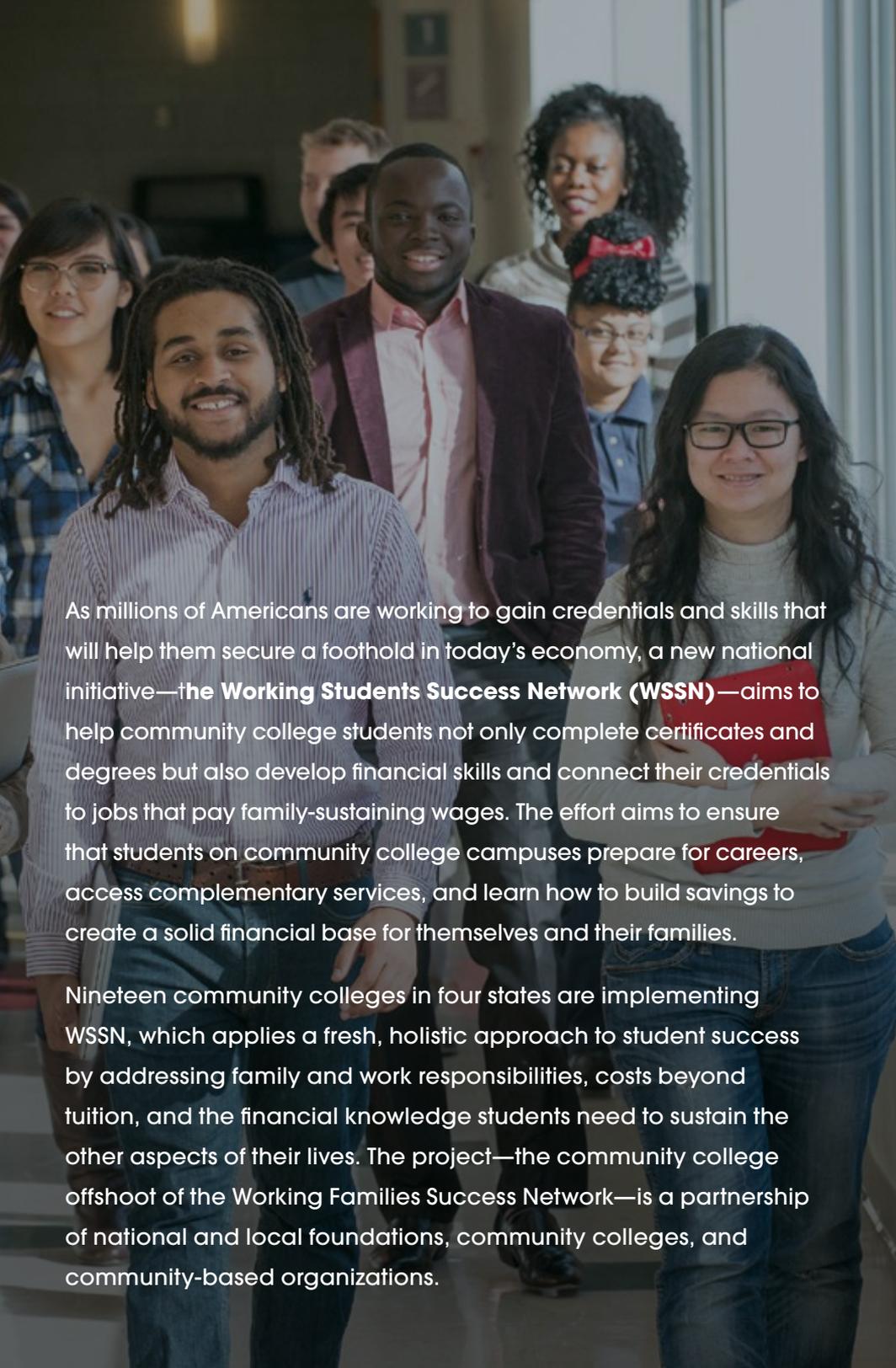


HELPING COMMUNITY COLLEGE STUDENTS ACHIEVE FINANCIAL STABILITY



WORKING STUDENTS
SUCCESS NETWORK 

An Affiliate of the National Working Families Success Network



As millions of Americans are working to gain credentials and skills that will help them secure a foothold in today's economy, a new national initiative—the **Working Students Success Network (WSSN)**—aims to help community college students not only complete certificates and degrees but also develop financial skills and connect their credentials to jobs that pay family-sustaining wages. The effort aims to ensure that students on community college campuses prepare for careers, access complementary services, and learn how to build savings to create a solid financial base for themselves and their families.

