

Life Happens:

An Evaluation of the Seminole State College of Florida/Heart of Florida
United Way/Lumina Foundation *Destination: Graduation* Program

Final Evaluation Report to the Lumina Foundation

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I. Introduction

American institutions of higher education have done very well recruiting non-traditional and low-income students and getting them enrolled in colleges and universities. Indeed, by some measures, non-traditional students, a category that includes students from low-income families, working adults, veterans, part-time students, immigrants, and people returning to college after some years in the labor force, now comprise the majority of the college student population. Unfortunately, the colleges and universities have done considerably less well keeping these students enrolled through to graduation. Reliable national statistics on retention and graduation of non-traditional students are difficult to come by. Most studies suggest that about three-quarters of traditional college and university students attain a degree within six years of matriculation; for non-traditional students, the figure is about one quarter. Many non-traditional students incur large college loan debts but never attain a degree, and for these students, time in college is often time wasted. Many institutions of higher education experiment with various strategies and interventions designed to retain these students through to a degree, but not (generally) with much success. Here we describe and evaluate an intervention that seems to work well in keeping low income and other non-traditional students enrolled in a two-year state college in Florida.

II. Detailed Statement of the Problem and Review of Previous Research

A National Perspective

National college attainment data indicate that of all students who enter college, traditional and non-traditional combined, only 40 percent graduate and obtain a degree, certificate, or high quality credential (Lumina Foundation 2015a). In Florida, the attainment rate is slightly lower, at 38.6 percent. This is far from the Goal 2025 aspiration of 60 percent degree attainment. In order to increase postsecondary attainment and reach Goal 2025, we need to understand what barriers students face, what causes the lack of persistence, and how the barriers can be overcome.

A Local Glance

In the Central Florida area, the overall attainment rate is 41 percent (Lumina Foundation 2015a). In the tri-county area, attainment rates vary from 30 percent in Osceola, to 42 percent in Orange, and 48 percent in Seminole county (Lumina Foundation 2015a). At Seminole State College of Florida where a pilot program has been conducted, the graduation rate for full-time, first-time students is only 35 percent (National Center for Education Statistics 2013). Fall 2013 to 2014 persistence rates vary from 40 percent for veteran students to 54 percent for first generation and low-income students. With the intention to support at-risk students at Seminole State, we began analyzing the causes of non-persistence identified in previous research.

Barriers to Persistence

(1) Financial Barriers: In reviewing the literature on barriers to college persistence, the most prominent barrier was a lack of financial support (See [Table 1: Crosswalk Report- Analysis of Barriers](#)). For example, at the University of Central Florida the number one reason for premature student departure was “finances” (UCF Undergraduate Student Exit Survey 2014-2015). College costs have risen more than 400 percent in the last 25 years while median family incomes have increased less than 150 percent (Johnson, Rochkind, Ott and DuPont 2009:9). According to a 2009 Public Agenda Report, 6 out of 10 students who leave college prematurely are entirely on their own financially with no one available to help pay their college costs. In contrast, 6 out of 10 who completed their degrees did so with familial financial support (Johnson et al 2009). The evident effect of family financial support on completion rates is a particular concern now that half of today’s students support themselves financially (Lumina Foundation 2015b). Moreover, for the majority of students, financial aid alone does not resolve their financial burdens; students who receive financial aid, that is, still have continuing financial needs (Chapolt, Cooper, Johnson and Karandjeff 2015). For low-income students, the barrier to college attainment is more than tuition, books, and fees. The barrier is “...a lack of access to adequate housing, food, transportation, health care and child care, as well as financial, tax and/or legal services” (Chapolt et al. 2015:2).

So the principal reason why non-traditional students fail to attain their degrees is that they run short of money and have no recourse but to leave school and increase their labor force participation.

(2) Work & Family Obligations: Many nontraditional students are now turning to community colleges to gain the skills and education needed to achieve upward mobility in the workforce (Pleasant McDonnell and Soricone 2014; Chapolt et al. 2015). Many of these students must manage a combination of work and family obligations, while at the same time attending school (Princiotta, Lippman, Ryberg, Schmitz, Murphey, and Coope 2014; Lumina Foundation 2015b). Recent studies show that about half of all college students are workforce participants. Among community college students, 60 percent work at least 20 hours per week (Bowles-Therriault and Krivoshey 2014; Johnson et al. 2009). As one student explained, balancing work and school is often a challenge:

“Yeah, I think [working and going to school] was hard. You want to work so that you can help pay off [your tuition and loans] so you don’t have this accumulating debt. I think, for me, it always got in the way. I didn’t have enough time in the day to get everything done” (Johnson et al. 2009:6).

Work obligations may interact with family commitments, since many non-traditional community college students are married, have dependent children, are single parents, or have assumed responsibilities to older parents (Bowles-Therriault and Krivoshey 2014; Pleasant McDonnell and Soricone 2014; Princiotta et al. 2014). Students with financial, work and/or family obligations face increased challenges to completion and thus experience half the school completion rate of traditional students (16 versus 38 percent) (Princiotta et al. 2014; Lumina Foundation 2015b).

