

# 2018-2019 Program Review Cycle



Student Services Programs

## CAN Program Review (Student Services) - SparkPoint (Odd Year)

### Program Review Narratives

2018-2019

#### **Student Services Program Review (SSPR)**

**Lead Contact Person:** Adolfo Leiva

**Writing Team:** Adolfo Leiva, Julie Lamson, Klaressa Ortiz

#### **Executive Summary**

**0. Executive Summary:** SparkPoint is a one stop where individuals receive one-on-one financial coaching and education designed to increase their financial stability and attainment of academic goals.

SparkPoint's strengths include having 1) trained financial coaches working with individuals on achieving financial goals, 2) a network of campus and community partnerships providing additional resources 3) innovative products that incentivizes completion of positive financial behavior, 4) a Food Pantry addressing food insecurities and 5) a free Legal Clinic.

By learning how to manage their money (increasing income, reducing debt & building credit) student success and retention rates increase, as education is made affordable and attainable. Additional opportunities include partnership development that increase community connections, and increased access to college for students and their family members.

SparkPoint's challenges include having the funding to attract qualified financial coaches, having sufficient confidential coaching office spaces and sustainable funding to successfully achieve long-term program goals.

Future plans for SparkPoint include expanding Cañada Cash's financial behaviors to include Career and Transfer behaviors, increasing screening and enrollment for public benefits (specifically CalFresh), creating and building partnerships and working within the community to connect underserved and marginalized populations to higher education. In summary, SparkPoint aims to increase retention and access to college.

#### **Program Context**

**1. Mission:** SparkPoint Mission Statement

To provide students and the community with one-on-one financial coaching and education designed to increase their financial stability and attainment of academic goals.

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 aligns 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. SparkPoint is inclusive and staff receives continual training designed to support the diverse needs of our students and community. By working with student's and their families, SparkPoint connects them to internal and external resources that strengthen community relationships.

**2. Program Description:** SparkPoint is a one stop where individuals receive one-on-one financial coaching and education designed to increase their financial stability and attainment of academic goals.

Clients are encouraged to set long-term prosperity goals and check in with their financial coaches on a regular basis. SparkPoint defines prosperity as 1) earning a self-sufficient income, 2) increasing credit scores to 700+, 3) having no revolving debt, and 4) building sufficient savings to cover at least three months' worth of living expenses. Some of our most successful clients have been with SparkPoint for more than a year. Services are mostly free with a few being low-cost.

SparkPoint is making a difference in students' lives by empowering them to make more informed financial choices. This leads to greater financial stability so they can afford to stay in school and complete their degrees and/or certificates in a timely manner.

Services include:

- Cañada Cash – An incentive based program that rewards clients for smart money management. Students receive \$25 incentives (maximum of four) for completing positive financial behaviors that will organize their finances, decrease their debt, and / or improve their credit. Starting in the spring 2019 semester, additional incentives will also be available for completing career and transfer activities.
- CalFresh – A California food stamp (SNAP) program where qualified individuals can receive more than \$200 per month towards food at their local grocery chain and neighborhood stores. SparkPoint assists by screening and enrolling individuals in CalFresh (a qualified family of four can receive over \$600 a month towards groceries) in order to offset other expenditures.
- The Food Pantry – The full-service on-site food pantry is free for students and community members seeking healthy and nutritious food. Clients shop for up to two bags of food including produce, dry goods, refrigerated and frozen items, as well as, easy to prepare foods for individuals with limited to no access. The pantry is located in Bldg. 5, room 5202 and open on Tuesdays, Wednesday's and Thursdays from 1:00 pm to 3:00 pm and Thursday evenings from 5:00 pm to 6:30 pm.
- Housing Resources – Students who are homeless or about to face homelessness can access housing resources. These resources include home sharing and subsidized housing programs, as well as, information on additional food pantries and hot meal programs. Homeless students 25 years or younger may contact SparkPoint to contact a Homeless Youth Liaison to access priority registration, fee waivers and other resources.
- Free Legal Clinic – Do you have questions regarding immigration? Do you want to know your legal rights on certain issues? Our legal attorney provides FREE legal consultation on immigration, domestic violence, tenant rights and other legal issues. To schedule your appointment, visit [www.tinyurl.com/CanLegalClinic](http://www.tinyurl.com/CanLegalClinic)

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 & Labor Needs:** By providing access to resources that promote equity, SparkPoint provides 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 two years ago. The objective was 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 2018-19 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. SparkPoint 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) SparkPoint is intentionally collaborated with Outreach to connect High School and Adult School students to SMCCCD courses throughout the district. By connecting students to multiple financial supports, perspective students (high school students, high school graduates, existing students, returning students) are provided with increased support structures designed to make education affordable.
- 5) On-campus outreach has also grown through increasing partnerships with ASCC, CE, EOPS/CARE, CalWORKs, Proactive Registration and the Public Relations Office. These efforts have led to increased collaborations within the community and the opportunity for these students to access multiple entry points thus strengthening the "multiple entry" and "no wrong door" approach to financial supports.

