

FINDINGS

CCCBI COACHING MODEL PROCESS EVALUATION

PRESENTED TO: COMMUNITY COLLEGE CREDIT BUILDING INITIATIVE

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This process evaluation was motivated by United Way's desire to understand the degree to which CCCBI implementation partners share common practices, and whether these align with UW's original intention of developing a scalable, light-touch coaching model.

Although this process evaluation centers the implementation of CCCBI coaching, it surfaces additional observations on a range of related dynamics, which together inform the coaching practice. These include understanding and vision for the program, coaching inputs (i.e., tools and trainings), and structural factors (i.e., staffing and management). Decisions about next steps should consider these interrelated dynamics.

Headline findings suggest core consistencies, coaching variation, and makeshift solutions ripe for harmonization

- 1.** Coaches and managers express a **passion for the mission of CCCBI and a deep desire to meet student needs**, compensating for gaps in student financial capabilities and opportunities. They reiterate that this year more than ever, in the face of COVID-19's economic implications, the need is great.
- 2.** There is a widely felt **tension between providing high-touch coaching relationships that are centered on student needs while also delivering on ambitious output targets that seem to demand a lighter-touch service**. This leads to daily processes which privilege reporting, monitoring, and recruitment efforts over coach capacity building and quality of service. Team members try to deliver on these outputs but acknowledge difficulties in delivery and warn of potential risks of a light-touch approach.
- 3.** Coaches follow a **common coaching arc, with minor structural variations in sequencing of learning objectives, the duration and cadence of sessions, and their perceptions of ideal tenure** of a coaching relationship.
- 4.** Coaches are **creative problem solvers and take great initiative** to set up processes and create materials to meet the program's needs and to support students. Although there is much documentation created by individual team members, **there is no clear consensus on single 'sources of truth' documents** to inform coach training, outcome tracking, or student-facing materials. Where team members have begun to create common documentation, the team does not yet universally reference these in common channels.
- 5.** There is expressed willingness to resolve the high- vs. low-touch tension and **a ripe opportunity to consider joint-institution, planning to align coaching methods, systems, and ongoing support to coaches**.

Our method guides a process evaluation of the coaching model

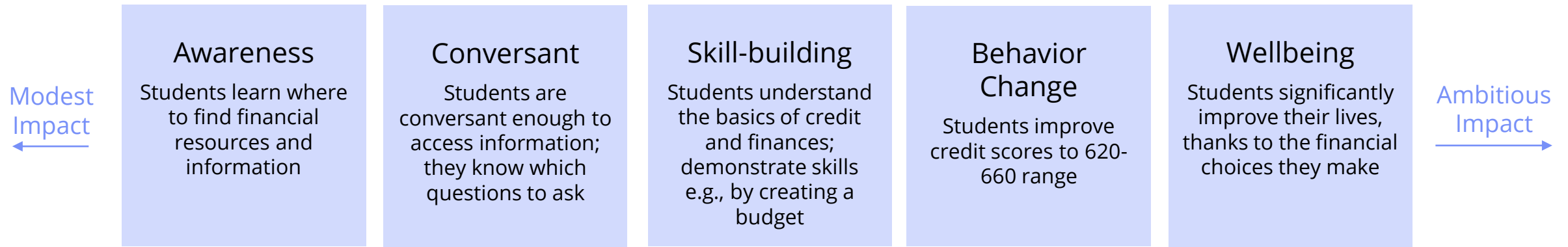
Methods

- Conducted five key informant interviews: three CCCBI coaches and two managers
- Mapped coaching processes by each coach
- Identified emerging themes
- Synthesized insights across shared- and varied experiences

Guiding Questions from our Scope of Work

1. What is the CCCBI *model* of financial coaching to students in a community college setting?
 - What happens during coaching sessions? How long are they? What content is covered? Are coaching engagements indefinite or time limited?
 - What are the inputs for coaching?
 - Is there a shared model among JVS & IBA, across coaches?
 - How is the coaching being delivered by each of the coaches? What is the approach they use?
 - Is there an ideal or best practice on number of sessions from the coach's perspective? Any built-in flexibility for student or school context?
 - What aspects of the coaching and overall program do the team feel are working well?
 - What are the desired outputs and outcomes, milestones, and objectives?
2. What do coaches think should be the focus areas of improvement in future iterations of the program?
3. What does the research team suggest as focus areas of improvement or areas for future study?

