

# STUDENT FINANCIAL STABILITY College Profile Series

# Florida State College at Jacksonville

## Introduction

For several years, Florida State College at Jacksonville (FSCJ) has been building an institutional commitment to student equity and success that is both data informed and rooted in care for students and each other. Participation in Achieving the Dream beginning in 2016 launched FSCJ on a journey to move from pockets of excellence to a shared institutional approach for increasing students' economic mobility and transforming the surrounding community. Since then, FSCJ has developed a strong evidence base about factors impeding equitable student access and completion, with student financial stability emerging as a top concern.

Through college climate and #RealCollege surveys, FSCJ identified that most students experience some form of financial insecurity. In 2018, FSCJ operationalized an initial response, launching BRIDGES — a US Department of Education-funded Title III Strengthening Institutions Program designed to expand the college's capacity to serve low-income students. Cleve Warren, Executive Director of the FSCJ Foundation, explains that COVID-19 and the racial justice movement of 2020 further underscored the urgency to strategically attend to students' financial hardships in the quest to improve their outcomes. "While we had momentum before, we saw students' needs accentuated, and we realized that what we must do institutionally is to address curatives rather than palliative remedies."

Today, FSCJ's Visionary Impact Plan 2021-2024 is helping to mobilize the entire college community toward action, communicating specific ways it intends to holistically support students toward their goals and measure impact. The college's grants office and foundation have a shared strategy and collaboratively secure public and private funds to advance the plan's

#### **COLLEGE QUICK FACTS\***

Location:

Jacksonville, FL

Campus Setting: Large City

Fall 2020 Enrollment: 22,344

% Pell Grant Recipients:

50%

(First-Time, Full-Time Students)

\*Most recent data available in Integrated Postsecondary Education Data System (IPEDS)

# STUDENT FINANCIAL STABILITY DEFINED

Colleges that foster student financial stability work to ensure that students are financially secure across their higher education journey, through both financial aid and other sources. They are intentional about helping students:

- Cover college costs, such as tuition, books, supplies, materials, and fees.
- Address basic needs, including housing, food, childcare, technology, transportation, health care, mental health, and utilities.
- Make informed choices about their education and career so their decisions improve their economic and social mobility.

student financial stability priorities. Adoption of the Six Sigma approach for process improvement is helping the college systematically identify and overhaul business processes that have served as unintentional institutional barriers to students, including connecting students more efficiently and

effectively with the financial resources and services they need. Through these multiple strategic efforts, FSCJ is meaningfully changing the way students understand and cover the cost of college, connect with basic needs supports, and achieve upward mobility, as described below.

# **Student Financial Stability in Action**

## **Helping Students Know and Cover College Costs**

An "Architecture for Student Success" developed by FSCJ's Student Services Department recognizes the importance of bolstering students' financial stability across their educational journey, starting when they connect to the college. It identifies a specific institutional learning outcome focused on ensuring each student understands college costs as well as payment options and has basic financial literacy. Evidence of mastery include completing the Free Application for Federal Student Aid (FAFSA), arranging for a scholarship, providing evidence of third-party payment, completing introductory advising to better understand loans, and paying for a class.

FSCJ is implementing multiple efforts to build students' awareness of college costs, starting with a mandatory orientation that discusses what their financial obligations will be and how to manage those commitments. Students can further source this information via a net price calculator on the website, on some program landing pages, and though a financial aid tile in the student information system. In addition, all new, first-time students take a required college success course, which includes financial literacy skill building. Further, the college has a goal of raising the percentage of students who use available scholarship assistance to 75 percent and reducing their debt load. It has developed an ample portfolio of options, including standard federal and state assistance and a major private grants and scholarship program.

Yet a recent review of the awarding process revealed multiple obstacles for student access to these resources (e.g., business processes for and timing of distribution). As Director of Financial Aid Kristine Hibbard shares, "We are keenly aware that our internal processes affect students' ability to get support ... and we are breaking down barriers to help more students access aid." For example, Financial Aid has changed the aid disbursement process so students can now access refunds faster and with more transparency. The college is also overhauling its scholarship process to increase student use of nearly \$3M in grants. Notably, over the past few years, the college has moved from 32 percent scholarship usage to 74 percent in 2021–2022.

In addition, FSCJ employs a Student Financial Resource Navigator who proactively reaches out to students referred by recruitment, enrollment, and counseling personnel and supports them in leveraging all available assistance. Students receive help determining grant eligibility and completing applications. Early evidence, including an increase in award rates, shows that this approach is making a positive impact.

The college is also creatively working to address related educational costs that impede student enrollment, with a focus on textbooks. FSCJ's ACCESS program involves a collaboration among multiple publishers that allows students to access any textbook in their inventory for a flat fee of \$65 per semester. In accordance with Florida statute and best practice, this \$65 fee is automatically charged only to students who register for courses wherein faculty participate by choosing covered texts. While students may opt out of the ACCESS program and the fee, most do not. As a result, FSCJ estimates savings to

students in excess of \$200,000 each semester. The college is complementing this effort with a push toward faculty use of Open Educational Resources (OER).