- 6) Collaborations with community partners strengthen community relationships and increase access to educational opportunities for previously underserved populations. SparkPoint has increased collaborations with ACCEL, the Menlo Park Center, Strong Workforce Program, SparkPoint College of San Mateo and SparkPoint Redwood City. Each of these partnerships will contribute to increasing student academic achievement and employment.
- 7) Building out a SparkPoint Center that includes providing individually tailored one-on-one student-centered financial coaching, providing a food pantry that serves students and the community, connecting students to on-campus and off-campus resources including access to public benefits and launching a new Free Legal Clinic in partnership with the DREAMER's Taskforce, serves to address the income disparities found within our county by providing income supports, asset building and free legal consultation for low-to medium income communities.
- 8) SparkPoint is piloting embedding financial literacy curriculum into College Success classes. This will provide short-term financial solutions and access to life-long money management skills for students.
- 9) SparkPoint is also looking to open a Volunteer Income Tax Assistance (VITA) site on-campus. Two years ago, local VITA sites closed which now makes it more challenging for low-income individuals in the area to have their taxes completed free of charge and to receive the Earned Income Tax Credit, Childcare Credit and Renter's Credit.
- 10) Launching a new Free Legal Clinic in partnership with the DREAMER's Taskforce to provide free legal consultation for low-to medium income communities. Efforts to address legal consultation began last summer and have intensified due to increased post-election demand for updated and accurate information. Tenant rights are also addressed as rising costs of housing have lead to an increase in the number of individuals who have been evicted or whose rents have increased.
- 11) SparkPoint is exploring the possibility of establishing a need-based scholarship at Cañada College designed to provide financial support for SparkPoint Clients.

**4. Equity & Access:** SparkPoint at Canada College provides equitable and open access services to both students and the community. Financial literacy, food pantry and legal clinic services are available during both the day and evening. There are no prerequisites or requirements requested to receive any SparkPoint services (although some services have their own requirements) and we serve individuals ages 17 and up. Services are delivered both on-campus and off-campus regardless of income, race, gender, political affiliation, or immigration status. On campus, services are delivered in Bldg 9 (Floors 1 and 2) and in Building 5. Additionally, SparkPoint is planning to increase access to SparkPoint services at multiple off-site locations to deliver services within the community.

### **Looking Back**

- 4. Major Accomplishments:** A. Successfully surpassed SparkPoint's United Way Bay Area FY18 deliverables of 100 clients and 80 measureable clients.
- B. Incorporated the Dream Center under the SparkPoint at Cañada College umbrella and hired a Dream Center Staff Assistant to support Dreamers, AB 540 and Cañada's undocumented students and community.
  - C. Collaborated with ESO (Expanding Student Opportunities) to secure a \$115,722 one-year grant to support financial literacy on the second floor of Building 9.
  - D. Obtained a \$50,000 grant from the SAGA Foundation to expand financial literacy and SparkPoint services for veterans in our region.
  - E. Continued to provide low-income students with access to the food pantry on campus by serving over 250 families almost 12,000 times with almost 74,000 lbs. of food valued at nearly \$94,390. This offset other expenses that SparkPoint can't cover.
  - F. Continued to grow partnership with the Financial Aid Office that is intentional in building Financial Education, Literacy and Awareness at Cañada College. Successfully collaborated with the Financial Aid Office to promote "Financial Literacy Month" (April 2017) and in the planning stages for April 2019.
  - G. SparkPoint partnered with the President's Office, Marketing and Student Life and Leadership to host the Inaugural Awareness Summit addressing homelessness, food insecurity and transportation issues in our service area and how they impact our students.
  - H. SparkPoint partnered with Student Life and Leadership and the Bookstore to launch a Grab and Go "discounted" Meal program to provide day and evening students with increased access to discounted meals.
  - I. Collaborated with JobTrain to deliver, "Understanding Credit & Debt" financial literacy workshops for all JobTrain students (5 cohorts = approx. 100-110 students) every 4 months. Students are also invited to participate in one-on-one financial literacy.
  - J. Provided financial literacy workshops for various student programs including COLTS Academies (first year and returning students) students and Career and Technical Education (CTE) students.
  - K. Partnered with the EOPS/CARE, CalWORKs, Basic Skills department, the Puente Program, and TRiO to provide low-income, often educationally or financially underrepresented populations with financial literacy, benefit supports and workforce services.
  - L. Presented several professional development workshops for faculty and staff (flex day, regional and state-wide conferences, and stand-alone trainings) designed to provide financial resources for students in crisis and/or at risk of dropping

out of school.

