

Insights on Plugging In

Engaging Partners in Community College Financial Coaching

IMPLEMENTATION

Practitioners with a wide spectrum of populations and service types have long faced the difficulty of reaching eligible participants. Obstacles exist in the lives of those with whom we seek to work, and in our programs and networks. Community college-based providers face distinct hurdles: housing and food insecurity among many community college students, their first-generation college status, and their balancing of academic and home commitments present real challenges to students' bandwidth for and awareness of available resources.

In this brief, we share insights from a nine-month effort to tackle this challenge for our initiative embedding financial coaching in the student services infrastructure of two Boston-area community colleges.

During CCCBI's second year, our creativity and agility were at a premium. Just as we were launching in our second host community college the weight of COVID-19 was upon us. We also faced sizable year-end student

participation targets. Lessons from year one convinced us that the narrow pipeline of eligible students interested in one-on-one coaching, rather than team capacity constraints, was the main obstacle to achieving student participation targets. We decided to redouble our year two efforts on **richly engaging college partners¹ for increasing awareness and bridging the trust divide with students**. College partnerships – for the valuable visibility and direct referrals they afford – complement our own marketing and direct outreach to students.

We leveraged generous foundation evaluation funding by keeping research as close to the work as possible: focused on this partner engagement effort, and with just-in-time and right-sized analyses that we could digest and act on throughout the year.

Community College Credit Building Initiative (CCCBI):
Financial coaching improving financial behaviors and credit conditions for students living in Boston and with low incomes.

STRUCTURE

Launched in Fall 2019 as two-year pilot.

[Bunker Hill Community College](#)
[Roxbury Community College](#)

[Boston Builds Credit](#) program implemented by [Inquilinos Boricuas en Accion \(IBA\)](#) and [Jewish Vocational Services \(JVS\)](#). [United Way](#) is responsible for overall project management.

[City of Boston's Office of Financial Empowerment](#) provides technical assistance and funding.

PROGRAM COMPONENTS

Modeled on successful [Boston Youth Credit Building Initiative](#).

One-hour credit building Workshop.

1-2 one-on-one financial coaching sessions, with opportunities for follow-up meetings.




Integration with relevant academic and administrative departments.



We embraced a strategic learning approach and are on pace to meet our student participation goals this year (see page 5 for an introduction to strategic learning).

This brief describes key insights on what it takes to richly engage partners in marketing and outreach for a community college-based financial coaching initiative. These insights build on rigorous information from contracted research activities and our on-the-ground experiences, identified in team meetings and dedicated reflection sessions. This brief focuses on insights about *establishing and maintaining* partnerships and the importance of *activating* them for a robust pipeline of students interested in financial coaching.

Insights in College Partner Engagement

 <p>Trust is key</p>	Invest the time to build foundations
	Include additional effort for maintenance
	Purposefully staff the partner engagement effort
	Demonstrate genuine concern for students
	Position yourself as a resource to college partners
	Be creative
 <p>Multiple and varied partners</p>	Within campus
	Beyond campus
	With access to “best fit” ² students
 <p>Activate partnerships</p>	Jointly define criteria for “best fit” students with partners
	Provide tips, tools, and support for partner student recruitment
	Jointly establish referral procedures



Trust is essential and demands maintenance.

Not a new insight, but one reinforced through strategic learning this year.

Invest the time to build foundations. Based on our own experience in the first two years of the Pilot, investing a lot of time and effort into partnership building yields positive relationships and a good number of referrals, boosting CCCBI’s pipeline of interested students. It was

validating to hear the same from SparkPoint Center colleagues in community colleges in the Bay Area (See Leverage Peer Wisdom). They spent **nearly two years building college partner foundations** before launching at a new campus – a luxury we did not have. Similarly, our own college partners acknowledged via researcher interviews that it is difficult for external organizations to make bureaucratic inroads at their college, to build trust and recognition within its ecosystem.



Leverage Peer Wisdom

We joined a one-hour, virtual session to push our thinking about how lessons from peer practitioners could inform our design and daily practice. Our research partner introduced us to United Way Bay Area's SparkPoint program, a long-running success story of integrated financial coaching and community services. SparkPoint brought a team representing their community college-based SparkPoint Centers. Together, we reflected on ways to engage in the community college setting and improve student recruitment. The session was tremendously valuable with a relatively light lift that we can easily repeat on other topics.

Include additional effort for maintenance.

Student needs change and staff turns over within student services ecosystems. In our experience, regular communication between CCCBI and partners ensures we are hearing emergent partner needs, providing “fresh information” about CCCBI (for example, our tax season focused webinars), and staying top of mind for partners. Standing CCCBI agenda items in partner staff meetings and bi-monthly check-in meetings are likely key.

