



THE IMPACT

of Financial Aid on Student
College Access and Success:

THE SAN ANTONIO EXPERIENCE



THE IMPACT OF FINANCIAL AID ON STUDENT COLLEGE ACCESS AND SUCCESS: THE SAN ANTONIO EXPERIENCE

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The views expressed and content represented in the brief are the authors' perspectives and the authors are solely responsible for any errors in content.

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Excelencia in Education accelerates higher education success for Latino students by providing data-driven analysis of the educational status of Latinos, and by promoting education policies and institutional practices that support their academic achievement. A national not-for-profit organization, *Excelencia* is building a network of results-oriented educators and policymakers to address the U.S. economy's need for a highly educated workforce and for civic leadership. For more information, please visit www.EdExcelencia.org.

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Foreword

At *Excelencia* in Education, we are committed to ensuring postsecondary education is a real opportunity for Latino and other post-traditional students to access, persist and complete. And while financial aid is not the only issue to address—academic preparation, institutional commitment, and capacity are among other critical issues—we have always tried to bring a Latino lens to the broader discussions of financial aid at the institutional, state, and federal levels.

From our inception, *Excelencia* has been very fortunate to partner with community-based organizations and leaders from across the country working directly with students to inspire and conspire to improve Latino students' preparation, access, and success in postsecondary education. Our strategies for research, policy, and advocacy on issues with a Latino lens thus builds on authentic relationships in communities and institutions that guide our own learning from their innovation and knowledge base.

Excelencia in Education commissioned this case study to share with a broader audience the community leadership and strategies we have been learning from in San Antonio, Texas. **The efforts described in this case study recognize that improving Latino student success requires an intentional focus on financial aid.** The case study provides a useful and hands-on approach by San Antonio leaders to identify a common goal, develop a collective effort with diverse partners, implement practices at a wide scale, benchmark

and measure progress to their goal, and adapt their strategies to increase and improve their efforts to meet their goal.

For *Excelencia* in Education, it is important to identify what is working at community and institutional levels that can inform state and national discussions and strategies for public policy. *The Impact of Financial Aid on Student College Access and Success: The San Antonio Experience* offers a concrete example of what proactive and courageous communities can do to improve Latino and other student success we can all learn from to serve students across the country better.

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Introduction

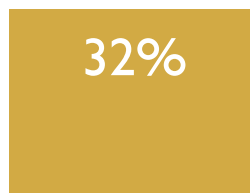
In San Antonio, Texas, community leaders have long believed that economic prosperity is directly linked to the level of educational attainment of its citizens. For many years, San Antonio has benefitted from pockets of excellent efforts and widespread collaboration in education. Even with this history of well-intentioned educational initiatives, there was no empirical evidence that showed the impact of these initiatives on higher educational attainment for its citizens. The American Community Survey (2011) reveals that 32 percent of all adults in San Antonio (25 years and older) have an associate's degree or higher compared with 12 percent of Latino adults. In a community with 72 percent of the population identified as Latino, this is of grave concern. The critical nature of this persistent low attainment has also created the opportunity to implement more comprehensive strategic efforts aimed at increasing college completion for Latinos in San Antonio.

We now recognize that Latino student success requires a collective effort, delivered from within widely adopted practices, rigorously measured against where we started, and continually adapted to expand impact. As the largest majority Hispanic city in the United States, San Antonio's current demographics portray those of the nation in the near future. Therefore the efforts in San Antonio to increase college completion can guide strategies and efforts in other cities.

Although completion gaps cannot be closed with financial aid alone, research shows that aid can and does increase enrollment, persistence, and completion (The Institute for College Access and Success, 2013). We present this case study of San Antonio's place-based collective impact

journey in financial aid, knowing that its findings and learnings can be valuable contributions to the national dialogue on reimagining financial aid design and delivery.

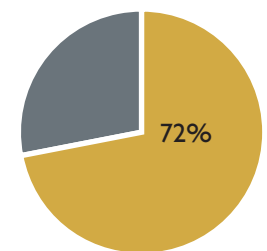
Percent of adults in San Antonio with an associates degree or higher



Percent of Latino adults in San Antonio with an associates degree or higher



Percent of the San Antonio population identified as Latino



Source: U.S. Census Bureau, American Community Survey, 2011

The Contributing Environment

While San Antonio has a history of taking collaborative action to address the community's needs, in the last three years there have been three valuable and contributing efforts that paved the way for the financial aid journey in San Antonio:

- In September 2010, San Antonio launched a community-wide strategic planning process, SA2020. San Antonians overwhelmingly identified education as a top priority, understanding that without an educated workforce, the city could not compete for high quality jobs to strengthen our local economy. In response, San Antonio established the fundamental goal that by 2020, the city would orchestrate one of the greatest educational turn-arounds in the nation with 50% of the adult population having some college credential.



