SPARKPOINT®

TOOLKIT

UWBA'S GUIDE TO REPLICATING SPARKPOINT FOR STUDENT SUCCESS AT POSTSECONDARY INSTITUTIONS

SPARK POINT®

Powered by: United Way UNITED WAY BAY AREA

The SparkPoint Toolkit was created by United Way Bay Area.

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Visit: uwba.org/sparkpoint-toolkit

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LILEEN SHANNON

Our collective efforts on this project are dedicated in memory of Lileen Shannon. Lileen was a beloved leader, friend, and community advocate. We honor the kindness, compassion, and strength she embodied. Her spirit continues to inspire us.

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United Way Bay Area inspires and connects people to break the cycle of poverty in the Bay Area by supporting both the short-term needs and long-term systems change.

WHAT WE DO: UWBA brings together partners from the nonprofit, business, and government sectors to address Bay Area poverty. We partner across sectors, develop solutions, capture the data we need, and use those insights to support public policy and create research-backed community initiatives.

OUR VISION: We envision a Bay Area where all people have equitable opportunities and access to what we need to thrive.

OUR MISSION: We activate individuals, businesses, and communities to work together to address the root causes of poverty and build pathways to prosperity for all Bay Area residents.

UWBA is an affiliate of United Way Worldwide. Local United Ways are independently incorporated and accountable to their volunteer boards. UWBA pays dues to be a member of United Way Worldwide, sharing its brand and name, as well as other requirements. There are nearly 1,800 local United Ways around the world.

www.uwba.org

A LETTER TO LEADERSHIP

The need is clear. Findings from The Hope Center's #RealCollege Survey in 2019 revealed the many challenges and barriers community college students are facing in California: 60% of respondents were housing insecure in the previous year;19% were homeless; and 50% were food insecure in the prior 30 days. A 2018 report on the basic needs of California State University students highlighted similar findings: 41.6% of CSU students reported food insecurity, and 10.9% reported experiencing homelessness one or more times in the last 12 months. These challenges, which have been exacerbated by the COVID-19 pandemic, disproportionately impact low-income students, students of color, and first-generation students.

To address these negative impacts, the postsecondary education trailer bill AB132 requires California Community Colleges to establish a Basic Needs Center and designate a Basic Needs Coordinator on each campus by July 1st, 2022. The Center or coordinator will connect students to housing, food, mental health, and other basic needs services and resources. Other public institutions are wrestling with the same needs on their campuses. Therefore, colleges and universities are attempting to find practices that support the well-being of their students and help students stay in school, leading to increased persistence and graduation rates.

United Way Bay Area (UWBA)'s objective in publishing this SparkPoint Toolkit is to support postsecondary institutions in replicating a SparkPoint Center on campus. UWBA's SparkPoint Centers have been operating since 2009 in eight San Francisco Bay Area counties. SparkPoint at postsecondary institutions offer vital resources (including food pantries, access to public benefits, childcare, housing resources, and rental assistance) that encourage students to stay in school by providing for their basic needs so they can be successful and fully engage in college programs. SparkPoint coaches work one-on-one with students to create action plans to mitigate barriers and support their financial goals, such as increasing savings, reducing debt, and increasing credit scores, while also building confidence and motivation toward college success. SparkPoint services bring added value and support to the multiple challenges college presidents face, including maintaining student enrollment, improving student achievement, increasing graduation and persistence rates, and establishing a Basic Needs Center. For information on how SparkPoint can support student success, check out SparkPoint in Postsecondary Institutions in the Discovery section of the toolkit.

Use the Discovery section of the toolkit as a guide for examining if the SparkPoint model is a good fit for your institution. The Institutional Self-Assessment, a tool provided in Discovery, will be useful for college leadership to determine if you are ready to implement a resource like SparkPoint on your campus. The Planning section is designed as a facilitator's guide for college staff, faculty and/or administrators that provides practical guidance and tools for decision-making and executing on strategies to launch a Center. Program Elements and Research will support the implementation of your SparkPoint Center using clear and relevant content.

We are excited to provide you with this SparkPoint Toolkit to support your institution with implementing strategies toward student success.

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I INTRODUCTION

HOW TO USE THIS TOOLKIT

The SparkPoint Toolkit is intended for postsecondary institutions to discover, plan, and build out a SparkPoint Center that supports students, their families, and/or community members as they seek financial prosperity. The SparkPoint Toolkit is divided into four sections: 1) Discovery: Information about the SparkPoint model, United Way's role, and a readiness-assessment to determine readiness to plan for a SparkPoint at your institution; 2) Planning: A comprehensive guide to planning a SparkPoint Center, with tools and guiding questions to support the process; 3) Program Elements: outlines elements of the SparkPoint program and provides literature that will be helpful once the program launches, and 4) Research: A collection of reports and research on SparkPoint's model and impact.

All of these tools and resources have been created for you to use, to make your own, and to improve upon as you make your journey from discovery to implementation. This Toolkit is meant to act as a guide rather than a rulebook as you plan for a SparkPoint Center. You may use the tools and information in a different order than they are presented, find that some information doesn't apply to your Center or find you need to alter some of the tools included to match your institutional context. For example, if your institution already has an established Basic Needs Center, you may be able to tie in SparkPoint services here and not need to start planning from scratch. As you discover effective ways to apply these tools, please share your learnings with UWBA and its partners across the Bay Area by emailing us at sparkpoint@uwba.org. We intend to create a SparkPoint Community of Practice that fosters peer sharing of effective practices and lessons learned with others so that each region does not have to reinvent the wheel.

You can also access the SparkPoint Toolkit online at: https://uwba.org/sparkpoint-toolkit/

II DISCOVERY

SPARKPOINT IN POSTSECONDARY INSTITUTIONS

Recognizing the realities facing students and institutions, the SparkPoint model is equipped to support student success. SparkPoint Centers at postsecondary institutions act as a centralized hub, working with students to support their basic needs, employment, and finances so they can focus on their studies. Services such as financial coaching, benefits screening, food pantry access, tax preparation, credit counseling, debt counseling, referrals to housing supports, legal consultations, career coaching, and more are provided at no cost to any student seeking to improve their financial situation. Supporting students' basic needs has many benefits for postsecondary institutions, such as helping to improve student academic performance, retain federal financial aid, promote retention and degree completion, generate more tuition dollars, and increase overall enrollment.[i]

Financial coaching is an effective strategy for impacting financial literacy and financial behavior.[ii] SparkPoint financial coaches work one-on-one with students to set goals, brainstorm strategies, and create realistic action plans. They value strengths, build motivation, and provide monitoring and accountability. Postsecondary institutions have a powerful opportunity to be an important channel not only to help ensure students' basic needs are met, but also to empower students with financial resiliency to prevent future financial crises.

Postsecondary institutions face challenges with low enrollment, student persistence, and completion rates. A 2019 national study found that students who experience

food and housing insecurity have lower grades, work the highest number of hours each week, and are less healthy than other students.[iii] In addition, the U.S. Government of Accountability issued a report in 2018 highlighting how food insecurity among students poses a significant barrier to academic success and program completion.[iv] Many research studies have found that financial capability and positive academic outcomes are often correlated. For example, college students who exhibit positive financial behaviors perform better academically, and college students' financial well-being is positively correlated with academic progress, mental and physical well-being, and the ability to find employment after graduation.[v]

Our own preliminary research has shown that our student-clients persist at rates 11% to 38% higher than the college average. Learn more about the SparkPoint model and if it's a fit for your institution by exploring the Discovery section.

WHAT IS SPARKPOINT?

SPARKPOINT 101

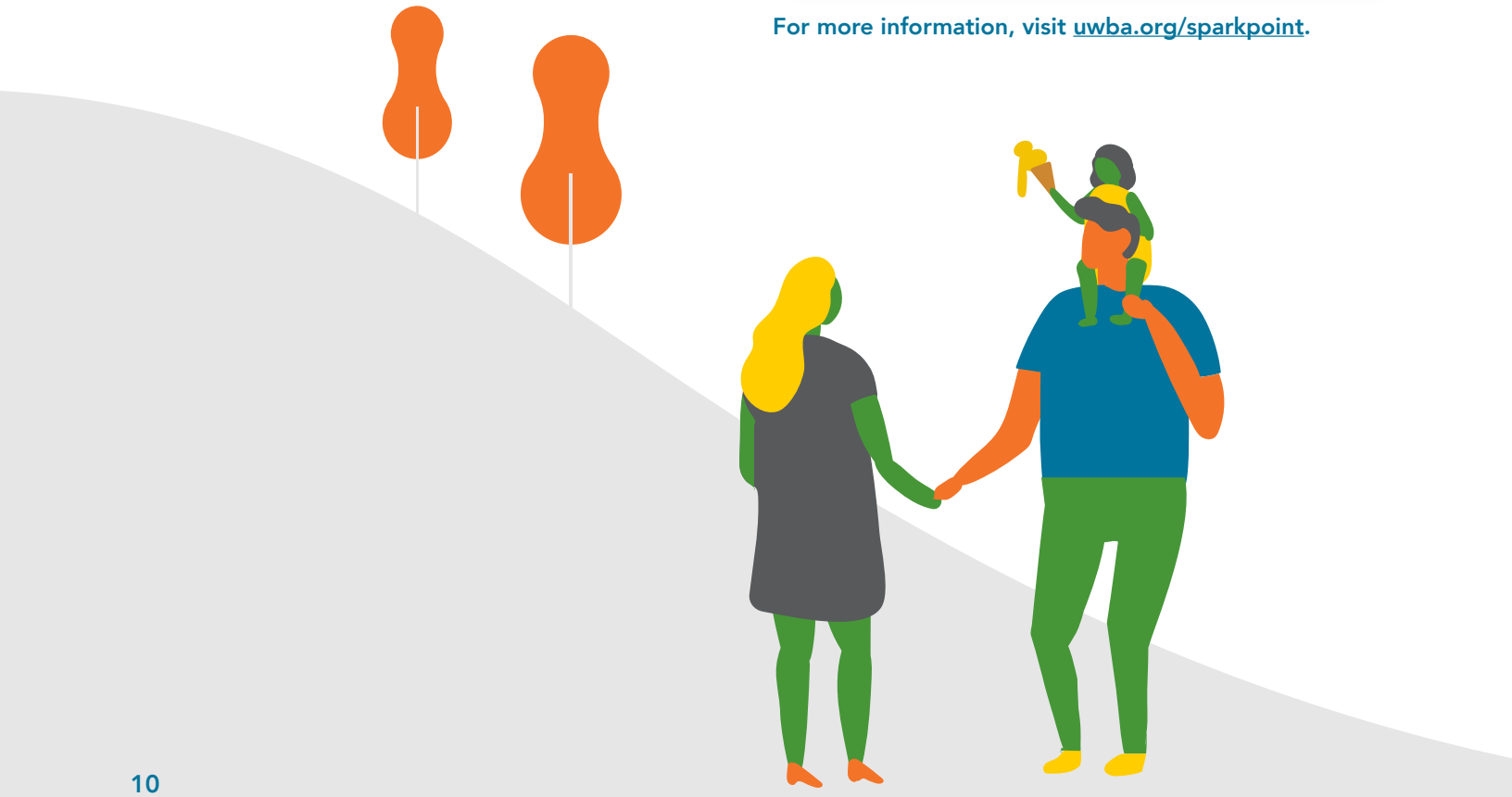
The SparkPoint model is based on the Annie E. Casey Foundation's Center for Working Families model and has been adapted to serve students at postsecondary institutions. Learn about the history of SparkPoint, including the origins, the core principles, the launch, and the growth.

SPARKPOINT CLIENT VIDEO

Hear how our clients talk about SparkPoint.

Click to watch videos!

For more information, visit uwba.org/sparkpoint.



THEORY OF CHANGE

A theory of change explains how program interventions lead to the intended outcomes and contribute to the ultimate impact the program is trying to achieve. The SparkPoint theory of change explains that when students access multiple, integrated services in the areas of basic needs, employment and education, and finances at a centralized hub with one-on-one coaching that helps them navigate these services and set goals, they are not only able to meet their basic needs; they are able to access resources that address their complex financial challenges. Students also engage in a long-term journey that allows them to track progress toward their goals. This reduces students' financial challenges so that they can concentrate in the classroom and stay engaged in their education. Students are able to stay in school and increase their knowledge and skills. They will feel more confident and empowered in making financial decisions. When students graduate, they are able to land jobs that pay enough for them to support their family, achieve their financial goals, and live comfortably. They will be able build enough savings, have a good credit score that allows them access to financial products and loans, and not be crippled by revolving debt. Ultimately, this leads to building financial resiliency, allowing students to thrive in life and achieve financial prosperity long-term.

* Students engage in a long-term journey that allows them to track progress toward their goals. *

THEORY OF CHANGE

Students access multiple, integrated services in the areas of **basic needs**, **employment**, and **finances** at a centralized hub (SparkPoint Center). They receive one-on-one coaching that helps them navigate these services and set goals.

BASIC NEEDS SERVICES

EMPLOYMENT AND EDUCATION SERVICES

FINANCIAL SERVICES

Short-Term Outcomes

- Basic needs are met so they can focus on goals
- Students are aware of resources available to them
- Gain access to a peer network and social capital
- Attain skills and resources to obtain job or certificate
- Engage in long-term coaching to work toward long-term goals
- Attain and practice financial skills to improve financial status

Intermediate Outcomes

- Less stress about current and future financial situation
- Stay engaged in educational programs
- Feel confident and empowered
- Achieve self-sufficient income
- Increased savings
- Have no revolving debt
- Achieve financial resiliency
- Have improved credit score

Long-Term Outcome

All students have the opportunity to thrive and achieve financial prosperity!

GROUNDING PRINCIPLES FOR SPARKPOINT

1. We operate under the assumption that **families are creative, resourceful, and whole**. We take a holistic, client-centered coaching approach, meeting individuals where they are and listening to their needs.

2. We provide a **seamless experience for clients** so they can access multiple, coordinated services in one location. SparkPoint collaborates with various institutional programs and departments as well as other nonprofit and government agencies in the community to provide services that address the multiple needs and challenges that clients face.

3. We commit to **engaging with clients long-term**, meeting individuals and families where they are, and understanding that individual experiences do not often follow a linear path.

4. We constantly **evaluate our programming and engage in learning** by analyzing data and engaging with clients directly for continuous improvement.

5. We create a welcoming and respectful environment, **valuing the dignity of all clients no matter their background or identity,** especially Black, Indigenous, Latinx, Asian, and other communities of color that have been historically marginalized by white supremacist institutions.

SERVICE OVERVIEW

SparkPoint offers the following services which can be delivered through one-on-one coaching, workshops, and/or partner referrals. Services vary by location:

FINANCES

- Financial coaching
- Credit and debt counseling and repair
- Budgeting and savings plan
- Financial planning
- Banking and financial products
- Tax preparation
- Peer lending circle
- Legal consultation
- Financial education
- Incentive programs

EMPLOYMENT & EDUCATION

- Job search assistance
- Vocational skills training
- Career exploration and development
- Education counseling
- Scholarship assistance
- Financial aid education
- Small business development

BASIC NEEDS

- Food pantry
- Benefits screening and enrollment assistance (e.g., CalFresh, EBT assistance)
- Direct or cash assistance
- Rental assistance
- Connection to housing resources
- Homeownership assistance
- Health insurance enrollment
- Referral services
- County resource navigation

THE SPARKPOINT DIFFERENCE

While there are a variety of economic success programs that provide many of the services above, SparkPoint is different because it focuses on the combination of the following three factors: collective impact and service integration, long-term outcomes, and strength-based one-on-one coaching.

Collective Impact & Service Integration

Programs working individually, though often doing exceptional work, have isolated impact. Our collective impact model and integrated services distinguish SparkPoint from other financial capability programs. Collective impact refers to the intentional way that various agencies across different sectors come together to address a social issue and work toward a common goal. SparkPoint Centers serve as hubs for clients to access a range of services from various community partners. These community partners are all aligned through a shared common agenda, shared measurement, mutually reinforcing activities, continuous communication, and lead agency support. SparkPoint achieves this collective impact through its 80+ partners across the network who are committed to the same core principles, use shared metrics and a shared database, provide complementary co-located services, and participate in a regional network that shares and implements best practices. UWBA serves as the backbone for the Bay Area SparkPoint initiative by providing technical assistance, funding and fundraising support, and regional learning opportunities, and by holding the network accountable to the vision and goals for the model. Through integrating multiple on and off campus services, SparkPoint provides a holistic approach to student persistence and completion.

Long-Term Outcomes

SparkPoint's focus on long-term outcomes differentiates it from other models that provide bundled, integrated services. SparkPoint was designed to support clients on their path to long-term financial prosperity. This is defined as:

- Achieving enough income to meet individual or family needs (based on the Insight Center for Community Economic Development's Family Needs Calculator, previously known as the Self-Sufficiency Standard) that is high enough for them to not only support their basic needs but also live comfortably in the Bay Area.
- Saving at least three months of living expenses so that they have a cushion in the bank should emergencies arise.
- Building or repairing credit to attain a FICO credit score of 700 or above, which will qualify them for a home or car loan.
- Reducing their debt to manageable levels by eliminating revolving debt (e.g., outstanding collections debt, payday lender loans) and attaining a debt-to-income ratio that is less than 40%.

These are long-term outcomes that take time to achieve, especially for students who are going or returning to school. Thus, SparkPoint also works with clients to achieve meaningful short-term goals (e.g. staying in school, graduating) on the way to meeting long-term goals. SparkPoint is committed to working with clients so that they can achieve these goals, and we measure their progress throughout their journey.

One-on-One Coaching

One-on-one coaching is core to the SparkPoint model. This strengths-based approach builds long-term relationships with clients to define their goals, develop action plans, and implement those plans to reach their goals. Coaching is about long-term behavior change to adopt new habits and build on successful habits clients may already have. Successful coaches have a knowledge of the priority population, personal finance, and coaching fundamentals, as well as facilitation and communication skills. Coaches operate as a sounding board, motivator, mentor, friend, teacher, and counselor. The goal is not just to transfer knowledge about a particular topic to the client, nor is it to tell the client what they should do. Rather, SparkPoint believes clients are the experts in their own lives. Clients drive the conversation and set goals while coaches hold clients accountable for their pre-determined action steps.

SPARKPOINT MODEL TYPES

SparkPoint Centers are located in community-based organizations (CBOs), community schools, government agencies, and community colleges. This toolkit focuses on SparkPoint in postsecondary settings. To learn more about how SparkPoint operates in other settings, please refer to Public Profit's report, SparkPoint 2017-18 Evaluation Findings Report.

There are currently two types of SparkPoint Centers at postsecondary institutions:

1 COLLEGE LEAD AGENCY

College Lead Agency: The lead agency is the college or institution and comprehensive SparkPoint services are offered on campus. All authority and vision-setting come from college staff. **This type of SparkPoint is suited for institutions that do not have a SparkPoint Center already active in the community.** Currently, examples of this type can be found at the following institutions:

- SparkPoint at Skyline College
- SparkPoint at Cañada College
- SparkPoint at College of San Mateo
- SparkPoint at Chabot College
- SparkPoint City College of San Francisco
- SparkPoint at San Francisco State University

2 SATELLITE LOCATION

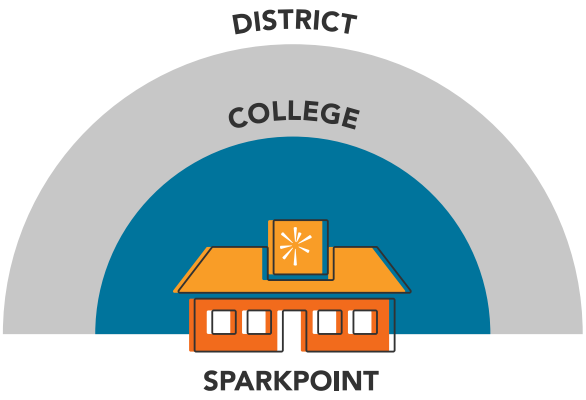
Satellite Location: The SparkPoint is a satellite location of a full SparkPoint Center that is located off-campus in the community. The SparkPoint Center on campus may have limited services. Clients may receive financial coaching on campus as well as services such as the food pantry, but clients are often referred to the main SparkPoint Center off campus for additional services. The lead agency is a CBO that oversees the SparkPoint Center in the community. **This type of SparkPoint is suited for institutions in the Bay Area where a SparkPoint Center exists nearby in the community and the satellite location can leverage that already-established SparkPoint Center.** Currently, examples of this type can be found at the following institutions:

- Solano Community College (satellite location of SparkPoint Solano)
- Laney College (satellite site of SparkPoint Oakland)
- Contra Costa College (satellite site of SparkPoint Contra Costa)
- Diablo Valley College (satellite site of SparkPoint Contra Costa)

While this toolkit is geared toward the first type above that builds out a full SparkPoint Center on campus, pieces of the toolkit can also be helpful for the second. In addition, any organization or institution can utilize the principles, tools, and information shared in this toolkit to build out a SparkPoint Center.

Organizational Structure

While most SparkPoint locations at community colleges in the Bay Area currently fall under Student Services and the direction of the Vice President of Student Services, SparkPoint can be housed within various departments and programs. Buy-in from and partnerships with Instructional Services or Academic Affairs are critical to SparkPoint's success even if it is not housed under that department. The structure of SparkPoint can also shift over time as the program matures and the institution evolves. Where SparkPoint is housed on campus is often determined by who is championing the Center or who has the most experience overseeing similar programming as well as staff capacity, relationships, funding sources, and history. It is important to be intentional about where SparkPoint is housed on campus and its proximity to other student services that your priority population may access.



Below are a number of possibilities for where SparkPoint Centers can be housed at the institution:

- **Counseling:** SparkPoint can be situated in the counseling department, overseen by the Dean of Counseling. It is typical for student supports to fall under the Dean of Counseling, who may be overseeing multiple student support programs.
- **Equity:** SparkPoint can be part of departments of equity, where programs that address student equity such as CalWorks may be housed. SparkPoint can be overseen by the Dean or Director of Equity.
- **Enrollment:** SparkPoint can fall under enrollment services, overseen by the Dean of Enrollment Services. This puts SparkPoint at the front-end of a student's experience, providing supports to students upon enrollment.
- **Workforce Development:** SparkPoint can be housed under Workforce Development departments or Career Services, overseen by the Director of Economic Development. This may result in a stronger relationship with the academic or instructional side of the college.