Table 1: Crosswalk Report- Analysis of Barriers

SOURCES	Financial barriers	Family obligations	Full or part-time work	Lack of Support	Part-time student	Medical reasons	Access to Transportation
1. University of Central Florida	✓	✓				✓	
2. American Institute for Research	✓	✓	✓	✓	✓		
3. Bill & Melinda Gates Foundation	✓	✓	✓	✓			
4. Child Trends	✓	✓	✓	✓	✓		✓
5. Community College Completion Corps	✓	✓	✓		✓		
6. Jobs for the Future	✓	✓	✓	✓		✓	✓
7. Journal of College Student Development	✓			✓			
8. Lumina Foundation	✓	✓	✓	✓	✓	✓	✓
9. National Postsecondary Education Cooperative	✓	✓		✓	✓		

(3) Lack of Familial Support (Other than Financial): Students from low-income, particularly first generation households often lack the support and skills necessary to navigate the complex bureaucracies of higher education (Chapolt et al. 2015; Kuh, Kinzie, Buckley, Bridges, and Hayek 2006). Without a home or community environment that emphasizes the importance of college and college completion, students who are already at-risk face yet another layer of difficulties (Bowles-Therriault and Krivoshey 2014; Johnson et al. 2009; Reason 2009). As stated by Kuh and colleagues (2009), “Aspirations and family support foreshadow student success. Planning for college and postsecondary activities as early as the eighth grade increases the prospects for completing college” (p.22). Even when first-generation parents are supportive of their child’s college education, they may still face limitations in their own knowledge, resources, and capabilities (Kuh et al. 2006). Low-income and first generation students are less likely than traditional college students to agree that college is important to their success and often lag behind in the college application process (Johnson et al. 2009; Kuh et al. 2006). It has been known for more than a half-century that the single best predictor of a student’s educational attainment is the parents’ educational attainment. College educated parents, in short, bestow important advantages in knowledge, experience, resources, and capabilities on their children and thereby produce college-educated children.

(4) Part-Time Enrollment: When students are underprepared and overextended, they often “delay entry into postsecondary education after high school, enroll part-time or inconsistently, disengage from school, or in many cases, drop out altogether” (Chapolt et al. 2015:2). Approximately 40 percent of the general college student population and 60 percent of community college students attend school only part-time (Lumina Foundation 2015b; Chapolt et al. 2015; Community College Completion Corps undated). The majority of studies of degree non-completion among nontraditional students identify part-time enrollment as a risk factor to persistence and degree attainment. Even when given twice as long to complete their degrees, no more than a quarter of part-time students were able to graduate (Lumina Foundation 2015b).

(5) Medical and Transportation Issues: For most students, barriers to persistence do not operate independently of each other. Rather, financial issues, work and family obligations, lack of familial supports and enrollment status often work together to deter college completion. Part-time students, who are likely in school part-time because of their work and family responsibilities, have limited financial aid and benefit options, including restricted (or no) health insurance coverage (Community College Completion Corps, N.d.). Health issues combined with a lack of access to health care prevent students from attending classes or covering the costs of tuition (UCF Undergraduate Student Exit Survey 2014-2015; Pleasants McDonnell and Soricone 2014). Likewise, financial barriers may complicate access to reliable transportation to and from school (Pleasants McDonnell and Soricone 2014; Chapolt et al. 2015; Princiotta et al. 2014). While unexpected life events (such as car repairs, illness, and financial aid delays) may be a bump in the road for more affluent students, they can spell the difference between college completion and premature withdrawal for at-risk students.

(6) Addressing the Veteran Student: While veteran students deal with many of the same barriers to persistence as other nontraditional students, they also face a unique set of challenges to college completion (O’Herrin 2011; National Conference of State Legislatures 2014). Many returning veteran students are older and have financial and family responsibilities (O’Herrin 2011;

National Conference of State Legislatures 2014; Cate 2014). They are also dealing with the often-difficult transition back to civilian life, while at the same time trying to navigate through complex VA benefits, steer themselves through the higher education system, and cope with emotional or physical disabilities (National Center for PTSD undated; National Conference of State Legislatures 2014). Through the auspices of the *Post-9/11 Veterans Educational Assistance Act of 2008* (commonly referred to as the Post-9/11 GI Bill), over one million veterans have returned to postsecondary educational institutions (Cate 2014). Veterans are often the first in their families to attend college and frequently enroll as part-time students (National Conference of State Legislatures 2014). One study of over 800,000 veteran students found that half (52 percent) were able to persist through to a postsecondary degree or certificate (Cate 2014). This exceeds the degree completion rate of non-traditional students in general and is a huge step towards Goal 2025. However, on average, veteran students take an average of 5.1 years to complete their associate's degrees and 6.3 years to complete their bachelor's degrees (Cate 2014).

(7) Conclusion: Barriers to Persistence: As Bowles-Therriault and Krivoshey (2014) conclude, "Life experiences can have a direct effect on persistence, in some cases by altering the degree to which a student is able to focus on their college education" (p.6). Clearly, there are many factors implicated in the lower degree completion rates of nontraditional students, but the barriers, while formidable, do not seem insurmountable. And clearly, they must be overcome, somehow, if Goal 2025 is to be attained. In order to improve graduation rates, institutions of higher education, communities, and government must make every effort to address not just the academic needs than non-traditional students bring to the table, but the entire panoply of needs that interfere with degree completion.

