



**COMMUNITY FOUNDATION  
OF WESTERN MASSACHUSETTS**

## **EXECUTIVE SUMMARY**

### **Research Brief for Western Mass Completes Phase 2**

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The Community Foundation of Western Massachusetts (CFWM) engaged ten institutions<sup>1</sup> in a collective project called Western Mass Completes (WMC) which focused on understanding and improving college completion in this region. The ten institutions were invited to participate, in part, because they collectively received the largest amount of CFWM scholarship dollars<sup>2</sup> and are located here in this region. In Phase 1, during the 2018-2019 academic year, participating institutions analyzed success indicators (e.g., year-to-year retention, transfer, and graduation) of CFWM scholarship recipients using aggregate data over the past 8 years. In terms of demographics, CFWM scholarship recipients, across institutions, were more likely to be low-income, students of color, first-generation college students, and exceptionally high-achieving. Across institutions, CFWM scholarship recipients demonstrated higher rates of completion than students with similar demographic profiles and institutional averages; in some cases, scholars were enrolled in the most competitive programs (e.g., healthcare). Through campus visits and interviews with dozens of stakeholders (presidents, student success officers, financial aid officers), we learned that institutions were investing in completion by hiring new student success staff and engaging new strategies to improve completion (e.g., persistence-focused advising, analyzing account holds, financial aid practices).

This was the first project of its kind within CFWM with regard to tracking the outcomes of scholarship recipients and learning more about completion in the region's campuses. The project confirmed the important role CFWM has had historically in supporting college access and demonstrating the commitment to college completion. Following Phase 1, questions remained about the kinds of supports that students have at the time of their CFWM scholarship application and there was a desire to gain student perspectives on challenges to college completion. At the same time, CFWM was interested in continuing the collaborative momentum with this cohort of 10 WMC institutions.

With this in mind, WMC Phase 2 was launched in Fall 2019. Phase 2 includes three distinct components, including: 1) an interview project with recent CFWM scholarship recipients to gain their perspective on the application process and challenges to college completion, 2) continuing the institutional research partnership across WMC campuses in a meaningful way, 3) a joint innovation project where the ten campuses could explore collaboration on student success with a regional lens. When the COVID-19 crisis settled in, and campuses focused appropriately on their operations, we temporarily put WMC work on hold. In November 2020, we resumed WMC activities, and a fourth component was added: 4) financial aid outreach to meet the needs of students during the pandemic.

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<sup>1</sup> The participating institutions were: American International College, Bay Path University, Greenfield Community College, Holyoke Community College, Our Lady of the Elms College, Springfield College, Springfield Technical Community College, Western New England University, Westfield State University, and University of Massachusetts Amherst.

<sup>2</sup> CFWM scholarship recipients attend any college of their choosing. The scholarship funds are sent to that college upon enrollment.

In this section, we summarize the progress made within each of these components.

1) Interview project

The goal was to listen and learn about the experience of students during their CFWM scholarship application process and as they started and then persisted in college. Overall, 60 current students, aged 18+, were interviewed for this project from October 2019-January 2020. Participants attended one of the ten institutions within the Western Mass Completes collaborative. Our project design allowed us to compare responses of interviewees who experienced varied levels of CFWM scholarship success. Specifically, three groups of students (20 in each group) were interviewed: 1) completion scholars, defined as upper-level students who became eligible for new completion scholarship funds during the 2019 season; 2) single-award scholars, defined as students who won a single scholarship during the 2019 or 2018 season, which is the most typical type of awardee, and 3) large-award scholars, defined as students who won multiple or large-award scholarships during the 2019 or 2018 season.

First we will describe each of the groups of scholars in this project.

- *Completion scholars* were students with the most wide-ranging and varied life trajectories. Primarily nontraditional students, they were less likely to report support for going to college when they were in high school from family or school-based resources. Completion scholars obtained more support from college-based programs.
- *Single-award scholars* were primarily racially-diverse traditional students. Single-award scholars were more likely to report support from high school teachers or guidance counselors for their pursuit of college. We noticed that single-award scholars were least likely to report that someone in college helped them to make important connections and locate career path information. Half were transfer students who reported strong support from their community colleges prior to transfer. We highlight that the single-award scholars who were staying in the region were more likely to share their plans to enter the workforce locally.
- *Large-award scholars* were predominantly traditional students of color; all learned about CFWM while still in high school, and most from a guidance counselor. All attended schools in the region, and many were from Springfield public schools. All had already made strong connections in college to faculty and gained valuable career path information from them. In contrast to the other groups, large-award scholars reported higher rates of academic or study support, and much of that was attained through peers; they were also more likely to share that they planned to pursue graduate school.

