

2017 SPECIAL REPORT

Making Ends MEET



**The Role of Community Colleges
in Student Financial Health**



“Nobody who works hard
should be poor in America.”

— Pulitzer Prize Winner David K. Shipler
The Working Poor: Invisible in America

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Acknowledgments

This report is dedicated to all the students who come to our community colleges prepared to work hard, yet struggle financially.

As this special report shows, not all students encounter financial challenges. But it is important to remember that these findings reflect only the students who remained in college long enough to complete the Community College Survey of Student Engagement (CCSSE), which is administered in the spring. Many students who intend to complete college do not return after their first semester. Others never even enroll.

We hope this report sheds light on the financial challenges students face—whether they left college or stayed. And we hope it will encourage institutional change that supports students’ financial health so all students can be successful in reaching their academic goals.

This report would not have been possible without the generous funding of MetLife Foundation or without the many partners that supported the development of the financial health module, upon which the data explored in this report are based: Center for Financial Services Innovation, Mathematica, MDRC, S. Gewirtz Consulting, and Working Students Success Network. We are grateful for Terry Bazan, Executive Director of Student Assistance at Austin Community College, who graciously gave her time and expertise on student financial aid in support of this work. We also are indebted to Achieving the Dream and the work it has led to help low-income students reach financial stability and move up the economic ladder.

Evelyn N. Waiwairole

Director

Center for Community College Student Engagement

Students' Voices Provide an Essential Reality Check



Rob Johnstone
Founder & President
National Center for
Inquiry & Improvement

Student financial stability is a critically important facet of the improvement work in which so many community colleges around the country are engaging. The financial stability data that the Center explores here go hand-in-hand with the guided pathways reform that is sweeping the country and with *Beyond Financial Aid*,¹ which I developed with Lumina Foundation. Taken together they give colleges a powerful opportunity to ensure that significantly more students complete their journeys with us and move directly into the workforce or transfer to a four-year institution.

This special report is truly important, not only because it calls further attention to community college students' high level of financial instability. Perhaps more important, it provides students' own perceptions on the issue of financial stability. And it does so in a way only the Center can—by sharing on-the-ground student responses to questions specifically targeting financial health. This data set provides new connective tissue and insight into students' lives and the ways in which their financial concerns coincide with their academic work and their ability to succeed.

While this report includes a multitude of fascinating data, I will focus on a key exploration that connects with one of my own areas of interest. I am consistently struck by how often we look at data on financial stability and/or financial health and conclude that the student is the problem. The Center points out that while engaging students in financial coaching and/or financial literacy may be worthwhile, these skills may not be the whole or even the primary story. Consider the following passage from page 13 of the report:

Perhaps if students had better long-term budgeting skills, their situations would improve. That said, long-term financial planning is very difficult for individuals with limited discretionary income (or no income at all). Thus, it is possible that students' running out of money is not a function of poor financial management skills, but simply indicates a reality of not having enough resources.

This is powerful stuff—and much of the data the Center shares is supportive of this hypothesis. As you read the report, note how many students feel they have a handle on managing their finances and pay their bills on time, but also then report struggling to keep up.

Similarly, as we explore the data on students' approaches to budgeting, we should consider whether the answers would be significantly different if college employees—particularly those in the lower half of the salary distribution—were asked the same budgeting questions. My bet is that the budgeting answers would be similar. This finding would indicate that we should exercise caution in thinking that budgeting challenges are somehow unique to our community college student population. Again, the far bigger issue may be the lack of financial resources to be budgeted.

Finally, do not miss the discussion guide that begins on page 14. It can help you start and facilitate conversations at your college. In doing so, you can find opportunities to link this financial stability movement to existing work at your college, as well as bring your community together.

College Completion and Students' Financial Health

The cost of attending community college is a concern for many community college students, with nearly half (47%) of *CCSSE* respondents saying that lack of finances is an issue that could cause them to withdraw. Thus, making sure students can pay for college—and pay for housing, food, and other basic needs while in college—must be an integral part of the completion agenda.

Many community college students—some of whom live near or below the poverty line—struggle to finance their education while meeting their basic needs. Pell Grants are one standard indication of financial need, and more than one in three students (39%) report that they receive Pell Grants. Equally important for this group of students is that Pell Grants alone are not always enough: 40% of students who receive these grants also rely on student loans.

However, using Pell Grants as a yardstick significantly underestimates students' financial need. Research indicates that 30% of students do not complete the Free Application for Federal Student Aid (FAFSA). While some of these students reported that they did not need aid, it is reasonable to conclude that those who cited other reasons—such as they thought they were ineligible or the form was too complicated—would benefit from financial assistance.²

Perhaps of greatest concern is that financial need—however it is measured—correlates with lower educational aspirations. Thus, today's least affluent students are least likely to aspire to a bachelor's degree and therefore are least likely to earn the higher salaries that such a degree brings.

This special report from the Center for Community College Student Engagement

focuses on the financial health of community college students, including their perceptions of their current financial circumstances, budgeting and other practices, and financial management skills. While at times students' responses may seem to be contradictory, in fact they provide a detailed overview of the complex financial reality today's community college students face.

STATES AND COLLEGES TAKING ACTION

Some states are responding to students' growing need for financial support. For example, Minnesota, Oregon, and Tennessee offer scholarships and tuition waivers to certain populations of students, and other states are introducing similar programs.³ While these efforts help specific groups of students, the support often is not enough. More important, it is not available to everyone.

Colleges also can take action to help students become more aware of their options and to make sure they are taking advantage of every type of support available to them. In doing so, colleges can encourage students to raise their aspirations even if they have limited resources.

