

SparkPoint Coordinator

2021-2022 New Position Proposals

Presentations and Discussions

December 2, 2021

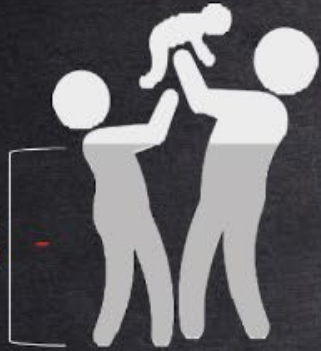


Increasing Student Financial Stability

- **Livable income** that reaches the Self Sufficiency Standard
- **Good credit score** of 700 or above
- **Savings** equal to three months of living expenses
- **Reduced** (revolving) **debt**
- **Increased Student Persistence**



58%



Of Households
with Children
Under the Age of 6

**CANNOT MEET
THEIR BASIC
NEEDS**



3.3 Million Households are
Living Paycheck-to-Paycheck

San Francisco

\$123,442

Fresno

\$59,440

Los Angeles

\$80,642

San Diego

\$82,620

CALIFORNIA

Between 2014 and 2018, the amount needed to meet the costs of basic needs increased across the state, but skyrocketed in the Bay Area.

family of four (two adults, a preschooler, and a school-age child)

Pre-COVID-19 - SparkPoint Clients

Pre-COVID 19

Sparkpoint Clients

Income



Savings



Credit



Debt



Stability	Success (or Building Capacity)	Prosperity (or Empowered)
At least 75% SSI	At least 85% SSI	At least 100% SSI
1 month savings	2-3 months savings	3+ months saving
Has fair credit score (600-649)	Has good credit score (650-699)	Has good credit score (700+)
Has high debt-to-income ratio (36-49%).	Has manageable debt-to-income ratio (35% or less) with revolving debt.	Has manageable debt-to-income ratio (35% or less) and no revolving debt.

COVID-19 - SparkPoint Clients

24 + months into COVID 19

Sparkpoint Clients

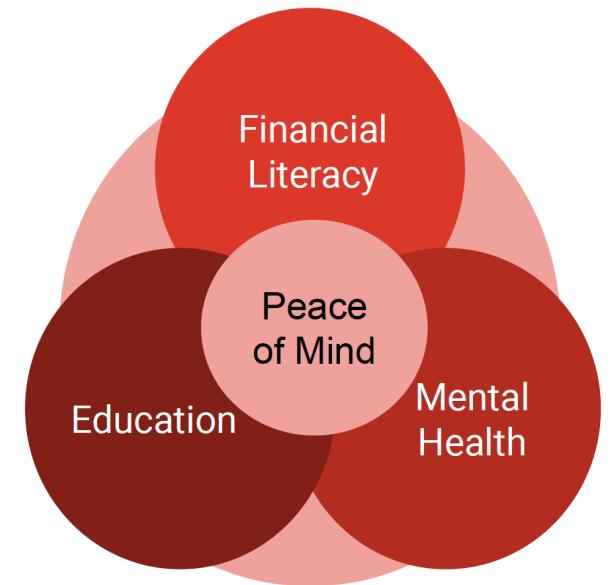
	In Crisis	Vulnerable	Stability	Success (or Building Capacity)	Prosperity (or Empowered)
Income	No income	Has income that is less than 75% SSI	At least 75% SSI	At least 85% SSI	At least 100% SSI
Savings	No Savings	2 weeks of savings	1 month savings	2-3 months savings	3+ months saving
Credit	Has very poor credit (<500) or no credit history	Has poor credit score (500-599)	Has fair credit score (600-649)	Has good credit score (650-699)	Has good credit score (700+)
Debt	Has outstanding debt collections, regardless of DTI.	Has very high debt-to-income ratio (50+%).	Has high debt-to-income ratio (36-49%).	Has manageable debt-to-income ratio (35% or less) with revolving debt.	Has manageable debt-to-income ratio (35% or less) and no revolving debt.

AB 132 - Addressing Food and Housing Basic Needs

- **Mandates** each community college campus to expand a **basic needs** supports.
- The center and coordinator will provide a single point of contact for students to **access basic needs services**, such as CalFresh.
- The basic needs coordinator will act as a broker in linking students to **on and off-campus** housing, food, mental health, and other basic needs services and resources.
- **Basic needs support** + financial education!

