Best Practices in Financial Coaching: Recruitment & Engagement

Environmental Scan: Findings and Reflection
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Accompanying Materials

A Note to the CCCBI Team –

*This briefing deck takes a a broad view of **factors that may influence the recruitment and engagement of CCCBI students.** The broad approach allows us to gain insights from a variety of stakeholders, which we can apply to our understanding of CCCBI's Pipeline Challenge.*

As you review these findings, please consider areas of particular interest, which will guide the second phase of this work.

A Guide to this Report
Presenting Findings

The findings of this scan complement CCCBI practice and planning. This report is not intended to assess the current CCCBI model or practices. In some cases, findings validate practices already in place, in others, findings suggest to new considerations, tactics, and approaches for consideration.
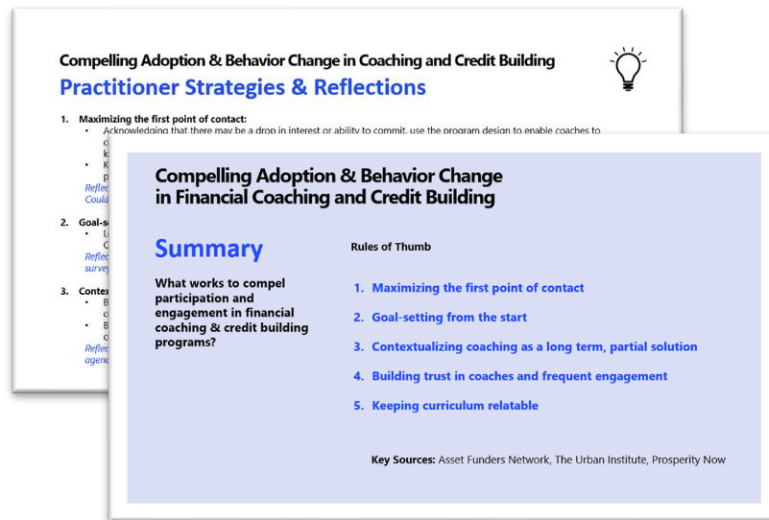
Rules of Thumb & Practitioner Strategies: Distill findings from practitioner experience into short narrative rules of thumb and learnings.

Spotlights: Offer practical examples and detailed, sample approaches to implementing rules of thumb & practitioner strategies.

Reflections: Throughout, pose questions to the CCCBI Team to link practitioner findings to CCCBI experiences, successes, & challenges.

A Note on Sources
Key sources are listed throughout and appear as references at the conclusion of this report (see: References). A full list of reference material accompanies this deck.

Environmental Scan: Our Methods

Goals of the scan
Synthesize research, results, and practitioner wisdom to reveal good practice in student outreach, with a focus on financial coaching & credit building models. We consider the new era of online, virtual ways of working and make explicit considerations for promoting equity in recruiting and program delivery.

The scan offers bite-sized learnings to inform Community College Credit Building Initiative (CCCBI) Team reflection. We also spotlight concrete examples of approaches used by practitioners to implement some of these learnings.

Methods
Findings draw from a review of relevant literature, including:
- Academic white papers & grey papers
- Practitioner working papers & posts
- Evaluations of programs in practice

Guiding Research Questions

1. **What works to compel participation and engagement in financial coaching & credit building programs?**

2. **What works best in compelling online student participation?**

3. **Deep Dive: Building a Pipeline: How do we recruit students?**

4. **Deep Dive: How do we recruit & design for Black, Indigenous, and People of Color (BIPOC students)?**

Compelling Adoption & Behavior Change in Coaching and Credit Building

Summary

What works to compel participation and engagement in financial coaching & credit building programs?

Rules of Thumb

1. **Maximizing the first point of contact**

2. **Goal-setting from the start**

3. **Contextualizing coaching as a long term, partial solution**

4. **Building trust in coaches and frequent engagement**

5. **Keeping curriculum reflective, relatable, & practical**

Key Sources: Asset Funders Network, The Urban Institute, Prosperity Now, Hurst, Riley.

Practitioner Strategies & Reflections

1. **Maximizing the first point of contact**
   - Acknowledging that there may be a drop in interest or ability to commit, use the program design to enable coaches to connect early, fast, and deep. (See also: Spotlight: Maintaining Engagement & Impact)
   - Keep barriers to entry low for the first service, for example, removing eligibility requirements and simplifying sign-up procedures to widen the funnel of candidates.

