



# Closing the Financial Gap for Low-Income Student Parents

The Benefits of Integrated Service Delivery on Community  
College Campuses

A webinar sponsored by IWPR, CLASP and Single Stop USA  
July 25, 2011, 2:00 PM E.T.

# Speakers

- **Abby Newcomer**, Income and Work Supports Policy Analyst, CLASP
- **Ann Lyn Hall**, Director, CNM Connect  
Central New Mexico Community College, Albuquerque, NM
- **Kristina Testa-Buzzee**, Director, Family Economic Security Program  
Norwalk Community College, Norwalk, CT
- **Paul Kendrick**, Director of Policy, Single Stop USA
- **Deborah Harte**, Single Stop Director  
Borough of Manhattan Community College, New York, NY
- *Moderator:* **Tiffany Boiman**, Senior Outreach and Policy Associate, IWPR Student Parent Success Initiative





# CNM Connect

Ann Lyn Hall  
Executive Director

# CNM General Information

- Central New Mexico Community College is the largest institution of higher education in the state
  - Serving over 30,000 people
  - 70% minority
  - 60% first generation college goers
  - Average age is 29 years, with children
  - Annual income is \$20,000 or less for 66% of our students



# CNM Connect Student Characteristics

CNM Connect has over 2800 active participants

- Mostly female 63% and minority 77%
  - 67% with children
  - 75% between ages of 20-40
  - 78% have trouble paying monthly bills
  - Financial survey -- 58% had collection accounts; 14% had been thru chapter 7 bankruptcy
- At CNM, we found that when students dropped out, a third did so due to non-academic struggles with poverty and financial crises



# CNM Connect Menu of Services

Employment/Education	Work Supports	Financial Services and Wealth Building
Job readiness, job placement – <i>Job Connection Center</i>	Public benefits access – <i>NewMexicoResources.org</i> and <i>SingleStop</i>	Educational workshops and financial literacy classes – <i>CNM Fin 1010</i>
Education – certificates and degrees -- <i>CNM</i>	Tax credits – <i>Tax Help, New Mexico</i>	One-on-one financial coaching and legal counseling
Career Advancement: education and skill training, advising -- <i>CNM</i>	Student Financial aid/ Scholarships – <i>CNM Financial Aid office</i>	Financial Services Products: access to better priced products (check cashing, loans, savings) – <i>through CWF coach</i>



# Partners

- Prosperity Works
- Tax Help New Mexico
- Single Stop USA
- Law Access New Mexico



# Lessons Learned

- Key staff members critical to success –  
Achievement coaches
  - Hiring
  - Training & ongoing support
  - Generalist
- Development of partnerships early on
- Data collection and clarity on outcomes
- Supportive leadership
- Flexible funding



# Best Practices

- Sequencing/ bundling of services
- Coaching
  - Building high quality relationships
- Support of CNM Foundation
- Outcome tracking





**Student Parent  
Success Initiative**



**INSTITUTE FOR  
WOMEN'S POLICY RESEARCH**

# Family Economic Security Program at Norwalk Community College

**Kristina Testa-Buzzee, M.A.**

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# NCC Community Profile

- Fairfield County, CT, serves 10 towns, with the largest number from Stamford, Norwalk, Greenwich
- \$79,000 Median family income
- 32% with income below \$50,000
- \$60,000 to be self sufficient as a single headed household with who children
- Female-headed families account for over 18% living in poverty



# Norwalk Community College

- The student body includes 6,471 students enrolled in academic courses – highest enrollment ever
- 66.7% part-time, 33.3% full-time
- Average age 27
- Tuition and Fees \$3,490.00 full-time
- 40% of students receive financial aid and 21% of those indicate they have dependents
- Diverse Student Population, Title 5 Hispanic Serving Institute



# FE\$P works with students who are parents to create strong economic futures by encouraging and supporting their financial, academic, career and personal success.