- As a complimentary initiative, San Antonio's Mayor Castro launched cafécollege, the city's college access and opportunity center designed to assist students, of all ages, in pursuing higher education, and setting the infrastructure for educational advancement in San Antonio. Building upon the long standing success of the organization in collective efforts, the San Antonio Education Partnership was selected to manage and operate the center. Cafécollege has become a highly successful one-stop clearinghouse of information, resources, and experts offering free guidance to prepare for, apply

to, and enroll in higher education, so that students can complete their college plans.

- In October 2011, San Antonio embarked on a trajectory to increase the number of Latinos enrolling in and completing post-secondary education through a project funded by the Lumina Foundation focused on Latino student success. The Diplomás Project is a large-scale and place-based collaborative that unites 16 cross-sector partners to integrate existing programs and partnerships into a systemic approach. Partners in this collective impact effort understand that if advances are made in the educational attainment of Latino students the city would significantly advance towards its educational goals.

As stakeholders were engaged in the aforementioned initiatives, their discussions repeatedly returned to the challenges our students encountered, especially Latino and other underrepresented populations, with financial aid. While as a community we lacked the statistical evidence to prove that financial aid was a significant roadblock to college access and completion, our collective experience in serving and supporting students was the driving force behind a movement to reduce and eliminate the barriers and challenges our students faced with their financial aid process. In addition, we consulted research which affirmed that students who have more information about aid and receive assistance completing financial aid applications are substantially more likely to submit the aid application, enroll in college the following fall, and receive more financial aid than those who do not receive assistance and information (National Bureau of Economic Research, 2009).

The Financial Aid Journey in San Antonio

Prior to launching any effort, there was a need to engage those in the community most involved in financial aid: financial aid administrators and officers of local higher education institutions and direct college access providers. This engagement was initiated with the recognition that, while no empirical data currently existed for San Antonio, it was important to mount a city-wide multi-prong effort to ensure that financial aid was not deterring our students from enrolling, persisting, and completing their college education. Stakeholders committed to the identification, development, and execution of a financial aid initiative to help increase college attainment in San Antonio.

This case study describes three components that emerged under this financial aid initiative:

1) Student Aid Saturdays San Antonio, 2) Financial Aid Curriculum for High School Students, and the Financial Aid Council of San Antonio.

STUDENT AID SATURDAYS SAN ANTONIO (SASSA)

Knowing that Hispanic students who completed a financial aid application were 350 percent more likely to enroll in college (Central Texas Student Futures Project, 2009), this became the city's initial focus to remove 3) financial aid barriers to college attainment. This initial focus for FAFSA (Free Application for Federal Student Aid) completion was led by San Antonio Mayor Julián Castro who assembled a core group of partners to develop a city-wide effort. Mayor Castro called upon a three core partners: 1) San Antonio Education Partnership—a college access organization providing direct financial aid services to students; 2) Generation TX San Antonio—an outreach organization charged with creating a college-going culture; and, 3) The Greater San Antonio Chamber of Commerce—representing the business sector.

STUDENT AID SATURDAYS SAN ANTONIO

Purpose: Offers free guidance and assistance to complete federal and state college financial aid applications.

What it is: A collaborative effort between local schools, businesses, higher education institutions, and community based organizations. Events were hosted at 17 sites, providing 46 opportunities for financial aid assistance.

To leverage the volunteer and philanthropic potential, The Greater Chamber of Commerce was selected as the lead partner.

As members of the steering committee, each partner took on key components. The Greater San Antonio Chamber of Commerce concentrated on recruiting volunteers through its membership; Generation TX San Antonio focused on the creation of outreach materials; the San Antonio Education Partnership (SAEP) was charged with training all volunteers and



logistics. With a need to coordinate multiple sites, SAEF recognized the need to engage the financial aid professionals from the local higher education community for their collective wisdom and experience with events similar to SASSA. Consequently, a subcommittee was formed to provide technical assistance with site logistics. The selection of subcommittee co-chairs was deliberate and strategic. The two individuals selected were highly respected financial aid experts with a proven record of service to the community and students. As employees from the two largest public institutions of higher education—Alamo Colleges and The University of Texas at San Antonio—the co-chairs had previous experience with similar events and working with multiple partners such as high schools, community based organizations, and state and national organizations.

With a structure in place, San Antonio launched the first effort aimed at increasing financial aid applications, Student Aid Saturdays San Antonio (SASSA). Other elements that needed to be addressed to execute SASSA were data, outreach, and mobilizing of volunteers.