M. Collaborated with the Dreamers Task Force on campus to open a Free Legal Clinic focusing immigration issues, tenant rights and housing, and family law. 154 appointments were met (134 unduplicated)

N. Completed the Working Student Success Network Partnership. Successfully launched Cañada Cash as Prototype that has been disseminated as a best practice in promoting “financial stability” practices amongst 19 community colleges nationwide and the SparkPoint Network. Variations of Cañada Cash have been replicated at several California community colleges

O. Continued to expand Cañada Cash campaign that incentivizes students to begin positive financial behaviors.

o Since inception, 187 students have met with a financial coach to start Cañada Cash.

o During FY19, 106 students have successfully completed at least one financial behavior. The table below summarizes the breakdown of number of behaviors completed (currently the maximum is 4) as well as a breakdown of the top 5 behaviors. Note that 21% of students have completed Cañada Cash this semester.

? \* SparkPoint is currently working on launching “Cañada Cash Plus” for SP19. Cañada Cash Plus will include new behaviors that include:

? \* Streamlining of behaviors to focus on most popular ones

? \* Screening for and enrolling in public benefits

? \* Completion of financial literacy video modules

? \* Career behaviors

? \* Transfer behaviors

#### Cañada Cash Behavior Summary for FY19 to date

Completed Behaviors	Students Completing Behaviors	% of 106 Total Behaviors Completed
1	53	50%
2	18	17%
3	13	12%
4	22	21%

#### Top 5 Behaviors

1	Save \$25	22%
2	Complete a Spending Tracker	18%
3	Review Financial Documents	16%
4	Credit Report Review	16%
5	Set Up Direct Deposit	10%

**5. Impact of Resource Applications:** Innovation Funding provides stability to SparkPoint at Cañada College by covering the salaries and benefits for the Director (Leiva) and lead SparkPoint Coordinator (Lamson) This represents approximately 75% of total salaries. However, Innovation Funding does not cover any indirect expenditures (supplies, marketing, mileage, independent contracts, incentives, travel, etc.)

United Way Bay Area funding (UWBA) (\$35,000) & Equity Funding (\$6250) each partially support salaries and benefits for all additional permanent and short term staff who include:

- 0.25 FTE (permanent) SparkPoint Financial Coach (Mercado)
- 0.20 FTE (permanent) Office Assistant II (Dorantes)
- 0.10 FTE (permanent) Accounting Technician (Tam) (thru June 2018)
- 0.70 FTE (short term) SparkPoint Coordinator (Ortiz)
- 0.50 FTE (short term) Office Assistant II – Pantry (Martinez)

This funding allows SparkPoint to carry out “Cañada Cash”, run the Food Pantry and deliver the complete menu of financial literacy services available to students and the community. Additionally, UWBA funding covers a portion of SparkPoint’s indirect expenditures (supplies, marketing, mileage, independent contracts, incentives, travel, etc.).

Hunger Free America Funding (\$8500) provides funding to cover Food Pantry salaries, benefits and other related expenditures.

Short Term Staffing provides SparkPoint with the opportunity to continue to deliver necessary financial literacy, staff and run a food pantry, support the legal clinic, allow for professional development, conduct class visits participate in outreach opportunities and meet the growing demands for SparkPoint to collaborate with programs across campus.

Office Space: During fiscal years 17 and 18, SparkPoint had been negatively impacted from not having sufficient confidential coaching offices. At least one day a week, staff had to share office space designed for one person and often coaching was held in non-confidential spaces. Although permission was always requested prior to the coaching session and no sensitive information was shared if the space was not confidential, establishing a “safe space” was negatively impacted and SparkPoint has no way of knowing if important information was withheld due to the lack of privacy or to students feeling uncomfortable.

Currently, due to the Bldg. 9 construction both the SparkPoint Director and the Financial Coaching office have moved and now share a space adjacent to the financial literacy lab. The new office space is separated from the main hallway which reduced SparkPoint’s visibility. Additionally, this has made it both difficult to have confidential coach to client interactions and for there to be two separate concurrent meetings.

Fortunately, with the awarding of the ESO:SparkPoint Grant, SparkPoint has recently acquired the use of a coaching office in Bldg. 9, floor 2. However, the funding associated with this one-year grant is not guaranteed past September 2019.

