

STUDENT SERVICES DIVISION

Program Review Self-Study Form

Program Title: SparkPoint, Financial Aid and Financial Literacy

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Executive Summary

The Financial Aid Department and SparkPoint provide equitable access to financial education, resources and supports that assist students make measurable progress toward the completion of their educational goal(s) at Cañada College and within the SMCCCD. The strengths of the programs are their collaborative nature and integrating with other students support programs including Outreach, EOPS, CARE, CalWORKs, and TRiO SSS to address the economic, academic, and financial inequities found within our service area.

The challenge is in implementing a new program and coordinating service deliverables with existing resources and to not duplicate efforts while identifying gaps and funding mechanisms to achieve individual program outcomes and meeting the overall mission of the college.

Program Context

1. **Mission:** *How does your program align with the college's mission? If your program has a mission statement, include it here.*

SparkPoint Mission Statement

SparkPoint is a one stop financial education and financial coaching service center for students and other members of the community. Individuals utilize SparkPoint services and resources to achieve financial stability. SparkPoint financial coaches work like personal trainers to support financial fitness.

Financial Aid Mission Statement

It is the mission of the Cañada College Financial Aid Department to aid students and prospective students in their understanding, application, and timely receipt of all eligible financial aid resources they need to reduce the significant barriers the costs of higher education present. Our philosophy is that everyone is deserving of an education and we support this entitlement through education, compassion and respect

Mission: How does your program align with the college's mission?

Cañada College's Mission Statement states that we provide our community with an environment that ensures students from diverse backgrounds have the opportunity to achieve their educational goals and through a Vision that is committed to supporting inclusion of diverse cultures and the practice of personal support and development. The underlying values that support our Mission and Vision include a commitment towards transforming lives, supporting a diverse and inclusive environment and strengthening community relationships.

SparkPoint and Financial Aid services align with and support the College's Mission and Values by promoting access and ensuring that students from diverse backgrounds and socio-economics challenges are provided with equitable access to the necessary financial resources and supports that facilitate their ability to achieve their educational goals whether it is a certificate, degree or transfer. Our programs are inclusive and staff are well trained to support the diverse needs of our students and community.

2. Program Description

Both the Financial Aid Department and SparkPoint provide equitable access to resources and supports that assist students under varying levels of financial stress to make measurable progress toward the completion of their educational goal(s) at Cañada College and within the SMCCCD. Where these programs differ is that most financial assistance programs administered through the Cañada Financial Aid Department are highly regulated by both state and federal authority and SparkPoint has the flexibility to fill the financial gaps for students and families where conventional financial aid may be limited or prohibited. In tandem, both resources assist students to build a stable foundation from which they can be successful and overcome long-standing inequities in both education and career potential.

3. Community and Labor Needs: *Describe how changes in community needs, employment needs, technology, licensing, or accreditation affect your program.*

By providing access to resources that promote equity, the Financial Aid Department and SparkPoint provide services and supports that increase the college's efforts to close the "achievement" gap faced by students of low-socio-economic status.

- 1) SparkPoint is aligned with the SMCCCD Board's commitment to providing a wide array of student services that are necessary and that support student success as stated under the Student Centered: Mission Core Value of the August 2014 Reaffirmation of Core Value and Principles.
- 2) The California Community Colleges Chancellors Office (CCCCO) launched a financial education initiative this year. The objective is for all community colleges to launch the initiative in phases in order to "institutionalize" financial education through training, activities, workshops, curriculum and other supports. Financial Aid and SparkPoint are collaborating in this effort.

