



Beyond Financial Aid - Integrating Public Benefits for Student Success

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Agenda

- ▶ Research
- ▶ Background & initiatives
- ▶ Why should we integrate public benefits?
- ▶ New tool for the Commonwealth – The Benefit Bank©
- ▶ Student experience



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Research



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Hope Lab - Wisconsin

- ▶ “Hungry to Learn”
- ▶ Focused on 10 community colleges across the country.
- ▶ 50% of students struggle with food or housing insecurity.
- ▶ Only 27% of SNAP-eligible students receive the benefit.
- ▶ Only 38% of food insecure students receive SNAP, WIC, or free or reduced school lunches.



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Hope Lab - Wisconsin

- ▶ Poverty tied to mental health issues
- ▶ Students indicated it was harder to focus on academics while dealing with compromised living situations.
- ▶ http://wihopelab.com/publications/Wisconsin_hope_lab_hungry_to_learn.pdf



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Diverse Issues in Higher Education

- ▶ “Report: Financial Pressures Swamping Community College Students”
- ▶ Focused on the need to support students based on findings of a CCCSE (Center for Community College Student Engagement) Report
 - 100,000 CC students surveyed from 177 US institutions
 - 50% said they were considering dropping out because of financial pressures.



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Diverse Issues in Higher Education

► Additional findings:

- A majority of the students wanted more information from their colleges about financial aid services.
 - CCCSE cited great financial literacy work being done at NOVA, Amarillo College (TX), and Skyline College (CA)
 - Long term planning is hard for students that don't have discretionary income and not having it could be attributed to lack of resources versus poor planning.
- <http://diverseeducation.com/article/92860/>



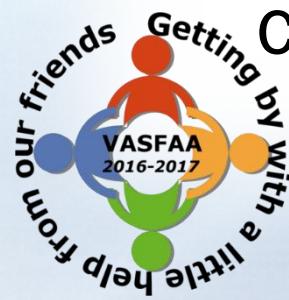
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Cal State University Study

- ▶ Identified need and scope of problem at its 23 campuses
- ▶ 12% of students were displaced
- ▶ 24% were food insecure
- ▶ Students reported high stress levels and the need for a single contact point.
- ▶ Mission and student success directives talked about student's needs but staff members' aspirations were constrained by barriers (real and perceived).



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Cal State University Study

- ▶ Staff perceived a lack of awareness of resources by students.
- ▶ 49% of students admitted they didn't feel they had enough information.
- ▶ FAAs were aware of FAFSA opportunities for indicating homeless or unaccompanied youth but feared audits and viewed themselves as a gatekeeper.



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Cal State University Study

- More in-depth research has been greenlighted by the Chancellor
 - [http://www.calstate.edu/AcadAff/documents/ServingDisplaced andFoodInsecureStudentsintheCSUJanuary20163.8.16.pdf](http://www.calstate.edu/AcadAff/documents/ServingDisplacedandFoodInsecureStudentsintheCSUJanuary20163.8.16.pdf)
- Other reports by NASFAA, HUD, etc. highlight similar concerns and success barriers:
 - http://www.calstate.edu/AcadAff/research_curriculum.shtml



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National Student Campaign Against Hunger & Homelessness

- ▶ “Hunger on Campus: The Challenge of Food Insecurity for College Students”
- ▶ Food insecure students reported several academic challenges:
 - 55% did not buy a required textbook
 - 53% missed class
 - 25% dropped a class
- ▶ <https://studentsagainsthunger.org/hunger-on-campus/#>



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Changing Landscape & Initiatives

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Changing Landscape

- ▶ Financial Aid conferences topics
- ▶ NASFAA 2016: Cuyahoga Community College & La Guardia Community College
- ▶ FSATC 2016: Cuyahoga Community College & ED
- ▶ US Senators asked GAO to conduct a study on food insecurity at colleges and universities (NASFAA News 2/27/17)
- ▶ VASFAA 2017! What a great time to re-examine how we assist students as we begin the celebration of VASFAA's 50th year and our conference theme.



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Initiatives

► Food Programs:

- VCU – RamPantry: <http://vcustudentfoodpantry.com/>
- PHCC – Patriot Pantry: <http://www.ph.vccs.edu/phcc-news/phcc-holds-ribbon-cutting-for-area-s-first-student-food-pantry>

► Housing Programs:

- Tacoma Community College Housing Assistance Program:
<https://www.tacomahousing.net/content/tacoma-community-college-housing-assistance-program>

► Food & Housing Programs:

- CSU – Basic Needs Initiative

► Emergency Aid Programs (separate session on this topic)

► Public Benefits Outreach – Cuyahoga and La Guardia CCs



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Why Should We Integrate Public Benefits?

