

Case Study | 6

Financial Stability Center: Central New Mexico Community College CNM Connect



| City, State | Albuquerque, NM |
|--|----------------------|
| City population estimate 2013 | 556,495 ¹ |
| Campus setting | City: Large |
| Fall 2013 student enrollment | 28,891 |
| Part-time | 67% |
| Female | 56% |
| White | 32% |
| Latino or Hispanic | 46% |
| Black or African American | 3% |
| Other | 19% |
| Age (25 and older) | 47% |
| Pell grants received by full-time beginning undergraduate students | 62% |
| Federal student loans received by full-time beginning undergraduate students | 25% |

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/>.

Central New Mexico Community College (CNM) is located in Albuquerque, New Mexico. Of the nine two-year public institutions in the state, CNM is by far the largest, with a fall 2013 enrollment of 28,891.²

Summary

With its origins in the Annie E. Casey Foundation Center for Working Families model, which calls for bundling education and employment services, work and income supports, and financial and asset-building services, Central New Mexico Community College's "CNM Connect" program has seen tremendous growth. CNM was the first community college to implement the model, and the CNM Connect program grew from, in 2005, serving 31 at-risk students out of a mobile facility equipped with half a desk to more than 10,000 students and community members in dedicated facilities across seven CNM sites by 2013.

Area of Need

More than 10 years ago, staff at CNM's School of Adult and General Education, working with prospective and current CNM students across a range of supports including GED, English as a second language (ESL), and developmental education, observed that low retention rates among these students were associated with not only poor academic performance but also financial challenges. These students presented multiple risk factors for dropping out, but staff were surprised to learn that the most commonly recurring topic was money. CNM staff sought a way to connect more students—even those who were ineligible for financial aid—to public benefits and financial coaches to mitigate the risk that financial challenges pose to students' educational investment. A related goal was to increase students' capacity to manage future challenges and plan for the future.

Program Description

In 2005, CNM piloted a Center for Working Families (CWF) model that was conceptualized and funded by the Annie E. Casey Foundation.³ The CWF approach bundles essential economic supports in accessible locations and aims to help families build self-sufficiency, stabilize their finances, and move ahead. The core pillars of the model include (1) education and employment services, (2) work and income supports, and (3) financial and asset-building services.⁴

CNM's model, which grew out of a CWF approach, is called CNM Connect. It currently has 12 full-time coaches dedicated to helping students achieve their educational goals. The services that it provides are primarily located in centers that have been specifically designed to be inviting places

- where students want to gather,
- where staff, students and their peers interact in a friendly atmosphere,
- where students can study and work, and
- where students can enroll in and receive services and programs.

CNM Connect works with any student who needs support across one or more of the core pillars. A student may be seeking only one thing—such as assistance in putting an appeal packet together to prevent the loss of financial aid—but may end up receiving multiple

services (see the “Utilization and Effectiveness” section). CNM Connect supports students with academic and life goals by connecting them with internal CNM resources as well as external community resources. Specific services include but are not limited to the following:

- free tax preparation,
- legal services for noncriminal issues,
- performance-based scholarships,
- workshops on time management and overcoming test-taking anxiety,
- one-on-one academic and financial coaching, and
- access to an Individual Development Account (IDA) administered by an external community partner called Prosperity Works.⁵

Students enter the program in various ways. In fact, CNM Connect believes: “There are no wrong doors through which students can access college.” An actual physical space exists for students, but CNM Connect seeks to develop a shared philosophy among faculty and staff who are expected to work with students in ways that support their goals. The idea is that even those students who never step foot in the center can experience the CNM Connect philosophy:

- Any staff member can help promote awareness of available resources.
- Faculty members can use modes of instruction that promote greater levels of student engagement.
- Any person—faculty, staff, or peer—can provide a strong connection to a student if difficulties arise.⁶

Exploration and Adoption Phase

Prior to the creation of CNM Connect, the Center for Working Family (CWF) model had been adopted by nonprofits nationwide but to a lesser degree among educational institutions. Aligned in many ways with what community colleges were already doing in terms of career preparation, connection to career pathways, and financial supports, in recent years the model has increasingly been adopted by colleges.⁷ CNM was the first community college to test it.

A confluence of events led to the piloting of the CWF model at CNM. Concerned with the low retention rates of those taking developmental education and GED courses, the college’s School of Adult and General Education was seeking solutions to address the problem. At the same time, the Annie E. Casey Foundation was beginning to enter the educational sector with the CWF model. But openness to strategies and support were not shared unanimously across CNM’s stakeholders.

