A "How-To" Guide on Using Student Workers to Provide Comprehensive Student Financial Supports

This brief offers practical guidance to colleges that wish to provide to students access to public benefits by incorporating student workers into their student support service activities. Student workers can effectively conduct a substantial portion of work related to accessing public benefits, including outreach, screening, application assistance, counseling, referrals, and data tracking.

The Benefits Access for College Completion (BACC) initiative funds innovative approaches to increase the number of students earning postsecondary credentials by connecting students to public benefits in seven community and technical colleges across the country. BACC was launched in September 2011 to help colleges develop and institutionalize scalable and sustainable organizational and funding policies and practices that connect low-income students to an array of public benefits, such as food assistance and health insurance. Each college either developed or expanded upon its own model. Providing students with these comprehensive supports increases financial stability for students and their families. For more information about this project, please see Appendix Three and this link.

The guidance is based on the experiences of three of the community colleges in the BACC project—Cuyahoga Community College (Tri-C) in Cleveland, Ohio; LaGuardia Community College (LAGCC) in Long Island City, New York; and, Skyline College in San Bruno, California. The three community colleges utilized student workers in a variety of ways. The brief applies lessons from both their shared and unique experiences.

Overview of BACC Models

The three schools have used innovative and successful strategies to implement their benefits access work through the use of student workers.

Cuyahoga Community College (Tri-C) has partnered with the Ohio Benefit Bank (OBB), the Ohio Department of Job and Family Services, and the Cleveland Food Bank to provide assistance to students in the public benefit eligibility and application process. This program, called Project Go!, was newly launched as a result of BACC. Through Tri-C's Project Go! program at four of its campuses[1], college work-study students, known as Peer Financial Coaches, in the Student Financial Aid and Scholarships office provide information, screening, and application assistance for a range of public benefits to students through OBB's online tool.

Previously, Tri-C worked with undergraduate student interns from Tri-C and other area universities, along with graduate students from Kent State University. While this model had some benefits, Tri-C ended the internship

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[1] They chose those four (out of six campuses) based on the need for financial assistance and ease of access to those campuses.

program in 2013, replacing it with Peer Financial Coaches who make a minimum of a one-year commitment and have the benefit of cross-training on benefits access and financial aid. They also are supervised by existing staff of the Financial Aid Office and fully incorporated into the school's operations. Having them embedded in the Financial Aid Office helps ensure the long-term sustainability of the program, regardless of funding from the BACC project. In fact, the Division of Student Financial Aid will lead sustainability efforts and operationalize the financial service benefits of the program to support student success once the BACC grant concludes in summer 2014. Peer Financial Coaches will continuously be employed by the Financial Aid Office as work-study students and trained through the Cuyahoga County Department of Jobs and Family Services, United Way 211, and Ohio Benefit Bank at no cost to the program.

LaGuardia Community College (LAGCC), part of the City University of New York (CUNY) system, runs a Single Stop program on campus through which the college conducts benefits access work, provides free legal services, free financial counselling, and free tax preparation for students. Single Stop USA is a national non-profit organization that provides a model, tools, and funding for community colleges to offer access to comprehensive benefits and services to their students.[2] The BACC program has built on and enhanced this work by providing the funds to conduct research, offer professional development and training opportunities, purchase equipment to expand the number of benefits specialists, provide outreach materials on a much larger scale, and hire additional professional staff to work with the increase in student traffic to the Single Stop program. BACC also has been the vehicle to bring together an alliance between LAGCC's Academic Affairs and Student Affairs offices to mobilize a larger number of professionals on campus to support benefits access for students.

Benefits access activities are co-located with the Financial Aid Office and the registrar within the Enrollment Services Center. This has helped foster the relationship with the Financial Aid Office and encourages referrals from Financial Aid to the benefits access services.

Graduate-level social work students from CUNY and other local schools support the benefits access staff by conducting benefits screenings using Single Stop's Benefits Enrollment Network (BEN) to determine eligibility before applying for benefits. These social work students, alongside the Single Stop and BACC staff, also provide assistance in completing the necessary applications that students can submit at the local Human Resources Administration office in person or using online tools. Social work students and staff also provide referrals to related services, and keep track of data using BEN. In addition, LAGCC has deployed a variety of undergraduate student interns who now focus primarily on outreach and clerical work. BACC also provided resources for benefits access staff to work with marketing faculty and classes to develop additional Single Stop marketing materials.