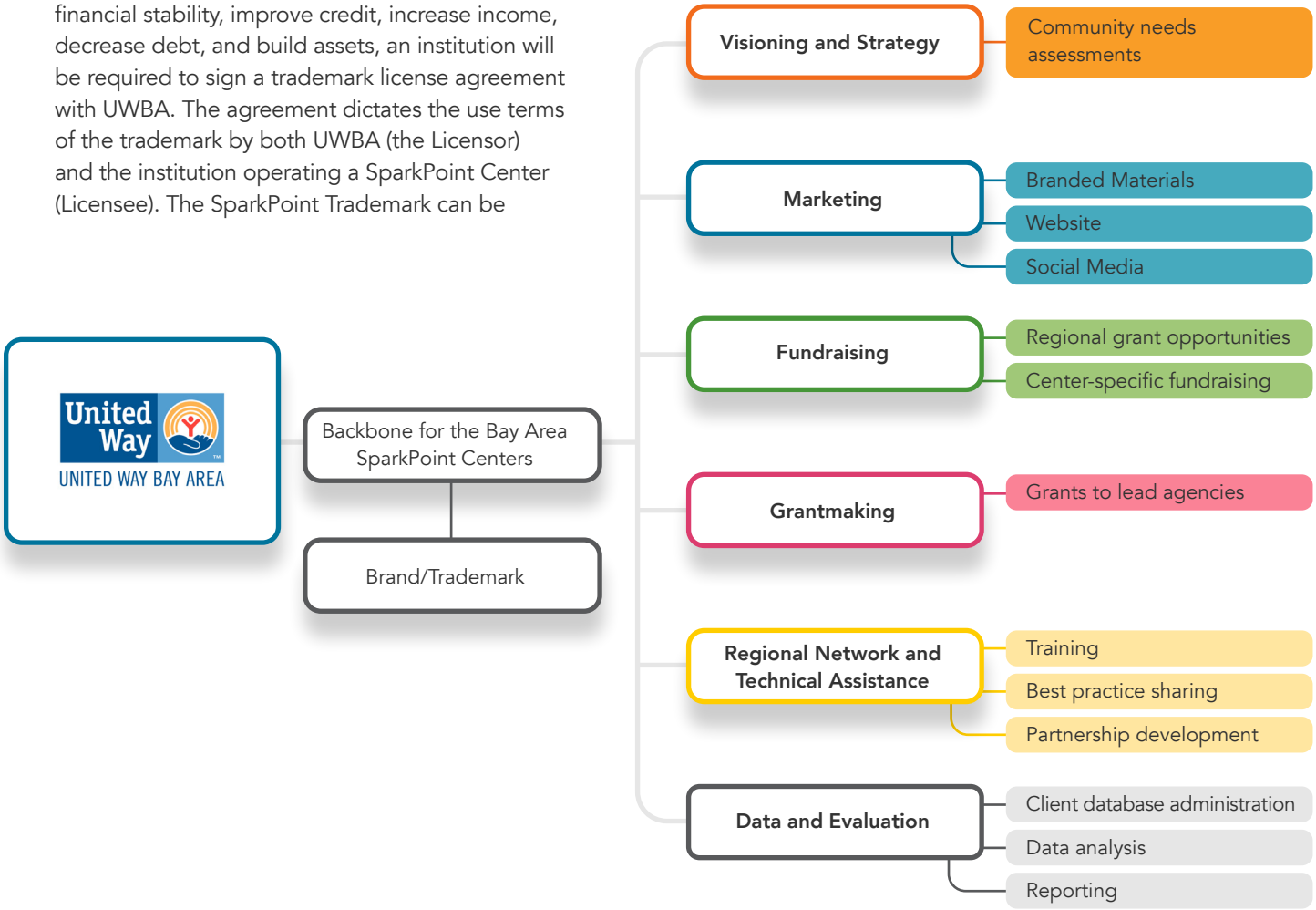
Where the SparkPoint Center is housed has implications for what SparkPoint includes and what programs the SparkPoint Director oversees. We recommend that SparkPoint have a dedicated director, however, some SparkPoint Directors on campus also oversee the Dream Center, Veterans Resources, Wellness Center, and the food pantry. Physically locating SparkPoint in proximity to other student support services such as counseling, financial aid, admissions, Wellness Center, or the Career and Transfer Center can be helpful to establish close relationships with these programs even if they do not fall under the same division or department.

UNITED WAY BAY AREA'S ROLE

UWBA provides SparkPoint Centers with a common, trademarked brand that all Centers use. As the backbone for the SparkPoint initiative in the Bay Area, UWBA also provides SparkPoint Centers with a shared common agenda, marketing support, funding, fundraising support, regional learning opportunities such as trainings, a community of practice and shared measurement and evaluation support. If you are located within the 8 Bay Area counties (Napa, Contra Costa, Alameda, Marin, Santa Clara, San Mateo, Solano, San Francisco) that UWBA serves and are interested in becoming a part of our SparkPoint Regional Network, please e-mail us at sparkpoint@uwba.org.

THE TRADEMARK

UWBA owns the SparkPoint trademark. Therefore, to use the SparkPoint name in connection with educational services, namely, providing financial education, workshops, and coaching to help low-income families achieve financial stability, improve credit, increase income, decrease debt, and build assets, an institution will be required to sign a trademark license agreement with UWBA. The agreement dictates the use terms of the trademark by both UWBA (the Licensor) and the institution operating a SparkPoint Center (Licensee). The SparkPoint Trademark can be found at the US Patent and Trademark Office (https://www.uspto.gov/), Registration Number 4059855.



BACKBONE SUPPORT

The following menu describes the supports that UWBA currently provides and is recommended for a backbone organization to support a local SparkPoint network. The role that UWBA plays and the technical assistance it provides vary by Center, with an eye to how established the programming is and other Center-specific circumstances. In addition to the supports listed below, UWBA also provides additional services including policy advocacy, volunteer support and the Ambassador Program (click here to learn more about community Ambassadors).

Visioning and Strategy

UWBA leads the visioning and overall strategy for the SparkPoint initiative in the Bay Area. Every year, UWBA meets with SparkPoint Center Directors, lead agency leadership, Ambassadors and key partner leadership to discuss community needs or trends and the most recent insights from our data, as well as to set priorities for the upcoming year.

Marketing

UWBA supports the SparkPoint Brand and provides local SparkPoint Centers with a suite of standardized marketing collateral (e.g. logos, templates, collateral) that can be used for brand recognition in the day-to-day operations of the SparkPoint location. UWBA's Marketing Department offers additional support, such as managing a new Center's launch, press release, and various event promotion activities. UWBA also takes the lead in lifting the voices of our Ambassadors through storytelling by sharing their stories and in ways that express SparkPoint's compelling impact to funders and invested community members.

Grantmaking

UWBA provides limited financial support to SparkPoint lead agencies on an annual basis. UWBA invites lead agencies to apply for funding every year and grants are approved based on our annual priorities and availability. Applications are reviewed by community Ambassadors as well as UWBA staff. Every SparkPoint Center also raises funds outside of UWBA to support their work. In addition, UWBA requires grantees to participate in opportunities for learning and knowledge sharing. UWBA communicates outcomes achieved by grantees to the wider community of donors and stakeholders.

Fundraising

UWBA raises funds from its corporate, foundation, and individual donors to support its backbone functions, its limited funder responsibilities to current Bay Area SparkPoint Centers, and specific initiatives implemented at multiple SparkPoint Centers. UWBA leverages its brand, donor connections, community Ambassadors, regional footprint, and collective impact. UWBA also leads regional proposals to raise funds for multiple Centers, acting as the lead applicant for collaborative proposals.

Regional Network and Technical Assistance

SparkPoint Centers in the Bay Area operate as part of a larger regional network of over 80 local service providers dedicated to working towards the same outcomes via a unified message, vision, and voice and with the guidance and support of UWBA. UWBA regularly brings this larger network of the SparkPoint Center leadership, staff, partner organizations, community Ambassadors and steering committee members together to learn, share, and refine best practices. This regional network is an integral component of the SparkPoint Center model.
UWBA provides regional professional development and networking events, including training of staff in the coaching model, and operates as a thought partner by bringing a regional perspective to solve Center-level problems. UWBA also supplies regional case management software to track data and provides technical assistance for its use as well as evaluation of the programming.

Data and Evaluation

UWBA uses Exponent Case Management (ECM)— a Salesforce platform—to track all SparkPoint client information. This includes progress toward outcomes as well as qualitative and operational information. UWBA manages the software licenses for the network while Centers are responsible for collecting and entering data in a timely and accurate manner. The data collection and evaluation processes are informed by community Ambassadors and our local SparkPoint Centers. Reports are generated on a regular basis and are used to monitor a Center's progress toward annual target goals. Data from ECM is also used to communicate with funders and stakeholders. In addition to tracking outcomes in ECM, the program is evaluated on a regular basis through quarterly reports. These quarterly reports include information on who was served, what services were provided, and what outcomes clients achieved. The analysis in these reports includes data disaggregated by race, ethnicity, age, and gender.

UWBA staff trains SparkPoint Directors and dozens of SparkPoint staff on the effective utilization of the database, including compliance to client confidentiality and data security regulations. Furthermore, UWBA provides custom in-person and online intensive training and support on ECM to all SparkPoint Center staff.

INSTITUTIONAL READINESS ASSESSMENT

We've developed a tool that determines your institution's readiness to plan a SparkPoint Center. While this assessment could be used as a diagnostic tool to see and track progress toward readiness, it could also be used to spark dialogue among institutional leadership and departments for building consensus and buy-in for a new SparkPoint Center. Use this tool throughout the multiple stages of your Center's creation to re-visit elements that are central to the success of SparkPoint. We've found that in order to encourage conversation and group problem solving towards readiness, it's best to discuss this Readiness Assessment as a group, rather than having individuals fill it out on their own.

The assessment is formatted as a survey that is divided into 6 sections: Buy-in, Funding, Partnerships, Services, Space, and Staffing. Readiness in these key areas lays a strong foundation for planning and launching a Center. Responses to the set of questions in each section determine the following readiness levels for that area: Ready to go, Almost there or More Resources May Be Needed. If your readiness level is Almost There or More Resources May Be Needed, you will be given an action plan with suggestions and ideas on how to build readiness. After completing the assessment, you will be given an overall rating with the accumulated action plans from each section. Below are more details on why the six sections of the assessment are critical for launching a SparkPoint Center at your institution.

BUY-IN

Buy-in is willingness to actively support and participate in something (such as a proposed new plan or policy). We have found that getting buy-in from campus leadership, including the campus president, vice presidents, department leads, and deans, is necessary to launch the planning process for SparkPoint. Indicators of buy-in include SparkPoint being written into an institutional plan, such as a strategic plan, equity plan, or facilities master plan. Getting buy-in from faculty and staff is also important as they will be referring students to SparkPoint. Most importantly, it is critical to know if students have expressed interest in additional financial or basic needs services on campus, so that the SparkPoint Center can be built out to address their particular needs.

FUNDING

Having funding to support the operations of your SparkPoint Center will be necessary before you launch. Successful SparkPoint Centers have funding to support the Center's staff, operations, oversite, and programmatic needs, have plans to raise additional funds, and have identified ways to work towards long-term financial sustainability.

PARTNERSHIPS

Partnerships are strategic alliances between cross-sector entities that are intended to achieve greater impact than any organization could generate on its own. Partnerships are integral to the SparkPoint model because they cross education, non-profit, and government sectors and are invested in the success of the program through a shared vision. Partners align resources and collaborate to develop and implement Center-specific programming, while also contributing to the learning of the regional network. It will be important for postsecondary institutions to identify how programs and departments on campus collaborate with each other, as well as how the SparkPoint Center on campus partners with non-profit and government social services agencies in the community.

SERVICES

SparkPoint Centers provide services in three areas: finances, career and employment, and basic needs. Though all Centers provide services in these three areas and provide financial coaching as a primary service, each Center determines which services are most relevant to its specific community. Centers build partnerships with agencies in the community that are experts in providing those services. Not all services are provided through SparkPoint's integrated service model; some services are referrals. It's important to understand what services integrate well with the SparkPoint model. If your institution offers none of the above services, the SparkPoint model would not be a good fit.

SPACE

Having adequate space on campus to house your SparkPoint Center is an important consideration. SparkPoint Centers should be easily accessible by community members. Students have tight time constraints and are more likely to access services if the process and location are convenient. Being close to an anchor program like financial aid, EOPS, or TRIO will help lend SparkPoint legitimacy and foot traffic.

STAFFING

Because hiring staff at postsecondary institutions takes time, having existing staff who can contribute their time to support its oversight or service delivery is an important consideration.

III PLANNING A SPARKPOINT CENTER

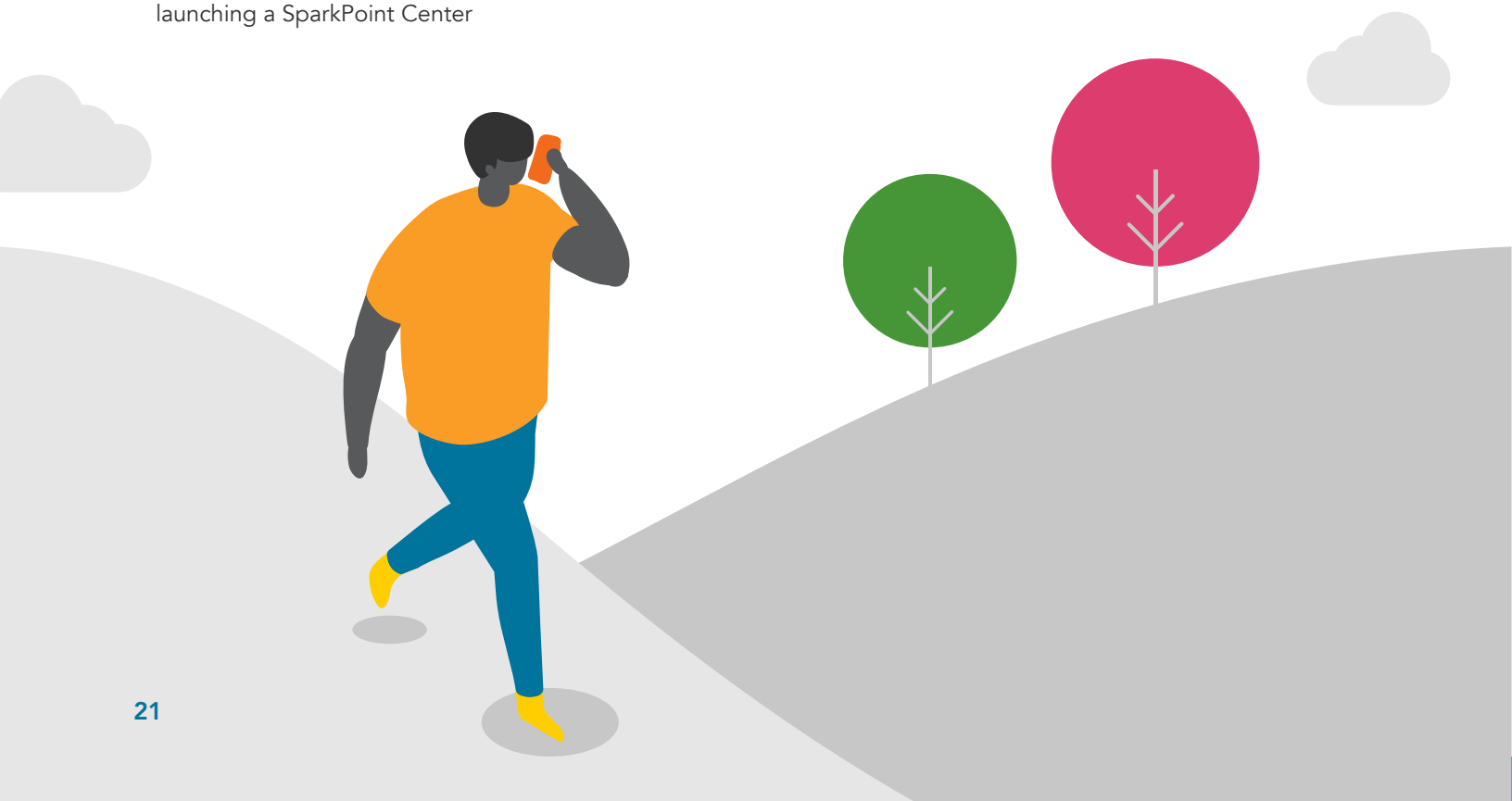
(PROCESS, DESIGN)

START THE PLANNING PROCESS

Goals for this section:

- Review the timeline for the planning phase
- Establish the planning committee and decision-making structure
- Identify a SparkPoint lead
- Understand and utilize a work plan to support the planning phase
- Familiarize yourself with the tools in the toolkit and the steps you'll need to take to reach your goal of launching a SparkPoint Center

Though every SparkPoint Center's planning timeline varies, on average it takes about twelve months to fully launch a Center after an institution has completed the discovery phase. This timeline is applicable once you've achieved readiness on the institutional self-assessment with funding secured and strong buy-in from your leadership, staff and students. It is important to note that getting buy-in and advocating for initial funding is a long-term process that could take years to secure.



SPARKPOINT PLANNING TIMELINE

LAUNCH PLANNING PROCESS

- Establish planning committee and decision-making structure
- Identify SparkPoint lead for the planning phase
- Review Discovery's Instituional Self-Assessment
- Utilize work plan to organize planning process
- If applicable, join regional network meetings

VISIONING, NEEDS & CLIENTS

- Define the vision for your SparkPoint Center
- Discuss needs assessment
- Administer Student Interest Survey or focus groups & interpret results
- Define priority population & draft priority population statement

SERVICES & BUDGET

- Identify services through asset mapping
- Develop a detailed budget
- Decide on a long-term plan for fund development

PARTNERSHIPS & INTEGRATION

- Maintain and develop partnerships
- Define and map how on-campus & off-campus partnerships will work together
- Work on Service Integration Plan

SPACE & MARKETING

- Research spacing needs to finalize on-campus location
- Understand marketing and outreach needs and priorities
- Decide on a cohesive marketing and communications strategy that uses SparkPoint brand recognition

STAFFING & SCHEDULING

- Determine staffing needs for your Center
- Leverage existing university staffing and plan for additional hiring needs
- Determine your Center hours

RE-VISIT BUDGET, LEARNING & MAPPING

- Develop a detailed budget
- Decide on a long-term plan for fund-development
- Understand SparkPoint metrics
- Set program goals and decide on a system to track against outcomes
- Create evaluation plan
- Adjust your budget based on your planning process so far
- Conduct Client Journey and Empathy Mapping

LAUNCH SPARKPOINT CENTER!

- Start planning the official launch event
- Hold the official launch event
- SparkPoint is open!

PLANNING COMMITTEE MEMBERS

This stage is designed to get members engaged, codify relationships, identify a champion, understand the SparkPoint model, and define the vision. The outcome of this process is to develop a core group of members who agree to SparkPoint as a concept and commit to participate in the planning process.

Overall Roles and Responsibilities

Planning members are primarily responsible for the learning and implementation of planning activities to achieve the results of launching the SparkPoint Center. This includes:

- Vision: Participate in the development of key strategies and shared measurements
- Strategy: Coordinate activities among planning committee groups on and off campus
- Communication: Provide progress updates to all Planning Committee members
- Resource Development: Identify gaps in resources and other planning needs

HOW TO FORM A PLANNING COMMITTEE

SparkPoint Planning Committee Formation:

1. Convene interested parties who are committed to addressing poverty and supporting financial literacy among students. Potential planning committee members could include:
   - Administrators from the college or district
   - Directors, Deans, and senior leadership of campus departments (Financial Aid, Student Affairs, EOPS, Career Services, Veteran Services, Institutional Research, etc.)
   - Members of student organizations
   - City and County staff who have decision-making authority around resource allocation, programs, and policies
   - Representatives from the business sector
   - Community services provider organizations
   - Representatives from the philanthropic sector
   - Other external stakeholders and partners
2. Introduce the SparkPoint model and facilitate a process to learn about the model.
3. Review the institutional readiness-assessment.
4. Agree on the SparkPoint concept and commit to planning a SparkPoint Center on campus.
5. Develop roles and responsibilities for key members, programs, and departments.
6. Identify a champion to spearhead the initiative as the primary lead.
7. Define a vision for SparkPoint planning.
8. Define and set the frequency of engagement with planning committee members to work through the planning process.
9. Determine a decision-making process.

Decisions:

- There is a common belief in the SparkPoint model among members.
- The SparkPoint model aligns with the institutions' mission, vision, and strategic plan.
- The model for decision making is understood, and decision making is shared among partners.

Guiding Questions:

a. Who is needed to achieve your goals?

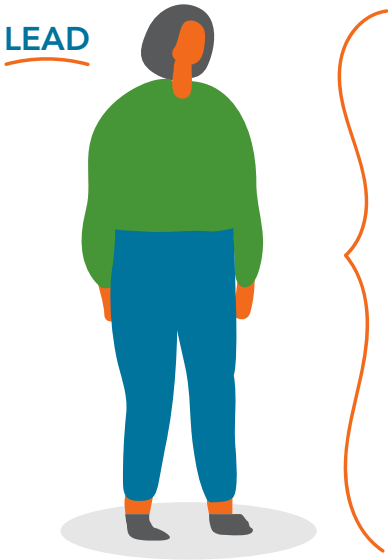
b. What are the common goals that have brought you together? (needs assessment, priority population)

c. Are those best poised to address the challenges of financial capability, including those most affected by the issue, represented?

d. Why and how is the planning committee in a position to make an impact?

