

2011 SYMPOSIUM ON
**FINANCIAL LITERACY AND
COLLEGE SUCCESS AT MSIs**
INSTITUTIONALIZING APPROACHES TO
STUDENT SUCCESS

HILTON DFW LAKES
GRAPEVINE, TEXAS
FEBRUARY 22-25, 2011



February 22, 2011

Dear Colleague:

On behalf of USA Funds® and the Institute for Higher Education Policy (IHEP), we welcome you to the 2011 Symposium on Financial Literacy and College Success at Minority-Serving Institutions.

Both USA Funds and IHEP have a strong commitment to enhancing postsecondary education access and success. The ability to make good personal finance decisions is critical to both student access to and success in postsecondary education. For this reason, USA Funds has a keen interest in enhancing institutional capacity to improve student financial literacy.

With the theme, *Institutionalizing Approaches to Student Success*, this Symposium challenges you to consider the role financial literacy plays in building stronger connections to student success. This year's Symposium offers you the opportunity to work with colleagues from your institution and from a diverse group of other institutions, as well as with financial literacy experts, to refine your institution's plan for student financial literacy. Although each plan will be tailored to meet institutional needs, we hope to identify promising practices that can advance financial literacy strategies for the broader higher education community.

USA Funds has supported these Symposia for minority-serving institutions for 10 years, and is delighted to partner once again with IHEP for this year's event. We are confident that you will find this year's event both enjoyable and rewarding.

Sincerely,



CARL C. DALSTROM

President and Chief Executive Officer
USA Funds

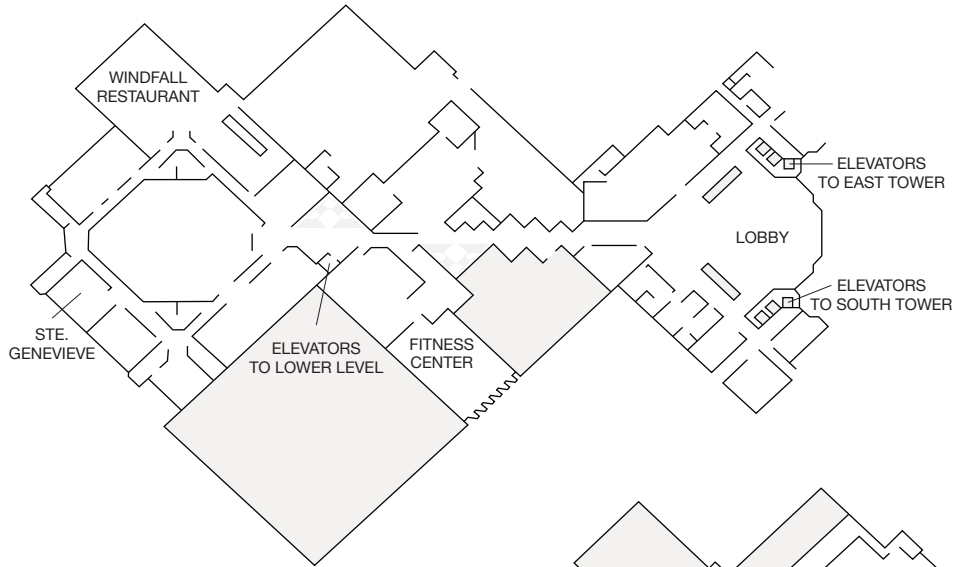


MICHELLE ASHA COOPER

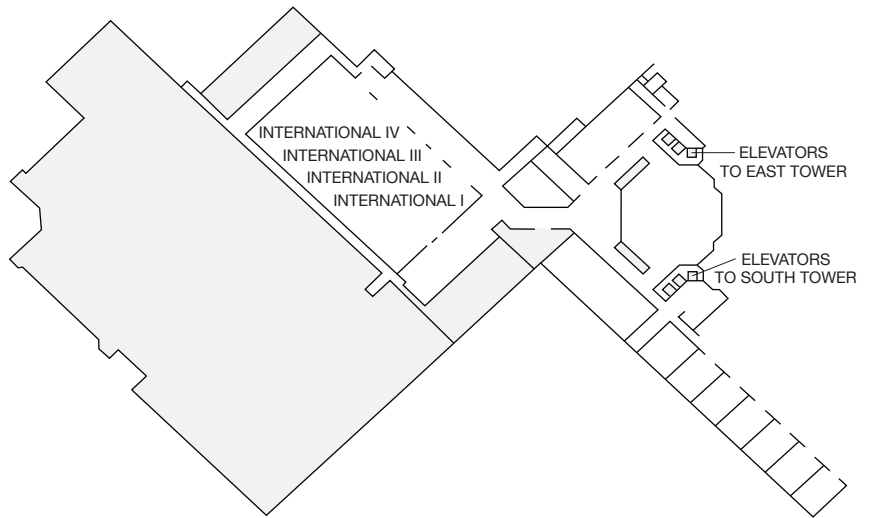
President
Institute for Higher Education Policy

HOTEL MAP

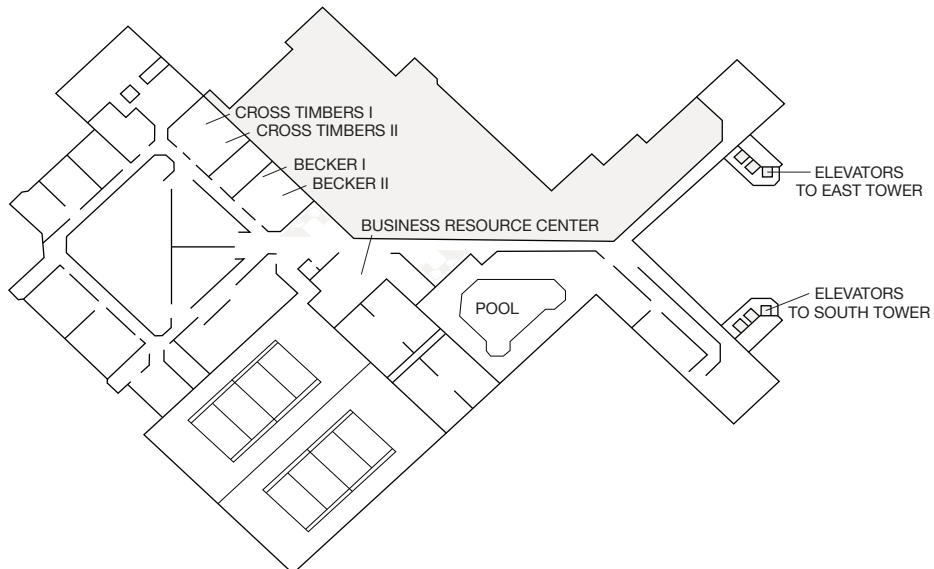
LOBBY LEVEL



BALLROOM LEVEL



LOWER LEVEL



IMPORTANT INFORMATION

RESOURCE ROOM

The Symposium Resource Room provides you with access to a printer and a library of articles and publications that may support your work. You also will find the team assignment folders where you will submit your daily assignments in the Resource Room.

The Resource Room is open daily from 7 a.m. to 10 p.m. and is conveniently located in Becker I-II, across from the hotel's business center.

RESOURCE LIBRARY

Symposium staff and consultants have crafted a library of articles and publications for your use during the event. We encourage you to look through the library to identify resources that may help support your Symposium work and team planning activities.