Students' views of their own financial needs and circumstances point to clear steps that colleges can take to better support student financial health. For example, 91% of *CCSSE*

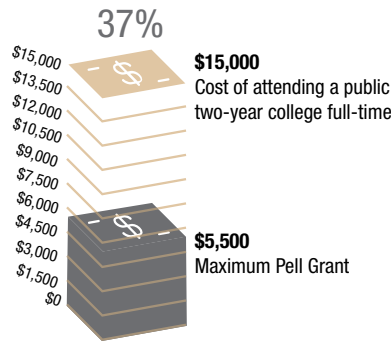
If I would only have to concentrate and just study, I would have a 4.0 GPA. If I would just have to wake up every day and know that that's my goal. But I'm thinking, 'Oh, I have to pay this bill. Oh, man, how are my little brothers doing?' Because you've got the financial problem going on, too. Your parents are depending on you to help them.

— STUDENT

The Gap Between Pell Grants and Need

In 2011–12, the maximum Pell Grant of \$5,550 covered only 37% of the average total price of attending a public two-year college full-time.^{4, 5}

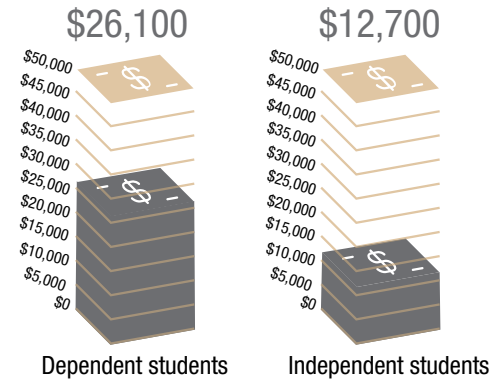
Percentage of average total college costs covered by a Pell Grant in 2011–2012



Only the Lowest Income Students Qualify for Pell Grants

In 2009–10, nearly 61% of Pell Grant recipients lived below the poverty threshold, which was \$21,756 for a family of four.⁶

Median family incomes for Pell Grant recipients in 2011–12⁷



respondents say they needed information about financial assistance, and among those students, 27% *disagree* or *strongly disagree* that their college provided adequate information about financial assistance.

In addition, because many students do not apply for financial aid of any kind, colleges have a lot of room to act, with a primary goal of expanding students' knowledge of available resources. Colleges can:

- ▶ Provide clear information about the FAFSA and guide students through completing it so

every student who might be eligible for aid applies for it.

- ▶ Connect students to community and financial resources, such as scholarships, public benefits, nutrition assistance, transportation assistance, healthcare, and childcare—and mitigate the stigma from using these resources.
- ▶ Ensure that faculty and staff are informed about support services for students with financial need.
- ▶ Teach students about financial literacy.

It took me a while to figure out their whole financial aid process. I think that's the problem [for] a lot of people. They don't know they have to have those forms.

— STUDENT



Characteristics of Survey Respondents

Methodology

CCSSE 2016 was administered to 149,190 students at 255 colleges. Of those colleges, 177 administered the student financial health item set to 99,721 respondents; unless otherwise noted, all analyses in this report are based on this respondent set. Counts for the individual items vary due to missing data. Analyses, except where noted, are weighted.

For several of the student financial health items, the percentages presented exclude the respondents who indicated the item did not apply to them; only those who were engaged in the activity are included in the analysis. The discussion of the data points will clearly identify where these respondents are excluded or, in rare cases, included.

For more information about the methodology used in this report, visit www.ccsse.org/SR2017.

Findings in this report are from CCSSE 2016, which included additional items related to student financial health. Students who responded to these additional survey items are similar to student respondents in the full CCSSE 2016 Cohort.

Characteristics of Student Financial Health Respondents

Sex (N=97,673)	
Female	55%
Male	45%

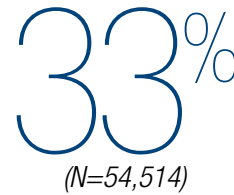
Age (N=97,593)	
Traditional age	72%
Nontraditional age	28%

Race/Ethnicity (N=96,596)	
Asian or Pacific Islander	7%
Black	13%
Latino/Hispanic	17%
Native American	2%
Native Hawaiian	1%
White	55%
Other	5%

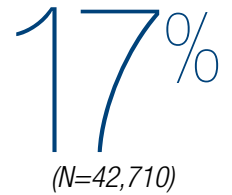
All data in these tables are unweighted.

Female Students Are More Likely to Have Children Living With Them

Percentage of female students who report having children living with them

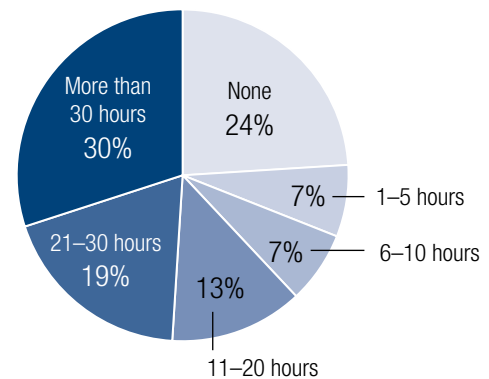


Percentage of male students who report having children living with them



About Half of Students Work More Than 20 Hours Per Week

About how many hours do you spend in a typical 7-day week working for pay?
(N=97,420)



“I’m coming back to school because I’m tired of being poor.”
— STUDENT

Students' Financial Circumstances Are Complex

Data from CCSSE 2016 student financial health respondents indicate that about one-third of students are satisfied with their financial circumstances and about one-third are not.

Survey items that ask about students' debt, budgeting, and financial planning yield mixed responses and may indicate a need for greater financial literacy among community college students. Colleges committed to supporting their students' financial health should consider what steps they can take—such as making sure students know about financial assistance options, making sure faculty and staff are aware of financial resources, and including financial literacy skills in a range of classes—to improve students' financial health.

