

Form A: Title Page

Montana College Access Challenge Grant Sub-Grant Application Coversheet

Institution: University of Montana Western	
Project Director: Erica (Ricki) Jones	Telephone: 406-683-7893
FAX Number: 406-683-7510	E-Mail: e_jones@umwestern.edu
Campus Mailing Address: 710 South Atlantic, Dillon, MT 59725	
Finance or Business Office Contact, Name & Title: Liane Forrester, Director of Business Services	
E-mail: l_forrester@umwestern.edu	Telephone: 406-683-7530
Certification by authorizing official (V.P. of Student Services or equivalent)	
Name: Susan Briggs	Title: Vice Chancellor, Administration, Finance & Student Affairs
Signature: 	

Project Abstract

The University of Montana Western seeks funding to create an innovative, embedded, collaborative financial literacy program. The program would utilize a data-driven approach to identify low income, high-risk students and underrepresented groups.

The program, governed by a Financial Literacy Advisory Council, will utilize a broad range of activities, interventions, referrals, direct contact and communication. The end goal is to provide both targeted and campus wide financial literacy education to our students to ultimately increase student success. For the purposes of this grant, student success as a long-term goal is measured by reduced time to degree, reduced student loan debt, increased completions and improved financial literacy.

With the broader goal of increased student success in mind, Montana Western will achieve three specific goals and objectives:

1. Develop an embedded, coordinated and collaborative student financial literacy program to augment and localize current state-wide efforts and elevate financial literacy as a serious campus issue.
2. Establish a data driven process to identify and target high-risk students with additional focus on low-income, Pell eligible students and underrepresented populations utilizing established best practices.
3. Develop a direct, integrated means of providing financial literacy assessment and education to the student population at large.

Additionally, Montana Western will position itself to sustain success beyond the grant year by employing the Montana University System published Financial Literacy Best Practices to foster a culture of awareness and change among students, faculty and staff thus designating financial literacy as a shared responsibility. A successful program will enhance and extend existing state-wide efforts, provide a consistent means of delivering financial literacy education, and cement financial literacy as an integral part of student success among Western's constituencies.

Project Narrative

1. Demonstrated Need

Montana Western meets the criteria for Federal Title III designation establishing it as an institution with a low-income demographic. 44% of Montana Western undergraduate students receive Pell Grant awards. 50% of all students are considered to be at poverty level based upon EFC. We have had a TRIO Student Support Services program since 2001 and qualify based on a high percentage of students who are first generation, have a documented disability and/or are low income.

The Early Childhood Education (ECE) distance education program majors at Montana Western have been identified as an at-risk sub population due to debt vs. median income comparisons. These students typically subsist in single income households and typically attend half-time. According to Title IV Aid rules, half-time students have a budget that includes full living expenses, which allows them to borrow nearly as much as a full-time student. Average debt for this group is nearing \$36,000 for a baccalaureate degree.

Average student loan debt and percentage of students borrowing have both increased in the last three years. Most recent semester cohort data indicates that 44% of our student population borrows with an average annual loan debt of \$4,087. Within that same cohort, 90% of Pell Grant and low income students borrow. Their average annual loan debt is \$3,813. This statistic is fairly alarming indicating that low income students will graduate with debt nearing that of higher income students. The highest annual debt group, averaging \$5,011 per year are our middle income group with federal expected family contributions (EFC) just out of Pell Grant range (4900 up to 8000). Montana Western's average debt at graduation for a four year baccalaureate degree is \$26,280 and over 29,000 for Pell range borrowers.

Montana Western's most current two-year cohort default rate of 9.1% is close to national average, however, only three reporting years ago, that figure was 1%. The new three-year rate is 12.6%. Our Perkins Loan default rate has tripled in three years, nearing 30%. While individually these figures are about average when compared nationally, they represent exponential increases at the school level. The Federal Direct Loan Program has shifted the default prevention responsibility making the schools 100% accountable for their default levels. Student Financial Services has, thankfully, shared that responsibility by assisting schools in the Montana University System providing extensive support, including a centralized default prevention service for students in repayment. This allows the schools to focus on an area where we can intervene to make an impact, preventatively, by having a strong, connected and collaborative campus financial literacy program for our students. This grant will allow us to do our part as a campus.