TEAM ASSIGNMENT FOLDERS

A team folder for submitting daily assignments is available in the Resource Room. Assignments should be submitted in the folders by the time listed in the detailed schedule.

ASSIGNMENTS

This year's Symposium includes daily assignments related to the theme each day that will help you and your team apply information gleaned from workshops to your individual financial literacy plan. All participating teams are asked to complete daily assignments, which help serve as a foundation for your final financial literacy plan.

Teams are asked to submit two copies of each daily assignment in your respective team folders located in the Resource Room. All assignments are loaded on the flash drive you received with your registration materials.

In order to acknowledge daily progress and to provide feedback, consultants will respond to daily written assignments by 8:30 a.m. the following morning.

ASSIGNMENTS AND DUE DATES

| | |
|---|--------------------------|
| #1: Vision and Goals Statements | Due Tuesday, 4:30 p.m. |
| #2 Best Practices Assessment | Due Wednesday, 7:00 p.m. |
| #3 Sustainability and Advocacy | Due Thursday, 7:00 p.m. |
| #4 Financial Literacy Plan Draft and Next Steps | Due Friday, 11:30 a.m. |

CONSULTANT PAIRINGS

Each team attending the Symposium is assigned a consultant(s) to support team planning efforts and to respond to daily team assignments with constructive feedback. Bios for all consultants are available on the flash drive you received with your registration materials. Consultants have been paired with campuses based on areas of expertise, however, all consultants are available to all teams during posted team working times.

CHRIS MILLER, *Consultant*, USA Funds

Haskell Indian Nations University
Inter American University of
Puerto Rico-Ponce
Mountain View College
Shaw University
Texas Southern University

CAROLE ANN SIMPSON, *Consultant*,

USA Funds
Eastfield College
Florida Memorial University
Norfolk State University
Leech Lake Tribal College
San Diego City College

TIFFANY MCMILLAN, *Director, Office of Student Retention*, Morgan State University

Albany State University
Salish Kootenai College
South Mountain Community College
White Earth Tribal College
Voorhees College

BRAD HONIOUS, *Director of Financial Aid and Veteran's Affairs*, Valencia Community College

Houston Community College
Langston University
Los Angeles Harbor College
Oglala Lakota College

LANA LOW, *Retention Specialist*

KATE TROMBITAS, *Assistant Director of the Student Wellness Center*,

The Ohio State University
Dillard University
New Jersey City University
Philander Smith College
Pueblo Community College
Savannah State University
Sitting Bull College
Southwestern Indian Polytechnic Institute
University of Maryland Eastern Shore
Valencia Community College

GEORGE COVINO, *Vice President, MSI*

Initiatives, USA Funds
Blackfeet Community College
Community College of Denver
Lee College
South Seattle Community College

VERNETTA FAIRLEY, *Director, MSI Initiatives*,

USA Funds
Adams State College
Clark Atlanta University
Little Big Horn College
Lincoln University

CAROL BUCHLI, *Consultant*, USA Funds

College of Menominee
Delaware State University
Fort Peck Community College
Inter American University of Puerto Rico-
San Germán

AGENDA

TUESDAY, FEBRUARY 22

12:00-1:00 P.M.

Windfall Dining Room

LUNCH

12:00-2:00 P.M.

International Foyer

REGISTRATION

12:00-2:00 P.M.

*Becker I-II
Cross Timbers I-II*

POSTER PREP (Optional)

This time is available to teams that need to put the finishing touches on their institutional posters. Posters will be shared during the Dessert and Networking session. See assignment #1 for directions about the content of your poster.

2:00-2:30 P.M.

International III-IV

WELCOME

Michelle Asha Cooper, *President*, Institute for Higher Education Policy
Marshall Grigsby, *President and CEO*, Grigsby and Associates, LLC

2:30-3:15 P.M.

International III-IV

SYMPOSIUM OVERVIEW AND PAST PARTICIPANT PANEL

The session provides information on the Symposium's structure and content, and suggests strategies for a successful team experience. Veteran participants of IHEP's Summer Academy financial literacy teams will share their past experiences and offer advice for maximizing your time at the Symposium.

Moderators: Lana Low, *Retention Specialist*; Patricia Roe, *Senior Program Officer*, USA Funds

Panelists: Jane Gates, *Dean*, Savannah State University; Brad Honious, *Director of Financial Aid and Veteran's Affairs*, Valencia Community College; B. Joan Goodman, *Board of Regents Program Administrator*, Southwestern Indian Polytechnic Institute

3:15-4:15 P.M.

*International I-II
Cross Timbers I-II
Ste. Genevieve*

CONSULTANT TEAM MEETINGS

Consultants and their assigned institutions will meet as a group to share proposed financial literacy work and establish expectations and benchmarks for the Symposium.

Consultant Teams: Buchli, Covino, Fairley, Honious, Miller, McMillan, Simpson

Consultant Team: Low

Consultant Team: Trombitas

4:15-4:30 P.M.

International Foyer

BREAK

4:30 P.M.

TEAM ASSIGNMENT #1 DUE: VISION AND GOALS STATEMENTS AND TEAM POSTER

All teams should submit their assignments in their respective team folders in the Resource Room. Teams also should leave posters in the Resource Room for the evening poster session. Consultant responses to assignments are scheduled to be available by 8:30 a.m. the following morning.

Please note: Posters will be displayed during the Dessert and Networking Reception at 7:15 p.m. Symposium staff will display posters on your behalf.

4:30-5:00 P.M.

International III-IV

SYMPOSIUM OBSERVATIONS

USA Funds initiated this series of Symposia for minority-serving institutions 10 years ago and has supported the events each year since. Prior to the evening's keynote address, Carl Dalstrom, USA Funds president and CEO, will underscore the significance of this event and the organization's broader commitment to the success of MSIs and their students.

Moderator: Marshall Grigsby, *President and CEO*, Grigsby and Associates, LLC

Presenter: Carl Dalstrom, *President and CEO*, USA Funds

5:00-5:45 P.M.
International III-IV

**KEYNOTE ADDRESS:
ALIGNING INSTITUTIONAL SUCCESS WITH KEY POLICY PRIORITIES**

Financial literacy is quickly becoming an educational priority and a national concern. As a community, higher education has a responsibility to ensure that adequate financial preparation and education are provided to current and future students. MSIs, in particular, serve a necessary role in providing appropriate financial and student services to some of the nation's most underserved students. During this keynote address, learn about the importance of aligning institutional financial literacy practices and broader student success initiatives with key policy priorities. Hear how these issues intersect within the context of state and federal higher education success goals. Teams will be encouraged to think about how their institution may approach and work in tandem with leaders in the policy realm to maintain support for financial literacy and other student retention efforts.

Moderator: Marshall Grigsby, *President and CEO*, Grigsby and Associates, LLC

Presenter: James Lyons, *Former Maryland Secretary of Higher Education*, Maryland Higher Education Commission

5:45-6:15 P.M.

FREE TIME

6:15-7:15 P.M.
International III-IV

OPENING DINNER

7:15-8:30 P.M.
International Foyer

DESSERT AND NETWORKING RECEPTION

This session will foster informal networking, fact finding, and information gathering among teams and participants. Posters will be developed in advance of the Symposium to be displayed for all attendees. Each team will select one representative to stay with the poster and discuss it with colleagues from other institutions.