III. Process Evaluation

Program Objective

Destination: Graduation is a program funded by the Lumina Foundation and implemented through the support of Heart of Florida United Way and Seminole State College of Florida and designed to address and resolve many of the barriers to college persistence and completion that have just been enumerated. The program, described in detail later, provides small sums of cash assistance to help students, weather short-term difficulties that might otherwise interfere with their educational progress. The present section of this report describes the program and its educational setting in detail and discusses the important implementation lessons learned; the following section presents data on the (generally quite favorable) effects of the program intervention on semester-to-semester persistence of non-traditional students.

The purpose of *Destination: Graduation* at Seminole State College of Florida of Florida is to provide emergency assistance to students who are at-risk of dropping out of college for nonacademic reasons. The program specifically targets low-income, first generation and veteran students who have been shown in previous research to have an increased risk of dropping or stopping out due to financial and other barriers. The goal is straightforward: To ensure that every student has the same opportunity to graduate and attain a high-quality degree or industry certification.

Program Description & Model

Destination Graduation works through leveraging Heart of Florida United Way's 2-1-1 Helpline¹ to connect students to more than 2,000 community resources and emergency grants. [See Figure 1: Destination Graduation Logic Model](#). This includes wraparound services such as housing, food pantries, public benefits, and access to health care. The program embeds a 2-1-1 intake specialist and a case manager at multiple Seminole State campus locations, so students are able to meet with someone on campus and receive immediate access to services and support.

The 2-1-1 specialist and case manager work hand-in-hand with Seminole State support staff to address the holistic needs of students. This involves collaborating with various departments to identify and recruit at-risk students, and connecting students to robust campus supports. Holistic supports include making sure students are maintaining financial aid, reviewing educational plans with advisors, and locating additional resources and scholarship opportunities on campus.

In addition to referrals to 2-1-1, the program also disbursed targeted emergency funds (for low-income and veteran students) that provided direct dollars to students in financial crises. In order to qualify for the emergency grants, students had to demonstrate that (1) the loss of income was unforeseen or unanticipated and (2) they had the ability to meet their basic needs and persist in college after assistance was provided. Students were referred to the program through faculty, staff or student referrals, and targeted marketing messages.

Description of the Education Setting

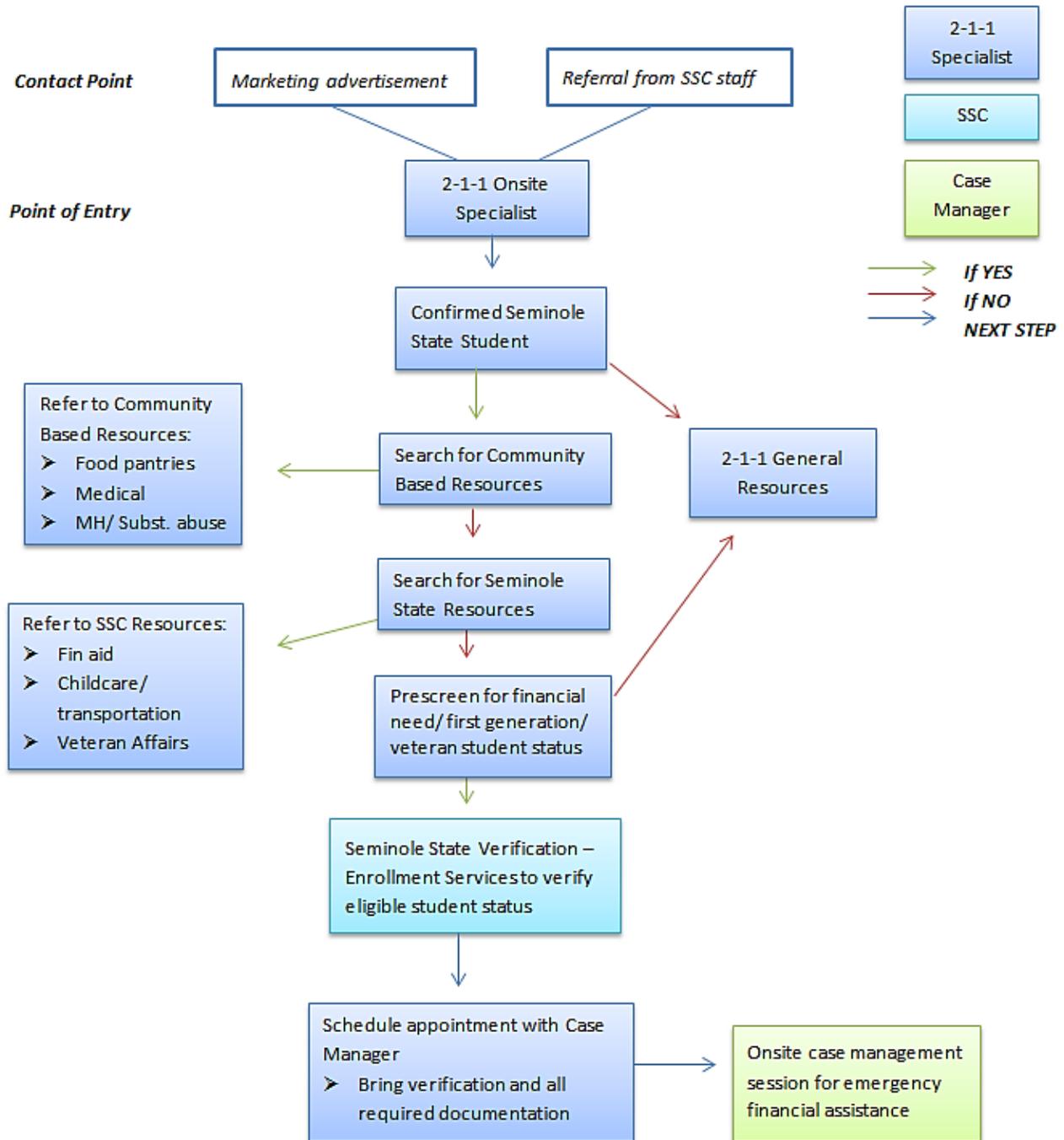
Seminole State College of Florida is a full-service education provider, offering six bachelor's degrees; various two-year college-credit degrees (A.A., A.S., and A.A.S.); specialized career certificates; continuing professional education; adult education; and an array of culturally stimulating events and timely guest speakers. The College enrolls just over 29,000 students across four campuses in Seminole County including Sanford/Lake Mary, Altamonte Springs, Heathrow and Oviedo. Almost 50 percent of the students enrolled depend on some type of financial aid.