In summary, across the groups of interviewees, students varied in the sources and functions of support during their scholarship application. Some recipients had access to robust application support, often through specialized programs, where teachers or mentors helped coach students through the process or provided feedback on their essays. In contrast, others researched and found out about CFWM on their own, and they completed their applications on their own. This project highlights the importance of specialized programs, whether in high school or college, that provides access to advisors and coaches for this type of support.

All students, even large-award scholars, shared their experience of unexpected financial surprises, most commonly the cost of books, fees, or supplies. Many students opted to live at home because a residential campus experience was financially out of reach. On some campuses, students of color and commuters reported a less inclusive campus climate. Nursing students, especially in their final mile, commented on the costs associated with practicing in clinical settings such as uniforms and equipment, while working and completing coursework. Given the need for healthcare workers in this region, it is concerning that such students would face such confounding challenges that would place their completion in jeopardy. This study also demonstrated that financial literacy is strongly needed by many students and families. Few understood loan paperwork, and some felt embarrassed to ask questions. Many are interested in staying locally as they attended college locally, but were unsure about staying in the region because they do not know what their job prospects would be.

The goal for this interview component of Phase 2 was met. The findings underscored the importance of having a network of support and continued financial support over time, not just at the outset of starting college. We recommend that CFWM look closely at the potential of differentiating the application processes for high school graduates and current college students. We also recommend better understanding the particular financial challenges faced by students pursuing health care pathways, among others, that are so needed in the region. Given how many CFWM scholarship recipients choose colleges right here in this region, the unexpected costs of college and financial literacy both are vital points of on-going conversation for WMC collaborators.

## 2) Continue partnership with WMC Institutional Research offices

The goal was to explore an on-going, meaningful partnership with institutional research offices at all ten participating campuses. A meeting was convened at CFWM in December 2019 to discuss what was learned from Phase 1 and how collaboration could continue into the future. During Phase 1, each participating campus analyzed eight years of data about CFWM scholarship recipients at each institution. The discussion generated a consensus that such activity should not continue unless CFWM experienced dramatic changes in their scholarship policy or portfolio. IR office colleagues proposed that, instead, they could best help by sharing on-going student success priorities on their own campuses, and they could also help address questions that CFWM grappled with as they looked to the future of their program. Further, they requested

being included in communication as other initiatives, such as those involving student success, unfolded, as such collaborations often implicate their workload.

One question that surfaced from the CFWM education committee was a desire to learn more about the trajectories of students who do not earn 3.5 GPAs or higher. While this is the typical profile of a CFWM scholarship recipient currently, they were interested in how students with more modest GPAs (e.g., 2.5 or higher) fare and what challenges they may face as they strive to complete their degrees. A second question that surfaced pertained to students who were part-time or transfer students, given that Phase 1's data set focused on first-time, full-time students, consistent with national reporting trends. Additional areas of inquiry included questions about factors affecting persistence during years 3-5 and students who were majoring in competitive areas of study such as health science.

We sent an email late January 2020 with a summary of the meeting to all participants to affirm what we heard during the in-person meeting. In February 2020, we reached out to connect with each IR office to schedule a call to talk through data analysis priorities. By late March, right as the pandemic was setting in, we had connected with all of the offices to chart an individualized plan for their campus data analysis that aligned with the CFWM questions. Not all campuses could prioritize this data analysis by June, but all thought by fall they would have something new to contribute to the conversation (e.g. an analysis of transfer students or persistence data from 3rd to 4th year organized by GPA). Unfortunately, given the timing of the campus shut-downs due to COVID-19, many campuses were stretched beyond thin. In early Fall 2020, we re-established contact with IR offices where possible to see if it was still possible to undertake this inquiry. While we were only able to gather data from a subset of institutions, we saw an on-going commitment from all campuses, and we were able to address some aspects of the CFWM questions from what was gathered.

