Project GO!: Breaking Down Financial Barriers to College Completion
A national demonstration to develop and institutionalize scalable and sustainable policies and practices that help a diverse population of eligible students gain access to an array of public benefits. Accessing benefits and financial aid will better address students' financial and support needs, and thereby improve academic performance and completion.
Aimed at solving two problems

- Billions of unused public benefit dollars are returned to state and county funders each year
- Students drop out of college for financial reasons

Breaking Down Financial Barriers to College Completion
Billions of public benefit dollars are returned to state and county funders each year.

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Benefits Access/Project Go

Cuyahoga Community College Mission

To provide high quality, **accessible** and **affordable** educational **opportunities** and **services** - including university transfer, technical and lifelong learning programs - that promote individual development and improve the overall quality of life in a multicultural community.
Benefits Access/Project Go

Project GO! Partners

Ohio Department of Job & Family Services (ODJFS)
Ohio Board of Regents
Ohio Benefit Bank (OBB)
Cleveland Foodbank
United Way 211

Breaking Down Financial Barriers to College Completion
Benefits Access/Project Go

Student Communications

- Mail & Email
- Calls from Benefit Coaches
- Hi Vis Ads college wide
- New Student Orientation
- Financial Aid Advising
- Faculty & Counselors
- My Tri-C Space link
- Campus Resource Days
- Call Center info
- Resource Kiosks
- Mail & Email blasts

Breaking Down Financial Barriers to College Completion
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Student Engagement

Tier One:
Faculty, counselors, Call Center, student ambassadors and other Tri-C staff will have brochures and flyers with information to refer students to Project GO!'s personnel, locations, webpage, and student portal.

Tier Two:
Division office, Enrollment Center, Financial Aid personnel provide general information to our students of kiosk locations, distribute program brochures and explain how to contact a Project GO! staff member.

Tier Three:
Financial Aid Advisors, Student Support Specialist, Career Center personnel, BACC interns, Peer Financial Coaches, and Benefit Coach Coordinator work with students one on one during an appointment or as a walk-in to assist with navigating the site, and understanding and completing the Ohio Benefit Bank application process.
Benefits Access/Project Go

Project GO! Student Data

- 849 students responded to the Project GO! intake survey
- 182 students have received benefits
- 234 benefits have been accessed by students
- 49 students are receiving multiple benefits
- 132 students have completed the “common” application

*Information gathered from CJFS as of December, 2013.
Benefits Access/Project Go

- Focus for integration is to support student’s financial needs through an inherent process in the Office of Student Financial Aid & Scholarships
- Expanded the integration within financial aid processes in December 2013
- Resulted in increase of pre-screened applicants by
  - 61.8 % (2013-2014)*
  - 180 % increased (2014-2015)**

*Fall 2013 to Fall 2013 comparison
**Fall 2014 - Feb. 2013 compared to Sept. 2014 o Feb. 2015
Benefits Access/Project Go

Peer financial coaches, funded by federal work-study funds, will sustain peer-to-peer workforce

Maintain relationship with county and state partners to ensure continuous training and program changes

Determine opportunities to expand memorandum of understanding with county agencies to measure impact
Benefits Access/Project Go

Project Go! Testimonial
Benefits Access/Project Go

Contact Information

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Breaking Down Financial Barriers to College Completion
Integrating Financial Services to Enhance Employment Outcomes

Financial Literacy and Education Commission
Public Meeting
May 21, 2015

Chris Walker
LISC Research and Assessment
Financial Opportunity Center Locations and Outcomes - 2014

- 5,800 placed in jobs
- 6,200 improved net income
- 5,300 improved net worth
- 5,700 improved credit score

75+ FOCs in 33 Cities
Financial Opportunity Centers
Integration of 3 Core Services

Employment Services
- One-on-one coaching
- Job readiness/job placement
- Bridge & Skills Training

Financial Services
- One-on-one coaching
- Set budget & balance sheet
- Tie to mainstream finance
- Credit-building (Twin Accounts)

Income Support Services
- SNAP (food stamps)
- Health insurance
- Housing and energy subsidies
- Earned Income Tax Credit (EITC)
Bundling Boosts Job Attainment
Placement Rates Increase as Services are Added to Employment Counseling

- EC Only: 26%
- EC + ISC: 32%
- EC + FC: 39%
- All Programs: 46%

EC=Employment Counseling
ISC=Income Supports Counseling
FC=Financial Counseling
Higher Dosage Boosts Job Attainment
Placement Rates Increase Across Quartiles of Time Spent in Program

First Quartile: 19%
Second Quartile: 29%
Third Quartile: 40%
Fourth Quartile: 50%
High Dosage Bundling and Employment Gains

Highest Quartile Bundlers Register Highest Placement and Retention Rates

Placement:
- All participants: 33%
- Top Time Quartile, all three services: 74%

180 Day Retention:
- All participants: 56%
- Top Time Quartile, all three services: 78%
Skills Programs Produce Better Jobs Outcomes

Days to Job Placement

Skills Participants: 81 Days
Matched Control Group: 113 Days

Starting Wage

Skills Participants: $11.89
Matched Control Group: $10.77

180-Day Job Retention

Skills Participants: 73%
Matched Control Group: 65%
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