WEDNESDAY, FEBRUARY 23

7:00-8:30 A.M.
Windfall Dining Room

BREAKFAST AT YOUR LEISURE

8:15-8:30 A.M.
International I-II

OVERVIEW

8:30-9:30 A.M.
International I-II

PLENARY: FINANCIAL LITERACY BEST PRACTICES

Determining effective financial literacy practices and techniques appropriate for your institution can be a challenge. How can financial literacy practices and programs be integrated into broader campus initiatives or components that target student engagement and learning? What types of practices and services work as strong vehicles for delivering financial education? Learn about broad approaches and best practices related to student financial literacy programs. Teams will be encouraged to consider ways of integrating and replicating such practices into their own work. This session will lay the foundation for the morning's concurrent workshops, which cover an in-depth look at three specific best practices: peer mentoring, first-year experiences, and student success centers.

Moderator: Marshall Grigsby, *President and CEO*, Grigsby and Associates, LLC

Panelists: Carol Buchli, *Consultant*, USA Funds; Chris Miller, *Consultant*, USA Funds; Carole Ann Simpson, *Consultant*, USA Funds

9:30-9:45 A.M.
International Foyer

BREAK

9:45-11:15 A.M.
International I

CONCURRENT WORKSHOPS (See details below)

Workshop: Peer Mentoring

Peer mentoring is an effective tool to enhance student financial fluency, engagement, and retention. Examine the types of peer mentoring programs institutions may consider for amplifying their financial literacy efforts. Hear about The Ohio State University's experience of developing and successfully implementing peer educators as a vehicle for delivering financial literacy information to fellow students. Highlights will emphasize program design, curriculum, and unique campus collaborations that contribute to the program's success.

Facilitator: Kate Trombitas, *Assistant Director of the Student Wellness Center*, The Ohio State University

International II

Workshop: Student Success Centers

One way to strengthen financial literacy across divisions and departments is through the development and support of a student success center. Examine how financial literacy practices and techniques may be embedded in services provided by student success centers. A representative from one model institution, Philander Smith College, will present information about its financial literacy programs as related to aligning and leveraging such efforts with services offered through a student success center.

Facilitator: Carla Wood, *Retention Czar*, Philander Smith College

Cross Timbers I-II

Workshop: First-Year Experience and Curriculum Integration

First-year experience programs pay special attention to incorporating a variety of support strategies related to successful student academic and social transitions. Hear specific practices and methods for integrating financial literacy components into first-year experience programs and academic curriculum to support student success. A representative from Savannah State University will outline approaches used to develop the institution's comprehensive FYE program with special attention given to increased retention and graduation rates, and enhanced student-centered learning.

Facilitator: Jane Gates, *Dean*, Savannah State University

11:15 A.M.-12:30 P.M.

TEAM WORKING TIME

The following rooms are available for team meetings: **International I, International II, Cross Timbers I-II, Becker I-II.**

12:30-2:00 P.M.

International III

LUNCH: FRAMEWORK FOR ASSESSMENT: THE I-4 PARADIGM

Consider the importance of integrating student and institutional assessment into all phases of financial literacy planning and implementation processes. The I-4 paradigm is an assessment framework designed to guide institutional thinking about how to use data to strengthen each component of a financial literacy initiative. Learn how to use existing data to answer four simple questions that, in turn, provide the foundation for current and ongoing planning efforts. Examples of assessment strategies adopted by model financial literacy programs will be presented.

Presenter: Lana Low, *Retention Specialist*

2:00-3:30 P.M.

International I

CONCURRENT WORKSHOPS (See details below)

Workshop: Available Institutional and National Data to Support Financial Literacy Work

Developing and implementing a financial literacy program or initiative requires careful consideration for available institutional and national data. What information does your institution already have, and how can this be used to design a financial literacy program? In which national datasets has your institution participated and how can these help inform your work? Consider how such data will be foundational for designing, implementing, and evaluating your proposed financial literacy plans.

Facilitators: Tiffany McMillan, *Director, Office of Student Retention*, Morgan State University; Carole Ann Simpson, *Consultant*, USA Funds

International II

Workshop: Effective Models and Tools for Program Evaluation

Learn the basics of program evaluation for reporting to foundations and government agencies. Using real-world examples, the session will cover topics ranging from intervention design integrity to the appropriate empirical approach to determine statistical significance.

Facilitator: Greg Kienzl, *Director of Research*, Institute for Higher Education Policy

Cross Timbers I-II

Workshop: Linking Assessment and Accreditation

Consider how financial literacy efforts and assessment strategies intersect with the accreditation process. How may accreditation efforts help institutions identify and improve student access to and achievement in financial literacy programs? How can the accreditation process serve as a means to institutionalize financial literacy strategies and initiatives? Identify opportunities for aligning accreditation work with programmatic assessment and steps to building a stronger culture of using data.

Facilitator: Leroy Davis, *Former President*, South Carolina State University

3:30-5:30 P.M.

TEAM WORKING TIME

The following rooms are available for team meetings: **International I, International II, Cross Timbers I-II, Becker I-II.**

5:30-8:00 P.M. DINNER: ON YOUR OWN

Looking to join a group for dinner? Post a message on the bulletin board in the Resource Room. Shuttles will be provided to restaurants in the surrounding area.

7:00 P.M. TEAM ASSIGNMENT #2 DUE: BEST PRACTICES AND ASSESSMENT

All teams should submit their assignments in their respective team folders in the Resource Room. Consultant responses to assignments are scheduled to be available by 8:30 a.m. the following morning.

THURSDAY, FEBRUARY 24

7:00-8:30 A.M. BREAKFAST AT YOUR LEISURE

Windfall Dining Room

8:15-8:30 A.M. OVERVIEW

International I-II

8:30-9:30 A.M. SUSTAINABILITY AND ADVOCACY

International I-II

Hear strategies for building stakeholder buy-in, support and advocacy as well as investing in direct services to sustain student retention and success efforts. Panelists will share their respective institutions' approaches to integrating promising practices campus-wide, identifying and sustaining cost-effective strategies, and leveraging strategic partnerships to institutionalize student success.

Moderator: Marshall Grigsby, *President and CEO*, Grigsby and Associates, LLC

Panelists: Wright Lassiter, Jr., *Chancellor*, Dallas County Community College District; David Yarlott, *President*, Little Big Horn College

9:30-9:45 A.M. BREAK

International Foyer

9:45-11:15 A.M. CONCURRENT WORKSHOPS (See details below)

International I

Workshop: Grant Writing for Project Success

Hear information about developing grant proposals to support financial literacy and student success projects. Receive basic information about proposal development coupled with specific issues to be considered in building a case for support of student financial literacy programs and practices. The facilitator also will provide some information about seeking sources of funding for projects.

Facilitator: Patricia Roe, *Senior Program Officer*, USA Funds

International II

Workshop: Leveraging Federal Funds

Focus on the ways institutions can better leverage Department of Education funding streams — Title III, Title V, etc. — to strengthen financial literacy and retention goals. The facilitator will highlight federal resources and opportunities that the institutions being served may integrate into current institutional practices to support student achievement as related to financial literacy.

