results and discuss next steps. Linking this effort with other student success and completion initiatives at your institution may lead to greater traction; moreover, it may augment and lead to improvements in these other campus efforts.

When reviewing your team's responses to the self-assessment, you might find that your group readily agrees on the status of your institution's work on a particular aspect of the framework for supporting low-income students. However, if you are unable to reach consensus on any section, we recommend either exploring your responses to each item or to the items on which there was the most disagreement. This exploration may help you uncover the issues underlying these differences of opinion. We recommend that you approach this exploration with consensus as the goal, working together to determine which rating best applies. If your responses are split evenly between two of the three rating options, we recommend you review at least the two that may apply to your situation, determine which components of each interpretation apply and tailor your action plan accordingly.

A true understanding of the unique needs and challenges of low-income students must be the core of your plan to serve this population. As you review each component of the self-assessment, interpret your results and consider next steps, we encourage you to think about ways you can incorporate the perspectives of this population as well as the front-line faculty and student services professionals who work with them daily. Consider the range of opportunities to gather these perspectives, including: surveys, focus groups, town hall meetings, listening sessions and interviews. Inevitably, direct insights from low-income students and the practitioners who work with them will provide critical guidance to your change efforts.

Strategy 1: Know the low-income students at your institution

Note: We strongly recommend that those responsible for institutional research and planning be included in discussions about the findings in this section of the self-assessment. Having your institutional researchers and planners at the table will help you better address the questions posed, develop a plan of action for regular data collection and analyses on your institution's low-income students, and strengthen existing processes.

If you answered mostly C, you most likely do not yet have a shared understanding of your institution's low-income students and have not yet established a system to examine data related to this population. To begin this process, we recommend you work with your institutional research office to address the following questions:

- How do you define the population of low-income students at your institution? (For sample criteria, please see Page 10 in Part 2: *Exploring six strategies to support low-income students*.)
- Which items in the self-assessment does your institution already track? What additional data do you need to gather? What other data points does your institution collect that show how low-income students perform at your institution?
- What will be the schedule for regularly collecting and analyzing these data moving forward?
- How and when will these data be shared, with whom and in what venues?
- Which campus influencers will ensure that the insight generated from the data is used to drive organizational change at the institution?

We recommend that you do not move forward with the additional sections of this interpretation guide until you complete this process. Without a firm understanding of your institution's low-income students, it is difficult to determine what services to provide, what partnerships to form, how to help low-income students obtain and use services and how to streamline your systems to best address students' needs.

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

- Which items in the self-assessment does your institution already track? What additional data do you need to gather?
- What will be the schedule for regularly collecting and analyzing these data moving forward?
- How and when will these data be shared, with whom and in what venues?
- Which campus influencers will ensure that the insight generated from the data is used to drive organizational change at the institution?
- Are faculty and staff members tasked with using the data to intervene with students in a timely fashion?
- Do established protocols for these interventions exist, including standards for timeliness and for measuring their effectiveness?

If you answered mostly A, you have an established system for examining data related to your institution's low-income students. We recommend you review the processes surrounding the uses of these data to answer the following questions:

- How does your institution ensure that those who need to see the data on low-income students have access to this information?
- How often are you reviewing these data and in what venues? What other opportunities exist to share these data with additional stakeholders?
- How are these data being used for continuous improvement in your service to low-income students?

Strategy 2: Provide supports that help low-income students overcome practical barriers

If you answered mostly C, you have not yet established a cohesive network of support for low-income students at your institution. We recommend that you explore the examples in Part 2: *Exploring six strategies to support low-income students* on Page 13 and review the types of services identified in that section of the self-assessment. Then, consider the following questions:

- Based on your efforts to better understand your institution's low-income students, who specifically are the low-income students you are trying to support? Given the needs of these students, which services are of highest priority to pursue?
- Which supports are most attainable for your institution in the short term? Which services could be implemented over time?
- How can you establish services in a strategic and coherent way so that students are able to easily obtain the financial assistance they need?

If you answered mostly B, you have some supportive services in place for low-income students, but these services are not integrated or bundled into a cohesive support network. We recommend you begin by examining your current services and determine how these services could be packaged into a network of services targeting low-income students. Next, perform a gap analysis using the items from the self-assessment in order

to determine what services are missing but could easily be implemented at your institution in the short term. Consider the following questions:

- How can you begin to bundle and/or integrate existing services so students can more readily obtain the support they need?
- What services are missing? What additional assistance and supports might you pursue?
- How can you ensure that new supports are established so they link with and complement existing services?