The college president lent support to the initiative, keeping in mind how best to roll it out in a way that would help it be successful. Believing that those implementing the pilot had certain requirements—the right staff to get it off the ground, the freedom to start the program somewhat discretely, and the room to learn through trial and error—the college leadership sought to remove pressure and facilitate experimentation. At the same time, staff who were

selected for the pilot were aware that CNM's data-driven president would be seeking evidence of utilization and success as a requirement for providing continued support.

Implementation Phase

Leadership selected staff from CNM's School of Adult and General Education to pilot the CWF model. This method increased the likelihood that they would have the necessary level of dedication and competence to make the model operational.

In the earliest days of implementation, the CNM staff who were working to launch the CWF services restricted the program to a narrow target audience. They used scholarships to recruit students who were enrolled in developmental courses and in the Career Technical Education programs.⁸ Research indicated that those who were taking these courses were doing the least well and were deemed to be at high risk for dropping out. Students who were interested in learning more about the services offered could meet with staff in the makeshift point of contact—a portable location situated in a parking lot with half a desk and a half-time coach.

An early win for the program was its fit with existing CNM departments. For instance, financial aid staff were interested in and wanted to help those students who were at risk of losing their aid packages regain their good standing. But with caseloads of over 10,000 students, the staff simply lacked the resources. Staff members who deliver the CWF services have the capacity to establish relationships with students, can help them submit appeals to the Financial Aid Office, and can try to connect the students with benefits and scholarships—both performance-based and emergency-based.⁹

As the CWF model grew, it was rebranded as “CNM Connect” for several reasons. Early on, there had been no actual center, so calling it the “Center for Working Families” was misleading. In addition, it was important to the staff and the leadership that CNM take ownership of the model that had its origins in the CWF approach. Giving it a different name helped it to do this. However, it still retains the principles of the CWF approach, which calls for:

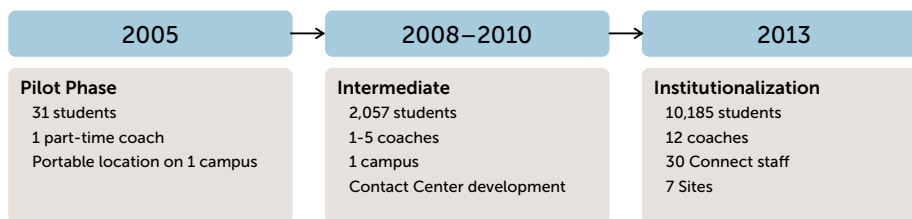
- the bundling of services across the three pillars of education and employment services, work and income supports, and financial and asset-building services;
- the use of coaches to provide one-on-one financial and academic supports; and
- the leveraging of partners to augment CNM's efforts that are deemed vital to ensuring financial stability.¹⁰

As the identity of CNM Connect was taking shape, so, too, were the hiring requirements. Initially, the implementation team didn't have the resources to hire more than a half-time coach. But during the next three years, there were anywhere from one to five full-time coaches. Competent staffing was essential to the program's success, not only to ensure quality delivery of the model but also to avoid the inefficiencies and interruptions that result from staff turnover. As the executive director of CNM Connect points out, it was also important to discover job candidates' attitudes about supporting disadvantaged students. Those who saw welfare recipients as undeserving or lazy would not be suitable. As CNM Connect has diversified its funding base, moving from grant-funded to institutionally funded positions, the pool and quality of job applicants has increased.

Today CNM Connect is quite different from its early days of delivering services from a portable location. There are currently 12 full-time coaches housed in purpose-built facilities across seven sites. Coaches offer students one-on-one assistance with academic and career challenges as well as with issues related to managing personal finances and learning how to build assets. In-person coaching is supplemented by a call center and online support designed to answer questions from students as well as non-students who contact CNM. A 12-week for-credit course on financial education that is offered through the business department allows CNM Connect to deliver more support to at-risk students. Staff promote the for-credit course offering to those who can benefit from the information but who may not need intense services. CNM Connect's identity as a separate institution led to the biggest changes, as shown by the shift from a narrowly defined target audience to any student and a public commitment to the philosophy of CNM Connect.

The CNM president has supported the model and the “no wrong door” philosophy both symbolically and strategically. Her goal is to instill a sense of responsibility in all employees of the college who work with students. At an annual staff convocation a few years ago, CNM distributed T-shirts reading “I am CNM Connect” to all college staff. During personnel meetings, the president regularly impresses upon the audience the importance of the principles of CNM Connect and the role that all staff play in its delivery. On a more strategic level, by allocating institutional dollars to create the infrastructure of the program and develop it, she has helped CNM Connect go from serving 31 students on one campus in 2005 to more than 3,500 across seven sites within fiscal year 2013. (See Figure 1 for cumulative figures.)