PLANNING LEAD

It is imperative for there to be a committed member in place who can lead the project and provide continuity for the duration of the planning phase. The lead should:



- Commit to leading the full planning process
- Be the point of contact for partners
- Be responsible for activity completion through the planning phase
- Set meeting agendas and goals for the planning committee
- Champion the SparkPoint model throughout the institution
- Track partnership agreements
- Have institutional decision-making power

DECISION MAKING PROCESS

The Planning Committee should determine a decision-making process at the beginning of its work together that works best for them. The following is a suggested decision and voting process:

SparkPoint Planning Decisions and Voting Process

- Decisions are made by quorum through modified consensus rather than majority rule; modified consensus is 50% + 1.
- Each committee member has one vote.
- If the vote is split or the committee cannot come to a consensus, the planning lead will make the final decision.

SAMPLE WORK PLAN

Utilize the Sample Work Plan to track and organize your progress during the planning process. This document can be continually added to as new tasks and arise throughout the sections of the toolkit.

Components of the SparkPoint Work Plan:

- **Task:** The steps that will be taken to achieve each of the outcomes of the planning process.
- **Goal:** The desired results achieved through accomplishing tasks.
- **Tools Available:** The specific tools needed to accomplish each task. The number of staff, amount of time, and financial resources can be included as well.
- **Lead:** The person responsible for each task or strategy and their organization. The person must agree to this assignment for their name to go on the Work Plan.
- **Status:** How far along each task is toward completion.
- **Timeline:** The start and finish dates for tasks. This component can be used to note benchmarks with assigned dates as well.

Click here to download the Sample Work Plan.

RACIAL EQUITY TOOL

Goals for this section:

- Learn how to utilize an equity tool throughout the process of planning a SparkPoint Center

Race Forward defines racial equity "as both an outcome and a process. As an outcome, racial equity is achieved when race no longer determines one's socioeconomic outcomes; when everyone has what they need to thrive, no matter where they live. As a process, racial equity is applied when those most impacted by structural racial inequity are meaningfully involved in the creation and implementation of the institutional policies and practices that impact their lives". We believe that the SparkPoint model is one mechanism to advance equity around financial prosperity, but we recognize that SparkPoint has to be intentionally planned and implemented with racial equity in mind to mitigate the structural inequity that is deeply rooted inside educational and financial institutions. One way to operationalize racial equity when planning a SparkPoint Center is to use a racial equity tool. The SparkPoint Racial Equity Tool, adapted from GARE's Racial Equity Toolkit, lays out a process and a set of questions that are meant to guide the decision-making process and help align the planning and implementation of a new SparkPoint to our grounding principle around racial equity. We envision these questions being used throughout the planning process of launching a SparkPoint Center. It is important that your Center also consider how you will continue to prioritize racial equity in future decision-making processes and programming for clients.

RACIAL EQUITY TOOL

SPARK POINT | United Way

STEPS & LOCATION IN TOOLKIT:	QUESTIONS:
1 SET OUTCOMES Visioning	**What are we doing and what do we hope it will do?** 1. Identify some racially equitable results that SparkPoint would facilitate for your student population and surrounding community. 2. How can SparkPoint fit into your institution's existing racial equity priorities? 3. What does SparkPoint have an ability to impact?
2 COLLECT & ANALYZE DATA Needs Assessment, Scheduling & Marketing and Outreach	**What data is available? What does the data tell us? What additional data do we need?** 1. Define the geographic areas served by your institution. Determine the racial demographics of those living in the area. 2. Analyze the population-level data to tell you about existing racial inequities in your community. What does it tell you about the root causes or factors influencing racial inequities? 3. What does the institution-level data tell us regarding students of color? Are they graduating, staying in school, or accessing student services at the same rate as everyone else? 4. What additional data would be helpful as you plan your SparkPoint center?
3 ENGAGE COMMUNITY Needs Assessment, Priority Population, Schedule, Space & Marketing and Outreach	**How have communities been engaged? Are there opportunities to expand engagement?** 1. Identify who is most impacted by the issues that SparkPoint seeks to address. How are you involving these community members in the development of this SparkPoint Center? 2. What is your engagement process (surveys, focus groups) telling you about the lived experiences of your student population and the surrounding community? 3. What is your engagement process telling you about the factors that produce or perpetuate racial inequity as they relate to basic needs, education or career opportunities, and financial stability?
4 EXAMINE BENEFITS VS. HARM Services, Partnerships, Client Journey Mapping & Marketing and Outreach	**Who benefits and who is harmed? What are your strategies for advancing racial equity or mitigating unintended consequences?** 1. Consider the potential unintended consequences of SparkPoint. In what ways could the program enhance positive impacts or reduce negative impacts? 2. How can SparkPoint complement existing programs and partners with strong racial equity strategies? How will you work with institutional leadership, internal and external partners, and the broader campus community for long-term positive change? 3. Are the impacts aligned with your community outcomes defined in Step #1?
5 DESIGNATE RESOURCES Staffing, Budget and sustainability	**What funding is available to support racial equity priorities?** 1. Determine the funding necessary to support racial equity priorities, such as ongoing data collection, analysis, and community engagement. Is this funding already available or will it need to be raised? 2. Do you have the capacity to recruit from specific communities to ensure that staff are representative of the communities they serve?
6 ENSURE IMPACT THROUGH EVALUATION Evaluation & Learning	**What will be evaluated and how?** 1. Determine how impacts on racial equity will be documented and evaluated. 2. Are you achieving the anticipated outcomes? Are you having impact in the community?

*this tool is adapted from GARE's Racial Equity Toolkit

Throughout the planning section, click on the badge to take you to the equity tool. The number and colors indicate the set of questions to ask!

SPARKPOINT IMPLEMENTATION PLAN

Goals for this section:

- Introduce a tool that will summarize all the work and activities that you will complete during the planning phase

The SparkPoint Implementation Plan is a document that compiles all of the decisions that you will make during the planning process. It will provide a summary of the SparkPoint Center, the vision statement, community and student needs, priority population, services that will be provided, and the partners that will be a part of SparkPoint. It will also incorporate a Service Integration Plan, a list of staff positions and job responsibilities, marketing plan, budget, logic model, sustainability plan, and a map of the client journey. It will essentially be the result of the planning process put together in a single plan that can be used to communicate SparkPoint to a broader audience and onboard staff or partners. It is a living document that should be updated throughout the planning process and periodically as the Center evolves. Start your Implementation Plan now by adding a summary of your SparkPoint Center, the names and roles of your Planning Committee members and the decision-making structure they will follow to pgs. 2-4 of the Implementation Plan Template. To see a Sample Implementation Plan, click here.

Whenever you see this icon in the Toolkit, add the tool to your Implementation Plan!

RACIAL EQUITY TOOL 1

VISIONING

Goal for this section:

- Define the vision for your SparkPoint Center on campus

The first step in building your SparkPoint Center is to have a clear vision of what your Center could look like. Developing a plan without a vision for the future is like building a bridge to nowhere. The committee needs to agree on where the process is leading and why.

1 STEP 1: BRAINSTORM

Ask the planning committee members to imagine that a successful SparkPoint Center is built on campus.

Guiding questions:

- What do you envision?
- What does the Center offer? For whom?
- What goals can the Center achieve?
- How will the new SparkPoint Center integrate into campus programming?
- How does SparkPoint fit into the culture of the institution?
- Will the vision of your SparkPoint Center be in alignment with institutional goals?

Have committee members individually finish the following sentence in thinking about the SparkPoint Center you are building: "We envision a Center where we…"

Examples: We envision a Center where we:

- Meet students' basic needs by providing access to food security and job placement opportunities and by connecting them to services regarding individual needs.
- Support student academic success, student persistence, student retention, and degree completions, with fewer students on academic probation.
- Are seen as part of an institution dedicated to student success.
- Serve as a hub of coordination between internal and external partners.

Use this worksheet to support the brainstorming activity.

2 STEP 2: SHARE

Have individuals share their vision in pairs or small groups to discuss common themes and important pieces of their vision statements.

Then as a whole group, write down the common themes that come up. Narrow down the main themes to those that came up most often, or those the group thinks are most important.

3 STEP 3: DRAFT

Based on the themes and what committee members determine to be important, draft a vision statement for your Center. Vision statements should be simple (no more than 5 sentences) and easy to understand. They should be both aspirational and achievable. A vision statement is similar to a mission statement but while a mission statement is focused on what you do, your vision statement should be focused on the big picture of what your center wants to achieve long-term.

Vision Statement examples:

SparkPoint [Center name] envisions a future where all students and their families can achieve and maintain financial stability. To realize this vision, SparkPoint's mission focuses on providing services that can help families improve credit scores, reduce debt, build income, and build and save assets.

Our vision for SparkPoint [Center name] is a center that meets students' basic needs by facilitating access to food security and job placement opportunities and by connecting them to services regarding individual needs. The Center provides supports that lead to student academic success, persistence, retention, and degree completion, with fewer students on academic probation. The Center serves as a hub coordinating between internal and external partners and is a vital part of an institution dedicated to student success.

Now it's your turn!

Vision Statement:

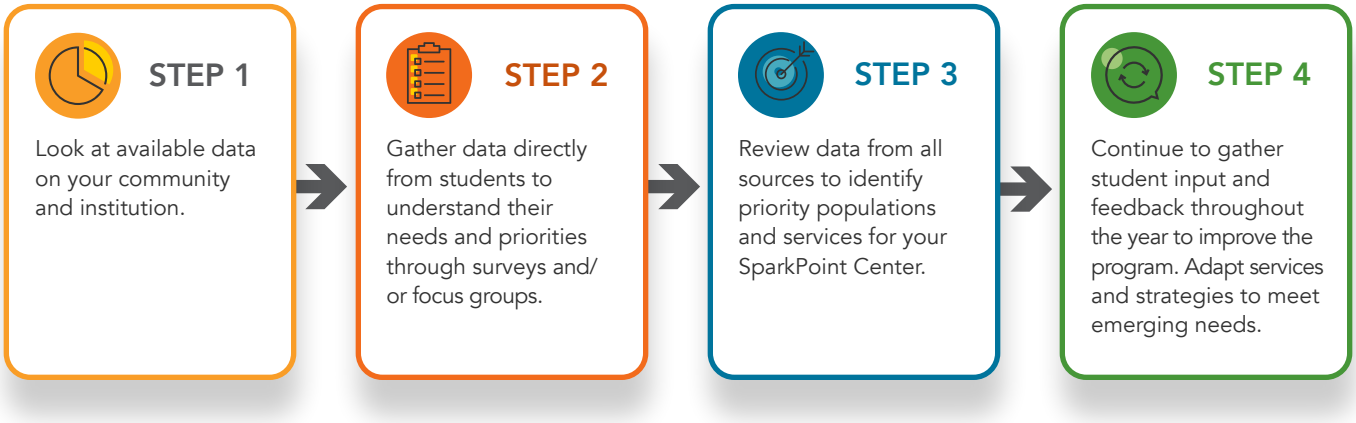
NEEDS ASSESSMENT

Goals for this section:

- Understand the main financial and economic challenges that students face
- Identify potential priority populations, services, recruitment strategies, and operational considerations
- Brainstorm ways to continue to solicit student feedback and input

The next step in planning your SparkPoint Center on campus is to gather information about student needs and interest. Understanding the main financial and economic challenges students face will help you plan your service offerings and partnerships. This step can also be an opportunity to hear directly from students on important operational aspects of the new Center, such as timing of services offered, location, and other amenities. The timeline for completing a needs assessment will vary depending on your institutional resources and the data you can access.

NEEDS ASSESSMENT PROCESS



1 STEP 1: Look at available data on your community and institution

Guiding Questions:

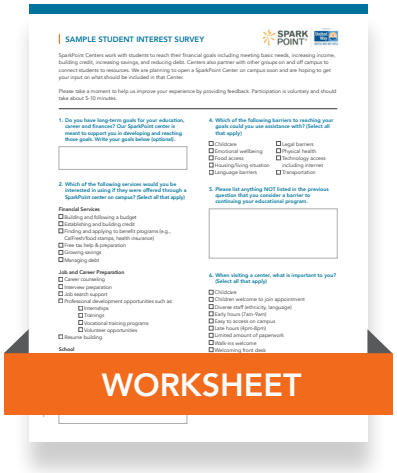
- What are the key economic characteristics of your campus and broader community?
- What are the racial demographics of your institution?
- Is the existing data disaggregated by race or other demographic characteristics?
- What data does your institution have on student needs? What does the data tell you?
- What do you already know about financial and economic challenges that your students face? (e.g. housing, transportation, paying rent, access to food)

Tools to consider:

- **U.S. Census Bureau:** Community-wide data, including racial demographics, area incomes, family statistics, housing trends, and more data that can help build your understanding of the needs of your priority population. Learn More
- **California Community Colleges Chancellors Office's DataMart:** A wide range of data specific to community colleges. Learn More
- **Federal Department of Education's College Scorecard:** Quick information on whether your institution is a designated Minority Serving Institution and the racial make-up of the student body. Learn More
- **California Community Colleges #RealCollege Survey Report:** Part of the nation's largest annual assessment of basic needs security among college students. The report describes the results of the #RealCollege survey administered at nearly half of the schools in the California Community College system in the fall semesters of 2016 and 2018. Learn More
- **The National Student Clearinghouse Research Center:** Provides educational reporting, verification, and research services. Use their StudentTracker to access nationwide postsecondary enrollment and graduation data. Learn More

- **Real Cost Measure:** Unlike the official poverty measure which primarily accounts for the cost of food, the Real Cost Measure factors the costs of housing, health care, child care, transportation and other basic needs to reveal what it really costs for households to meet basic needs in California. Learn More
- **The California State University's Study of Student Service Access and Basic Needs:** This resource provides findings from survey, interview, and focus group data at CSU campuses that show a need to provide resources serving students' basic needs. Learn More

2 STEP 2: Gather data directly from students to understand their needs and priorities (through surveys or focus groups)



Guiding Questions:

- What are students' top needs, concerns or barriers to education that a SparkPoint Center could support with?
- How do students' find out about programs on campus?
- What days and times should the Center be open?
- What aspects would attract students to the Center (or hinder students from coming)? (e.g. availability of childcare at the Center, proximity to Student Center, language)
- What do your students think of existing services?
- How will you get feedback that is representative of the priority populations your Center is trying to serve? For example, a center prioritizing serving veterans would connect with the campus Veterans Center to administer a survey or focus groups. A demographic question could be included on the survey to track student veteran interest.

When creating your survey, use some or all of the questions on the Sample Student Interest Survey, edit the questions or add new ones to make the survey specific to your institutional context.

You can access both the print and digital versions of the Sample Student Interest Survey on the Toolkit website Resources page.

How to Administer Survey

Be intentional about administering the survey to certain groups of students in digital and paper formats that are easy for them to access and complete. For example, use QR codes to make it easy for students to access the survey on their phones and place the QR code along with paper surveys at central points on campus where students gather (e.g., Student Services Center, library, and cafeteria). You may also consider partnering with your institutional research department to get their support and ensure that the survey complies with any institutional requirements. There are several options for getting this survey out to students and community members:

Have staff of existing on-campus programs administer the survey

EOPS, CalWorks, Food Pantry, other special programs

Incorporate survey questions in a new student orientation or survey

Administer the survey during new student orientation

Send the survey out to all students

If there is an all-student email group, send out a link to gauge interest

Post a link to the survey on social media

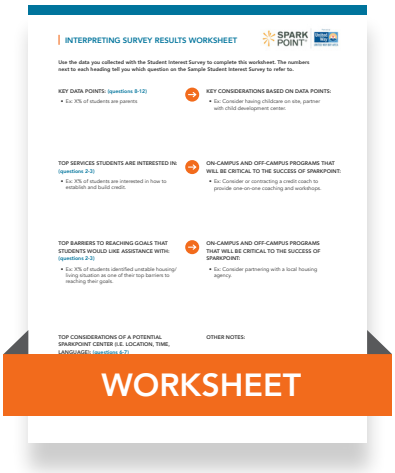
Post a link to the survey on the school's social media sites, including social media sites for special programs on campus

Engage the support of faculty

Ask faculty or instructors to include a link to the survey in their syllabus or during a class presentation

3 STEP 3: Review data from all sources to prioritize populations and services for your SparkPoint Center.

Based on data and survey results, complete the Interpreting Survey Results Worksheet.


INTERPRETING SURVEY RESULTS WORKSHEET

SPARK POINT

Use the data you collected with the Student Interest Survey to complete this worksheet. The numbers next to each heading tell you which question on the Sample Student Interest Survey to refer to.

KEY DATA POINTS: (questions 8-12)
- Ex: X% of students are parents

KEY CONSIDERATIONS BASED ON DATA POINTS:
- Ex: Consider having childcare on site, partner with child development center.

TOP SERVICES STUDENTS ARE INTERESTED IN: (questions 2-3)
- Ex: X% of students are interested in how to establish and build credit.

ON-CAMPUS AND OFF-CAMPUS PROGRAMS THAT WILL BE CRITICAL TO THE SUCCESS OF SPARKPOINT:
- Ex: Consider or contracting a credit coach to provide one-on-one coaching and workshops.

TOP BARRIERS TO REACHING GOALS THAT STUDENTS WOULD LIKE ASSISTANCE WITH: (questions 2-3)
- Ex: X% of students identified unstable housing/living situation as one of their top barriers to reaching their goals.

ON-CAMPUS AND OFF-CAMPUS PROGRAMS THAT WILL BE CRITICAL TO THE SUCCESS OF SPARKPOINT:
- Ex: Consider partnering with a local housing agency.

TOP CONSIDERATIONS OF A POTENTIAL SPARKPOINT CENTER (I.E. LOCATION, TIME, LANGUAGE): (questions 6-7)

OTHER NOTES:

WORKSHEET

4 STEP 4: Brainstorm ways to continue to solicit student input throughout the planning and implementation process.

Guiding Questions:

- How will your SparkPoint Center continue to look at data and get input from students?
- How will you incorporate students on your planning committee?
- How frequently will you solicit feedback from students?
- Will there be an anonymous feedback box at your Center for suggestions?

Use this worksheet to support the brainstorming activity.

View the Client Satisfaction Survey UWBA uses to capture client feedback here.

Use data from all sources (e.g., public data sources such as the U.S. Census Bureau, SparkPoint service records, Client Satisfaction Survey, staff feedback) to continuously improve the quality and equity of SparkPoint programming throughout the year. Provide findings to stakeholders and gather input on the best actions to take based on the latest trends. Pivot services and programming to meet emerging needs.

CASE STUDY: SHIFTING SERVICES BASED ON CONTINUAL ASSESSMENT OF NEEDS

The needs assessment that you conducted is meant to help you understand the most pressing issues students are facing to gauge which services would be most helpful to them. However, needs change and it is important to think about how you will continually evaluate the needs of your community to determine when new services are needed, or if others are no longer needed. There are many ways to do continuous evaluation including by doing regular student needs assessments.

At the San Mateo Community College District (SMCCD), they decided to shift services based on data from a national survey of college students published by The Hope Center showing that housing and food insecurity were huge problems for students. In addition to this data, SparkPoint Center staff were hearing stories from students who needed emergency housing services to help them stay in school but who were having trouble finding and maintaining housing in the notoriously expensive housing market of San Mateo County, a problem exacerbated by the COVID-19 pandemic. Based on both the report data and stories from students, SMCCD decided to start the Rapid Response Hotel Stay Program (RRHSP).

The RRHSP is available to students enrolled for at least half-time at one of the three colleges in the district. The program allows students who are experiencing or are about to experience homelessness to request a hotel stay of up to two weeks with the possibility for extension if the student has identified another housing option but needs a little longer to access it. The program has evolved over time based on participant and staff feedback. The program began with a two-to-three-night stay but given the amount of time it takes to settle in, identify other options and then access those other options, students and college staff communicated to the district that this was not enough. The program then shifted to offering up to 30 nights, however, this model rapidly ran through the allotted funding for the program. To balance both funding and student needs, the program now offers two week stays at one of four hotels in San Mateo County. When students enter the program, they work with college staff at SparkPoint Centers to connect to other resources. For example, the college might connect them to rental assistance to help them pay for a new long-term housing option once the hotel stay is over and to a financial coach to establish their budget and help them reach their long-term financial goals.

By using both survey data as well as student and staff feedback, the college was able to identify an emerging need in their student population and pivot services to meet that need. The colleges are now doing a survey to further assess students' needs. This kind of continual evaluation keeps staff current on changing community needs. Shifting services accordingly may require you to revisit other sections of the Toolkit and take into consideration factors such as institutional buy-in, partnerships, funding sources, staffing capacity and more.

PRIORITY POPULATION

RACIAL EQUITY 3 TOOL

Goals for this section:

- Identify who your SparkPoint Center will serve, including eligibility criteria
- Brainstorm on-campus programs that will be part of SparkPoint or that will support recruitment
- Draft your Priority Population Statement

Based on the needs assessment and interpreting the survey results, discuss and determine your priority population. No program can serve the needs of every student, so it is important to be clear on who should be prioritized for recruitment and who would benefit most from SparkPoint. Determining your priority population informs external partnerships as well as which on-campus programs will support recruitment and referrals. Planning committee members should refer back to SparkPoint's guiding principles during this discussion as they inform the kind of clients who typically benefit most from SparkPoint services.

The Priority Population Statement draft is meant to serve as a reference for your planning committee to help them keep in mind at every stage of the planning process who the center is trying to serve.

Guiding Questions:

1. Who will the SparkPoint Center serve? Any student at your institution? Any community member, regardless of enrollment status?
2. How will SparkPoint serve the populations that are most in need of its services?
3. What specific programs will work to tailor recruitment efforts?
4. What specific demographic groups should be prioritized? (e.g. race, undocumented students)
5. Will there be eligibility requirements? Does this depend on the service?
6. Will it be open to community members?
7. Can you collect data on this priority population?

IMPLEMENTATION PLAN

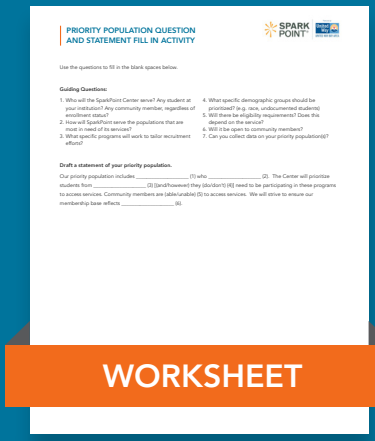
DRAFT YOUR PRIORITY POPULATION STATEMENT

Our priority population includes _____ (1.) who _____ (2.). The center will prioritize students from _____ (3) [(and/however) they (do/don't) (4.)] need to be participating in these programs to access services. Community members are (able to/unable) (5.) to access services. We will strive to ensure our membership base reflects _____ (6.)