2. Plan of Action

Montana Western will create and implement an innovative, embedded, collaborative financial literacy program with both a broad and targeted focus by performing specific activities according to the following timeline:

- Form a Financial Literacy Advisory Council (FLAC) with all campus constituencies represented (October 2013). This group will operate under a mission statement that supports the goals and concepts of this grant, will meet regularly and will be responsible for ensuring project momentum and sustainability. This council will also have direct membership in our existing Academic and Administrative Council (AAC), formed in 2012, to unite the academic and administrative sides of the campus to meet goals and complete projects. This group will serve as a “parent” group to the FLAC, thus ensuring administrative participation, communication and support across the organizational structure.
- Hire a half-time Financial Literacy Program Coordinator (November 2013). This position is responsible for realizing the vision of the financial literacy program and the mission of FLAC. The Program Coordinator will coordinate broad and focused efforts on campus, examine opportunities for financial literacy intervention, work with targeted group on campus, and travel to Early Childhood Education sites to deliver face to face education and assessment (January 2014 – April 2014). This position will also provide a direct contact for faculty, staff and students addressing needs and concerns as they arise. The Program Coordinator will reside in the Student Success chain of command, thus ensuring both academic and student affairs accountability to the project. This position will also serve as a liaison to the larger MUS group. The Program Coordinator is an integral part of the success and sustainability of the program.
- Implement a financial literacy assessment survey to assess campus awareness and needs (December 2013). This step provides a comprehensive view of financial literacy across campus constituencies as well as establishing baseline data. The survey is multi purpose, also helping to focus the education plan and increase campus awareness with the ultimate goal of elevating financial literacy as a campus wide issue to foster a culture change.
- Provide financial literacy awareness training for faculty and staff (January 2014). Training and education, not just for students is essential to the sustainability and effectiveness of the program. This training will encourage buy-in across campus and send a consistent and unified message of the importance of the financial literacy program.

- Utilize Banner and the MUS Data Warehouse to generate report data formats that target at-risk populations and groups and establish baseline data for program use (October – December 2013). Data analysis and interpretation is essential to target specific populations and identify indicators as to how and when students should be contacted (Ongoing). Institutional research personnel will work with IT to establish a permanent means of tracking and reporting outcomes and success.
- Utilize existing Maxient software as a referral tool for students, faculty, and staff (November 2013). Maxient software affords campus the ability, within existing resources, to further identify and target at-risk students. The software also provides a means documenting the contact and tracking the referral and response for data collection purposes. A policy and protocol for using Maxient already exists on our campus for incident reporting to refer student concerns appropriately and confidentially. The Maxient policy and protocol would be expanded to include financial literacy issues.
- Examine the existing communication plan and mandatory processes for intervention opportunities (October – December 2013). This activity is crucial as it allows Montana Western to use existing avenues to communicate directly with students and parents. Opportunities for enhanced communication exist throughout recruitment, advising and registration, financial aid and tuition payment processes and block classes. All new and transfer students are required to participate in Ready 2 Rock, a campus preparedness workshop for students and parents prior to the start of the semester. Ready 2 Rock affords us a captive audience and an opportunity to begin the financial literacy dialog by presenting information on our campus program and surveying participants to assess awareness (January – August 2014). Our TRIO Student Support Services Program, through their first-year program for the freshman cohort, affords additional opportunities for reaching an at-risk population.

Both Financial Aid and the Admissions Offices direct mail to students prior to the start of the term. Financial literacy materials, specifically the Dollars and Sense workbook and Get Money Smarts cards will be mailed to students and offered as part of the Ready 2 Rock packets (January 2014). Financial literacy informational brochures separately targeting students and parents will be created by marketing and distributed via the Ready 2 Rock packets and the Financial Aid Office. All packet items are presented during Ready 2 Rock so that students and parents are aware of the resource.