**Individual Change**

- Scholarship
- Workshops
- Coaching

**Institutional Change**

- Research
- Campus-wide Student Parent Advocacy

**Community Change**

- Collaborations
- Economic Self-Sufficiency



# Fall 2009 – Collaboration Began



Fund for Women and Girls

Norwalk Community  
College Foundation



# Services and Staff

## Services

- Educational Outreach
- Scholarship and Coaching Recipients
- Financial Literacy Coaching
- Career Coaching

## Staff

- Director
- Achievement Coach
- Financial Coach



# Data Sources for Research

- Interviews
- Efforts to Outcome Software
- Banner Related Academic Information
- Program Evaluations
- Documentation of programs and activities generated by FESP Staff



# Individual Change Outcomes

- GPA average 3.0
- Graduates pursuing BA/BS degrees
- Career networking
- Creating a community among student parents
- 35% have increased their Income/Expense ratios since they have started FE\$P
- 28% have increased their credit scores



# Institutional Change Outcomes

- Expanding our definition of “at-risk students”
- Developing Services and Programs for Returning Adult Students
  - Evening orientation
  - Section of College Forum
  - Family friendly student activities
- Advocating for services for low income families on campus



# Community Change Outcomes

- Collaborating with other community colleges to model effective use of Center for Working Families Model
- Influencing and participating in national discourse on college graduation and completion
  - Achieving the Dream
  - US Department of Education Community College Summit
- Identified as resource to enhance self-sufficiency among low income adults.



# In Their Own Words

- I and J





# Single Stop USA: Towards a Brighter Future



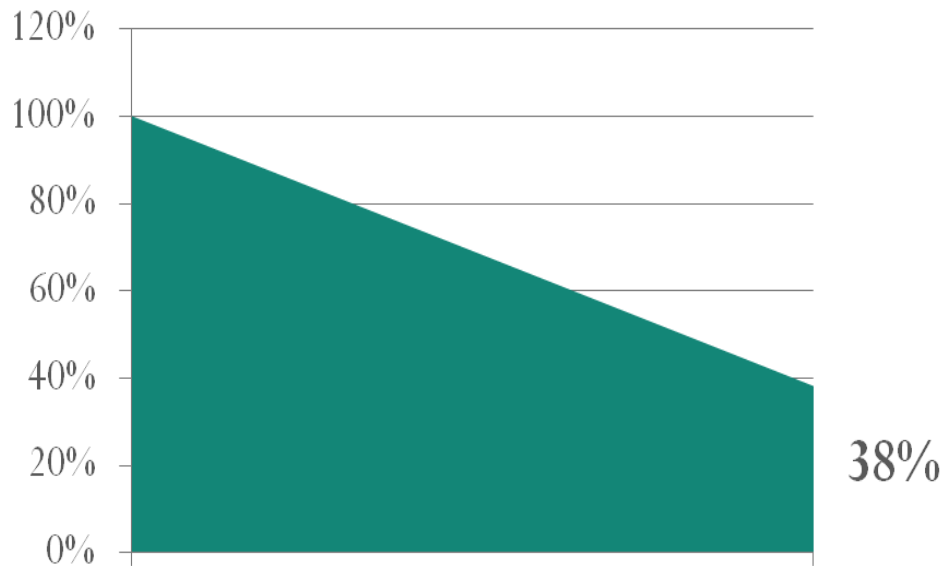
# Single Stop USA

- “Single Stop USA is one of the best things to come our way in a long, long time...it’s a recipe for success. Because this influx of resources helps students to stay in school and graduate, this initiative will lead to higher increased lifetime earnings and greater economic mobility to our students and community.”
- Dr. Eduardo Padrón, President, Miami Dade College



