

Project Abstract

This proposal outlines a program to create a new effort targeting Financial Literacy best practices at Montana State University – Bozeman. Loan indebtedness is a reality for most of MSU's 14,660 students with 66% currently accepting some form of financial aid to attend university. Because of this and other statistics explored in this application, we believe it is critical to develop a new solution to educate and support our students to ensure they manage debt, thoughtfully consider the role of both loans and savings, and develop habits to practice budgeting.

While building upon the efforts of third parties (i.e. Student Assistance Foundation) and the Office of the Commissioner of Higher Education, the thrust of this grant proposal is based upon on establishing a new Financial Literacy Program and embedding it into the campus community (both academic and co-curricular areas) for the benefit of student education (knowledge) and action (reduced debt, lower loan amounts, reduction of fines, etc.). Realistically, we expect this integration will take one year to complete, working closely with campus and third-party partners (i.e. Associated Students of Montana State University, Financial Aid Office, Student Accounts, Admissions, Veterans Center, Office of the Commissioner of Higher Education (OCHE), Student Assistance Foundation (SAF), Montana Society of CPA's and other individuals and entities who are committed to finding alternatives to student debt).

MSU-Bozeman is prepared to invest in this program, by matching grant dollars and providing an "in-kind" contribution of \$28,500 for space and staff support. We are also committed to this grant by adapting our current Success Advising and Career Coaching appointment protocols to include Financial Literacy Education. This means of the current 2,300 annual appointments scheduled each student will receive at minimum 20 minutes of Financial Literacy Counseling (with the potential for follow up appointments).

We realize OCHE has made a tremendous obligation to Financial Literacy Education and to that end are requesting \$79,982 to develop a "best-practices" program. We look forward to being a committed partner in this important endeavor and share lessons learned with other institutions.

Introduction

Financial Literacy education and outreach is an important component in Montana State University's strategic plan to retain and support the completion of students who might be at risk for departure. As an institution we are committed to advancing Financial Literacy to ensure our students/graduates are not burdened with significant debt with the potential of impeding upon "life after graduation." Further, we are committed to aiding and educating students to ensure they understand and develop solid financial habits to make "wise choices" while attending school and beyond. As a sign of this commitment, MSU has earmarked

matching funds (with this grant) to develop a “best practices” Financial Literacy Program intended to quickly and effectively meet the needs of MSU students (and their families).

With the promise of matching funds, the investment made by OCHE through the Montana College Access Challenge Grant will have the capacity to create a dynamic and cutting edge program (built upon the efforts of OCHE – GetMoneySmarts.org, Dollars and Sense and the Student Assistance Foundation) serving all students, but especially targeting low income and first generation students at MSU-Bozeman. This joint investment can also be used to aid other schools with “lessons learned information” to bypass “reinventing the wheel” efforts.

Now is the time to invest in Financial Literacy. According to a recent Pew Research Study, nationally, one-in five households currently owe student debt. Further concerning, 40% of households headed by someone younger than 35 owe student loans – this percentage has more than doubled in the past 20 years and nationally, overall debt increased from \$23,349 in 2007 to \$26,682 in 2010 (www.pewsocialtrends.org).

Montana State University Students are not immune from higher borrowing levels. Sixty-six percent of MSU students take out loans. In 2012 the average debt upon graduation is \$25,682. While MSU’s loan default rate of 4.2% is arguably better than the national average of 8.8%, it has almost doubled from two years prior. Clearly we can and should be doing more.

Demonstrated Need

Current MSU-Bozeman (and Gallatin College) Student Population Demographics notable for this grant application:

- 4,025 students out of 14,746 students (27.3%) are Pell eligible
- 2,089 students out of 14,746 students (14.2%) are first generation status
- 4,333 students out of 14,746 students (29.4%) will graduate in lower paying occupations (this number only includes majors that on average made less than \$30,000 according to either the MSU Career Destinations 2010 or 2011 survey)
- 1,222 students out of 14,746 students (8.3%) are both Pell eligible and first generation status

As we consider the number of individuals who currently have loan debt, 1,697 MSU students have been identified as “at-great risk” for acquiring too much debt while in school (debt load between \$25,000- and \$74,999). Most concerning in this group are those students (294) who have debt totaling more than \$45,000. This information clearly gives us pause, since we know we must do “something” to assist students who will graduate with high debt, **and** we must engage incoming students with education and options to ensure they do not take on debt that will be

restrictive in the future. We also must expend special effort and attention for students who are low-income (Pell eligible) and first generation, regardless of their place in the student pipeline (prospective applicant to near graduating senior) to ensure their access to university or a rewarding future is not plagued by debt.