We learned that on some of the campuses, a 2.5 GPA was associated with a longer time-to-completion but was not necessarily predictive of completion overall; in other words, given a longer period of time, the 2.5 GPA students were, on average, just as likely to finish as higher GPA students. We also highlight that given the large population of nontraditional and part-time students across WMC campuses, campuses agreed that there is a need to track and understand their outcomes. Nontraditional student groups (who are also transfer, commuters, students of color) showed, sometimes stark, year-to-year retention differences in contrast to their traditional counterparts. Given pressures for caretaking and work, part-time, commuting, and nontraditional students are also among the most likely to stop out.

We also learned that Pell-eligibility was associated negatively with time-to-completion. Pell grants are offered to the lowest income students; the grants do not remove the students' need to work while in school, which can elongate the time it takes for some students to complete. Furthermore, the campuses shared the results of their own data analyses; for example, at one campus, attendance at supplemental academic support sessions was predictive of student success.

These insights were valuable and will inform CFWM scholarship program and future initiatives as we help more students in the region cross the finish line.

The scope of this particular component prioritized building momentum for continued data collaboration. The pandemic impacted IR offices and workload in this last year of Phase 2 and thus, recognizing and respecting their capacity and limitations was important. The efforts of IR offices were appreciated, and we see their collaboration as invaluable. We recommend that CFWM continue convening the IR offices collectively on an annual (or biannual) basis, keep them in the loop for student success collaborations within WMC, and reaching out to a subset of individual campuses as per their most pressing questions for the coming year from CFWM and/or the Education committee.

### 3) Joint Innovation for Student Success

The goal was to gain the perspective of the ten participating institutions about pursuing a collective project focused on student success; this was called a “joint innovation” project. The energy following Phase 1 was palpable, and we wanted to build on the momentum of this working group. CFWM generously offered the resources for an exploration grant to encourage the group’s continued collaboration, with the possibility of pursuing national-level funding in the future. Each institution named their student success lead for the purposes of this work.

CFWM met three times with the group: November 2019, February 2020, and November 2020 (on Zoom). In November 2019, multiple ideas surfaced. First, a summer momentum grant was discussed, which would provide access to summer funds for students who wanted to continue their education year-round. This was deemed as an in-house recommendation for CFWM to consider. In addition, we discussed hosting a networking session for direct-support student success colleagues in the coming school year, as many student success staff (e.g., director of retention, new academic advisors assigned to stopouts) were hired across campuses, and would benefit from meeting each other and sharing strategies. In addition, the group was interested in the possibility of training a cadre of volunteer mentors from the community who could serve as a resource for campus completion efforts. Based on this feedback, we researched relevant efforts nationwide, including a consortium of campuses in Michigan and Maryland, as well as organizations dedicated to helping students to re-enroll in order to complete, such as ReUp Education. The group discussed the complexities of engaging in a consortium effort as well as enlisting community mentors.

In February 2020, the group explored the promise of a consortium effort with a slightly different focus. One appealing direction was the prospect of an on-line course focused on completion steps, possibly a mini-course with a flexible start date that could be started by folks who are working in this region and thinking about restarting their education. In order to provide access to the course, the group could leverage the existing Cooperating Colleges of Greater Springfield (CCGS) by adding GCC or lifting the restriction that CCGS currently places on enrollment in on-line courses. Funds from the exploration grant could be used to pay for the

attorney fees to expand the collaboration scope of the CCGS. The exploration grant could also fund an on-line curriculum developer to create the shared course. We also discussed a call with the Detroit Chamber or the Maryland Collaborative or ReUp Education to gain insight as we undertake this work. Ultimately, we expected a subgroup, with support from CFWM and their development offices, could take the lead in shaping a proposal for a CFWM-sponsored Exploration Grant, which could then be brought back to the larger group. It was right at this critical juncture in March 2020, the pandemic set in. The work on this initiative was paused.