Facilitator: Leonard Haynes, *Senior Director, Institutional Services, Office of Postsecondary Education*, U.S. Department of Education

Cross Timbers I-II

Workshop: Identifying Low-Cost Solutions

Explore the importance of making strategic and cost-effective decisions to bolster institutional financial literacy practices and broader student success initiatives. Learn more about Southwestern Indian Polytechnic Institute's experience of leveraging financially sound practices and low-cost solutions to develop and enhance their institution's financial literacy work.

Facilitator: B. Joan Goodman, *Board of Regents Program Administrator*, Southwestern Indian Polytechnic Institute; Carol Buchli, *Consultant*, USA Funds

11:15 A.M.-12:30 P.M. TEAM WORKING TIME

The following rooms are available for team meetings: **International I, International II, Cross Timbers I-II, Becker I-II, Fall Creek, Haak, Homestead.**

12:30-2:00 P.M.

Windfall Dining Room

NETWORKING LUNCH

2:00-3:30 P.M.

International I

CONCURRENT WORKSHOPS (See details below)

Workshop: Making Connections to Policy

How do institutional financial literacy efforts relate back to broader policy contexts? What are some specific strategies and techniques for communicating successful financial literacy efforts to key policy decision-makers? Hear suggested strategies and tactics for drawing critical connections between institutional practices and a broader policy context, particularly as related to financial literacy.

Facilitator: Marshall Grigsby, *President and CEO*, Grigsby and Associates, LLC

Panelists: Jacob Fraire, *Assistant Vice President, Student and Institutional Success*, Texas Guaranteed Student Loan Corporation; Terry Muilenburg, *Senior Vice President, Government and Industry Relations*, USA Funds

International II

Workshop: Case Study of Campus-Wide Support and Buy-in: New Jersey City University

Hear from a representative from New Jersey City University as she shares her experience of garnering campus-wide support and buy-in for the institution's comprehensive financial literacy plan. The presenter will discuss the process for implementing the school's financial literacy plan with a particular emphasis on specific levers and approaches to communicating and advocating its work across campus constituents.

Facilitator: Carmen Panlilio, *Assistant Vice President for Enrollment Management and Admissions*, New Jersey City University

Cross Timbers I-II

Workshop: Evidence-Based Communication Strategies

Valencia Community College's Financial Learning Initiative and Research Team (FLIRT) was created as a means to improve financial literacy efforts and delivery across the college's multiple campuses. Hear about the school's process of implementing the FLIRT program, with particular emphasis on the evidence-based communication strategies employed to engage campus stakeholders and garner widespread support for the institution's financial literacy efforts.

Facilitator: Brad Honious, *Director of Financial Aid and Veteran's Affairs*, Valencia Community College

3:30-5:30 P.M.

TEAM WORKING TIME

The following rooms are available for team meetings: **International I, International II, Cross Timbers I-II, Becker I-II, Fall Creek, Haak, Homestead.**

7:00 P.M.

TEAM ASSIGNMENT #3 DUE: SUSTAINABILITY AND ADVOCACY

All teams should submit their assignments in their respective team folders in the Resource Room. Consultant responses to assignments are scheduled to be available by 8:30 a.m. the following morning.

6:00-6:30 P.M.

Austin Ranch

NETWORKING RECEPTION

Participants are invited to meet at the Austin Ranch, located directly behind the hotel, prior to dinner for additional networking opportunities at this informal reception. A host bar will be provided.

6:30-9:00 P.M.

Austin Ranch

DINNER AND DANCE CELEBRATION

To celebrate what we have learned and accomplished together at this year's Symposium, join the group to enjoy the flavors of Texas at the closing dinner!

Note: Casual attire is encouraged.

FRIDAY, FEBRUARY 25

7:00-8:30 A.M.

*Windfall Dining Room
International I-II*

BREAKFAST AT YOUR LEISURE/TEAM WORKING TIME

Teams will have the opportunity to put the finishing touches on their financial literacy plans and discuss any final issues with consultants during breakfast.

8:30-9:30 A.M.

International I-II

MEETING: SHARE YOUR SUCCESS AND STRATEGIES FOR THE FUTURE

All teams will meet to share outcomes of their work at the Symposium. During the session, each team will develop a final poster of significant accomplishments from the week, newly formed collaborations, and key next steps upon return to campus. Teams will select one representative to stay with the poster and discuss it with colleagues from other institutions. Remaining team members will circulate, taking this final opportunity to network, discuss similar financial literacy initiatives and learn from the accomplishments of others at the Symposium.

Presenters: Marshall Grigsby, *President and CEO*, Grigsby and Associates, LLC; Lana Low, *Retention Specialist*

9:30-9:45 A.M.

International Foyer

BREAK

9:45-11:00 A.M.

International I-II

CLOSING SPEAKER: AFFIRMING THE COMMITMENT TO STUDENT SUCCESS

Minority-serving institutions fulfill a unique role in higher education, being tasked with the responsibility of educating a large percentage of the nation's underserved population. Your commitment to bridging financial understanding and student success contributes to the heightened call for increased college completion. Together, we have much to celebrate as a result of your hard work at this year's Symposium. However, the real work begins when you return to campus! This closing session will underscore the significance of continuing the momentum of your efforts and will call upon each of you to affirm your commitment to advancing access to financial awareness and student success. Hear insights and experiences for how your work may be celebrated and articulated as a means to generate support and additional funding.

Moderator: Marshall Grigsby, *President and CEO*, Grigsby and Associates, LLC

Presenter: Marie McDemmond, *Board Chair*, Lumina Foundation for Education and *President Emeritus*, Norfolk State University

11:00-11:30 A.M.

International I-II

CLOSING SESSION

11:30 A.M.

TEAM ASSIGNMENT #4 DUE: FINANCIAL LITERACY PLAN DRAFT AND NEXT STEPS

All teams should submit their assignments in their respective team folders in the Resource Room. For feedback from consultants, discuss your project draft and action items with your consultant prior to your submission.

12:00-1:00 P.M.

Windfall Dining Room

LUNCH

PROJECT DESCRIPTIONS

This section includes financial literacy project descriptions and a list of members for all teams attending the Symposium. The variety of institutions attending this year is wide-ranging, representing a mix of institutional types, missions, and sizes, student demographics and geographical areas. This year's Symposium provides a number of networking opportunities for cross-fertilization of ideas across teams and projects. We encourage you to seek out teams doing similar work or those whose work might inform your own. All participants have much to learn from each other, so take advantage of your time in Texas to hear more about each other's work.

Nine out of the 40 participating MSIs have been previously funded by USA Funds to attend IHEP's annual Summer Academy, an event where participants initiated, developed, and refined their current financial literacy programs. These campuses serve as models for their unique programs, hard work, and steadfast commitment to creating campus-wide financial literacy plans that support student success. We encourage you to connect with some or all of these previously funded teams, which are noted with an asterisk throughout the descriptions.

Team member contact information is included in the Attendee List.

ADAMS STATE COLLEGE

Masood Ahmad, Danielle Smith and Diego Trujillo

In order to improve first-year retention, student success rates, and lower its loan default rate, Adams State College is implementing a new seminar for first-year students: University 101. A central part of this new course will focus on financial literacy and understanding the student loan system and will require ASC to add many new instructors — most of whom are inexperienced in teaching financial literacy. The institution plans to use a train-the-trainer approach to ensure that the new instructors are prepared. ASC's Symposium team is responsible for developing and institutionalizing the curriculum for the new course and training the instructors. The team anticipates that this new course will help students develop the skills they need to be successful in college, and as students develop lifelong financial knowledge, ASC's loan default rate will stabilize and, eventually, begin to decline.