Purposefully staff the partner engagement effort. With the sheer volume of partnerships needed (below) and the ongoing effort of maintaining them, divisions of labor and coordination within the team are critical - between JVS and IBA and among CCCBI program managers and coaches. SparkPoint Centers embedded in community colleges meet this need with a dedicated staff person for partner engagement, an option currently unavailable here. Nevertheless, we recognize the need to divide the labor and to do so strategically – balancing maintenance of warmer relationships, as compared to effort in building relationships that are newer or emerging.

Bring a creative and multi-touch approach, guided by a collaborative spirit.

Demonstrate genuine concern for students to deepen trust and recognition among college partners. This includes simple steps of sharing advanced notice of CCCBI webinars and ensuring CCCBI marketing materials are designed for easy inclusion in broadcast emails and newsletters. This also includes a recurring CCCBI presence for partners and students and deeper connections. One college partner appreciated a CCCBI coach becoming the “go to” person for their students; circling back to staff when identifying additional resources for a student they are coaching. Our efforts with RCC's Year Up program this spring provide another example. Our coach joined an early kick-off meeting of the student cohort, introducing CCCBI. This was followed by multiple touch points with program staff to identify interested students and to re-introduce CCCBI later in the semester.

Position yourself as a resource to college stakeholders in their pursuit of student retention and success – a direct contrast to messages where your program is another *demand on* them. Researcher interviews confirmed that partners value CCCBI's potential to serve as an entry point to more “sustainable solutions” complementing crisis-focused college-based supports such as housing and food assistance. Our SparkPoint colleagues also described success with messages highlighting how SparkPoint helps the campus achieve its institutional goals.

Be creative to raise awareness of your program among college stakeholders. In addition to forums described above, we presented at faculty departmental meetings and informal events. Our SparkPoint colleagues

stressed such creativity, including program pitches to athletic departments, joining steering committees of affinity groups on campus, and attending student and staff service events. Offering CCCBI content to college staff can also broaden and deepen relationships and build staff familiarity with the CCCBI curriculum and goals. Our co-located, on-campus office space provided steady awareness of CCCBI and enabled just-in-time and creative connections. We look forward to adding this tactic back to our toolbox in the future.



Partner with multiple and varied stakeholders in the student services ecosystem.

Include stakeholders within and beyond campus: college-based student support service providers, administrators, faculty, and student-led groups, as well as community-based providers.

Partners with access to students that are a “best fit” for CCCBI services are particularly valuable. That is, those who “witness” students at key moments of urgency, rather than crisis, around their credit (such as applying for financial aid, housing, and internships). Our researcher’s survey of college partners found student service organizations and student clubs were particularly interested in partnering. We leveraged our JVS colleagues working with college students in parallel programs such as the Bridges to College program and Early Childhood Education workforce development program.³ As a result, we were able to feed our student outreach efforts and secure new participants.

Those beyond campus may attract students to CCCBI for the complementary services they provide – including Fintech and wraparound service providers, credit unions and banks, and nearby leasing offices. In turn, students can “learn by doing” through work with Fintech partners while skill building with CCCBI. Beyond-campus partners often are able to share contact information for prospective participants – also making them valuable partners.⁴

Include partners at multiple “levels” within the college ecosystem - from senior to mid-level administrators, faculty, and program leads and staff.

Senior administrators can liaise with diverse stakeholders across campus and can be instrumental in setting the tone for a productive partnership with CCCBI. Meanwhile, **partners across the “referral chain” are key.** Based on interviews with college partners, securing steady referrals hinges on our relationships with “front line” staff who directly engage with students. Their program managers in the student services organization who are more removed from students are also important.

“Our program goals align [with CCCBI’s] because credit is everything.”

- College Partner

Strategic Learning – An Introduction

Strategic learning is coming together with data – from evaluation and other sources - and team wisdom to tackle thorny program challenges.⁵ Practitioners are at the center of interrelated activities starting with defining priorities and information needs to meet them; followed by data collection activities by the team and contracted researchers. Team reflection on data and lessons from the field happen throughout, directly informing decisions for action.

Strategic learning provides an opportunity to center racial equity and the distinct experiences of those who identify as Black, Indigenous, or people of color in social change work. Racial equity, baked into the questions being asked, is carried forward into how data are collected and analyzed – ensuring a sustained focus on racial equity as practitioners reflect and improve.

Fall 2020	Winter 2021	Spring 2021
Environmental Scan of Best Practices in Financial Coaching & Recruitment ⁶	Assessment of Workshop Survey Operations	Peer Practitioner Session
E-Survey of College Partner Outreach & Marketing	Fielding Revised Workshop Survey	College Partner Interviews on Outreach & Marketing
75-minute Reflection Session	75-minute Reflection Session	Coaching Model Process Evaluation
		75-minute Reflection Session
Team Collection of Programmatic Data - ongoing		

From July to September 2020, we developed our Strategic Learning Plan and contracted with a research team bringing culturally-responsive research methods and financial capability expertise. Our first priority was the limited number of eligible students aware of and interested in CCCBI coaching – the focus of this brief. The second priority was demonstrating workshop impacts on participants' financial knowledge and skills. We defined a series of right-sized data collection activities for us and contracted researchers (above), using our team meetings for coordination. Research activities focused on college partnerships are in bold.