In November 2020, we reconvened the group for a listening session to explore what they felt was now most pressing for student success. Even with limited capacity and campuses enduring COVID-19 pressures, the entire group expressed gratitude for the opportunity to come together virtually. The session was both informative and distressing as we heard how equity gaps, which were present for multiple student groups (including low-income, working students and students of color), were exacerbated by the pandemic. While each institution highlighted important nuances, we also heard some collective experiences that they saw widening equity gaps, economic hardship that presented challenges to meeting basic needs, and increased need for FAFSA and scholarship outreach given low participation. Challenges were named across several areas: financial literacy, technology and digital literacy, financial insecurity and basic needs including increased rates of food insecurity, and learning loss (math especially), and college readiness (such that incoming college students for fall will need additional support).

Based on this feedback, we scheduled calls, and spoke with nine of our WMC student success colleagues individually to talk about what “bubbled to the top” during the meeting for them, with financial stress to meet basic needs at the top. CFWM responded to this information by working with each campus individually to receive COVID-19 emergency grant funding to ease food insecurity and other basic needs across all ten WMC campuses. They also encouraged that the campuses continue to explore common ground for an exploration grant, possibly in the area of technological readiness to become a college student or restart their education.

The goal for this student success component of Phase 2 was met. We identified a set of potential joint collaboration activities focused on student success for the campuses participating in Western Mass Completes. The group did shine a light on the following: 1) the prospect of a momentum grant sponsored within CFWM, 2) a networking session for student success teams across campuses, 3) the need for non-credit transition supports that help students (whether to become college-ready, become comfortable with on-line education, or get ready to re-enter after pausing their education), and 4) support for students’ basic needs. We recommend that CFWM continue to examine strategies to support campuses as they invest in completion. These strategies could include financial resources such as completion grants or pilots in the area of third party completion coaching. What is clear: college completion will continue to feature in the higher education landscape in this region.

#### 4) Financial aid outreach

The November 2020 convening of the student success group led WMC researchers to conduct individual outreach calls to all financial aid directors in January 2021. The conversations were beneficial in helping us to gain a current picture of the financial challenges students and families are facing in light of the pandemic and what the landscape might look like as we head into 2021-2022. This also built upon the interview study's findings about how students, even those who won multiple scholarship awards, faced unexpected financial challenges that threatened college completion.

Specifically, we connected with 8 of the 10 financial aid directors. The conversations focused on economic hardship during the pandemic, basic needs, student experiences, FAFSA and scholarship outreach and support for students during the pandemic. Students might not be getting CFWM scholarship opportunities or other messaging due to loss of in-person walk-in servicing and limited access to high school support given remote schooling. Statewide, FAFSA filing was down and many institutions had taken a proactive approach to reach students and families virtually by offering one-one appointments, on-demand modules or resources, and virtual FAFSA events.

CFWM responded immediately by increasing their efforts to get the word out about scholarship and loan opportunities so that students would not miss the current season deadlines. CFWM engaged with institutions to request an email blast be sent and we conducted research on current FAFSA resources in Massachusetts, which was shared on CFWM webpage.

This fourth goal for WMC Phase 2 was met. During our one-on-one conversations, when asked about a future listening session, all were eager to get together as a group and contribute to WMC. On-going partnerships with financial officers in our region will be vital to college completion efforts and this is highlighted in recommended next steps.

### **Actions Already Taken by CFWM**

In this section, we highlight the efforts put forth by CFWM. We applaud CFWM's ability to pivot in order to listen and respond to the most urgent student needs at all ten institutions in a timely way amid all of the pressing emergency grants that they were making at such a difficult time. This speaks volumes to the dedication of CFWM to college completion.

- CFWM has restructured their interest-free educational loan program so that students who find themselves in need of assistance during the 2021-2022 year, may apply for a \$3,000 loan (one loan per year) any time between June 1, 2021, and late January 2022.
- CFWM allocated \$120,000 in scholarship dollars to fund approximately 50 new scholarship awardees who were near the finish line ("completion scholars") as well as re-award scholarships to those students in the past two cohorts who had not yet completed their college education.



- Efforts were increased to get the word out about scholarship and loan opportunities including FAFSA resources in Massachusetts.
- CFWM provided \$225,000 in emergency funding during the Summer and Fall 2021 to 4 of the 10 institutions in WMC with their COVID-19 response grants to respond to food insecurity.
- CFWM provided an additional \$140,000 in emergency funding for students in each of the 10 WMC institutions to help students in the region meet basic needs. This grant funding could be used for needs beyond food insecurity.