ALBANY STATE UNIVERSITY

Connie Leggett, Thomas Harris and Sharon Tucker

Albany State University's team will focus on increasing the number of financially literate students who matriculate, persist, and graduate. A financial literacy workshop will be developed and a cadre of students, faculty, and staff will be trained to offer training to students at all classifications. This will be through a collaboration with the office of financial aid, student activities/student government association, and the first- and second-year experience program. The objectives of the program are: (1) Increase the retention rate; (2) Increase the graduation rate; (3) Expose 60 percent of the students to the financial literacy curriculum; and (4) Develop financially responsible citizens which will result in a lowered financial aid default rate.

BLACKFEET COMMUNITY COLLEGE

Mike LaFromboise, Cheryl Madman and Deana McNabb

Blackfeet Community College's financial literacy plan will help students examine their personal lives and explore what education can mean in terms of personal growth and career exploration through a variety of courses and skill-building opportunities. Currently, the college offers a first-year course that is required for entering students to explore the academic process and acquire skills for postsecondary success. These skills include critical thinking skills, speaking and writing activities, time and money management, and a process of social discourse. Another course provides students the opportunity to learn techniques for becoming financially fit that includes setting personal financial goals, accessing credit, understanding credit and credit reports, and repairing credit. In addition to the course, BCC will consider how a day-long workshop on "Building Native Communities: Financial Skills for Families" may serve as another vehicle for disseminating financial education. The curriculum of this workshop is currently designed to help Native communities adapt their traditional skills to the wise management of financial resources. Topics include building a healthy economy, developing a spending plan, working with checking and savings accounts, understanding credit and credit reports, and accessing credit.

CLARK ATLANTA UNIVERSITY

Randy Gunter, Alexa Henderson and Joseph Silver

The Clark Atlanta University financial literacy and college success plan rests firmly within the university's current strategic initiative to build and execute institutional accountability for enrollment management. Currently, "Money Smart," a financial literacy component provided annually by the Federal Deposit Insurance Company, is included in new student orientation. The proposed project expands upon this initial effort to include the following objectives: (1) Develop and deliver a dynamic and participatory program of financial literacy for new students; (2) Train selected students, staff, and volunteers, such as residence hall and student services staff, and first-year seminar instructors, to provide financial guidance to students; and (3) Plan and execute a financial literacy awareness program using the university's website, radio and television outlets, and newspaper. The program will be mandatory for all first-time students and will be sustained through the required first-year seminar program and financial aid counseling.

COLLEGE OF MENOMINEE NATION

Jackie Begolke, Renee Okimosh and Becky Zimdars

College of Menominee Nation will focus on mandatory financial literacy workshops to all incoming students who receive financial aid. This program will address the financial education needs of college students and members of the institution's tribal community. The objectives are to: (1) Provide mandatory workshops on financial literacy before financial aid is distributed to students; (2) Train students to become trainers for financial education workshops; and (3) Work with the community and surrounding areas to provide continuing education on financial literacy. Providing financial literacy training to students and families of CMN and the surrounding community, the college expects increased economic opportunities, improved quality of life, a sustainable rural community, and long-term continuation into internal college policies.

COMMUNITY COLLEGE OF DENVER

Theresa Clapham Lavin, Karla Nash and Dean Wilson

The Community College of Denver is dedicated to improving the financial literacy of its students. By utilizing campus- and Web-based resources, the financial literacy task force will accomplish the following goals: (1) Provide access to engaging Web resources such as Education Cents, which helps students understand their personal financial situations and provides valuable insight on how to attain personal financial goals; (2) Create a campus-wide, tri-institutional task force with pooled resources from Community College of Denver, Metropolitan State College of Denver, and University Colorado at Denver, that will provide workshops and seminars focusing on money management and the psychology of money; and (3) Strengthen its bond with teaching faculty and schedule more in-class presentations that address financial matters.

DELAWARE STATE UNIVERSITY

Phyllis Brooks Collins, Germaine Scott Cheatham and Janet Lynn Iacono

Delaware State University proposes to improve the financial literacy of its students — from the application process to graduation — by establishing a financial literacy plan that will educate and counsel students on how to develop their own personal financial management skills. Based on trend data, the team will develop a timeline to measure the type of financial literacy information needed at various points of the continuum — recruitment, enrollment, matriculation, and graduation. The objectives for their project are: (1) Given the applicants and/or students' place on the continuum, create the appropriate informative financial literacy message to share with the applicants and/or students; (2) Partner with academic affairs and the general education program to embed a financial literacy component in the University Seminar course for first-year students; and (3) Develop an ongoing financial literacy program for any students who fall behind in completing progress to degree and/or who fall below stated GPA standards.

DILLARD UNIVERSITY*

Toya Barnes-Teamer, Kevin Bastian and Alecia Cyprian

Dillard University's financial literacy plan aligns with the university's Strategic Pillar V: "... demonstrate commitment to the success of all students." Data show that Dillard only retains approximately 35 percent of its students from sophomore to junior year. Furthermore, the internal withdrawal forms suggest that financial challenges are a key reason why students leave the school after the second year. Throughout the academic year, the offices of financial aid and scholarships, student support services, and first-year experience partner to offer financial literacy workshops geared toward personal and educational financing. They have added financial literacy to the orientation program effective fall 2010. Additionally, each year, the month of February is dedicated as Financial Aid Awareness month whereby activities that focus on financial literacy, completion of the FAFSA, and debt management are held.

EASTFIELD COLLEGE

Dana Mingo, Linda Richardson and Dina Sosa-Hegarty

Eastfield College's financial literacy plan is to continue developing a program that will enhance students' abilities and knowledge of financial planning and preparation. Previously, the institution's first implementation of this plan began by conducting a workshop on financial literacy during the campus's Food for Thought series during fall 2010. The next phase of the plan is to conduct a workshop on engaging faculty to incorporate financial literacy components into the curriculum as related to smart borrowing strategies and financial management for students. The Eastfield team seeks to scale its financial literacy efforts across the entire campus by refining outreach to students and referring them to various financial resources available. The next phase is to conduct a week-long financial literacy program this spring. The program will consist of daily workshops and activities to once again increase student financial knowledge. Throughout these phases, the team will provide various resources online on the institution's website to assist in these efforts.

FLORIDA MEMORIAL UNIVERSITY

Alphanso Brewster, Abbass Entessari and Rodney Sobelson

Florida Memorial University intends to work toward and implement four goals outlined in the 2011 national financial literacy strategy: (1) Increase awareness of and access to effective financial education for FMU's students; (2) Determine and integrate core financial competencies in the registration and matriculation process for students; (3) Improve financial education infrastructure; and (4) Identify, enhance, and share effective financial literacy practices. The team will focus on implementing financial literacy education and practices by collaborating with academic affairs, student affairs, and FMU's financial aid office.

FORT PECK COMMUNITY COLLEGE

Lanette Clark, Gwen Gourneau and Ron Jackson

The Fort Peck Community College team's financial literacy plan will focus on embedding financial literacy components into its vocational program. Each semester, students are required to enroll in courses called "Preparing Vocational Student for Success." Accordingly, all vocational students attend training sessions designed to prepare them for a successful college experience, real work situations, personal finance, college budgeting, scholarship awareness and application, tribal funding opportunities and application, resume building, time management, entrepreneur presentations, and more. FPCC's team hopes to successfully integrate stronger financial literacy pieces into this curriculum and training sessions.