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Self-Motivating Reasons

► Ease our workload.

- Ability to reduce administrative burden associated with Withdraws/Stop-Outs; R2T4; SAP failures; Appeals

► We are likely to encounter these students already.

- NASFAA indicated that 75% of food insecure students received financial aid - 52% Pell/37% Loans
- [https://www.nasfaa.org/news-item/10069/Survey Food Insecurity Impacts Nearly Half of College Students](https://www.nasfaa.org/news-item/10069/Survey_Food_Insecurity_Impacts_Nearly_Half_of_College_Students)



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Student Success

► It makes a difference:

- Tacoma Community College Housing Assistance Program – 95% of recipients persisted in contrast to 24% on the waitlist.
- Cuyahoga Community College – modest retention increases
- La Guardia Community College – increased retention (12%), term completion (8%), and PT – to – FT conversion (9%)

► It's the right thing to do.

- Hierarchy of Needs – Maslow
- Challenge and Support – Sanford

► We have a new tool to help!



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New Tool - The Benefit Bank®

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The Benefit Bank ©

- The Benefit Bank of Virginia:
 - <http://www.thebenefitbank.org/states/tbbva>
- Free to:
 - All VFSN participants
 - Virginia's Community Colleges students
 - Virginia Workforce Center (One-Stop) clients
- Features:
 - Quick check tool for public benefits
 - Self-serve tool to file taxes and FAFSA pre-check



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MyBudgetCoach

- ▶ Budgeting tool:
 - <https://vccs.mybudgetcoach.org>
- ▶ 12 month tutorial about managing assets
- ▶ Free to:
 - All VFSN participants
 - Virginia Workforce Center (One-Stop) clients
 - Currently 4 WSSN community colleges



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Counselor Portal

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Client Login Home Edit Profile Log Out

Help Clients Case Manage Network Documents Training Available Programs Marketing Triage

Welcome, Dante



News

(Manage Portal Alerts)

- There is no news at the current time.

Help a Client

Client Login

All of your TBB clients must have a personal login account. Create their login accounts for them as they provide their information.

Login Name Password

[Retrieve a client's login](#) [Reset a client's password](#)

Site:

Demo

Counselor E-File Status

View all of your clients' e-file statuses, to see whether their tax filings are processing, accepted, or rejected.



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Client Portal - Supported Programs

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Home Edit Profile About Help Log Out

Home My Benefits My Taxes Veterans Services My Student Aid My Voter Registration

Manage all of your tax forms, veterans services, Federal Student Aid, and voter registration in one place!

Welcome, Rebecca



Apply for Benefits

Apply for a variety of benefits or print out previously completed forms.

Benefits



File your Taxes

File federal and state taxes. Check the status of your e-file, if applicable.

My Taxes



Veterans Services

Apply for education benefits, request records, or locate a Veterans Service Office.

Veterans Services



Apply for Student Aid

Fill out a Free Application for Federal Student Aid, also called FAFSA.

My Student Aid



Voter Registration

Register to vote or change your registration information.

My Voter Registration



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Self-Serve Portal

The screenshot shows the homepage of The Benefit Bank Self-Serve portal. At the top left is the logo 'THE BENEFIT BANK® CONNECTING COMMUNITIES TO RESOURCES'. At the top right are links for '(New State)', 'Create Account', 'Login', 'About', and 'Help'. Below the header is a navigation bar with links for 'Home' (which is underlined), 'Benefits', 'Taxes ▾', 'Veterans Services ▾', 'Student Aid', and 'Voter Registration'.

This service brought to you in partnership with:



Welcome to The Benefit Bank Self-Serve

The Benefit Bank can connect you with the support you need. You can use our free service to apply for public benefits, file your tax return or FAFSA, access veterans services, and register to vote. If you already know what applications you would like to complete, log in to The Benefit Bank.

[Create Account](#) [Login](#)

Answer a few questions to get an idea of what you may be eligible for: [QuickCheck](#)



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Virginia QuickCheck

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[Home](#) [Edit Profile](#) [About](#) [Help](#) [Log Out](#)

[Home](#) [My Benefits](#) [My Taxes](#) [Veterans Services](#) [My Student Aid](#) [My Voter Registration](#)

QuickCheck

Preferred language: [English](#) ▾

Welcome, Rebecca, to QuickCheck!