- 3) During the 2014-15 academic year, there has been a substantial increase in the number of requests from campus programs, local high schools and community organizations for financial aid related presentations and workshops. The Financial Aid Department has managed to fulfill most of these requests; however, some requests have been declined due to staffing availability. This signals an increasing awareness and concern by students and families about college cost and being able to pay for it.
- 4) Collaborations with community partners strengthens community relationships and increase access to educational opportunities for previously underserved populations.
- 5) Launching a new SparkPoint Center that includes providing individually tailored one-on-one student-centered financial coaching, opening a food pantry that serves students and the community and connecting students to on-campus and off-campus resources including access to public benefits, serves to address the income disparities found within our county by providing income supports and asset building for low-to medium income families.
- 6) Exploring the possibility of offering a Financial Literacy class or embedding financial education curriculum in a College Success class will provide short-term financial solutions for struggling students along with access to life-long money management skills.

Looking Back – (July 2013 – June 2014)

4. Describe major accomplishments

SparkPoint

- SparkPoint Planning: In February 2014, Cañada College applied for and was awarded a one year \$100K grant (renewable for 2 additional years) to launch a SparkPoint Center
- Spring 2014: A SparkPoint Planning and Steering Committee was formed to provide vision and direction leading to the launch of the new SparkPoint Center at Cañada College.
- Renovations: Converting the Financial Literacy Lab into a flexible classroom that is welcoming adding new paint and purchasing new movable tables, 20 dedicated laptops, a printer/scanner, and whiteboards.
- Conferences / Professional Development. During this period, staff attended the following:
 - a) Staff attended a 2.5 day Working Families Success Network Convening - Indianapolis, IN.

Financial Aid

- Implemented major Direct Loan reporting changes for the Subsidized Loan Program as required by the Department of Education (150% SULA).

- Conducted first annual “Dream Focus Group” with undocumented AB 540 students to better understand their needs and to improve internal processes for serving this segment of our student population.
- Successfully advocated through the spring 2014 hiring justification process for a 1.0 FTE Financial Aid Technician. This position has been funded since 2011 through Measure G on an annually approved short term basis.
- Developed and implemented a Financial Aid Satisfactory Academic Progress (SAP) Student Success Workshop as a new appeal requirement for students that have become ineligible for federal and state financial aid programs as a result of failing to meet minimum SAP requirements.

5. Impact of Resource Allocations:

Describe the impact to date that each new resource (staff, non-instructional assignment, equipment, facilities, research, funding) has had on your program/department/office and measures of student success or client satisfaction.

Development of the SparkPoint program - Funding was first identified through the WFSN Grant that the college applied for in spring 2014. A committee was formed to develop the proposal, draft the work plan and logic model.

Partnership with UWBA to provide technical assistance, participation in advisory and steering committees, development of marketing materials, data collection tools/ETO and networking has been foundational for securing additional funds to implement the program.

No staffing hires occurred during the looking back period of July 2013 – June 2014.

Current State of the Program – (July 2014 – June 2015)

6. State of the Program

A. Describe the current state of the program (include strengths and challenges).

Strengths: Financial Aid

- Financial Aid staff are well trained, deliver excellent service and work well across the College and District to streamline processes and improve service delivery.
- The hiring of a permanent 1.0 FTE Financial Aid Technician (.25 FTE allocated to SparkPoint) has added to the stability of the department since an annual request for funding an hourly position is no longer required to maintain staffing levels.
- The technical requirements for maintaining compliance with federal and state regulatory changes that impact institutional compliance and eligibility and the delivery of financial aid continues to be successfully addressed through ongoing training, collaboration across the three colleges’ financial aid departments and

with district advisory bodies including FASC and ESC, and the continued support by ITS.

- There is strong collaboration between the Financial Aid Department and SparkPoint.
- There is a great deal of internal and external interest in the services and supports that are available from Financial Aid and SparkPoint.