# The Community College Opportunity

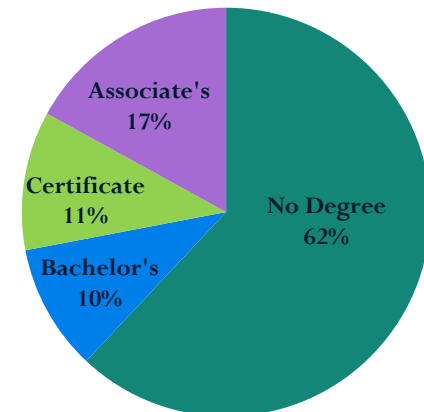
## Community College Students



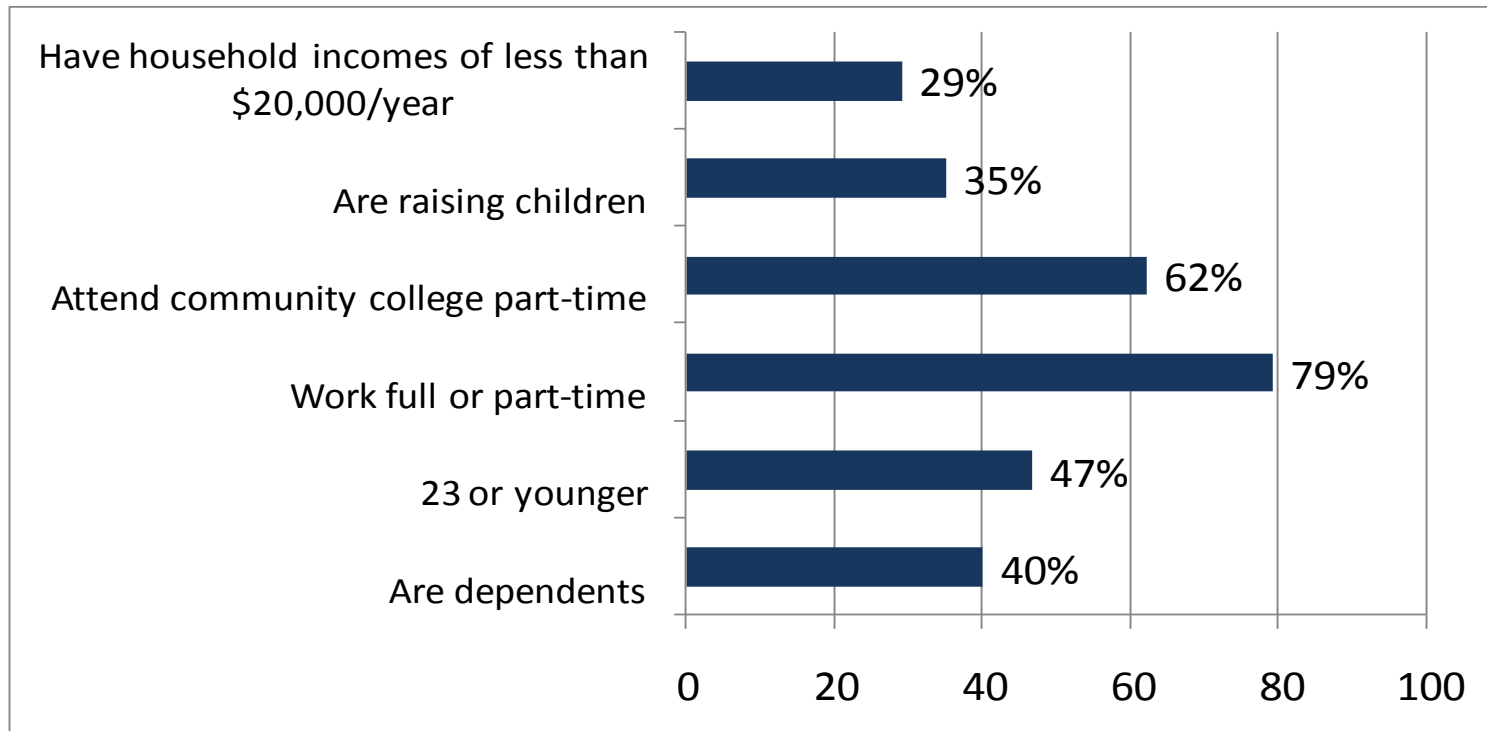
All students starting 2-year colleges

Obtain degree after 6 years

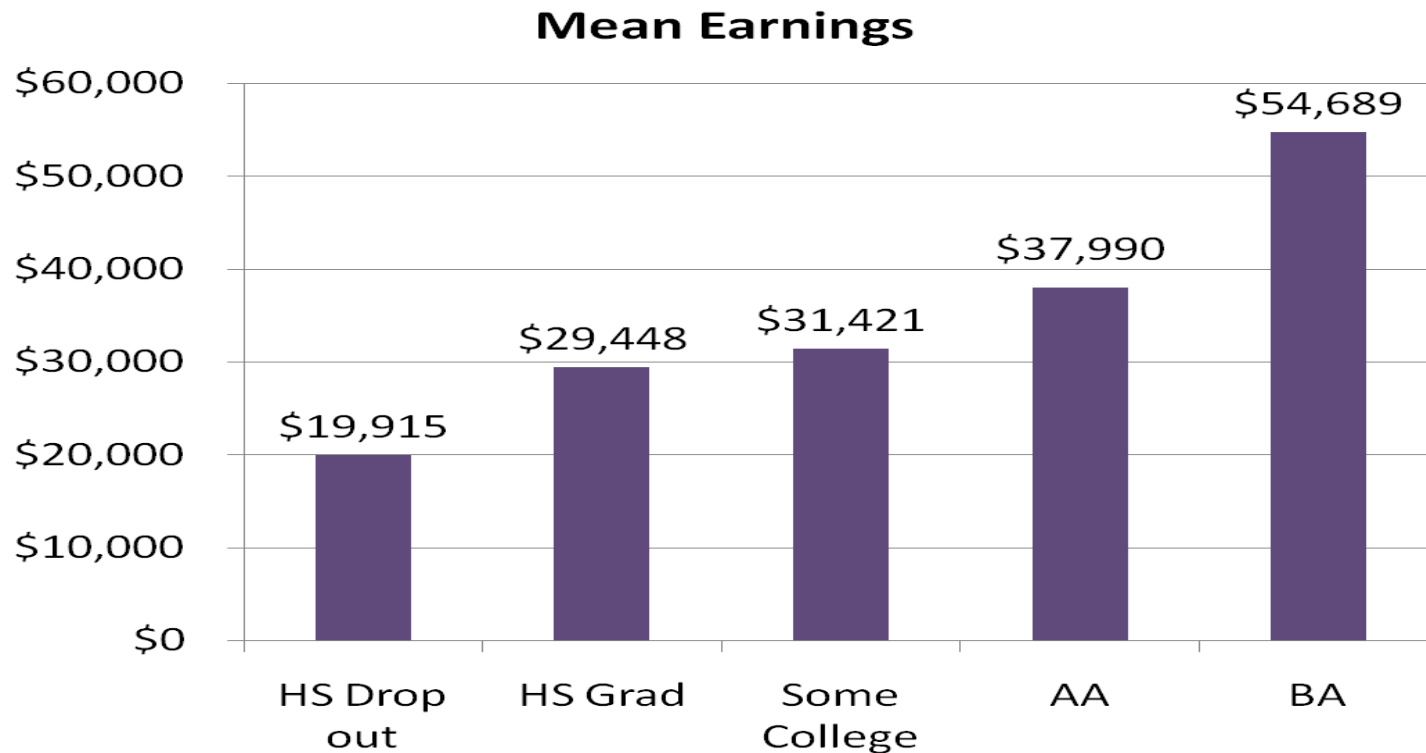
## Community College Students Obtaining a Degree after 6 Years



# More than 11.8 Million Students enroll in Community Colleges each year.



# Studies show that increased education yields higher earnings



# How it Works: The Single Stop Model

## The Benefits Enrollment Network



### Benefits

- Manages site triage/intake
- Refers clients to legal, financial, and tax
- Point person with Single Stop USA