LAGCC's president has made a commitment to institutionalizing these services in the near future, including ultimately paying directly for the Single Stop and BACC staff on campus out of general college funds.

Skyline College embeds benefits application assistance within the range of services provided by SparkPoint, a financial education and resource center located on, and integrated into, the campus of Skyline College. SparkPoint is part of a regional United Way of the Bay Area network of financial education centers designed to serve individuals and families who are working to achieve financial self-sufficiency. SparkPoint provides personalized financial education and coaching, employment and career services, free tax preparation assistance, a food pantry, scholarships, savings incentives, and other services leading to financial self-sufficiency and educational attainment.[3]

To better connect students with benefits, SparkPoint staff partner closely with the Financial Aid Office. This includes employing a student assistant from the Financial Aid Office to conduct benefits assistance work.

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[2] For more information about Single Stop, see: http://www.singlestopusa.org/

[3] For more information on SparkPoint, see www.skylinecollege.edu/sparkpoint

SparkPoint currently employs four student assistants[4], called Student Benefits Ambassadors, who conduct outreach and provide pre-screening and application assistance. By embedding benefits information and application assistance, as well as the Student Benefit Ambassadors, into existing SparkPoint operations, Skyline College plans to sustain project activities over time.

The Work of Providing Comprehensive Supports

Benefits access includes a range of types of work. Based on the experiences of the BACC schools, student workers can be effectively deployed to carry out any or all of these activities:

- Clerical work: data entry, scheduling appointments, answering phones (Tri-C students do not handle clerical work)

- Outreach: classroom presentations, setting up tables in well-trafficked areas of the campus to inform students about the programs (referred to as "tabling"), designing and distributing promotional materials

- Student support: actively listening to student concerns and determining how best to support them

- Screening: using online or software-based screening tools to determine likely eligibility for public benefits

- Application assistance and follow-up: helping students apply for benefits using online tools or hard copy applications; helping them gather documents needed to verify information on the applications and following up to ensure they receive the benefits for which they are eligible and/or don't have any trouble that requires additional advocacy or support

- Referrals to other services and experts: connecting students with additional resources ranging from financial aid to legal services to emergency needs like food and shelter.

In general, the only major aspect of the work in which the student workers did not participate was direct engagement with the county or city. The project managers generally felt that their own relationships with the government employees made them most effective at this component of the work.

Selection and Recruitment of Student Workers

Project managers believe that finding the right student workers is integral to successfully using students in benefits access work. Therefore, the selection process should be rigorous, including making sure that students fully understand the nature of the work and are both sensitive and well suited to it. The community colleges used similar methods for recruiting students that typically involved asking trusted faculty throughout the college to recommend students who are then interviewed to make sure they are the right fit for the program.

In addition, LAGCC reached out to local social work schools to attract students who needed to satisfy a social work counseling requirement. At Tri-C, before they switched to the peer financial coach model, the project manager contacted outreach coordinators, field advisors, and campus liaisons from nearby colleges to identify higher education graduate students looking for internships. Skyline staff marketed on campus to fill the student worker positions, and ultimately all of the students were direct recommendations from colleagues.

Appendix One includes interview questions that Skyline College found effective. Appendix Two includes Skyline's

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[4] "Student Assistant" is the official college term for them, but the SparkPoint team calls them "Student Benefits Ambassadors."

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skills test. These tools could be adapted to meet the needs of other community colleges.

Characteristics of Ideal Student Workers

Based on the experiences at the three community colleges, students who are most suited for benefits access work have the following skills and characteristics:

- Representative of the diversity of the student body and can work with diverse populations.

- Good communicators, both oral and written.

- Engaging/outgoing, with friendly, welcoming, personable, and approachable personalities.

- Understanding and non-judgmental.

- Committed to respecting the confidentiality of those applying for benefits.

- Able to navigate online screening and application tools, where relevant.

In addition, students who have personally experienced applying for and receiving benefits tend to be particularly helpful because they can relate their own experiences to that of their fellow students.