Figure 1
Evolution of CNM Connect



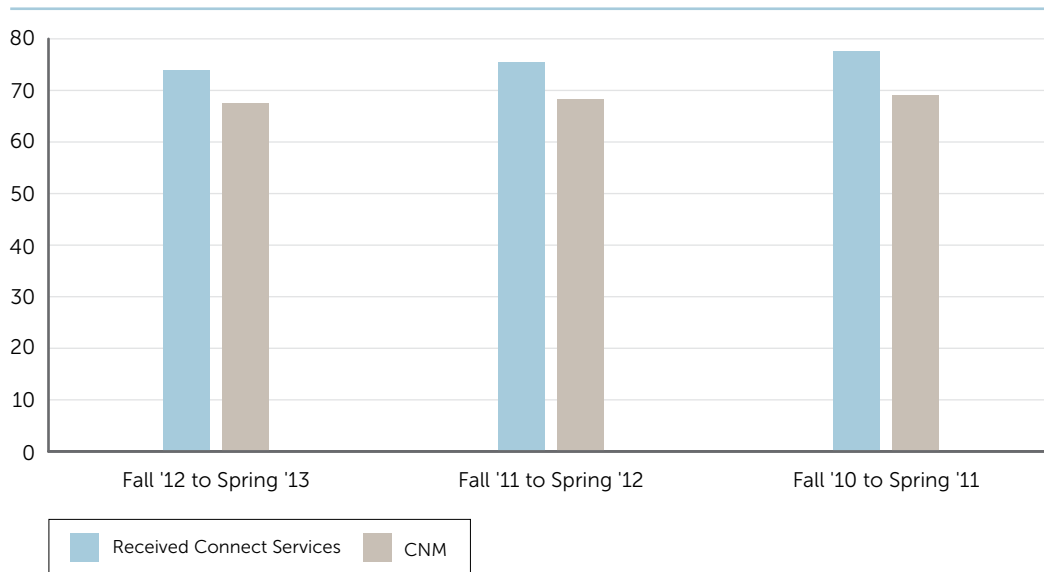
Source: Data for 2013 were provided by Ann Lyn Hall, executive director, CNM Connect Program (February 5, 2014). See also <http://www.cnm.edu/student-resources/get-help/our-story>.

Utilization and Effectiveness

Having implemented this evolving program for nine years, CNM is the community college with the most experience at using a Center for Working Families approach.¹¹ The reach of CNM Connect has been broadened through expanding its target audience from a restricted group to any student, as well as through the use of technology as an alternative means to connect. The result has been a marked increase in the number of students served.

The demographics of the students served also have changed over time, partly as a result of the change in recruitment strategy. When CNM staff used scholarships to recruit students, the program tended to attract older students who were interested in financial assistance. Younger students have proven to be more responsive to CNM Connect's broader programmatic offerings.

Figure 2
Term-to-term Student Retention by Receipt of CNM Connect Services



Source: Ann Lyn Hall, executive director, CNM Connect Program (February 5, 2014).

Of the services currently offered, the most utilized are in the areas of education and training. This is followed by income and work supports, primarily in the form of financial assistance to students, and then by financial services.¹²

The underlying principle of CNM Connect is that bundled services meet the needs of students better than a fragmented approach to service delivery. The extent to which students access multiple services varies. Of the 2,086 CNM students served in 2010, 56% received services falling under two of the three core pillars of the CWF approach, and 30% received services in all three pillars.¹³ A 2009 study of CNM students who received CWF services found that those who received bundled services from more than one core pillar were four times more likely to achieve short-term-indicator outcomes (e.g., receive a scholarship or attend college in the next semester or receive financial aid) and four times more likely to achieve major economic outcomes (e.g., remain in a job more than 12 months or receive an employment certificate or earn a GED) than students who did not receive bundled services.¹⁴

Relative to the term-to-term retention rate at CNM as a whole, for the past three years, CNM Connect has observed a higher percentage of returning students. (See Figure 2.)

Additional indicators of CNM Connect's program performance will be derived from a national study testing the effectiveness of participation in the SunCat Savings Challenge (CNM Connect's IDA program). It will provide CNM Connect with access to such indicators of financial capabilities as savings behavior and money management among students who are interested in participating in a matched savings program. The study will include random assignment of 600 interested and eligible students into program and comparison groups.¹⁵

Success, Challenges, and Funding

Strong leadership at the institutional level has been critical to the success of CNM Connect, but it has also been essential to have multiple levels of leadership. While the college president has lent support in visible and strategic ways, she also handed much of the responsibility to the team that led the implementation and that now handles the ongoing operation of CNM Connect. The team that led the effort has been successful partly due to their initiative and follow-through but also because they've earned the respect of the CNM community by demonstrating a strong commitment to students' success and to the value of CNM Connect to the institution.