DATA

While there was no baseline data available on financial aid or FAFSA completion for San Antonio to guide our planning or actions, we did not let this become an obstacle to moving forward. Instead, we relied on what we did have: the collective expe-

rience, knowledge and wisdom of the financial aid community and college access providers in working with students. We remained focused on the sole purpose of ensuring students received guidance and assistance with their financial aid applications because we knew this would help increase the number of students that enroll in college.

The lack of data also proved to be a challenge when selecting sites to host the events. While wanting to be intentional on site selection to provide services to Latino and low income students, the only data readily available from the Department of Education was FAFSA completion by zip codes. Thus, the steering committee selected sites in different quadrants of the city with heavy Hispanic family populations and low FAFSA submission rates.

As we implemented the first year of Student Aid Saturdays San Antonio, we knew data was still needed to confirm our initial assumptions and to guide future plans to ensure services would be directed at the students most needing this assistance. Therefore, an online survey was implemented to gather such client data as age, ethnicity, source of referral, and current enrollment status. We also began to track and report FAFSA completion data via the U.S. Department of Education's FAFSA Completion by High School initiative to provide high schools with their individual completion rates. We also investigated sources of other city-wide financial aid data such as TG, a nonprofit corporation that promotes educational access and success so that students can realize their college and career dreams.

OUTREACH

Paramount in this effort was to reach the students most in need of the FAFSA assistance and guidance. Latino or low income students were identified as a target audience, due to their traditionally low college-going rates. Thus, a communication campaign was dedicated to Spanish-speaking families through bilingual marketing and outreach collateral such as posters, flyers, frequently asked questions and website information. In addition, a few appearances were made at local Spanish-speaking media outlets.

Of low income students, another critical audience is undocumented students. While these students are unable to apply for federal financial aid, the State of Texas allows these students to qualify for state residency and therefore qualify for state financial aid. To assist these students, site coordinators were asked to ensure that assistance with the TASFA (Texas Application for Student Financial Aid) was available at each site. The TASFA is the state equivalent of the FAFSA but is currently a paper process and there is no state tracking mechanism for these applications.

MOBILIZING VOLUNTEERS

Recognizing that the SASSA effort would take a high degree of student outreach, the steering committee engaged the more than 40 San Antonio College Access Network (SA-CAN) community based organizations and college access providers, given the existence of a provider-client relationship. This partnership was facilitated by the fact that the San Antonio Education Partnership, a SASSA steering committee member, was the leading organization for SA-CAN. Training opportunities on general financial aid and

FAFSA were provided to those whose primary role was student outreach and awareness. The strategy was to create knowledge among community based organizations in order to facilitate the transfer of that knowledge to students and connect them to SASSA.

To execute an initiative with multiple sites across the city, a large number of volunteers had to be recruited, trained, and mobilized. The financial aid community volunteered to serve as the technical experts at the various high schools while the financial aid college access providers assisted students one-on-one at the various sites. Having trained SA-CAN organizations on financial aid, they also contributed greatly to the volunteer pool. As was evident with the city's SA2020 process, there existed a collaborative spirit between the business and education community. As a clear measure of community engagement, more than 200 volunteers from the business community assisted with FAFSAs and other duties. This required the training of volunteers who had very limited experience and knowledge of the financial aid process and FAFSA but were highly committed to assisting students.

STUDENT AID SATURDAYS SAN ANTONIO: YEAR I ACCOMPLISHMENTS

- FAFSA Completion Rate was 52% by end of September 2012, posting a 2% increase.
- Total of 981 students we provided one-on-one assistance.
- Total of 678 clients completed survey with the following results:
 - Half of those assisted were currently high school seniors.
 - 82% were Latino students.
 - Most attended site was cafécollege.
 - Most students found out about events at high schools.

CHALLENGES AND LESSONS LEARNED

Challenge #1: There was a lack of data to guide planning, coordination and execution of a financial aid application assistance effort.

Lessons Learned #1: The collective wisdom, knowledge, and expertise of practitioners are often sufficient to initiate a response to a student need. However, data remains essential to affirm the action taken, document success, and guide future efforts. Thus, data gathering must be a key component of any effort.

Challenge #2: A large-scale effort such as Student Aid Saturdays San Antonio requires multiple and diverse partners.

Lessons Learned #2: An assessment to help identify needs and gaps must be part of initial planning. Then partners must be identified who are best positioned to address those needs and gaps. For example, partners were recruited in SASSA to provide technical assistance, volunteers, and student outreach, three main areas beyond the capacity of the Steering Committee members.



STUDENT AID SATURDAYS SAN ANTONIO (SASSA): THE SECOND YEAR

Using lessons learned and survey findings from Year 1, the second year of SASSA was launched with enhancements that focused on data and outreach challenges.