Plan of Action and Outcomes

The MSU Financial Literacy Program will be co-located with two offices in a highly visible location. The offices are managed by Dr. Carina Beck, a 17-year career professional with deep interest in improving student engagement, retention and completion rates. Just as essential, the office is staffed by a dedicated group of Student Affairs professionals who are very adept at quickly developing and managing effective programs and services to better meet student needs. Examples of staff efficacy includes:

- Average of 120 student visits per day consisting of walk-in and scheduled appointments;
- 2300 appointments with Career Coaches and Success Advisors per year;
- 1200+ requests for tutors each semester;
- 700 student interviews with employers each year;
- 980 students attending the Student Employment Job Fair
- 3000+ students attending career fairs.

Further, a Statistician, with PhD. credentials, was hired to identify and assess student intervention programs (including Financial Literacy). The Office is also responsible for creating and maintaining the ChampChange program, a student engagement rewards system for Freshman and Sophomore students. Finally, the office plans to purchase a “mini-CRM” to facilitate targeted and unique “communication campaigns” with students from various backgrounds. Unique and personal message(s) will be sent to students via the system and the efficacy of the message will be measured by the action taken by each student. All totaled, a Financial Literacy Program is well positioned for implementation and growth due to these important and strategic linkages.

An overarching goal of this grant proposal is to build a solid foundation for a Financial Literacy Program at MSU, and with this foundation, begin to actively and strategically promote financial literacy to targeted “at-risk” groups and the student body as a whole. A basic construct of this grant proposal is to push beyond providing Financial Literacy information in passive form (i.e. the student or family member must find or request information to begin to understand credit, loans, budgeting or debt). Rather the emphasis is placed on the institution identifying (through sound data mining practices) and aggressively reaching out to students using a “high touch” method of one-on-one meetings with trained professional Student Success Advisors (primarily connecting with Freshmen and Sophomores) and Career Coaches (primarily connecting with Juniors and Seniors), and where possible using trained Peer Mentors to *carry the message* of the importance of Financial Literacy.

Ultimately, the design and expected outcomes of this grant proposal are to ensure financial literacy is improved amongst MSU students by using innovative methods to identify and teach them to manage their finances, reduce unnecessary/overly burdensome loan acceptance, understand credit, realistic post-graduation income expectations based on major selection, develop an acumen for savings and improve an understanding of financial aid policies and programs. Further, the efforts outlined in this application specifically target students from low-income/first generation backgrounds and other under-represented groups, while at the same time providing services, programs and communication to the entire campus community.

Specific Project Goals include:

1. Establish a Financial Literacy Office at MSU

Considerations:

- a. "Office setup" – hiring and training staff, purchasing/supplying office infrastructure (desks, telephones, computers, IP addresses, etc.)
- b. Data mining – employing both qualitative/quantitative methods
- c. Program development – creating promotional and programmatic literature, services, workshops, webpages, etc.
- d. Partnership development – meeting with key third parties and campus constituents to outline program goals and solicit feedback
- e. Development of pre and post-test instruments for student clients

2. Establish a Financial Management Program for All Incoming Freshman

Considerations:

- a. By targeting Freshman students, MSU intends to strategically "head off" higher loan volumes before a prohibitive amount of debt occurs.
- b. The program will be developed based upon the following *educational constructs*:
 - i. *Credit* – how to use a credit card, build credit and pay off debt
 - ii. *Savings* –how to open a savings account and save to achieve goals (ideally paring this effort with the Matched Educational Savings Accounts – MESA program)
 - iii. *Budgeting* – how to balance long term goals against short term needs
 - iv. *Loans* – how to design a strategy to pay off student loans quickly
- c. In addition to the educational constructs listed above, the program will also heavily interface with the GetMoneySmarts webpage and the Dollars and Sense workbook.
- d. All incoming Freshman students will be targeted via email communication. All students attending Summer Orientation sessions and Catapooloza will also receive materials and watch a Financial Literacy video **(2,800 students)**.
- e. In addition to this general effort (from above), over **800 students** will receive a "high touch" connection with a Success Advisor because they

have been identified as “at risk” because of financial or academic indicators.