The community colleges deployed both undergraduate and graduate students from a variety of majors and came to differing conclusions. LAGCC found that social work graduate students were the most professional and the best suited to provide direct services such as benefits screening, counseling, application assistance, and follow-up. LAGCC also worked with three different categories of undergraduate interns: federal work-study students, students participating in NYC's COPE program (College Opportunities for Professional Experiences)[5], and students majoring in human services or food and nutrition. They found that undergraduate students, across the board, were most comfortable and effective focusing on outreach and clerical work. When these undergraduates took on direct services with students, they tended to get overwhelmed and feel uncomfortable with not having all of the answers or felt frustrated that they were unable to help solve all of the problems their fellow students faced. The social work interns were much more comfortable working directly with students.

However, at Skyline College, students pursuing associate degrees proved to be effective at outreach, screening and application assistance. The difference may be that there are only four of these Student Benefits Ambassadors (all of whom came directly from recommendations). In addition, they are incorporated fully as Student Benefits Ambassadors on the staff of SparkPoint at Skyline College. These students report directly to Skyline's BACC assistant project director, who is supervised by the SparkPoint director. The Student Benefits Ambassadors are considered part of the SparkPoint team by all SparkPoint employees and are located in the same office with their supervisor, which allows them to easily access support and answers to questions as they are assisting students. They also attend SparkPoint staff meetings and professional development offerings, helping them to feel fully part of the SparkPoint team.

At Tri-C, undergraduates also have been successful in all aspects of the work. Tri-C tried a variety of models, and ultimately found the best scenario was deploying peer financial coaches—undergraduate federal work-study students hired by the Financial Aid Office and trained to do both financial aid and benefits access work. The previous model of hiring student interns from other colleges to provide practicum experience worked well; however, the task of

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[5]COPE services, delivered by NYC's Human Resources Administration, are available to anyone who is a current or former CUNY student or applicant, and who is either receiving public assistance cash benefits (Temporary Assistance to Needy Families, Safety Net Single Assistance), or who meets federal income guidelines for families with income under the Federal Poverty Level.

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continuous training became cumbersome due to the complex requirements of various student-learning contracts from partnering universities, as well as time commitments in the interns' field of study. As mentioned above, the peer financial coaches have the benefit of the cross-training with the Financial Aid Office where they are also well supervised by staff and fully incorporated into the school's operations.

When it comes to utilizing student workers, protecting the privacy of students who use these services is one of the largest practical issues that schools using peer counselors face. As such, each site made sure to train their student workers to abide by confidentiality procedures and policies and respect the privacy of the students they are assisting. At LAGCC, the Graduate and Human Services interns who help students apply for benefits follow the Single Stop confidentiality policy that is part of their training. Additionally, interns are provided a packet that explains the privacy and confidentiality policy and are then asked to sign the agreement after reading the policy.

Skyline College, which strictly adheres to the Family Educational Rights and Privacy Act (FERPA), requires each student to attend a confidentiality orientation when hired. Student Assistants are prohibited from sharing information about other students they serve. Doing so would be grounds for immediate termination. Skyline College takes active measures to ensure its student workers maintain confidentiality with the students they assist by providing ongoing interactive trainings involving simulation exercises that incorporate peer and supervisor feedback.

How Many Students and How Many Hours Each?

The ideal number of student workers (and the number of hours they work) largely depends on how many students at the campus are likely to seek benefits access assistance. More students are needed during the fall and spring semesters, but student workers can be helpful during the summer, especially if schools have a summer session. In addition, the ideal is to have student workers who can commit to multiple semesters or years to allow them to become experts and reduce the need for new trainings and time for on boarding.

Four to six students per campus felt like the right number of student workers for all of the schools. At LAGCC, having more students—up to about seven during the fall, which is the busiest time—also worked well, but four was enough for the spring (two Human Service work-study interns and two social work graduate interns). Skyline College, which utilized a "case load" model of service, employed three Student Benefits Ambassadors for the majority of the project, with a fourth one joining toward the end. Each Student Benefit Ambassador served an average of 112 students over time (a total of 447 students were served between November 2012 and June 2013 at Skyline).