Number of Students Served

During the program pilot year 2015- 2016, there were 458 Seminole State 2-1-1 contact points, representing 354 individual students. Of the students who contacted 2-1-1, 248 were scheduled for an emergency financial assistance appointment with the Destination Graduation case manager; 57 percent completed an appointment and 43 percent cancelled or did not show. Fifty-five percent of students who completed an appointment were approved for emergency financial grants and 45 percent were denied, representing 142 total appointments completed.

¹ United Way 2-1-1 is a free, confidential referral and information helpline and that connects people of all ages to the essential health and human services they need, 24 hours a day, seven days a week. For more information, visit unitedway.org/our-impact/featured-programs/2-1-1.

Figure 1: Destination: Graduation Logic Model



Demographics

Demographics of the population served are summarized in [Table Two](#).

Of the 142 appointments completed, 11 students were duplicate visits. This left a total population size of N = 131 students who were served by the program. The average age of students served was 31 (range: 18 to 60 years old). This reflects the general demographics of the Seminole State College of Florida student body, with an average age of 27 for the 29,321 undergraduates enrolled (Setzer et al. 2016).

The majority of students who completed an emergency financial assistance appointment were female (72 percent), about a quarter were male (27 percent), and one percent of students were transgendered. Half of the students served identified as Black or African American, followed by White or Caucasian (27 percent), Hispanic or Latino (20 percent), and Multicultural (three percent). When comparing this to the general population data for Seminole State College of Florida, we found a higher representation of female students requesting emergency financial assistance (54 to 72 percent) and a significantly larger percentage of African American students in the population served by the program (17 to 50 percent).

Over half of students served lived in households with dependent children for whom they were responsible (53 percent), with 42 percent of those households being single-parent families. Forty-four percent of households were single with no children, and three percent were described as married with no children.

Most students stated that they were working at least part-time (62 percent), followed by a third who stated they were unemployed (35 percent) and three percent whose status was “homemaker.” Half of students served were enrolled full-time (12 or more credit hours), 43 percent were enrolled part-time (at least 6 credit hours), and seven percent were not currently enrolled (between terms, or returning to college). Nine out of every 10 students who completed a financial assistance appointment were eligible for a Federal Pell Grant (88 percent). Most students were also first-generation² (69 percent), and 12 percent of students served qualified for assistance as Military Veterans.

The number one source of student referrals was faculty and staff (77 percent), with a majority of those referrals coming directly from Counseling & Advising. Other referral sources included word of mouth referrals (12 percent), and e-blasts and marketing messages (11 percent).

² A first-generation student is defined as a student whose parent(s) or legal guardian(s) did not complete a four-year degree (Center for Student Opportunity N.d.)

Table 2: Demographics of Students Served

Demographics				N = 131
Mean Age	31 (Range 18- 60)			
Gender	Female: 72%	Male: 27%	Transgender: 1%	
Race/ Ethnicity	Black/African American: 50%	White/ Caucasian: 27%	Hispanic or Latino: 20%	Multicultural: 3%
Employment Status	Full-Time: 31%	Part-Time: 31%	Unemployed: 35%	Homemaker: 3%
Enrollment Status	Full-Time: 50%	Part-Time: 43%	Not Currently Enrolled: 7%	
Eligibility	Pell Eligible: 88%	First-Generation: 69%	Veteran: 12%	
Household Type	Single (No Children): 44%	Single (w/ Children): 42%	Married (w/ Children): 11%	Married (No Children): 3%
Referral Source	Counselor/ Advisor: 59%	Faculty/ Staff: 18%	Word of Mouth*: 12%	Email/ Marketing: 11%

*Includes 11 students (or 8 percent) of referrals through calling, texting or chatting with United Way 2-1-1

Reasons for Requesting Assistance: Addressing “Why Do Students Need Help?”

When asked “What is your reason for today’s visit?” three major themes emerged (N = 142) which include loss of financial aid, loss of employment and a major family event. The number one reason students requested assistance (43 percent) was loss of federal financial aid. This includes: 1) account holds/ return of Title IV funds after withdrawing from a course or courses; 2) delays in the reception of financial aid; 3) financial aid suspensions, in which the student may be eligible for reinstatement upon meeting Standards of Academic Progress³; and 4) exceeding the maximum timeframe for degree completion, after which the student is no longer eligible for federal financial aid.