3. Develop a Communication Campaign and Intervention Program for Students with High Debt to Potential Income Ratio

Considerations:

- a. Currently **1,697 students** fit a profile of having a high debt to potential income ratio (debt range between \$25,000 and \$74,999).
- b. MSU’s goal will be to target 100% of these students with letters providing information about their current loan situation and an invitation to meet with a Student Success Advisor or Career Coach (or a member of the SAF team on campus). Given past metrics, we expect 60% of students will schedule an appointment with 40% actually meeting with an advisor (**678 students**).

4. Develop a Targeted Intervention Program for High-Risk Students

Considerations:

- a. For low income and first generation students who have not attended an “intervention appointment” from efforts listed previously.
- b. Students will be targeted through appropriate data mining methods. Currently 1,222 low income and first generation students are registered at MSU and we expect at least 50% (611) of those students to not have had previous interactions with the financial literacy effort.
- c. Special effort will be made to collaborate with the Native American Student Center to provide resources and support following the recommendations of Scott Zander, the Director of American Indian/Alaska Native Student Success.
- d. 100% of first generation and low-income students will receive regular and targeted communication (based upon time of semester, classes added or dropped, meeting reasonable academic progress guidelines, etc.).
- e. Students will be invited to attend (with personal phone calls from Peer Mentors):
 - a. Workshops on debt, credit, loans, savings and GetMoneySmarts (hosted by Peer Mentors and Success Advisors/Career Coaches).
 - b. One-on-one appointments with Success Advisors/Career Coaches.
- f. We expect approximately 40% of the target group will participate in either workshops, internet resources, or one-on-one meetings.

5. Develop a Targeted Intervention Program for Veteran Students and Their Families

Considerations:

- a. The Veterans' Program has grown considerably at MSU with over 600 student Veterans and/or a family member currently registered at the institution.
- b. This program will target Veteran students by hiring a Veteran mentor to provide counsel, support and empathy for living on a limited budget while making the transition back to civilian life. The student mentor will be charged with hosting monthly seminars, providing "drop-in" financial troubleshooting and where necessary make referrals to either a Success Advisor/Career Coach/SAF personnel or the Veteran's Administrator on campus.
- c. All Veterans will receive targeted email communication about the Financial Literacy Program at MSU, featuring savings, loans, debt, and budgeting as it impacts Veterans and their families.

6. Include Financial Literacy Counseling with All Regularly Scheduled Success Advising/Return to Learn and Career Coaching Meetings.

Considerations:

- a. Because the Financial Literacy Program will be co-located within the Office of Student Success and Career & Internship Services, we expect to provide Financial Literacy counseling to the 1,300+ students who meet with Career Coaches and Success Advisors independent of other Financial Literacy targeting interventions.
- b. 100% of the student clients will receive one-on-one Financial Literacy advising – at least 20 minutes of each hour long appointment will be reserved for financial literacy counseling.
- c. 100% of student clients will receive the Dollars and Sense workbook.
- d. 50% of students will register for "GetMoneySmarts.org" after the meeting.

Project Timeline

When reviewing the Project Timeline it is important to note most of the initial effort is dedicated to "one-time" or infrequent tasks to *create* a Financial Literacy Program (FLP) at MSU. While program objectives and goals are also included in the timeline it is clear that a tremendous amount of effort will be required early and rapidly to establish this program within the grant timeline parameters.



- May 30 Establishment of a Financial Literacy Committee
- June- August Develop Preliminary Freshman Student Financial Literacy Materials
 - Orientation Video, Orientation Students and Parents Presentation.