Strengths: SparkPoint

- Successfully launched the SparkPoint Center (Feb 15) and currently delivering financial coaching, a food pantry, access to public benefits and referrals to internal and external support services
- Currently staffed with 1.95 FTE
- Increasing SparkPoint presence on campus by collaborating with multiple programs and services including Financial Aid, EOPS/CARE, CalWORKs & TRiO, etc...
- Establishing and cultivating community partnerships with the goal of increasing services and resources available to Cañada College students while increasing community awareness of Cañada College programs and services

Challenges: Financial Aid

- Staffing
 - Increasing requests for workshops, participation in a wide range of outreach activities on campus and within the community and the allocation of staff time to participate in financial coaching activities for SparkPoint is stretching the staffing too thin for this to be sustainable.
 - Additional staffing is needed to support the expansion and scalability of SparkPoint services and continue to address the increased demand both on campus and in the community for financial aid and financial education activities.

Challenges: SparkPoint

- Staffing
 - With the anticipated increase in financial coaching, the need for additional outreach and community partnerships, additional 100% dedicated staffing will be required to keep pace with SparkPoint growth.
 - With the current 1.95 FTE, SparkPoint is already at capacity so additional staffing will be required to promote and coordinate increased on-campus and off-campus SparkPoint services.
- With the expected growth of SparkPoint at Cañada College, SparkPoint will require increased office space and technology needs.

- Continued and increased sustainability (funding) will be necessary to allow the SparkPoint Center to fully develop and connect to and serve at-risk and difficult to serve populations.

Current state of Financial Aid Department:

The Financial Aid Department is stable and, while stretched to meet the increased requests for participation in a broad range of activities, is currently staffed at a level that does not jeopardize program administration and compliance.

There continues to be substantial regulatory changes being pushed down through the Department of Education on all Title IV eligible institutions and by the State on Cal Grant eligible institutions that places exhaustive data collection and reporting requirements on the institution as a whole. This additional regulatory layer redirects staff time and other resources towards compliance and away from supporting new student-centric initiatives.

Current state of SparkPoint:

1) Hiring of key SparkPoint Staff – (1.95 FTE)

- a) Project Director – (1.0 FTE) Aug 2014 – duties include envisioning, planning, implementing, coordinating, and supervising the day-to-day activities of the SparkPoint Center.
- b) Office Assistant II – (0.2 FTE) – Sep 2014 – (20% SparkPoint / 80% various students services) Provides general support for SparkPoint services
- c) Retention Specialist – (0.5 FTE) – Nov 2014 – (50% SparkPoint / 50% EOPS, CARE, CalWORKs) duties included implementing the use of Efforts to Outcome (ETO) software to track increases in student financial outcomes, intensive follow-up with matriculated students, as well as underperforming students to increase retention and success, and provide financial coaching.
- d) Financial Aid Technician – (0.25 FTE) November 2014 – (25% SparkPoint / 75% Financial Aid) duties include providing one-on-one financial coaching for students and the community that leads towards increased financial stability, along with connecting students to campus resources.
- e) Director of SparkPoint – January 2015 – Reassignment of Project Director to Director of SparkPoint

2) **Secured funding** through United Way of the Bay Area (\$10,000) to launch the SparkPoint Center at Cañada College

3) Celebrated the **launch of the SparkPoint at Cañada College Food Pantry** in partnership with Second Harvest Food Bank of Santa Clara and San Mateo Counties. Currently over 40 families per week receive fresh food including protein, dairy, produce and canned goods and grains.