STATEMENT EXAMPLE: EAST COUNTY SPARKPOINT – PRIORITY POPULATION

The priority population for the East Contra Costa SparkPoint includes residents who do not yet meet the self-sufficiency standard, as established by the Insight Center for Community Economic Development. The SparkPoint will prioritize service to residents of Bay Point, Pittsburg, and Antioch, but will not make residency of these communities a requirement for membership. The East Contra Costa SparkPoint will strive to ensure that its membership base reflects the full spectrum of those who fall below the self-sufficiency standard.

Use this activity to create your Priority Population Statement.


PRIORITY POPULATION QUESTION AND STATEMENT FILL IN ACTIVITY

Use the questions to fill in the blank spaces below.

Guiding Questions:

1. Who will the SparkPoint Center serve? Any student at your institution? Any community member, regardless of enrollment status?
2. How will SparkPoint serve the populations that are most in need of its services?
3. What specific programs will work to tailor recruitment efforts?
4. What specific demographic groups should be prioritized? (e.g. race, undocumented students)
5. Will there be eligibility requirements? Does this depend on the service?
6. Will it be open to community members?
7. Can you collect data on your priority population(s)?

Draft a statement of your priority population.

Our priority population includes _____ (1) who _____ (2). The Center will prioritize students from _____ (3) [(and/however) they (do/don't) (4)] need to be participating in these programs to access services. Community members are (able/unable) (5) to access services. We will strive to ensure our membership base reflects _____ (6).

WORKSHEET

SERVICES

Goals for this section:

- Determine the resources available (or possible) through local organizations and institutions
- Research which issues are impacting the community
- Identify gaps that need to be addressed
- Develop an ongoing process to solicit student feedback and input
- Review services to be offered

The services offered at your SparkPoint Center should be based on the information you gathered during your needs assessment. This is an opportune time to review existing partnerships and resources, and what you still need to build out the services that students and families can count on for their financial and educational success.

Guiding Questions:

- What services can your organization provide at the SparkPoint Center that will help members of the priority population move toward the key outcomes?
- What resources are required to provide these services?

SERVICES PROCESS

1 **Revisit the Needs Assessment:** Using information gathered in your needs assessment, identify services that interest your priority population. In the Asset Map, add one column for each service you identify in the Interpreting Survey Results worksheet from the needs assessment. Add a row for each of the on-campus and off-campus services identified on the worksheet.

Materials you will need: Completed Interpreting Survey Results Worksheet, Asset Map

2 **Resources:** Fill out the Services and Needs Questionnaire.

Materials you will need: Services and Needs Questionnaire

3 **Asset Mapping:** Using the information you provided in the Services and Needs Questionnaire, fill in the SparkPoint Asset Map.

Materials you will need: Completed Services and Needs Questionnaire, Asset Map

The SparkPoint Asset Map is a tool to use with partners to map the inventory of the financial stability support services currently offered in your region to address the needs of your priority population. Additionally, this tool will support integrating financial capability services into existing programs (e.g., housing, workforce development, family services) that institutions already have. The Asset Map can be used to identify:

1. Current services available.
2. Potential partners in the design and pilot implementation of a SparkPoint Center.
3. Gaps and/or possible redundancy of services and/or initiatives.

To see a sample of a completed Asset Map, click here.

Process:

Step 1: Before the meeting, prepare an enlarged SparkPoint Financial Stability Asset Map (grid only) for discussion.

Step 2: Distribute a copy of the Asset Map grid to each participant.

Step 3: Complete the participation page (keep updated).

Step 4: Review the components of the Asset Map and fill in the grid.

a. Organization: all organizations, agencies, departments, and programs that provide at least one of the services in the Asset Map.

b. Financial
   - i. Financial Education & Budget (coaching)
   - ii. Credit counseling
   - iii. Debt Management

c. Career & Education
   - i. Workforce Development & Placement
   - ii. Education Counseling

d. Basic Needs
   - i. Benefits screening, enrollment & advocacy
   - ii. Food pantry/grocery distribution

Guiding Questions:

- In which service area(s) do students have the greatest number of challenges?
- What common themes do you see across the topics in the Services and Needs Questionnaire?
- What are students' most important aspirations for their financial lives?
- What are the greatest impediments to students' success and their long-term financial security?
- Which resources are available through local internal and external organizations and institutions (e.g., housing, food banks, credit unions, daycare services, adult school, EDD)?
- What are the important issues impacting the community? How can SparkPoint services address these needs (e.g., banking, homelessness, rental assistance)?
- What basic needs services are available to students on-campus (e.g., food pantry, Health Center, public benefits signup, CalFresh enrollment or Fresh Success)?
- What basic needs services are available off-campus (e.g., housing supports, mental health, health-care, food security, homeless prevention)?
- What gaps exist?
- Do students need to meet any eligibility criteria to access services?
- When does it make sense logistically to incorporate referrals?
- What are the considerations for the following: timing (such as providing VITA services during tax-time; students' availability when school is out); funding streams and financial constraints; staffing availability (such as capacity issues when demand is high in the winter months); duration of the program (such as in a summer youth employment program); and location.

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4 Gaps: Gaps might include: community awareness about college programs and services, stigma reduction or referral processes.

Materials you will need: Completed Asset Map

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5 Ongoing Process: Develop a framework for continuous updates and communications for feedback and input. After completing the SparkPoint Asset Map, you will have general agreement among partners on the financial stability activities that are offered across the county to address the SparkPoint goals, as well as where there might be gaps in services available to persons in need.

Once you've decided what services will be offered at your SparkPoint Center, add these to pages 6-7 of the Implementation Plan.

CASE STUDY: CREATING EQUITABLE ACCESS TO SERVICES

Sometimes you may be able to offer services to anyone who needs them, other times you may not. When you cannot make a service available to anyone who asks for it, how will you decide who is able to access that limited resource? The San Mateo Community College District (SMCCD) had to consider these questions when implementing their Student Aid Meal (SAM) card program. The SAM card is a meal card that gives students $100 per month to spend at the school cafeterias or cafes or for virtual students, through electronic grocery gift cards.

When SMCCD started the SAM card program, they had enough funding to offer the program to all applicants. However, the following semester, they did not and had to decide how to determine which students would receive the cards. The colleges worked to create a tiering system that prioritized getting the cards to students who had the highest risk of financial distress and food insecurity. Students applied for the cards and were put in one of three tiers. Students in tier 1 were given priority for SAM cards, then those in tier 2 and then tier 3. Tier 1 included student who were experiencing homelessness and those who were undocumented. Tier 2 included students on CalWORKs and those with low incomes but who did not fit the criteria in tier 1. By using this tiering system, SMCCD was able to create a way for each of the three colleges in the district to ensure funds went to students most in need.

While this was a necessary process for SMCCD's SAM card program, the three colleges also each have drop-in food pantries open to all students and staff and weekly drive through food distributions which are open to anyone from the community. At these distributions they do not ask for any information other than the number of people in the household. It is important to break down barriers to accessing services such as eligibility requirements wherever possible. SMCCD can do this with their food distribution because their partnership with Second Harvest of Silicon Valley gives them enough food to do so. However, when there are not enough resources to go to anyone who needs them, careful consideration should be given to how those resources will be distributed in an equitable way.

BUDGET AND SUSTAINABILITY

RACIAL EQUITY 5 TOOL

Goals for this section:

- Create a budget for your SparkPoint Center.
- Develop a process for creating a sustainability plan.

This section is about creating a budget for your Center that lists revenue sources and major expenses. The section also discusses considerations for long-term financial sustainability for your Center beyond the first few years.

REVENUE

Based on the process so far, what is the revenue your Center needs to raise in its first year? In years 2 and 3? A SparkPoint Center's annual budget could range from $100,000 to $1 million depending on the scale of the Center and its development, but they often average around $500,000. The funding needed in the first year of the Center is also often higher than on-going costs as there are one-time costs to purchase initial equipment and supplies or set up the space with signage and furniture.

Your Center revenue will likely consist of institutional funding that is committed as well as grant funding that you raise from government or other foundation and corporate sources. If you have strong partnerships, they may provide additional in-kind or paid support (e.g. writing SparkPoint into a grant they are submitting). Your institution may also provide in-kind supports such as space. Below is an outline of what an ideal revenue model for a college SparkPoint Center looks like.

COLLEGE SPARKPOINT CENTER IDEAL REVENUE MODEL

	Examples of sources	Percentage of total budget	Reasoning
Government Funding	– Hunger Free Campus – Strong Workforce – Fresh Success – Workforce Accelerator Fund – AmeriCorps – AB 132 funding	40-60%	Funding from state, local and federal government can provide stable sources of funding. However, it can come with a lot of reporting and other requirements.
District/ Institutional Funding	– Student Equity Plan – Promise Funding – District & Innovation Funding – Earned Income – President's Innovation Fund	30-50%	Funding from the college/district can offer some stability in funding, especially for staffing positions. However, it can change as district leadership and plans change and can take a long time to access.
Foundation/ Grant Funding	– Local foundations (e.g., community foundations) – Corporate foundations	5-15%	Grants and foundation funding can offer flexibility and the ability to test out new, innovative programming. However, it is not always a sustainable source of funding and can have involved reporting requirements.
Other Funding (individual, events, local collaboratives & organizations)	– Event revenue (fundraising events) – Service-specific funds (e.g., for VITA) – Individual donations – Local collaboratives – Local organizations (e.g., financial institutions) – Earned income (e.g., fee for service)	0 -15%	Fundraising can offer flexible revenue to be used how the center needs. Other funding sources can help diversify your funding streams and supplement other sources. However, it always takes management time and resources to build new funding streams.

For details on the above funding sources check out this document.

EXPENSES

Based on the process so far, what expenses will your Center incur in its first year of operation? In years 2 and 3? Here are typical expense categories for a SparkPoint Center:

- **Staffing and benefits:** Staffing and benefits for personnel employed by the college or district are often higher than personnel costs at nonprofit organizations or independent contractors due to higher benefit costs. For more information about staffing, see Staffing section.
- **Professional fees:** Grants to partners to provide services, could also include consultant financial coaches or experts who provide services.
- **Supplies:** Office and marketing supplies
- **IT Equipment:** Phone, IT, refurbishing laptops, software, etc.
- **Data collection and evaluation:** One of SparkPoint's grounding principles is that we constantly evaluate our programming and engage in learning through the use of data and engaging with clients directly to ensure equitable outcomes and continuous improvement. Consider costs such as software or database licenses, administration, maintenance, consultants, stipends for clients, staff time, etc.
- **Occupancy:** Does your Center need to pay for its space?
- **Marketing and outreach:** Marketing and outreach costs are on-going, but first-year costs are often higher as they may include purchasing marketing materials for initial tabling and outreach, or one-time expenses for space such as decorating offices or signage. Consider costs related to social media marketing and maintenance, creating flyers, printing, or digital ads.
- **Travel:** This could include travel to service locations, partner meetings, conferences.
- **Training:** This could include costs for staff training and onboarding.
- **Incentives:** A number of SparkPoint Centers at community colleges have provided financial incentives for students who successfully demonstrate financial behaviors such as opening a savings account or pulling a credit report.
- **Admin costs:** Consider at least 10-20% of your overall budget to cover administrative expenses.

Use the Sample Budget Template that includes the most common revenue and expense categories for SparkPoint Centers.

LONG-TERM SUSTAINABILITY PLANNING

Decide on a long-term plan for fund development.

Guiding questions:

- Who will be primarily responsible for raising funds?
- Whose else will be involved in fundraising and what will their roles be?
- What are guiding principles for fund development?
- Will you seek any funding that could support your Center, regardless of funder or focus?
- Will you do targeted fundraising?

First, decide on guiding principles for fund development, including roles, responsibilities, and expectations. Will there be a sustainability committee, or will it be the responsibility of the Advisory or Steering Committee (see section on Advisory and Steering Committees)? What role will the Director or Supervisor play in raising funds for the program? What about other leadership? Will there be a fund development committee? What will its charter be?

See a sample of guiding principles and scope of work for a Sustainability Committee here.

Next, document your Financial Sustainability Plan, by using the sample template. To see an example of a completed Financial Sustainability Plan including a sample budget, click here.

Don't forget to add your completed Sustainability Plan to your Implementation Plan!

PARTNERSHIPS

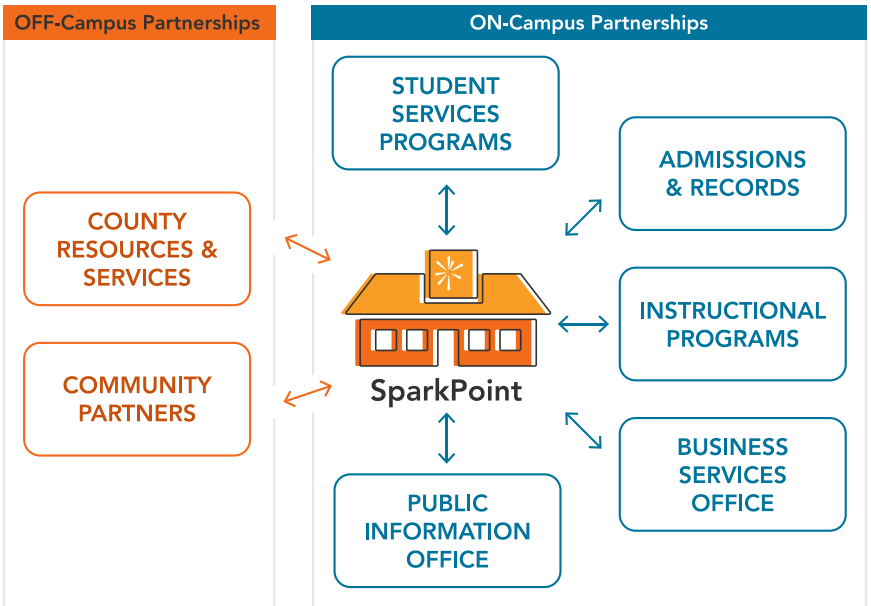
Goals for this section:

- Understand the impact of both on-campus and off-campus partnerships
- Identify existing partners to participate in the planning and implementation of SparkPoint
- Connect with potential partners
- Develop clarity on the role of partners and the benefits of the partnership
- Secure partnership agreements

Don't forget to refer back to the Racial Equity Tool when you see icons like this one!

ON-CAMPUS AND OFF-CAMPUS PARTNERSHIPS

SparkPoint is built on leveraging both internal and external partnerships, which work together in an integrated service delivery model. In both internal and external partnerships, it is important to align with agencies and departments that have shared goals and values. SparkPoint acts as a hub by providing services and referrals to partners, and partners reciprocate by providing service referrals to SparkPoint.



On-Campus (Internal) Partnerships with College Departments

Internal partnerships are between programs within an institution designed to support students. Use the SparkPoint Guiding Principles, your vision statement, services, and priority population to determine which departments to partner with.

On-Campus or internal partnerships can include departments such as:

- TRIO Student Support Services
- Extended Opportunity Programs and Services (EOPS)
- CalWorks
- Equity Office
- Financial Aid
- Student Services
- Instructors
- Student Leadership
- Associated Students
- Advocacy Office
- Psychology Services
- Career Center
- Tutoring Programs
- Programs for Working Adults
- Disability Resource Center
- Counseling
- CARE Program
- Foster Youth Services
- Re-Entry Programs
- Health and Wellness Center
- International Students
- Learning Center and Library
- Transfer Center
- Veterans Services
- Student Affinity Groups (e.g., Black Student Union)
- Race-Based Initiatives
- Dream Center
- Promise Scholars
- Public Information Office

Off-Campus (External) Community Partnerships

External partnerships are community partnerships designed to fill the gap in services unavailable through internal partnerships. Use the SparkPoint Guiding Principles, your vision statement, services, priority population and your needs assessment to fill in the gap of SparkPoint programming when determining external partnerships. Off-Campus partnerships are a valuable resource; however, they can pose a challenge as organizations have different requirements for participation in programs. For example, while college programs may only require that participants be students, other programs such as government programs often have requirements around income and residency. It can be challenging to navigate this especially when external partners require a lot of documentation and have long, complicated application processes. It is important to discuss program participation requirements with potential partners and how you'll work together to make sure the partnership is a good fit.

Off-Campus or external partnerships include organizations, departments, and agencies such as:

- CBOs providing basic needs (food banks, Catholic Charities, YWCA, housing and shelter agencies)
- Credit Unions and Banking Institutions
- Employment Development Department and Workforce Development
- Financial resource agencies (savings programs, credit counseling & financial coaching agencies)
- District Leadership
- Goodwill
- Chambers of Commerce
- Re-entry Centers
- Legal Aid Organizations
- Educational Institutions (K-12 and postsecondary)
- Adult Education
- Volunteer Income Tax Assistance (VITA)
- Business Development Agencies
- Government Agencies (Department of Social Services, Housing Authority, Health and Human Services, Aging & Adult Services)
- Elected Officials

DEVELOPING AND MAINTAINING PARTNERSHIPS

Successful SparkPoint partnerships are strategic alliances between cross-sector entities intended to achieve greater impact than any organization could generate on its own. These kinds of partnerships are integral to the SparkPoint model. SparkPoint partners are education, non-profit, private, and government agencies invested in the success of students through a shared vision. They align resources and collaborate to develop and implement Center-specific programming. It is important to note that partnerships and the services offered through them could influence who is included in your priority population. Though some partnerships are born organically and do not need strong formalization, the following outlines a five-part process for developing and maintaining successful SparkPoint partnerships:

1 DEFINE BENEFITS OF PARTNERSHIPS

- Outline the benefits of partnering with SparkPoint. These can include:
  - SparkPoint provides financial literacy and coaching, while the college does not
  - Services are on campus and accessible
  - The ability to better serve priority students
  - Proven model to build success, persistence and retention

2 IDENTIFY EXISTING PARTNERS

- Utilize Asset Map to identify partners
- Partner with agencies like United Way or funders that have relationships with community-based organizations.
- Identify champions that can bring other leaders to participate
- Leverage existing partnerships designed to meet needs of similar populations

3 CONNECT WITH POTENTIAL PARTNERS

- Engage leadership of potential partners:
  - **On-Campus:** Department heads and Deans
  - **Off-Campus:** CBO leadership, Governmnent leads
- Discuss Alignment
  - Understand college outcomes and priorities
  - Align SparkPoint with equity work, persistence, etc.
  - Align SparkPoint with community partner outcomes

4 DEFINE ROLES

- Identify a decision-maker and staff from each core partner. Streamline the decision-making process and ensure consistent communication at all levels from each organizations.
- Get clear and specific about mutual expectations.
- Types of partners include:
  - **Core Direct Service (funded):** partner delivering services in 1 or more outcome areas (income, credit, debt, savings, basic needs).
  - **Core Referral**: partners that focus on capacity to serve identified priority communities. They can provide off-site services aligned with outcome areas.
  - **Advisory/ Strategic**: meet regularly to coordinate policies, advocacy & operations establishing a baseline of best practices.

5 SECURE AGREEMENTS

- Create working partnership agreements where partners are committed to core values of SparkPoint programming. These can include:
  - Agency or department descriptions
  - Services and/or staffing to be provided
  - Marketing plans
  - Systems for referrals
  - If they are funded/non-funded partnerships
- Keep in mind some relationships are formed organically and don't need strong formalization.

Guiding Questions:

- What departments and community agencies can be effective in bringing about change?
- How can partners be involved in the planning activities?
- Are partners diverse? Do they reflect the priority populations?
- What are the strengths of these partners?
- What are potential barriers to recruiting partners?
- What strategies can be used to minimize or remove those barriers?
- How do these partners align with the outcomes of SparkPoint?
- How can partners integrate services into existing institution systems?
- Will funds be exchanged?

CASE STUDY: DIFFERENT WAYS OF ESTABLISHING PARTNERSHIPS

Partnerships can be established in multiple ways within the SparkPoint program. Below are examples of how partnerships have been established at two different locations.

Example of a funded partnership facilitated by UWBA during the planning process:
In the planning stages of SparkPoint San Jose, UWBA worked with SparkPoint San Jose to identify the services that would be beneficial to both students and the local community. Through this process, they decided to pursue partnerships that would allow SparkPoint San Jose to offer legal assistance and credit coaching. They used the Asset Map activity and UWBA's network of partners to identify potential organizations who provided these services in other regions, who served similar audiences and who had capacity to scale their programming to this new region. UWBA connected SparkPoint San Jose to the leadership of Bay Area Legal Aid (BALA), who were already providing legal assistance for SparkPoint Centers in other counties, and Life on Trak, a credit coaching agency providing services in another county that had the ability to scale their services to this new region. Both BALA and Life on Trak joined the planning committee to further develop their partnership. Through the planning process, it was decided that both BALA and Life on Trak would be core direct service partners meaning they would be funded to provide direct services to the SparkPoint San Jose community. BALA provided consumer law assistance and debtor's rights clinics, and Life on Trak provided both financial and credit coaching. Through the planning, they determined the best way to work together, how referrals to services would be made, and how they can best work together to ensure clients had a seamless experience within the SparkPoint program. A partnership agreement was established, outlining the types of services being provided by each agency, staffing of the services, the requirements for being a member. Requirements included continuing to have leadership represented on the advisory committee, funding, and adhering to all reporting requirements.

Example of in-kind partnership built by SparkPoint Center to expand services:
After being open for a few years, SparkPoint Cañada College (SPCC) established a relationship with a local credit union without UWBA's involvement. Unlike in the SparkPoint San Jose example, the services, programming and operations of SPCC had already been defined and this new partnership was formed as a result of the local credit union reaching out to SPCC. As a part of their Corporate Social Responsibility, the local credit union identified SPCC as a good program that could benefit from their services and connected with SparkPoint to outline the benefits of building a partnership. The credit union worked with SparkPoint leadership to identify gaps in services that the credit union could fill, including expanding their financial education services by providing credit and budgeting workshops for students. The local credit union has staff members who are trained to provide these types of workshops and the flexibility and availability to provide them on campus allowing SPCC to stretch their capacity. While establishing their partnership, SPCC and the local credit union identified the roles of each institution, how referrals for the services would be made, recruitment for participation, the marketing of the services, and how they would measure outcomes. This relationship did not require a formal partnership agreement; however, they did outline how they would work best together to ensure the relationship was mutually beneficial.