- October 18 Purchase and implement a “mini CRM” (MSU does not currently own an Institutional CRM). This will greatly improve the ability to send targeted FLP messages
- October 31 Hire a Financial Literacy Coordinator
- November 1 Begin Student “Financial At-Risk” Data Mining Project
- November 7 Establish a FLP “Working Team” committee (bi-monthly meetings)
- November 9 Develop Pre and Post-Test Instruments for Student Financial Literacy Interventions
- November 13 Develop Personal Student Finance Peer Mentor Program – Begin to Hire Students
- November 14 Begin Student Focus Groups (qualitative data collection)
- November 20 Send Student FLP Surveys
- November 29 Meet with ASMSU – solicit feedback and support
- November 30 Develop a FLP Communication Plan
- December 15 Analysis of Student Focus Groups and Survey complete
- December 20 1st round of programmatic support materials published
- December 31 MSU Branded FLP Marketing Materials, Web Page, On-line Resources launched
- January 8 FLP Personal Student Finance Peer Mentor Training (with OCHE and SAF staff)
- January 9 & 10 FLP Student Success Advisor and Career Coach Training with Montana Society of CPA’s, OCHE and SAF staff
- January 15 Begin “Communication Plan” focusing on
 - Targeted-At-Risk Students (from data-mining project).
 - High debt to completion rate progress ratio
 - Financial Aid Academic Progress Warning
 - Pell Eligible
 - First Generation
 - Multiple Late Fee/Parking Fines
 - Veterans Students
 - Students enrolled in Majors with Lower Starting Salaries and High Debt
- January 22 Launch “Savings Program – MSU ” Marketing Campaign
- January 23 Launch “Credit, Savings, Budgeting, and Loans” Program
 - Workshops
 - Class visits
 - Webpage
 - Interfaced with ChampChange Program
- January 31 *Debt to Projected Income Letter* Sent to Students
- February 1 Provide interim assessment report to OCHE
- February 2 Promote FAFSA Priority Filing Date

- February 3 Work in Conjunction with the Director of Admissions to incorporate the program into orientation and after
- February 21 Attend Career Fair with FLP information
 - Salary Negotiation and Benefits
 - Debt after college: Your guide to Mortgages, Credit Cards, and other info
 - Loan Payment Information
- March TBD College Goal Sunday (assist with promotion and event logistics)
- March 15 Launch “Best Tax Refund Story” Contest
- April 15 Launch Student Loan Repayment 101 Program
 - Working Closely with SAF
- April 18 Attend Graduation Fair with FLP information
 - Salary Negotiation and Benefits
 - Debt after college: Your guide to Mortgages, Credit Cards, and other info
 - Loan Payment Information
- April 22 Co-host with Student Employment Coordinator Virtual Summer Job Fair on MyCatCareers.com
- May 1 Provide interim assessment report to OCHE
- May 13 Assessment of predictive and descriptive statistics for 6 major objectives of the program (including student behavior change analysis)
- May 17 Revise and prepare materials for Summer Orientation and fall semester outreach
- June 3 Conduct survey with key campus and third party partners to learn impressions and suggested improvements for program
- June 10 Conduct survey with student clients to learn impressions and suggested improvements
- June 17 Write Final Report for OCHE
- June 28 Submit report

Outcomes – Performance Indicators

While broad participation outcomes were discussed in the previous section of this application, it is important to distinguish between *student participation* and *student change in behavior*. This portion of the narrative will attempt to describe performance indicators by adding the additional layer of *behavior change*.

Measuring *behavior change* is more difficult to assess than *intervention participation* since it often requires a ubiquitous understanding and assessment of student habits and preferences. To that end, in addition to “intervention participation data” we will

isolate student “pre-intervention” and “post-intervention” semester records to conduct the following assessment:

- Net change in loans taken by semester
- Net change in credits registered
- Net change in credits completed
- Net change in scholarship awards
- Net change in outstanding debt at MSU
- Net change in hours worked on campus as a student employee (for those students who are employed at MSU)
- Number of Financial Literacy Events on ChampChange Account
- Number of applications for the MESA program
- Number of late fee payments
- Number of library fines
- Number of parking tickets
- Net change in GPA
- Other assessments not yet considered

While we believe there will be a positive “up-tick” in financially responsible behavior, it is difficult to provide a firm numerical value in change without first conducting an initial assessment. Further complicating this effort is the limited time frame for development, which does not coincide well with the change in semesters. Because of this complication we believe the *intervention reports* will be the best form of assessment for the interim reports required of the grant and the *change in behavior assessment* will be best suited as an evaluative tool at the end of this grant cycle and (ideally) beyond.

Long-Term Impact

Clearly this grant application demonstrates the importance of investing in a “start up” program and office. A tremendous amount of energy and commitment will be placed on creating a Financial Literacy Program at MSU. As previously written, MSU-Bozeman intends to match grant funds to ensure maximum impact of this investment for this grant cycle, and beyond, assuming reasonable progress benchmarks are met.