A Closer Look at Pell Grants

More than one-third of community college students (39%) report that they receive Pell Grants, which indicates a high level of financial need. In 2011–12, Pell Grant recipients who were dependents had a median family income of \$26,100. Those considered independent students had a median family income of \$12,700.⁸

Moreover, students who receive Pell Grants are more likely to have student loans than students who do not receive Pell Grants, which indicates that Pell Grants do not always provide enough support to cover all of the costs of attending college (tuition, books and supplies, transportation, food, and housing). In fact, in 2011–12, the maximum Pell Grant of \$5,550 covered only 37% of the average total price of attending a public two-year college full-time.^{9,10}

Pell Grant Recipients and Poverty

Percentage of students receiving Pell Grants

39%
(N=89,110)

Percentage of Pell Grant recipients who live below the poverty threshold for a family of four (\$21,756)¹¹

61%

Pell Grant Recipients Are More Likely to Live With Children

Percentage of Pell Grant recipients who report having children living with them

36%
(N=34,695)

Percentage of non-Pell recipients who report having children living with them

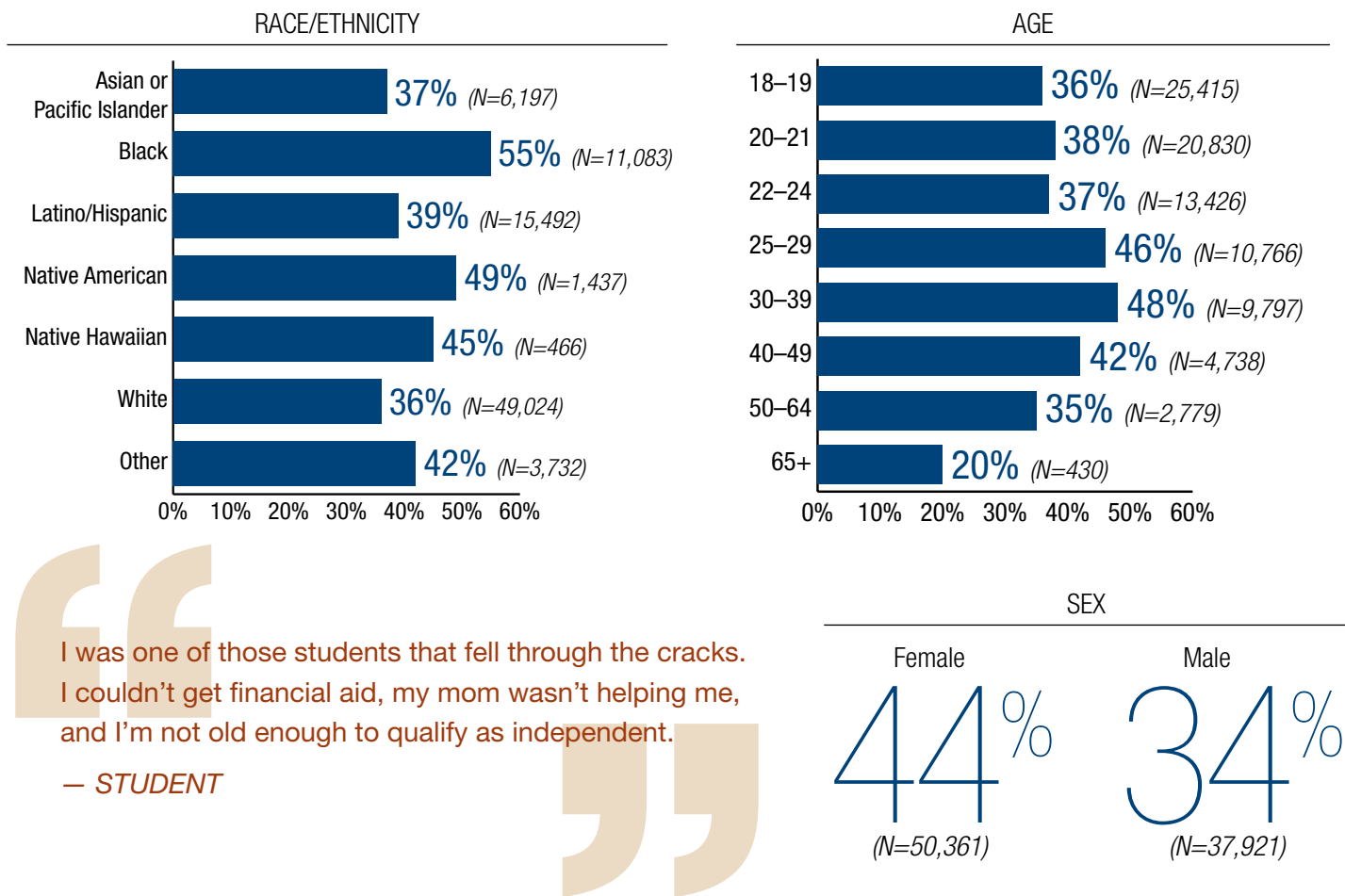
20%
(N=53,589)



Which Students Receive Pell Grants

Students of color, women, and students age 25–39 are most likely to receive a Pell Grant.

Percentage of each student group that reports receiving a Pell Grant



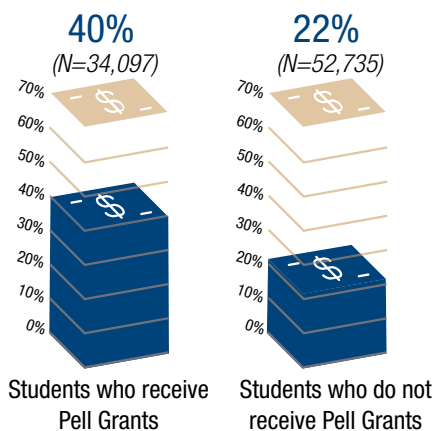
I was one of those students that fell through the cracks. I couldn't get financial aid, my mom wasn't helping me, and I'm not old enough to qualify as independent.

