

# Macomb Community College

## Introduction

Macomb's student financial stability journey spans over a decade. Participation in initiatives like Benefits Access for College Completion, Dreamkeepers Grant, and Michigan - Building Economic Stability Today (MI-BEST) has contributed to raising awareness across the college that financial issues are real barriers to student persistence and completion. And financial issues matter — especially in the current context of declining enrollments. As Rachel Duff, Director of Counseling, Academic Advising, and Special Services and Programs, says, "The 'extras' are now the 'necessary.'" A recent financial wellness survey of more than 1,000 Macomb students revealed that 72 percent of students worry about having enough money to pay for school. As one student said, "I can't play this college game and live."

In recent years, the college has made a stronger case for focusing on the whole student and centering student experiences in institutional improvement efforts. The COVID-19 pandemic has only made the case more transparent and solid. Duff continues, "If it [understanding the many needs that exist beyond academics] didn't have traction before, it does now." The college has already been in the process of elevating long-term grassroots efforts to address students' financial stability, establishing related institutional priorities in the college's strategic plan, and bringing greater attention to the fact that students' financial needs are academic needs. The college is also focused on communicating the true cost of college to students and faculty; streamlining access to non-traditional supports, particularly public benefits; and valuing the collection and use of relevant data, as described below.

## COLLEGE QUICK FACTS\*

Location:  
Warren, MI

Campus Setting:  
Midsize City

Fall 2020 Enrollment:  
16,762

% Pell Grant Recipients:  
42%  
*(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 in Action

### Equipping Students to Meet Their Basic Needs

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In 2012, Macomb launched the Student Options for Success (SOS) office, where addressing students' non-academic needs is "all we do." SOS connects students with a variety of community and public benefit organizations to help them with living expenses while pursuing higher education. Services include assistance with public benefits applications, referrals to on- and off-campus resources, financial strategies and money management, and an emergency assistance fund. While the pandemic has disrupted outcomes for all Macomb students, persistence and completion rates have trended positive for students receiving SOS support and emergency financial assistance.

As Duff says,

"Combining proactivity and sustainability is the sweet spot in our recipe. We provide an immediate Band-Aid for whatever is keeping a student out of the classroom, and then build a plan to help the students stay on track into the future. When a student receives support through SOS, there is always a sustainability conversation."

In recent years, the college has scaled SOS, providing two full-time staff, one at each of Macomb's main campuses. Further, knowing that students who are most likely to benefit from support are also usually the least likely to ask, Macomb has built SOS services into the standard student experience to normalize and destigmatize their use. Each student is asked a set of five questions in the college application, which serve as an intake of potential basic needs. Megan Vinyard, SOS Manager, asserts, "So, right from the get-go, students see these supports as part of their college journey." A report of student responses to these intake questions is sent directly to the SOS Manager, who manages follow-up with the students. Beyond the application, SOS services are prominently featured in the student orientation and success course — both of which are required for new students.

Many of Macomb's students come from blue-collar working families, and they often consider accessing public benefits taboo. Vice President of Student Services Jill Thomas-Little explains that for many students, "You just find a way on your own" when a challenge arises. So, the college frames public benefits as just another service, like Tutoring or Career Services or the Reading and Writing Studio. Thomas-Little says, "We tell students, 'If you've paid taxes, you've paid into the benefits system. You're not taking it away from someone else. This is for you. We know you have lives outside the classroom.'"

To continue facilitating student access to SOS services, the office is collocated with the Counseling and Academic Advising offices, making warm handoffs easy. SOS services are also actively promoted on campus, including at faculty professional development days, to ensure that those who work closest with students know how and where to direct them for support.

Along with strong internal relationships, SOS has deep and meaningful partnerships in the community that help address the variety of needs affecting students outside the classroom and college. There are multiple public and private streams for financial assistance for students, facilitated in part by the college's foundation. SOS is also a member of multiple networks and coalitions of social service agencies and nonprofits in the county. These affiliations allow the college to learn when new funding is available and share that information (e.g., eligibility, time frame) directly with students. Plus, solid one-on-one relationships with community partners allows SOS team members to confidently connect students to

specific people. Also, the college is a Navigation Partner for MI Bridges, a centralized and streamlined application for multiple Michigan benefits programs including childcare, healthcare, and food assistance.

## Helping Students Know and Cover College Costs

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A long-standing priority at the college has been to increase awareness of the true cost of college beyond tuition and fees as well as the variety of supports and resources that can cover the true and full cost. Thomas-Little explained that before building students' understanding, it was first important to build awareness among faculty, stating,

“Going on the speaker circuit allowed our faculty to understand and recognize just how much it does cost our students for their books on top of their tuition. Like many of our students, because they're mostly part-time, their books cost more than their tuition... What are the costs our students really do incur? How much is it costing them when faculty pick certain publishers? And then talking about other resources, like private scholarships through our foundation, that aren't being used, so let's make sure students are aware of them.”

Building awareness among college personnel was the first step. Now, students learn about the true cost and value of college through a variety of ways. The student orientation — mandatory for all students — includes a net price calculator along with program-related labor market information via Lightcast (formerly known as Burning Glass). Plus, all new students are required to meet with a counselor or academic advisor, who proactively connect them with the Financial Aid Office (Financial Aid) and SOS to ensure they are accessing all available financial aid, scholarships, and public benefits for which they are eligible. Building these activities into the standard student onboarding experience has also helped to normalize and destigmatize difficult conversations about finances.

## Moving Forward

Current activities in the college's Strategic Plan 2025 include designing additional student-centered efforts as well as interrogating and removing the inadvertent barriers of its own processes and policies that get in the students' way. Within the strategic plan, the college has written a specific objective and developed a workgroup focused on reducing students' out-of-pocket costs, through efforts such as raising awareness about true cost and exploring open education resources as an alternative to expensive textbooks.

Additionally, new Financial Aid leadership is focused on ensuring students apply for and maximize their financial aid, which includes awarding students early and often and minimizing how often students need to return to the office. To strengthen students' understanding and ability to address the full cost of college, Financial Aid is developing a new communications plan that includes initiating financial aid-related texts/nudges; developing short, thematic videos; and implementing other efforts to help students know about resources *before* they need them. Overall, like SOS, Financial Aid is poised to take a more holistic approach with students beyond the traditional transactional awarding of aid.

College leaders also acknowledge that a lot of student financial stability services are focused on new students. While admirable, they want to dedicate more attention to the unique features and experiences of returning and continuing students. Across the institution, one value remains constant: keeping the whole student — including their financial stability — at the center of the work, and (re)organizing the college to advance their progress and success.