In general, the community colleges believed it was possible to have too many student workers, which in some cases ran as high as ten to 15 students. The challenges of too many students included having to train and supervise more people than were needed; not having the right level of commitment from the students (i.e., some did not show up regularly); and high turnover.

The colleges found that having each student work between 15 and 25 hours a week was optimal. These hours gave them enough time to balance the work with their academic and other responsibilities, while also engaging in the benefits access work often enough to become more expert at it.

Compensating Student Workers

Student workers can be compensated in a variety of ways:

- College credit: LAGCC deploys graduate-level social work students who have a counseling internship requirement. These students conduct benefits access work in exchange for the hands-on learning they receive,

and in the process are given credit toward their required coursework. Similarly, Tri-C used undergraduate human services and social work majors as interns who also received college credit for this work.

- **Work-study**: The Federal Work-Study (FWS) program provides funds for part-time employment to help low-income students finance the costs of postsecondary education. In most cases, the school must pay up to 50% of a student's wages under FWS.[6] Deploying work-study students has worked particularly well at Tri-C.
- **General college funds**: Community colleges can pay student workers directly from general college funds. They can create new staff lines or use a combination of funding from work-study, philanthropic grants, public assistance, and general funds.
- **Public assistance**: Some students can receive wages provided through public assistance funds in exchange for the work they are doing on campus.
- **Philanthropic grants**: BACC provides philanthropic funds, as does the Single Stop program at LAGCC and SparkPoint at Skyline College. These funds are used to compensate student workers, but generally have an end date, so it is often better to use more sustainable strategies over the long-term.

Training and Supporting Student Workers

A critical component in the successful use of student workers is providing them training on how to effectively provide benefits access assistance. A combination of orientation, on-the-job, and iterative training worked well for the three schools. Trainings should cover:

- An introduction to public benefits.
- Using technology tools.
- Working directly with students.
- Providing one-on-one service.

All three schools used outside experts, either community-based organizations or county workers, to train about public benefits. The schools found it important to strike the right balance between providing an introduction to benefits and not getting too far into the weeds and overwhelming the students. Students do not need to become eligibility experts because all the colleges use pre-screening or screening tools that simplify the process of determining eligibility for benefits. However, they have all found it helpful to expose students to the major benefit programs, such as SNAP (the Supplemental Nutrition Assistance Program—formerly known as Food Stamps) and Medicaid.

Project managers and assistant project directors have used role playing and simulations that address active listening, filling out applications, dealing with sensitive situations, confidentiality, and more to prepare student workers to work one-on-one with student clients. At Skyline College, when new student workers come on board, experienced student workers train their peers. This peer learning helps ensure that new workers receive exactly the information they will need to succeed.

In addition to effective, ongoing training, several strategies help ensure student worker success:
- Fully incorporate students into the offices in which they work and treat them as staff. This includes having them participate in staff meetings and professional development opportunities.

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[6] http://www2.ed.gov/programs/fws/index.html

- Provide clear lines of authority to supervisors, and have supervisors share an office space with student workers if possible to maximize communication opportunities.
- Set and regularly communicate clear expectations, which can include having students sign a contract upfront that sets out expectations, learning goals, and a commitment to student confidentiality. This also includes having regular—at least weekly—check-ins between student workers and their supervisors.
- Give student workers as much responsibility as possible to inspire them to perform.
- Build a team feeling and a positive environment.

Evaluating Student Workers

To make the experience as professional as possible for students, and to ensure they get the most out of the work, it is important to offer an evaluation process, both providing assessments to the students and receiving their input on how the program is working.

At Skyline College, student workers complete a self-evaluation at least once a year and go over it with their supervisor at SparkPoint to receive feedback on their work. At Tri-C, students have an individualized learning contract and use that as a guide to ensure they are meeting their goals. Most students at Tri-C have a mid-year and end-of-year evaluation that also includes supervisors soliciting feedback from them about how to improve their work experiences. At LAGCC, students are evaluated based on their skill sets, attitudes, overall work performance, strengths, and more. Students meet one-on-one regularly with their supervisor for ongoing feedback.