In response to finding that half of the clients served in Year 1 were high school seniors, the Steering Committee knew that more parent engagement would increase student participation and consequently, FAFSA completions. Thus, communication efforts focused more on messages to parents about their role in FAFSA through appearances on morning talk shows and public service announcements. Public service announcements aimed at Spanish-speaking parents went beyond the message that free money was available for college. The PSAs did not assume that parents knew their role in the process; the message conveyed was that the parent had to accompany the student and provide their income information.

We recognized that undocumented students needed to be accounted for because in San Antonio it is an underserved population. To ensure some kind of account for this population, the local institutions reported the number of undocumented students applying for financial aid. Efforts continue to collect accurate information on undocumented students as well as identifying reliable data sources.

To document the impact of SASSA efforts, monthly citywide FAFSA completion rates were tabulated and correlated to SASSA activity using U.S. Department of Education FAFSA Completion for High Schools initiative. This also allowed for monitoring of federal FAFSA completion data versus local school tracking by requiring students to submit a copy of their Student Aid Report (SAR). This attempt to correlate the data revealed different completion rates between the information collected by high schools and the U.S. Department of Education. Local school district officials identified several possible reasons for this mismatch: high student mobility rates; incidence of students' names not matching with their official federal records such as the omission of middle names; allowing students to type their version of high school name versus a drop down menu. As a proactive measure, some local districts implemented efforts to update student personal information to ensure a higher degree of match with the federal student indicators.

In Year 2, high school SASSA sites were chosen from those with low FAFSA completion rates in an attempt to improve these rates. The results showed that the sites with the highest consistent participation were those that offered other services in admissions, advising, and scholarships, such as cafécollege and the local community colleges.

STUDENT AID SATURDAYS: YEAR 2 ACCOMPLISHMENTS

- FAFSA Completion Rate: 57% as of September 2013
- Total of 1,078 students we provided one-on-one assistance.
- Total of 868 clients completed survey with the following results
 - More than half (56%) of those assisted were currently high school seniors.
 - 82% were Latino.
 - Most attended site was cafécollege.
- Most students learned about SASSA at their high school.
- Approximately half of the respondents (49%) planned to pursue or are pursuing their education at a community college.
- With 95% of respondents finding SASSA helpful, 67% indicated they would not have completed the financial aid forms without this assistance.
- 26% of those assisted were 21 years old or older.

CHALLENGES AND LESSONS LEARNED

Challenge #1: Reaching the unconnected.

Lesson Learned #1: Outreach and communication efforts still need to be targeted towards multiple audiences. For example:

- SASSA speeds up the action of high school seniors already committed to the college process. However, once that population is served, there is a decline in participation of the student that does not yet see a clear path to college. An intrusive, multi-prong, and perhaps non-traditional, intervention must be launched to reach these students with a message from outside the lens of financial aid, but more from a practical view of personal and family economic prosperity.
- The number of non-traditional clients served increased by 43%, from 90 in Year 1 to 129 in Year 2. Yet, in San Antonio, 24% of the population (25 years and older, U.S. Census 2000) have some college credit. Given this divergence, outreach efforts must be directed to this audience, ensuring financial aid is not the reason they do not return to college.
- The number of current college students assisted did not increase from year 1 to year

2. There is growing concern that these students are not filing their FAFSAs consistently as throughout college. A challenge is the validation of this hypothesis.

Challenge #2: SASSA and other efforts at the local high schools to increase FAFSA completion need to be aligned to offer the community a more comprehensive and coordinated reach.

Lesson Learned #2: SASSA will change its name to Student Aid San Antonio (SASA) for Year 3. The SASSA outreach resources and technical expertise will be shared.

Challenge #3: Practitioners observe that many students complete verification late or not at all.

Lesson Learned #3: Institution-specific workshops were offered to teach students how to navigate their institution's online financial aid portal to check on financial aid status, fulfill verification requirements, and view and accept financial aid awards. These workshops were better attended for the universities than the community colleges. This further exemplifies the need to develop messages and programming more strategically to reach all target populations.

FINANCIAL AID CURRICULUM FOR HIGH SCHOOL STUDENTS

Another component of the financial aid initiative directed at students was a financial aid curriculum for high school students created and implemented to fulfill Texas legislation that was passed for the 2013-2014 school year. The primary challenge to the school districts was that such a curriculum did not fall within their area of expertise or scope. A secondary challenge was that the resources were not provided to develop and implement the required curriculum. Realizing the need of the school districts to comply with this legislative mandate, two leaders of the financial aid initiative, Noé C. Ortiz and Eyra A. Pérez, developed the curriculum that teaches high school students how to pay for college.