If you answered mostly A, you have an integrated network of support services that is available to your institution's low-income students. The next set of questions to address is:

- What proportion of low-income students is using these services? How often are low-income students using these services?
- What are their experiences with these services? Are they satisfied? Do they have recommendations for improvement?
- Which services are leading to better academic outcomes? How do you know?

Strategy 3: Leverage partnerships for service delivery on campus

If you answered mostly **C**, you have not yet established partnerships with organizations in your community that could provide key services and support to your institution's low-income students. We recommend you begin by researching the organizations in your area that may be able to collaborate with your institution to serve low-income students. Consider the range of potential partners, including government agencies (e.g., local workforce investment boards, health and human services agencies, etc.), community- and faith-based organizations, and corporate partners interested in community development and investment. For additional examples of such organizations, please see Page 14 in Part 2: *Exploring six strategies to support low-income students*. Also, reviewing the types of services identified in this section of the self-assessment may trigger additional ideas for possible collaborators.

Finally, there may be departments at your institution that have established partnerships on behalf of the students they serve. These existing partnerships may be another source for connections (e.g., health, accounting, business, real estate, workforce development). Once you have identified these potential partners, create a plan to reach out to them. This plan should include such steps as choosing a primary institutional contact, establishing timelines, and identifying and exploring potential areas for partnership. When you begin to establish a partnership, consider the following questions:

- What need are you trying to fill in establishing a partnership with an external organization?
- What will be the specific roles and responsibilities of the institution and the partner organization?
- How will you manage the relationship with this partner organization? How will your institution communicate with the partner organization, including who and how often?
- Will the partner organization have a presence on campus? Will its staff members be housed on campus? If so, where? If not, how often will the organization come to campus? What type of arrangement makes the most sense given the composition of your institution's low-income students and the needs you are trying to address through the partnership?
- How will you track the use of these services and share data between the institution and the organization?
- How will you ensure that low-income students know about the services available to them through this

partnership? How will you determine that students are aware of and using the services?

- How will you ensure that faculty and staff know about the services available to low-income students through this partnership and are able to appropriately direct students to these services?

If you answered mostly **B**, you have established partnerships whereby students are referred to an off-campus location to receive support. We recommend you begin by exploring whether any of these services could be brought to your campus either on a trial or ongoing basis. We also recommend you perform a gap analysis — using the items in the self-assessment to determine whether other partnerships could be developed to provide additional services to your institution's low-income students. Finally, we suggest you examine your existing partnerships and explore new partnerships by answering the questions below.

For existing partnerships:

- What is the purpose of the relationship between your institution and the partner organization? What are the specific roles and responsibilities of each party?
- How does your institution communicate with the partner organization, including who and how often? How, if at all, could the management of the relationship and communication be strengthened?
- Does the partner organization have a presence on campus? If so, how often does the organization come to campus? If not, can you advance the relationship to allow the organization to have a campus presence? What type of arrangement makes the most sense given the composition of your institution's low-income students and the need you are trying to address through this partnership?
- Have you tracked the use of these services and shared data between the institution and the organization? If so, what have you learned?
- How do you ensure that low-income students know about the services available to them through this partnership? How do you determine that students are aware of and using the services from this partnership? How, if at all, could your outreach and tracking improve?

- How do you ensure that faculty and staff know about the services available to low-income students through this partnership and are able to appropriately direct students to these services? What more could be done to raise faculty and staff awareness?

For potential partnerships:

- Given your assessment of your existing partnerships and a review of the other potential services partners might provide, what additional collaborations might your institution pursue?
- What will be the purpose of the relationship between your institution and the partner organization? What will be the specific roles and responsibilities of each party?
- How will your institution communicate with the partner organization, including who and how often?
- Will the partner organization have a presence on campus? If so, how often will the organization come to campus? What type of arrangement makes the most sense given the composition of your institution's low-income students and the need you are trying to address through this partnership?
- How will you ensure that low-income students know about the services available to them through this partnership? How will you determine that students are aware of and using the services from this partnership?
- How will you ensure that faculty and staff know about the services available to low-income students through this partnership and are able to appropriately direct students to these services?