   Reflection: Are we able to think about eligibility requirements for webinars in a more expansive way than the coaching sessions? Could we lengthen the webinar or first coaching sessions to build more trust and knowledge from the first encounter?

2. **Goal-setting from the start**
   - Anchor instruction and coaching with individual goals set by participants. Participants should articulate goals early and often.
   - Consider ways to track program success against these individual goals.

   Reflection: Are we engaging in goal-setting from the first webinar? Could we capture goals from student participation or surveying and track their successes?

3. **Contextualizing coaching as a long term, partial solution**
   - Being realistic about the long-term nature of financial coaching and success sets realistic expectations from the start and contributes to student satisfaction with incremental changes.
   - Being able to offer referrals to related services (e.g., housing, financial institutions, student financial aid) helps to integrate the coaching model into a holistic system for student success.

   Reflection: How do we frame the time horizon for services & student success? Can we offer referrals back to our referring agencies and college partners?

Sources: AFN, Urban Institute, Riley, Hurst, Prosperity Now

Practitioner Strategies & Reflections

4. **Building trust in coaches and frequent engagement**
   - Building a trusted relationship between the coach and student is critical.
   - Frequent communications, small assignments, and nudges from coaches build a culture of accountability and make behavior change more likely.

   Reflection: Can we build in automated nudges to increase the frequency of student contact but lighten the load on coaches?
   How do we reconcile team turnover with establishing long-term coaching relationships for students?

5. **Keeping curriculum reflective, relatable, & practical**
   - Committing to understanding student characteristics, circumstances, and preferences can enable practitioners to use practical, relatable examples in the curriculum for increased comprehension and engagement (See also: Tailoring Messaging).
   - Engagement increases when lessons are linked to attainable assignments. For example, asking a student to open an account or create a personal budget (See also: Spotlight: Online Tools).

   Reflection: Are our curricula reflective of the barriers and challenges facing our students? How can we stay flexible enough to offer relatable examples to varied student experiences?

Sources: Hurst, Riley

Maximizing the First Point of Contact

Although many programs aspire to develop long-term coaching relationships, the Urban Institute observed a problem of drop-off in attendance. Their solution both maximized impact at the point of contact and offered more time to build trust to encourage return clientele.

Expectation
A client will attend a series of multiple coaching sessions.

vs.

Reality
Only half of all participants at the Financial Clinic and a quarter of participants at Branches program came back for more than one session.

Creative Solution
In response, they **lengthened the duration** and **deepened the scope of the first coaching session**. The duration changed from 60 min to 90 min to allow the coach more time to get the client invested in the services, to establish trust, and to set realistic expectations and goals for the coaching relationship.

Reflection
*If we consider the webinar as our first point of contact, how can we maximize learning & trust building to **both** widen the coaching pipeline and deepen stand-alone capacity building?*

Source: Urban Institute

Understanding Our Students

In order to keep content and processes relatable, practitioners strive to better understand the characteristics of the students they serve.

National Characteristics: Community College Students

- **51%** of students **identify as non-white**

- **30%** of community college students are **first-generation**

- **1 in 4** community college students are **parents**

- **47%** of have **family incomes of less than $20,000***

- **80%** of community college students **work**

- **39%** work **full-time**

   *does not include students who are dependents

Bunker Hill Community College
- 67% of the student body identifies as non-white (majority Black and Hispanic), which is more than the MA state average of 39%
- 71% are receiving financial aid
- Average debt on graduation is $8,500 for graduates and $4,800 for non-graduates

Roxbury Community College
- 95% of the student body identifies as non-white
- 49% identifies as Black
- 83% are receiving some financial aid

Sources: College Board, National Center for Education Statistics Community College Research Center, Community College Review

Understanding our Students: Financial Health

Designing for relatability means understanding student circumstances. Individual goal-setting and surveying are useful ways to gain information about individuals.

The Center for Community College Student Engagement, in partnership with the Center for Financial Services Innovation, conducted a national survey of community college students and revealed this summary of their financial well-being:

- **63%** of community college students are **living paycheck to paycheck**
- **75%** of community college **students with children** are living paycheck to paycheck
- **75%** of students are **not sure they could come up with $1,000** within the next month if an unexpected need arose
- **71%** of students who drop out of community college **drop out in order to work**
- Community college students are less likely to borrow and borrow less when they do, but a **higher percentage default on their federal student loans** than students in other programs

Sources: CFSI, Center for Community College Student engagement, College Board

Compelling Student Engagement Online

Summary

What works best in compelling online student participation?