The classroom curriculum developed helps students understand the various methods available to pay for college and other postsecondary education and training. The contents are offered as a set of classroom modules to be presented over a series of 4-5 class periods that includes daily presentations, hands-on activities, supporting videos, and homework assignments. The curriculum incorporates a pre- and post-test designed to measure student learning. In addition, a complimentary professional development component is offered for Economics teachers to assist with their implementation of the curriculum.

The San Antonio Independent School District (SAISD) agreed to pilot the classroom curriculum prior to the mandated implementation timeframe as part of its new initiatives under the U.S. Department of Education FAFSA Pilot. The curriculum was field tested in SAISD with 2,200 seniors in January 2013.

Recognizing the value of the comprehensive financial aid curriculum, the four school districts participating in the Latino student success effort, Diplomás, identified and adopted the financial aid curriculum as a key strategy in their college and

career readiness district plans. The importance of this development is that the partner school districts realize that financial aid is essential to their students enrolling in college. One of the partner districts has now requested a financial aid curriculum, which is not mandated, for middle school students, further acknowledging that financial aid knowledge creation is needed at early stages to better prepare students to enroll, persist and complete college.

This is evidence of partners realizing they do not have to address challenges alone as may have been the case not so long ago in San Antonio.

A new model of collaboration has emerged that was exemplified by two local leaders responding to a need of the K-12 partners in this financial aid curriculum. This new way of sharing knowledge and expertise to solve a community challenge is occurring in other areas critical to college attainment.

FINANCIAL AID CURRICULUM FOR HIGH SCHOOL STUDENTS:

How Do I Pay For College?

What it is: A high school financial aid curriculum to be taught in Economics classes that meets Texas legislation (House Bill 34).

The Purpose: To increase student knowledge about how to pay for college through the following topics:

- The Value of Education
- What is Financial Aid
- How to Apply for Financial Aid
- The Cost of Attendance
- The Types of Financial Aid
- The Real Cost of Attendance
- The Award Letter

ACCOMPLISHMENTS: FINANCIAL AID CURRICULUM FOR HIGH SCHOOL STUDENTS

- The financial aid curriculum will impact approximately 8,000 high school students.
- Four local school districts adopted the financial aid curriculum as a key strategy in their college and career readiness plans.
- It is proof that an environment is emerging in San Antonio where partners are moving beyond their own pockets of expertise to one of shared knowledge and resources to capitalize on the collective strengths to have greater impact on students and the community. This mechanism of success will lead to sustainability of these efforts in financial aid.
- The largest school district in San Antonio has requested a similar financial aid curriculum for middle school students, furthering the knowledge creation at earlier grade levels.

FINANCIAL AID COUNCIL

As the Latino Student Success Diplomías effort was emerging, the core partners recognized financial aid as a major component to increase college attainment for Latino students. This comprehensive collective impact effort required a formal council that could advise and coordinate all things financial aid city-wide. Since this would once again require engagement of the financial aid community in San Antonio, the group of financial aid experts that started out as a logistics and technical assistance committee for Student Aid Saturdays transitioned into a Financial Aid Council.

While the previous two efforts of the financial aid initiative focused on direct services to students, the Financial Aid Council focused on the partners that support students through the financial aid process. Once formalized in May 2012, the council began to broaden its scope beyond Student Aid Saturdays San Antonio (SASSA) in support of the Diplomías collective agenda. The Council worked on developing strategies within the areas identified by Diplomías partners as being influential to Latino student success:

- **Systems mechanics and bridging transitions** — Focus on the transitions between systems (high school, certificate, two-year, four-year degrees) and addressing/eliminating gaps, misalignments, and inefficiencies

FINANCIAL AID COUNCIL OF SAN ANTONIO

Who we are: Financial aid administrators and officers from institutions of higher education in San Antonio as well as representatives from community-based organizations.

Our purpose: To collectively provide services, expertise, resources, and advocacy that facilitates college enrollment, persistence, and completion; To serve as forum for communication and collaboration on student financial aid issues and initiatives; To support best practices that lead to systemic change.

- **Navigation readiness for students and parents** — Focus will be placed on supportive academic and cultural interventions that engage parents, families, and students in understanding and having the tools to effectively navigate postsecondary systems.

The Council members identified the need to engage the broader community in financial aid conversations about gaps, needs, and strengths. Such an opportunity was presented when the Diplomías project hosted its first higher education

conference, with financial aid as one of five focus areas. The conference gathered leaders from the fields of developmental education, faculty role in academic success, student success and retention support, transfer, and financial aid from the two Diplomás partner institutions, Alamo Colleges and The University of Texas at San Antonio. The purpose of this convening was to strengthen the shared understanding of Latino student attainment in San Antonio, discuss emerging issues, challenges, and opportunities across the two systems, and develop shared goals and strategies to create a coherent plan to increase Latino student success.