Key research questions informing college partner engagement:

Do partners understand CCCBI and its value?

What is their role in CCCBI, broadly, and for serving students who identify as Black, Indigenous, or people of color, specifically?

Do partners have what they need to market CCCBI to students?



Activate partnerships, once established.

Support college partner referrals. Warm leads are the best leads, particularly when leveraged quickly. Partners who know students well can help identify “best fit” candidates and broker an introduction to your program, with trust. But even established partners need direction and clarity on how to refer their students who appear ripe for financial coaching.

Jointly define criteria for “best fit” students with partners. Best practices in coaching point to motivated individuals at a moment of urgency, but not crisis, as ripe for financial coaching. Jointly detailing what that looks like specifically for CCCBI services and each college’s student population is key.

Provide tips, tools, and support for partner student recruitment. In addition to regularly updated program flyers, include messages partners can use that reflect the multiple life stages and identities among their students. Students may be parents, caretakers, refugees, women, Black, Indigenous or persons of color, veterans, and intersections of many identities. We also have seen that communicating CCCBI recruitment goals to our partners along with feedback on progress energizes their student recruitment efforts.

Jointly establish referral procedures. Just-in-time referrals catch students at a time when they are especially motivated to examine their financial lives and behaviors. Referral procedures must be designed accordingly, detailing referral triggers, specific steps, and accompanying information. In our experience, sufficient upfront detail on a referred student

aids our follow-up outreach. As students are more responsive to text messages than emails, for example, we learned that ideal partner referrals include student phone numbers.

While not essential, a memorandum of understanding (MOU) can sustain and boost referrals from college partners over time.

Prior to the execution of a formal MOU at host colleges, we successfully engaged campus student service organizations, administrators, and faculty. Further, we found that securing an MOU is time-consuming, iterative, and demands careful consideration of timing and the partners included. Having said that, execution of an MOU is expected to increase the size and stability of the student pipeline and quality of referrals from partners. Codifying relationships with identified “CCCBI champions,” for example, can afford continuity amid college staff turnovers. Furthermore, an MOU documents our commitment to providing complementary tools and ongoing supports to college partners in their pursuits of student success.

Looking Ahead

By documenting our insights here, we hope to aid others looking to support community college students in their academic pursuits and long-term success. These insights also may speak to service providers looking to embed within other large systems.

While taking a strategic learning approach to challenges absolutely called on our time and attention this year, it also bore valuable returns. Benefits include rigorous information and evidence on which to act and a greater ability and space to think strategically together. Finally, sharing our experiences we hope to encourage others to leverage measurement and evaluation for innovation and success.

NOTES

¹ College partners are non-CCCBI staff of host institutions that are within administration, and academic and non-academic departments. College partners also include on-campus staff of public and private social-service and community-based agencies (beyond CCCBI staff) providing nonacademic services that supplement what the college offers.

² Based on a study of top performing financial coaching programs, best fit candidates are students who are self-motivated to improve their financial health and willing to change behaviors to do so. They may be experiencing some urgency around boosting their credit score: perhaps having 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. Those in urgent crises (health, financial, or otherwise) are unlikely to be able to devote the time and attention to coaching material. As of the Spring 2021, CCCBI is detailing with our college partners what these criteria are for CCCBI, specifically. See Asset Funders Network's *Client Engagement & Retention: The Secret Ingredient in Successful Financial Capability Programs* (2019).

³ Leveraging our networks when pursuing partnerships is key. We also benefited from networks among our Boston Builds Credit colleagues at the United Way and the City of Boston for connecting with college executives. As we expand our footprint to other Boston-area colleges, IBA's relationship with leadership at another area school has afforded a helpful bridge.

⁴ Compliance with the federal Family Educational Rights and Privacy Act (FERPA) largely precludes our partners within host community colleges from sharing personally identifiable information about students with us, as an outside group.

⁵ Coffman, Julia and Tanya Beer. (2011). *Evaluation to Support Strategic Learning: Principles and Practices*. Center for Evaluation Innovation.

⁶ Many insights here draw on or are reinforced by best practices in the field. See the rich environmental scan produced by our research partners for a wealth of tips and resources. Available at https://www.bostonbuildscredit.org/wp-content/uploads/2021/07/Best-Practices-in-Financial-Coaching_Environmental-Scan.pdf.

Learn more and join Boston Builds Credit

Boston Builds Credit is leading a movement to make credit work for everyone. What started as a collaboration between United Way, the City of Boston, and LISC Boston, now brings together major community organizations, local businesses, and the financial industry to help low-income Boston residents achieve a prime credit score, build wealth, and overcome barriers to financial success. Our goal is to leverage the credit system to improve the financial health and well-being of every community in Boston. Find us at [Bostonbuildscredit.org](https://www.bostonbuildscredit.org).

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