Signage: There is no SparkPoint signage nor way-finding around campus. This includes signage for financial coaching, the Food Pantry and the Legal Clinic. We know that it is difficult for students to access needed services when there are no barriers and so having no signage does not improve access.

### **Current State of the Program**

#### **6A. State of the Program - Observation: Strengths:**

SparkPoint provides one-on-one financial coaching designed to increase students’ success and retention by building financial fitness and capabilities. This is accomplished by providing one-on-one coaching to students on how to decrease debt, increase income, improve credit and build assets.

SparkPoint provides important resources for students:

- Financial coaching connects students to public benefits screenings, budgeting, savings strategies, credit building and housing resources.
- The food pantry addresses food insecurities.
- The Free Legal Clinic provides immigration, tenant rights, and family law consultation.

Having three skilled SparkPoint Coordinators/Financial Coaches (1.95FTE) has led to increased Financial Coaching capacity and scope of services provided. Current financial coaches include:

- Julie Lamson (1.0 FTE - permanent). – 50% Financial Coaching
- Yesenia Mercado (0.25 FTE – permanent) - 25% Financial Coaching
- Klaressa Ortiz (0.70 FTE – short term) – 50% - Financial Coaching

As a result, coordination and delivery of services has increased. With this increase, the data collection has become increasingly robust and statistically relevant as the one-on-one coaching capacity has increased to address the growing demand for financial coaching and workshops.

SparkPoint continues to weave itself into the fabric of the college and is consistently seeking to provide equitable solutions for our low-income and disproportionately impacted students by collaborating with programs and resources across campus including Financial Aid, ESO, EOPS/CARE, CalWORKs, Career Center, Puente, TRiO, Veterans and Outreach.

In it’s commitment to social justice and equity, SparkPoint actively participates on several committees on campus including the Equity Committee (ACES), Adult Education (ACCEL), Professional Development, Student Services, Counseling, College Counsel, Classified Council and staff serve on several hiring committees each year.

SparkPoint continues to build new partnerships and cultivate existing ones with numerous CBOs and external partners designed to increase resources and services to new and existing students and serve as an outreach strategy for the campus.

Challenges: SparkPoint

- Staffing
  - o Additional and sustainable staffing will be required to meet the growing demand for SparkPoint and Dream Center services on campus. This need includes an anticipated increased demand for financial coaching, the cultivation of community partnerships, and the growing outreach to underserved and underrepresented populations. Off campus, SparkPoint services will include financial literacy in the community which also serve as an outreach strategy to enroll more students at Cañada College.
  - o The current 1.95 FTE for SparkPoint Coordination, data collection and financial coaching does not allow for increased capacity. Moreover, SparkPoint runs the risk of losing a 0.7 FTE short-term SparkPoint Coordinator due to repeatability of the position.
  - o Limited funding has allowed for SparkPoint to pursue hiring an additional short-term SparkPoint Coordinator.

However, the high cost of living, low unemployment rate and the fact that this short-term position is non-benefited, have made it very difficult to find a qualified candidate to fill the position. Therefore, additional funding will be necessary in order to attract and keep trained staff.

- o Training new SparkPoint Coordinators to coordinate, manage the data and deliver financial coaching is a lengthy process that takes at least 4 months if the staff member does not already possess financial literacy training.
- o Financial Coaching is time-intensive and requires a long-term relationship with a student/individual. Effective coaching is performed in a one-on-one relationship over a six month to 36-month relationship. On average, a coach can see about 6-8 students per day if they only perform financial coaching. However, a SparkPoint Coordinator's duties also include data entry, along with Coordination.
  - With the expected growth of SparkPoint at Cañada College, SparkPoint will require increased office space and technology needs. Innovative solutions will include having the coach meet with students in the Learning Center, at the Pantry, and potentially off-campus at the Siena Youth Center, Police Activities League and /or the Menlo Park Center.
  - Continued and increased sustainability (funding) will be necessary to allow SparkPoint to fully develop and connect to and serve at-risk and difficult to serve populations both on campus, and potentially off campus at traditionally underserved areas including, at the Menlo Park Center, in the Coastal communities and in the Fair Oaks area.