As an additional effort to engage more community stakeholders on financial aid, the Council hosted a Financial Aid Summit in May 2013. The purpose of the summit was twofold: Identify strengths and gaps in financial aid across San Antonio to develop strategies and begin to develop a set core of values that will serve as guiding principles for financial aid in San Antonio. The Summit brought together 50 cross-sector professionals from financial aid, K-12, community based organizations, and business.

The underlying intent of the convenings was to have open conversations that would result in a community sharing, openly and with a high degree of trust, what was working and what was not in financial aid. One key product was a common understanding of financial aid strengths and needs in San Antonio among participants, on which to build a collective and common set of strategies among the multiple partners and sectors. Equally important, it allowed

those outside of the financial aid community to understand and embrace their role in advancing the financial aid agenda in San Antonio. By assuming joint ownership of the issues and challenges, it engendered the willingness from all partners to execute and accomplish what has to be done. This created the space for continued collaboration, based on mutually reinforcing activities, for all stakeholders at the core of a comprehensive set of strategic initiatives that have become the council's platform:

- Identify key financial aid indicators and measures as well as the reliable data sources that collect, extract, analyze and/or report such data to convey the urgency and/or the progress of efforts.
- Implement an effective financial aid outreach effort to connect the most unconnected aimed at the various stakeholders (students, parents, financial aid community, and college access practitioners).
- Align and increase support, activities, events and services in financial aid aimed at the different target audiences: high school students, current college students, Latino students, stop-outs, and adult learners.
- Maximize professional development, knowledge creation, and resources in financial aid for all stakeholders.
- Engage cross-sector, multi-level partners to assist with outreach, providing services, messaging, identifying challenges and reaching solutions to collectively create a seamless financial aid process for students.

ACCOMPLISHMENTS: FINANCIAL AID COUNCIL OF SAN ANTONIO

The following accomplishments can be credited to the formation and operation of the Financial Aid Council of San Antonio:

- Through various engagement opportunities to discuss financial aid needs, gaps, strengths, and proven practices to frame a common set of strategies, a mutual sense of trust was created among multi-sector partners.
- Knowledge was created among stakeholders beyond the financial aid community through training and sharing of local data to ensure our students are provided consistent messages, services, resources, and guidance.

Conclusion

San Antonio's financial aid journey was founded on the recognition that pockets of excellent effort and widespread collaboration already existed in our community. Thus, the initial work focused on strengthening and connecting those efforts, paying homage to the very good work that has occurred and the goodwill that has been built.

Acknowledging that the truest impact occurs when issues that impede student progress are owned by the greater community, partners in the financial aid space are committed to moving beyond their own mission and goals. There is a core belief that through the alignment of resources, services, and programming to connect the most unconnected students we will achieve the collective goal of increasing college attainment.

In San Antonio, our collective efforts have focused on building the infrastructure to get more students into and through college. The financial aid community and its many partners remain committed to building upon this foundation to help increase the college attainment of San Antonio's students.



San Antonio's Journey: Informing the National Discussion

San Antonio's growth, diversity, and leadership in strengthening the opportunity for success of its community provides a useful case study for other communities throughout the United States. In this context, three components of San Antonio's journey can inform national discussions on financial aid outreach and support: 1) partnership development; 2) the Latino student and financial aid; and, 3) data use to inform financial aid initiatives.

PARTNERSHIP DEVELOPMENT

In San Antonio, the educational success of our community is a shared responsibility. Therefore, framing this financial aid initiative was an evolutionary process. Further, the collaborative space in which the initiative resides is dynamic and complex, but is unified by the shared vision, mission, and goal of those involved.

A key factor in the financial aid efforts in San Antonio was, and remains, partnership development. A collaborative is only as successful as the partnerships it develops by leveraging existing relationships and establishing new connections among potential partners that are positioned to fill or address unmet needs and gaps. The primary assets of a collaboration are the deep relationships that exist between and among the partners and their history of mutually beneficial accomplishments.

ENVIRONMENTAL SCAN

Based on the San Antonio experience, the first phase of partnership development for collaborative educational transformation is the analysis of a community's current environment by those looking to partner. This involves steps to map pathways, identify resources, and assess awareness of the current reality in the community.

- **Map pathways:** The paths that students travel through the educational systems are identified along with the steps students navigate and negotiate.
- **Identify resources:** The community resources that exist, the disconnectedness of the transition between the systems, and the resulting gaps in services and resources students encounter are also identified.
- **Assess awareness:** The partners grasp the enormous potential of existing interventions, balanced by the stark reality of how little progress may have been accomplished over the years.

IDENTIFY PARTNERS

The second phase of partnership development is to identify partners for collective efforts: to recognize silos of effort that currently exist, provide opportunities to leverage diverse efforts under a common goal, and develop a unifying entity.