Pre-COVID SparkPoint Services

- Cañada Cash – Cash incentives for positive financial behaviors
- Food Insecurity
 - Food Pantry & Walk-up Farmers Market
 - 87,797 lbs. of food with a total grocery offset of \$105,505
 - Grab and Go (2365 meals for FA19)
- Homeless Youth Liaison
- Outreach efforts – Connect to College, Awareness Summit, class presentations
- Legal Clinic - 207 clients served 242 times

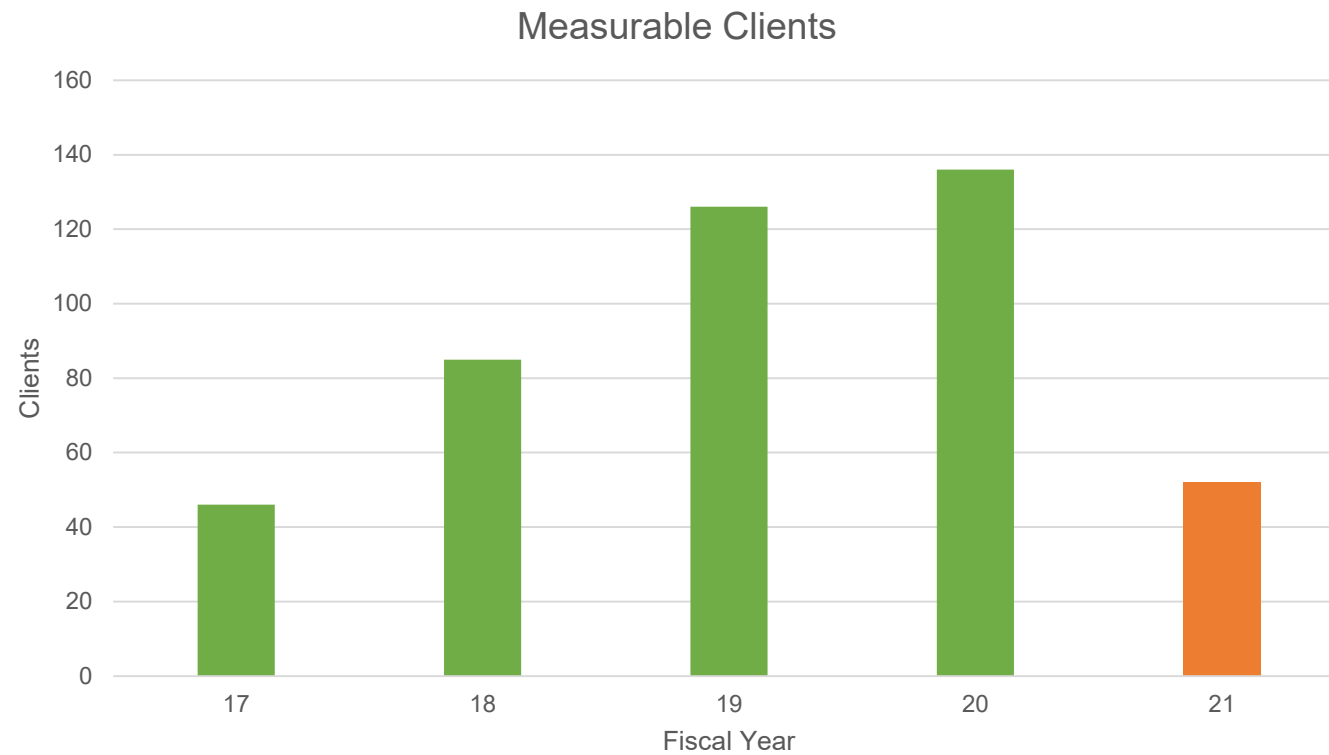


Shifting to address Students' Facing Crisis

- Food Insecurity
 - Food Grant Program - 445 student receiving \$75 Monthly electronic gift card
 - CSM and Skyline Drive Thru Food Distributions - nearly \$10M in grocery offset
 - Currently exploring launching a Drive-Thru Food Distribution at Cañada College
- Housing
 - Rental Assistance - up to 2 months of Rental Assistance (3 rounds)
 - Rapid Response Hotel Stay - up to 30 days of emergency hotel stay
- **Continuing existing SparkPoint Services**
 - Cañada Cash, Legal Clinic, Homeless Youth Liaison, public benefits



Measurable Clients Served



CalFresh is California's food stamps (SNAP) program.

Apply to get up to \$204 a month per household member on an EBT card.

Take a quick survey to find out more information!

← Point your camera here!