— STUDENT

Pell Grants Do Not Cover All Student Costs

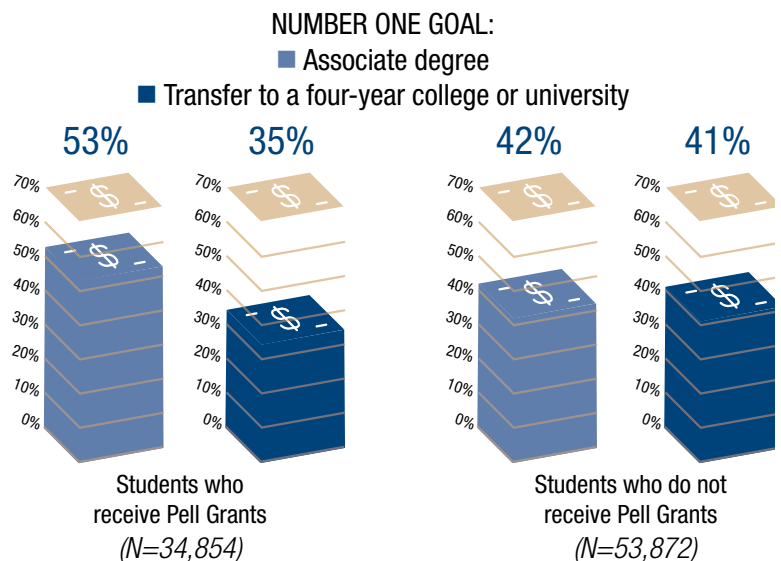
Many students who receive Pell Grants still need student loans.

Student loans are a major or minor source of my tuition dollars.



Financial Need Correlates With Lower Aspirations

Students who do not receive Pell Grants are more likely to aspire to a bachelor's degree.



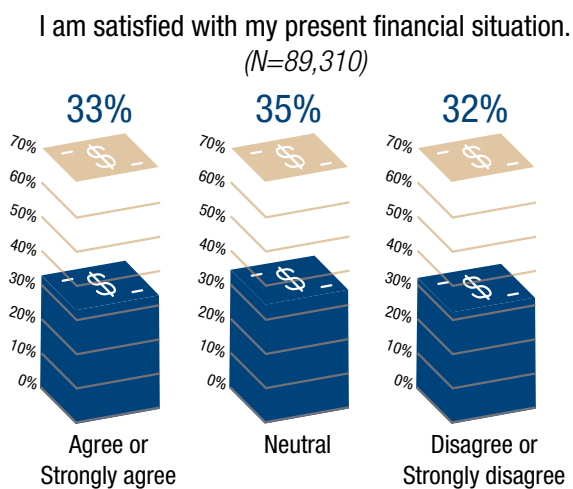
*Percentages do not total 100% due to the exclusion of alternate response options.

Students' Financial Health

Some Struggles, Some Satisfaction

Students' views of their financial circumstances vary, with similar numbers reporting that they are satisfied and not satisfied with their current situations. A closer look at the data, however, shows that students who work and students who have dependents are more likely to live paycheck to paycheck and to believe they have too much debt. Colleges can use these findings as a starting point in assisting the students on their campuses who are most likely to need additional financial support.

Students' Views of Their Financial Situations Vary



Arkansas Improves TANF Recipients' Earning Power

The **state of Arkansas** developed its Career Pathways Initiative (CPI) to help low-income Arkansans increase their earning capacity by attaining credentials at community colleges. CPI appropriates Temporary Assistance to Needy Families (TANF) funds for higher education and career training. Since CPI was launched in 2006, more than 30,000 participants have enrolled in the program.

CPI participants receive approximately \$1,500 per year of funding to attend one of Arkansas' 25 community and technical colleges. As students they also receive direct case management support so they can access all services through one advisor rather than seeking out services separately. They receive tutoring; financial aid counseling; and support for books, childcare, and gas.

Participants must be custodial parents who qualify for TANF and earn 250% or less than the federal poverty limit. The average age of participants is 31, they are mostly female (89%), and more than 60% are single parents. More than 80% receive food stamps or Medicaid upon enrollment. They are referred to the program through word of mouth and through Arkansas Department of Workforce Services case managers.

A 2015 analysis of the program found that 52% of all students who entered the CPI program between 2006 and 2013 earned a certificate or degree, compared to 24% of non-CPI students enrolled in Arkansas community colleges. Researchers also discovered that in 2011, "within 12 months after leaving college, CPI participants earned \$3,100 more per year than a matched pool of TANF participants from their same locality."¹²

Many Students Live Paycheck to Paycheck

I always find myself living paycheck to paycheck. (Students who *Agree* or *Strongly agree*)

63%

(N=78,051)

Respondents who reported that they are not currently employed (14% of respondents) are excluded from this analysis.

I always find myself living paycheck to paycheck. (Students who have children living with them who *Agree* or *Strongly agree*)

74%

(N=21,409)

Respondents who reported that they do not have children living with them and are not currently employed (76% of respondents) are excluded from the analysis.

Half of Students With Debt Have Too Much Debt

I have too much student loan debt right now. (*Agree* or *Strongly agree*)

51%

(N=43,625)

Respondents who reported that they do not have student loan debt (52% of respondents) are excluded from this analysis.

I have too much other debt right now, such as credit card debt, car loan debt, or money owed to family or friends. (*Agree* or *Strongly agree*)

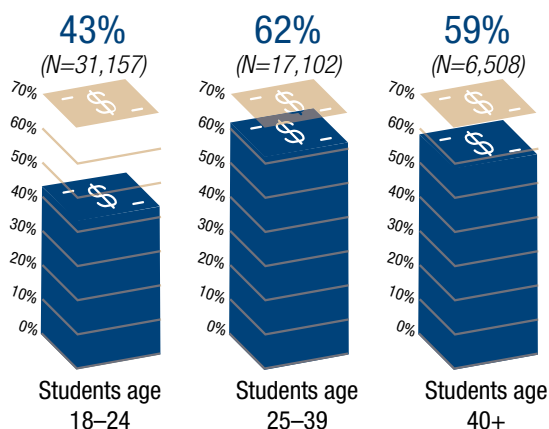
51%

(N=55,420)

Respondents who reported that they do not have any other debt (38% of respondents) are excluded from this analysis.