- Create a requirement of financial literacy training as part of the financial aid appeals process so students fully understand the cost of extending their time to degree (January 2014). Currently, all students who go through the financial aid appeals process must visit directly with the Director of Financial Aid to hear the results of their appeal and sign a Probation Acknowledgement Agreement or an Academic Plan Agreement outlining the terms and conditions for receiving future financial aid. A standard requirement of financial literacy education will be implemented for all students who have successfully appealed to receive future aid.
- Create a broad financial literacy curriculum for students via existing Moodle software based upon recommended best practices and data indicators (December 2013). Moodle, our online learning tool, allows us to create a customized financial literacy curriculum utilizing available resources with a focus on those provided by Student Financial Services and resources provided through the Department of Education as required. Moodle also allows us to tailor financial literacy education for specific target groups using varying amounts of face to face interaction depending upon the target group. Access to all financial literacy information and services will exist via a newly created web page containing all of the resources indicated in the Montana University System Best Practices (December 2013)
- Implement a financial literacy “Hot Line” for students to call during regular office hours with any questions or concerns they have related to personal and/or educational finances (January 2014). The Hot Line would be manned in existing offices with existing staff who have received training to assist providing financial literacy concepts, and student support. The Hot Line will be a dedicated phone line marketed to students and available as part of directory information and also on the financial literacy web page. The Hot Line will give students in financial crisis a point of contact and act as a self-referral tool for identifying at-risk students needing services.
- Revise the Short Term Loan Application Process to include financial literacy training, inclusive of registering at the Get Money Smarts Website and utilizing the budgeting tool to create a reasonable budgeting plan (January 2014). Montana Western currently does this on a limited basis for “repeat offenders” but would extend the practice to all students needing short-term financing.

- Contact the leadership of student organizations to involve existing student groups on campus in disseminating the financial literacy message to foster culture change (January 2014). The Associated Students of the University of Montana Western (ASUMW) have representation on the AAC, and the University Council (UC). ASUMW leaders will be a part of the FLAC team. ASUMW also has representation on various committees including the Financial Aid Appeals Committee, Academic Standards Committee, Scholarship Committee, etc. Other student clubs and organizations (Peerazoids, Business Club, Education Club, and Resident Assistants) provide additional opportunities for direct student contact and peer education.

3. Outcomes

Montana Western anticipates outcomes on two levels; one being grant year goals that are specific and measurable goals that serve as performance indicators pointing toward the success of the program. The second, less measurable due to the grant year time frame, are broader goals of reducing debt, reducing the cohort default rate, reducing time to degree and increasing completions. All outcomes and performance indicators will be evaluated and used to determine future goals and objectives.

Grant year measurable outcomes (specifically addressed with metrics in Form B) fall into the following assessment areas:

- Project Administration

The Financial Literacy Advisory Council will be responsible for meeting at least once per block to ensure momentum and progress on the project. This committee will also review and analyze measured outcomes throughout the project and at the end of the grant year to assess success. This group as well as the Program Coordinator will also meet regularly with the assigned SFS Grant Manager. Meetings and discussion will be documented. Performance indicators are convening, documenting and communication.

- Data, Research & Analysis

Surveying with specific participation metrics will be used to assess knowledge, determine needs, and measure effectiveness of training. A minimum of three at-risk populations will be identified and targeted for training. At least five risk factors will be identified and tracked. All data will be maintained and utilized as a performance indicator both during and beyond the grant year. Moving forward, Montana Western will continue to track and analyze indebtedness, default rates, time to degree and completions beyond the grant year, with specific and reasonable goals, as indicators of long-term program success. Performance indicators are measurable data, identified target groups and identified risk factors.

- Student Contact

Specific student contact goals are indicated in order to evaluate program effectiveness. Surveys and end of training assessment are used to establish base-line data as well as performance indicators. 100% of new and transfer students will be surveyed and be introduced to the financial literacy program. Other groups will be specifically targeted for face to face interaction with specific training requirements. Performance indicators are Maxient referral numbers and documented responses, survey delivery and assessments, contact numbers for new and transfer students and for target groups, and documented Hot Line contacts.

- Faculty and Staff Training

Once per year mandatory training will take place for all faculty and staff to ensure communication about and shared responsibility to the financial literacy program. Attendance will be documented and make-up sessions offered as needed. Performance indicators are documented participation numbers for both faculty and staff.

- Student Training

Montana Western will offer no less than six financial literacy education opportunities. Participation numbers in all events will be maintained. Certain target populations will have required participation as indicated in Form B. The Program Coordinator will perform on site training for all new cohort students in the Early Childhood Education distance program. Performance indicators are documented training sessions, recorded participation numbers, documented direct training sessions, Moodle training participation numbers and assessment.

4. Long-Term Impact

As mentioned previously, the true effectiveness of our financial literacy program will not be realized during the grant year. Our measure for long term impact is indicated in our ability to utilize the FLAC, AAC as campus drivers for sustainable success. Reporting, data mining and research, once established, will be maintained and expanded in order to assure future success. While not all campuses utilize all of the software we have to leverage, at minimum the MUS Data Warehouse and Banner can be utilized throughout the system. These are base-line resources with multiple uses that do not require additional expense to maintain.