- **Recognize silos of effort:** Take stock of partners and other entities in the community addressing education needs who may have unwittingly created silos as they concentrate on their own mission and goals. Historically, such has been the case with K-12 and post sec-



ondary education. Also present are partners, such as community-based organizations, who because of their restricted funding and limited resources are silos all by themselves.

- **Leverage diverse efforts:** The key to making collaborative gains is leveraging all types of partners under one collective effort to support a common cause and goal while they retain their own mission and purpose.
- **Develop a unifying entity:** A specific entity is needed to structure and connect the collective efforts of partners with cohesiveness and alignment. In San Antonio's financial aid journey, the Financial Aid Council serves this role.

STRATEGIC ENGAGEMENT

The third phase of partnership development is strategic engagement with partners: to intentionally engage partners for a common community goal, garner partners' commitment and support for common goals with honesty, and reflect diverse voices.

- **Engage intentionally:** In recognizing that financial aid is too important and too large of a

challenge for students, we must be intentional in engaging the many financial aid partners to plant the vision and garner the commitment and support for common goals. These stakeholders should be invited to engage at various convenings to gain an understanding of the issues and challenges, identify gaps and needs, and reach collective solutions.

- **Garner commitment with honesty:** There must be recognition of the current state of affairs and a clear end goal, thereby compelling participants to view financial aid from a holistic, problem solving lens. While the conversations must honestly address the issues confronting the community, they must steer clear of blame. It is only through focusing on the bigger goal and the collective work that we can achieve an environment of trust, openness and transparency.
- **Reflect diverse voices:** It is essential to engage community stakeholders from multi-sector areas to reflect a diversity of voices such as community leaders, financial aid directors and officers, college access providers, community based organizations, K-12 educators, higher education professionals, and business members.



MANAGE RELATIONSHIPS

The fourth phase of partnership development is to manage relationships for collective effort: to provide a reality check, adapt for change, clarify roles, and remain open to new alliances.

- **Reality check:** Expertise in the field abounds. Even expressed willingness to take part in the broader goal of improving the participation in the financial aid process is plentiful. As we moved from the simpler work of coordinating financial aid Saturdays, stakeholders in the financial aid community were required to think and act beyond their prescribed organizational settings and work circles.
- **Adapt for change:** While conversations and honest dialogue about financial aid can create a sense of shared responsibility, a perceived mismatch may occur when discussions turn to issues that some members may consider belong under the province of their own internal policies and procedures. As some partners felt nudged to work outside their normal organizational limits resistance ensued. Individuals and organizations must be willing to embrace the good that can be done outside their normal work environments to accomplish the collective goal.

- **Clarify roles:** We must be intentional in giving stakeholders, internal and external to financial aid, their role in impacting the barriers and challenges students face. It is important for all involved in this collective effort to have a role in advancing the common financial aid agenda. This provides the platform to enrich the student's experience through collaboration that centers on each partner organization fulfilling their role.
- **Open to new alliances:** Organizations need to be willing to look beyond their borders and be open to alliances with multiple and diverse partners to help further the collective financial aid agenda. Partners must recognize there can be others who can help inform, facilitate and connect students and families to achieve a seamless and positive financial aid experience. This is how the community collectively breaks down barriers and addresses challenges, creating the path for our students to succeed. The Financial Aid Council was intentional about disseminating information and training external partners to widen the net to reach and service more students.

THE LATINO STUDENT AND FINANCIAL AID

In San Antonio, the majority of students in K-12 education are Latino, and this representation, as in a growing number of communities around the country, is expected to increase. Therefore, it is critical to determine how to most effectively empower Latino students and their families to navigate the complex financial aid system. Those serving Latino students cannot assume they have a family support system that can model or mentor them on how to navigate the complexity of post secondary education, especially financial aid.

Too often, Latino students must quickly and independently learn to navigate the complex, ambiguous and rigid machinery of post secondary education. But not enough are getting support. We must intentionally overcome these barriers with interventions that engage parents, students, and those that mentor and guide students to provide the guidance and resources essential to successfully navigate college enrollment and completion. The financial aid initiative in San Antonio resulted in concerted attention on four issues to improve financial aid outreach

and support: understanding the context of affordability; acknowledging competing priorities; knowledge creation; and comprehensive services.

Understanding the context of college

affordability: In assisting Latino families with financial aid, we must realize that many of our families simply cannot afford to help their children pay for college. These situations go beyond the belief that a college education is not important. There are a multitude of research studies confirming that Latino parents do see a college education as a means for their children to have a better quality of life. However, the reality is that their monthly budgets cannot be stretched any further. We also find that when Latino students express a desire to go to college instead of working to help with family finances, their parents find no solution to this financial challenge then to ask their child to find the resources to pay for their own college expenses. This is not a lack of support from the parents on the pursuit of a college education, but more a realization that the family cannot afford to help with such expenses.