#### Current State of SparkPoint

1. SparkPoint Staff – (4.11 FTE)
  - a. Director – (1.0 FTE) – duties include envisioning, planning, implementing, coordinating, and supervising the day-to-day activities of the SparkPoint Center.
  - b. (2) SparkPoint Coordinator – (1.7 FTE) – provides program coordination, data management, and one-on-one financial coaching for individuals
  - c. Financial Aid Technician – (0.25 FTE) – (25% SparkPoint / 75% Financial Aid) duties include providing one-on-one financial coaching for individuals
  - d. Office Assistant II – (0.2 FTE) – (20% SparkPoint / 80% various student services) Provides general front-office support for SparkPoint
  - e. Office Assistant II – (0.48 FTE) – Supports SparkPoint & the Food Pantry
  - f. Staff Assistant – (0.48 FTE) – Supports Dream Center operations
2. Secured approx. \$245,000 in additional funding for the 2018 – 2019 school year (United Way of the Bay Area (UWBA), ESO:SparkPoint (Department of Education Supplementary Grant), SAGA Foundation, Equity Funds and Hunger Free (CCCCO) & San Mateo Credit Union).
3. Developed a full service SparkPoint Center that delivers financial literacy and support services for student, perspective students and the community. Students are starting to realize 5% and 30% improvements in savings, credit, income or reduction of debt.
4. Increasing partnership with the Financial Aid Office that is intentional in building the Financial Literacy for Cañada College students.
5. Continued collaboration with JobTrain to deliver financial literacy for about 300 students per year.
6. On pace for our Food Pantry to provide low-income families students with nearly 100,000 lbs. of food valued at nearly over \$130,000 in an effort to offset other expenses.
7. In collaboration with the DREAMERS Taskforce and in partnership with a local attorney, SparkPoint opened a free legal clinic and has now expanded hours due to the incredible demand. This semester, we plan on delivering workshops for students on campus, flex day workshops for staff a “Know Your Rights” series of workshops.
8. Continued disseminated of best practices on delivering financial capabilities at statewide and national conferences.
9. Continued expansion of Cañada Cash, a financial education program that incentivizes students for performing smart money management. By choosing 4 self-selected positive financial pathways, students earn up to \$100 in incentives. Cañada Cash has been SparkPoint's most effective marketing strategy to date. 21% of enrolled students this semester have already earned the maximum reward.
10. Planned Roll out of Cañada Cash PLUS in Spring 2019 to include additional Career, Transfer, Public Benefits and video module tutorials as qualifying behaviors.
11. Collaborated with the Veterans to increase Veterans support including financial literacy, job search, and education.
12. Provided financial literacy workshops for various student programs including COLTS Academies (first year and returning) students and CTE students.
13. Consistently participated in Outreach events, including High School Visits and community building events), PEP, Priority Registration, and other campus-wide events.
14. SparkPoint staff delivered year-round classroom presentations.
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
- 16. Participation in Redwood City SparkPoint Workgroup
- 17. Providing technical assistance to SparkPoint at CSM launch team.
- 18. Attending SparkPoint Director's Meetings

**6B. State of the Program - Evaluation:** a. Hiring an additional SparkPoint Coordinator will enable SparkPoint at Cañada College with the ability to meet the increased demand for financial coaching.

- i. By offering a benefited full-time position SparkPoint at Cañada College will be in a stronger position to attract an experienced individual with proven financial education experience.
- ii. An experienced financial coach will also save money by requiring less training time so they can begin impacting students' success sooner.
- iii. Hiring a 2nd SparkPoint Coordinator will bring us to par with the 2 financial coaches that SparkPoint at Skyline College employs. Other SparkPoint Centers regionally employ at least 2 financial coaches.
- iv. An increase in financial coaching will allow for SparkPoint to gather more statistically relevant data that will lead to improved service delivery for students.
- b. 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 so they are better educated in managing their limited income at an earlier stage.
- c. 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 and greater access to the Earned Income Tax Credit, Renter's Credit, and Childcare Credit.
- d. Provide SparkPoint Coordinators with additional financial literacy, financial aid and public benefits training. Increased training will allow for coordinators to better address student financial needs.
- e. Develop a focus group to identify how SparkPoint and Financial Aid can better address student and community needs.
- f. Create marketing materials in Spanish.
- g. 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.).
- h. Improve signage around campus directing students to SparkPoint and informing them of SparkPoint services
- i. Institutionalization of the Food Pantry OAll position to expand food access for students.