Montana Western is a small campus, which serves to its advantage for integrated and collaborative projects like this one. We have very open and established lines of communication and a team approach to management across responsibility areas. For this reason, we believe the model created here is both sustainable and would work well on other campuses of our size.

Impact beyond the scope of this project is apparent. New best practices will surface, innovations will be shared, and financial literacy will become part of the campus culture, not just at the University of Montana Western, but across the entire Montana University System. The ultimate goal is even further reaching- to educate a new generation of more fiscally responsible workforce will have benefits far beyond the state and even the nation. It is our hope that the models achieved by MUS through this grant opportunity will become the model for the nation.

5. Data Reporting

The Program Coordinator, along with institutional research personnel will be responsible for collecting and maintaining records in accordance with, but not limited to, the outcome metrics in Form B, participation numbers in surveys, trainings and events, referrals through the Maxient software system, Hot Line contacts, documented distance site visits including individual site student numbers, and all accumulated research data as part of on-going campus research. Individual offices will communicate and track data for the Program Coordinator, but will house personal student records per secure FERPA requirements (for Short Term Loan and Financial Aid Satisfactory Academic Progress, and Advising). Research records will be maintained by the Director of Institutional Research and housed electronically with other campus research and data. The Student Success Office will maintain over-all records and documentation for this project.

Form B: Goals and Objectives

A. Goals and Objectives	B. Activities and Services	C. Proposed Outcomes
<p>Goal 1. Develop an embedded, coordinated and collaborative student financial literacy program to augment and localize current state-wide efforts and elevate financial literacy as a serious campus issue.</p>	<ul style="list-style-type: none"> • Create a Financial Literacy Advisory Council representative of all campus constituencies • Hire a half-time Financial Literacy Project Coordinator to work with the Advisory Council, liaise with state offices, coordinate projects and provide a direct connection to students • Create a Financial Literacy Advisory Council mission statement • Create a faculty/staff survey to assess campus awareness and needs by the end of Block 4 • Engage faculty, staff and administration in financial literacy training 	<ul style="list-style-type: none"> • Increase student financial literacy education opportunities from three to six realizing a 100% increase • Convene Financial Literacy Advisory Council once per block to maintain campus momentum on this project (9 meetings between now and the end of the grant) • Conduct one financial literacy training at a mandatory all-campus meeting (approaching 100% participation) for faculty, staff and administration
<p>Goal 2. Establish a data driven process to identify and target high-risk students with additional focus on low-income, Pell eligible students and underrepresented populations utilizing established best practices.</p>	<ul style="list-style-type: none"> • Utilize BANNER and the MUS Data Warehouse to create student level reporting on: <ul style="list-style-type: none"> ○ Time to degree ○ Average credit load ○ Income levels ○ Indebtedness ○ Repayment status ○ Grant/Gift/Scholarship Aid ○ PLUS Loan acceptance ○ PLUS Loan denial • Utilize Maxient software to create a student referral system for the campus community to document financial literacy issues, identify at risk students and request intervention. • Institutional research personnel performs data analysis and research to determine target groups and establish base-line data • Project Coordinator will travel to our Early Childhood Education sites (an identified at-risk population) to connect directly with those students during class time • Utilize existing UM survey tool to measure awareness, needs, and interest 	<ul style="list-style-type: none"> • Identify a minimum of three target groups • Directly contact 100% of students identified by the Maxient referral system • Travel to 100% of new cohort groups at established Early Childhood Education sites • Identify five common risk indicators for our student demographic • Achieve 75% survey response from target groups