"[Even online], It is so encouraging to believe that the instructor is getting to know me as an individual and is willing to connect with me personally."

– Online Student, via Martin & Bollinger

Rules of Thumb

1. **Maximizing the role of the instructor**

2. **Encouraging student autonomy**

3. **Exploiting new benefits of digital flexibility**

4. **Leveraging complementary digital tools and services**

Key Sources: da Silva et al., Martin & Bollinger, CFSI

Practitioner Strategies & Reflections

For years, online components of financial coaching programs have existed, but were shown to be less impactful than face-to-face instruction and relationship building. In the face of new circumstances due to the COVID-19 pandemic, we consider lessons from online teaching:

1. **Maximizing the role of the instructor.** The role of the instructor (or coach) is critical: instruction should be active, persistent, and in close proximity to students. Students are less likely to participate in student-only fora or self-guided learning.

2. **Encouraging student autonomy.** Although coaches should be active and present, recognizing student autonomy and self-determination is critical to student engagement. Customizing content to student goals, offering individual assignments and offering choices in assignments or small group work are strategies that celebrate student autonomy.

3. **Exploiting new benefits of digital flexibility.** Time and costs of commuting to in-person meetings have been a perennial challenge for coaching programs. In light of new constraints, consider advertising the benefits of asynchronous content, flexible communications, and session timings that are the hallmarks of online learning.

4. **Leveraging complementary digital tools and services.** Although online coaching and instruction may be new, fintech and financial institutions have been meeting students online with products for years. Their tools may complement virtual capacity building programs as they share the same virtual spaces – accessed on smartphones or computer labs (See: Online Tools Cont.).

Reflection

Are our students well-suited for online learning because of their access to technology? Or is a lack of reliable, available technology an impediment our coaching?

Can we tailor our delivery to smartphones and other lower-common-denominator applications?

Tools for Content Delivery

Using Existing Tools in Deeper Ways

Breakout Rooms can enable small group discussions, which can make students more comfortable participating out loud. Facilitators (Zoom Hosts) can pop in and out of breakout rooms to facilitate and learn more from small-format discussions.

Chat to Host & To Everyone: Inviting participants to chat feedback directly to the host can allow hosts to get personalized feedback and reactions from students. These can be captured and logged by staff using the chat archive after the session.

Integrated polls allow facilitators to engage all participants with multiple choice or 'all that apply' type questions. Results can be shown in real time to facilitate discussion and captured for future analysis.

Maintaining Connections when Guest Hosting

When invited to guest host on a partner webinar, consider running polls using stand-alone tools. Free text- and web-based tools like: Mentimeter, Slido, Poll Everywhere enable anyone to launch a poll and capture results independently from the presentation software.

Reflection

In what ways can deeper online engagement tools help us engage and retain students?

Can we use integrated polling to learn more about our students and gather data through shorter feedback loops?

Sources: FemFinance Analysis, Institution Sites

Fintech Features & Complementarities

Several financial coaching organizations publish lists of recommended digital financial management tools and digital banking services. Through their Marketplace, The Financial Clinic (now Change Machine) lists a host of vetted fintech tools and digital financial services that coaches may consider recommending to their clients.

In a study of community college students, the Center for Financial Inclusion identified community college students as finding features of digital financial service particularly appealing:

Reflection
How can our coaching emulate or adopt fintech features favored by students?

Students' Top-Rated Features of Digital Financial Tools

- ✓ Push notifications
- ✓ Real-time messaging
- ✓ Ability to check their credit score
- ✓ Real-time balance information
- ✓ Budgeting capabilities
- ✓ Goal setting & tracking

"[Students] expressed interest in receiving financial advice via technology, especially if there is an opportunity to chat in real-time with someone who understands their financial situation."
– CFSI, 2018

Sources: CFSI, The Financial Clinic

Fintech Features & Complementarities

Fintech offerings are wide ranging. Those highlighted below are showcased by CFSI and the Financial Clinic's Marketplace and are designed specifically for students and those aspiring to financial health.