If you answered mostly A, you have managed to bring these partnerships on campus to more directly serve your institution's low-income students. We recommend you take

inventory of these partnerships in order to help ensure maximum benefit to low-income students by addressing the following questions:

- What is the purpose of the relationship between your institution and the partner organization? What are the specific roles and responsibilities of each party?
- How does your institution manage the relationship and communicate with the partner organization, including who and how often? How, if at all, could management of the relationship and communication be strengthened?
- What is the partner organization's presence on campus, and is this presence sufficient to meet the needs of your institution's low-income students?
- How do you ensure that low-income students know about the services available to them through this partnership? How do you determine that students are aware of and using the services from this partnership? How, if at all, could your outreach and tracking improve?
- How do you ensure that faculty and staff know about the services available to low-income students through this partnership and are able to appropriately direct students to these services? What more could be done to raise faculty and staff awareness? How can you track, incentivize and recognize staff who use the information to help inform students of these services?
- How do these partnerships work together? That is, how integrated are these services with other services on your campus? How do students navigate between the services your institution offers and those provided by your partners?
- Given this assessment of your existing partnerships and review of the other potential services partners might provide, what additional collaborations might your institution pursue?

Strategy 4: Empower low-income students to use available resources

If you answered mostly C, you have not yet developed a system to support students' financial education and use of financial resources offered through your institution. We recommend that you begin by examining the examples in Part 2: *Exploring six strategies to support low-income students* and reviewing the items in the self-assessment in order to determine the range of financial resources that could be made available to students to improve their financial literacy. Address the following questions for each resource you are considering:

- What will it take to implement this resource?
- Who needs to be involved in developing this resource?
- Where should this resource be housed at the institution?
- What staffing and/or funding are needed to offer this resource?
- How will you assess the impact of this resource on students' financial education?

If you answered mostly B, you have some efforts in place to help develop students' financial education and promote their use of financial resources, but they are not part of a comprehensive approach. We recommend you begin by examining these efforts in order to determine whether your institution's low-income students are using these services and that these services are meeting their needs and helping improve their financial literacy. Next, we suggest you perform a gap analysis — using the items in the self-assessment tool to determine what resources are missing and what services are needed in order to help improve students' financial literacy. When performing the gap analysis, consider the following questions:

- What are your institution's priority outcomes for low-income students' financial literacy?
- Which services now offered best reflect these priority outcomes?

- What priority outcomes are not being addressed?
- What steps can you take to begin addressing these outcomes?

If you answered mostly A, you have an established system that helps develop students' financial literacy. We would recommend you first examine your existing services in this area to ensure that low-income students are using these services, and that these services are meeting their needs and helping improve their financial literacy. Consider asking **students** the following questions:

- Who, if anyone, on campus do you ask for help with managing your finances, including paying for school and living costs?
- How else do you hear about resources and services on campus that can help you more effectively manage your finances? What additional steps might the institution take to make you or your peers more aware of available support?
- What services and resources are most important to your efforts to manage your finances in order to stay in school and reach your education goal? Which of these services are you using at your institution? What services do you think are missing on your campus that could help you learn better financial management?
- How easy is it for you to obtain these services and resources? What could the institution do to make it easier for you to gain access to these supports?
- How often do you talk to your peers about the services and resources you're using?
- How aware are you of the benefits and limitations of the services and resources you are using?

Strategy 5: Review your internal processes

If you answered mostly C, you have not yet established clear and cohesive processes to serve your institution's low-income students. We recommend you begin by examining your processes for serving low-income students and determining how well these services meet their needs. Supplement this examination with a gap analysis in order to determine what processes should be improved or added. Once you have identified potential improvements to your processes, develop a plan to make those improvements. That plan should include identifying those responsible for making the improvements, establishing timelines, and determining measures of effectiveness. To start the process, consider the following questions:

- Taking a students' perspective, what steps do low-income students need to take at your institution to use financial resources and supports? What (unintended) barriers block access to these services? Similarly, how do your institution's business processes — course scheduling, advising, financial aid, etc. — impede low-income students' access to services?
- What changes can your institution make without a major outlay of time and resources, and which ones require longer-term planning and/or fund development?
- Who at your institution now works to ensure effective delivery of resources and support to low-income students? Who else should be involved in planning for, implementing and providing oversight of service delivery to these students?
- How, specifically, will your institution communicate to students, faculty and staff about the services available to low-income students?
- How will your institution systematize efforts to continuously review, improve and communicate about service delivery to low-income students?