### **Equipping Students to Meet Their Basic Needs**

FSCJ is also engaged in a multipronged effort to expand the availability of basic needs resources and ensure students access those numerous supports. Strategies include using its Title III funds to engage Single Stop — a national organization that uses partnerships and technology to connect people to existing resources — on campus and hire a case manager to help any student experiencing basic needs instability access community organizations and public benefits. The college additionally leveraged its Higher Education Emergency Relief Fund (HEERF) allocation to specifically support foster youth, adopted students, and unhoused individuals through its Educate Tomorrow program. Participants receive both \$3K to encourage their retention and case management to leverage financial stability resources.

FSCJ also uses private funding to provide emergency grants to students who have an immediate need that might otherwise derail their education. It recently expanded its Hope Food Pantry and is in the process of securing a mobile food pantry. Further, it is in the early stages of a collaboration with the University of North Florida to increase mental health services for FSCJ students through graduate student interns fulfilling field work requirements.

A philosophy of "warm handoffs" drives FSCJ's identification of students with basic needs instability and connection of these learners to available resources and supports. Students who opt into using myGradPlan (the college's student success platform) for registration must complete an intake form. This assessment includes three simple questions to (1) surface concerns they have about meeting their personal needs, (2) identify ways they plan to pay for college, and (3) determine which services and supports they might want more information about. FSCJ employs a robust protocol to determine which college personnel follow up based on a student's response and what messaging to use during that contact. While upward of 5,000 students currently use myGradPlan, the college is incentivizing more students to engage with the system, thereby ensuring a greater proportion complete the intake.

In addition to student self-reporting their circumstances, faculty and staff can also submit an early alert for any student they encounter with financial needs. Student Success Advisors, who are part of the Student Support Services Division, respond to the alert and either address the student's need directly or refer them to other people or resources — always following up on referrals to close the loop. In addition, the college carries out communications campaigns each semester, reaching out to priority populations with eblasts and phone calls. In each of these cases, when a student is determined to have unmet basic needs, college personnel ensure they are directly connected with the appropriate people, resources, and services to help the student resolve their issue.

#### **Supporting Students in Making Informed College and Career Choices**

Ultimately, FSCJ is strongly focused on positioning students for long-term economic and social success well after their time at the college. As Cleve Warren explains, "We aren't just trying to stabilize students' finances ... we are focused on economic mobility, on helping students elevate from one stratum to another."

Through participation in the Florida Pathways Initiative, the college is utilizing a guided pathways framework to redesign students' experiences inside and outside the classroom accordingly. It has developed degree maps to clarify paths to end-goals and grouped programs into areas of study. Emblematic of the college's culture of care, FSCJ is also revamping its advising practices to help students

make choices about their program of study based on what Herlocker describes as "listening deeply to students, then doing differently." Herlocker explains:

"We have learned to ask [students], 'What do you want life to look like five years from now? What do you want your family life to be? What kind of job are you looking for?' We start with the end vision in mind and then back into planning. Once they realize that that [vision] is achievable, then we have their buy-in."

All students engage in this intake conversation with advisors, who proactively reach out to their assigned caseloads. Once students are on path, myGradPlan further helps them with course planning. Additionally, the college uses advisor notes and myGradPlan to facilitate additional connection of students to holistic supports. myGradPlan particularly allows for specific queries using a variety of key indicators. For example, FSCJ can identifying all students below a 2.0 GPA, then "flag" them so that advisors can readily pull up a list of students in their caseload with that flag. Similarly, it can run queries on students' responses to the intake survey described above and then flag those students for follow-up.

# **Moving Forward**

FSCJ demonstrates that cultivating an institutional culture that attends to both the head and the heart can naturally lead to prioritizing students' financial wellbeing across their college journey. Through data-informed decision-making and a shared commitment to caring for each student, FSCJ has built a strong foundation for fostering students' financial stability and ultimately, economic mobility. Yet, Herlocker notes, "We know it is not enough, it is undoubtedly not enough."

With so many supports in place, the college is working to increase awareness among all campus stakeholders — students included — of strengths-based, help-seeking behaviors that normalize use of student financial stability resources and services. Other possible future directions include development of supports for student parents and caregiving students, including through childcare grants and on-campus facilities.

Ultimately, students' perspectives and needs will drive these choices about where to go next. As Pam Walker, Associate Vice President for Student Support Services and Engagement, concludes, "Always keep students at the center. We have to maintain that focus and understand that at the end of the day, our service to students is the most important thing we do.... This is not a job. We have real purpose here.... We are in the business of changing lives."