**7A. Current SAOs & SLOs:** SparkPoint SAO 1: SparkPoint will provide financial coaching to individuals  
 SparkPoint SAO 2: SparkPoint will assist individuals with accessing supportive services in the three program areas: a) finances, b) work supports, and c) career & education

SparkPoint SAO 3: Individuals can bundle services in the three program areas

SparkPoint SLO 1: Individuals who utilize SparkPoint financial coaching services will learn about budgeting, tracking spending, credit reports, credit scores, savings and debt management

SparkPoint SLO 2: Individuals will learn about supportive services in the program areas of: a) finances, b) work supports, and c) career & education

**7B. SAO Assessment Plan:** SparkPoint SAO 1: SparkPoint will provide financial coaching to individuals

- 1) Financial Coaches will enter efforts into the ETO database.
- 2) SparkPoint will then track and report the number of students accessing financial education and coaching

SparkPoint SAO 2: SparkPoint will assist individuals with accessing supportive services in the three program areas: a) finances, b) work supports, and c) career and education

- 1) SparkPoint will capture data in ETO and track the number of students that have been served in each program area

SparkPoint SAO 3: Individuals can bundle services in the three program areas

- 1) SparkPoint will track the number of individuals served in the 3 program areas

**7C. SAO Assessment Results & Impact:** A. Summary: All three SAOs MET

a. The following is a summary of efforts entered into ETO (SAO1) broken down by services areas (SAO2 & SAO3) during FY18.

- i. Education and Employment = 108 individuals served 268 unique times
- ii. Income and Work Supports = 237 individuals served 1644 unique times
- iii. Financial Literacy = 104 individuals served 599 unique times

B. The breakdown demonstrates the areas where SparkPoint has served students and helps to inform programmatic (future) goals and objectives, staffing needs, and can be used to justify future funding.

C. Future improvements that can be implemented will include setting goals aligned with UWBA deliverables.

**7D. SLO Assessment Plan:** SparkPoint SLO 1: Individuals who utilize SparkPoint financial coaching services will learn about budgeting, tracking spending, credit reports, credit scores, savings and debt management

1) Efforts to Outcomes (ETO) will track the number of financial coaching clients

SparkPoint SLO 2: Individuals will learn about supportive services in the program areas of: a) finances, b) work supports, and c) career and education

1) ETO will track the number of individuals served at SparkPoint

**7E. SLO Assessment Results & Impact:** A. Summary: All three SAOs MET

a. SparkPoint has successfully implemented Cañada Cash as its most effective means to connect students to financial literacy. Cañada Cash incentivizes students to complete positive financial behaviors. With no wrong choice students make financial improvements and receive \$25 incentives per behavior (up to four behaviors).

B. Future improvements include

a. Adding new behaviors to Cañada Cash (Career, Transfer, applying for public benefits and successfully passing assessments after viewing financial literacy modules.)

b. Improving signage directing clients to SparkPoint

c. Expanding financial literacy thru the ESO:SparkPoint partnership

d. Expanding financial literacy to Veterans (SAGA grant)

e. Expanding Food Pantry hours

### **Looking Ahead**

**7F. SAOs & SLOs for the Next Review Cycle:** SparkPoint will not be creating SLOs for FY19 as they are not applicable

SparkPoint SAO 1: By June 30, 2019, SparkPoint will have at least 100 clients

a). SparkPoint will expand Cañada Cash.

b). SparkPoint will then track and report the number of students accessing financial education and coaching

SparkPoint SAO 2: By June 30, 2019, SparkPoint will have at least 80 measureable clients

a.) SparkPoint will expand Cañada Cash.

b.) SparkPoint will then track and report the number of students accessing financial education and coaching

SparkPoint SAO 3: SparkPoint will launch a Client Survey

a). SparkPoint will create a Client survey to measure Pre/post financial literacy awareness

**9. Program Improvement Initiatives:** A. Financial Coaching Capacity for SparkPoint at Cañada College Provide enhanced financial literacy certification and training (professional development) for SparkPoint staff, additional long-term confidential coaching office space, and funding for additional SparkPoint Coordinator related duties (salaries and benefits and resources to carryout job functions) (2 - Continuing (PR))

a) Provide financial literacy certification for SparkPoint Financial Coaches - Vendor Association of Financial Counseling and Planning: Certification: Accredited Financial Counselor (Active)

b) Secure additional long-term financial coaching office (Active)

c) Hire an additional Permanent SparkPoint Financial Coach - Additional support is needed to meet the growing financial needs of students in this region with a high cost of living. (Active)

B. Increase visibility for SparkPoint services on campus (signage & wayfinding) (2 - Continuing (PR))

a) Add signage to SparkPoint for SparkPoint Center - Currently, there is no signage identifying where the SparkPoint Center is nor is there wayfinding signage orienting visitors where to find the SparkPoint Center on campus (Active)

C. Purchase a b/w printer for the Food Pantry so students can be screened and enrolled for CalFresh (Food Stamps) benefits (1 - New (PR))