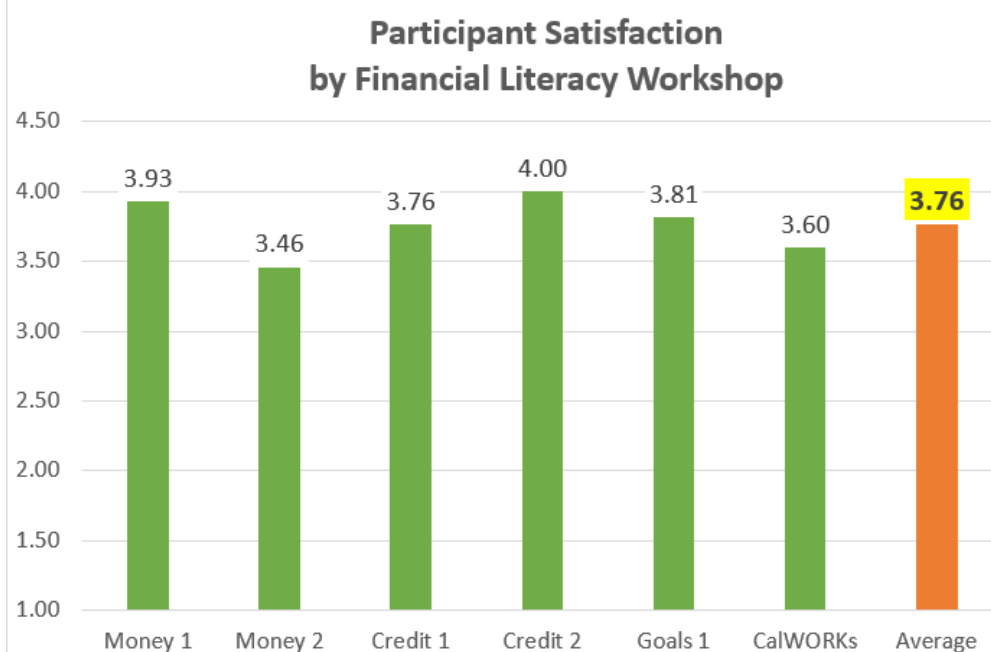
2) Successfully celebrated the **Grand Opening of the SparkPoint Center** at Cañada College in February 2015.

3) **Secured Funding** through the San Francisco Foundation (\$149,000) to partner with JobTrain, Sequoia Unified School District & Project BUILD to successfully launch the

- Collaboration for Successful Career Pathways (C4SCP), a 16-week Coding career ladder type class at delivered at JobTrain that currently has over 25 students enrolled and on track to earn as much as \$80/hour upon completion.
- 4) **Received over \$11,000 in equipment** (1 six foot freezer, one six foot refrigerator and a convertible hand truck) at no cost to the college from Second Harvest Food Bank of Santa Clara and San Mateo Counties to increase the Cañada College Food Pantry's food distribution capacity.
 - 5) **Secured funding** from Achieving the Dream (\$10,000) to conduct a prototype project designed to explore how incentivizing students would lead towards students' financial success.
 - 6) Planning to work with San Mateo County CalFresh to **secure funding** (\$15,000 per year – renewable for one additional year) to provide CalFresh outreach on campus.
 - 7) Successfully **trained 3 financial coaches** (Jessica Boyle, Manny Delgado, & Yesenia Mercado) to begin offering financial coaching and completing three sets of day and evening **financial coaching** workshops delivered by the new Cañada College Financial Coaches that were open to the campus community and focused on leading students to increased income, decreased debt, and credit building.
 - 8) Currently all three financial coaches are meeting with individuals and **delivering on-one-one financial coaching** that addresses individual student needs and concerns.
 - 9) **Connecting students to public benefits** (CalFresh, Medical, and Cash Aid).
 - 10) Something about WFSN Pillars
 - 11) Individual development accounts, and resources both on and off campus.
 - 12) **Collaborating** with EOPS, CARE, CalWORKs, TRiO, COLTs Academy and soon Puente students to provide direct **"hi-touch" financial coaching services**.
 - 13) Providing numerous **"low-touch"** presentations across the District to various committees, programs and classrooms including:
 - a) ASCC
 - b) EOPS / CARE Workshops
 - c) District CTE Consortium Meeting
 - d) ECE Informational Night
 - e) Know Before You Owe Workshop
 - f) Opening Day - 2014
 - g) Transfer Discipline Parade
 - h) Since the beginning of March, over 40 classroom presentations.
 - 14) Delivering **in-service SparkPoint professional development** for staff and faculty including the December 2014, "Debt vs. Credit Pop-Up" workshop (presented by Community Financial Resources) designed to introduce campus staff, faculty and administrators to SparkPoint services.
 - 15) Participation in numerous on and off campus **committees** including:
 - a) ACES - Academic Committee for Equity & Success
 - b) ACCEL - Adult Education, College, and Career Educational Leadership
 - c) Classified Council
 - d) Community of Practice
 - e) Puente Writing Team
 - f) Redwood City SparkPoint Workgroup