### **Key Recommendations for Next Steps for WMC**

In this section, we outline the following recommendations for next steps as CFWM moves forward with completion efforts.

1. Continue to develop an on-going financial aid “brain trust” with WMC collaborating institutions to complement the existing IR and student success working groups.

Given the importance of financial literacy, we recommend convening financial aid directors from the WMC collaborating institutions in Fall 2021. Our work during Phase 1 and Phase 2 has demonstrated the power of having a strong relationship with institutional research and student success leaders. In January 2021 of Phase 2 WMC financial aid offices contributed timely and valuable input through one-one phone conversations with researchers. We suggest an invite for a listening and network session that would bring them together as a group as an integral contributor to WMC initiatives. This aligns with the need for increased financial literacy for families (an outcome from Phases 1 and 2), which will be exacerbated by upcoming changes to FAFSA. For example, there will be a shift from the Estimated Family Contribution (EFC) formula to a Student Aid Index (SAI) formula. Financial aid colleagues could inform CFWM on these and other nuances they are seeing from their vantage points.

We recommend continuing the convening of the student success, IR, and financial aid colleagues on an annual or bi-annual basis. To help researchers manage these three WMC campus groups, CFWM might consider queries and contributions that center around one project or staggering contact over the full year in ways that mesh the CFWM and campus calendars.

2. Continue completion scholarships and pilot strategies to expand the scholarship portfolio to support completion.

The interview project suggested that the pilot completion scholarship was very important for *Completion scholars*. Nontraditional students were largely represented, and such students may be overlooked during the scholarship season despite their satisfactory progress toward transfer or completing their degrees. Many *Completion scholars* shared that without the award they would not have had the funding needed to complete. Following the first year of Phase 2, CFWM expanded their scholarship support for students near the finish line by awarding more new scholarships and re-awarding students who had not yet completed.

We recommend continuing these efforts and discussing new strategies to expand the scholarship portfolio to support completion. CFWM could review and discuss findings from the IR component of the Phase 2 inquiry with relation to students' GPA and completion. CFWM might discuss and examine ways to differentiate the selection process for high school and college students. Indicators of success, whether GPAs or extracurriculars, might look quite different for high school graduates than students nearing college completion. The scholarship applicant profile, including the essay, can vary depending on the need to work and one's access to support networks. Further discussion should also address the likelihood that high school students who became recipients had more support than those who applied but were not selected and strategies to level this playing field for applicants. We recommend further discussion and consideration as high school applicants during the pandemic did not have access to typical in-person support, including help with essays.

3. Consider strategies to support WMC campuses as they aim to improve college readiness and coaching for completion.

In response to WMC institutions' recent concerns about digital inequities and college readiness, we recommend that CFWM consider ways they can support campuses who are aiming to improve college readiness, to include students who are less familiar with on-line learning, are just starting out, and/or want to gain confidence in order to restart their education after stopping out. Possible strategies could include providing support to locate existing materials on-line and third party completion-specific coaching models (e.g., ReUp Education). This research could help CFWM determine if this is an avenue through which they can support completion at a regional level.

4. Learn more about the barriers facing students in the "final mile" of a healthcare degree hoping to work in this region.

We recommend that CFWM consider examining ways to better understand the barriers facing students who are pursuing these vital health care careers. Further research could examine efforts to lift these barriers whether through a special fund that could reduce the need to work, support credit-stranded students, defray the costs associated with medical supplies needed to complete clinical hours, or otherwise support completion grants for these graduates. Further, CFWM could consider piloting the coaching feature coupled with completion grants to learn more about how

more students can complete and enter our region's workforce. There is demand for health care workers in this region, and students who are striving to complete their degrees. This focus is relevant to a core group of WMC institutions, could lend itself to a coordinated regional effort, and would make a big difference in the lives of those almost to the finish line.

As CFWM plans for the coming year, we must appreciate the capacity of our WMC institutions as they yet again face a transition in bringing students back to campus for Fall 2021. Even with the pause in momentum due to the pandemic, we completed Phase 2 with strong working relationships firmly in place with our WMC ten institutions. We are grateful for the consistent dedication of CFWM in supporting completion efforts in this region and with this collaborative consortium model. Thank you for enlisting our efforts for this significant work.