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Promoting Pathways to
Financial Stability:
A Resource Handbook on
Building Financial Capabilities of
Community College Students

Case Study | 1

Technology Solution: Foothill College StudentLingo Program

City, State	Los Altos Hills, CA
City population estimate 2013	8,334 [1]
Campus setting	Suburb: Large
Fall 2013 student enrollment	14,814
Part-time	64%
Female	50%
White	35%
Latino or Hispanic	23%
Black or African American	4%
Other	38%
Pell grants received by full-time beginning undergraduate students	17%
Federal student loans received by full-time beginning under-graduate students	5%

Source: U.S. Department of Education, Institute of Education
Sciences, National Center for Education Statistics, Integrated
Postsecondary Education Data System (IPEDS), 2013−14,
http://nces.ed.gov/ipeds/datacenter/

Foothill Community College is located in Los Altos Hills, California, about 40 miles
south of San Francisco. Foothill College's student enrollment in 2013 was not much
higher than the average student enrollment of approximately 13,000 in the state's
more than 100 two-year public institutions.[2]

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Summary

Concerned with a student body burdened by expenses and debt, Foothill College staff considered developing an online program to connect students to resources that could help them manage their finances. Rather than developing their own program, in 2010 the staff found a low-cost, nonresource-intensive solution in Innovative Educator's so-called StudentLingo program.[3] Through StudentLingo, Foothill College students have access to a suite of tip-filled online videos, covering topics ranging from academic preparedness and job readiness to managing stress, money, and the financial aid process. Intended to build skills and resourcefulness among students, this offering signaled a shift for Foothill College, which had historically addressed the immediate financial challenges of its students but had focused far less on financial empowerment activities.

Area of Need

Many Foothill College students are returning adults who struggle with the cost of raising a family and managing debt; they are potentially facing even more debt to pay for their education.[4] With a large number of first-generation college students who speak English as a second language, the institution serves a population that needs help navigating the system of higher education in a way that works in their favor and fits with their life circumstances.

Program Description

StudentLingo is an online teaching tool in the form of interactive videos that cover a range of topics tailored to college students both in content and approach. Foothill College offers five categories of helpful topics for students, including Academic & Career Exploration, Reading & Writing Strategies, Learning to Learn, Personal Management, and Online Learning.[5] Within each category are four to nine subtopics; videos deliver content in accessible, simple language. For instance, "Financial Literacy: Smart Money Skills for College & Beyond" presents the top 10 tips for successful money management. In a series of short videos, the same coach, Danielle Champagne, talks about each tip, sometimes with accompanying images or narrative for emphasis. These tips are presented as rules of thumb, and they aim to develop soft skills such as learning the lingo, getting organized by setting 20- to 30-minute weekly financial appointments with oneself, and making financial goals specific, measurable, achievable, realistic, and time-oriented (S.M.A.R.T.).[6]

The Foothill College StudentLingo home page at www.studentlingo.com/foothill presents two financially focused topics under the category Personal Management: (1) "Financial Literacy: Smart Money Skills for College & Beyond" and (2) "Navigating the Financial Aid Process."

Foothill students have access to 26 modules offered by Innovative Educators. They can watch the videos at their own pace whenever they want and as many times as they choose. After completing the last video within a topic, students are asked to complete an online evaluation survey, which elicits feedback on the video lessons and queries students about how they intend to use the information. While completing the evaluation questionnaire, students have the option of printing a certificate of completion. For students who were

encouraged to complete the lessons by a financial aid advisor, the certificates validate that they had engaged with and completed the lesson(s). For example, an advisor might require a student to complete the financial literacy lesson before being given access to his or her financial aid awards. The hope is that the video tutoring will empower students to wisely use their financial aid award—perhaps even allocating small amounts to supplement their savings in case of a financial emergency. Another scenario may involve a student who is at risk of losing her financial aid due to poor academic performance and is seeking advice about the financial-aid process. A precondition may be completing the video workshop "Navigating the Financial Aid Process."

Exploration and Adoption
Foothill College's endeavors to address the financial struggles of many of its students were complicated by massive budgetary shortfalls across the state of California in the late 2000s. Cutbacks affected all areas of Foothill College's administration. For example, counseling services was left with only one counselor for every 800 students.

Envisioning an immediate and affordable solution, Foothill College staff brainstormed about developing their own online financial capability curriculum. But the team quickly realized that they lacked the expertise to develop content that would resonate with students. They also grasped that the need to regularly update the information and troubleshoot technical issues was beyond their means.

During a staff retreat attended by Foothill College Student Services personnel and members of various areas of the administration, existing workshops were ranked, according to how well they fit with Foothill students' needs, possible interests and the college's infrastructure. The online program developed by Innovative Educators, called StudentLingo, appeared to meet many important criteria. It aligned with Foothill College's goal of improving student understanding of the implications of their financial decisions. StudentLingo's content provided guidance on how to use and complete the Free Application for Federal Student Aid (FAFSA) and was available in both Spanish and English. Additional tutorials covered a variety of supplementary topics for college students. An added plus, the interactive videos available through StudentLingo were designed to appeal to both visual- and subject-based learners.