Carmelina - A Student Journey

- Carmelina has been a student at Cañada College since 2018 and has visited the **Food Pantry**
- (2020) COVID hit. Her mom's hours were cut & Carmelina lost her job so she obtained **unemployment insurance**
- (April 2020) Carmelina signed up for **the Food Grant Program** (\$150/mo) and accessed CSM's Drive Thru **Food Distribution**
- (SP21) She was awarded \$1750 in UWBA **Rental Assistance** towards her \$3000/month rent.
- She met Julie and started **financial coaching to identify her goals of improving her credit**, exploring how to save money and learning about additional supports.
- Julie worked with Carmelina to talk about her **credit score** of 650 and talked about how to pay down a **\$500 debt** to decrease her interest payments (she hadn't been paying down the principle).

Carmelina - A Student Journey

- Carmelina paid down her debt and was successful **increasing her credit score** to 700.
- She obtained a **secured credit card** from San Mateo Credit Union (SMCU) and now continues to build her credit.
- She joined SMCU's **GROW Program**, a matched savings plan from SMCU, and continues to learn how to use her credit wisely.
- Carmelina and Julie also worked together to apply for **CalFresh**.
- With her esteem lifted, she excelled academically and obtained a **part-time job**.
- She **achieved** her financial goals (saving, credit), has **graduated** from Cañada College, and is now at **SJSU** majoring in Business.

High Touch Services

- SparkPoint measurable clients demonstrate **27%+** higher retention rates
 - Fall 2018 to Spring 2019 = **27.3% increase**
 - Spring 2019 to Fall 2019 = **32.3% increase**
- During FY21, SparkPoint Financial Coaches delivered 415 High-Touch services
- SparkPoint exceeded it's FY21 United Way Deliverables
 - 136 Clients; 120 measurable clients



Alignment with College Mission & Goals

- **Mission Statement**

- SparkPoint provides **access** to services, and **equitable opportunities** for students to achieve their transfer, career education, & lifelong learning educational goals.

- **College Goal #1: Student Completion / Success**

- **Minimizes financial barriers** to success which leads students towards increased retention rates



Alignment with College Mission & Goals

- **Goal #2: Community Connections**

- Build and strengthen collaborative relationships and partnerships that support the needs of, reflect, and enrich our diverse and vibrant local community.

- **Goal #3: Organizational Development**

- Focus institutional resources on the structures, processes, and practices that invest in a diverse student population and prioritize and promote equitable, inclusive, and transformative learning.



Strengthening **ALL** Departments / Divisions

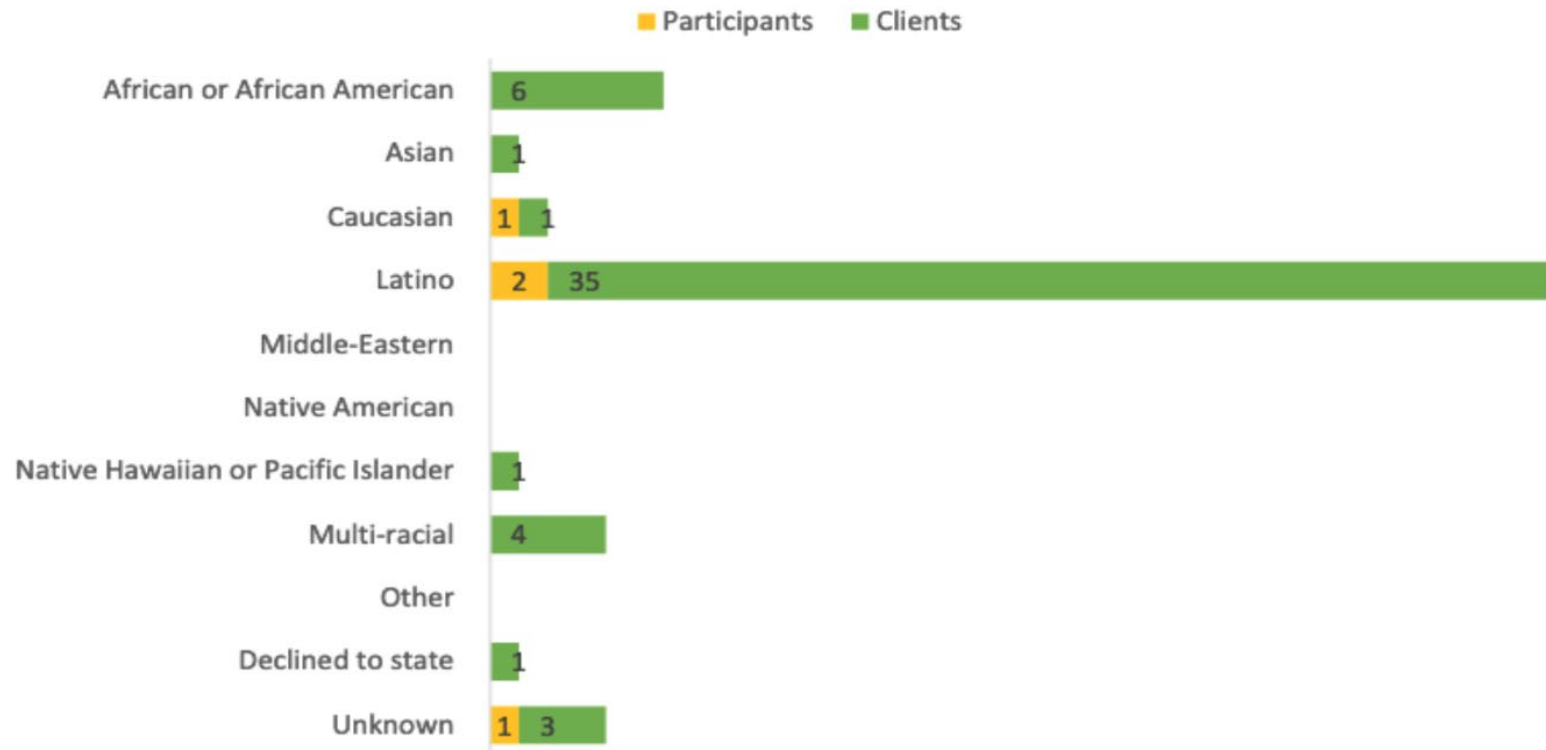
- Addressing the multiple financial barriers facing students **in crisis**
- Educating students on **positive money behaviors** and strategies
- Working with students to increase their income, build their credit, reduce their debt and grow their savings (**economic stability**)
- Reducing students' **time to completion**
- Students learn how to better manage their money so they can afford to **stay in school**
- **Increased retention, success, and persistence & lifelong money management skills across ALL disciplines**