PARTNERSHIP AGREEMENTS

Partnerships should develop organically according to local community needs and assets; however, for effective partnerships, they should share a commitment to the core concepts of SparkPoint and an adherence to certain agreements as partners.

Partner agreements can include:

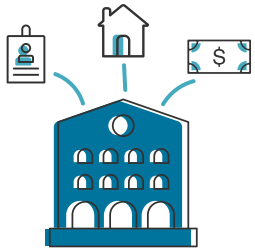
- Providing a decision-maker from the organization who consistently attends planning meetings to help shape the direction of the SparkPoint Center and transitions onto the Advisory or Steering Committee once the Center is established
- Contributing existing agency resources to the SparkPoint Center (in the form of staff time, coordination efforts, etc.)
- Cross-training staff to communicate and promote partner services
- Adhering to and signing the MOU or Partner Agreement
- Jointly developing resources (fundraising) to sustain the SparkPoint Center
- Promoting the SparkPoint brand in addition to individual program or organizational identity when communicating about the SparkPoint Center
- Agreeing to be held accountable for participation, services, and outcomes by other SparkPoint partners
- Tracking common metrics, sharing data, and evaluating results
- Participating in peer learning within the Center and across the region
- Utilizing the shared database that allows SparkPoint partners to jointly track and manage their shared clients
- Committing to sustain this effort over a time period of at least one to three years

Go to the Resources page on the SparkPoint Toolkit website to find example Partnership Agreements from existing SparkPoint Centers.

Don't forget to add information about your partners to pages 7-9 of the Implementation Plan!

PARTNERSHIP TYPES

All partner types work together in different ways to achieve Center outcomes. The sample graphic below outlines the partner types (identified in the five-part process of developing and maintaining partnerships) and how they work together.



CORE DIRECT:

Share data and information about programs and services to build understanding; modify activities and services to meet the needs of students; share resources, responsibility and accountability.

CORE REFERRAL:

Share information about programs and services to build understanding; make referrals and support the delivery of each other's programs and services.

ADVISORY/STRATEGIC:

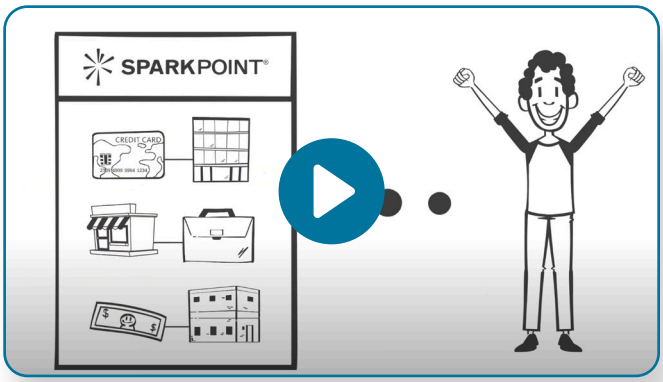
Share information about programs and services to support and enhance efforts.

SERVICE INTEGRATION

Goal for this section:

- Define how your partners will work together to provide a seamless experience for students through the development of a Service Integration Plan

Watch the **SP 201 - Service Integration** video to learn more about the SparkPoint model including services, structure, and who we serve.



Click to watch video!

WHAT IS SERVICE INTEGRATION?

Service integration refers to multiple service agencies working together to provide holistic interventions to clients through collaboration and coordination. This client-centered approach focuses on students who have multifaceted needs that require services from multiple agencies. A service integration system enables agencies to communicate, collaborate and effectively streamline processes to provide ongoing coordination. The primary purpose of an integrated service delivery model is to improve outcomes for SparkPoint clients. How this is achieved, and the factors that are important, will fluctuate depending on the Center location, agency capabilities, and the specific needs of clients.

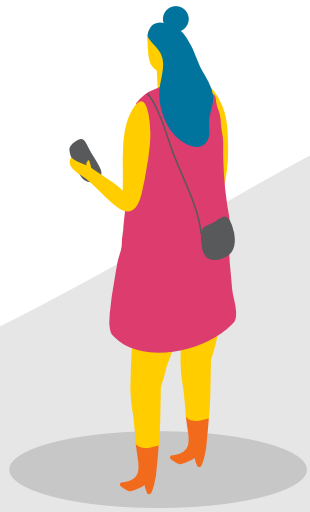
The SparkPoint Service Integration Plan is used to:

- Improve communication between agencies to monitor and respond to client progress and changes.
- Identify areas of duplication, misalignment, and confusion for clients.
- Build understanding and capacity between agencies, like sharing practice frameworks and legal and funding limitations, so that they can work and support each other more effectively.
- Identify and evaluate systematic barriers that create challenges for clients and services. This may include clients or needs that "fall between the gaps".
- Create a streamlined process to provide seamless services to clients (e.g., common referral or assessment processes).[viii]

Why Use This Tool: The Service Integration Plan is used to determine goals, issues, options and approaches to integrating services for clients. It is a great structure for having serious discussions around how the agencies are going to serve clients differently.

When to Use This Tool: The SparkPoint Service Integration Plan should be used when SparkPoint Center partners have determined that they are moving beyond co-location and are actively collaborating to deliver integrated services to improve student outcomes.

The Service Integration Plan is initially created during the planning stage and will be incorporated into the implementation plan. Once a Center has been evaluated and established, the Service Integration Plan needs to be updated and continually revisited as needed.



SERVICE INTEGRATION PROCESS

STEP 1: REVIEW

Use these tools to assist in building out your service integration plan.

- Vision Statement to guide your process
- The Asset Map to identify which agencies are providing which service and to identify areas of duplication

STEP 2: DEFINE

Define how your partners will work together.

- How will agencies communicate with each other?
- How will you process referrals?
- How will you share data/information?
- How will you report back?

STEP 3: BUILD

Develop an understanding of capacity between the agencies to work together more effectively and support each other in service delivery.

- What are your service delivery frameworks (coaching model or case management model, high or low touch services)?
- What are your legal and funding limitations? (Are you tied to other partners? Are your funding streams tied to serving specific populations?) How will this impact your ability to integrate into SparkPoint?

STEP 4: STREAMLINE

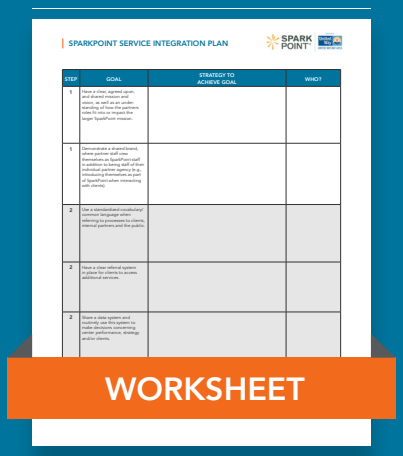
Design a process that alleviates barriers to accessing services.

- Use a shared intake to avoid asking students for the same information multiple times.
- Use the Client Journey Map to identify barriers that create challenges for students, and for services in their efforts to meet client needs.

Use the **Service Integration Plan** to outline your strategies to achieve full-service integration by moving through Steps 1-4. This process may raise issues that must be addressed, agreements that must be determined, and training that must be delivered to carry out the Service Integration Plan. Once completed, you can transfer it to your Implementation Plan.

In addition to completing your Service Integration Plan, you will want to identify contacts for each partner agency at the leadership and staff levels. You can use this template to list out contacts and their role within the SparkPoint Center. This document should be continually updated so that partners have the correct contact information and can effectively communicate across organizations.

IMPLEMENTATION PLAN



BUNDLING

Bundling is a key aspect of service integration. According to UWBA's Magic Bundle analysis, clients who simultaneously access both financial coaching and workforce coaching show better results. "Bundling" of services or providing two or more integrated resources addresses the complex and often inter-related issues facing struggling clients. SparkPoint's bundling of services model was developed based on preliminary research from the Annie E. Casey Foundation's Center for Working Families model which showed that people who bundled services were more likely to achieve financial success. SparkPoint defines bundling as accessing services 2 of the 3 categories:

- Finances
- Benefits Access
- Workforce and Education

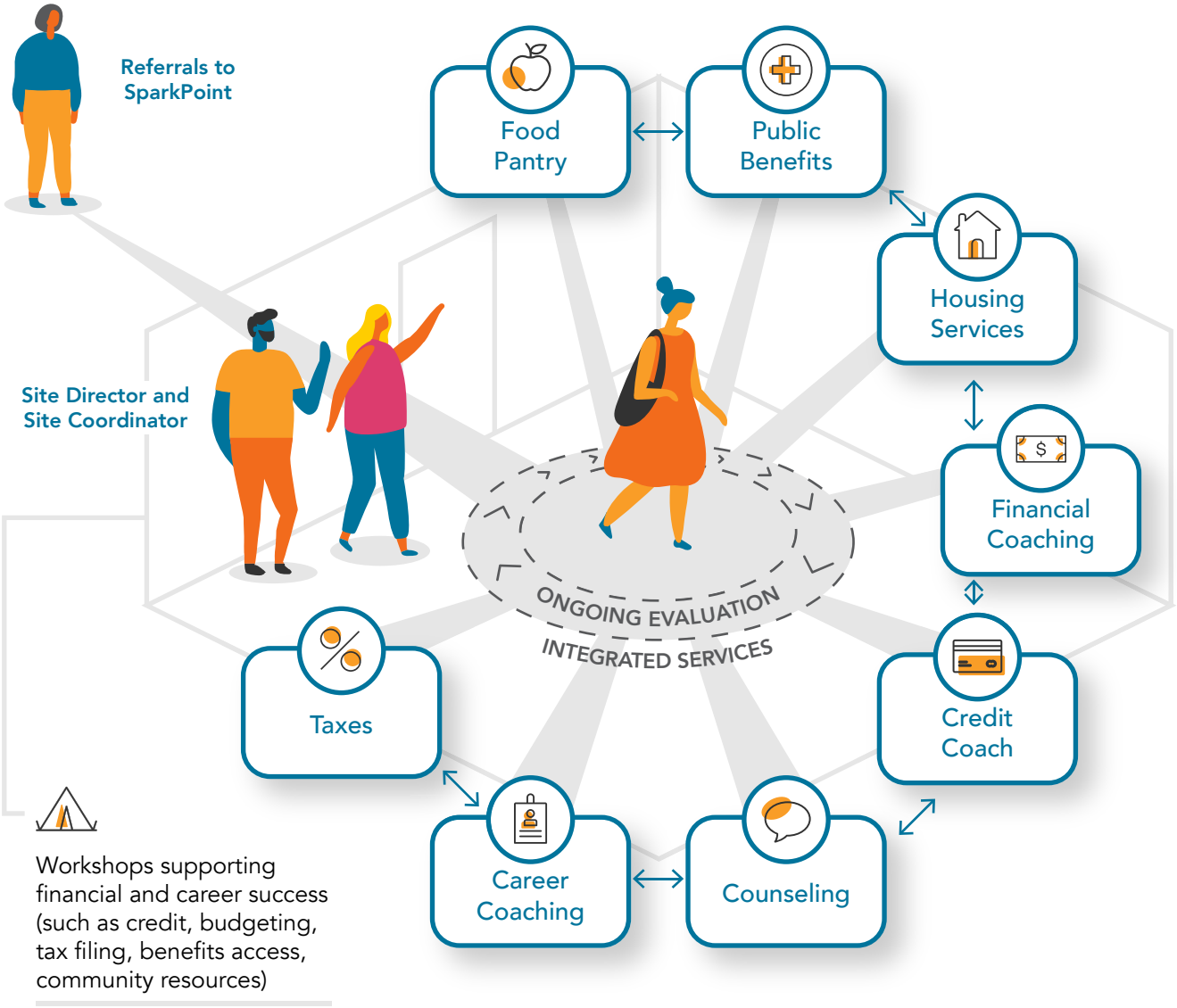
In 2014, UWBA worked with Statistics for Good to analyze the impact of bundling. This report concluded that not all bundles are created equal and recommended that SparkPoint focus on the "Magic Bundle." Findings from this report show that clients who receive the magic bundle of financial coaching and career coaching reduce their distance to self-sufficient income by $100-$700 more on average than clients who have the same baseline distance to self-sufficiency but do not receive the magic bundle.

WORKING TOGETHER

Developing the framework for service integration at your SparkPoint Center is essential. We know that partners provide varying degrees of collaboration, and it is important to identify how partners will coordinate services. The Service Integration Plan helps define how partners at your Center can work together.

Integration works when services are arranged in a bundled sequence that provide a seamless experience, moving clients from point A to point B with a clear and logical process. Using the services identified in the Services section, determine a logical order for clients to access resources that works for your institution. For example, accessing the food pantry might be a trigger to refer the client to student assistants or the SparkPoint Coordinator, who will help screen the client for public benefits. The graphic on the next page depicts how services work together in a postsecondary institution. In this graphic, the student stands in the middle of the framework. Departments, faculty and staff make referrals to SparkPoint. The site director and site coordinator oversee all of the services being provided and general navigation for the student to access services. The services are set up in a logical order based on the needs of the students and resources available. One thing to note is that while the graphic demonstrates how SparkPoint services integrate with each other, it does not demonstrate how SparkPoint integrates into the campus.

SPARKPOINT SERVICES WORK TOGETHER IN A POSTSECONDARY INSTITUTION



Depict how your services will work together using **this fillable graphic**.

STAFFING

Goals for this section:

- Determine roles that are necessary to launch your Center
- Create job descriptions from existing roles in your college or district
- Decide on a hiring timeline
- Identify funding sources for staffing
- Plan staff onboarding processes and training

After determining your services and partnerships, the next step is to figure out staffing for your SparkPoint Center. This section includes recommended positions, leveraging existing staff, funding considerations, sample job descriptions, questions for the planning committee, and initial hiring and onboarding considerations. If SparkPoint is new to your college or district, it will take time for the institution to understand what SparkPoint does for the student community and what staffing is needed. We recommend starting the planning for positions early, as staffing approvals and hiring at postsecondary institutions take time.

STAFFING STRUCTURES

The Bare Minimum

At the most basic level, a SparkPoint Center at a postsecondary institution needs a full-time SparkPoint Director as well as a full-time SparkPoint Coordinator or Coach in order to launch. Anything less would make it impossible to provide the full range of SparkPoint services to the student population, no matter how many students the Center is hoping to serve. Ideally, both positions would be approved and fully funded by the college or district prior to launch, so that the positions are not dependent on grant funding year to year.

- **SparkPoint Center Director:** This position is responsible for planning, directing, and overseeing the SparkPoint Center at postsecondary institutions. She/he/they builds and maintains on and off-campus partnerships, supervises staff, manages the budget, oversees data and reporting, and leads fundraising efforts.
- **SparkPoint Coordinator and Coach:** This position is responsible for implementing SparkPoint programming, data management and reporting, and SparkPoint Center operations. She/he/they provides general office management and administrative support for the site if additional support is unavailable. The role promotes SparkPoint services on campus among students, faculty, and staff. The position also devotes some time to providing one-on-one personalized financial coaching to students and community members and connecting them to additional resources. This position builds relationships with students and community members, supports individuals to set and track goals, and conducts follow-up as necessary.

Additional Roles

Ideally, a SparkPoint Center at a postsecondary institution has multiple SparkPoint Coordinators and Coaches as well as administrative support. The following are additional positions that are helpful to fully staff a Center:

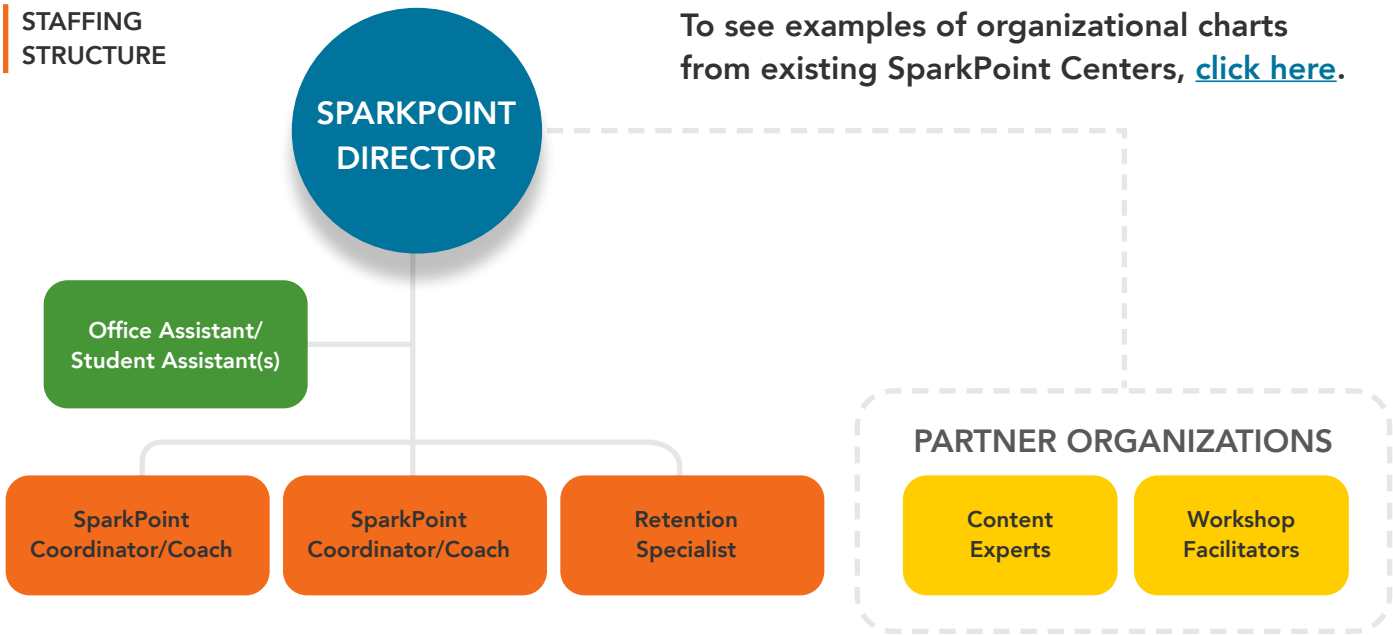
- **Additional Office and Student Assistant(s):** This position supports the SparkPoint Coordinator around data entry, running reports, scheduling, and/or interacting with students to respond to questions about the SparkPoint Center. The person in this role may screen students and community members for public benefits. This position may also support the on-site food pantry or additional projects. The main responsibilities of this role are not student-facing, though the position does interact with students.
- **Retention Specialist(s):** A retention specialist at a community college keeps in touch with students, follows up with students, and performs administrative work. This position could follow up with students, support food pantry operations, scheduling, data entry, and/or provide other administrative supports to ease the burden on the SparkPoint Coordinator and Coach of scheduling and following up with all the individuals on their caseloads.
- **External Contractors and Consultants:** A SparkPoint Center may choose to contract financial expertise through a partner organization or external consultant if existing staff are unable to perform these duties. However, for most colleges and districts, independent contractors are only allowed if no one else at the district can be doing that job, and if this position works full time, the union may ask that a college or district employee position be created instead.

- **Volunteer(s):** Volunteers can support SparkPoint Centers by conducting workshops, supporting events, supporting food pantries, and/or conducting financial coaching (if available to meet with students long-term).

Read examples of the following position responsibilities to learn more about different SparkPoint roles: SparkPoint Director, SparkPoint Coordinator, Financial Coach, Career Coach.

STAFFING STRUCTURE

To see examples of organizational charts from existing SparkPoint Centers, click here.



LEVERAGING EXISTING STAFF

At postsecondary institutions, it is often easier to take an existing position and adapt it to include responsibilities for the new SparkPoint Center. Approvals for brand new positions can take a year or more and unions may express concerns about new positions. Because the SparkPoint model includes many components and partnerships, it also takes time for the college or district to understand the staffing necessary for a successful Center, even if there is buy-in for launching on campus.

Thus, we recommend looking at existing positions and job descriptions at your college and district.

For example, though SparkPoint Centers at CBOs have Financial Coaches who provide one-on-one coaching full-time, when SparkPoint Centers at community colleges tried to create a full-time financial coaching role at the college, it raised a lot of concerns from the California School Employee Association and did not get approval from the district because the duties were out of scope for an employee of an educational institution. A financial coach position would therefore be a non-exempt employee not supported by the collective bargaining agreement. Instead, SparkPoint Centers at community colleges have refined an existing position – a coordinator role that interacts with students and coordinates programming – to create a SparkPoint Coordinator position. This role includes part-time financial coaching.

Below are additional examples of institutional staff that can be leveraged. In some cases, these roles eventually shifted completely to become full-time SparkPoint staff. In others, these roles shifted to provide a portion of their time for SparkPoint. In many cases, these roles did not shift but became critical personnel who provide services under the SparkPoint umbrella, refer students to SparkPoint, or offer operational support for the Center.

- **Financial Aid Technician** – Some Centers have tried to use the financial aid technician to fulfill the role of the SparkPoint Coach, but in one case, the union disapproved of this because it would have to be uniform across the district, meaning all financial aid technicians across the district would also have to be SparkPoint Financial Coaches. Therefore, SparkPoint Centers created a new position (the SparkPoint Coordinator and Coach role).

- **CalWorks staff** – One SparkPoint Center leverages the CalWorks Counselor and Coordinator overseeing the Fresh Success program to staff the basic needs component of SparkPoint. This position meets with students, staffs the food pantry, and can provide limited financial coaching and administrative support.
- **Dean or Director of Equity** – This is a newer position at many California Community Colleges that oversee the implementation of a college or district-wide equity plan. In one case, the Director of Equity and Student Success led the planning for the SparkPoint Center and now acts as the SparkPoint Director.