HASKELL INDIAN NATIONS UNIVERSITY

Venida Chenault, Karen Gillis and Priscilla Hovland

Haskell Indian Nations University's team will focus on financial knowledge and aid for all students. By paying close attention to student budgeting and financial planning, HINU's financial literacy plan will consider effective strategies that strongly align and coordinate institutional and student educational goals with available fiscal resources. Through workshops, seminars, and peer presentations related to financial literacy, the institution hopes to increase retention rates and student and faculty engagement.

HOUSTON COMMUNITY COLLEGE

Dona Fields, Scott Moore and Diana Pino

Houston Community College's proposed financial literacy plan addresses the goals of the institution by providing accessible and affordable instruction while enhancing student learning. The objectives for the project include: (1) Explore partnerships with community organizations, universities, and businesses; (2) Engage various departments within the college; (3) Offer students a wide variety of services to enhance financial literacy such as setting and meeting financial goals, credit building and repair, preparing for homeownership, debt management, and basic tax education; (4) Offer online modules; (5) Utilize peer advisors; (6) Develop a marketing plan for outreach to students; and (7) Evaluate program effectiveness.

INTER AMERICAN UNIVERSITY OF PUERTO RICO-PONCE

Damaris Diaz, Hector Martinez and Alberto Rodriguez

Inter American University of Puerto Rico-Ponce's financial literacy plan consists of a module on financial education for students, faculty and parents. The main objective of this plan is to reduce the institution's default rate.

INTER AMERICAN UNIVERSITY OF PUERTO RICO-SAN GERMÁN

Nyvia Alvarado, Agnes Mojica and Zulma Quiñones

Inter American University of Puerto Rico-San Germán's "Road to Student Success" is a program that was started four years ago for incoming freshmen and addresses how students can be successful, in their personal and academic lives. As part of the program, students attend a week-long event that includes personal and educational workshops and seminars. In addition, the institution disseminates and supports financial literacy information through technological means. The team's main goal is to create and support a more formal financial literacy structure in the "Road to Student Success Program." IAUPR-San Germán strives to help students understand financial responsibility and participation in this year's Symposium will assist the team in further developing a cohesive financial literacy plan.

LANGSTON UNIVERSITY

Stephanie Adams, Josita Baker and Angelia Young Jones

Langston University's plan will focus on continuous financial literacy education during all four years of college. During the freshman year, the team will offer workshops for students and parents throughout orientation. These workshops will focus on general topics such as budgeting, building good money habits, and managing credit. Financial literacy components also will be included in freshman orientation classes and entrance counseling sessions for students with loans. During the sophomore and junior years, the university will offer an ongoing workshop series on topics including savings, banking, credit, identity theft prevention, student loan management, and financial stability. Careful consideration also will be given to integrating financial education into academic courses and providing multimedia tools and resources for students to access. Finally, seniors will be required to attend a one-hour session to focus on larger concepts surrounding the transition from student to professional roles. These will include home-buying, asset development, student loan repayment, and understanding compensation and benefits packages.

LEE COLLEGE

Jane Brody, Letha (Abi) Goss and Donnetta Suchon

Lee College's financial literacy team will focus on pedagogy, partnerships, and planning. The team's financial literacy plan is the result of various observations such as: (1) Focus groups and student comments that more education is needed for students and the general public to understand the process to receive awards and the commitment required; (2) Data that shows students are more successful when they are physically present in class on the first day; and (3) Research that strategies can be learned to create success. Informational and marketing materials related to the school's financial literacy efforts will focus on advanced planning and be developed for print and the Web. Proposed plan activities will include more face-to-face instruction about online student accounts and money management, as well as applying for aid. The team hopes to incorporate money management techniques that will be presented to learning strategy classes, which are mandatory for the institution's at-risk students. Since there is community support from the college's Black and Hispanic Education Access Committees, the team hopes to develop a stronger partnership with these organizations to enhance the current training and engagement activities as part of the application process to become a member of these committees.

LEECH LAKE TRIBAL COLLEGE

Deborah LeClaire, Juanita Reopelle and Beverly Rodgers

Leech Lake Tribal College's financial literacy plan will focus on budget preparation, FAFSA completion, loan applications, and other areas of personal finance. The team will work with the institution's math instructors to develop ways of incorporating personal finance into normal class assignments and coursework. Additionally, the team hopes to introduce financial literacy as the subject of noon-time workshops and presentations as well as evening workshops and presentations.

LINCOLN UNIVERSITY

Kim Anderson, Marlayne Bailey and Rita Myers

Through the joint efforts of student support services and the office of financial aid, Lincoln University will develop and implement a four-part workshop series entitled “Personal Money Management for College Students.” Freshmen, first-generation, and sophomore students will be targeted to complete the series through the university’s first-year experience courses and the sophomore-year experience program. The team also plans to develop an online financial literacy course that all students will be required to complete before disbursement of their first refund check. In concert with the institutional goals, the program will help students build a foundation for lifelong financial well-being.

LITTLE BIG HORN COLLEGE

Aldean Good Luck, Frederica Lefthand and David Yarlott

At Little Big Horn College, financial literacy components were added to the first-year course “Skills for Success” as of fall 2010. Every incoming freshman is required to take this course, which includes a one-hour section on a “Survival Kit for College.” This section provides a brief overview of finances, three one-hour sessions on financial aid and scholarships, and one-hour sessions that address student billing and budgeting. The goal for the school’s broader financial literacy plan is for each student to be able to manage their finances as students, which in turn will aid them as they continue into their careers.

LOS ANGELES HARBOR COLLEGE

Sheila Millman, Abbie Patterson and Mercy Yanez

The Jump\$tart Financial Literacy Program is an expansion of financial literacy activities that have been in place at Los Angeles Harbor College over the past several years. The program targets first-year, low-income, first-generation, and foster-youth that are Chafee grant recipients. The program is driven by several goals that include: (1) Training students how to handle money and finances; (2) Educating students on understanding financial aid, loans, debt, rising costs, scholarship opportunities; and (3) Understanding education costs versus longer-term earning potential for degree holders. These goals are achieved through a variety of methods including offering a variety of workshops during orientation and throughout the semester, offering “Financial Rap” group sessions where students discuss their financial goals, and a section on financial literacy covered in their personal development curriculum and embedded in their freshman year curriculum. While at the Symposium, the team hopes to enhance these efforts in order to increase student retention, integrate financial literacy across the curriculum to include all students, and build support and collaboration across the campus to further bridge financial literacy to local feeder high schools and the community.

MOUNTAIN VIEW COLLEGE

David Morales, Leonard Garrett and Tony Hall

The current financial literacy plan for Mountain View College is to assist students to better understand how financial literacy impacts their everyday lives. The team aims to (1) Define financial literacy; (2) Help students better understand Pell Grants and loans; and (3) Assess the plan’s learning outcomes for success. The team hopes to integrate and establish stronger marketing for the rationale of financial literacy in the college environment.