Closing Equity Gaps

- SparkPoint was launched to meet the needs of Cañada College's under-represented, under-resourced, and marginalized students.
- These students originally included Dreamers, EOPS, CARE, CalWORKs, TRIO, Puente, Undocumented students and students with an expected family contribution of "0".
- Services have expanded to now include Promise, Dual Enrollment, STEM, CWA, ¡ESO! Adelante, and Athletics.
- In response to COVID, SparkPoint has shifted to serving students in crisis while from diverse backgrounds (LatinX, AANAPISI, Black and African American).

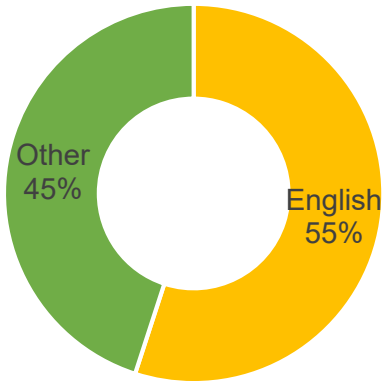
Closing Equity Gaps

Figure 2. Race and Ethnicity by Type of Client

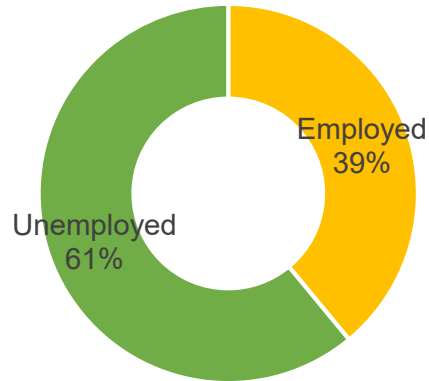


Closing Equity Gaps

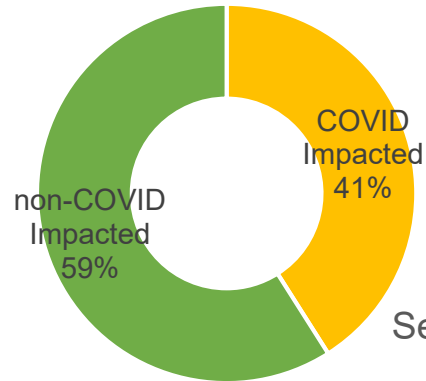
Primary Language



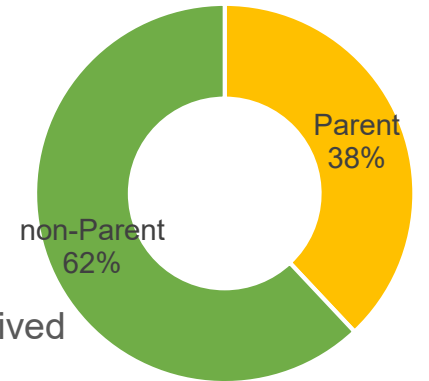
Employment



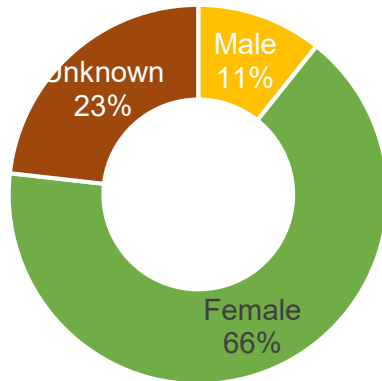
COVID Impacted



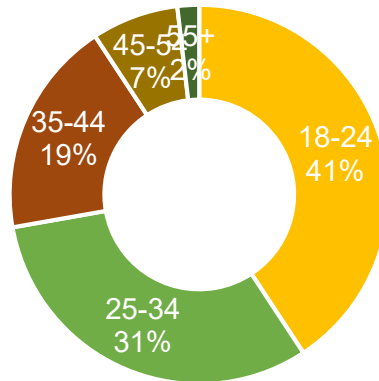
Parent



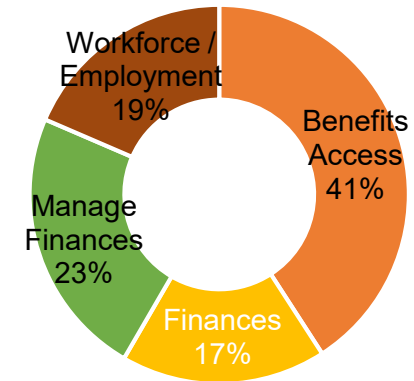
Gender



Age



Services Received



SparkPoint Coordinator (Basic Needs) Duties

- Coordinate Food Pantry Efforts (Spring opening?)
 - A 0.50FTE Food Pantry OAll was approved for FY20 thru this hiring process but not actioned due to shelter in place
- Serve as the Point of Contact for the SparkPoint Food Grant Program
- Coordinate the anticipated Cañada College Food Distribution (January?)
- Serve as the primary Rapid Response Hotel Stay Program contact
- Support the Rental Assistance Program
- Expand partnerships with community partners to expand resources

If This Position is Not Filled...

- Cañada College will not meet the state mandate for addressing Basic Needs - It's a compliance issue
- Response times to serving students will be delayed
- Resources and services to students will be limited