Full-Time  
**Site  
Coordinator**



### Free Tax Prep

- Provides tax return filing for clients
- Coordinated by Single Stop

Seasonal Staff  
/ Local  
**Partners**



### Legal

- Attorney provides legal counseling
- Coordinated by Single Stop USA

Part-Time  
**Attorney**



### Financial

- Counselor provides financial advice
- Coordinated by Single Stop USA

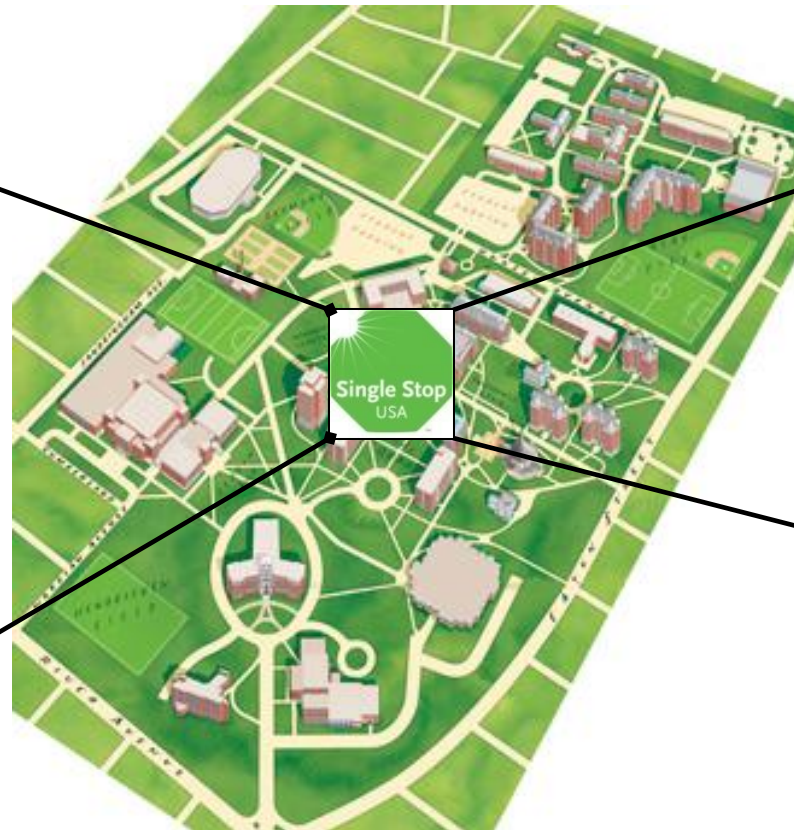
Part-Time  
**Financial  
Counselor**

# Single Stop on Campus How does it work?

To ensure a no wrong door approach to students in need Single Stop implements creative outreach strategies to reach diverse student populations, and works closely with multiple departments to increase capacity and strengthen linkages between existing services.

**Email Blasts, Robo-calls and Tabling:** Creative outreach mechanisms increase awareness of Single Stop services.

**Health Centers:** Single Stop coordinators work closely with Student Service and Health Centers – by receiving and making referrals – to broaden the reach and impact of services. increase communication, and facilitate student access to critical resources like groceries, housing, child care, and medical



**Student Groups, Clubs, and Classes:** The Single Stop Coordinator can attend meetings of student groups, clubs, and classes

**Financial Aid:** Financial aid officers refer students to the Single Stop site for benefits counseling and other services to augment financial aid; the Coordinator refers students to the Financial Aid Department and provides FAFSA assistance.



# Single Stop and Student Parents

- Outreach to student-clients.
- Paperless Office System SNAP enrollment.
- Medicaid facilitated enrollers.
- Utilizing WIC.