The expected long-term impact of this grant includes the following:

1. We expect the Financial Literacy Program to continue for several years into the future.
2. We expect appointments with Success Advisors and Career Coaches to become “richer” and more valuable to the student client as information transferred will be very applicable to the current student situation.
3. We expect the efforts with Student Peer Mentors will help to build the credibility of the program.
4. We expect student behavior to change slightly within the first year and become more demonstrable in years 2-5.

5. We expect to strengthen partnership identified in this proposal to “infuse” the importance of financial literacy into the fabric of the institution by empowering student, staff, faculty and executive advocates.
6. We expect over the next three to five years to develop new partnerships with other programs not included in this proposal (Parents Program, Extension, Foundation/Alumni, etc.).
7. We expect to share the results from our efforts with other campuses in a transparent and helpful manner.
8. We expect to work closely with OCHE, SAF and other third party participants to further enhance educational materials and offerings based upon student feedback and Success Advisor/Career Coach and Student Mentor experiences.

Data Reporting

The Office of Student Success statistician will be responsible for conducting data mining and assessment for this grant. Both descriptive and inferential statistics for *intervention participation* and *behavior change data* (described above) will be conducted by Dr. Lauriski-Karriker using the following protocols:

1. The Banner Data Warehouse will be used to identify students (based upon desired risk profile) with SQL extractions.
2. ChampChange Data will be extracted from a secure Access Database to conduct participation assessment.
3. OCHE will be asked to provide MSU-Bozeman student registration information for the GetMoneySmarts.org program.
4. Extraction and assessment dates will be recorded to ensure systematic MTD and YTD comparisons occur.
5. Statistical assessment will occur
6. using the “R” software package.

Budget Narrative

Introduction

By folding the Financial Literacy Program into an established and vital university office serving over 4,000 students per year, tremendous efficiencies will be gained. Leveraging location creates an opportunity to build cohesion with Financial Literacy Education and pre-existing programs – students use the office to fulfill one need and leave with a better understanding of the role debt, savings, budgeting and loans play in their financial future. In addition to leveraging programs within the space, co-location also creates tremendous cost savings since these indirect costs are not requested in this grant application therefore all charges for administrative costs, space and administrative staffing will be absorbed by the two “anchor tenants” (Office of Student Success and Career & Internship Services).

Staffing. Because MSU is planning on matching the grant award, more funds can be allocated to direct service interaction with students. Very little administrative overhead is included in this proposal, with only 50% of salary and benefits directed towards hiring a program manager.

Further efficiencies are gained by the grant by “buying into a small share” of front line staff whose sole job is to interact and assist students. Since this core group of staff (6 part-time Success Advisors and 5 part-time Career Coaches) are hired and professionally trained to conduct student interventions and career advising there is a natural extension to include Financial Literacy into the fold. Ultimately by buying a Success Advisor/Career Coaching “share”, grant funding will allow for hiring additional Success Advisors and Career Coaches to support increased demand for services expected by adding goals 1 through 5 of the grant.

Student Peer Mentors are essential to the grant as their interaction with fellow students is an important component of “getting the Financial Literacy word out.” Further, student employees play an important role of guiding office policy and programs through “a student prospective” -- an invaluable aspect when attempting to develop programs and services for students.

Travel. Some travel will be necessary for this grant. We expect the Program Manager to attend one national conference (unfortunately the annual Council for Economic Education Conference will occur in mid-October) or professional development experience to provide new information and ideas to guide implementation of the program. We also expect the Program Manager to have a strong relationship and regular interaction with OCHE, traveling to Helena 4-6 times during the grant period for training and collaboration opportunities.

Materials and Supplies. In addition to the Dollars and Sense workbook and the GetMoneySmarts.org webpage, the program will require MSU branded materials to be printed for distribution to students, parents, faculty and staff to describe

program offerings (workshops, appointments, web addresses etc.). In addition posters, table-tents, banners and other marketing materials will be needed.

Indirect Costs. No indirect costs are being submitted with this grant request. In addition to the matching opportunity, we believe an additional \$28,500 of “in-kind” support on an annual basis is being provided by co-locating offices. Examples include

- Share of administrative/support staff \$15,000
- Share of Statistician \$ 5,000
- Share of photocopy lease/printers \$ 2,000
- Share of office improvements \$ 2,500
- Share of software license (InDesign, Toad, etc.) \$ 1,000
- Share of computers for Success Advisors/Coaches \$ 1,000
- Webpage maintenance after development \$ 1,000
- Graphic Design support (after first effort is completed) \$ 1,000

Equipment. We expect to purchase two MacBook Pro computers (one for the Program Manager and the second for Student Employee use). In addition to the total cost of computers (\$3,872), we also will be required to provide an IP address, email account and other “equipment startup” costs.