- Partnership opportunities will be lost
- Students will feel greater anxiety as they seek out basic needs resources which may lead them to drop out of school

Funding Request

Position	Salary	Benefits @56%	Total	Current AB132 Funding	Fund 1 Request
SparkPoint Coordinator	\$68,580	\$38,405	\$106,985	\$106,985	\$0

Current request is for an additional SparkPoint Coordinator to compliment Julie Hong

AB132 will provide Cañada College with **\$170,724 of annual funding** to support / expand Basic Needs Centers and Basic Needs Staffing.



Questions

Rapid Response Hotel Stay

San Mateo County Community College District
Emergency Hotel Program

Short-term hotel stays for students who are experiencing an unexpected housing crisis.

How to enroll:

- Fill out the hotel stay form:
<https://bit.ly/smcccdhotel>
- After submission, students will be contacted by a support staff to determine eligibility, receive hotel stay instructions and explore housing solutions.

Who is eligible?

- Must be a currently enrolled student in at least 6 units within SMCCCD or 1 class if enrolled during the summer term.
- Students who don't have access to safe or stable housing and would be otherwise unsheltered.



Free GROCERIES

San Mateo County Community College District
Emergency Food Distribution

Drive-Thru Food Pickup
Wednesdays & Fridays
11 am – 1 pm

Skyline College (Wednesdays)

3300 College Drive | San Bruno
(Skyline Boulevard Entrance)

College of San Mateo (Fridays)

1700 W. Hillsdale Blvd. | San Mateo
(Beethoven Parking Lot #2)

- COVID-19 guidelines will be observed
- Only drive-thru pickups will be served
- Open to students and the community
- This does not impact public charge
- No I.D. required to pick up food

smccd.edu/food

Weather Closure Updates:
(650) 738-7970