Form B: Goals and Objectives

	<p>of target groups</p> <ul style="list-style-type: none"> • Create training tools and intervention opportunities based upon survey information and research with a focus on direct contact and guided education • Create a financial literacy training requirement for students with academic progress issues • Create reporting to measure and track target groups 	
<p>Goal 3. Develop a direct, integrated means of providing financial literacy assessment and education to the student population at large.</p>	<ul style="list-style-type: none"> • Research current student communication plan to identify immediate opportunities for direct communication • Integrate financial literacy program materials into packets and existing communication pieces, including the Dollars and Sense workbook, Get Money Smarts cards etc. • Utilize the captive audience at Ready to Rock (required) events for new students, live loan entrance counseling (required) and Orientation to initiate financial literacy awareness by introducing the subject as part of the Ready2 Rock presentation and assess knowledge with an on-line survey. An online presentation option will be made available for distance students. • Create a broad financial literacy curriculum via Moodle Software based upon established best practices • Establish a financial literacy “Hot Line” for students to call in with financial literacy questions. • Create a web-based resource page featuring a financial literacy “toolkit” with information, surveys, games, campus contacts, and links to the SFS financial literacy tools • Utilize student organizations (Peerazoids, ASUMW, Business Club, Resident Assistants etc.) for peer education on financial literacy issues 	<ul style="list-style-type: none"> • 100% of newly admitted students will receive financial literacy program materials • 100% of Ready 2 Rock participants will be given a financial literacy presentation to introduce the program. • 100% of Ready 2 Rock participants will have completed a base-line survey • Inform 100% of Ready 2 Rock participants about financial literacy issues • 100% of first-time student loan borrowers will receive live, enhanced loan counseling

Budget Narrative

1. Budget

The budget for this project consists largely of one .5 FTE hourly position, the Financial Literacy Program Coordinator, at the Program Coordinator I Classification. This Position is integral to the success of the program as it serves as a central point of program development, contact and communication, and records maintenance. Additionally, the Program Coordinator will provide momentum and be accountable for implementation according to the grant metrics and timeline. The records and data compiled by the Program Coordinator will help position Western for program sustainability moving forward.

Additional budget demands are for travel expenses associated with the Program Coordinator travelling to Early Childhood Education sites as well as some limited miscellaneous expenses related to student and parent information pieces, excluding the Dollars and Sense workbook, and very limited supplies.

2. Administrative Capability

Montana Western demonstrates administrative capability for the is project by establishing the Financial Literacy Advisory Council as a sub-group of the already existing Academic and Administrative Council, consisting of representation from administration, faculty, service area managers and students. The Program manager will report to the Director of Student Success who will also be a member of FLAC and is part of AAC. This insures unilateral communication and accountability. Fiscal responsibility for the project will be managed by the Program Coordinator, Grant Accounts Manager, and the Director of Business Services. The skill set required for the Program Coordinator I position are as follows:

- Ability to Coordinate the services, activities, and offerings of a specific program or narrowly focused work unit by developing, organizing, and coordinating program functions; coordinating special projects or offerings
- Demonstrate excellent communication skills and the ability to build and maintain relationships with students, faculty, staff and administration
- Experience creating education/information materials
- Presentation skills emphasizing educating students on program offerings and content
- Experience with grant writing and oversight
- Ability to provide accounting support for program funds
- Ability interpret data
- Computer proficiency
- Baccalaureate degree or commensurate experience in higher education

Form C: Budget Narrative

Budget Category	Expenditure	Detail
1. Salary and Wages	\$ 11,829.00	Program Coordinator I at \$11.33 per hour, .5 FTE. Montana Western will provide additional funds up to \$12.50 per hour if needed
2. Benefits	\$ 11,760.00	Full time insurance, .5 benefits
3. Travel	\$ 2,000.00	Program Coord. Travel to Early Childhood Education sites
4. Materials and Supplies	\$ 589.00	Printing and limited supplies

Form D: Statement of Assurances

COLLEGE ACCESS CHALLENGE GRANT PROGRAM

(Authorized under Title VII: Part E of Higher Education Act of 1965, as amended)

THE APPLICANT HEREBY ASSURES THE COORDINATING COMMISSION FOR POSTSECONDARY EDUCATION:

A. Administration of the activities and services for which this entity seeks assistance under this grant will be by or under the supervision of the applicant.


B. The project will comply with all applicable Montana state laws.

C. The applicant will keep project records, including receipts for expenditures, and afford access to these records at any time. The Office of the Commissioner of Higher Education, Office of Student Financial Services (SFS) may find it necessary to assure the correctness and verify the reports.

D. I assure compliance with federal statutes and regulations governing the College Access Challenge Grant Program, Title VII Part E of the Higher Education Act of 1965, as amended, and the Department of Education General Administrative Regulations (EDGAR) (specifically 34 CFR, Parts 74, 76, 77, 79, and 80).

E. I agree to comply with section 511 of the U.S. Department of Education Appropriations Act requiring grant recipients to acknowledge the amount and percentage of Federal and nongovernmental funding for projects when making any type of public announcement about awards.

09/27/2013
Date


Signature of Vice President of Student Services

Susan Briggs
Typed/Printed Name of Vice President of Student Services

University of Montana Western
Institution