Nineteen community colleges in four states are implementing WSSN, which applies a fresh, holistic approach to student success by addressing family and work responsibilities, costs beyond tuition, and the financial knowledge students need to sustain the other aspects of their lives. The project—the community college offshoot of the Working Families Success Network—is a partnership of national and local foundations, community colleges, and community-based organizations.



Through WSSN, colleges can guide students in several important areas critical to success.

- **Education and employment advancement.** WSSN helps students develop and follow an achievable career plan. It works with institutions to bolster career counseling, develop training on specific skills for targeted industries or occupations, and strengthen other career services.
- **Income and work supports.** WSSN not only helps students with tasks like filing their taxes or filling out FAFSA forms, it ensures that students can tap into all the available resources that will improve financial stability for themselves and their families while they are working and pursuing further education. WSSN helps students to pull together the pieces—such as childcare, transportation, housing—that make or break working students' ability to attain the credentials they seek.
- **Financial services and asset building.** WSSN offers training, information, and tools for students to make informed choices about budgeting and use of financial products such as loans and credit cards. It helps colleges partner with local financial institutions and provides intensive financial coaching. It even helps students save for the future through special savings accounts—often enhanced with matching funds—with support from the financial institutions.

Research shows why efforts like WSSN are so important for helping working students find solid financial ground. A Center on Education and the Workforce study showed that students today can no longer afford to work their way through school. Most students work in sales or food-service jobs that pay about \$15,080 annually—enough to cover community college tuition but not enough to cover living expenses.

Funded by five national foundations (the Annie E. Casey Foundation, W.K. Kellogg Foundation, Kresge Foundation, Lumina Foundation, and MetLife Foundation), WSSN recognizes that community colleges are the best—and at times the only—option for working adults, recent high school graduates, and first-generation students entering higher education. The WSSN rollout has focused on a consortia of 19 colleges in Arkansas, California, Virginia, and Washington committed to providing integrated, nonacademic supports for student success in their states.

PARTICIPATING COLLEGES AND STATE PARTNER ORGANIZATIONS			
ARKANSAS CONSORTIUM	CALIFORNIA CONSORTIUM	VIRGINIA CONSORTIUM	WASHINGTON CONSORTIUM
Arkansas Association of Two-Year Colleges	California Community Colleges Chancellor's Office	Virginia Community College System	The Washington State Board for Community and Technical Colleges
College of the Ouachitas (Malvern, AR)	Cabrillo College (Aptos, CA)	Danville Community College (Danville, VA)	Big Bend Community College (Moses Lake, WA)
East Arkansas Community College (Forrest City, AR)	Cañada College (Redwood City, CA)	Eastern Shore Community College (Melfa, VA)	Clark College (Vancouver, WA)
North Arkansas College (Harrison, AR)	East Los Angeles Colleges (Monterey Park, CA)	Northern Virginia Community College (Annandale, VA)	Highline College (Des Moines, WA)
Phillips Community College of the University of Arkansas (Helena-West Helena, AR)	Los Angeles Harbor College (Wilmington, CA)	Patrick Henry Community College (Martinsville, VA)	Walla Walla Community College (Walla Walla, WA)
	Los Angeles Southwest College (Los Angeles, CA)		
	Porterville College (Porterville, CA)		
	Skyline College (San Bruno, CA)		



Under this approach, the colleges and state systems are creating partnerships with community and state agencies, businesses and employers, and financial service offices. They are developing strategies to monitor campus response to student needs and working with student services staff to coordinate service delivery across administrative boundaries and with outside agencies. They also are building on existing ties to:

- Work with local employers to connect students with good jobs and careers. Often this entails identifying new academic pathways that tie students' learning goals to ongoing training in growth industries.
- Draw upon existing financial resources in the community that foster self-sufficiency through financial literacy training, planning, and asset building.
- Rethink—and experiment with—better ways to package and deliver a broad range of complementary supports, including those offered on and off campus. Innovations would be based on what the evidence shows makes a difference in student success and increases the likelihood that students' preparation can lead to employment and family-sustaining incomes.