NEW JERSEY CITY UNIVERSITY*

Lyn Hamlin, Carmen Panlilio and Frecia Tapia

Student FLEX (Financial Literacy Experts) builds on existing financial literacy activities at New Jersey City University that already include workshops and lectures conducted by faculty and staff for NJCU students. The plan expands current programs to include Web-based resources and information, workshops conducted by students for students, the adoption of student relevant means of communication (including Facebook and YouTube), integration of financial literacy topics in core curriculum courses, and the institutionalization of these activities and the organization as part of university life. Additionally, NJCU's financial literacy plan emphasizes student ownership of the financial literacy program and, in the process, makes the subject of financial literacy relevant to the students and helps them become the financial literacy experts that they can be. Support in the form of training and resources will be provided by the university, and this institutional support also will include the means by which assessments and evaluations can be made to further improve the programs. The ultimate goals include ensuring the sustainability and institutionalization of the Student FLEX program at the university.

NORFOLK STATE UNIVERSITY

Leroy Hamilton, Alexei Matveev and Enrique Zapatero

Norfolk State University's proposed initiative will focus on the establishment of a financial literacy service-learning project facilitated by school of business students and the development of an individual two-year financial plan for at-risk students. The first proposed activity has the following four objectives: (1) Train a cadre of upper-level school of business students to serve as financial literacy peer mentors, as well as faculty members to serve as financial literacy service-learning coordinators; (2) Develop a financial literacy curriculum in cooperation with residence life and student activities and to conduct a series of peer mentor-led workshops at the orientation sessions/transition week, residence halls, and student organizations/clubs; (3) Launch a financial literacy website that will feature various financial management resources selected by financial literacy peer mentors; and (4) Implement an articulated learning approach to gauge the impact of service-learning activities on financial literacy peer mentors' critical thinking skills. The objectives for the second activity include: (1) Review various financial planning models for college students; (2) Design a template for the individual two-year financial plan; and (3) Require 2011 Summer Bridge and 2011-2012 Breakfast Club (Walmart grant activity) students to complete financial plans and periodically submit self-evaluations on the plan's progress.

OGLALA LAKOTA COLLEGE

Ruth Cedar Face, Elaine Gibbons and Alva Good Crow

Oglala Lakota College's financial literacy initiative will provide financial literacy training for first-year students. Because the school has a decentralized college campus, the college will develop the following: (1) A CD on financial literacy which will include information such as financial aid, student billing, budgeting, and scholarships; (2) A partnership with the Lakota Fund Project, a community development financial institution, to hold orientations at all eleven college centers each semester using the CD as a means to expand financial literacy education; (3) Utilization of local media to further disseminate information to students and to the communities regarding financial literacy; and (4) An assessment plan will be developed during and after the Symposium to implement the financial literacy program in the fall 2011. Financial education will be mandatory for all students who receive financial aid.

PHILANDER SMITH COLLEGE*

Beverly Richardson, Lupita Roy and Carla Wood

Description not available at time of print.

PUEBLO COMMUNITY COLLEGE*

Lucinda Mihelich, Laura Solano and Sterling Jenkins

Pueblo Community College's team focuses on strengthening the institution's financial literacy program through joint efforts between student services, financial aid, and Title V departments. The IHEP Summer Academy further advanced the school's efforts, in accordance with the PCC action plan developed there. While at the Summer Academy, immediate objectives of PCC's plan included: (1) Research, development and implementation of "Code Baby" (an online avatar financial literacy tutor to assist students in navigating the financial aid website); (2) Pilot financial literacy curriculum; and (3) Continue to expand combined efforts concentrating on next steps. Currently, the team hopes to continue plan priorities to include: (1) Expansion of the current financial literacy team to include college-wide representation; (2) Development and implementation of a peer coaching (academic strategists/technology strategists/scholars success strategist) program; (3) Development of the evaluation plan and assessment tools and strategies; (4) Development of the Education Budget Pathways to accompany the Academic Career Pathways; (5) Expanded knowledge about "Budget Ball" and how to implement; and (6) Development of financial literacy student simulations.

SALISH KOOTENAI COLLEGE

Mike Dolson, Jason Heavy Runner and Carmen Taylor

Salish Kootenai College will expand current financial literacy efforts to create a system of financial literacy education coordinated by the college's department of academic success. A significant number of SKC students experience financial barriers that result in dropping out or withdrawing from college. Financial issues are especially likely to impact the success of first-generation college students, who comprise approximately 70 percent of incoming students at SKC. Current financial literacy education is fragmented. Components of it are offered through the financial aid office, the career services department, and embedded into two academic skills classes. While the college has one faculty member who is a financial literacy educator, there are insufficient numbers of faculty and staff who are able to offer financial literacy education.

SAN DIEGO CITY COLLEGE

Bonnie Peters, Gerald Ramsey and Peter White

Targeting aid recipients, low-income and underprepared students, San Diego City College's plan will familiarize students with financial aid resources available to meet educational expenses. These resources include college and financial aid satisfactory academic progress policies, federal/state regulations for determining and maintaining eligibility for aid, rights and responsibilities in receiving aid, strategies on becoming responsible consumers, money management, and accessing outside student aid resources. Emphasis is placed on effective use of all available on-campus resources, understanding and managing credit/debt, student loans, using social media effectively and appropriately, life after college, and the development and implementation of an educational plan to meet educational objectives. The team's primary goals include: (1) Develop and implement an eight-hour workshop, delivered in two-hour blocks for eight weeks during the semester that is mandatory for first-year experience participants; (2) Fold the initiative into selective learning communities; and (3) Develop a pilot with selected faculty to integrate the contents of the plan into their courses.

SAVANNAH STATE UNIVERSITY*

Hope Cranford, Jane Gates and April Gentry

“Pathways to Success” is a comprehensive first-semester experience for freshmen at Savannah State University. The program will place students into faculty-led learning communities that will persist throughout their first year. Students also will be enrolled in the recently redesigned first-year experience course, which now includes a focus on financial literacy in addition to its content regarding student resources and success strategies, learning styles, and service learning. The FYE course also will incorporate financial problem-solving activities that the team designed using local data and SSU-specific situations to enhance student critical thinking and financial decision-making. The university also will establish a more robust peer mentoring program involving upper-level SSU students. The goals of the program are to: (1) Increase retention of first-generation students; (2) Increase graduation rates of first-generation students; (3) Assist first-generation students in cultivating the personal attributes, social and civic connections, and financial literacy necessary for success in college, the professions, and the community; (4) Enhance the campus climate of SSU by encouraging a more student-centered, learning-focused and service-based culture; and (5) Create opportunities for faculty development and curriculum revision and assessment.

SHAW UNIVERSITY

Rochelle King, Jeffrey Smith and Marilyn Sutton-Haywood

Shaw University is at a cultural and financial crossroad. Ninety-three percent of its students receive some form of financial aid, 63 percent are Pell Grant-eligible, and 76 percent receive subsidized Stafford loans. Unfortunately, only 13 percent of Shaw students were approved for Parent PLUS loans. In addition to not having the credit for educational loans, the institution’s students and their immediate families are economically challenged. Students do not pay back the loans that were given, and the university’s cohort default rate now is at 17.8 percent. The school’s financial literacy plan is to educate, orient, and familiarize parents and students with a basic logic of finance. Informational classes will be required for incoming students and their responsible guardians during summer orientation and the fall semester. By educating parents and students, Shaw’s climate and culture will change responsibly.