QuickCheck is a screening tool of The Benefit Bank that estimates eligibility for benefits. You will be asked a few questions about yourself and your household. Based on your answers, you will see a results page with program information and a rough estimate of your household's eligibility for various benefits, as well as tax credits. Keep in mind that the result is an estimate, not an actual eligibility decision.

We encourage you to apply using The Benefit Bank to receive a complete assessment, regardless of your QuickCheck result.

Let's get started with some basic information about your household.

* Which state do you live in?

Virginia

* Which county do you live in?

Richmond City



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Virginia QuickCheck - Results

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Home My Benefits My Taxes Veterans Services My Student Aid My Voter Registration

QuickCheck [Print](#) | [Restart](#)

Program Eligibility Summary
Click on the program names to learn more.

Child Tax Credit ★★★	Veterans Education Benefits Helps current and former members of the military pay for a range of educational activities, such as college, non-degree educational programs, flight training, license fees, and other related costs. In addition, disabled veterans may be eligible for Vocational Rehabilitation and Employment benefits.
Earned Income Tax Credit ★★★☆☆	How to Apply You can apply for this program by clicking on the links under Veterans Benefits on the Home page. Go to Application Selection
FAFSA ★★★	Eligibility Details Only household members who indicated that they are veterans or active in the military were screened for the Veterans Education Benefits programs.
Health Coverage ★★★☆☆	 Basic rules not met Not eligible  Not likely eligible  Likely eligible  Very likely eligible  Not enough info
SNAP ★★★☆☆	Remember, the eligibility result here is an estimate, but not an actual eligibility decision.
Voter Registration ★★★	Will my results be different if I am not a U.S. citizen?
Veterans Education Benefits ★★★	
Veterans Housing Benefits ★★★	
Veterans Transfer of Education Benefits ★★★	

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SSI/SSDI Client Portal - Enhanced Tools

THE BENEFIT BANK® **SSI / SSDI**

Logged in as: Jerrell Coleman
Case file for: Dory Fisher
Page ID: P16

CLIENT PORTAL | APPLICATION PROGRESS | DOCUMENT MANAGEMENT | EDIT PROFILE
TRACK MEDICAL RECORD REQUESTS | SHOW CONTACTS | SHOW TASKS | CREATE TASK | SHOW MEMOS | CREATE MEMO | EXIT CLIENT

Client Portal

Client: Dory Fisher

SSI/SSDI APPLICATION

- [SSI/SSDI Application](#)
- [Print Out Blank Forms](#)
- [Housing Resources](#)

OTHER TBB APPLICATIONS

- [Voter Registration](#)

QUICKCHECK

- [QuickCheck](#)

Client Memos

There are no memos for this client

ADD MEMO

Memo

Create Memo Item



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Integrated Document Management & Electronic Submission



Client Document Management System

SUBMIT A DOCUMENT TO DDS:

The DDS may ask you to provide medical or functional evidence to support a client's SSI/SSDI claim. If DDS would like you to submit evidence, DDS will send you a letter. This letter will confirm that you can submit evidence to DDS and will provide a barcode and DDS contact information. With this letter, you can send evidence for the client in one of two ways:

1. You can send a fax to the DDS with the evidence using the evidence request letter as the cover sheet. The barcode on the letter will ensure that your client's evidence is placed in the correct DDS file. The fax number you should send to is provided in the evidence request letter.
2. You can submit the client's evidence to DDS electronically using The Benefit Bank! The information you need to submit evidence using The Benefit Bank will be found on your evidence request letter.

Complete form to electronically submit document(s) to DDS for the client

SSA ERE Username	<input type="text"/>
SSA ERE Password	<input type="password"/>
Site Code	<input type="text"/>
State	<input type="text" value="Virginia"/>
SSN	<input type="text" value="400-01-1111"/>
RQID (Request ID)	<input type="text"/>
RF (Routing Field)	<input type="radio"/> P <input type="radio"/> D or blank <input type="radio"/> No RF or No Barcode
DR	<input type="radio"/> F <input type="radio"/> S <input type="radio"/> No DR or No Barcode
Comments	<input type="text"/>
File	<input type="text"/>
<input type="button" value="Send"/>	



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Completely Customized Suite - Ohio example

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Home My Benefits My Taxes Veterans Services My Student Aid My Voter Registration

Common Applications

Ohio Application For Benefits

- Food Assistance
- Ohio Works First
- Refugee Cash Assistance
- Medical Assistance Programs, including
 - Help with Medicare Expenses
 - Aged, Blind, or Disabled Medicaid
 - Refugee Medical Assistance
 - Alien Emergency Medical Assistance

Healthcare Coverage Application

- Healthy Start and Healthy Families (Medicaid)
- Medicaid for Adults
- Advanced Premium Tax Credit (APTC)
- Marketplace Insurance Coverage

Benefits

We have saved your star ratings on this page to remind you of your potential benefit eligibility. The more stars you have for a particular benefit, the more likely you are to be eligible.