If you answered mostly B, you have some processes in place that could be improved or expanded to ensure service to all low-income students. We recommend you begin by performing a gap analysis — using the items in the self-assessment to determine what processes might be improved or added. Once you have identified potential improvements to your processes, develop a plan to make those improvements. That plan should include identifying those responsible for making the improvements, establishing timelines, and determining measures of effectiveness.

- What steps do low-income students need to take at your institution to obtain financial resources and supports? How can your institution continue streamlining student access to and use of services? What processes are missing?
- Given this review, what changes can your institution make without a major outlay of time and resources, and which ones require longer-term planning and/or fund development?
- Who will oversee these changes? Who else needs to be involved in and/or aware of their implementation?
- When will these improvements take place? How will you track their implementation and ongoing impact on students and the institution?
- How will you communicate these changes to the broader campus community, including students, faculty and staff?

If you answered mostly A, you have processes in place that are designed to serve your institution's low-income students. We recommend you ensure that these processes are working as intended by determining 1) whether low-income students are aware of these processes, 2) whether the processes are meeting students' needs and 3) whether the processes are causing undue stress or difficulty because they are too cumbersome or complex. Consider working with your institutional research office to survey low-income **students** about the following:

- Who, if anyone, on campus do you ask for help when you encounter a financial challenge that might impede your ability to get to class or stay in school?
- How else do you learn about resources and services on campus that can help you address financial challenges or hardships? What additional steps might the institution take to make you and your peers aware of available support?
- What services are most important to your efforts to stay in school and reach your education goals? Which of these financial services and supports are you using? What services do you think are missing on your campus?
- How easy is it for you to use the resources at your institution? What could the institution do to make it easier for you to gain access to these supports?

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

If you answered mostly **C**, your institution has not yet implemented a cohesive set of practices that help students identify goals, follow a specific path and understand how their choices affect their futures. We recommend you examine the items in the self-assessment and in Part 2: *Exploring six strategies to support low-income students* to begin to determine which practices could easily be implemented at your institution in the short term and which practices could be targeted for later implementation. When you consider these practices, keep in mind the unique experiences of low-income students and ensure that any practice put in place is designed to address the needs of low-income students as well as other students at your institution. Consider launching your planning process by discussing the following:

- Keeping in mind the types of effective practices identified in the self-assessment (e.g., structured programs of study, monitoring of completion rates, distribution of information on cost/benefit of program participation), what changes can your institution make without a major outlay of time and resources, and which ones require longer-term planning and/or fund development?
- Based on this assessment, what change could you begin to pursue? What outcome(s) do you hope to achieve by making this change, particularly for low-income students?
- How will you manage this change effort (who will be responsible for what and when)?
- How will you track outcomes related to this change effort over time? Specifically, how will you monitor its impact on low-income students? How will you use this evidence for continuous improvement?

If you answered mostly **B**, you have some practices in place, but they do not represent a cohesive set of practices aimed at helping students succeed. We recommend that you begin by performing a gap analysis — using the items in the self-assessment to determine what practices need fuller implementation and what practices need to be added in order to create a more comprehensive approach to student success. Once you have the results from this gap analysis, we recommend you develop a plan that outlines what a cohesive set of practices would look like at your institution and how you intend to establish this set of practices. The plan should include identifying those responsible for devising and implementing these practices, establishing timelines, and determining measures of effectiveness. In addition, we recommend that when you examine these practices, keep in mind the unique experiences of low-income students and ensure that any practices put in place

are designed to address their needs as well as those of other students at your institution. To move toward a more coherent approach to supporting student progression and completion, answer the following questions:

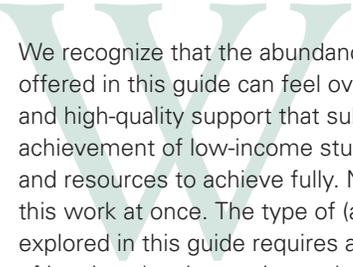
- Considering the types of effective practices identified in the self-assessment (e.g., structured programs of study, monitoring of completion rates, and distribution of information on cost/benefit of program participation), which practices are already in place? Which ones are missing?
- What changes can your institution make without a major outlay of time and resources, and which ones require longer-term planning and/or fund development?
- Based on this assessment, what change could you begin to pursue? What outcome(s) do you hope to achieve by making this change, particularly for low-income students?
- How will you manage this change effort (who will be responsible for what and when)?
- How will you track outcomes related to this change effort over time? Specifically, how will you monitor its impact on low-income students? How will you use this evidence for continuous improvement?

If you answered mostly **A**, you have established a cohesive set of practices to help students progress along clear and structured pathways to success. We recommend that you examine these processes and practices to ensure they are meeting the needs of all students — but especially the needs of low-income students. In doing so, consider the following questions:

- How do you ensure that the needs of low-income students are served through these processes and approaches?
- What is the impact of these effective practices on low-income students? What evidence are you now collecting, and what additional data do you need to gather?
- What improvements need to be made to more effectively serve your low-income student population through these broad institutional practices?
- How can you incorporate the unique perspectives and experiences of low-income students into ongoing efforts to implement and strengthen these practices?



Reflection and next steps



We recognize that the abundance of information and direction offered in this guide can feel overwhelming. Strategic, integrated and high-quality support that substantively improves the achievement of low-income students clearly takes time, planning and resources to achieve fully. No institution can take on all of this work at once. The type of (and approach to) service delivery explored in this guide requires a continuous and iterative process of inquiry, planning, action and reflection. As you consider the results of your self-assessment and determine where to go next, we recommend a simple approach that can help keep you connected to the framework for supporting low-income students.

First, focus on getting to know the low-income students at your institution. Be sure to answer the following questions before pursuing any action:

- Who are your institution's low-income students?
- How well do they progress to completing their goals?
- What barriers to success do they encounter along the way?

As emphasized throughout the guide, the critical first step is to truly understand your institution's low-income students — to know who they are, how they perform and progress at your institution, and what common barriers stand in their way. Consider the range of quantitative and qualitative evidence that can inform this part of your process, including data on persistence and completion, along with more anecdotal evidence from students and practitioners themselves.

Second, think about ways to specifically improve the achievement of economically disadvantaged students within the larger context

of implementing effective practices designed to improve the progression of all students at your institution. Consider:

- What initiatives are already in progress that are designed to improve completion at your institution?
- How can you specifically consider the achievement of low-income students within those initiatives?
- How can this reflection inform new efforts that might improve the success of all students?

Maintaining an overall picture of improvement at your institution is vital to ensuring that the experience of low-income students is part of a campus-wide discussion about increasing completion. Conversely, without an institutional conversation about how to strategically strengthen the success of all students, initiatives designed to support low-income students may have a limited impact on their progression and completion.

Last, consider the information and insights surfaced in the other parts of the self-assessment and interpretation guide. These include: providing supports to help low-income students overcome practical barriers, leveraging partnerships for service delivery, empowering low-income students to use available resources, and reviewing your internal processes.

In reflecting on these collective conversations, think about:

- What are three concrete actions you can take in the next six months to achieve an immediate, positive impact on low-income students at your institution?
- What action can you take that will pave the way for more substantive long-term change?
- What additional changes do you want to pursue in the next three years? What steps can you take now to begin laying the groundwork for this redesign?