- g) SparkPoint Masterminds Meetings
 - h) VISTA Supervisor’s Meetings
 - i) Planning councils on campus.
- 16) Attending **Conferences / Professional Development**. Staff attended the following:
- a) 2 day training – Sage Financial Solutions
 - b) 2 –day UWBA training in OAK for 5 staff members
 - c) 2.5 day Achieving the Dream Training in BWI – for 3 staff members
 - d) 2.5 day Achieving the Dream Training in LIT
 - e) Continuing training by Skyline College SparkPoint Center
 - f) On-going financial coaching training provided by Consumer Financial Resources
- 17) Outreach and Campus **Involvement**
- a) Career Fair
 - b) Connect to College
 - c) Encompass Compassion Play: Wheels
 - d) Fiesta Cañada
 - e) National TRiO Day
 - f) Presentations for COLTs Academy

Summary of 6 Financial Literacy Workshops (4pt scale)						
Money 1	Money 2	Credit 1	Credit 2	Goals 1	CalWORKs	Average
3.93	3.46	3.76	4.00	3.81	3.60	3.76



B. What changes could be implemented to improve your programs?

- **Hiring of a Program Services Coordinator** that will be able to support, represent and provide coordination for Outreach, Financial Aid and SparkPoint activities year-round and be the point of contact for external requests by campus programs and departments and community stakeholders for participation in their activities, workshops and other events.
- **Increasing SparkPoint staffing** by either converting staff to a greater percentage for SparkPoint and / or increasing dedicated financial coaching and SparkPoint support. SparkPoint currently has neither a dedicated financial coach nor support staff. Therefore, with the roll out of financial coaching, and the anticipated increase in requests for SparkPoint services, it will become increasingly challenging to deliver SparkPoint services when current staff are occupied with non-SparkPoint obligations.
- **Creation of a CRER 401** class is expected to increase student retention and success by providing students with “in-time” intervention. The potential CRER 401 curriculum would introduce financial education to students and assist them with increasing their income, decreasing their debt, and building assets.
- **Creation of a VITA** (Volunteer Income Tax Assistance) program would provide individuals (students and the community (including staff)) earning under \$53,000 per year with free tax preparation.
- **Additional funding** to cover SparkPoint and Financial Aid expenses designed to fill the “gap” that existing campus programs and services may not be able to address.
- **Hiring a dedicated financial coaching trainer.** With the existing financial coaches being shared with other departments, this individual would be responsible for leading a train-the-trainer method of increasing our current coaches’ ability to serve our students in addition to also providing dedicated financial coaching.
- Develop a **focus group** to identify how SparkPoint and Financial Aid can better address student and community needs.
- Create **marketing materials in Spanish.**
- **Increase marketing efforts** to connect students with SparkPoint and Financial Aid “where they are at” (e.g. classroom visits, ASCC and student club meetings, in the community, etc.).

7. Service Area Outcomes (SAOs) Assessment and Student Learning Outcomes (SLOs) Assessment

A. State your current year SAOs and SLOs.

2014-2015 SAO

Financial Aid SAO 1: Develop and incorporate a workshop component into the financial aid appeal process.

Financial Aid SAO 2: Increase FAFSA application rate by 10% from the 2013-2014 to 2015-16 aid year.

SparkPoint SAO: Host Grand Opening of SparkPoint in February 2015

2014-2015 SLO

Both Financial Aid and SparkPoint did not have an SLO for this cycle.