HIRING AND STAFFING CONSIDERATIONS

Diversity, Equity, and Inclusion

SparkPoint staff should reflect the culture, race, language, and community that the Center will serve. For example, if your institution serves a large Spanish-speaking student population, having staff who speak Spanish may allow students to feel comfortable coming to the Center and building relationships with staff. Students and community members of color may also want to see themselves represented among Center staff.

Unions

Most postsecondary institutions have unions that provide protections to employees. Because financial coaches are not typical roles on campus, unions may have concerns about the creation of brand-new positions. In the case of one community college district that houses multiple SparkPoint Centers, the California School Employee Association disapproved of creating a financial coaching position. Unions also prefer all positions to be treated fairly. As a result, converting one Financial Aid Technician into a Financial Coach, for example, would not be possible if there are multiple Financial Aid Technicians within the district. It is important to consider union implications early on when creating new roles for your SparkPoint Center.

Timeline

It takes time for the institution to understand SparkPoint if the model is new to the college or district. Therefore, centers have found it critical to start early in drafting job descriptions and getting the necessary approvals. Work backwards from your proposed launch date to determine a timeline. Hiring a SparkPoint Director at the beginning of the planning process would be ideal as the Director can be part of the initial design. Alternatively, an existing administrator or staff member can be assigned to oversee the preliminary work on an interim basis during the hiring process for the Director. Given hiring practices in your district, you may find it easier to employ the SparkPoint Coordinator and Coach or direct service staff before the Director position is filled. Though this is less than ideal, some centers have made this approach work successfully.

HIRING TIMELINE

12+ MONTHS PRIOR TO LAUNCH

- Determine staffing needs and available funding.
- Create new positions and start approval processes, if creating brand-new positions.

9 MONTHS PRIOR TO LAUNCH

- Adapt existing job descriptions and submit for approval.
- Post positions.

6 MONTHS PRIOR TO LAUNCH

- Interview candidates.
- Hire staff.

3 MONTHS PRIOR TO LAUNCH

- Onboard new staff.
- Cross-train any existing staff shifting responsibilities for SparkPoint.

CENTER LAUNCHES!

- Continue onboarding and staff training.

FUNDING POSITIONS

Funding for staff can come from a variety of sources, but it is best to fund staff positions through the college's institutional dollars, making them independent of external grant timeframe. Consider the roles necessary for the Center and the funding for those positions concurrently; approving positions without funding or obtaining funding for positions not yet approved by the district will delay the timeline for launching your Center.

For more information on examples of funding sources to support staff positions, see the Budget and Sustainability section.

INITIAL HIRING, ONBOARDING, AND TRAINING

Considerations for onboarding:

- Who is responsible for onboarding?
- Who do they need to meet with to build relationships or understand SparkPoint?
- What trainings will the staff need to attend and by when?
- What resources or materials do they need to review?

See a Sample Onboarding Schedule here and SparkPoint Staff Suggested Onboarding Resources here.

Add a list of your SparkPoint Center's staff, their responsibilities and the onboarding schedule to pages 12-14 of your Implementation Plan.

Guiding Questions:

- Which roles need to be hired?
- What existing positions can be adapted?
- Who will provide financial coaching?
- What is the hiring timeline?
- How does the staffing reflect the demographics of the student population accessing services?
- How will positions be funded?
- What initial and on-going staff training and development is needed?
- Who will be responsible for data collection, entry, reporting, and monitoring?

SCHEDULING

Goal for this section:

- Develop a master calendar that meets the needs of your priority populations

In this section, you will decide what hours your SparkPoint Center will be open based on the needs of your priority population, as well as staff capacity. You will create a master calendar and consider what appointment system will best suit your needs.

There is a 2-part process to developing your Center schedule:

1. Refer back to Needs Assessment, SparkPoint Guiding Principles, Priority Population, and Staffing Sections. Using responses from the needs assessment determine what operating hours will work for your Center.

Guiding Questions:

- Center Hours:
  - How will the hours mirror existing hours at the campus or supplement and increase them?
  - What hours will meet the needs of your priority population to access services? (e.g. working adults may need evening hours vs. parents of school age youth may need mid-late morning hours)
  - How can you select timing options that best support your Center's vision for programming?
  - Have you asked your community members what times of day are best for them to access services?
  - Can students easily and freely access the scheduling platform you are using?

CENTER HOURS:
Monday, Tuesday, Thursday: 9am-4pm | Wednesday: 9am-8pm | Friday, Saturday, Sunday: Closed

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
	Financial Coach 1 9am-1pm	**Credit Coach** 9am-4pm	**Financial Coach 1** 9am-1pm	**Credit Coach** 9am-4pm		
	Benefits Coach 1 9am-1pm	**Financial Coach 2** 1-4pm	**Financial Coach 2** 3-8pm	**Financial Coach 1** 9am-1pm		
	Food Pantry 9am-4pm		**Benefits Coach 1** 4-8pm	**Benefits Coach 1** 9am-4pm		**Food Distribution** 3rd Saturday of the Month 10am-2pm
			Food Pantry 12-8pm			

- Staffing:
  - What staff will be in place to provide services?
  - Can you avoid duplication of services to increase capacity? (e.g. schedule 2 benefits enrollment coaches on separate days of the week to have more coverage)

2. Create a draft schedule based on answers to these questions. Sample schedule below:

Guiding Questions:

- Does this schedule address the shifting needs and priorities of students? Do the hours allow for students to shift from day to night students and still access services?
- Does this schedule create a seamless experience for clients who are able to access multiple, coordinated services in one location?

APPOINTMENT CALENDAR

It is helpful to use a shared calendar system to coordinate appointments. Shared calendars organize staff schedules, improve communication and efficiency, and make scheduling easier for both students and staff. This will allow your Center to assess appointments and balance work among the different staff.

Examples of calendar systems used by SparkPoint Centers include but are not limited to: Microsoft Booking, Calendly, Acuity, Microsoft Outlook and Google Calendar.

SPACE

RACIAL EQUITY 3 TOOL

Goals for this section:

- Identify where in the community your SparkPoint Center will be located
- Determine whether you have adequate space for the services your SparkPoint Center will offer
- Develop a plan for making the SparkPoint space welcoming

LOCATION

Ideally, SparkPoint would be located in a large, centrally located office on campus. However, due to limited space and resources on postsecondary campuses, SparkPoint Centers often do not get their first choice of location and must assess and select from the alternatives available to them. When assessing options, consider a few factors, such as size, stability, and which organizations will share your space.

- Being co-located with relevant partner organizations can help increase SparkPoint's visibility and draw in new clients. One existing SparkPoint is housed in the Student Services office; another is located next to the Financial Aid office. Each location helps raise that SparkPoint Center's campus profile to students.
- Size and central location are key. Some Centers prefer being centrally located, even if this means having a smaller space, while other Centers prefer having a larger space even if it is removed from other services. Weigh the advantages and disadvantages of the spaces available based on staff and client needs.
- Stability is essential in establishing dependability and consistency. In addition, a Center that does not move around will be easier to find.

SparkPoint programs have typically offered in-person services. However, during COVID-19, Centers pivoted to virtual programming, finding both opportunities and limitations in this approach. Centers now typically offer hybrid programming, giving clients the opportunity to access services either virtually or in-person when possible. In planning your SparkPoint office, prioritize the creation of welcoming physical and virtual spaces that offer privacy for coaching sessions.

VIRTUAL CONSIDERATIONS

When offering virtual services, they must be accessible, secure, and as easy to use as possible. Ideally, a SparkPoint Center will have access to the same virtual platforms as professors, teachers, staff, and other student services programs. This lessens the burden on clients to learn how to use a new platform and makes clear that SparkPoint is a part of the broader postsecondary institution. Likewise, SparkPoint leadership and staff should have campus email addresses so that their communications will have more authority on campus and be trusted by students. The degree to which SparkPoint is a virtual or in-person program should be as consistent as possible with other programs on campus. While virtual services offer a tremendous amount of flexibility to staff and clients, having at least some physical space is critical for building awareness and legitimacy for your SparkPoint Center.

SIGNAGE

Use clear signage visible from the street or campus entrance, whenever possible, so that your Center is easy for first-time visitors to identify. Centers whose campuses have not allowed street-level signage have compensated by having clear signage immediately outside of their office space and making sure that staff throughout the school know about SparkPoint and can point potential clients to its location on campus. Marketing materials should also include clear location information that would make it easy for new clients to find the Center.

ENVIRONMENT

The environment of the actual SparkPoint should be comfortable and provide the necessary privacy for clients. Once you get to the Client Journey section of the toolkit, you will complete the Empathy Mapping exercise, in which you will further explore the student experience in the environment. A few key points to address:

- **Create a safe environment:** The space should be well lit at all times of day and have good visibility. If possible, the entry space should be an open area with seating placed against walls, so that no one can approach a client from behind.
- **Provide privacy:** Provide a private space for coaching sessions. This helps decrease distractions and ensures confidentiality for the client and coach. If possible, it is beneficial for coaching rooms to have some glass for visibility in case a client or coach inside needs assistance. When private space was not available, SparkPoint Contra Costa used cubicles and noise machines to create a sense of privacy.
- **Reduce stress:** The space should be easy to locate (see Location section above for details). Ensure that reception and meeting rooms are as clean and uncluttered as possible and have pleasant and clean scents. Restrooms and drinking water should be easily accessible with clear signage for all clients. All SparkPoint community college sites offer snacks.
- **Facilitate a comfortable environment:** There are many strategies for creating a space that is comfortable and welcoming for clients including having toys and materials for kids to make parents feel more comfortable and featuring pictures of student clients on the wall to foster a sense of belonging.

TRANSPORTATION

SparkPoint Centers should be easily accessible to community members. Clients, and especially clients who are parents, have tight time constraints and are more likely to access services if the process and location are convenient. This begins with transportation: SparkPoint Centers should be accessible by public transit. Ideally the location of the SparkPoint can be planned around transit access, but there have been cases of public transit access being expanded to accommodate SparkPoint partners. In one case where there was a lack of direct public transportation access, Skyline College worked with community partners and local transit authorities to add direct bus service from BART to the community college. SparkPoint was able to benefit from this arrangement as well.

Guiding Questions

The following are questions that a SparkPoint Center must consider before opening:

- Where could SP be and where is SP within the community? Is it a place people gather? Is it in a location or neighborhood that is easily accessible?
- Where is SP within the campus? Is it easy to find on campus? Are there signs? Is it in or near a place where people gather? How accessible is the location?
- Once you've found the place, what about the space is welcoming? Are there places to meet privately with coaches? Is it comforting?
- Is the space accessible to people with disabilities? For example, is there a ramp into the building? Are the hallways wide enough for wheelchairs?
- Will you have a space to accommodate student parents with young children? For example, are there toys/books for them to use while clients meet with coaches?
- Have you designed the space in a way that is open and welcoming to all students?
- Have you asked your community members how you can make the space feel comfortable and inviting?
- Are services centrally located and near other student support services?
- Is there an appropriate space for engaging with students that allows for confidentiality?

To see a tour of an existing SparkPoint Center, watch this video:

MARKETING AND OUTREACH

Goals for this section:

- Understand marketing needs and priorities
- Use a cohesive branding strategy

PRIORITIES AND NEEDS

While each new SparkPoint Center will have their own marketing strategy based on the needs of their community, it is important to identify who will be responsible for your marketing strategy, how you will connect with your priority population, how you will raise awareness about the totality of SparkPoint services, and how much support you will be able to get from your institution. By answering some guiding questions, you will have an overall understanding of your marketing and outreach strategies.

Guiding Questions:

Who in your planning committee has the most expertise and will take the lead for SparkPoint marketing?

How does your institution currently connect with your priority population?

How do other successful programs within your institution connect to their audience?

How will students become aware of opportunities within the program?

What are you trying to communicate to your audience and what action do you want them to take?

What capacity does your marketing department have to support SparkPoint outreach?

How can you embed information about SparkPoint within established, trusted programs on campus?

How does your outreach strategy meet community members where they are?

How can you engage student leadership, staff, and faculty to support word-of-mouth marketing?

How do students prefer to learn about the program?

What upcoming events could tabling or presentations be used to connect with students directly about SparkPoint?

How do your marketing materials represent the community you want to serve?

What campus support groups or committees can you join as part of the effort to introduce SparkPoint to the campus community?

What feedback have you received from your community members regarding marketing materials and outreach strategies?

How will students engage with SparkPoint? (website, social media, email, phone, text, in person, etc.)

How do your marketing strategies include historically marginalized populations, such as non-English speaking students and people living with a disability?

While print media and other mass communication like brochures and e-mail blasts have been a standard mechanism for outreach, the most successful outreach opportunities for SparkPoint at postsecondary institutions were interpersonal (e.g., personal referrals from related services on campus, incentive marketing, connecting with faculty at division meetings, hosting tables at campus events, presenting at clubs and workshops on campus, and other face-to-face student interaction opportunities). Another growing medium for outreach is utilizing social media in specific ways such as creating short videos that offer financial education tidbits or sharing student client stories. Using student volunteers to support social media content can help Centers successfully engage in social media in meaningful ways.

BRANDING

SparkPoint builds brand awareness throughout its networks. Having a cohesive marketing and communications strategy ensures that clients immediately recognize, understand, and differentiate SparkPoint from other financial literacy programs and services. This is especially imperative for the regional network in the Bay Area, considering the high mobility of the priority population due to gentrification and push-out. We want clients to feel confident that their expectations of SparkPoint will be met, regardless of the location of the site. One way to support brand awareness is through our SparkPoint Brand Guide which backbone organizations can use to maintain consistency with the SparkPoint brand and reach priority populations.

SparkPoint Standardized Collateral

As we mentioned in the Discovery section of the toolkit, UWBA provides partner organizations with a suite of standardized marketing collateral that can be utilized for brand recognition in the day-to-day operations of the SparkPoint Center. During the planning phase, it is imperative that new sites decide on and start to use branded materials to instill messaging continuity.

IMPLEMENTATION PLAN

Add a description of your marketing and outreach strategy to page 15 of the Implementation Plan.

RE-EVALUATING BUDGET

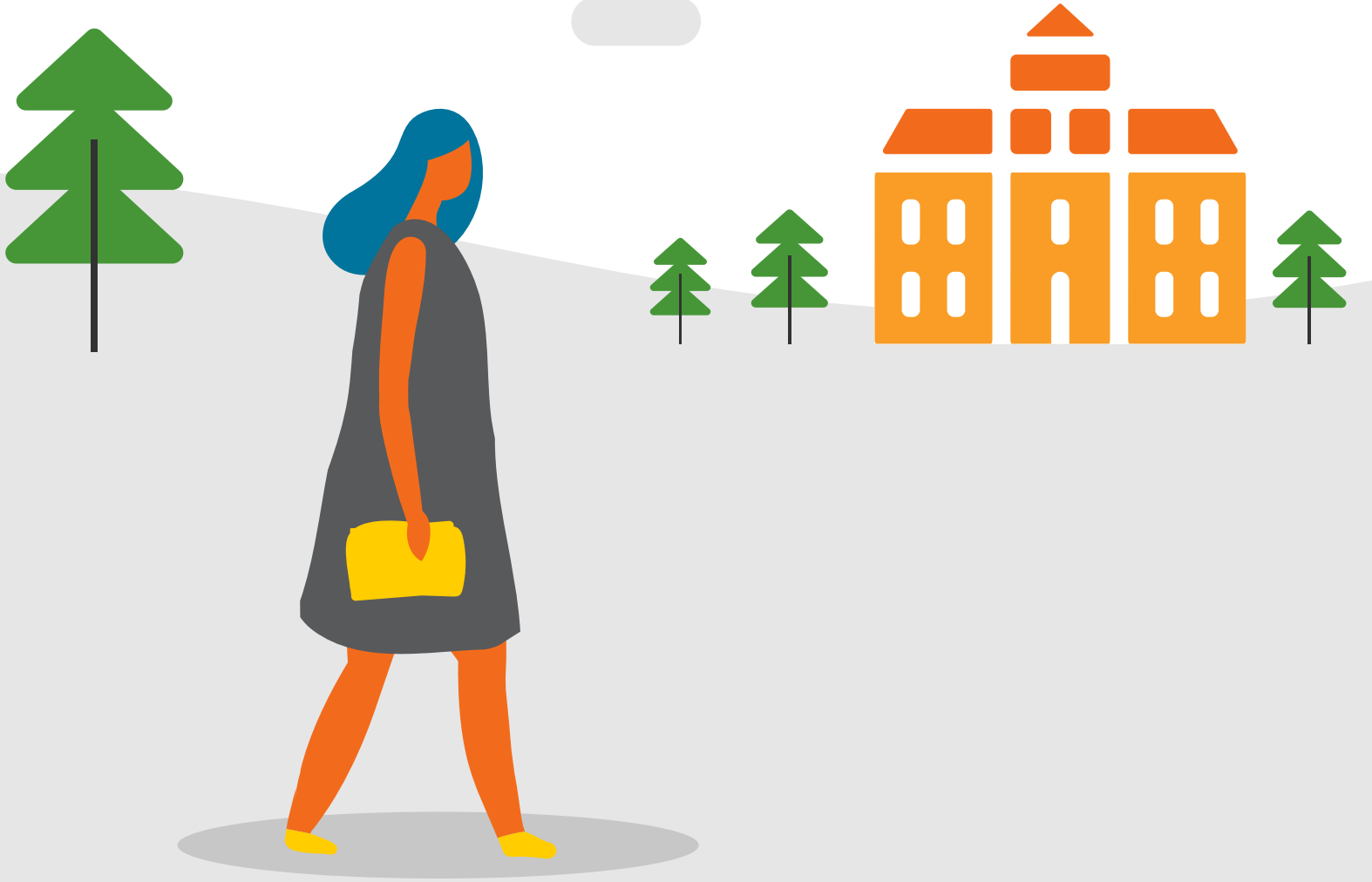
Goals for this section:

- Re-visit your Budget and Financial Sustainability Plans and make any needed adjustments

Now that you have thought more about your SparkPoint Center, revisit your budget and consider if it needs to be adjusted. Does your budget cover the costs associated with the use of the Center's space? Does it budget for all the staffing required to operate the SparkPoint Center during the times you want the center to be open? How will partnerships impact your budget? Do you need funds for consultants? Can you save money by leveraging partnerships and connecting students to existing resources? Does your budget include appropriate costs for marketing materials and outreach, especially during the first year of the center when these costs will be higher?

Refer back to the Budget and Sustainability section, sample Budget Template and Sustainability Plan Template as needed.

Make any necessary adjustments to your Budget and/or Sustainability Plans on pages 16-20 of the Implementation Plan.



EVALUATION AND LEARNING

RACIAL EQUITY TOOL 6

Goals for this section:

- Review SparkPoint's performance metrics
- Create your program goals for Years 1 & 2 or for the program pilot through a logic model
- Determine what system you will use to track metrics
- Determine how you will evaluate the program

Watch the **SP 103 - Data** video to learn about what SparkPoint data is used for, how it is collected and how SparkPoint measures client success.

SPARKPOINT METRICS

As you set goals and objectives in support of your vision for a successful SparkPoint Center, consider how you will collect and analyze information to measure these goals and objectives. More specifically, tie a clear objective to every planned strategy or activity, and create a specific, defined goal for each objective to measure whether you are successful or not in reaching your objective.

It is important for SparkPoint Centers to measure outputs that assess the quality of program implementation, outcomes that measure program impact, and demographic data that demonstrate who is being served.

Measuring Program Implementation

SparkPoint can be adapted to the needs of your local student and community population. Thinking about your planned strategies and activities, what are the short- and long-term program implementation goals that you hope to achieve? What data will help you know whether your program is being implemented as planned?

SparkPoint Centers at postsecondary institutions can track metrics that are specific for their local student population. Below are examples of output metrics in the postsecondary setting:

- Total number of students served
- Total number of student parents served
- Total number of partnerships established to promote integrated services
- Total number of practices and policies implemented to support diversity, equity, and inclusion for SparkPoint Center activities

Below are core program output metrics that United Way Bay Area uses to track program implementation across the SparkPoint network:

- Total number of individuals served
  - Total participants served (participants are individuals that engage in light touch services without completing an assessment, such as food pantry or one-time visit)
  - Total clients served (clients are individuals that engage in high-touch services with ongoing service appointments and a complete baseline assessment, such as financial coaching)
    - Total number of newly enrolled clients
    - Total number of ongoing clients
    - Total number of clients exited from program
- Total number of services provided (by service category)
- Percentage of clients re-assessed (i.e. received a follow-up assessment after baseline so client outcomes can be measured)

SparkPoint Centers can disaggregate output measures by demographic factors, such as race and gender, to determine whether the program is reaching the communities with the greatest needs. Refer back to your priority population description and use program data to determine whether your program is serving the people you intend to.

Measuring Program Impact

Tracking program outcomes is essential for understanding your program's impact on students' lives. The core outcome metrics of SparkPoint focuses on clients' improvement on their credit (e.g., credit score), income, debt, and savings. SparkPoint uses a pre- and post- assessment approach where program impact is determined by examining whether a clients' financial status improved after engaging with the program over time. Ideally, assessments are completed at intake (e.g., baseline assessment) and every three months. However, some SparkPoint Centers have also found a six month follow-up period to work with their programming. By comparing clients' financial status over time, we can understand a client's economic situation and how it has or has not improved due to their participation in the SparkPoint Center.

Colleges who participated in The SparkPoint Difference report, found that persistence rates among students enrolled in SparkPoint were higher than the college-wide average. SparkPoint Centers at postsecondary institutions can track metrics that are specific to their local student population. Below are examples of outcome metrics in the postsecondary setting:

- Percent of student clients with improved persistence rates
- Percent of student clients with successful completion of education or training program

United Way Bay Area's core outcome metrics use the success framework below, modeled after the Arizona Self-Sufficiency Matrix, to track a client's journey toward financial empowerment.