I'm using student loans right now to get by, and I'm very grateful for that. Otherwise I couldn't go to college.
— STUDENT

I have too much other debt right now. (*Agree* or *Strongly agree*)



Respondents who reported that they do not have any other debt (38% of respondents) are excluded from this analysis.



NOVA Integrates Financial Literacy Into Its Curriculum

Northern Virginia Community College (NOVA) (VA) works to improve students' academic performance by helping them become more financially stable. The college provides students with a financial literacy curriculum integrated into its student development course (SDV), in-person and online resources, emergency cash assistance, and loan default prevention programs.

Maximizing Financial Literacy

The financial literacy component of the SDV addresses money management, credit, and borrowing, and the college takes steps to ensure that most of its students take this course. It is required for all students seeking an associate degree or many of the college's certificates. Moreover, first-time students between the ages of 17 and 24 who have not taken the course before completing their first 15 credits receive a hold on their accounts so they cannot register for additional courses until they meet with an advisor. SDV courses that are taught online or in a hybrid format use EverFi's web-based product, Transit – Financial Wellness, which includes a series of financial health educational modules. In 2015–16, 7,828 NOVA students participated in Transit, 7,000 (89%) of whom completed the program. Students' knowledge of financial health issues is assessed before and after completing Transit. NOVA students showed increases in knowledge across multiple financial health categories, including credit scores and loan repayment, with the average score increasing by 19 points (on a 100-point scale) after completing the program.

To supplement the SDV curriculum, the college hosts a financial literacy blog and a CashContest to encourage students to learn about financial literacy. Randomly selected students who successfully complete the CashContest modules are entered into drawings to win \$100 grants and bookstore gift cards. NOVA also offers free tax preparation workshops and other workshops focusing on money management and paying for college. The college also established a partnership with the Arlington County Cooperative Extension to provide free financial coaching services for students and staff.

Timely Program Completion and Minimizing Debt

In addition to helping students learn to manage their finances, NOVA is working to keep students from incurring unnecessary college costs. In fall 2016, the college began using an automated system to identify financial aid applicants who register for courses not applicable to their program of study. Courses that are not needed for a student's program of study might increase the student's debt load and hinder completion. The automated system also identifies when students who have applied for financial aid register for courses that are ineligible for financial aid. The system sends students a message that encourages them to meet with an academic advisor. Students are informed to make other payment arrangements if they choose to remain enrolled in ineligible courses. Moreover, the college provides Student Emergency Grants to students experiencing an enrollment-threatening financial emergency.

Preventing Loan Defaults

NOVA also has several efforts focused on ensuring successful repayment of student loans. The college provides students with a loan planning form, and it offers professional development to staff so they can counsel students with high loan debt. Automated calls are also placed to borrowers entering repayment to encourage them to contact their loan servicer if they have any questions. NOVA's financial aid director may deny loans on a case-by-case basis after transcripts are reviewed if it appears the student will be unable to complete the program of study before aid eligibility is exhausted.

In July 2015, NOVA partnered with a nonprofit organization (Inceptia) to help students avoid defaulting on loans. This partnership is having a positive impact on returning delinquent student borrowers to good standing. From July 2015 through July 2016, Inceptia helped 3,385 borrowers get all their delinquent loans back into good standing. Overall, less than 1% of NOVA's total student population defaults on federal student loans.

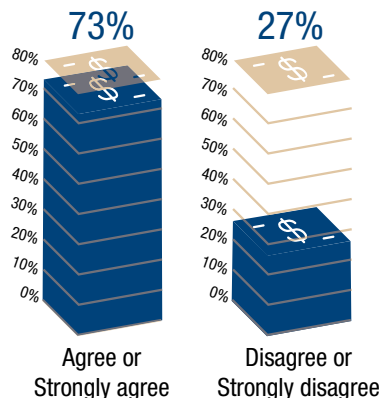
Students' Financial Management Skills

Students' views of their own financial management skills and financial behaviors vary, likely due to the complexities inherent in trying to attend college while meeting basic needs—and for some students, supporting dependents—without having enough resources to do so.

Some Students Want More Financial Aid Information

Nine in 10 students (91%, N=89,660) say they needed information about financial assistance, and among those students, more than a quarter say their college did not give them adequate information about it.

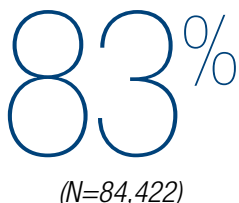
This college has provided me with adequate information about financial assistance. (N=81,303)



Respondents who reported that they have not needed any information about financial assistance (9% of respondents) are excluded from this analysis.

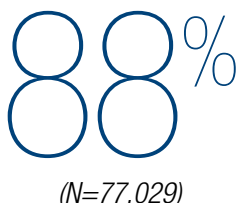
Students Report Strong Financial Management Skills

I have the skills and knowledge to manage my finances well. (Agree or Strongly agree)



Respondents who reported that they do not manage their own finances (6% of respondents) are excluded from this analysis.

I always pay my bills on time. (Agree or Strongly agree)



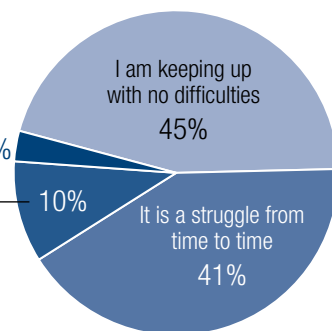
Respondents who reported that they are not responsible for paying their bills (14% of respondents) are excluded from this analysis.

