

INTRODUCTION **Characteristics of the WFS Strategy**

The WFS strategy is characterized by the following elements:

1. Vision and Leadership

Education and employment training are well-established elements of any community college's mission. The WFS strategy meshes with mission by connecting students to supports that allow them to overcome financial barriers, stay in school and find a career. It represents a new way of thinking about service delivery; the WFS activities are not just add-on's, but fully integrated into the core mission of helping students meet their full potential.

Past experience with WFS demonstrates that getting buy-in from a college's president is absolutely essential. In addition to strong leadership, a team of individuals must be identified who can implement the college's vision.

And then the college must compile and track statistics illuminating the retention benefits of WFS services, assembling the evidence needed to demonstrate that the institution's core mission should include offering these services. The majority of colleges now using WFS report a term-to-term retention rate of more than 80 percent, far exceeding that of general student populations. Specifically, they are finding that through bundling and sequencing services in the three WFS pillars, students are better equipped to define their own educational and financial goals and then create plans to achieve them.

2. The three pillars of the WFS strategy

WFS services can be grouped into three main areas that can be thought of as pillars supporting the entire strategy.

- **Education and employment services:** Services that provide students with the skills needed to enter and retain employment and advance in the career of their choice.
- **Work and income supports:** Services that assist students in accessing public benefits and other income supports in order to increase family economic stability and encourage college retention and completion.
- **Financial and asset building services:** Services that build the financial knowledge of students, increase their access to savings and wealth-retaining financial products and encourage the meeting of both short- and long-term financial goals.

Colleges often implement a combination of “high-touch” services that provide individualized services for students such as financial coaching and “low-touch” services that are less intensive yet reach a wider number of students, such as a financial planning module in a required student success course.

3. Integrated Services

It is critical the three pillars are not thought of as separate activities, but rather as components of bundled delivery. Bundling refers to providing students and their families with access to all three core WFS services in an integrated way. Bundling services, rather than offering stand-alone services, allows more students to achieve their educational and economic goals. One study found that 61 percent of students at Central New Mexico Community College (CNM) who received bundled WFS services were successful in accomplishing their short-term financial goals, such as receiving a scholarship or staying in school. Only 16 percent of students who received just one of the three pillars of WFS services managed to achieve a similar outcome.

Identifying the students who are most in need of bundled services, and figuring out which services they will need, is a crucial aspect of implementing the WFS strategy at a college. Providing students with the right mix of services at the right intensity—often thought of as high- or low-touch services—is the best way to ensure students achieve their goals.

4. Coaching

Bundling is not as effective without one-on-one attention to help students navigate the process. Financial coaching is described in detail later in this guide, but it is not the only type of coaching colleges can provide. Some colleges offer student success coaches who work individually with students on a range of issues related to completion, while others focus more directly on connecting students to career opportunities. The actual form of intervention is less important than the notion of a student's needs being addressed individually through close interaction with college staff.

5. Building Partnerships

As shown later in the guide, developing partnerships with organizations that can offer services is central to the strategy of many WFS colleges. Identifying who might provide services and any turf issues that might arise should be done at the beginning of planning. Community colleges do not need to offer services that can be effectively delivered by a community partner. Some colleges develop partnerships with local financial institutions to offer products such as Individual Development Accounts (IDAs) that allow students to build assets to reach their educational goals. Other institutions have developed alliances with local workforce agencies to better understand labor market demand and help students find meaningful careers in growing fields.

6. Moving to scale

While a college may want to reach every student from the start with WFS, it takes some time to effectively expand the WFS strategy. Planning for the strategy's sustainability and its eventual growth should happen at the very beginning of WFS implementation. Many colleges that implement the WFS strategy focus on particular cohorts of students before expanding to a larger community.

The concept of scaling is really about effective and continuous improvement. The ways in which WFS services are offered and refined is continually evolving; there must be systems in place for a college to learn from mistakes as well as successes.



Tools, Materials, and Resources

- Information about Los Angeles Harbor’s Culture of Poverty class, including link to information about Achieving the Dream’s Finish Line game. *Los Angeles Harbor College*
- The Community College of Baltimore County’s video, “Behind Classroom Walls,” which discusses challenges rooted in poverty among students. <http://www.ccbcmd.edu/moneymatters>
Community College of Baltimore County