Reflection
What tools do we recommend to students? Are we eager to facilitate learning-by-doing through the integration of our trainings with various credit building apps?

edquity

"Mobile app that provides high school and college students with financial planning and management tools."

– Compare cost/benefits for college decisioning
– Map financial plans
– Make financial decisions

SaverLife

"A consumer-friendly online savings platform that provides the insight, incentives, and community to help working people invest in their futures"

– Builds toward emergency savings goals
– App uses online nudges

BankMobile VIBE

Digital-only bank designed for students

– Checking account without monthly fees
– Money management tools
– Personal loans for students
– Integrates gamification & goal setting

"For a person in school, balancing life, these [types] of tools are very helpful." – Community College Student, via CFSI

Sources: CFSI, The Financial Clinic, Institution Sites

Deep Dive: Building a Pipeline

Summary

How do we recruit students?

Rules of Thumb

1. **Identifying best-fit candidates**

2. **Tailoring messaging to life stages & identities**

3. **Considering just-in-time referrals to capture students in moment of urgency**

4. **Leveraging community partners for warm leads**

5. **Maintaining visibility and availability, even when working through partners**

Key Sources: Asset Funders Network, The Urban Institute, Prosperity Now, WSSN

Building a Pipeline: Practitioner Strategies

Who

Who do we recruit and who does the recruiting?

Best-fit candidates: Students are motivated, with goals in mind. They may be experiencing some urgency around the need to boost their credit score and capabilities but are not in a moment of acute crisis (see Recruiting for Best-Fit Candidates).

Recruiting partners: Use community partners & warm leads, people who know the students' motivations and behaviors. Build partners' familiarity with the curriculum and goals; and consider offering the content to staff themselves!

When

What are optimal moments for engagement?

Consider moments of urgency, not crisis: Offer resources at the time of loan application or decisioning, or applications or rejections for housing. Avoid acute crises (homelessness, health crises) when attention will be too divided to prioritize long-term fixes (see Recruiting for Best-Fit Candidates).

A note on visibility: practitioners suggest making sure partners and students have a way to contact you that feels readily available & comfortable. In what ways can we be more available?

What

What messages work best?

Tailor messaging with **consideration for the multiple life stages and identities of the students being served.** Recall that students may be parents, caretakers, refugees, women, Black, Indigenous or persons of color, veterans, and intersections of many identities (see Tailoring Messaging).

Keep positive portrayals: Favor peaceful images & positive, aspirational language. Avoid stereotypes of debt-caused panic and stress.

Where

What channels do we use to promote and recruit?

Word of mouth: Leverage partner channels and warm leads (see Implementing the Practices).

Flyers & Posts: Consider posting physically and virtually within partners' landing pages, high-traffic sites, & social assets.

Recruiting for Best-Fit Candidates

Practitioners suggest careful recruiting to boost engagement and retention.

Asset Funders Network's study of three top-performing coaching programs (The Financial Clinic, LIFT, and Neighborhood Trust Financial Partners) calls out explicit practices to recruit best-fit candidates for the program:

- **Motivated & Goal Oriented:** Best-fit candidates are self motivated to improve their financial health and willing to change behaviors to do so. They have goals and willpower to work toward those goals.

- **Urgency:** Best-fit candidates are those facing needs addressed by the program. They likely have poorer financial health and lower credit scores. They may have recently realized the barriers erected by a low credit score, having been turned down for a loan, an apartment, or having had a credit score pulled by a potential employer.

- **Not in Crisis:** Capacity building programs, particularly coaching, are long-term, goal-oriented programs. Best-fit candidates have the cognitive space and safety to think on this medium- to long-term time horizon. Students in the most urgent crises (health, financial, or otherwise), are unlikely to able to devote the time and attention to webinar or coaching material.

Reflection

How can we convey these deeper ideas about student fit to our college recruiting partners?

"We feel like you have to be very honest up front, that we welcome everybody, but the program might not BE for everybody."

– Sandra Tobon, Hispanic Unity of Florida

Sources: Urban Institute, AFN, Prosperity Now, FemFinance Analysis

Tailoring Messaging

Consider this description of student profiles from the Working Students Success Network:

"Most are students either full or part time. Many are raising children, supporting parents, or contributing to family expenses. Over one-third are the first in their families to attend college, and over half are people of color."