SITTING BULL COLLEGE*

Susan Davila, Julie Desjarlais and Ronya Hoblit

Sitting Bull College’s Financial Education Awareness Team (FEAT) plans to continue the dissemination of information related directly to both the students’ current status (for example, budgeting, meal planning, credit scores, financial aid, checking accounts) as well as future needs (for example, renting or buying a house, savings accounts). FEAT has pledged to involve the students’ immediate and extended families as well as peers and coworkers. This will be accomplished by word-of-mouth, through invitations to attend events specifically designed to share strong, lucrative, and functional financial information at SBC and/or in students’ home communities. Accomplishing these goals will involve students attending freshman seminar and job seeking classes, brown bag lunches, and evening presentations. Sitting Bull College wants its students to be completely confident in their ability to manage all of their resources in a way that positively expresses their values which are rooted in their strong heritage and the fulfillment of their current goals to ensure a secure future.

SOUTH MOUNTAIN COMMUNITY COLLEGE

Raul Monreal, Ruben Saenz and Lauren Shellenbarger

As an HSI, South Mountain Community College has built financial literacy for all students into its strategic plan. The college begins the process by hosting “College Goal Saturday” for prospective students and their families to provide information on financial aid. SMCC introduces financial literacy to all new students during orientation and follows up with a workshop during the fall welcome event. The school also offers financial literacy workshops as part of the default loan management plan. Students also have the opportunity to take a personal money management course entitled Personal Money Management. SMCC’s TRIO-STEP Program already holds online workshops on financial literacy through Decision Partners. In collaboration with Desert Schools Federal Credit Union, the college also conducts workshops on credit cards, savings and checking accounts, budget management and financing education.

SOUTH SEATTLE COMMUNITY COLLEGE

Chandra Ishisaka, Rosie Rimando and Maureen Shadair

Quarterly throughout the academic year, TRIO-SSS offers a series of workshops at South Seattle Community College for participants to gain skills in proactive successful planning and management of their finances, specifically through one-hour workshops in three areas: (1) FAFSA; (2) Scholarships; and (3) Financial literacy topics, specifically debt, budgeting and credit/loans. SSS partners with SSCC departments and grant projects, University of Washington student fiscal services and numerous community partners such as the Northwest Educational Loan Association, and the National Endowment for Financial Education to offer a series of financing college workshops. The school’s plan is to expand this project campus-wide with the addition of professional online financial literacy curriculum as well as FAFSA curriculum and links to existing resources developed by the AANAPISI project. Effectiveness will be measured by increasing numbers of students who complete the FAFSA, complete a financial literacy workshop, and apply successfully for scholarships.

SOUTHWESTERN INDIAN POLYTECHNIC INSTITUTE*

Peter Fredericks, Nancy Garcia and B. Joan Goodman

“Financially Fit” is an expansion of financial education activities that have been conducted for the past seven years under the auspices of the Family Extension and Education Program at Southwestern Indian Polytechnic Institute. The program addresses not only the financial education needs of college students, but also those of community members in surrounding tribal communities. The program is driven by the following three goals: (1) Develop and implement a replicable mandatory three-hour workshop curriculum for students receiving financial aid at SIPI; (2) Continue to develop and expand delivery of financial education workshops to students and members of tribal communities in the areas of personal financial management, asset development, taxes, identity theft, car purchases, credit cards, high interest loans, banking services, and entrepreneurialism; and (3) Train a cadre of peer educators who will be able to present workshops on financial education and serve as resources in this area. “Financially Fit” utilizes well-trained peer educators to implement workshops in all areas of financial education.

TEXAS SOUTHERN UNIVERSITY

Sean Bowers, Latisha Marion and Sharon Thibodeaux

Texas Southern University's goal is to build a culture of intelligent consumers by encouraging strategic borrowing from the beginning. Although the university's financial literacy program is still in the early stages of development, the team will build on the program by focusing on the first-year freshmen and parents to increase retention. In teaching financial literacy, the goal is to ultimately reduce the institution's default rate. The financial literacy program also is set to be an annual seminar that will focus on assisting students with the information needed to help them successfully complete all four years of college as financially literate adults. TSU wants to provide students with the tools necessary to establish spending plans and budgets to help them get through a year of college. The students will be taught how to borrow responsibly and teach others the importance of doing so as well.

UNIVERSITY OF MARYLAND EASTERN SHORE*

James Kellam, Cheryl Mills and Nelva White

University of Maryland Eastern Shore has identified insufficient financial literacy knowledge of its students and families as a key indicator for student withdrawals, retention, and lack of student success. UMES will work to identify and enhance financial literacy tools and programs to improve student success, retention and graduation rates. The goals of the project are (1) Decrease the institution's cohort default rate; (2) Enhance financial literacy tools and implement a campus-wide program entitled FLIPS (Financial Literacy is Paramount for Success); (3) Increase retention and graduation rates; and (4) Obtain campus "buy-in" from all constituencies.

VALENCIA COMMUNITY COLLEGE*

Ilia Cordero, Chris Klinger and Chanda Torres

The Financial Learning Initiative and Research Team (FLIRT) was created to implement financial learning strategies at Valencia Community College's multiple campuses. The team has implemented college-wide "Skillshops" on financial learning, instituted a Financial Learning Ambassador program, and infused financial aid and learning as a mandatory assignment for its Road Map to Success scholarship. The college will host its second annual Financial Learning Week in April and implement a financial learning website soon. Helping students to become financially fit connects to VCC's "Start Right" philosophy and strategic goal of creating pathways for students. The team wants to make sure that when students leave Valencia, they have the skills to manage money and borrow responsibly. VCC's team hopes to address money management as well as assist in helping students borrow responsibly and stay out of default on their student loans. The program grew out of the financial aid office but now has representation from student development, counseling, career services, business faculty, financial aid, Learning in Communities Program, and Bridges to Success Program.

VOORHEES COLLEGE

Russell Branch, Lydia Oveta Glover and Augusta Kitchen

Voorhees College has listed financial literacy as a goal in its strategic plan for the next five years. The school will develop a program entitled "Improving Retention Through Financial Literacy." The goals of this program include: (1) Develop a required financial literacy curriculum for all new students as part of the freshman seminar course; (2) Implement residence hall-based seminars on financial literacy each semester for all currently enrolled students; (3) Develop a financial literacy portal for parents; (4) Establish assessment days for new and returning students and their parents to process financial aid and business office plans; (5) Create an office of financial literacy with outcomes and assessments; and (6) Train all employees who work in student services and residency halls to become financial literacy counselors.

WHITE EARTH TRIBAL AND COMMUNITY COLLEGE

Greg Van Doren, Emma King and Doreen Stone

The White Earth Tribal and Community College financial literacy team reflects a partnership between student academic affairs, the office of financial aid, and the outreach/retention department. Current financial literacy activities include the introduction of financial literacy information to new students as part of the curriculum of a two-credit “Skills for Success” course, in which each student is required to register and pass. Financial literacy information also is included in the financial aid portion of the mandatory new student orientation. In the future, WETCC’s goals for the financial literacy project are to: (1) Implement a financial literacy course for all students who apply for financial aid; (2) Ensure that the implementation happens either before they begin attendance or by the end of their first semester; and (3) Expand services to area high school students in grades 10 through 12 who are interested in postsecondary education, and are Native American or descendants, who may qualify as first-generation students. The intended outcomes are to increase retention, increase graduation rates, and create a culture of financial literacy to assist students in their college careers.

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