Acknowledging competing priorities: The experience of partners in the San Antonio financial aid initiative has consistently been that some Latino students are highly committed to their familial obligations. Post-secondary opportunities are important but secondary. This is not an issue of valuing education; instead it is more about a cultural expectation that Latino students, once of working age, will help contribute to the family finances. We must teach Latino students and their parents that while attending college prevents them from being equal contributors to the family finances, ultimately the earning potential is greater once that student attains a college credential. To this point, the financial aid lessons used by several San Antonio school districts begin with the value of education by showing students their earning potential with a college degree or certificate.

Knowledge creation: Because Latino students are unfamiliar with how to pay for college, we must be intentional and holistic in providing students the opportunities to acquire such knowledge. It is crucial to teach students the financial aid process and identify the tools and resources they need to navigate the financial aid system. Through the financial aid lessons in the high schools, San Antonio

is doing exactly that. In addition, we must ensure that students are provided guidance, advising, and mentoring to effectively navigate the complicated financial aid process. It is on this premise that the San Antonio financial aid initiative is based. We trained mentors, advisors, and teachers to provide students guidance and one-on-one assistance with financial aid applications through such events as Student Aid Saturdays.

Comprehensive services: Because Latino students encounter significant barriers at key transition points from high school to post secondary education, it is important that financial aid services be comprehensive and holistic to ensure college enrollment, persistence, and completion. For example, in San Antonio transition services to students upon high school graduation include the steps that follow the submission of a financial aid application such as verification and satisfactory academic progress. While large numbers of students submit FAFSAs, they overlook the additional requirements when selected for verification. We must intentionally help students in complying with verification requirements by ensuring that those who work with students over the summer are fully trained in this process.





DATA TO INFORM FINANCIAL AID INITIATIVES

While in San Antonio the financial aid initiative was started with no real baseline data, we have concluded that a robust data collection system is needed to quantify our needs, verify what works, and translate our best efforts into best results. This is not to diminish initial efforts based solely on practitioner experience. Instead this is a recognition that the more effective initiatives are those framed by the practitioner experience and validated by data.

We are cognizant that data should help guide our financial aid strategic planning and programming in the future. For San Antonio, this facet of the initiative is still emerging. In particular we note the following:

Building a data infrastructure: For collective efforts, a first step in building an infrastructure for data that supports the common agenda is the identification of a backbone organization that has the capacity and trust from other partners to warehouse and report financial aid data. In San Antonio, the Education Partnership is serving

this role. A common practice of the Education Partnership that inspires trust among stakeholders is to present collective data to partners prior to any public release. In addition, financial aid aggregated data may be difficult to secure. Thus, organizations should search for and partner with agencies that could be sources of data needed to guide programmatic efforts.

Tracking data that informs: In order for a community to make significant strides in removing financial aid as a challenge to college access and success, it is important to analyze more than just FAFSA completion rates. During the Financial Aid Summit in San Antonio, the data shared to provide context to the discussions was the following: **total aid received by students enrolled in local institutions, number of students receiving this aid, average unmet need, types of financial aid received, and average loan amount.** To document the progress accomplished by our efforts, these data elements will be reported to the community at the annual Financial Aid Summit.

Measuring effectiveness of activities: A more critical analysis of data is needed to document the effectiveness of each single activity that is implemented in support of a financial aid initiative. For example, in San Antonio we are currently measuring knowledge creation from the financial aid lessons with a pre and post- test. However, the impact of the lessons on financial aid as a whole will be most evident in future borrowing rates, number of scholarships secured by students, and loan default rates.

Deeper analysis of data: A common approach in financial aid efforts is to initially concentrate on the populations that are most unfamiliar with the process and for which there exist resources that can be leveraged and aligned for greater impact, such as high school seniors. Once you implement the initial programming and partners join efforts, discussions should shift to other populations and areas where there is a perceived need that the collective can significantly impact. For example, in San Antonio there is a perception that FAFSA

completion may also be a barrier for continuing students. Thus, the Financial Aid Council has identified the need to quantify the FAFSA completion rate for these students and determine whether lower FAFSA completion rates are negatively impacting their college persistence.

If this is found to be the case, intentional programming will be developed and implemented.

In summary, the Financial Aid Council of San Antonio is building the infrastructure to align services, resources, and activities across multiple partners and stakeholders. In addition, data is being used to guide planning and programming and to measure the effectiveness of collective efforts. Ultimately, our goal is to create better ways to prepare students to identify needed resources, recognize and complete critical action steps, and build the confidence that will enable them to navigate the ambiguous and rigid financial aid system to achieve educational and professional success.

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