B. Describe your program’s SAO Assessment Plan.

Financial Aid SAO 1 Assessment: The SAO was achieved as a result of the successful development and implementation of a Financial Aid Satisfactory Academic Progress Student Success Workshop as part of the appeal process in summer 2014.

Financial Aid SAO 2 Assessment Plan: The SAO assessment will compare prior-prior year FAFSA application totals to the most recently completed aid year. Since students are able to apply retroactively through June 30 of the aid year, this measurement is always delayed until the next program review cycle.

SparkPoint SAO Assessment: Grand Opening occurred as scheduled and services are continuing to expand.

C. Summarize the findings of your program’s SAO Assessments

The results of the Financial Aid SAO 2 were not achieved. In prior years, there has consistently been at least a 10% increase in the application rate (number of total FAFSA applications submitted) from year to year. The total 2013-14 applications submitted declined by .5% (n = -24).

Unduplicated FAFSA Applications By Aid Year			
Aid Year	Applications Processed	Increase in Application from Prior Aid Year	
		Numeric	Percentage
2006-2007	1354		
2007-2008	1415	+ 61	4.3%
2008-2009	1700	+ 285	16.8%
2009-2010	2312	+ 612	26.5%
2010-2011	3079	+767	24.9%
2011-2012	3861	+782	20.1%
2012-2013	4313	+452	11.7%
2013-2014	4289	-24	-.5%
2014-2015	3862*		As of 12/31/2014

***2014-15 application rate is as of 12/31/2013** (Qtr 4 of 6). Federal Student Aid will continue to process new FAFSA data through 6/30/2015.

Not applicable for SparkPoint

D. What are some improvements that have been, or can be, implemented as a result of SAO Assessment?

The Financial Aid Department will adjust its SAO for 2015-16 to measure increased application rate from year to year as a percentage of student headcount which will be more useful information for determining the impact of financial aid in-reach and outreach efforts, particularly during periods of flat or declining enrollment.

Not applicable for SparkPoint

E. Describe your program's SLO Assessment Plan.

Not applicable for both Financial Aid and SparkPoint

F. Summarize the findings of your program's SLO Assessments.

Not applicable for both Financial Aid and SparkPoint

G. What are some improvements that have been, or can be, implemented as a result of SLO Assessment?

Not applicable for both Financial Aid and SparkPoint

Looking Ahead 2015-16

State your SAOs and SLOs for the next review cycle.

In the table, describe how you will you address identified opportunities for improvement.
Financial Aid Department

SLO/SAO	Action Plan	Timeline	Responsible Party	Resources Required
Financial Aid SAO 1: Increase financial aid application rate by 10% from 2014-15 aid year to 2015-2016 aid year using fall to fall data.	Compare percent of fall 2014 students who applied for any type of financial aid as a percent of all enrolled students to the percent of Fall 2015 students who applied for any type of financial aid as a percent of all students.	January 2016	Financial Aid Staff	Financial Aid Staff Update and promote financial aid marketing materials

Financial Aid SLO 1: Financial Aid Satisfactory Academic Progress Student Success Workshop (will be working with counselors in June to update workshop to include SparkPoint and other resources and will then draft pre and post questions)	Pre and Post Survey Implement for fall 2015	Fall 2015 – ongoing (will report for next cycle on data collection through December 2015)	Financial Aid Staff	Would like to have an online survey that can capture pre and post data verses paper and pen.
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SparkPoint

SLO/SAO	Action Plan	Timeline	Responsible Party	Resources Required
SparkPoint SAO 1: SparkPoint will provide workshops to develop financial awareness	ETO will track students completing Follow-up forms designed to capture positive financial efforts	Fall 2015 - ongoing	SparkPoint Staff	ETO Financial Coaches (staff time) Outreach
SparkPoint SLO1: SparkPoint Clients will identify changes in financial behavior	Pre and Post survey & student behavior	Fall 2015 ongoing	Financial Coaches	ETO Financial Coaches (staff time) Outreach