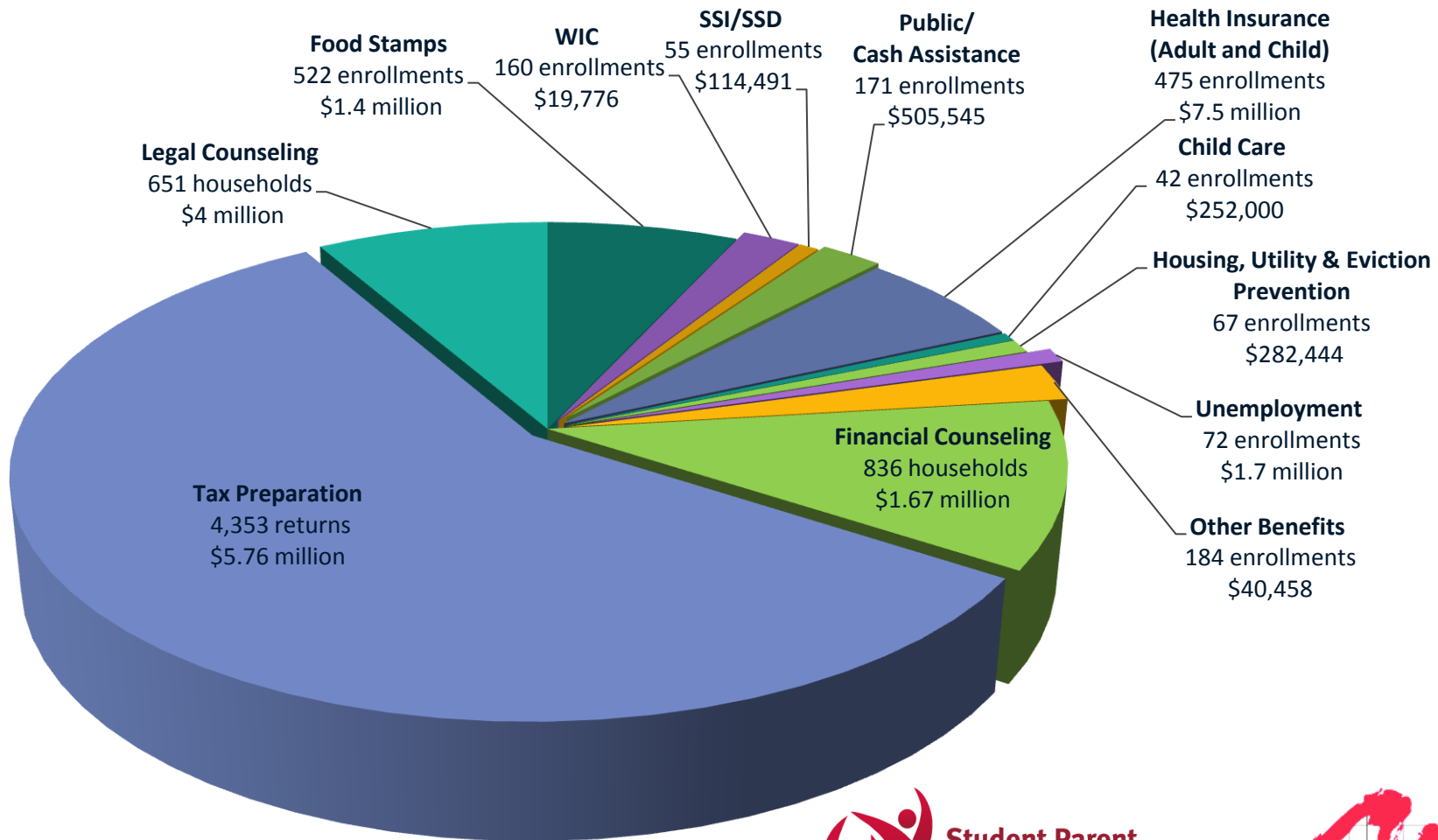


# Single Stop and Student Parents

- Referrals to BMCC child care program.
- Child care programs outside of BMCC.
- Working with Administration for Children's Services on child care.



# In 2010, Single Stop USA helped almost 10,000 community college students access benefits and services worth more than \$23 million dollars.



# Resources

- Federal Funding for Integrated Service Delivery, a Toolkit
  - [http://www.clasp.org/issues/pages?type=work\\_supports&id=0007](http://www.clasp.org/issues/pages?type=work_supports&id=0007)
- Funding Career Pathways and Career Pathway Bridges: A Federal Policy Toolkit for States
  - <http://www.clasp.org/postsecondary/pages?id=0003>
- Beyond Financial Aid: 2010 Guide to Extra Help for Low-Income Adult Students
  - [http://www.liveworkthrive.org/site/docs/CWU\\_Beyond\\_Financial\\_Aid\\_Booklet\\_2010.pdfItem#2](http://www.liveworkthrive.org/site/docs/CWU_Beyond_Financial_Aid_Booklet_2010.pdfItem#2)



# Beyond Financial Aid:

Helps students understand they may be eligible and helps them determine where to go if they are having problems making ends meet.

- The Supplemental Nutrition Assistance Program (or food stamps),
- Transitional assistance,
- Public health insurance,
- Child care assistance,
- Unemployment insurance, and
- Subsidized housing.

