

DELIVERY **Work and Income Supports**

As is often noted, many of the reasons students choose to withdraw from college are financial in nature. A study completed in 2011 by Public Agenda, with funding from The Bill & Melinda Gates Foundation,⁴ found that among 600 young people who dropped out of college, 54 percent said “having to work and make money” was the primary reason for leaving before attaining a credential, and 60 percent described the cost of non-tuition fees as a major barrier to completion. The Working for Families Success strategy offers students the financial capability to make sound financial decisions, but it also can connect students with the financial resources they need to stay in school and receive a credential.

Work and income supports offered through the Working Families Success strategy might require linking with community-based partners and even state and federal entities to access information. The matrix found below offers descriptions of low-, medium-, and high- touch services.

Financial aid navigation: Almost all community colleges have dedicated financial aid offices, which provide some financial aid guidance including helping students apply for financial aid using standard FAFSA forms. More intensive financial aid counseling helps students learn more about other sources of financial aid, such as scholarships and community-based financial support programs. Increasingly, colleges are looking for ways to combat defaults on federally issued loans as funding can be affected if default rates are not kept under control. Making sure that students are given information about sources of loans and an understanding of the impact of these loans is critical.

Emergency financial support: When students drop out, it often is not because of a chronic financial situation but as a result of a sudden financial emergency, including a medical emergency, the loss of transportation or a change in a child care situation. These situations require seemingly small amounts of funds, but they are enough to prevent a student from continuing their education. Colleges that have emergency financial support interventions address these situations either through the provision of funds by the college or by referral to community organizations that can help. In certain cases, conditions on the scholarship require the individual to participate in financial counseling sessions after receiving funds.

Access to public benefits and support services: One important component of income and work supports is public benefits screening. Every year millions of Americans fail to claim public benefits such as food stamps, housing vouchers and other support for which they are eligible. Community colleges can provide information to students about their eligibility and ideally can assist students with filling out applications.

In some settings colleges only help students learn about the availability of such funds, while in others students can apply using online software from a college office. This is dependent on whether the college is in a state with online benefit access or a one-step application process. States such as Arkansas

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⁴ “With Their Whole Lives Ahead of Them, By Jean Johnson and Jon Rochkind with Amber N. Ott and Samantha DuPont prepared with support from The Bill & Melinda Gates Foundation

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offer students the ability to apply for state funds via an online system. Access Arkansas, an online service managed by the Arkansas Department of Human Services (DHS), provides anonymous screening of potential eligibility for 20 DHS-managed benefit programs. There also are national tools, such as The Benefit Bank (created by Solutions for Progress, Inc.) or the BEN calculator (created by Single Stop USA), which can be customized to mesh with existing state programs.

Tax services: The most common and easiest work and income support service for colleges to provide is access to tax preparation, which can help students obtain earned income tax credits. Many colleges serve as VITA sites, through which volunteer tax preparers offer guidance to students on how to fill out tax returns and receive refunds. Other colleges provide referral services to link students with community organizations that provide access to the same types of services.

	Low-Touch	Medium-Touch	High-Touch
Financial Aid Navigation	General assistance from financial aid in using the FAFSA form; some limited referral to other sources of financial aid.	Assistance in group settings, possibly over multiple hours, that covers all aspects of financial aid; detailed referrals to other sources of aid.	Individualized assistance to students on financial aid that provides information on risks inherent in certain kinds of aid; college staff working with students to package together funding streams to cover both tuition and other college-related expenses.
Emergency financial support	General information provided through student orientation materials about how to access emergency scholarships.	Targeted information including classroom presentations about available emergency funding to students identified as at risk.	Emergency financial support delivered on campus with mechanisms to follow up; in some cases, recipients of emergency financial support are required to receive financial coaching.

Screen and access for public benefits	General information provided to students about available public benefits.	Targeted information about public benefits given through classroom presentations or group settings.	One-on-one assistance given to students to help access public benefits. Applications for benefits can be done on campus. Follow-up with students after submission of applications to connect with other Working for Family Success products.
Tax services	Offer general information about tax services including referral to outside services.	Targeted information delivery of information about services through classroom or group presentations.	Offering of some tax preparation services on campus.



Examples

At **Skyline College**, students enrolled in the college’s accounting program give free tax help for local residents, including students, who annually earn \$30,000 or less. This service is part of the Volunteer Income Tax Assistance (VITA) program.

Guilford Technical College serves as a Benefit Bank site, allowing students to apply for a host of public benefits in one fell swoop through a single on-line service. **Central New Mexico College** also uses a proprietary system to allow access to systems—SingleStop. Under this screening tool, financial coaches identify government assistance programs for which students are eligible, reducing paperwork and application processing times for students.

The Community College of Baltimore County has introduced a policy to encourage recipients of emergency scholarships to receive financial coaching. Students who receive this service are required to attend at least one meeting with a dedicated financial coach.

Skyline College leverages strategic partnerships in the wider community, especially to facilitate workshops and other services that support asset building. Several important community partners include San Mateo Credit Union, which offers second chance checking accounts, debt counseling services, credit repair and low-cost banking service and the Opportunity Fund, which provides matched-savings plans (IDAs) to help students and community members build savings to invest in education or business.