Resource Requests

8. Personnel:

- A. *List new or replacement positions you anticipate requesting. Identify the term (fall or spring) and year in which you anticipate submitting the staffing request.*

Dedicated financial aid counseling year-round – Fall 2015
 Program Services Coordinator for Financial Aid, SparkPoint and Outreach – Spring 2016
 Office Assistant – Spring 2016

- B. *Include links to new position request documents:*

TBD

9. Non-Instructional Equipment:

A. *Provide a list of all equipment needed. To be funded, requests must include all the required purchasing information.*

Item name	New/ Upgrade	Vendor	Catalog number	Unit Price	# Needed	Justification	Contact
Card Swipe System	New	TBD (Card Integrators)	TBD	TBD	3 each SparkPoint “desk” Financial Lit Lab FA Office front desk . ----- College-wide implementation recommended to track student utilization of resources, programs and services across campus.	To track student workshop and service usage	Department leads
Adjustable Ergonomic Workstation – will be specific to employee needs	New	Human Scale or Arranged 4 Comfort	TBD	\$2,000-\$2,500	6 Total 2 - SparkPoint 4 – FA Department ----- Recommend college-wide initiative to offer all staff option. Proactively address long term neck, back, shoulder issues as a result of a stationary workstation.	Implement preventative measures to avoid long term health issues related to stationary	Department leads

B. *Will additional space be needed to accommodate the requested equipment? Will the requested equipment require maintenance agreements and or support personnel? If so what are the projected costs?*

N/A

10. Information Technology:

A. Provide a list of all software and hardware needed. Include the required purchasing information and/or desired capabilities.

Item name	New/ Upgrade	Vendor	Catalog number	Unit Price	# Needed	Justification	Contact
Dell Latitude Laptop 7450	New	Dell	210- ADBD	\$1,352	4	Laptops for financial coaches and director to use when attending meetings, away at conferences, or conducting financial coaching	Leslie Gambino, Dell
HP LaserJet Pro 400 M451dn	New	HP	CE957AB GJ	\$499.2 0	1	Color duplex printer for Retention Specialist to print resource materials in color for financial coaching	Kevel Krishan

B. *Will additional space be needed to accommodate the requested equipment? Will the requested equipment require maintenance agreements and or support personnel? If so what are the projected costs?*

None

11. Facilities: *Identify your program’s facility needs (custodial services, maintenance, remodeling, or new construction) and provide a brief explanation/justification. Identify if the needs address ADA, safety, or utility concerns.*

None

12. Professional Development: *What professional development is needed to strengthen your program? Why? How will the professional development benefit the college?*

The Financial Aid Department staff require multiple trainings throughout the year on program, administration, technology and system changes, reporting updates, compliance, best practices and other topics important to maintaining an administratively compliant program while also being responsive to local needs of current and future students and college initiatives. For the most part, there are sufficient financial aid program funds to support the various training needs of staff. It is noted that ongoing administrative support for staff development participation be supported and encouraged.

SparkPoint plans on providing deeper financial coaching training and possible certification for the financial coaches. In addition, SparkPoint would like to conduct site-visits to successful financial coaching centers located both in-state and out of state. For the most part, SparkPoint funds cover most of the various training needs but SparkPoint may request support for financial coaching training and certification.

13. Research: *Identify your program's specific research needs. Why is the research needed?*

SparkPoint: Work collaboratively with SparkPoint at Skyline College to determine if there are new opportunities for ETO to communicate effectively with Banner.

14. Funding: *Describe any projects that your program would like to pursue that are currently unfunded or not fully funded. Why is the funding required?*

At this time, we are unable to identify any unfunded projects or other needs but would request that funding considerations be granted should future projects or initiatives be identified.

Program Review Due: February 28, 2015