Many Students Struggle to Keep Up With Bills

How well are you keeping up with your bills and/or credit card payments at the moment? (N=72,868)

I am falling behind with bills and/or credit card payments—3%

It is a constant struggle—10%



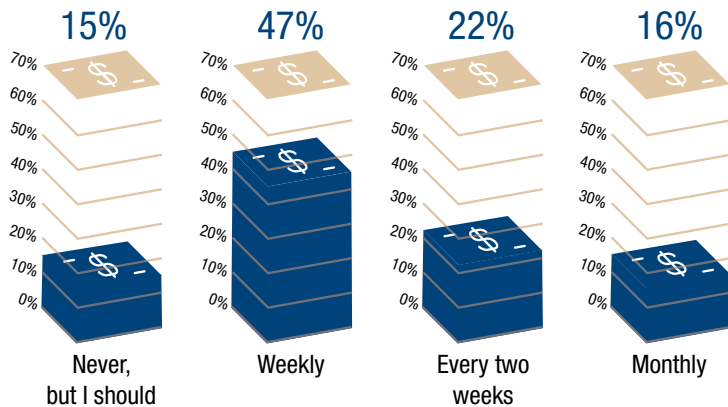
Percentages do not total 100% due to rounding. Respondents who reported that they do not have bills and/or credit card payments (18% of respondents) are excluded from this analysis.

“It’s a little frustrating being a student and being a part-time worker. You have bills to pay, but then you also have to study.”
— STUDENT

Students' Budgeting and Financial Planning Practices Vary

Which option best describes how often you budget your money (keep track of how much money you make, how much you spend, and how much you save)?

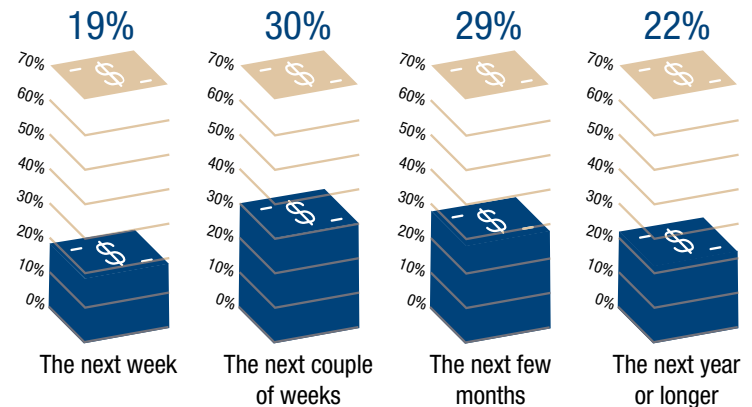
(N=82,563)



Respondents who reported that they do not need to budget their money (7% of all respondents) are excluded from this analysis.

When you budget for future living expenses, which of these time frames is most important to you?

(N=75,893)



Respondents who reported that they do not budget for their future living expenses (15% of all respondents) are excluded from this analysis.

Amarillo College Puts a Premium on Financial Literacy

Amarillo College (TX) established its Student Money Management Center (SMMC) in FY13–14 to provide students and their families with financial literacy training and support. The SMMC, affiliated with the college's Career Services Office, aims to help students understand key personal finance concepts, increase retention in college, and promote career readiness. Services include financial literacy training (online and in-person), financial counseling, financial wellness checkups, and seminars related to financial planning for college.

The college created the SMMC in part because rising tuition costs have led to a greater need for financial assistance. SMMC advisors encourage students to budget, open bank accounts, align the amount of money they borrow with their chosen career field to decrease student debt levels, set financial goals, gain confidence as money managers, and prevent loan default. The college created the SMMC with funding from TG.

SMMC programs include workshops such as *The Biggest Gainer Contest!* Initially geared toward women in STEM fields but since scaled to the entire college, the workshop

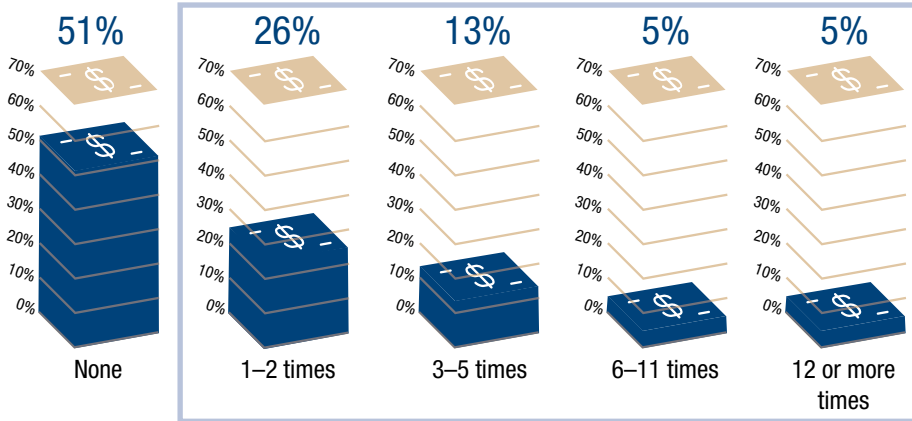
focuses on different topics related to money management. *Let's Get uFit*, available to all students, addresses the fundamentals of financial literacy as it relates to career readiness. Program seminars include speakers from the financial field who discuss loans, bank accounts, credit management, and budgeting for living expenses. The college, along with area banks and credit unions, provides incentives for participants to complete the programs, including gift certificates, scholarships, and cash prizes. The college estimates that more than 1,000 students per year—approximately 10% of the college's student population—benefit from SMMC's services.



Nearly Half of Students Run Out of Money

In the past 12 months, how many times have you run out of money and had to rely on outside resources (such as loans, friends/family, charitable organizations, etc.)?