Since this is the start-up year, it will be necessary to purchase limited items to support the staff. We have already created space for the Program Manager and his/her staff (truthfully “beautifying” a former storage area with new paint/carpet and storing the items in another location with all expenses paid by the Career Services Office). Our hope is the grant will cover reasonable “start up costs” desks, chairs, telephones, business cards, etc.) \$1,800 has been budgeted for this line item.

Other. This category is comprised of either “one-time” or unique expenditures. One-time expenditures include the initial webpage and logo/design effort (on going “maintenance” costs will be rolled into “in-kind” contribution from the Office of Student Success/Career & Internship Services after the initial development has occurred). Unique expenditures include providing a budget for student incentives to participate in Financial Literacy Education (i.e. pizza, ChampChange Prizes, raffle drawings, etc.). Finally, we strongly believe our targeted outreach and communication efforts will be maximized by using a “mini-CRM” product to better identify and track student response to office communication.

Expenditures:

1. Salaries and Wages and Benefits
 - a. 50% share of one full-time staff member salary \$17,000
 - b. 50% share of one full-time staff member benefits \$ 7,208
 - c. 4 Student Peer Mentors (@15 hours per week X \$9 per hour X 30 weeks per year) \$16,200

d. 30% “share” of Success/Career Advising Staff	\$21,000
2. Travel	
a. One national conference or professional development opportunity for the Program Manager	\$ 2,000
b. Program Manager Travel to Helena (4 to 5 times per year)	\$ 1,000
3. Material and Supplies	
a. Printing promotional materials (brochures, posters, etc.)	\$ 500
b. Printing/Mailing High Debt to Expected Income Letters	\$ 500
c. Printing business cards	\$ 50
d. Printing banners	\$ 150
4. Indirect Costs	N/A
5. Equipment	
a. MacBook Pro X2	\$ 3,872
b. Tech “start up” (IP/email address, etc.) X2	\$ 210
c. Desks, Chairs, Shelving X 2 work spaces	\$ 1,800
6. Other	
a. One time webpage development	\$ 2,000
b. One time graphics/logo and materials design	\$ 2,000
c. ChampChange and participation incentives	\$ 2,000
d. Annual share of Hobson’s mini CRM subscription	<u>\$ 2,492</u>
Total Proposed Expenditures	\$79,982

Administrative Capacity

This project will be managed by Dr. Carina Beck and Erin McCormick (Director and Assistant Director of the Office of Student Success and Career & Internship Services). Combined, they have a total of 24 years of Higher Education administrative services with a commitment and energy for developing innovative programs that meet student needs and improve student retention, engagement and completion outcomes. In addition to the “administrative group” the new Program Manager will become part of a team of student affairs professionals who are supportive, engaging, creative (and darn fun). This culture builds an environment of collaboration and innovation -- working together to anticipate students’ unmet needs and building programs and services to aid in that pursuit. In addition to a team of peers, the Program Manager will also have direct access to a Statistician to help identify students at risk and employ the assessment plan.

This proposal is built on the expectation a Program Manager will be hired meeting the following qualifications:

- Develop an educational program to be offered to all students that will cover financial prudence, wellness, and literacy; as well as budgeting, and credit/debt management.
- Research new and valid methods and strategies (e.g. through professional materials, journals, etc.) to assist students with academic success
- Facilitate and instruct small group workshops and classes for students on specific topics in an effort to promote strategies for financial solvency, such as literacy, credit/debt management, alternative funding sources and credit/debt management (some workshops will be held in the evening at alternative locations).
- Regularly interact with, and train, Student Success Advisors and Career Coaches on appropriate strategies for first order interventions before making a referral to the Financial Literacy Specialist (SAF position).
- Provide program coordination, marketing, assessment and liaison for students across all academic colleges and departments.
- Manage large-scale communication pieces to the student body detailing current debt, debt “future” and resources for assistance.
- Develop relationships with, and liaison with, key departments responsible for student development, such as: Financial Aid, Student Accounts, the Student Assistance Foundation, Associated Students of Montana State University, the Presidents Office and other campus constituents to meet student needs.
- Focus on financial counseling and debt management, not financial aid.