Title IV of the Higher Education Act authorizes financial grants, loans and work study programs for students enrolled in institutions of higher education. These federal regulations require institutions to repay funds if students withdrawal from courses which is called return to Title IV. In addition, the regulations require students to maintain academic progress while enrolled and requires colleges and universities to develop policies regarding students’ grades and pace of completion in order to maintain Title IV funds.

For many low-income students, financial aid plays an integral role in maintaining their financial stability and meeting basic needs. A delay in the release of financial aid funds may be enough for a low-income student to fall behind on rent, utilities or a car payment. This also means that if financial aid is suspended or capped, students are not likely to have the resources to pay for their tuition out of pocket. Lastly, if a student withdraws from a class for nonacademic or academic reasons, the inability to repay a financial aid hold often *becomes* the emergency or crisis that prevents them from re-enrolling at the institution. Later, we review this cyclical relationship: where loss of financial aid causes crises but where financial aid is the resource that could resolve the issue and restore long-term financial and academic sustainability to the student.

The second most common reason students reported needing financial assistance was loss of employment or reduction of work hours (18 percent). Many of the students served in the Destination Graduation pilot program are nontraditional students.⁴ These are students who are juggling multiple responsibilities, including work and family responsibilities, and are financially independent. When work hours are reduced, or there is a gap in employment, a significant financial burden is placed on students, who frequently must choose between paying the bills and continuing their education. As one student explained:

³ Seminole State College of Florida defines Standards of Academic Progress (SAP) as meeting the following criteria: (1) A student must maintain a minimum 2.0 cumulative grade point average, (2) A student must successfully complete at least 67% (Student Completion Rate) of all Seminole State courses taken, and (3) A student must complete their degree within the 150% time frame.

⁴ The National Center for Education Statistics (2015) defines nontraditional students as meeting one of seven characteristics: delayed enrollment into postsecondary education; attends college part-time; works full time; is financially independent for financial aid purposes; has dependents other than a spouse; is a single parent; or does not have a high school diploma.

I got in two car accidents in the same week ... and I wasn't able to go to work. As a result, I fell behind on my bills and found myself in eviction. After doing some research I came across Destination Graduation and reached out to them... I went from not knowing how I was going to pay my rent and if I would be able to finish school, to maintaining housing and being able to stay in school in a matter of days.

The third major theme, reported by 10 percent of students, was a financial emergency caused by a major family event or break-up. This could be the loss of a household provider, separation or divorce, domestic violence, or a new child.

Many of the students who were assisted by the program can be described as the local community's United Way ALICE population. ALICE is an acronym for Asset Limited, Income Constrained, and Employed (Hoopes Halpin et al. 2014), or what was once described simply as the working poor. United Way of Florida estimates 2.1 million Florida households who are above the Federal poverty line but below the ALICE threshold. In all, the ALICE analysis in Florida found that 45 percent of Florida households are struggling to support themselves. And this figure certainly includes Seminole State College of Florida students who are working low-wage jobs in retail, customer service, or food service and struggling to afford basic necessities – the students for whom an unexpected event or break up can be the difference between “just making it” and being unable to keep the lights on or pay the rent.

Other reasons for student financial assistance requests included loss of housing (7 percent), medical or health related expenses (7 percent), transportation issues or car repair (6 percent), interruption of or waiting for benefits (4 percent), and gaps in childcare or other (5 percent).

Requests for Service and Types of Service Provided

Of the 458 2-1-1 student contacts, the majority (73 percent) were referred to and screened for the Emergency Persistence Funds. Almost a fifth (17 percent) of students were referred to housing resources, such as low-income housing providers and other rental payment assistance programs. Eight percent of student contacts were referred to food pantries or food assistance programs, and seven percent were referred to other educational resources. Additional 2-1-1 referred services included utilities assistance; healthcare resources; tax, legal and credit assistance; and affordable child care (six, four, four, and two percent respectively).

Of the 142 Emergency Persistence Funds (EPF) appointments, the most frequently mentioned need for which funds were requested was help paying tuition holds or gaps (39 percent). Of these, 18 percent of requests were for past due tuition holds. This includes the Return of Title IV Funds (often referred to as R2T4), institutional repayments, and Post-9/11 GI Bill overpayments. To emphasize a critical point, these are students who have already withdrawn from their classes and are past whatever crisis they encountered, but now do not have the financial means to pay holding fees ranging from \$100 to \$1500. Some students withdrew from classes due to medical issues, others withdrew when childcare arrangements fell through, and some withdrew because balancing work, family and school obligations just became too much. Whatever the proximal reason for withdrawing, the outcome was the same: these low-income, financially marginal students were unable to continue their college education.

Seventeen percent of tuition assistance requests were for current tuition gaps, such as financial aid suspension (no financial aid available until SAP is met or a SAP Appeal is approved), GI Bill benefits not certified for the present semester (again, to be reinstated when academic performance is improved), enrollment in classes outside of a designated degree plan, and reaching the maximum allowable limit of financial aid. Students who were approved for current tuition requests were typically mid-crisis and indicated (1) unforeseen financial need and (2) the ability to regain financial and academic sustainability and re-enroll or graduate the following semester. The remaining 4 percent of tuition requests were for “other gaps,” such as technical problems with the FAFSA application or third attempt course fees.