**Program Review Narrative Status:** Complete



# CAN Program Review (Student Services) - SparkPoint (Odd Year)

## Objective: Financial Coaching Capacity for SparkPoint at Cañada College

Provide enhanced financial literacy certification and training (professional development) for SparkPoint staff, additional long-term confidential coaching office space, and funding for additional SparkPoint Coordinator related duties (salaries and benefits and resources to carryout job functions)

**Objective Status:** 2 - Continuing (PR)

**Objective Year:** 2019-2020

**Estimated Start Date:** 01/02/2019

**Estimated Completion Date:** 03/31/2019

**Please select the college goals with which this objective aligns.:** Student Completion/Success - Provide educational and student services programs that highlight inclusivity, diversity, and equity in their mission to help students meet their unique educational goals and minimize logistical and financial barriers to success., Community Connections - Build and strengthen collaborative relationships and partnerships that support the needs of, reflect, and enrich our diverse and vibrant local community.

**Please select the district goals with which this objective aligns.:** District Goal #1 - Develop and Strengthen Educational Offerings, Interventions, and Support Programs that Increase Student Access & Success, District Goal #2 - Establish And Expand Relationships With School Districts, 4-year College Partners, And Community-based Organizations To Increase Higher Education Attainment In San Mateo County

### Action Plans

**2018-2019** - Provide financial literacy certification for SparkPoint Financial Coaches - Vendor Association of Financial Counseling and Planning: Certification: Accredited Financial Counselor (Active)

**Who's Responsible for Completing this Action Plan?:** Adolfo Leiva, Julie Lamson

**Estimated Completion Date:** 06/30/19

**Related Documents:**

[Accredited Financial Counselor Email.docx](#)

[Accredited Financial Counseling and Planning](#)

**2018-2019** - Secure additional long-term financial coaching office (Active)

**Who's Responsible for Completing this Action Plan?:** Char Perlas, Adolfo Leiva

**Estimated Completion Date:** 01/02/19

**2018-2019** - Hire an additional Permanent SparkPoint Financial Coach - Additional support is needed to meet the growing financial needs of students in this region with a high cost of living. (Active)

**Who's Responsible for Completing this Action Plan?:** Char Perlas, Adolfo Leiva

**Estimated Completion Date:** 03/31/19

**Related Documents:**

[Classified-Hiring-Justification - SparkPoint Coordinator - Final.docx](#)

### Resource Requests

**Accredited Financial Counseling & Planning Certification: Accredited Financial Coach** - This certification would allow our coaches increase the scope of financial coaching they perform and train out coaches

**Type of Resource:** Professional Development

**Cost:** 1300

**Hiring an additional SparkPoint Coordinator** - The need for SparkPoint services is increasing with the high cost of living. Qualified coaches need to be outreaching and also meeting with students. We are at capacity.

# CAN Program Review (Student Services) - SparkPoint (Odd Year)

**Type of Resource:** Non-Instructional Personnel  
**Cost:** 95560

## Objective: Signage for SparkPoint

Increase visibility for SparkPoint services on campus (signage & wayfinding)

**Objective Status:** 2 - Continuing (PR)

**Objective Year:** 2019-2020

**Estimated Start Date:** 11/01/2018

**Estimated Completion Date:** 12/18/2018

**Please select the college goals with which this objective aligns.:** Student Completion/Success - Provide educational and student services programs that highlight inclusivity, diversity, and equity in their mission to help students meet their unique educational goals and minimize logistical and financial barriers to success.

**Please select the district goals with which this objective aligns.:** District Goal #1 - Develop and Strengthen Educational Offerings, Interventions, and Support Programs that Increase Student Access & Success

### Action Plans

**2018-2019** - Add signage to SparkPoint for SparkPoint Center - Currently, there is no signage identifying where the SparkPoint Center is nor is there wayfinding signage orienting visitors where to find the SparkPoint Center on campus (Active)

**Who's Responsible for Completing this Action Plan?:** Adolfo Leiva

**Estimated Completion Date:** 01/15/19

**Related Documents:**

[Landmark estimate.27861b.pdf](#)

### Resource Requests

**Signage for SparkPoint** - There is no current signage indicating that you are at SparkPoint

**Type of Resource:** Contract Services

**Cost:** 1786.02

## Objective: Increased support for Dream Center

Upgrading existing 0.48FTE Dream Center Staff Assistant to 1.0 FTE PSC (salaries and benefits) and securing new long term location for the Dream Center

**Objective Status:** 1 - New (PR)

**Objective Year:** 2019-2020

**Estimated Start Date:** 01/02/2019

**Estimated Completion Date:** 03/31/2019

**Please select the college goals with which this objective aligns.:** Student Completion/Success - Provide educational and student services programs that highlight inclusivity, diversity, and equity in their mission to help students meet their unique educational goals and minimize logistical and financial barriers to success., Community Connections - Build and strengthen collaborative relationships and partnerships that support the needs of, reflect, and enrich our diverse and vibrant local community.