[Healthy U and Caregiver Support](#)

[Disabilities and Medical Conditions: Program Screening](#)

[Medicare Rx Extra Help \(LIS\)](#)

[Prescription Assistance \(Golden Buckeye\)](#)

Tools

[Benefits Checklist](#)

[View Completed Forms](#)

[Document Management](#)



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Student Experience



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Northern Virginia Community College

- ▶ In 2014 we began bolstering the non-academic supports we offered students
 - Emergency funds, financial coaching, financial asset building services, public benefits information, increased use of community services, and better linkages to employment for students who unemployed or underemployed
- ▶ Regarding Public Benefits, we currently offer:
 - Benefits pre-screening using The Benefit Bank
 - One-on-one assistance applying for public benefits
 - Training for faculty/staff to help with applications (Financial Aid, Pathways Program staff, Academic Advisors)
 - County providers who come on campus for CommonHelp Application Workshops
 - Community Resource Fairs



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Northern Virginia Community College

- ▶ Our students need more.
 - NOVA's size & composition make small initiatives difficult and less impactful
 - Intentional bundling of services is our best chance at scaling these services
- ▶ Integrate Public Benefits Pre-Screening into college intake services – opt-out vs. opt-in
 - Financial Aid is an effective place for this, but we have to think about how to most appropriately “flag” or identify students we can reach out to instead of acting reactively
- ▶ When using an opt-in approach, expect low numbers. Stigma does hinder students with financial need from reaching out.
- ▶ Make the process just “a part of how we do things” at your college. Applying for financial assistance for life expenses, is the same as applying for Financial Aid for tuition costs.



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Northern Virginia Community College

Did you know Financial Aid for

LIFE EXPENSES

is available to you while enrolled at NOVA?



YOU COULD BE ELIGIBLE FOR FUNDS TO HELP PAY FOR:



Health Care Coverage



Child Care



Food



Temporary Cash Assistance (for families
with minor children)



Energy Bills (heating and cooling)

Email Rachelle Thompson at rthompson@nvcc.edu for
more information or to schedule an appointment



Access Free Food at NOVA

Open to all NOVA Students & Their Families
Open during regular business hours

ALEXANDRIA CAMPUS	AA194, Student Service Center
ANNANDALE CAMPUS	CF 232 Student Life Office
LOUDOUN CAMPUS	LR249I, Financial Aid Office
MANASSAS CAMPUS	MH108, Student Life Office
MEC CAMPUS	Room 116
WOODBRIDGE CAMPUS	Check-In at WAS Front Desk



Visit blogs.nvcc.edu/wssn/ for more info



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Northern Virginia Community College

- ▶ The cohort of students who received emergency financial support in Fall 2016 passed 81.3% of their courses
- ▶ 87% of these students enrolled in Spring 2017, compared to a persistence rate of 63% (as of 1/4/17) of those who didn't receive these funds
- ▶ Student Stories
- ▶ **Our goal:** Every NOVA student will receive appropriately bundled personally impactful non-academic services; including, Education & Employment Services, Income & Work Supports, and Financial Coaching and Asset Building Services.



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academicworks

MOHELA®

WELLS
FARGO

KHEAA

SALT | American Student Assistance®

Blackboard

ReliaMax®
Helping lenders help students™

campuslogic

cuLEARN™
with THRIVENT™

Citizens
Bank

College AVE
STUDENT LOANS

ECMC

25th FAS
Financial Aid Services

EdFinancial
SERVICES

PNC

HIGHPOINT

SallieMae

Inceptia
A division of NSLP

nextgen
WEB SOLUTIONS

GREAT LAKES

faTV™

SUNTRUST

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Resources

- ▶ The Benefit Bank©:
<https://www.thebenefitbank.org/>
- ▶ Paula Scott Dehetre, Project Director, Workforce Innovation Fund/VFSN
 - pdehetre@vccs.edu
- ▶ Rachelle Thompson, Program Coordinator, WSSN
 - rpthompson@nvcc.edu
- ▶ Brad Scaggs, Coordinator of Financial Aid, VCCS
 - bscaggs@vccs.edu



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