CCCBI team members state a range of program goals



*We asked each team member to share the goals of CCCBI in order **to understand, from each person's perspective, the top-of-mind goals of the program.** The five goals stated above do not correspond to individual respondents; rather they reflect the range of thematic responses we heard in the team's descriptions of CCCBI's goals.*

Together, the responses illustrate a spectrum of expectations for CCCBI's outcomes and impact: from quite modest to quite ambitious intended impact. Although we frame these goals on a spectrum and acknowledge that no single goal is mutually exclusive from others, **we note that the wide range of perceptions of CCCBI goals may inform disparities in the execution of the program's coaching practices.**

We observe tensions between goals and execution

The team highlighted several tensions between stated and perceived goals, and how these influence the execution of the program. For example:

- **Topical focus:** The Program calls out "credit" as named priority, but the curriculum includes many other financial capabilities.
- **Depth of relationships:** The program calls its intervention *coaching*, but the team is expected to deliver by way of a style that's akin to *counseling*. Reflecting their perceived goals of the program, some team members position coaches as ad hoc, on-call sources of information while others position coaches as aspiring to be fully-fledged accountability partners for students.
- **Measures of success:** The program's metrics set high targets for number of students served, privileging the count of students served, however the coaching premise privileges depth of impact and long-term relationships with students served.
- **Allocating effort:** Without a dedicated CCCBI program manager to conduct partner engagement and monitoring and reporting, coaches themselves must prioritize partnership building and program management at the expense of time spent honing the coaching model and team skill-building.



From my experience, light-touch would be more effective with a demographic at a higher income level... For the people we work with - this is a totally new field...

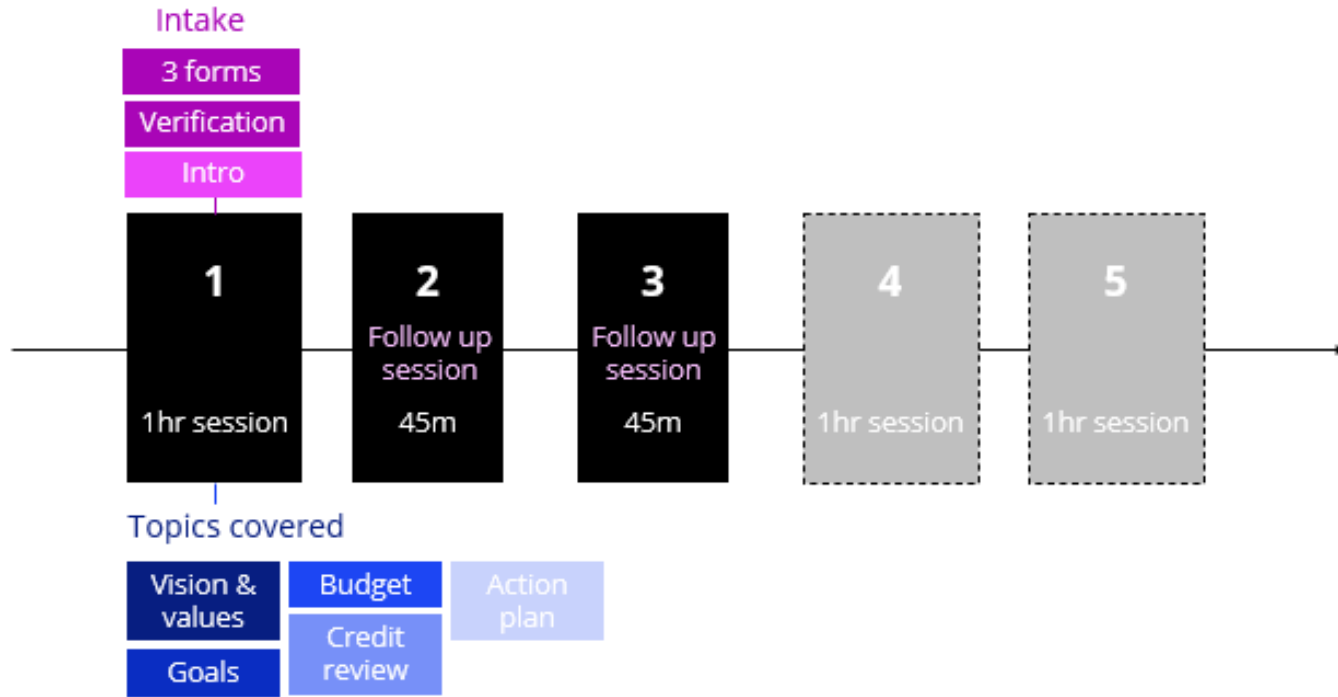
Light touch is risky [because] we could get no engagement out of it. That's why it takes more time for us to engage individuals and have a better financial coaching session.