Endnotes

- ¹ Digest of Educational Statistics. (2013). Table 302.30. *Percentage of recent high school completers enrolled in 2-year and 4-year colleges, by income level: 1975 to 2012*. Retrieved from http://nces.ed.gov/programs/digest/d13/tables/dt13_302.30.asp on April 14, 2014.
- ² Baum, S., Ma, J., & Payea, K. (2013). *Education pays 2013: The benefits of higher education for individuals and society*. New York: The College Board. <http://trends.collegeboard.org/sites/default/files/education-pays-2013-full-report.pdf>
- ³ Carnevale, A.P., Rose, S.J., & Cheah, B. (2011). *The college payoff: Education, occupations, lifetime earnings*. Washington, DC: Georgetown University, Center on Education and the Workforce. <http://cew.georgetown.edu/collegepayoff>
- ⁴ Institute for Higher Education Policy. (2010). A portrait of low-income young adults in education. [http://www.ihep.org/assets/files/publications/m-r/\(Brief\)_A_Portrait_of_Low-Income_Young_Adults_in_Education.pdf](http://www.ihep.org/assets/files/publications/m-r/(Brief)_A_Portrait_of_Low-Income_Young_Adults_in_Education.pdf)
- ⁵ Burd, S. (2013). Undermining Pell: How Colleges Compete for Wealthy Students and Leave the Low-Income Behind. New America Foundation: http://education.newamerica.net/publications/policy/undermining_pell
- ⁶ The National Center for Public Policy and Higher Education. (2011). Policy Alert: *Affordability and transfer: Critical to increasing baccalaureate degree completion*. http://www.highereducation.org/reports/pa_at/index.shtml
- ⁷ CollegeBoard (2014). *Trends in Student Aid: 2014*. Retrieved from <http://trends.collegeboard.org/student-aid> on March 5, 2015.
- ⁸ Kantrowitz, M. (2009). *Analysis of why some students do not apply for financial aid*. Retrieved from <http://www.finaid.org/educators/20090427CharacteristicsOfNonApplicants.pdf> on July 22, 2014.
- ⁹ DeNavas-Walt, C., & Proctor, B. (2013). *Income, poverty, and health insurance coverage in the United States: 2012*. Washington, D.C.: United States Census Bureau. <http://www.census.gov/prod/2013pubs/p60-245.pdf>
- ¹⁰ Macartney, S., Bishaw, A, & Fontenot, K. (2013). *Poverty rates for selected detailed race and Hispanic groups by state and place: 2007-2011*. Washington, D.C.: United States Census Bureau. <http://www.census.gov/prod/2013pubs/acsbr11-17.pdf>
- ¹¹ Increasing College Opportunity for Low-Income Students (2014). Washington, D.C.: The Executive Office of the President. http://www.whitehouse.gov/sites/default/files/docs/white_house_report_on_increasing_college_opportunity_for_low-income_students.pdf
- ¹² Gault, B., Reichlin, L., & Román, S. (2013). *College affordability for low-income adults: Improving returns on investment for families and society*. Washington, D.C.: Institute for Women's Policy Research. http://www.luminafoundation.org/publications/ideas_summit/College_Affordability_for_Low-Income_Adults.pdf
- ¹³ National Center for Education Statistics. (2014). *Out-of-Pocket net price for college*. Data Point, NCES 2014-902. <http://nces.ed.gov/pubs2014/2014902.pdf>
- ¹⁴ Institute for Higher Education Policy. (2010). *A portrait of low-income young adults in education*. Retrieved from [http://www.ihep.org/assets/files/publications/m-r/\(Brief\)_A_Portrait_of_Low-Income_Young_Adults_in_Education.pdf](http://www.ihep.org/assets/files/publications/m-r/(Brief)_A_Portrait_of_Low-Income_Young_Adults_in_Education.pdf) on April 14, 2014.
- ¹⁵ American Association of Community Colleges (2014). *2014 Fact Sheet*. Retrieved from http://www.aacc.nche.edu/AboutCC/Documents/Facts14_Data_R2.pdf on April 14, 2014.
- ¹⁶ Johnson, J., Rochkind, J., Ott, A., & DuPont, S. (2009). *With Their Whole Lives Ahead of Them: Myths and Realities About Why So Many Students Fail to Finish College*. <http://www.publicagenda.org/files/theirwholelivesaheadofthem.pdf>