Prosperity Now's *Design Guide* offers specific examples of ways to message to student profiles:

"

Parents: If you will integrate financial coaching into an early childhood education program and target parents, you may want to include information about family or household budgeting and family values—such as support, love and nourishment—in your recruitment materials.	**Refugees**: Refugee participants may be interested in saving for their citizenship applications, buying their first car, or sending money to loved ones back home so you may want to tailor materials to reflect goals they may have for their new life in the United States.
Young adults: Young adults may respond to recruitment materials that include information about budgeting for higher education, living on their own, supporting their loved ones, or living independently.	**Non-native English speakers**: If you will offer financial coaching to participants whose first language is not English, create recruitment materials in the language(s) your participants understand.

"

Reflection
How might we tailor messaging about CCCBI to the intersectional identities of our students?

Which identities do we currently acknowledge? Which do we ignore?

Implementing the Practices

Asset Funders Network's Practical Tips for Recruiting Best-Fit Candidates:

1. Use community partners
2. Use alumnae to recruit
3. Leverage warm leads

CCCBI is currently engaging in all three best practices (hooray!). How can we build on foundations to strengthen the practices?

- *Can we expand the types of community partners engaged? These could include off-campus referrers such as credit unions and banks, or student housing and nearby leasing offices.*

- *Can we better equip the student ambassadors? Can we consider all webinar attendees as referrers and incentivize them to recruit good-fit student friends and family?*

- *Can we use Salesforce to capture "warmer" leads (more upfront detail, quicker ability to follow-up) from partners?*

Sources: AFN, FemFinance Analysis

Deep Dive: Making Equity Explicit

Summary

How do we recruit & design for BIPOC students?

Rules of Thumb

1. **Program design decisions can overcome logistical and programmatic barriers** that disproportionately impede the recruitment, participation, and success of low-income, women, and BIPOC students.

2. Setting realistic expectations for student and staff success hinges on **acknowledging deep structural barriers** to equity, which inform student and staff experience both entering the program and exiting it.

3. **Sensitivities to historical taboos and traumas** around money and financial institutions can be anticipated, understood, and accommodated with empathy.

Key Sources: FemFinance Analysis, Free From, The Financial Clinic, Prosperity Now

Reflecting: Equity Intentionality by Design

Making Considerations for Women & BIPOC Students Explicit

Practitioners encourage thoughtful consideration of the logistical and programmatic barriers faced by historically underserved students and ways to ensure we are explicitly addressing those constraints:

Language barriers

Students may speak English as a second or third language and may be particularly unfamiliar with technical financial vocabulary.

Reflection: Are CCCBI materials presented in most-used languages for example Portuguese and Spanish?

Time barriers

Students work multiple jobs and balance classes and family.

Reflection: Are our services offered asynchronously, or at times that accommodate 'non-traditional' working hours, multiple jobs, in-home second-shifts, and childcare?

Income barriers

Students in community colleges tend to come from lower income families, are paying for education, working, and may have low and irregular incomes.

Reflection: Are we keeping travel expenses and technology costs to a minimum? Are we treating 'time as money' and delivering value in each engagement?

Belonging barriers

Community & representation contribute to trust and suitability.

Reflection: Are we recruiting coaches who look like and understand the students? Are we using relevant examples in sessions of relatable situations and aspirations? Do our flyers and marketing materials include images of people who look like the students we serve?

Spotlight: Making Equity Explicit

Acknowledging Structural Racism

Perhaps most critical, for staff and students alike, is an understanding of the structural barriers that both inform students' past experiences and their current financial health, and which may continue to curtail their opportunities. Prosperity Now put it plainly in their guidebook for financial coaching:

> "Even if someone attends all the money management courses in town, if they are living below the living wage, if they are unable to afford safe housing, if they are unseen by financial institutions, and **if larger structural barriers—such as policies that deter saving, lack of affordable housing stock, discriminatory practices in lending and neighborhood segregation—continue to be at play, they will not be able to overcome barriers that impede their ability to thrive financially** and accumulate wealth."

Acknowledging Structural Constraints & Limitations

An honest acknowledgement of what financial coaching can and can not offer helps to set expectations.

Students can understand factors influencing their current situation and can be prepared for potential barriers even after coaching has boosted confidence and credit scores. Even an improved credit score may not shield a person from predatory or discriminatory lending practices. Acknowledge that coaching and behavior change can contribute to equity but are not substitutes for equitable financial and societal structure.