...I see light-touch as a strategic move for this initiative, but I'm not sure how far we can go as far as moving the needle [on impact].



-CCCBI Team Member

CCCBI coaches follow a common base-model for one-on-one coaching



Intake and introductions

During the first coaching session, coaches **introduce** themselves and learn about the student’s background and **goals** for financial coaching. Participants are required to complete **three forms** and **provide verification documentation** to consent to services and confirm program eligibility.

Although coaches mention that the first session *should* also cover **budgeting** and a **credit score review**, these are often completed during sessions 2 and 3 because of time constraints. The student **action plan** typically occurs in a follow-up session.

Three sessions

Coaches initiate at least three sessions with students. Students are invited to initiate additional sessions based on specific goals or questions (e.g., next steps after paying down debt). Coaches tend to agree that 4 sessions is ideal to allow students time to gather information to inform budgeting decisions.

Meeting cadence

All coaches establish a meeting cadence centered around the student’s preferences and based on the financial goals discussed during the first session.

Our inquiry reveals variation in coaching delivery

Each coach executes their coaching with slight variations on the core model. The size and spacing of the boxes in the diagram at right visually demonstrate these variations.

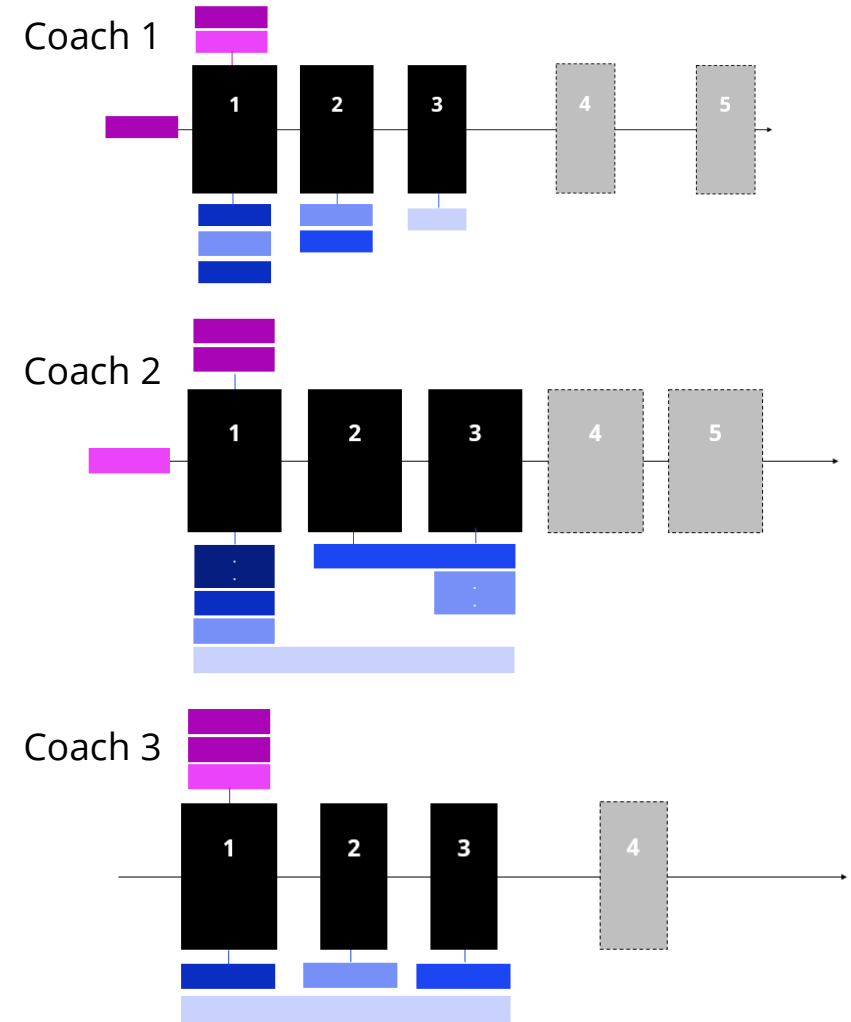
Coaching sequence and session length

Coaches sequence the main topics and objectives of follow-up sessions differently. Coaches vary in the amount of content covered during the first session, particularly citing a time-intensive **intake** process. Two coaches begin the intake process via text or phone call prior to the first coaching session in order to minimize time spent on paperwork in session.

Some coaches create and work on the **action plan** throughout the first three sessions. Similarly, developing a **budget** can be an iterative process that takes multiple sessions. Each coach conducts the **credit pull and review** at a different juncture. Only CCCBI managers mentioned the automated credit pulls at 6 and 12 months for tracking purposes. The **first three sessions** vary in length across coaches, ranging from 30- to 60-minutes.

Duration of coaching relationship