- ¹⁷ McKinsey & Company (2007). Single Stop Rollout Strategy Project—Final report. Washington, D.C.: McKinsey & Company.
- ¹⁸ Cunningham, A. & Santiago, D. (2008). *Student Aversion to Borrowing: Who Borrows and Who Doesn't*. <http://www.ihep.org/Publications/publications-detail.cfm?id=121>
- ¹⁹ Pell Institute Fact Sheet: Six-year degree attainment rates for students enrolled in a post-secondary institution. Retrieved from http://www.pellinstitute.org/downloads/fact_sheets-6-Year_DAR_for_Students_Post-Secondary_Institution_121411.pdf on September 15, 2014.
- ²⁰ *A portrait of low-income young adults in education* (2010). Washington, D.C.: Institute for Higher Education Policy. [http://www.ihep.org/assets/files/publications/m-r/\(Brief\)_A_Portrait_of_Low-Income_Young_Adults_in_Education.pdf](http://www.ihep.org/assets/files/publications/m-r/(Brief)_A_Portrait_of_Low-Income_Young_Adults_in_Education.pdf)
- ²¹ *Increasing College Opportunity for Low-Income Students* (2014). Washington, D.C.: The Executive Office of the President. Retrieved from http://www.whitehouse.gov/sites/default/files/docs/white_house_report_on_increasing_college_opportunity_for_low-income_students.pdf on September 15, 2014.
- ²² Bailey, M.J. & Dynarski, S.M. (2011). Inequality in Postsecondary Education. In Greg Duncan and Richard Murnane (Eds.), *Whither Opportunity: Rising Inequality, Schools, and Children's Life Chances*, pp. 117-132. New York: Russell Sage Foundation.
- ²³ The New York Times (2012). *Affluent Students Have an Advantage and the Gap Is Widening*. Retrieved from http://www.nytimes.com/interactive/2012/12/22/education/Affluent-Students-Have-an-Advantage-and-the-Gap-Is-Widening.html?_r=0 on April 14, 2014.
- ²⁴ Institute for Higher Education Policy. (2010). *A portrait of low-income young adults in education*. [http://www.ihep.org/assets/files/publications/m-r/\(Brief\)_A_Portrait_of_Low-Income_Young_Adults_in_Education.pdf](http://www.ihep.org/assets/files/publications/m-r/(Brief)_A_Portrait_of_Low-Income_Young_Adults_in_Education.pdf)
- ²⁵ Richburg-Hayes, L., Brock, T., LeBlanc, A., Paxson, C., Rouse, C. E., & Barrow, L. (2009). *Rewarding Persistence: Effects of a Performance-Based Scholarship Program for Low-Income Parents*. New York: MDRC.
- ²⁶ Geckeler, C. (2008). *Helping community college students cope with financial emergencies: Lessons from the dreamkeepers and angel fund emergency financial aid programs*. New York: MDRC.
- ²⁷ Carnevale, A.P., Rose, S.J., & Cheah, B. (2011). *The college payoff: Education, occupations, lifetime earnings*. Washington, D.C.: Georgetown University, Center on Education and the Workforce.
- ²⁸ IPEDS Library. Table 21. Awards conferred at Title IV institutions, by race/ethnicity, level of award, and gender: United States, academic year 2009-10. <http://nces.ed.gov/datalab/tableslibrary/viewtable.aspx?tableid=8474>
- ²⁹ IPEDS Library. Table 40. Graduation rates at the Title IV 4-year or 2-year institution where the students started as full-time, first-time students, by race/ethnicity, control of institution, and Carnegie classification: United States, cohort years 2003 and 2006. <http://nces.ed.gov/datalab/tableslibrary/viewtable.aspx?tableid=7514>
- ³⁰ Baum, S., Kurose, C., & Ma, J. (2013). *How college shapes lives: Understanding the issues*. New York: College Board.
- ³¹ Baum, S., Ma, J., & Payea, K. (2013). *Education pays 2013: The benefits of higher education for individuals and society*. New York: College Board.
- ³² Annie E. Casey Foundation (2010). *An Integrated Approach to Fostering Family Economic Success: How three model sites are implementing the Center for Working Families approach*.
- ³³ Abt Associates (2009). *Pathways to Success: An Interim Analysis of Services and Outcomes in Three Programs*.
- ³⁴ Goldrick-Rab, S., Broton, K., and Gates, C. (2013). *Clearing the path to a brighter future: Addressing barriers to community college access and success*.
- ³⁵ Financial Aid TV, Austin Peay State University. <http://apsu.financialaidtv.com/>
- ³⁶ Scott-Clayton, J. (2011). *The shapeless river: Does a lack of structure inhibit students' progress at community colleges?* (CCRC Working Paper No. 25). New York: Columbia University, Teachers College, Community College Research Center.