Foothill College administrators soon realized that in StudentLingo they had found a viable option that was likely to benefit all of the student body in more comprehensive ways. Because the incremental cost of adding a topic is minimal relative to the total cost of the program, Foothill would be able to offer its student body nonfinancial categories of content, such as Academic & Career Preparation and Learning to Learn. Depending on the number of topics purchased, the annual cost would range from $6,000 to $8,000 with unlimited usage.

StudentLingo's web-based user interface tracks student engagement with the online workshops, including their progress and how long they spend on each topic.

Inherent to the web-based learning platform, Innovative Educators updates StudentLingo content regularly and provides technical upgrades annually. That the StudentLingo service would include ongoing updating of content appealed greatly to the staff and administration at Foothill College, particularly in the aftermath of the budgetary constraints.

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Implementation

The rollout of StudentLingo required minimal staff time. Foothill College's information technology staff created a navigable link to the StudentLingo online platform on the college website, and some coding was done to enable smartphone compatibility. College staff members were then coached on how to get the word out to students and to the institution at large that this resource was readily available.

Foothill College engaged in a number of promotional tactics:

- StudentLingo video workshop titles were added to a well-known student events list on the Foothill College and Career Connections resource website.

- StudentLingo workshops were highlighted in new student forums.

- StudentLingo promotional materials were placed around campus.

- StudentLingo was featured prominently on Foothill College's website.

- StudentLingo accessibility on smartphones was expedited.

As a supplement to the content offered through StudentLingo, Foothill College sends text messages to remind students to keep on track with their financial-aid planning and their financial goals.

StudentLingo is accessible to all students enrolled at Foothill College. Foothill specifically targets cohorts of students at key decision points and before routines or habits are formed. For example, the college offers StudentLingo's financial-aid video workshops during new student orientation, on financial aid "Cash for College" days, and at high school college nights, at adult student orientation sessions, at parent orientation sessions, and at new student workshops that are held throughout the year. The videos are also used in a class for first-year students that is dedicated to cultivating student success.

Before attending appointments at the Financial Aid Office, students are encouraged to watch certain StudentLingo video workshops to learn more about the basics of student loan borrowing and responsible repayment.

Utilization and Effectiveness

Foothill College administrators consider StudentLingo as being integral to supporting students in their financial decision making not only on a day-to-day basis but also when it comes to their borrowing behavior. Since putting StudentLingo in place, Foothill has observed a decrease in the number of students who leverage less flexible private loans to fund their education and an increase in the number of students who are served by the Financial Aid Office.

StudentLingo content is designed for individual student use, but Foothill College instructors access content during class time, too. During the 19-month period from August 2012 to March 2014, only 44 users viewed the two financially relevant workshops.[7] But one-quarter of these users were instructors sharing videos during class time, thus reaching more students than the data would suggest. (We note here that student engagement is greater with the nonfinancial topics available on StudentLingo.)

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Foothill College needs to investigate to what extent its continual promotion of StudentLingo financial capability workshops indirectly influences students and parents alike, who are continuously being exposed to dedicated messaging about good financial decision making. Foothill Financial Aid advisers have observed that students who engage with StudentLingo are better prepared before meeting with staff. Their knowledge of financial concepts and money management strategies appears to be greater than students who have not used the material.

Success, Challenges, and Funding
There are no immediate concerns about the sustainability of StudentLingo. With the limited staff time required and the low cost of maintaining the program, it is viewed as an efficient supplement to the in-person support offered to Foothill College students. The college uses institutional dollars to cover the costs of StudentLingo, eliminating the need to seek outside funding.

Early on, one of the major challenges Foothill College faced was getting support for the program from faculty and staff, who were worried about the implications of StudentLingo for their roles within the institution. For example, staff in counseling positions thought that the videos might duplicate what they were already doing. But the passion of the Foothill staff who were leading the effort to connect students with accessible and supportive information proved contagious and helped get the less receptive staff on board. After they realized that the program actually supplemented their work, they came to appreciate having a resource that they could easily make available to students.

Looking ahead, Foothill will concentrate on ensuring that StudentLingo has long-term impacts on students, especially those who are transferring to four-year institutions and who will be faced with more consequential financial decisions. Foothill wants to empower students to develop healthy forms of borrowing and responsible repayment in the future. While StudentLingo offers a solution that is easily disseminated to students in the short term, Foothill is seeking to establish partnerships with experts in the area of college affordability so that it can supplement its offerings to students moving forward.

Endnotes

1   U.S. Census Bureau, State & County QuickFacts. Data was derived from population estimates, the American Community Survey, the Census of Population and Housing, County Business Patterns, the Economic Census, the Survey of Business Owners, the Building Permits Survey, and the Census of Governments.

2   Details for this case study were gathered during phone interviews with Denise Swett, vice president of Student Services of Foothill College, on August 23, 2013, and with Kristen Seldon of Innovative Educators on January 13, 2014. IPEDS Data Center. National Center for Education Statistics.

3   Innovative Educators (IE) is a for-profit company that provides training that focuses on issues facing students and educators (http://www.innovativeeducators.org); as of April 2014, IE has been in business for at least eight years.

4   Foothill College estimates that 60% of its students fall into this category.

5   http://www.studentlingo.com/foothill.

6   Edwin A. Locke, "Toward a Theory of Task Motivation and Incentives," *Organizational Behavior and Human Performance 2*, no. 3 (1968): 157-189.

7   Foothill College first implemented StudentLingo in 2010, but data were only available from Innovative Educators for the period August 2012 through December 2013.