The program sees wide variation in **duration of coaching relationships**, even within the portfolio of each coach. Some students fail to show-up after session 1, while others return for sessions 5-8. Each coach has an ideal number of sessions in mind (as well as ideal session cadence); however, these are rarely consistently in practice. Two coaches, upon completion of the third session, wait for a student to request the fourth (and beyond) sessions, one coach more actively invites a fourth session. Coaches might receive follow-up requests from a student up to one year after the first session. None of the coaches declare a relationship 'over' at any point in the process.



Coaches also express variations in coaching inputs

Training & support of coaches

All coaches attended a United Way financial coach training to learn the basics of coaching and have developed their own approach based on shadowing team members and bringing their professional experience to bear. Several team members participate in the monthly Community of Practice for financial coaches, convened by United Way. The Community of Practice is a useful, if not always relevant, source of current information, some of which is tangential to coaching (e.g., information sharing on the moratorium on housing evictions during the COVID-19 pandemic). JVS facilitates internal training sessions with its financial coaches that involve coaching role playing. IBA's financial coaches have weekly internal check-ins to discuss challenges in coaching.

Supporting technology systems, documentation

JVS and IBA track coaching relationships in segregated spaces within the United Way Salesforce system and are supported by their own institutions' coaching/financial empowerment programs. Reporting is duplicated in manual Excel tracking forms, with contributions from each organization and consolidation performed by JVS. Each coach creates and maintains their own materials for use in coaching sessions and will share these with others upon request. There are few 'single source of truth' documents shared across agencies to set expectations and align the coaching model, nor are there clear processes to do so as a team.



We recommend resolving central tensions before harmonizing the coaching model

Overall, we note that **variations in coaching delivery are minor**, and reflect coaches' ability to meet student needs and creatively problem solve.

More notable than variations in the coaching execution, are **core tensions between team interpretation of the program's goals and the structures and expectations set to deliver on those goals**.