Outside of tuition requests, one out of every four requests was for housing assistance (27 percent). This includes students who fell behind on rent because of lost hours at work or unanticipated life events, or were just getting back on their feet and could not afford rental deposit fees. This was the case for Lauren⁵, a student who was assisted during the program’s pilot year, who was living in a women’s shelter after leaving a domestic violence situation. Lauren was in her first semester of college, having returned to school later in life to provide better support to her newborn baby. She had lost hours at work, got behind, and was just starting to pick up the pieces. She knew she could afford to pay rent on an apartment, but she did not have enough money to pay the security deposit and other move-in fees. Lauren was assisted by Destination Graduation and was able to rein in her expenses and enroll the following semester.

The third primary request of students in need of emergency financial assistance was for utilities assistance (14 percent). This was followed by requests for transportation or car repairs, textbook assistance, computer and internet access, childcare, disability testing, and healthcare costs (six, four, three, two, one and one percent respectively). An additional three percent of requests were for general or long-term costs that fell beyond the scope of the Destination Graduation program.

Lessons Learned

Throughout the process of establishing *Destination: Graduation*, both Heart of Florida United Way and Seminole State College of Florida recognized the importance of collaboration. Often, nonprofit agencies play the role of vendor to institutions of higher education, providing stand-alone services for a fee, rather than working with those institutions in a partnership to better serve students and meet the collective goals of the community. Developing a true partnership allowed for shared accountability and ownership. This included monthly leadership meetings with key leaders from both organizations, in which data and metrics were presented for continuous improvement. The collaboration also enabled the program to utilize diverse marketing strategies to better reach students. This included e-blasts, digital boards, student message centers, and palm cards and fliers for staff to keep on hand for students.

Nonprofits and United Ways in particular have a unique ability to provide community resources and core competencies in the distribution of emergency assistance to institutions of higher education. Locating and navigating resources can be confusing for students and faculty alike; by providing 2-1-1 onsite support the college benefited from having over 2,000 community

⁵ Pseudonyms have been used to protect the anonymity of students served by the Destination Graduation program.

resources easily available to at-risk students. Similarly, while other colleges are attempting to offer emergency grant dollars to students, they often lack the knowledge and time to vet students and case manage nonacademic crises. While resource database systems come at a high price for colleges (upwards of \$60,000 to \$70,000 projected by some agencies), a partnership model allows nonprofits to staff and more effectively reach target demographics, while placing resources in the hands of students at no or minimal costs to the institutions.

The next layer to the cooperative partnership was the onsite integration of Destination Graduation at Seminole State College of Florida. Originally, the program was housed offsite; students had the option to contact Heart of Florida United Way 2-1-1 and, if eligible, be scheduled a financial assistance appointment. The appointment was scheduled with a third-party agency that was responsible for managing and allocating the emergency grants. It quickly became apparent that students were not reaching out, and when they did reach out, they struggled with transportation or finding the time between school, work and family responsibilities to travel to an outside agency. Seminole State allowed the program to have a permanent space in the Academic Advising office of two of their campus locations, to which students could be directly referred by faculty and staff and receive immediate help. This streamlined the referral process for staff and normalized support services for students.

What was observed in the early stages of the pilot year was identified as a lack of student help-seeking behavior. Help-seeking behavior can be defined as a collaborative process in which individuals seek out others to help them manage the challenges they are experiencing (Laxson, 2014). Many students encountered during the pilot year exhibited resistance towards asking for or actively seeking out help. Some students were hesitant even to call 2-1-1 (which requires very little effort) and other students would only seek help after exhausting all possible options and personal resources. During appointments, students often appeared apprehensive or defensive, evidently attempting to convey the message that asking for help was not a normal situation for them, that they were typically self-reliant.

Research has shown, of course, that stigma is one of the primary barriers to students seeking help (Eisenberg et al. 2009). According to Laxson (2014), stigma occurs at three levels: public stigma, self-stigma, and personal stigma. Public stigma refers to negative societal stereotypes or prejudices about a group of people (such as those in need of financial assistance); self-stigma is the internalization of public perceptions (“I really cannot make it on my own, I am the stereotype of a young single-parent”); and personal stigma, the personal attitudes people have about a public stigma (“what does this say *about me*, I am fine with other people needing help, but I never expected to need assistance myself”). All of this functions to deter students from seeking help because doing so “spoils the identity and the expectations that the college student is independent, self-reliant, capable, and competent” (Laxson 2014: 9).