Challenges Experienced and Addressed

Some of the biggest challenges community colleges have faced in deploying student workers for this work have been:

- The public benefits system is complicated. Eligibility rules and application processes differ from program to program, which can be overwhelming for students—or anybody. Community colleges are using several strategies to address this:
  - Focusing primarily on a limited number of benefits – SNAP, TANF (Temporary Assistance for Needy Families, or public assistance), health insurance, and child care. Sometimes WIC (The Special Supplemental Nutrition Program for Women, Infants, and Children) and the EITC (Earned Income Tax Credit) are also included.
  - Using technology-based to simplify the eligibility determination and application processes. States and, in some cases, counties, as well as proprietary vendors, have developed online screening and application portals that make this work more easily achievable with student workers than previously.
  - Training student workers to understand that they do not need to have all the answers—they just need to know whom to ask or to whom to make referrals.
- Hand-in-hand with the issue of public benefits being complicated is the problem of turnover. Colleges may spend a lot of energy training students to talk about, screen for, and assist with applications for benefits. If those students only spend one semester doing this work, the investment in their training may yield a small pay-off. Community colleges are using several strategies to address this, including asking students to make a year-long commitment.
- Helping students balance their school, life, and work responsibilities is another challenge that sometimes manifests itself with students not showing up for work. Community colleges are using several strategies to address this, including:

o Providing training on soft skills and setting clear expectations.
o Deploying older students/students with more work experience.

Final Words of Advice

Student workers can effectively conduct most of the work related to benefits access, including outreach, screening, application assistance, counseling, referrals, and data tracking. Colleges that have relied on student worker assistance recommend that others do so as well.

Project managers should work to strike the right balance that provides new student workers with an introduction to benefits while not including so much detail that it overwhelms the students. Using online pre-screening and screening tools that simplify the process of determining likely eligibility for benefits means that student workers do not need to become eligibility experts—they just need to understand the basics and how to effectively use the screening tools and assist with applications.

In addition to considering all of the above, community colleges interested in using student workers for benefits access services may wish to consider the following:

• Having buy-in from the president of the college and/or another influential decision maker with authority to provide resources can make a big difference in the success of the program. For example, when leaders of the college make benefits access a priority, it helps tremendously with making contacts throughout the community college for outreach to students, and, importantly, securing appropriate office space and equipment for the student workers.

• Developing partnerships throughout the college. The Financial Aid Office and the Student Services Offices in particular can provide key support and cross-referrals. As mentioned, at Tri-C, peer financial coaches are supervised by and based in the Financial Aid Office. At LAGCC, being co-located with the Financial Aid Office makes it easy to provide regular referrals. At Skyline College, the Financial Aid Office provides data to the SparkPoint benefits access staff about which students are most likely eligible for benefits based on their financial aid data.

Appendix One

BACC Student Benefits Ambassador – SparkPoint at Skyline College
Interview Questions

Rate 1 - 5

1. This position includes extensive public contact and interaction with college personnel. Please tell us what in your work experience and background has best prepared you for this type of job and what customer service skills you possess that you feel are important in conveying a positive public image. **Key Responses:** • Experience relates directly to the skills and requirements of this position • Demonstrates superior customer service skills • Provides examples of positive public image Notes:	
2. Please tell us about your computer knowledge. Identify the computer programs that you are familiar with and rate your familiarity with these programs. **Key Responses:** • Identifies productivity software related to job position • Demonstrates familiarity using various computer software programs Notes:	
3. What has been your experience in working independently and as part of a team? **Key Responses:** • Does the applicant take initiative? • Demonstrates ability to work effectively as part of a team Notes:	
4. Please provide an example of an area where you feel you need improvement. **Key Responses:** • Demonstrates Honesty • Provides positive attitude towards continued personal development Notes:	

5. This is a situational question. Please prioritize the following situations and explain how you prioritized:
    o A colleague from EOPS is on hold. They would like to discuss posting EOPS book vouchers;
    o An angry student is demanding to speak to their counselor.
    o Today is your deadline for requesting Financial Aid disbursements for Grove Scholars;
    o You need to complete the quarterly reporting summary that your supervisor needs in order to submit a report to the California Community Colleges, Chancellor's Office. (Your supervisor expects this to be completed today.)
 	