We suggest that **team time may be better spent first resolving these central tensions** about depth versus breadth of impact (coaching vs. light-touch). Once this tension is resolved, choices about staffing, technology structures, coach skill-building, and execution of the coaching model can follow.

This moment in the program's lifecycle, paired with expressed appetite from the CCCBI team, offers **a ripe opportunity for cross-institutional stock-taking and for a joint re-imagining of the coaching model**. Together with United Way leadership, JVS and IBA are well positioned to confer and codify a common set of CCCBI goals, and to harmonize a coaching practice thereafter.

Based on team suggestions and our observations, we offer concrete opportunities for improvement

A full list of opportunities suggested by the team follows in the [Appendix](#). Opportunities of particular note to the research team include:

Define leadership roles and enabling agency. The shifting nature of the staffing and leadership structure of the program may be causing confusion and frustration. Though coaches report having the support of their respective institutional teams, and demonstrate agency in their daily practices, researchers observe a lack of clarity as to processes by which to suggest or implement programmatic-level changes. Celebrating team passion and retaining the ability for coaches to retain an individual style will be critical to maintaining team buy-in and success. Coaches can be further supported by a consolidation of core program materials and technologies to disambiguate expectations with clear, common sources of truth.

Institutionalize cross-team coach capacity building. This could take the form of a more content-focused weekly CCCBI cross-team meeting. In the short term, it could also mean inviting the IBA team to the built-out weekly problem solving and training sessions hosted by JVS or inviting JVS coaches to the financial empowerment team consultations at IBA.

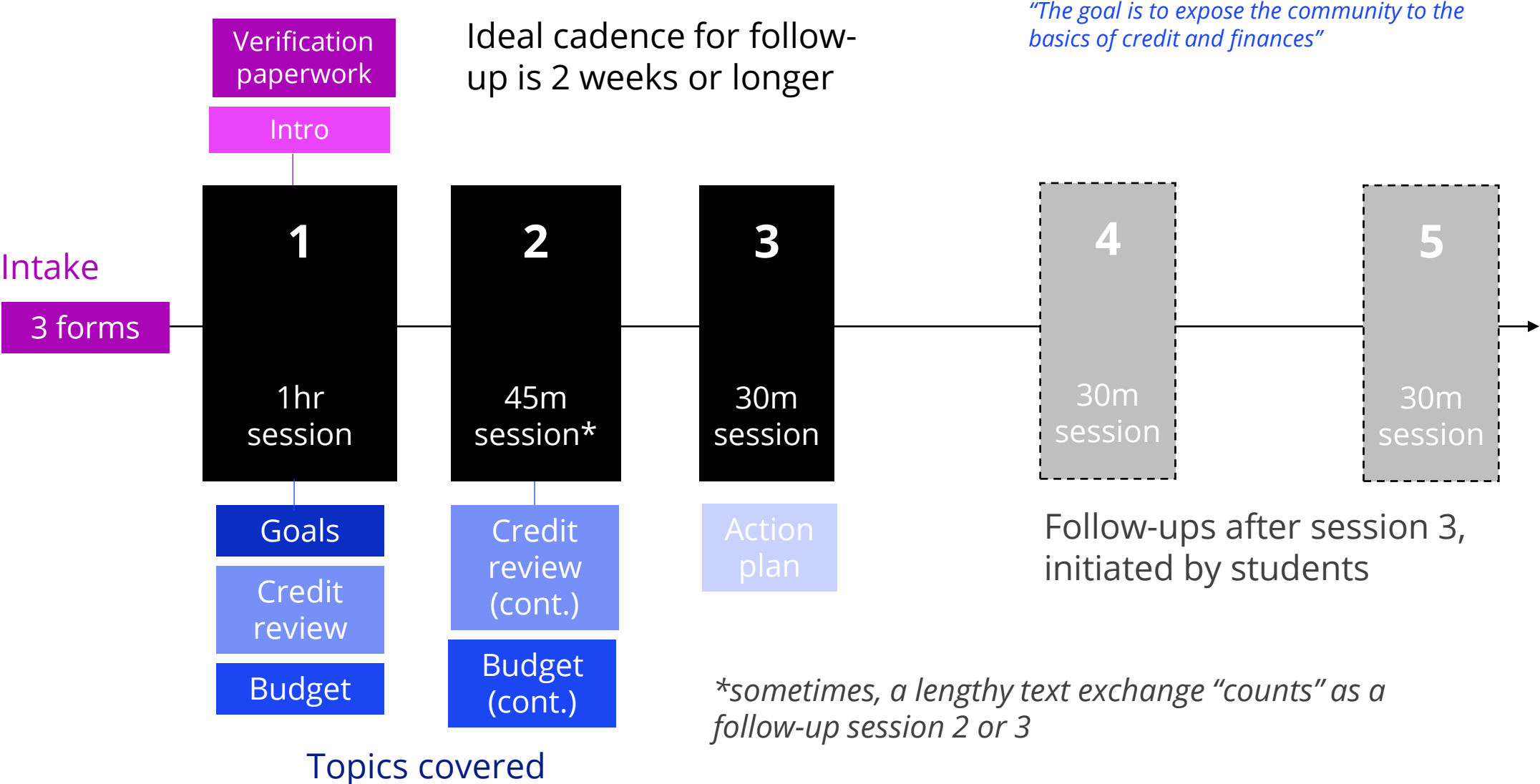
Use the full capabilities of Salesforce to strengthen programming. Create a custom report providing shared data at an aggregate level for the whole program. The report could be generated automatically at predefined intervals and sent to managers and coaches at both agencies. Include referred contacts, not just coaching clients in the Salesforce system. Customize reporting such that Salesforce can replace manual reporting and finalize efforts to automate intelligence on student impact (credit scores, tracked outcomes) and coaching effort (contact attempts, outreach success rates).