(N=83,685)



I have the knowledge and skills to manage my finances well. (Agree or Strongly agree)

77%

(N=40,796)

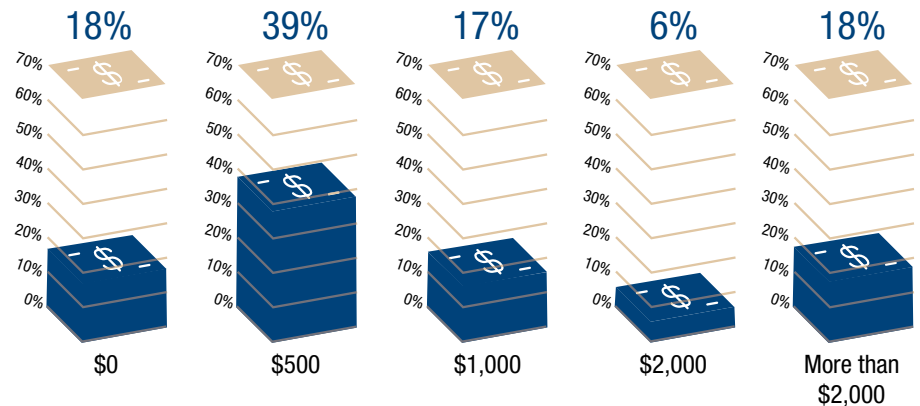
Respondents who reported that they do not manage their own finances and that they have not run out of money in the past 12 months (54% of all respondents) are excluded from this analysis.

Respondents who reported that they do not manage their own finances (6% of all respondents) are excluded from this analysis.

Many Students Have Limited Access to Emergency Funds

I am confident that I could come up with the following amount (from cash, credit, family/friends, etc.) if an unexpected need arose within the next month.

(N=88,577)



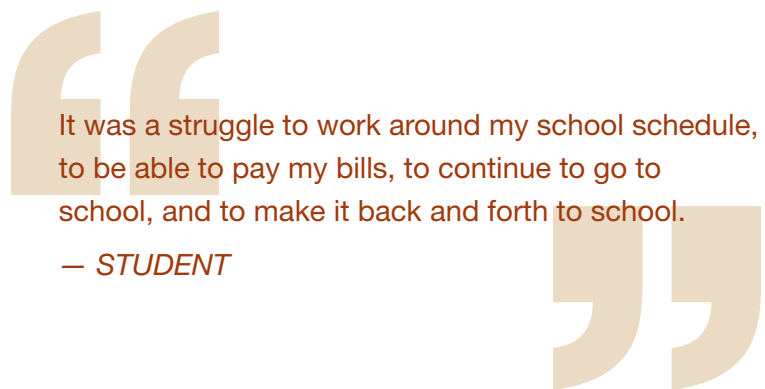
Students Stay Enrolled to Receive Financial Aid

One reason I have stayed enrolled this academic term is to continue receiving my financial aid. (Agree or Strongly agree)

30%

(N=60,450)

Respondents who reported that they do not receive financial aid (32% of respondents) are excluded from this analysis.



Colleges' Role in Building Financial Literacy

Center data raise questions about what constitutes financial health and what role colleges can play in helping students attain it.

Colleges that build financial literacy into required courses can communicate with students about which aspects of managing their finances present stumbling blocks and, in that process, begin to identify what skills their students need.

For example, data on page 12 show that, among students who report running out of money in the past 12 months, 77% (N=40,796) *agree* or *strongly agree* that they have the skills to manage their finances well.

What does that finding indicate? There may be financial skills that students do not know about, so they cannot know what they are missing. Or students may have skills to

budget, but not enough dollars to always cover all expenses. In those cases, some students might be running out of money every month (instead of only once or twice a year) were they not managing their finances so well.

Perhaps if students had better long-term budgeting skills, their situations would improve. That said, long-term financial planning is very difficult for individuals with limited discretionary income (or no income at all). Thus, it is possible that students' running out of money is not a function of poor financial management skills, but simply indicates a reality of not having enough resources.

Any of these speculations could be correct, and certainly the financial realities are different for different students. For all students, however, one thing is clear: Colleges are in a unique position to identify and teach the financial skills students need to learn.

Skyline Fosters Financial Self-Sufficiency

In 2010, **Skyline College (CA)** collaborated with United Way Bay Area (UWBA) and other community partners to launch a SparkPoint Center on its campus, which joined the growing network of SparkPoint Centers in the San Francisco Bay Area Region. Although all SparkPoint Centers are based on the Annie E. Casey Foundation's integrated service delivery model, this would be the first SparkPoint Center located on a college campus. SparkPoint at Skyline College serves Skyline College students, as well as other members of the community, by providing financial capability and other support services to individuals and families as they endeavor to reach their financial, educational, and life goals.

SparkPoint has three areas of focus: education/workforce, which supports those seeking vocational skills or a

college degree; financial services, which helps participants navigate banks and become more financially literate; and benefits access services, which provides social benefits, including an on-campus food pantry, financial aid information, and leads on affordable housing. SparkPoint at Skyline College also offers scholarships, a free legal clinic, tax preparation, matched savings programs, credit-building programs, and financial education workshops.

The program supports its clients as they work toward specific goals in four major financial outcome areas including increased income, increased savings, improved credit scores, and decreased debt. In addition, SparkPoint at Skyline College has been intentional and successful in increasing student success by increasing rates of retention, persistence, and completion.

Financial Health Discussion Guide

During orientation they should have a requirement to attend a workshop so you understand what you're getting into when it comes to borrowing, loans, understanding the Pell Grant ... so you have a good, thorough understanding of your financial situation. [That should happen] before you even start attending, before you even sign anything.