SPARKPOINT SUCCESS FRAMEWORK *(Note: SSI = Self Sufficient Income)*

	IN CRISIS	VULNERABLE	STABILITY	SUCCESS (OR BUILDING CAPACITY)	PROSPERITY (OR EMPOWERED)
INCOME	No income	Has income that is less than 75% SSI	At least 75% SSI	At least 85% SSI	At least 100% SSI
SAVINGS	No Savings	2 weeks of savings	1 month savings	2-3 months savings	3+ months saving
CREDIT	Has very poor credit (<500)	Has poor credit score (500-599) or no credit history	Has fair credit score (600-649)	Has good credit score (650-699)	Has good credit score (700+)
DEBT	Has outstanding debt collections, regardless of DTI.	Has very high debt-to-income ratio (50+%).	Has high debt-to-income ratio (36-49%).	Has manageable debt-to-income ratio (35% or less) with revolving debt.	Has manageable debt-to-income ratio (35% or less) and no revolving debt.

In addition, UWBA measures the following outcome metrics:

- Percent of clients who reach their own financial goal
- Percent of clients who enroll in or maintain public benefits
- Percent of clients who improve their financial status (income, savings, credit, or debt)
- Percent of clients who reach an improved financial status stage (income, savings, credit, or debt) within the success framework
- Total number of clients who obtain employment or enroll in education or training program
- Total number of clients who improve their housing situation
- Percentage of individuals who reported meaningful impact from SparkPoint in the Client Satisfaction Survey

SparkPoint Centers may track other metrics in addition to the ones described based on their unique set of services, goals and programmatic requirements.

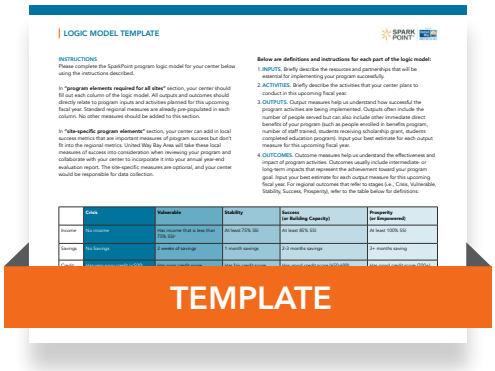
Demographic Data

Demographic data is crucial for ensuring that your SparkPoint Center is serving the priority population and providing equitable impact. Outcome metrics can be disaggregated by demographic factors, such as race and gender, to determine whether the program is having equitable impact. Collective accurate demographic characteristics from your program participants (e.g., age, gender, race, ethnicity, household income, education level, zip code of residency, employment status, etc.) is key when assessing differences in how various populations experience and benefit from the program. Understanding your clients' demographic and socioeconomic status can inform tailored coaching strategies as well as help program leaders understand the population accessing their SparkPoint services. A good guiding rule for determining what demographic characteristics to collect is to consider how that data will be used and whether the demographic characteristics influence a student's outcomes. Capturing and analyzing racial demographic information needs to be a core element of your evaluation and learning process because race is a primary identifier of economic inequality due to historical and current systemic racism.

LOGIC MODEL

A SparkPoint Center's logic model graphically represents your program's overall strategy and intended impacts. A logic model shows the relationships between resources and partnerships needed to make the program successful (i.e., Inputs), program activities (i.e. Activities), milestones to track whether the program is being implemented as planned (i.e., Outputs), and the intended outcomes and the impact of your program (i.e., Outcomes).

Each year, you will use the logic model to set your goals. Thereafter, the model can be a powerful tool to communicate your program activities and goals to your team and key stakeholders. It can also be useful for facilitating conversations and decisions regarding prioritization or de-prioritization of specific resources, activities, and goals. As your SparkPoint Center evolves, the logic model can serve as a living document that can be updated to reflect changes to your program activities and intended impacts. Use the Logic Model Template to set your goals.



For a Sample Logic Model, click here

DATA COLLECTION CONSIDERATIONS

SparkPoint Centers typically use a case management database that stores client data to support case management and program evaluation activities at SparkPoint. For example, United Way Bay Area uses a database called Exponent Case Management (ECM), a Salesforce-based application, to collect and track client data as well as program administration information.

Successful program evaluation and learning will require dedicated staff time for tracking data, as well as a database platform to house all the data securely. A successful case management database platform would have the following characteristics:

- All client and service delivery data captured in one place
- Securely stores and safeguards client information
- Supports integrated service delivery and joint case management
- Allows program managers to view overall program performance data and manage caseloads
- Provides real-time insights to support continuous program improvement

Add your logic model and a description of your data tracking system to pages 21-22 of the Implementation Plan.

EVALUATION PLANNING RESOURCES

Evaluation and Learning at SparkPoint consists of the regular collection of information about the activities, characteristics, and outcomes of SparkPoint programs. This information is used to make judgments about the programs, improve program effectiveness, and inform decisions about future program development.

To delve deeper into a more formalized process of evaluation planning, reference the resources available through the CDC's Office of Policy, Performance and Evaluation including their Evaluation Workbook. These resources can guide your evaluation planning including helping you define your evaluation scope, stakeholder inclusion, communication planning, and evaluation questions.

CULTURE AND CLIENT JOURNEY

RACIAL EQUITY 4 TOOL

Goals for this section:

- Understand and shape the student experience from program entry through completion
- Identify and address gaps in the client experience

Client Journey Mapping is an exercise to map the journey that users go through from the beginning of their time with SparkPoint to becoming and remaining engaged as clients. This process helps determine how SparkPoint integrates with the campus community, identify the various touchpoints where clients interact with the programming, focus on the client needs at different stages, and identify if the client journey follows a logical order. The Map can also show any gaps between the desired client experience and the actual outcome. Understanding the client's perspective as they interact with your SparkPoint Center is critical for ensuring the Center is offering the experience you intend. We strongly recommend you involve students while designing this process to ensure that their needs are addressed and that the process remains client-centered, a key component of the SparkPoint model.

Who should be involved in this process?
In addition to your planning committee, you should recruit at least two students or people with lived experience to be a part of this process. You will also need to identify someone who can effectively facilitate this conversation.

Below is a 7-step process for creating the Client Courney Map for your SparkPoint Center. You can see a Client Journey Map Sample on page 64 or by clicking here.

CLIENT JOURNEY PROCESS

STEP 1: REVIEW GOALS

Review overall SparkPoint goals. Questions to Answer:

- What outcomes are we trying to achieve?
- Any additional outcomes that we should include?
- Over what length of time are we measuring?

REVISIT: Visioning Section and Evaluation and Learning Section

STEP 2: CONSIDER PRIORITY POPULATION

Who is the priority population? Questions to Answer:

- What do we know about students who might access services?
- What do students, partners and staff think of existing services?

REVISIT: Priority Population Section

STEP 3: DETERMINE TOUCHPOINTS

Identify touchpoints when you are outreaching or engaging with students. Questions to Answer:

- How will students learn about the program? How will they become aware of opportunities within the program? How are referrals made to SparkPoint from and to other departments? Can students access SparkPoint services from other departments?
- How will students engage with SparkPoint? (website, social media, email, phone, text, in person, etc.) Will these platforms be shared with other departments on campus?
- What kinds of resources are needed to address these touchpoints? (who will they talk to if they call, is there a chatbot, is someone responding to emails, etc.)

REVISIT: Marketing Section **TOOL:** Brainstorming Worksheet

CLIENT JOURNEY PROCESS (CONTINUED)

STEP 4: DRAW THE JOURNEY

This activity is used to sketch the student experiences through SparkPoint from entry to completion. Answer the questions in the Client Journey Map:

- How does a student become **aware** of SparkPoint?
- How does a student **decide** to use SparkPoint services?
- How does a student **use** SparkPoint services?
- How does a student **complete** SparkPoint services?
- How does a student **re-engage** with SparkPoint services?

TOOLS: Client Journey Map

STEP 5: ANSWER EMPATHY MAPPING QUESTIONS

Empathy mapping connects the client journey to gaps in programming through asking a set of questions at each stage. Conduct empathy mapping after you complete your Client Journey Map to identify potential obstacles and gains that may occur to prevent or support students from achieving established goals.

Use the Brainstorming Worksheet to answer the questions:

- **Outreach**
  - What does a student hear?
  - What does a student see at SparkPoint?
  - Any pain points? What obstacles might arise?
  - What does a student gain?
- **Contemplation**
  - What does a student hear?
  - What does a student see at SparkPoint?
  - How does a student "think and feel" at SparkPoint?
  - Any pain points? What obstacles might arise?
  - What does a student gain?
- **Connection**
  - How does a student "think and feel" at SparkPoint?
  - What does a student say and do at SparkPoint?
  - What does a student hear?
  - What does a student see at SparkPoint?
  - Any pain points? What obstacles might arise?
  - What does a student gain?
- **Accesses**
  - How does a student "think and feel" at SparkPoint?
  - What does a student say and do at SparkPoint?
  - What does a student hear?
  - What does a student see at SparkPoint?

CLIENT JOURNEY PROCESS (CONTINUED)

- Any pain points? What obstacles might arise?
- What does a student gain?

- **Re-Engagement**
  - How does a student "think and feel" at SparkPoint?
  - Any pain points? What obstacles might arise?
  - What does a student gain?

REVISIT: Space Section **TOOL:** Brainstorming Worksheet

STEP 6: CREATE ACTION PLANS TO ADDRESS PAIN POINTS

Use this plan to establish approaches that address the pain points or obstacles identified in the empathy mapping exercise. Centers can use multiple approaches for each obstacle. Outline the outcomes of successful barrier removal and by who and when the approach will be administered. Identify the pain points, what approach you take, what success looks like, who will take action, and when will actions take place. The action plan should consider other sections of the toolkit including: Services, Partnerships, Space, Staffing, Scheduling, Marketing, and Outreach.

- Use the Client Journey Action Plan Worksheet to answer the questions:
  - Are there gaps between goals established and the student experience?
  - What factors might affect student behaviors related to our goals? Are there barriers preventing students from moving from the beginning to the end?
  - How will you address these gaps or barriers?

TOOL: Client Journey Action Plan Worksheet

STEP 7: REVISIT AND REVISE THE CLIENT JOURNEY MAP

The Client Journey Map should be updated after the Action Plan is completed to reflect any modifications. It should also be revisited as programming shifts are made, or as new services, staff, technology, or partners are introduced to SparkPoint. Demographic, economic, or environmental changes can also impact changes in the client journey. As this is an iterative process, revisit the Client Journey Map and Action Plans as needed.

- Things to consider during revisions:
  - The Client Journey Map should be adapted to changing environments, tools and resources.
  - It's helpful to have a schedule to review the Client Journey Map.
  - During the revision process, point out & address changes.

REVISIT: Completed Client Journey Map and Completed Client Journey Action Plan Worksheet

TOOL: Client Journey Map

TOOL: Client Journey Action Plan Worksheet

CLIENT JOURNEY MAP CASE STUDY:

This case study outlines how an existing SparkPoint Center used the Client Journey Mapping process to implement additional services. This process can be used any time a site integrates new services or partnerships. During the pandemic, many SparkPoint Centers introduced additional services to meet the needs of their students and their community members. A few sites used Client Journey Mapping to determine how these new services would be implemented.

In our example, the SparkPoint Center wanted to create a rental assistance program but had not previously worked with the partner they selected to process the checks. The service provider had an established way of delivering services that differed from SparkPoint's traditional approach. The Center used the Client Journey Mapping exercise to integrate the new provider's services into SparkPoint's programming.

1 STEP 1: REVIEW GOALS

SparkPoint convened a group of service providers, leadership, staff members, and student assistants to establish processes and address potential shortcomings in their programming. They met for approximately 2-3 hours in one day to build this plan. The group reviewed the rental assistance goals from the perspective of the participants, the new partners, related service providers, and the SparkPoint program. The group decided that their goal was to ensure students can pay their rent in an emergency and that up to 30 people would be provided with rental assistance over the course of the academic year.

2 STEP 2: CONSIDER PRIORITY POPULATIONS

The group considered questions such as: Who is our client and what do we know about them? It was decided that clients did not have to be students but did have to be SparkPoint participants. They also recognized that many potential clients would not have access to traditional rental assistance services so they decided to prioritize people who may have a number of barriers to accessing traditional programs including: no formal leases, no W-9, renting from family members, and/or undocumented and mixed status families.

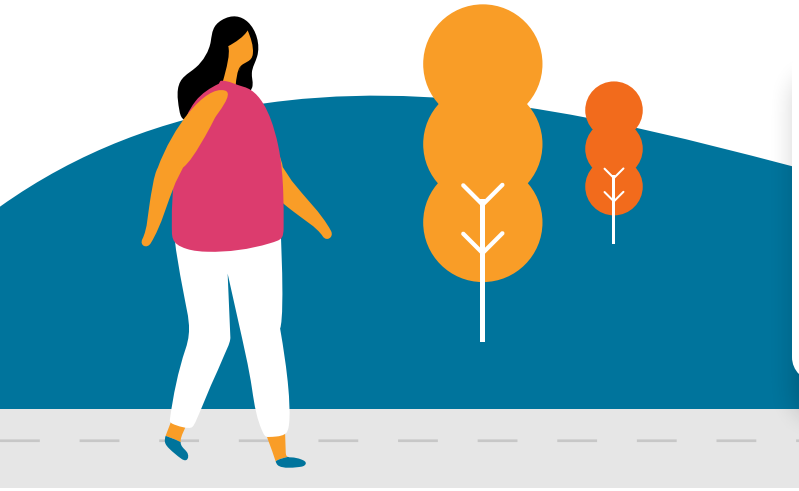
3 STEP 3: DETERMINE TOUCHPOINTS

To determine all the points of contact with potential clients, the group considered the SparkPoint rental assistance process starting from outreach. They decided that students would hear about rental assistance through referrals from the DREAM Center and that touchpoints after they connect with a SparkPoint coach would be through phone, email and in-person visits. During this process they considered questions such as:

- What are the client touchpoints? (consider all points of engagement)
- How will people needing rental assistance learn about the program? (printed, in-person, or virtual)
- How do they become aware of the different opportunities within the program?
- Who does the client speak to if they call the Center?
- How will monolingual non-English speakers be able to access services?
- What channels will clients be able to engage with? (i.e., website, social media, email, phone, text, in person)
- How will clients apply for rental assistance?
- How will clients know about the status of their application?
- How will clients be paid?
- What additional resources might clients need?
- How will clients interact with SparkPoint services provided in-house?
- How will clients be referred to other departments on campus?

4 STEP 4: DRAW THE CLIENT JOURNEY

Using the information determined so far, the partners and SparkPoint staff began to sketch out each step of the journey that a family applying for rental assistance might take. This map included client outreach, client decision points, equity considerations, the application process, the acceptance or rejection process, the rental assistance disbursement process, the data recording requirements, as well as referrals to other programs or services, including SparkPoint Financial Coaching.



CLIENT JOURNEY

Use this activity to sketch a student's experiences with SparkPoint from entry to completion. This activity outlines how a student learns about SparkPoint, when and how they decide to connect with SparkPoint, how they access student services and their completion of programming.

IMPLEMENTATION PLAN

OUTREACH

How does a student become aware of SparkPoint?

Students hear about SparkPoint offering rental assistance from a variety of sources, including staff and counselors from the Dream Center, EOPS, Veterans Services, and CalWorks.

OUTREACH

How does a student learn more about SparkPoint?

Off-campus potential clients access rental assistance by phone, email or partner referrals. Students continue to hear about rental assistance from counselors at the Dream Center, EOPS, Veterans Services, and CalWorks. A Dream Center staff member refers students to the SparkPoint Center. SparkPoint coaches reach out to the referred student.

CONTEMPLATION

How does a student decide to use SparkPoint services?

Interested individuals meet with SparkPoint Coaches and learn more about the process and documentation needed to access rental assistance and determine if they can meet the requirements.

CONNECTION

How does a student connect to SparkPoint services?

SparkPoint Coaches work directly with clients to collect or produce required documentation. SparkPoint Coaches make referrals to the direct service agency partner and send required documentation to them to process rent checks.

ACCESS

How does a student access SparkPoint services?

Once applications are approved, clients or their landlords (depending on the case) receive rental assistance from the direct service partner agency.

ACCESS

How does a student continue or complete SparkPoint Programming?

Clients continue meeting with SparkPoint Coaches to continue one-on-one coaching to support long-term goals. Clients access services including credit building, savings counseling, food pantry access and career coaching. Clients can continue working with their SparkPoint Coaches for the next 6 to 24 months or until they achieve their financial goals.

RE-ENGAGEMENT

How does a student access additional SparkPoint services after completion?

Once students successfully transfer or complete their time at the college, they can continue to meet with their coaches or access services as needed. Clients can also reengage with SparkPoint if the need arises in the future.

Things to consider:

- ☐ Create multiple Client Journey Maps for different populations as they interact differently with services.
- ☐ Continuously update this as the process changes with technology, staff turnover, and demographic changes.
- ☐ As many people access SparkPoint through basic needs services, determine how this may be different from accessing other services.
- ☐ Design a journey that allows clients to move smoothly through the program to access multiple services without stigma.
- ☐ Account for every touchpoint where the client interacts with your Center.
- ☐ Learn from both negative and positive experiences when making decisions.

Download the activity sheet here!

5 STEP 5: ANSWER EMPATHY MAPPING QUESTIONS

During this process they viewed the Client Journey Map through the lens of various client scenarios, exploring how clients may feel and interact with the program under different circumstances. Empathy mapping asks questions from the client's perspective to identify potential pain points or obstacles and determine how the Center can best support them. The group considered questions such as:

- What is the first thing a potential client experiences when signing up for an appointment?
- How do our clients feel about accessing rental assistance through SparkPoint?
- What obstacles will an undocumented individual face in applying for rental assistance through SparkPoint?
- What do clients gain from rental assistance payments being provided through the service provider partner?
- How does a client feel about the information they need to share as they interact with staff at different points in the process?

After considering different possible client experiences, the group was able to make the following observations:

Outreach: Potential clients are relieved to hear that there are services to help pay their rent and wonder if there are barriers to accessing rental assistance. They see their peers getting assistance. Potential clients get information and feel encouraged yet hesitant.

Contemplation: Applicants are relieved to hear that there will be coaches who will help them gather and submit documents to access rental assistance. Coaches share information regarding program requirements. Applicants see coaches supporting others. Clients share concerns about providing the necessary documentation and previous experiences with being declined for assistance from the direct service agency. Applicants think about their relationships with their landlords and how they do not want to bother them in collecting documents. Community members will gain the ability to pay rent and follow-up support.

Connection: Applicants think about the benefits of going through this process and decide that getting rental assistance outweighs the cost of time and effort. They see coaches as they collect information and speak with the partner agency staff. Clients continue to share concerns about not wanting to bother their landlords. Clients gain confidence in the process that SparkPoint has in place to help them pay their rent.

Access: Although applicants might feel burdened by the various forms that they need to fill out, they are able to complete their financial baseline assessments and rental applications with the support of their coaches. If they are students, they also hear about other services that SparkPoint provides to help them build their credit, open a savings account, access the food pantry, and seek advice on their career path.

Re-Engagement: Students feel supported by SparkPoint. They know that they can continue to access services and meet with their coaches. Students have built a relationship with SparkPoint and are able to turn to trusted coaches when they need support. Once they graduate, it becomes more difficult to stay engaged, but they are relieved that coaches are willing to meet with them virtually. Students have been supported in stabilizing their immediate financial situation through food or rental support, and have gained life-long skills that help them build their savings, repair their credit, and develop plans beyond graduation.

6 CREATE ACTION PLANS TO ADDRESS PAIN POINTS

Once the pain points have been identified, an action plan can be developed to address the identified issues. Below is a sample the Action Plan created to address the issue: "What does a SparkPoint client experience when they contact the service provider?" The plan includes identified pain point(s), recommended approaches, the definition of a successful outcome, and who will address the approaches in providing service delivery and when:

Pain Point Identified During Empathy Mapping	Students share concerns about providing the necessary documentation and previous experiences with being declined for assistance from the direct service agency.
Possible Approaches to Address Obstacles	SparkPoint coaches will: • Listen to students' concerns • Work with students to gather necessary documentation • Share program eligibility guidelines • Reassure students that they will be working together throughout the process • Connect with a staff member at the direct service agency together to confirm eligibility requirements, the list of documents, and steps required to receive rental assistance
Success	Students understand eligibility requirements, receive rental assistance, and establish trust in the process. Students also build relationships with their coaches and the SparkPoint Center.

Pain Point Identified During Empathy Mapping	Students think about their relationships with their landlords and how they do not want to bother them in collecting documents.
Possible Approaches to Address Obstacles	SparkPoint coaches will: • Listen to students' concerns to understand their situations and discuss the best possible approaches • Discuss options for moving forward, including: – support with writing an email or letter to the landlord explaining the program and process and why the W9 from the landlord is necessary – collecting additional verification of students paying the landlord and what additional documentation is necessary should students decide to get the rental assistance check directly • Share concerns with their program director and the direct service agency as they arise to determine if any program or partnership shifts need to be made
Success	Students (or their landlords) receive rental assistance. Relationships with their landlords are not harmed.

LAUNCH EVENT PLANNING

Goals for this section:

- Plan and hold an event to formally announce the launch of the new SparkPoint Center

The purpose of hosting a launch event is to formally announce the SparkPoint Center to the community, students, staff, and faculty. The launch brings awareness of services, shows institutional commitment, and serves as an end to the planning phase.

EVENT WORK PLAN

Before starting the process of planning out the launch event, make sure you understand the purpose of the event.

Guiding Questions:

- What is the goal of the event?
- Who is the intended audience? Who needs to know about the SparkPoint Center?
- Who is going to plan the event?
- What is the budget for the event?
- What do you want to accomplish during the event?

Once you have a clear picture of your event, use this Sample Planning Checklist to support event plan management.

SPARKPOINT AT COLLEGE OF SAN MATEO CASE STUDY

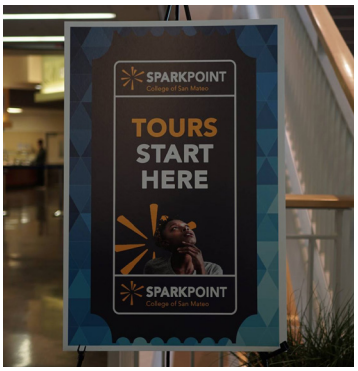
SparkPoint at the College of San Mateo held a launch event on November 14, 2018.