Continue exploring ways to lower barriers to entry by lightening the intake process. The intake process for all coaches is lengthy and laborious. In addition to the three signatures required, the process of procuring proof of residency and income verification paperwork is complex, requires a high degree of trust between student and coach, and takes time away from the coaching session. The high eligibility requirements are likely to seem disproportionately higher if/as the model shifts to a lighter-touch service delivery. Acknowledging constraints set by current funding sources, we nonetheless suggest the program explore creative solutions to lowering eligibility requirements or proof thereof.

Appendix

- Detailed coaching models: [Coach 1](#), [Coach 2](#), [Coach 3](#)
- [Team ideas for process improvement](#)

Coach 1



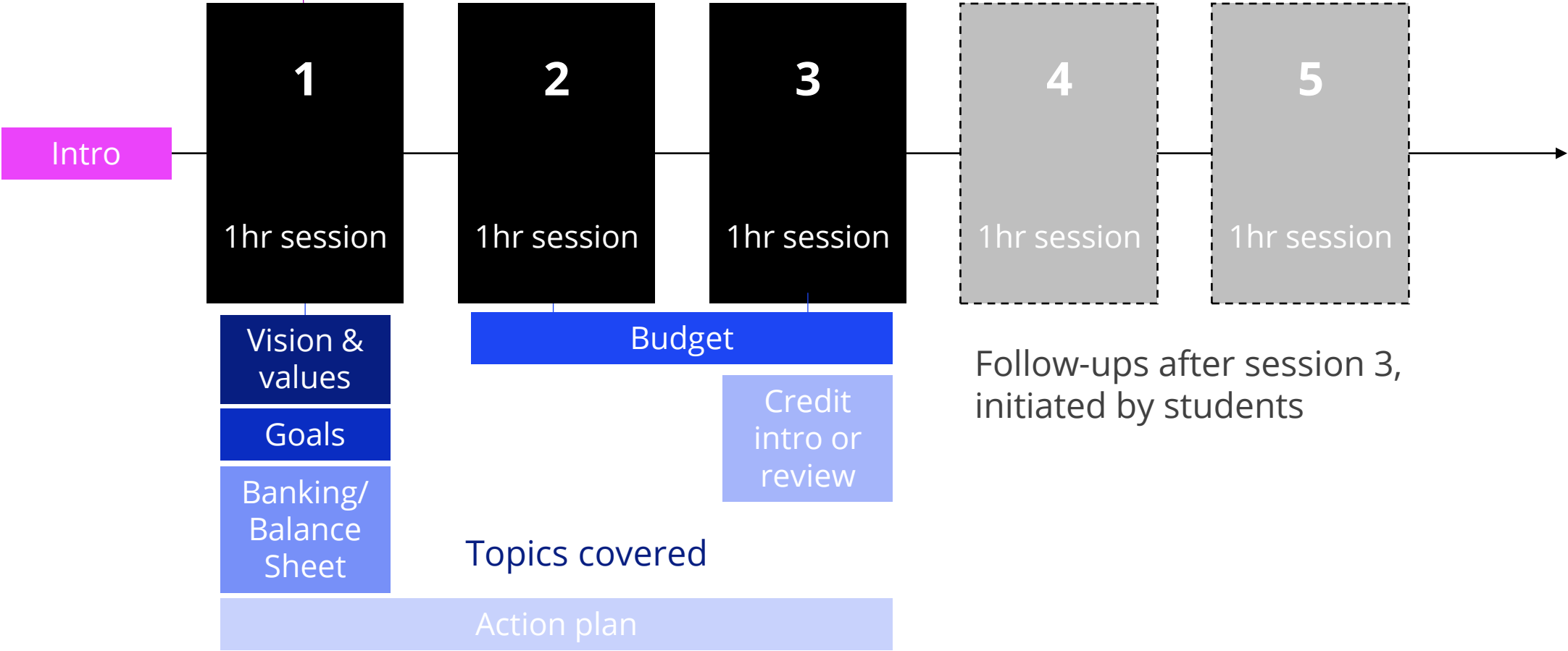
Coach 2

Intake

- Verification paperwork
- 3 forms

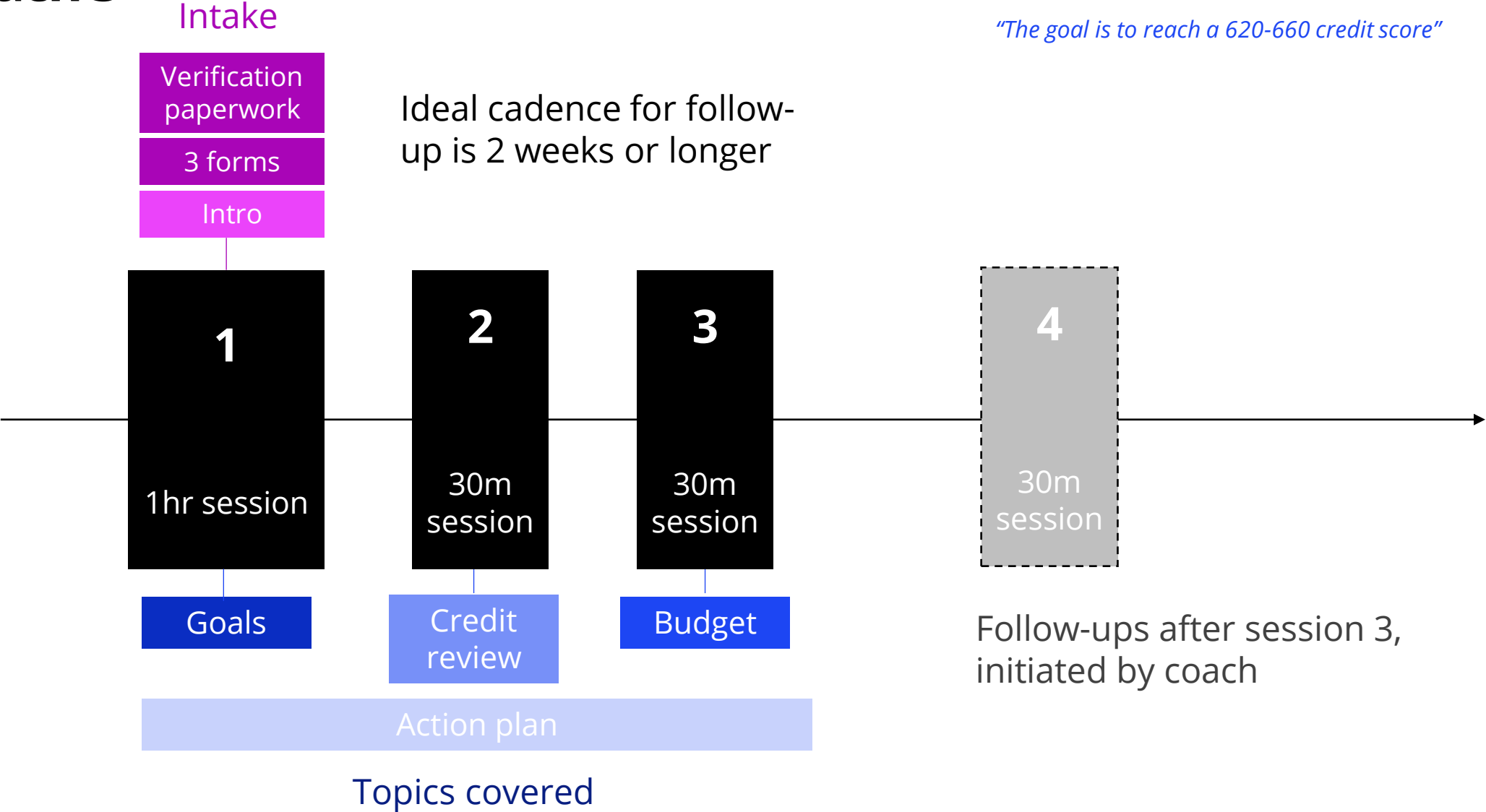
Ideal cadence for follow-up is 1 week or longer, driven by student need

"The goal is to get the convo started on financial literacy...and be centered on the student. Our job is to serve the community, they are at the center of the program"



