





SPARKPOINT at SKYLINE COLLEGE

(SPSC) is a financial education and coaching center that improves college connection and completion by mitigating economic disparities. Students and other members of the community use SPSC services and resources to strengthen their financial capability and further their economic and educational goals.



SparkPoint uses Efforts to Outcomes (ETO) software to measure effectiveness. ETO is customized to track services and students' status related to those services. We measure economic mobility progress leading to the four major outcomes shown here.

BY THE NUMBERS | HIGHLIGHTS FROM 2011 - 2015

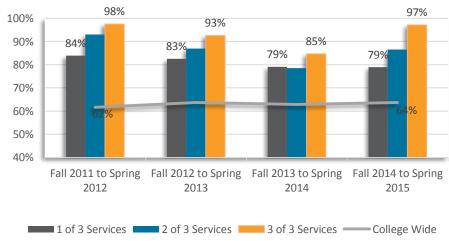
SparkPoint served 4828 people over 62,270 times

667 of the 4828 served used personalized financial coaching (Engagement to last up to two years)

83% of measurable clients achieved 5% progress towards increasing income, savings, and/or credit and reducing debt

76% of measurable clients achieved 30% progress towards increasing income, savings, and/or credit and reducing debt

FALL TO SPRING PERSISTENCE RATES: COLLEGE vs SPARKPOINT SERVICE BUNDLERS



EDUCATION | WORKFORCE

- Chancellor's Office, CA Community Colleges
- United Way of the Bay Area
- American Association of Community Colleges
- San Mateo County (SMC) Human Services Agency
- Grove Foundation Scholarship Program
- Earn It Keep It, Save It (Accounting course for students who prepare taxes)
- SMC Office of Education Career & Technical Ed
- Paralegal Program Legal Clinic @ SparkPoint
- Walter S. Johnson Foundation Guardian Scholars Program for Foster Youth
- CA Employment Development Department

FINANCES

- Community Financial Resources
- Peninsula Family Service
- United Way of the Bay Area
- National Endowment for Financial Education
- Grove Scholarships
- San Mateo Credit Union
- Life on Trak Credit Services
- Opportunity Fund *Individual Development*Accounts
- Achieving the Dream (Working Students Success Network)

BENEFITS | RESOURCES

- United Way of the Bay Area
- Second Harvest Food Bank
- Center for Law and Social Policy Benefits

 Access for College Completion Network
- American Association of Community Colleges
- SMC Human Services Agency
- Human Services Agency of San Francisco County
- Earn It Keep It, Save It

COLLEGE

MARCH 2016 SPARKPOINT

- CA Employment Development Department
- Thrive: The Alliance of Non Profits for SMC
- SMC Health Systems (Affordable Care Act)
- San Francisco-Marin Food Bank

SPARKPOINT at SKYLINE COLLEGE

3300 COLLEGE DRIVE | SAN BRUNO CA 94066 SAN FRANCISCO BAY AREA | SILICON VALLEY WWW.SKYLINECOLLEGE.EDU/SPARKPOINT 650-738-7035



SparkPoint at Skyline College is part of the United

SITUATION: Poverty among our service population negatively impacts educational attainment at Skyline College STRATEGY/OVERVIEW: SparkPoint at Skyline College is a one-stop financial education and financial coaching service center where clients bundle services and resources to achieve self-sufficiency and improved college access and completion. Economic mobility results from improved credit scores, savings, debt reduction and increased income. Impact supports regional UWBA goal to cut Bay Area poverty by 50% by 2020

SparkPoint at Skyline College Program Logic Model

OUTCOMES

IMPACT

INPUTS OUTPUTS

Catalytic Context: A

Education | Workforce

Diverse population with

Acquire Vocational Skills

- in organizational complexity <u>С</u> В Institutional effectiveness
- Innovative funding strategies
- Human resources Achieving the Dream - Working -amilies Success Network
- United Way of the Bay Area Regional SparkPoint Network
- įΒ
- Funding
- Efforts to Outcomes Database

Household emphasis

What it takes

Coaching & Bundling: 2 or more Service Categories

Activities:

Participation:

Who we reach

- Risk tolerant manager who excels Commitment and Vision of Strategic planning Executive Level Leadership
- agencies, and foundations based organizations, government Partnerships with community

Finances

Access Banking &

Financial Products

Workshops

 Obtain Employment Increase Education Level

Integrated student services & instructional programs

> Individual Development Decrease Debt

Establish & Increase

Accounts

Credit Score

- Centers for Working Families Model (Formerly - Annie E. Casey (AEC)
- A. Technical assistance

- Social justice framework
- Behavioral economics

- cultural competence Community informed

_earning Network À C. Impact | Scale

- to inform strategy

B. Impact | Scale

- Technical assistance

- MDC | AEC National College
- Financial Aid
- Obtain Affordable Housing
- Obtain Benefits
- Tax Preparation

Workshops

Benefits Access

Education & Workshops

(Including Savings)

Manage Finances

- Food Pantry Advocate for Benefits
- Obtain Academic

*Self Sufficiency Standard

accounts for geographic Economic Development Center for Community developed by the Insight variation in the cost of living.

child) = \$65,259 in 2014. Two adults and 1 school age standard for a family of three For San Mateo County that



are students will: Additionally, clients who

- Increase likelihood of achieving an rates when bundling services academic degree or certificate when bundling services

Economic Mobility:

5% increase in at least one short

toward goals is also measured at term goal. Intermediate progress

listed above term financial goals

Increase academic persistence

- Transfer to a 4 year 윽 College or University
- Obtain Credentials for Employment

Financial Stability: Achieve all 4 long-

Economic Mobility Clients will achieve Short Term (1 – 3 years)

Long Term Financial Stability

Impact (7 – 10 years)

(4 – 6 years)

Increasing Income by at least 5%

Achieving a Self Sufficient

Along with other com-

Income

Financial Stability* by:

Regional Impact:

SparkPoint

Clients will achieve

Achieving a Credit Score of

Area poverty in half by 2020

Influence public policy to

impact initiatives, cut Bay munity based collective

700 or Above

Eliminating Revolving Debt

Economic Mobility* by:

- Increasing Credit Score by at least 5% (5% increase in at least one
- Reducing Debt by at least 5% credit reporting agency score)
- Accumulating Savings Living Expenses Equivalent to 3 Months of

increase financial stability promote collaboration and

improve service delivery to

Increasing Savings by at least 5%

Additionally, students College Impact: SparkPoint at Skyline

certificates & degrees Increase access to

affordability Improve college

Expand accountability

toward achievement Strengthen persistence

Skyline