SPARKPOINT at SKYLINE COLLEGE

MEASURING IMPACT

Dr. Angélica Garcia, Vice President of Student Services
Heather Smith, MPA, Program Services Coordinator
Julie Lamson, Staff Assistant
SparkPoint in a Nutshell

SPARKPOINT at SKYLINE COLLEGE

is a financial education and coaching center that improves college connection and completion by mitigating economic disparities. Students and other members of the community use SPSC services and resources to strengthen their financial capability and further their economic and educational goals.
SparkPoint in a Nutshell

Students & other members of the community use SparkPoint services & resources to strengthen their financial capability & further their economic & educational goals.

Services in these three areas:
1. Education | Workforce
2. Finances
3. Benefits Access | Resources

Result in four major outcomes:
1. Increased Income
2. Improved credit
3. Reduced debt
4. Increased savings

For context, see the Logic Model which follows.
SITUATION: Poverty among our service population negatively impacts educational attainment at Skyline College.

STRATEGY/OVERVIEW: SparkPoint at Skyline College is a one-stop financial education and counseling service center where clients bundle services and resources to achieve self-sufficiency and improved college access and completion. Economic mobility results from improved credit scores, savings, debt reduction, and increased income. Impact supports regional UN SDG goal to cut Bay Area poverty by 50% by 2020.

INPUTS
- Client (Community, Student, Employer, Government)
- Financial literacy
- Economic stability
- Educational attainment

ACTIVITIES
- Workshops: Job Search, Resume Writing, Interview Skills
- One-on-One Counseling: Credit Repair, Student Loan Assistance, Housing Assistance

OUTCOMES
- Short Term: Income Increase (2-3 years)
- Long Term: Economic Mobility (5-10 years)

OUTCOMES - IMPACT
- SparkPoint at Skyline
  - College Impact: Increased access to college
  - Regional Impact: Decreased poverty, increased economic mobility

FINANCIAL SUSTAINABILITY
- Funding: College, Government, Foundations, Private

ADDITIONALLY, clients who achieve economic stability will:
- Increase access to college
- Increase credit score
- Increase income
- Increase savings
- Reduce debt

ADDITIONALLY, students who achieve financial stability will:
- Increase graduation rates
- Increase persistence
- Increase earnings

WHAT IT TAKES
- What it Takes: College & Serviced Industries
  - College
  - Serviced Industries

WHAT IT TAKES - IMPACT
- What it Takes: College & Serviced Industries
  - College
  - Serviced Industries
Integration with Skyline College

• Instruction: Regular class presentations and division meeting participation.  
  – Ex: CTE faculty request class presentations about the Grove Scholars Program.

• Career Services: Co-located within the SparkPoint Center.  
  – Under the SparkPoint Director’s purview.  
  – Strengthened services integration.

• Financial Aid: SparkPoint outreach letters are emailed to students who might be eligible for specific services based on their FAFSA application.  
  – CTE Students for the Grove Scholar Program.  
  – BOG Fee Waiver applicants for benefits screenings.
Integration with Skyline College

- Counseling: Strong referral system and regular division meeting participation.
  - The SparkPoint Financial Education Coordinator is also a counselor and advisor for Puente, CIPHER and Kababayan.

- TRiO: SparkPoint services are written into their program strategy.
  - TRiO students must participate in an initial financial coaching session and benefits screening.

- Guardian Scholars Program for Foster Youth
  - A specialized workshop is offered each semester.
  - The Program Services Coordinator is a former SparkPoint Financial Coach.
Efforts to Outcomes Software
Measures Economic Mobility | http://www.socialsolutions.com

• Customizable software tailored to measure:
  – (Efforts) work in each of the SparkPoint services areas.
  – (Outcomes) the results of that effort.

• Used by the United Way of the Bay Area Regional SparkPoint Initiative at all 11 centers throughout the San Francisco Bay Area.