**Please select the district goals with which this objective aligns.:** District Goal #1 - Develop and Strengthen Educational Offerings, Interventions, and Support Programs that Increase Student Access & Success, District Goal #2 - Establish And Expand Relationships With School Districts, 4-year College Partners, And Community-based Organizations To Increase Higher Education Attainment In San Mateo County

### Action Plans

# CAN Program Review (Student Services) - SparkPoint (Odd Year)

**2018-2019** - Hire a 1.0 FTE Dream Center PSC to address the growing needs of our AB540 and Undocumented students (Active)

**Who's Responsible for Completing this Action Plan?:** David Reed, Adolfo Leiva

**Estimated Completion Date:** 03/31/19

**Related Documents:**

[Classified-Hiring-Justification - ASLT - Dream Center PSC - Final.docx](#)

**2018-2019** - Identify a long-term location for the Dream Center. The current location is too small, is not ideally located and is shared with other campus programs. The Dream Center needs to have its own space where students can feel welcome and supported at all times. (Active)

**Who's Responsible for Completing this Action Plan?:** David Reed, Adolfo Leiva

**Estimated Completion Date:** 06/30/19

## Resource Requests

**Hire a 1.0FTE PSC for the Dream Center** - With the growing demand, additional support is needed to meet the needs of our Undocumented and AB540 community

**Type of Resource:** Non-Instructional Personnel

**Cost:** 95560

## Objective: Increase Food Pantry Capacity

Hire a 0.48 FTE OAIL to staff the pantry

**Objective Status:** 1 - New (PR)

**Objective Year:** 2019-2020

**Estimated Start Date:** 01/02/2019

**Estimated Completion Date:** 03/15/2019

**Please select the college goals with which this objective aligns.:** Student Completion/Success - Provide educational and student services programs that highlight inclusivity, diversity, and equity in their mission to help students meet their unique educational goals and minimize logistical and financial barriers to success., Community Connections - Build and strengthen collaborative relationships and partnerships that support the needs of, reflect, and enrich our diverse and vibrant local community.

**Please select the district goals with which this objective aligns.:** District Goal #1 - Develop and Strengthen Educational Offerings, Interventions, and Support Programs that Increase Student Access & Success, District Goal #2 - Establish And Expand Relationships With School Districts, 4-year College Partners, And Community-based Organizations To Increase Higher Education Attainment In San Mateo County

## Action Plans

**2018-2019** - Hire a 0.48 FTE OAIL to increase SparkPoint's capacity to distribute healthy and nutritious food (Active)

**Who's Responsible for Completing this Action Plan?:** Char Perlas, Adolfo Leiva

**Estimated Completion Date:** 03/15/19

**Related Documents:**

[Classified-Hiring-Justification - SparkPoint OAIL - Pantry - Final.docx](#)

## Resource Requests

**Hire a 0.48FTE OAIL to support the Food Pantry** - SparkPoint is looking to address food insecurity on campus by expanding Food Pantry hours and access to food for students and the community

**Type of Resource:** Non-Instructional Personnel

**Cost:** 30914

# CAN Program Review (Student Services) - SparkPoint (Odd Year)

## Objective: Increase Connecting students to food resources & expanding CalFresh enrollments

Purchase a b/w printer for the Food Pantry so students can be screened and enrolled for CalFresh (Food Stamps) benefits

**Objective Status:** 1 - New (PR)

**Objective Year:** 2019-2020

**Estimated Start Date:** 01/02/2019

**Estimated Completion Date:** 03/15/2019

**Please select the college goals with which this objective aligns.:** Student Completion/Success - Provide educational and student services programs that highlight inclusivity, diversity, and equity in their mission to help students meet their unique educational goals and minimize logistical and financial barriers to success.

**Please select the district goals with which this objective aligns.:** District Goal #1 - Develop and Strengthen Educational Offerings, Interventions, and Support Programs that Increase Student Access & Success

### Action Plans

**2018-2019 - Purchase a b/w printer for the Food Pantry (Active)**

**Who's Responsible for Completing this Action Plan?:** Adolfo Leiva

**Estimated Completion Date:** 01/02/19

**Related Documents:**

[Food Pantry Printer - Cart.pdf](#)

### Resource Requests

**Purchasing a B/W printer for the Food Pantry - SparkPoint** would like to increase students income when eligible y screening and enrolling them in SparkPoint

**Type of Resource:** Supplies (Items less than \$5000)

**Cost:** 344.59