Reflection
When in our processes, internally and with students, can we acknowledge how structural racism impacts our own experiences and those of our students? How does this reflect our recruitment approach and the content we deliver?

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Making Considerations for Women & BIPOC Students Explicit

Taboos & Cultural Sensitivities

Certain students may have cultural predilections that bias their preferences toward privacy when speaking about money. These could include:

- Cultural taboos about speaking openly, publicly about assets, income, or debt
- Cultural discrepancies between respecting religious or cultural money traditions (e.g. non-interest banking) with local expectations and requirements (e.g., funding college through loans)
- Histories of institutional vulnerability, where trusting a financial institution may risk personal security and stability (e.g. disclosing immigration status)

Reflection: Do we have a culture of patience to encourage students who may be less forthcoming or more guarded about sharing financial histories or information to share on their own timelines? Can we more explicitly consider sensitivities around money, specifically credit? Can we be more transparent about data privacy and coaching confidentiality?

Discriminations & Traumas

Some students have experienced traumas around financial institutions or experienced financial abuse, in which an intimate partner has curtailed their control over their own financial lives. In both types of cases, students may fear for their physical security & safety. For example:

- It is common that people experiencing financial abuse have loans and assets taken out in their names by abusive partners, without their knowledge: 52% of survivors report fraudulent debt has been taken out in their name
- 46% report damaged credit scores resulting from their abuse

Reflection: Do we consider sensitivities to financial abuse, and account for discretion and flexibility in coaching relationships? For example, do we offer choice in times and formats of communication with students (text, email, voice or video calls)? Do we prioritize safety; might we consider implementing financial abuse screenings into onboarding?

Sources: FemFinance Analysis, Prosperity Now, Free From & AFN, The Financial Clinic

Investigating a Hunch: Community College Partners

Challenge: Increase the pipeline of eligible students interested in CCCBI services

Hunch:

Deeply engage community college partners in student marketing & outreach via
- **MOUs to codify specific roles**
- **Supporting tools & resources**

What the Findings Say

1. **Yes,** findings **resoundingly echo the importance of working with community partners**, which would include CCCBI community college partners.

2. **And...** there are ways to think **more broadly and deeply about how and who we engage.**

3. **Caution:** Other **barriers to entry, including ease of registration & quality of content matter,** irrespective of partner engagement.

Key Sources: AFN, CFSI, Prosperity Now, Urban Institute, FemFinance Analysis

Community Partner Engagement to Enhance the Pipeline

Findings from the scan largely validate the idea of deep community college partner engagement but suggest ways to deepen the engagement and type of partner we consider and caution us to consider other potential barriers to recruitment and retention. We summarize relevant evidence here.

Yes.

Warm leads are the best leads: continue to lean on partners who can help you identify best-fit candidates (more).

Partners can deliver in-time referrals: continue to leverage partners who are placed in financial aid or housing services and may be well suited to deliver just-in-time referrals (more).

Trust & Visibility Matter: continue to build on partner relationships to bridge the trust divide & increase availability and visibility of a CCCBI point of contact (more).

And...

Give Partners a deeper understanding: Consider giving more guidance to partners to help you recruit the "best fit" students. You could consider offering the training to staff themselves, both to build their capacity and to yield better referrals (more).

Consider community partners _beyond_ community college partners: Working with financial service providers, or UW community agencies can both build the pipeline and increase value to students who refer to partners for other services or tools. Partnering with fintech or other providers lets students "learn by doing" (more).

Partner with BIPOC campus interest groups: Consider other on-campus partners to better target services to BIPOC students (more).

A Caution:

Beware high barriers to entry: As the team has identified, lengthy sign-up and eligibility processes can act as a deterrent. Getting clients (students) in the door is significantly eased by lowering eligibility requirements and simplifying the intake process (more).

Immediate Value Matters: Delivering high-quality content on first impression matters for outcomes and also increases client retention (more).

Sources: AFN, CFSI, Prosperity Now, Urban Institute, FemFinance Analysis

Environmental Scan

References

A full list of reference material and folder of reports accompany this Environmental Scan and build on the CCCBI Team's own references. Priority sources are listed below.

– Asset Funders Network, *Client Engagement & Retention: The Secret Ingredient in Successful Financial Capability Programs* (2019)

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Thank you.

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