• Specifically tracks efforts in the 3 SparkPoint Service Areas & tracks progress toward the 4 Major Outcomes.
<table>
<thead>
<tr>
<th>EDUCATION</th>
<th>WORKFORCE</th>
<th>FINANCES</th>
<th>BENEFITS ACCESS</th>
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</table>
| **Acquire Vocational Skills** | - Interested in vocational training  
- Enrolled in training program  
- Completed training  
- Received vocational certificate  
- Enrolled in Internship | **Access Banking/Financial Products** | - Interested in learning about free/low-cost products  
- Opened a new free or low-cost product | **Advocate for Benefits** | - Claim in process  
- Denied/Discontinued  
- Reduced  
- Obtained/Declined  
- Maintained/Preserved |
| **Develop Micro-enterprise** | - Exploring microenterprise  
- Enrolled in business development program/co-op  
- New business launched/entered co-op  
- Retained business/co-op  
- Expanded business/co-op | **Decrease Debt** | - Interested in reducing debt  
- Work not achieved  
- Discouraged/decrease prevention options  
- Pursuing action  
- Waiting for response  
- Work not achieved | **Child Care, Drop In** | - Yes/No |
| **Increase Education Level** | - Addressing barriers  
- Researching institution/program  
- Enrolling in school/institution  
- Developing education plan  
- Starting studies  
- Continuing studies  
- Achieved educational goal | **Foreclosure Prevention** | - Withdrew from counseling  
- Work not achieved  
- Discouraged/decrease prevention options  
- Pursuing action  
- Waiting for response  
- Work not achieved | **Food Pantry** | - #/in household: _ |
| **Obtain Employment** | - Addressing barriers to employment  
- Setting career goals  
- Preparing job search tools  
- Actively searching & applying for jobs  
- Interviewing for jobs  
- Obtained employment  
- Maintaining job | **IDA** | - Application denied  
- Left IDA program without completion  
- Interested in IDA  
- Submitted application  
- Accepted into IDA program  
- Successfully completed IDA | **Obtain Academic Financial Aid** | - Denied  
- Interested/discussed  
- Appealing denial/rejection  
- Application in process  
- Obtained  
- Renewed |
| **Increase Credit Score** | - Establishing credit history (no score)  
- Obtained credit score of 650 or above  
- Obtained credit score of 650 or above in two or more credit bureaus | **IDB** | - Obtained/Refused  
- CHL  
- Obtained/Refused  
- CHL  
- Obtained/Refused  
- CHL | **Obtain Affordable Housing** | - Last affordable housing  
- Affordable housing threatened  
- Looking for emergency housing  
- Emergency housing obtained  
- Looking for affordable housing  
- Maintained affordable housing |
| **Keep Lending Circle** | - Left PLC without completion  
- Attended PLC info session  
- Applied for PLC  
- Joined PLC  
- Making on-time payments  
- Successfully repaid loan | **Manage Finances (Including Savings)** | - Financial goals  
- Budgeting  
- Has a budget  
- Maintaining budget | **Obtain Benefits** | - Denied benefits  
- Discussed benefits  
- Screened for benefits  
- Applied for benefits  
- Obtained/Declined in benefits  
- Maintained benefits |
| **Finance** | - Financial goals  
- Budgeting  
- Has a budget  
- Maintaining budget | **Peer Lending Circle** | - CHL  
- CHL  
- CHL  
- CHL  
- CHL | **Tax Preparation** | - Yes/No |
SparkPoint Outcomes

- Increased Income
- Improved Credit
- Reduced Debt
- Increased Savings

3 Service Areas:
- Education
- Workforce
- Finances

4 Outcomes:
- Benefits
- Resources
### Highlights from 2013 - 2015

- SparkPoint served **2,581** people over **25,900** times
- **359 of the 2,581** entered into 1-on-1 Financial Coaching services
  
  *(Goal - Engagement to last up to two years)*

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<tbody>
<tr>
<td>85%</td>
<td>Percentage of measurable clients making <strong>5%</strong> progress towards financial outcomes</td>
<td>89%</td>
<td></td>
</tr>
<tr>
<td>76%</td>
<td>Percentage of measurable clients making <strong>30%</strong> progress towards financial outcomes</td>
<td>82%</td>
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**SparkPoint at Skyline College Persistence Rates**

Persistence: a measure of student progress toward credential attainment.

Fall to Spring persistence rates (FSPR): # of students enrolled in Fall semester who enrolled in the following Spring semester.

The college wide goal for FSPR is just under 60%.

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<tr>
<th>2012 - 2013</th>
<th>SparkPoint Service Bundlers</th>
<th>2014 - 2015</th>
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<tbody>
<tr>
<td>87%</td>
<td>1 Service</td>
<td>83%</td>
</tr>
<tr>
<td>90%</td>
<td>2 Services</td>
<td>91%</td>
</tr>
<tr>
<td>93%</td>
<td>3 Services</td>
<td>97%</td>
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SparkPoint at Skyline

Dr. Angélica Garcia
Vice President, Student Services
garciaa@smccd.edu
(650) 738-4333

Heather Smith
Program Services Coordinator
smith@smccd.edu
(650) 738-4240

Julie Lamson
Staff Assistant
lamsonj@smccd.edu
(650) 738-7047

Thank you

Sources: SparkPoint at Skyline College Efforts to Outcomes database and Skyline College Planning, Research & Institutional Effectiveness, 2012 - 2015