— STUDENT

Supporting students' financial health is an important part of improving student outcomes. This critical work begins with having open conversations—among faculty, staff, and college leaders—about students' financial circumstances. These conversations should focus on the college's role in showing students where they can find financial assistance and in teaching students to effectively manage whatever resources they have.

Below is a discussion guide colleges can use to begin these conversations. To download the discussion guide, visit www.ccsse.org/sr2017.

Colleges should consider including the following individuals and organizations in their conversations:

- ▶ College leadership teams, faculty, staff (particularly financial aid staff), and other change agents on campus.
- ▶ Community groups, such as nonprofits and religious groups, that can partner with colleges to help provide financial support for students.
- ▶ Students. Many colleges use focus groups to capture student voices on these issues. To download a focus group guide to use with your students, visit www.ccsse.org/SR2017.

DISCUSSION GUIDE QUESTIONS

What do we know about our students' financial health?

- ▶ What do our data show about the level of student financial need at our college? Do we disaggregate our data to identify differences among student groups?
- ▶ Do most faculty and staff know what percentage of our students qualify for Pell Grants?
- ▶ Do most faculty and staff know what percentage of our students rely on or need student loans (alone or in addition to Pell Grants)?



How should we prepare to address students' financial needs?

- ▶ Are we engaging in conversations about student financial health?
- ▶ Are we identifying policies and practices that will help students take advantage of financial aid opportunities?
- ▶ Do all faculty and staff know where to direct students who are having financial difficulties?
- ▶ Can we partner with community organizations, religious organizations, social service agencies, workforce development agencies, or private foundations to help students access additional financial support services?
- ▶ Do we have a designated person who is a resource for students experiencing financial difficulties?
- ▶ What type of payment plan, if any, do we offer? If we have a payment plan, are students aware of it?
- ▶ What specifically can our college do to improve our students' financial literacy, and who will be responsible for this work?
- ▶ Is there a notification system for faculty and staff to tell financial support services staff about a student's financial need?

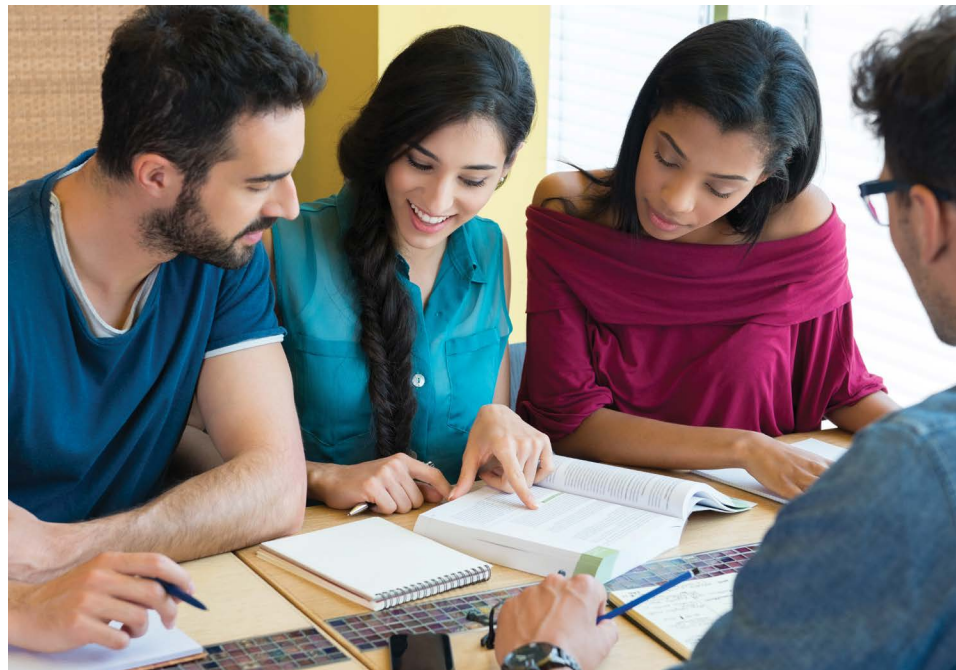
How can we change our interactions with students to better address their financial needs?

- ▶ Are we reaching out to high school students and helping them complete the FAFSA?
- ▶ In the college's intake process and beyond, are we asking students if they completed the FAFSA? If they have not, are students given a checklist of all of the financial aid documents that need to be submitted with deadlines for submitting them?

- ▶ Do we tell students they should update their FAFSA each year? If students did not complete the FAFSA for the current year, do we follow up with them so they complete it for the next year?
- ▶ In addition to providing information about the FAFSA, do we provide financial aid counseling to identify students who require additional financial resources?
- ▶ Are we telling every student about all of the resources and services, such as emergency aid programs, that can help them through financial difficulties?
- ▶ Are we providing financial support, such as grocery assistance? Are we working to make resources available to all—and to make the use of them stigma free?
- ▶ Are we providing financial assistance information—and financial management skill building—in our student success classes? What about in our other classes, such as math, business, and economics?
- ▶ Are we asking students how their financial situation affects their persistence?

My family's really struggling right now, so they're my top priority. I still have rent, bills, electricity, water, and stuff like that, but my main focus is helping my grandmother pay for her medical bills and that brings a lot of stress. I have a second job that's usually 50 to 60 hours on top of going to school. I haven't stopped [going to school] yet, but it's come close.

— STUDENT



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I've been on my own since 18 years old and paid my own rent. I had to learn to manage my own money. I knew my rent needed to be paid, my bills needed to be paid, and I wasn't going to be without heat, be without electricity. If I didn't have money for something, I wouldn't get it, and if I wanted it enough, I would save for it.

— STUDENT

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ENDNOTES

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Center for Community College Student Engagement

Program in Higher Education Leadership

Department of Educational Administration
College of Education
The University of Texas at Austin
3316 Grandview Street
Austin, TX 78705

T: 512.471.6807
F: 512.471.4209
info@cccse.org
www.cccse.org