Coach 3

"The goal is to reach a 620-660 credit score"



CCCBI team members share their ideas for process improvement (full list of ideas)

Coaching Process

Investigate how much energy it takes to compel student participation; explore solutions toward delivering on light-touch

Proposed cadence: biweekly meetings over three months with monthly credit pulls to demonstrate change

Use City’s attestation form for proof of income and residency, as opposed to requiring verification documentation, to lower barrier to entry and save coaching time during first intake session

Attempt to collect paperwork and intake signatures prior to first session

Consider creating an interactive online training program to complement existing offering; this could be a series of 10-minute pre-recorded webinars

Consider integration with credit building products to help students apply learnings in action (e.g., Chime)

Training

Offer more in-depth training sessions for coaches on various topics (e.g., how do we go about disputing something on someone’s credit report?)

Facilitate cross-institutional learning, knowledge share and joint problem solving (e.g., how does JVS deliver on high # targets for its coaching processes?)

Goal-Setting & Programmatic Changes

Consider rapid learning cycles: try an approach for 3 months, evaluate what’s working or not, then determine our protocol

Define light-touch: what does it look like in a 1:1 context

Re-set with a moment to reflect on learnings and reconsider, more intentionally, choices about the coaching process: consider joint session where IBA and JVS each present their coaching & financial empowerment models, then facilitate joint decision-making on common approach

Embrace the “Credit Building” name and do more intentional programming around credit

Recognize that marketing is critical and takes lots of hard work to create and implement

Increase on-campus presence and on-campus marketing

Team

Create reporting and management channels and collaborative spaces to enable coaches to suggest ideas. Empower the team to say “yes” to new approaches to enable improvements, not just “no” to ensure compliance

Consider a larger team with more dedicated roles to execute on marketing and partnerships and free up time for coaches to coach