A final lesson learned is that institutions of higher education need to review their own institutional policies that may have unintended negative impacts on low-income students, while maintaining the requirements of Title IV in the Higher Education Act. This is one of the six strategies from Lumina’s *Beyond Financial Aid* to increase support of low-income students (Chapolt et al. 2015). The number one reason students requested financial assistance and the number one request for service in Destination: Graduation was for issues related to their federal financial aid. While financial aid gaps, holds and caps are necessary for various more or less

obvious reasons, some consideration must be given to policies that will mitigate the negative effects on vulnerable populations. This includes clear communication to students on timelines for disbursements and due dates so students have the opportunity to save or work more hours in anticipation of a financial need. Destination: Graduation often bridged the gap between Advising and Financial Aid, ensuring students who planned to switch majors or take classes outside of their degree plan understood the financial aid repercussions of academic decisions. This also means keeping students informed of their SAP status, degree plan, and credit hours, so they are mindful of the possibility of losing their financial aid (rather than finding out after fees are due and being unable to pay the bill). An automated notification system on a student portal would be beneficial in ensuring that students receive timely notifications and updates on their financial aid status. Although a requirement of Title IV, tuition holds (such as R2T4 or institutional repayments) place a significant burden on students trying to re-enroll or complete college. Students who have withdrawn from classes due to medical conditions, work conflicts, lack of childcare, and the like often cannot afford to repay holding fees to return to college. Institutions of higher education would benefit from revisiting withdrawal policies, which prevent low-income students from returning and completing their education. More generally, higher education needs to think more creatively about how to use financial aid resources to retain students through to degree completion.

What we learned in the implementation of Destination Graduation is that offering students access to emergency resources and funds provides a much-needed safety net that allows them to remain in school. Life happens, and the resulting expenses are often unpredictable. An emergency car repair, lost hours at work, or a sudden medical condition can make it difficult for low-income students to stay in or return to college. For students who live month to month, an emergency financial crisis can be enough to derail their educational plans. Access to community resources, campus supports, and emergency aid support students in overcoming nonacademic barriers and enable low-income and non-traditional students to attain a college degree or credential that would otherwise be beyond their grasp.

IV. Program Outcomes

Compared to What?

Our analysis of program outcomes is based on comparisons among five groups: (1) Seminole State College of Florida students as a whole; (2) low-income Seminole State College of Florida students as a whole; (3) students who approached the program for assistance but were denied; (4) students who approached the program for assistance but were only given a referral to community resources that might be available to them; and (5) students who approached the program for assistance and were given some degree of direct financial assistance.

While a comparison of all students and low-income students at Seminole State College of Florida provides a helpful baseline for measurement, it is safe to assume that every student who approached the program for assistance had run into some problem or issue for which they needed assistance. Thus, the best comparison for purposes of evaluating Destination Graduation is between those who approached the program but were denied, versus those who approached the program and received direct financial assistance.

Re-enrollment Rate Analysis

[Table Three](#) shows the basic data for the outcomes of Destination Graduation. Several points of explanation are in order:

Average re-enrollment rates were gathered from students enrolled from Fall 2015 through Fall 2016. For example, students served in Fall 2015 were counted as “re-enrolled next semester” if they re-enrolled or graduated in Spring 2016. Students enrolled in Spring 2016 were counted as “re-enrolled next semester” if they enrolled or graduated during Summer 2016. With Pell grant regulations, many students do not take summer classes so re-enrollment rates for spring students would be higher if re-enrollment in Fall 2016 was examined (rather than just summer).

Nonetheless, the important point is that re-enrollment was measured identically in each of the five groups examined. Data is measured from Fall 2015 through Spring 2017 reenrollment.

Low income students are defined as students who have an Estimated Family Contribution (EFC) of \$0 based on tax records submitted with the FASFA form. Meaning, the family has no ability to pay for the costs of college tuition. This population receives the highest Pell grants allowed due to their low economic status.

Table 3: Outcomes Analysis

Status	Number of Students*	Re-Enrolled Next Semester	% Re-Enrolled
SSC Students Total Headcount Enrolled	69,796	49,388	71%
SSC Students Low Income (EFC=0)	17,436	12,009	68%
Destination Graduation Served	89	74	83%
Destination Graduation 2-1-1	42	26	62%
Destination Graduation Not Served	89	54	61%

*Note: The *Number of Students* is an aggregate count of duplicate students re-enrolled or graduated at Seminole State College of Florida. The actual Total Headcount Enrolled at Seminole State College of Florida for Fall 2015- Fall 2016 was 35,884. The actual number of Low Income (EFC = 0) students enrolled during Fall 2015- Fall 2016 was 9,236. Likewise, Destination Graduation students may appear in multiple categories, as the same student may have interacted with the program over multiple terms. The unique number of students to contact Destination Graduation was 354 (some outcomes data missing on 2-1-1 intervention students based on point of entry).

Results

Over all, for the semesters examined in these data (Fall 2015 through Fall 2016), the weighted average of term to term reenrollment rate for all SSC students is 71 percent. For low-income (EFC=0) students that rate drops three percentage points for an average term to term reenrollment rate of 68 percent. While most national data is measured as Fall to Fall persistence and retention, for the purposes of this program we thought the most accurate measure of success with short term intervention would be the continuation (re-enrollment) of students into the next term. Thus, the results of the Destination Graduation pilot program at Seminole State College of Florida will be measured as the successful reenrollment of students into the subsequent semester.

The remaining three groups shown in the table all experienced some crisis or issue during the time period studied that brought them to the attention of Destination Graduation (N = 220). Some of those in crisis could not be helped at all (N = 89); their reenrollment rate is 61 percent, the lowest figure shown in the table. These are students who cancelled, did not show for their appointment, or were denied assistance. Students were denied emergency assistance for various reasons, including when they lacked proper documentation or verification for payments, did not demonstrate the ability to meet their basic needs or continue their academics after assistance was provided, or submitted general and/or long-term requests for assistance.