CNM Connect's leadership plays a role that is not always welcome in college settings—namely, challenging the status quo—but their colleagues have come to expect it from them. In effect, CNM Connect has become a model of successful collaboration. While its growth has been robust, challenges accompanying the rise from a boutique model to an institutionalized one remain.

Just as in the pilot in 2005, CNM Connect had to work out some kinks to ramp up, and it continues to do so as it has grown. In keeping with the philosophy of CNM Connect, one goal is to ensure that all employees exemplify the value of the model through their work, and methods for bringing Academic Affairs and faculty members into the model are being developed. For instance, CNM is piloting a faculty fellows program that would excuse faculty from teaching for a year so that they could take on projects in their area of expertise that support the goal of student success.

As the program has become institutionalized, CNM Connect has recognized the need to adopt the same data tracking system that is used by the college. It was difficult for the CNM community to communicate with students when the college and CNM Connect were using different information-sharing platforms.

CNM Connect has benefited from a combination of outside funding, starting with the Annie E. Casey Foundation in 2005, and institutional-level strategies to help bring the model to scale. Grant funding has been imperative to CNM Connect's growth, but many funders are more interested in funding projects rather than operations. Whenever a new approach demonstrates positive results, CNM Connect has found it necessary to seek alternative funding streams to keep it going. This was especially challenging three years ago, when CNM faced a 30% budget cut. In search of a solution, the college developed an incentivized early-retirement program that was used by at least 80 staff members. This paved the way for reallocating dollars to the growth and institutionalization of CNM Connect.

CNM Connect's leadership saw value in thinking about scalability even during the initial pilot phase. To this day, if CNM leadership does not see the value in sustaining a grant-fundable position beyond the life of a grant, more likely than not, CNM Connect would decline such an opportunity for funding. Thinking about what the model, if institutionalized, would look like through the different phases of growth has greatly influenced the current shape of CNM Connect. That said, after nine years of learning, modifications, and growth, CNM Connect's executive director regards the early efforts to find an appropriate target audience for the pilot as a valuable decision.

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 from a phone interview with Ann Lyn Hall of CNM Connect on December 5, 2013. U.S. Department of Education, Institute of Education Sciences, National Center for Education Statistics, Integrated Postsecondary Education Data System (IPEDS), 2011–12, <http://nces.ed.gov/ipeds/datacenter/>.
- ³ Established in 1948, the Annie E. Casey Foundation is a private charitable organization based in Baltimore, MD, that is dedicated to helping build better futures for children at risk of poor educational, economic, social and health outcomes in the United States.
- ⁴ Cynthia D. Liston and Robert Donnan, *Center for Working Families at Community Colleges: Clearing the Financial Barriers to Student Success* (Durham, NC: MDC, Center for Working Families, April 2012).
- ⁵ Administered by Prosperity Works, Individual Development Accounts offered through CNM Connect’s Suncat Savings Challenge are matched savings accounts that leverage matching dollars through local sources and the federal Assets for Independence program. This allows students to save for home ownership, small business enterprise, or post-secondary education expenses. See <http://www.cnm.edu/student-resources/get-help/suncat-savings-challenge>.
- ⁶ Central New Mexico Community College, CNM Connect, “Our Story,” <http://www.cnm.edu/student-resources/get-help/our-story>.
- ⁷ Liston and Donnan, *Center for Working Families at Community Colleges* (2012).
- ⁸ At CNM, Career Technical Education is a terminal degree program encompassing all trades, technologies, health care, business, and education.
- ⁹ “Rust Scholarships” were offered as a form of emergency gap funding, ranging from \$200 to \$300.
- ¹⁰ Dan Broun et al., *The Working Families Success Strategy. College Implementation Guide* (Durham, NC: MDC, Center for Working Families, 2013), http://wfsncollegeguide.org/wp-content/themes/workingfamiliesuccessstrategy/pdfs/MDC_WFS_all.pdf.
- ¹¹ Liston and Donnan, *Center for Working Families at Community Colleges* (2012).
- ¹² Ibid.
- ¹³ Ibid.
- ¹⁴ Kimberly Burnett et al., *Pathways to Success: An Interim Analysis of Services and Outcomes of Three Programs* (Baltimore, MD: Annie E. Casey Foundation, June 2009).
- ¹⁵ <http://www.cnm.edu/student-resources/get-help/suncat-savings-challenge>.
- ¹⁶ <http://www.cnm.edu/student-resources/get-help/our-story>.