Key Responses:
  • Articulates communication Skills/Customer service skills
  • Demonstrates ability to Multitask
  • Demonstrates ability to prioritize
  • Clearly expresses problem solving skills
Notes:	

6. Share your computer experience with budget management, databases, and data compilation for reports. Please include how you handle these with respect to deadlines.
 	
Key Reponses:
  • Demonstrates ability to maintain and reconcile accounts
  • Identifies ability to make accounting adjustments and track errors
  • Demonstrates attention to detail
  • Expresses effective strategies for managing deadlines
  • Provides knowledge of databases, spreadsheets, word processors, and other internal programs
Notes:	

7. Tell us about your experience in working with people of diverse cultures, languages, and abilities. Also, what has been the most challenging part of these experiences?
 	
Key Response:
  • Demonstrates actual work experience in working with diverse cultures
  • Provides examples highlighting sensitivity and respect for diversity
Notes:	

8. Please describe your experience in providing class presentations, composing emails	

and working in an office environment. **Key Responses:** • Demonstrates examples • Demonstrates strong communication / supervisory skills Notes:	
9. A parent calls the office and wants to talk to her son's counselor regarding a letter he received in the mail. She wants to discuss her son's academic progress. What do you tell the parent? **Key Responses:** • Identifies and adheres to Confidentiality/FERPA regulations. • Demonstrates strong communication skills and ability to explain policies and procedures clearly Notes:	
10. Is there anything else you would like to add about yourself with respect to this position and/or any questions you would like to ask us? Notes:	

Overall Comments:

Interviewer's Signature: _____

Recommend for Final Interview?   YES   NO

Appendix Two

Student Assistant – Skills Test – October 31, 2012

As part of today's interview, you are being asked to complete the following two-part skills assessment based on the table below.

SkyBio Student Reimbursement Report (unsorted)

Student Name	Student Number	Units	Student Book Expense	EOPS Book Voucher	# of Gas Cards Extended	# of Bus Passes Extended
Lopez	G00325876	6	356.18	225	4	0
Xu	G00875124	9	399.92	100	2	2
Reynolds	G00577122	7	411.25	100	3	0
Aguilar	G00871033	4	253.03	225	2	1
Patel	G00311984	8	408.59	225	1	2

Step 1: Spreadsheet Component

Create a spreadsheet that summarizes the total amount of reimbursement per student, as well as, the grand total for all students' SkyBio reimbursements. You will be asked to describe how you arrived at your answer during the final part of your interview. Please consider the following:

1. SkyBio Book Reimbursement
    a. If (*units* * $50) < (Student Book Expense); then the student is reimbursed the *units* * $50
    b. If (*units* * $50) > (Student Book Expense); then the student is reimbursed the student book expense
2. SkyBio Transportation Reimbursement
    a. The student is reimbursed $50 per gas card and $64 per each bus pass.
3. SkyBio Tuition Reimbursement
    a. The tuition Reimbursement = (*units* * $36).

Step 2 – Written Component

Please write short paragraph (less than 5 sentences) to student Aguilar explaining how you determined their award. Your title would be Student Assistant.

Good Luck! – You have 30 minutes for this portion of the interview

Appendix Three

Background on the Benefits Access for College Completion Initiative

The BACC initiative, which began in 2011 and runs through 2014, tests innovative approaches to increase the number of students earning postsecondary credentials in seven community colleges by connecting low-income students to public benefits.   BACC is funded by the Ford Foundation, the Kresge Foundation, Lumina Foundation, and the Open Society Foundations. The Annie E. Casey Foundation is also contributing to the initiative. It is managed by CLASP and the American Association of Community Colleges (AACC).

Participating colleges have created their own plans to integrate screening and application assistance for public benefits with the services and supports they already provide, including financial aid, counseling and registration. The colleges are partnering with local and state human services agencies to better provide these integrated services.

Participating Institutions

The colleges participating in the implementation phase of the project are: Cuyahoga Community College (OH), Gateway Community and Technical College (KY), LaGuardia Community College (NY), Lake Michigan College and Macomb Community College (MI), Northampton Community College (PA), and Skyline College (CA).

See more at: http://www.clasp.org/issues/postsecondary/pages/benefits-access-for-college-completion