About the authors

Priyadarshini Chaplot is a higher education consultant whose efforts support college practitioners in redesigning institutional programs, services and practices through use of research and evidence. She partners regularly with the National Center for Inquiry and Improvement, the Research and Planning Group for California Community Colleges (RP Group), Jobs for the Future, WestEd and individual community colleges and districts. In this work, she researches current issues in higher education, develops audience-specific communications, designs interactive learning opportunities for diverse groups of college practitioners, and provides technical assistance. Previously, she served as the director of professional development and a senior researcher with the RP Group, as well as a research analyst and math and English instructor at Mt. San Antonio College. Having worked at or with postsecondary institutions for more than 12 years, she is passionate about improving students' educational experiences and addressing issues of student equity and success.

Darla M. Cooper, director of research and evaluation for the Research and Planning Group for California Community Colleges (RP Group), has worked in the California community college system for more than 15 years. She previously held institutional research director positions at Santa Barbara City College, Oxnard College and Ohlone College. She has extensive experience serving as an external evaluator for several federal and private foundation grants and leading Student Support (Re)defined, a research project that examined what supports student success. In addition, she has worked on projects including the Aspen Prize for Community College Excellence, Bridging Research Information and Culture (BRIC), Student Transfer in Professional Pathways Project, and the Accreditation Study. Cooper also has direct experience helping students achieve their education goals in her previous work at the University of Southern California, where she served as director of research and information, student services counselor and ombudsperson.

Rob Johnstone, founder and president of the National Center for Inquiry and Improvement, works to help two-year and four-year colleges create structures and processes that increase student completion and learning and improve labor market outcomes. His approach to inquiry and improvement fuses the world of foundations, initiatives and system-level policy changes with the ground-level work of college practitioners and college leaders. He has worked with more than 100 colleges around the country — both directly and as part of several foundation-funded initiatives. He served for more than a decade in the California community college system, working as a director, dean and provost. Prior to his work in higher education, he was a strategic consultant to industry, giving him more than 20 years of consulting experience in industry and higher education.

Kelley Karandjeff is an independent consultant who focuses on making evidence useful for community college practitioners and promoting success for all students. For more than 16 years, she has worked directly with community colleges and secondary schools to develop, deliver and improve innovative career technical education (CTE) programs and student success initiatives, most recently at City College of San Francisco. She now serves as a researcher with an interest in dissemination designed to support practitioner action. She partners regularly with the National Center for Inquiry and Improvement, the Research and Planning Group for California Community Colleges (RP Group), WestEd and individual California community colleges, providing qualitative research, project management, communications and facilitation services. She currently is directing an evaluation of CTE bridge programs for low-income learners, leading communications for a pioneering study of student support, and has directed efforts related to contextualized teaching and learning and transfer.



Acknowledgments

We thank Lumina Foundation for actively supporting the development of *Beyond Financial Aid*. In particular, we are grateful for the continued collaboration and insights of Thomas Major Jr. of Lumina and Shelley Waters Boots of SWB Strategic Solutions LLC.

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

- Alma Clayton-Pedersen, Emeritus Consulting Group
- Rebecca Cox, Simon Fraser University
- Tristan Denley, Tennessee Board of Regents
- Susan Gewirtz, S. Gewirtz Consulting, LLC
- Ann Lyn Hall, Central New Mexico Community College
- Julian Haynes, Achieving the Dream
- Davis Jenkins, Community College Research Center
- George Mehaffy, American Association of State Colleges and Universities
- Derek Price, DVP Praxis
- Tim Renick, Georgia State University
- Regina Stanback Stroud, Skyline College
- Vincent Tinto, Syracuse University

Please e-mail any questions or feedback regarding *Beyond Financial Aid* to bfa@luminafoundation.org

About Lumina Foundation

Lumina Foundation is an independent, private foundation committed to increasing the proportion of Americans with high-quality degrees, certificates and other credentials to 60 percent by 2025. Lumina's outcomes-based approach focuses on helping to design and build an accessible, responsive and accountable higher education system while fostering a national sense of urgency for action to achieve Goal 2025.

As a private foundation, Lumina Foundation does not support or oppose any legislation. Lumina provides educational information, nonpartisan research and analysis to advance Goal 2025.



Lumina[™]
FOUNDATION

P.O. Box 1806
Indianapolis, IN 46206-1806
www.luminafoundation.org

© 2015 Lumina Foundation
All rights reserved.

June 2015