Another group (N = 42) were only given a 2-1-1 referral and/or transportation assistance (bus pass or gas card) and not provided with any financial assistance. These are students who either did not present an immediate financial need or did not meet the eligibility criteria for the program (See Appendix A). The reenrollment rate for this group of students was only marginally improved, to 62 percent.

Finally, there are those students who were in crisis and received direct financial assistance from Destination Graduation to help alleviate the immediate need; their reenrollment rate is the highest shown in the table, 83 percent. The majority of students in this population received assistance from the Emergency Persistence Funds (75 of 89 students), with 14 students representing referrals made to financial aid for grant awards, earlier loan disbursements, etc. to alleviate the immediate financial need. The population served group showed a $(83-68/68 = 15/68 =)$ 22 percent improvement over the reenrollment rates for all low-income Seminole State College of Florida students as a whole, and a $(83-61/61 = 22/61 =)$ 36 percent improvement over students who experienced crisis but were unable to receive assistance from the program.

Two evident conclusions emerge from this analysis:

1. Providing referrals to community resources to students in need has at best a marginal effect on reenrollments. We discussed earlier the barriers to help-seeking behavior among non-traditional college students. Many students were hesitant to reach out to a 2-1-1 specialist, or follow through with recommendations or referrals to resources. More times than not, a referral to affordable housing, food pantries or assistance programs, a bus pass or gas card, and so forth were not enough to ameliorate the underlying problem, which can simply be defined as a lack of available funds to overcome a financial crisis.

2. Referring students to community resources *and* providing them with modest amounts of financial assistance to weather their life crises, in contrast, appears to have strongly significant positive effects on reenrollment rates. Our analysis of results shows that financial intervention paired with wraparound supports are able to drive-up reenrollments in this group, well above the institution-wide average for all and low-income students.

V. Conclusion

Clearly, *Destination: Graduation* was successful in improving retention rates of low-income, non-traditional and veteran students against all comparison standards. As we discussed in the review of previous research, for low-income students, the barrier to college attainment is more than tuition, books, and fees. The barrier is "...a lack of access to adequate housing, food, transportation, health care and child care, as well as financial, tax and/or legal services" (Chapolt et al. 2015:2). If a student is struggling to meet their basic needs, academics are no longer able to take first priority. Food has to be put on the table and a roof over their heads. The problem for low-income students, which has been found in previous research and validated here, is when life gets in the way of continuing and completing a college education. The Destination Graduation program at Seminole State College of Florida has proven that short-term financial intervention and wraparound supports can help students to overcome barriers in their lives and have a more equitable opportunity to graduate and attain a college degree.

Appendix A: Destination Graduation Screening/ Eligibility Form

1. Are you a Seminole State Student (enrolled in the current or one of past two semesters)?
 - Yes - continue screening
 - No - Treat as normal 2-1-1 contact

2. Have you seen the Destination Graduation case manager in the last 30 days, or do you currently have an appointment for any type of financial assistance?
 - Yes - Unfortunately, clients are only eligible for one appointment in the same 30 days
 - No - continue screening

3. Have you ever served in the military (veteran)?
 - Yes - go to question 6
 - No - go to question 4

4. Are you a first generation student (parents did not complete 4-year degree)?
 - Yes - go to question 6
 - No - go to question 5

5. (If no to 3 & 4 ask :) Based on your FAFSA results do you qualify for Federal Financial Aid OR a Pell Grant in the last year?
 - Yes - continue screening
 - Don't know - continue screening
 - No - refer other services & treat as a normal 2-1-1 contact

6. Do you currently have any income coming into the home? (food stamps do NOT count as income)
 - Yes - go to question 8 to continue screening
 - No - go to question 7

7. Has an adult been approved for financial aid, cash benefits, unemployment, a future job or had continuous employment for 1 year prior to being laid off?
 - Yes - continue but, they must bring proof of approval for financial aid, cash benefits, new job, or documentation of laid off in last 60 days after 1yr employment
 - No - Unfortunately, you are not eligible for an appointment. Refer to Seminole State specific resources & treat as normal 2-1-1 contact.

8. Do you have a valid Picture ID for everyone in the household 18 or older?
 - Yes - continue screening
 - No - please call back when you have the necessary documentation (refer to appropriate agencies to assist with documentation)

9. Do you have SS cards for all household members or an original legal document showing the SS#?
 - Yes - continue screening
 - No - please call back when you have the necessary documentation (refer to appropriate agencies to assist with documentation)

10. Do you have the birth certificates of all the dependents (children) they care for?
Yes - continue screening
No, but client has 1 of the following - passport, DCF record with name & DOB, school or immunization record with DOB and guardian- Keep screening
No - please call back when you have the necessary documentation (refer to appropriate agencies to assist with documentation)
11. Do you have proof of income for all adults (financial aid, pay stubs, letter of hire, food stamps, SSI, unemployment, child support, any other income.)?
Yes - continue screening
No - please call back when you have the necessary documentation (refer to appropriate agencies to assist with documentation)
12. Do you have the bills and expenses for the household for the last month?
Yes - schedule a Seminole State Fund appointment if available and tell them to bring their verification form from Seminole State
No - Please call back when you have the necessary documentation (refer to appropriate agencies to assist with documentation)

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