“ Putting students on a more stable financial footing helps them stay the course and complete their education. Likewise, increasing the number of students who successfully earn credentials is a crucial factor in strengthening family financial success, the local economy, and the well-being of the community as a whole.”

– **Karen A. Stout**, president, Achieving the Dream, Inc.

A **PROVEN** STRATEGY

Not all these programs are brand new; therefore we know campuses that have tried this approach have seen promising results.

For example, five years ago, Skyline College (of the San Mateo County Community College District in California) established financial education centers serving both students and non-student members of the community. Individuals and families have access to bundled financial services, which help to increase their capacity to earn an income, build or repair credit, and increase their savings and security. Last year, 2,000 people received 10,000 services, according to campus officials, who note that 300 of those received intensive financial coaching and 90 percent of all participants remained in school.

Results reveal positive outcomes in those indicators of financial stability: building self-sufficient income and savings, improving credit scores to above 650, and reducing debt-to-income ratio to below 40 percent.

Experience also has shown that bundling services can be effective. Many campuses have seen improved retention when allocating even modest resources to emergency funds and other nonacademic supports.

Research suggests that coordinating these services can have an even larger impact: A 2009 study by Abt Associates found that, “those [participants] receiving bundled services were three to four times more likely to achieve a major economic outcome, such as getting out of debt, purchasing a car, or completing a training or education program, than those whose services were not ‘bundled.’”



More recent data from colleges in the San Francisco Bay Area suggest that students receiving bundled services are five times more likely to achieve major economic outcomes like the ones described above. The initial set of colleges that adapted this approach has demonstrated other gains, such as increasing term-to-term retention rates by 15 to 20 percent.



Achieving the Dream, the organization that manages the community college initiative, has found that the focus on integrated, nonacademic supports is also helping to strengthen academic success and the campus culture. Campus leaders working with WSSN say this work can help:

- **Increase retention and completion rates** by addressing crucial barriers to completion, such as family needs for food, shelter, childcare, and other essentials.
- **Address related federal and state priorities**, such as graduates' need for jobs that pay family-sustaining wages.
- **Strengthen student tracking and monitoring systems** to ensure that no student falls through the cracks. This will further enable colleges to assess which combination of services yields the best outcomes for students on their campus.
- **Transform the campus culture** by involving and training faculty, staff,

and service providers and making supports for success a regular theme of student life.

- **Bolster communities** by connecting students to good jobs that match their career and learning goals and by making it easier for a broader segment of the community to use valued community supports. In the words of one community college official: "Our goal is not only helping students complete certificates and degrees. We want to make sure that once our students leave, they become productive citizens bettering their lives and those of their children to make the whole community a more productive place."

For the next few years, Achieving the Dream plans to study the effectiveness of these efforts and share information from research about what works best under what conditions. These lessons can be applied to ATD's network of more than 200 reform-focused colleges.

BUILDING SUPPORT ACROSS SECTORS—**WHAT YOU CAN DO**

Given their mission and open doors, our community colleges are the nation's best hope to upgrade the skills of every state's workforce and expand opportunity to more Americans. Yet the challenge is too big for colleges to take on alone. While WSSN colleges do their part to better demonstrate evidence-based practices that improve student outcomes, the effort needs support from many sectors to achieve its promise:

- **Community agencies** can help identify and leverage services that students and their families need as well as publicize and coordinate these services more directly with campuses.
- **Foundations and businesses** can partner with local colleges to support completion. Community colleges can use help from financial services companies to develop and deliver courses in financial planning and management, as well as to offer financial products that help students build assets. Other businesses can help colleges expand services where they have resources and expertise and can offer apprenticeships and opportunities for work-based learning and mentoring.
- **State officials** can do what states like Virginia have done—make expansion of integrated services and state agency involvement and coordination a key state priority. Campuses say they would benefit from more direct delivery of state services on campus with staff assigned to support the implementation.
- **State and national policymakers and influencers** can make it easier to knit together public resources across agencies and to help scale up comprehensive service delivery on campuses using approaches like the Working Students Success Network. National leaders can develop incentives to encourage states to leverage existing resources for this purpose, and reauthorize the federal Higher Education Act with resources to help strengthen community college student support systems to improve graduation rates.

FOR MORE INFORMATION ABOUT THE WORKING STUDENTS SUCCESS NETWORK: Contact the WSSN Team at wssn@achievingthedream.org or call (240) 450-0075