The event had five goals:

1. Introduce SparkPoint to the college and greater San Mateo community
2. Provide a platform for select individuals (e.g. Board of Trustees, funders, elected officials, students) to share their thoughts and experiences related to SparkPoint
3. Connect guests to community resources
4. Start building SparkPoint at CSM clientele
5. Have fun!

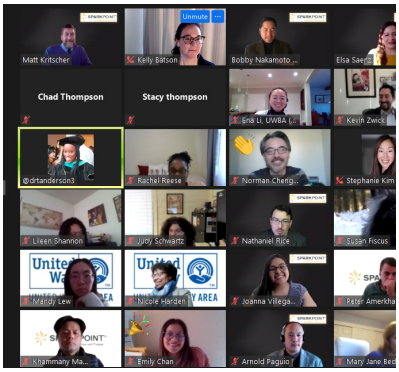
The main event took place in the Student Center, an open area on the second floor of one of the college's main buildings where many students normally gather. Lunch was served, and students were able to freely walk in and out of the space. Community partners set up booths around the main floor where students dropped by to learn about resources and ask questions. Students also received a passport that introduced students to SparkPoint and encouraged students to visit community resource booths to be entered into a prize drawing.

The event opened casually at 11:00 am with community partners setting up booths and encouraging students to drop by and complete passports. There was a live band playing music in the corner of the room, and a popcorn stand in another corner of the room. At around 11:30 am, the formal program began with opening remarks from the college president, UWBA CEO, the Mayor of San Mateo, and two student speakers. The event was emceed by the Director of the Wellness Center, who acts as the SparkPoint Director. After a photo with these speakers ceremoniously cutting a red ribbon on stage, students and attendees lined up for lunch, and continued to encourage students to visit booths. Prize drawings for students who turned in their completed passports occurred multiple times in the following hour. The event concluded with SparkPoint staff taking interested attendees on a tour of the SparkPoint Center. Several hundred students and community members were in attendance.



SPARKPOINT AT CHABOT COLLEGE CASE STUDY

SparkPoint Chabot College held a virtual launch event on February 5, 2021, from 2:30-4:30 pm. The goal of the event was to introduce staff, faculty, partners, and students to SparkPoint. The event took place via Zoom and opened with a land acknowledgement, a welcome and recognitions by the college president and vice presidents, and an overview of the SparkPoint model by UWBA. The Director of SparkPoint at Skyline College spoke about the power of SparkPoint on a community college campus. SparkPoint Ambassadors – students who are SparkPoint clients at other colleges in the Bay Area – shared their experiences with the program. The Director of Student Equity and Success explained plans for services and workshops happening that year, and a community partner also spoke about what the organization was offering for SparkPoint students at the college. The event concluded with a virtual ribbon cutting video and music. The event was attended by over 70 participants.



IV SPARKPOINT CENTER PROGRAM ELEMENTS

ADVISORY AND STEERING COMMITTEES

The SparkPoint type determines whether that SparkPoint will be supported or governed by an advisory or steering committee. If the SparkPoint Center is a satellite location of a full SparkPoint Center that is a) operated by a CBO and b) located off-campus, then the satellite SparkPoint will be governed by a steering committee made up of leaders representing various partner organizations. In addition to driving visioning, strategy development, evaluation oversight, partnership development, outreach, and resource development, the steering committee makes budgetary decisions and holds the SparkPoint Center accountable to meeting annual targets.

If the lead agency is a postsecondary institution or district that operates a full service SparkPoint Center on campus, that SparkPoint Center will be supported by a committee that is more advisory in nature. Because these Centers live at postsecondary institutions where the college administrators and the Board of Trustees drive budgetary and staffing decisions, the advisory committee does not have decision-making authority. They support the Center in visioning, strategy development, partnership development, outreach, and resource development, with limited accountability on non-budgetary items. These advisory committees often include college staff and administrators, district staff and leaders, staff from various departments and programs within the college, and leaders from partner organizations. Because SparkPoint relies on partnerships with various programs, departments, and organizations to provide integrated and holistic services to students, it is important for all of the groups involved in SparkPoint to come together periodically to assess how the programming is evolving and how to improve it.

The planning committee that helped launch the SparkPoint Center often stays on to become a part of the advisory or steering committee, though roles and responsibilities may shift over time. We recommend advisory committees meet periodically (2-4 times a year) to maintain communication among various partners and entities. Since they are more involved in decision making, the steering committee meets more regularly, at least once every other month.

ROLES AND RESPONSIBILITIES

The table below outlines advisory and steering committee roles & responsibilities:

ROLE AND RESPONSIBILITY		STEERING COMMITTEE	ADVISORY COMMITTEE
VISIONING	Assist in developing and refining the vision and priorities of the SparkPoint Center.	✓	✓
STRATEGY	Assist in developing and refining the vision and priorities of the SparkPoint Center.	✓	✓
EVALUATION OVERSIGHT	View and track progress and success on a regular basis through agreed-upon indicators identified by steering committee members.	✓	✗
PARTNERSHIP DEVELOPMENT	Identify and vet new partners that could support the Center to achieve its goals.	✓	✓
COMMUNITY OUTREACH AND COMMUNICATIONS	Promote the success of SparkPoint Center and serve as public ambassadors for SparkPoint to on-campus departments and programs and external community partners.	✓	✓
RESOURCE DEVELOPMENT	Build capacity for fundraising and support fundraising efforts to ensure sustainability of the SparkPoint Center.	✓	✓
ACCOUNTABILITY	Hold the Center and each other accountable for achieving SparkPoint Center goals.	✓	✗
DECISION MAKING	Participate in the decision-making process including budget management, partnership oversight and service delivery.	✓	✗

MEMBERS

SparkPoint Advisory Committees could include the following members:

- College administrators
- Tenured Faculty & Counselors
- Deans, Directors, and senior leadership levels of various campus departments (Financial Aid, Student Affairs, EOPS, Career Services, Veteran Services, etc.)
- Student organization representatives
- Student leaders or representatives
- City and County staff, who have decision-making authority around resource allocation, programs, and policies
- Business sector partners
- Adult Education & Workforce Development Programming
- Leaders and representatives from CBOs
- Philanthropic sector partners
- Other external stakeholders and partners

It is important to make efforts to ensure that the racial and ethnic makeup of the advisory committee reflects the communities served by the SparkPoint Center on campus.

FINANCIAL EDUCATION

External sources are used by coaches to provide education and training in financial concepts. Each SparkPoint Center identifies appropriate training for staff using your priority population and the needs assessment to develop the subject matter expertise required to address those needs. Basic financial content training should include:

- Budgeting
- Financial Services and Institutions
- Public Benefits
- Assets and Savings Options
- Student Loans
- Credit and Debt
- Taxes
- Mortgages
- Insurance and Risk Management

There are multiple financial education trainings available for coaches to gain financial content expertise. Below are a few available trainings.

- **Money Management Essentials:** Online self-paced training through the Association for Financial Counseling & Planning Education in essential money management categories including student loans, credit cards and loans, major purchases, taxes, risk management and insurance. Learn More
- **Your Money, Your Goals Toolkit:** A free toolkit by the Consumer Finance Protection Board with instructions and tools covering choosing financial products, savings, bill paying, debt and credit. Learn More

FAMILY-CENTERED COACHING

SparkPoint uses both case management and coaching to support clients. Through case management, coaches have an established caseload of clients. Effective case management supports both coaches and clients. Maintaining accurate records assists in reviewing and evaluating needed supports for clients which enhances overall service delivery.

In 2020, UWBA adopted the Family-Centered Coaching model from the Prosperity Agenda as their new SparkPoint coaching model. The model was piloted at SparkPoint Solano in 2019 using funding from First 5 Solano County. Family-Centered Coaching is a set of strategies, tools, and resources that help human service organizations reinvent how they engage with, and help, families that are experiencing poverty. Rooted in an understanding of the institutional forces that prevent families from moving forward, Family-Centered Coaching equips staff with the mindset, tools, and skills to work with families holistically towards financial wellness. UWBA's vision in adopting Family-Centered Coaching is to apply an intentional, two-generation approach across all SparkPoint Centers. This new model will help parents not only create better opportunities for themselves, but to pass their success on to future generations.
For more information regarding Family-Centered Coaching, you can visit the Prosperity Agenda's website: theprosperityagenda.org/familycentered-coaching

EVALUATION AND LEARNING

Effective data collection and reporting processes are critical to a successful SparkPoint Center on campus.

DATA ROLES AND RESPONSIBILITIES

It is important to establish a shared understanding of the roles and responsibilities necessary for successful data collection and evaluation efforts at the SparkPoint Center. Though the backbone organization (such as UWBA) may hold most of the data and evaluation responsibilities, all SparkPoint Centers are responsible for the following:

- Protecting client confidentiality by practicing data security best practices and complying with privacy laws
- Conducting routine analysis of program data to improve data quality and inform strategies to improve program impact
- Comparing desired and actual program outcomes to annual targets, discussing learnings and sharing findings
- Standardizing data collection and entry practices among staff and partner programs
- Collecting and entering data in a timely and accurate manner
- Managing software licenses for network of service

CLIENT DATA COLLECTION

SparkPoint measures outputs for anyone who receives services, and outcomes and impact for those who access long-term coaching services. "Participants" refer to those who attend workshops or access one-time services, and "clients" refer to those who fill out assessments and access longer-term coaching services. These definitions are specific to data collection and should not be confused with how we have used client (any student or community member has who accessed services) throughout the Toolkit.

- **Total Individuals Served:** includes any person that receives services from SparkPoint.
  - **Participant:** includes any individual who receives services from SparkPoint but does not complete the initial assessment form used for longer-term clients (e.g., Intake and Welcome Form).
  - **Client:** includes any individual who receives services from SparkPoint and completes the initial assessment forms (e.g., Intake and Welcome Form), as well as a baseline assessment (e.g., Assets, Debt, and Expenses; Credit Building; Income, Public Benefits, and Housing Stability).

Once a client has engaged with SparkPoint long enough to have completed both a baseline assessment and at least one follow-up assessment, they are then considered to be a **measurable client,** in other words, a client for whom we can measure outcomes. Don't forget that confidentiality is essential. SparkPoint staff must practice good data stewardship to protect client confidentiality. Before collecting any personal identifying data from clients, SparkPoint must obtain their informed consent. Personal identifying data includes a person's first and last name, address, contact information (e.g., email address, username, phone number), social security number, any files that contain a child's voice or picture, a child's geographic location (sufficient to identify street and city or town), and online identification of user (e.g., cookies that tracks user's history of user's IP address). **Data security and privacy laws vary by state. Please review your local data privacy laws to ensure your program is compliant with regulations.**

Below is an overview of how data is collected alongside SparkPoint services.

OVERVIEW OF SPARKPOINT SERVICE DELIVERY AND DATA COLLECTION

Student directly accesses supportive services

Students engage in coaching services

SUPPORTIVE SERVICES

- Workshops
- Food pantry
- Find resources
- Enroll in public benefits
- Referral

Students access support services alongside coaching services

ONE-ON-ONE COACHING SERVICES

Complete initial intake and consent forms

Data collected from intake and consent forms:
- Basic client information
- Demographic information
- Household information
- Signed consent form

Complete assessment forms

Data collected from assessment forms:
- Income
- Savings
- Credit
- Debt
- Housing status

Service planning

Complete initial coaching and goal-setting session

Ongoing communication and check-ins

Receive ongoing coaching services

Students are re-assessed every 3-6 months to inform service planning and coaching strategies, as well as track progress toward goals.

Data collected from participants
- Basic client information
  - Demographic information
  - Household information
  - Signed consent form

Data collected from service delivery
- Service date, duration and type
- Case notes

SparkPoint has multiple data collection forms that serve different purposes. The data collection tools are described in the table below.

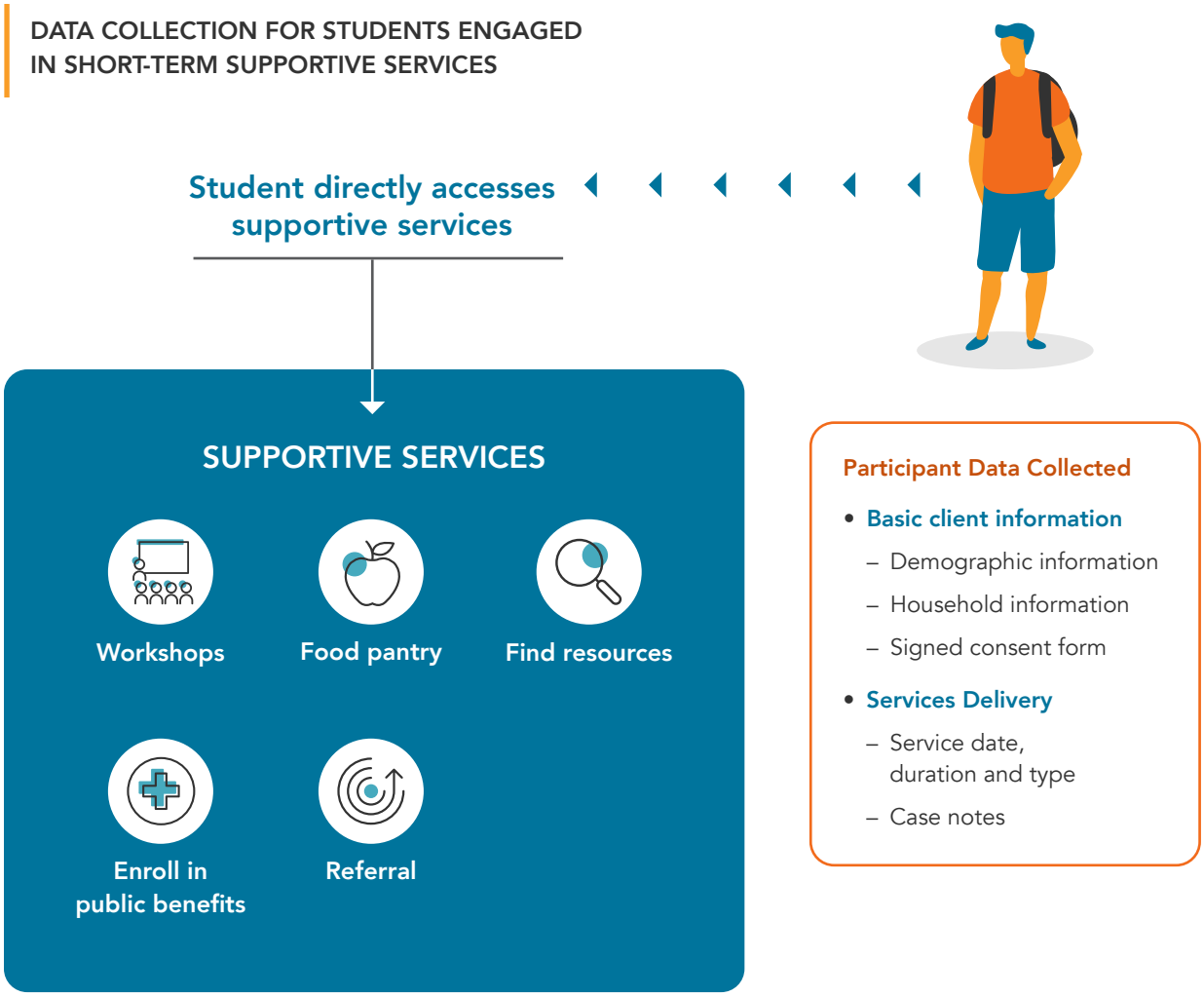
DATA COLLECTION TOOL	DESCRIPTION	WHO IS DATA COLLECTED FROM?	WHEN TO COLLECT DATA?
Welcome Form • Contact Information • Demographics • Household Information • Consent	The Welcome Form captures data on the client's contact information, demographics, and household. A signed informed consent form is often included as a part of the intake process.	• Clients	• At intake
Assessment Forms • Assets, Debt, Expenses and Credit Assessment • Income, Public Benefits and Housing Assessment	The Assessment Forms collect data related to the client's financial status, income, and housing situation.	• Clients	• At intake • Every 3-6 months • At exit
Client Satisfaction Survey	The Client Satisfaction Survey collects data anonymously from clients regarding their experience with SparkPoint.	• Clients • Participants	Clients: • At intake • Every 3-6 months • At exit Participants: • After receiving a service
Service Delivery Notes	Case notes detail the case plan, work completed, and next steps for coaches, participants and clients. Notes should be detailed, clear, and concise, with a review of previous case notes and progress should be incorporated into each point of contact with clients.	• Clients • Participants	• At every encounter

Below is a diagram of how these data collection forms may be used during a client's experience with SparkPoint. In this example, the client engaging in coaching services needs to complete intake forms and baseline assessments. In three to six months, the client will be re-assessed using the follow-up assessment forms. Client information will be tracked alongside service delivery data (which includes date of service, type of service accessed, and case notes).

Participants coming in for one-time services typically don't need to complete the more involved assessments. In fact, extensive collection of personal information beyond what is reasonably needed to access a one-time service (e.g., food pantry, referral) can deter some people from engaging further with SparkPoint. Thus, SparkPoint should only collect data to the degree to which is it necessary.

Below is a diagram of how data would be collected for a participant coming in just for a one-time service. In this example, only the service data and basic contact information is collected.

DATA COLLECTION FOR STUDENTS ENGAGED IN SHORT-TERM SUPPORTIVE SERVICES



REPORTING

Reports can help SparkPoint Centers conduct an on-going assessment of program progress and impact. They can also help ensure your key stakeholders and important audiences (e.g., executive leaders, board of directors, department leaders) are informed of the progress and successes of your SparkPoint program.

United Way Bay Area implements a quarterly reporting cycle that summarizes progress of program implementation and provides preliminary results for program impacts, as well as, a final report than provides summative findings. However, SparkPoint programs are also able to conduct their own reporting processes to support local needs.

Quarterly evaluation reports typically focus more on program performance metrics related to quality and progress of program implementation (e.g., total number served, re-assessment rates). Midyear and end-of-year evaluation reports may be more in-depth and include performance metrics related to program impact (e.g., percentage of clients reporting positive experience, percentage of clients with improved financial status).

Click here to see UWBA's 2021 midyear impact report.

PEER LEARNING

One of SparkPoint's guiding principles is to continuously improve through evaluation and learning. SparkPoint Centers can address challenges through problem solving, skill building, and professional development by tapping into the expertise of other Centers through peer learning. The development of peer learning opportunities is one way to ensure successful and sustainable programming. While UWBA as the backbone holds a major role in administering the peer learning opportunities to the regional SparkPoint Centers in the Bay Area, all SparkPoint Centers should prioritize incorporating peer learning opportunities into their operations. UWBA convenes regularly scheduled peer learning events and secures national peer learning resources to support SparkPoint partners attending conferences, convenings and/or site visits. Centers are surveyed regularly to determine learning opportunities.

One key component that arises from peer learning is peer networking. Among SparkPoint Centers, peer networking consists of relationship building and collaboration that creates communication channels to share activities, programs, and services that benefit the community. It allows for broader strategy development, creates opportunities for new potential funding and resources, and enables growth of the brand and overall SparkPoint model. Opportunities can include regularly scheduled SparkPoint leadership or staff meetings, annual retreats, or celebrations, shared social media networks, etc.

Below are descriptions of regular learning and networking opportunities that have been provided.

TITLE	PRIORITY POPULATIONS	SUMMARY
Learning Circles	All SparkPoint staff	Facilitated conversations that provide opportunities for staff to update skills, problem solve, and practice coaching on relevant topics with colleagues across the network.
Masterminds	SparkPoint Center leadership	Monthly SparkPoint leadership meetings to discuss and learn about program design, client flow, funding, and partnership opportunities.

CONTINUED ON PAGE 76

Database 101	Staff new to database	For new users to learn the basics of database management: navigating the site, adding participants, recording efforts, using dashboards, entering welcome and baseline forms, checking your work, and using Touch Points. Attendees also learn where to find resources for more learning and support.
SparkPoint Retreat	All SparkPoint staff	A yearly retreat for all staff and partners, designed for staff to celebrate successes, network, learn new skills or products that benefit clients and practice self-care.
Family-Centered Coaching Training	All SparkPoint staff, new staff	Staff learn the Family Centered Coaching model. This model assumes that clients are creative, resourceful, and whole, and that they can identify and follow through on the steps to reach their goals. The training focuses on the coaching methodology and provides opportunities to practice coaching with peers and does not include extensive financial content.
Content-Specific Training	Staff and Partners	Opportunities designed to build capacity of SparkPoint Center staff including workforce, financial content, and technical skills trainings.

SPARKPOINT AMBASSADOR PROGRAM

For SparkPoint, incorporating client voice is necessary to continuous learning. One way SparkPoint Centers can integrate client voice into their operations is through the SparkPoint Ambassador program. The Ambassador program, supported by UWBA, convenes a small group of SparkPoint clients across the SparkPoint regional network who have expressed interest in ensuring their communities have a voice in shaping SparkPoint programming and strategy. Cohorts of SparkPoint Ambassadors are designed to harness the passion of members of the SparkPoint community while enhancing growth for participants as leaders and change agents.

The program serves as a platform to inform the SparkPoint community and key partners of the various lived experiences of SparkPoint clients through public speaking events, panels, interviews, focus groups, meetings, and more. While UWBA serves as the central hub for the SparkPoint Ambassador program, each SparkPoint Center can nominate their own Ambassadors and integrate their input and guidance on strategic direction.

SparkPoint Ambassadors can:

- Speak at fundraising events to discuss SparkPoint's impact
- Be featured in marketing materials (e.g., flyers, photos, videos)
- Sit on SparkPoint planning and advisory committees or Emergency Food and Shelter FEMA Boards
- Participate in programming reviews to share feedback about program fidelity
- Discuss and address social justice issues relevant to their communities
- Advocate for local and national policies about issues that impact their lives
- Attend advocacy events to share experiences and ideas with lawmakers

Benefits for SparkPoint Ambassadors include the ability to:

- Network with others who share a passion for financial empowerment
- Build leadership skills and participate in professional development opportunities
- Inform services and delivery across the network
- Attend special events and speaking engagements

Role as a SparkPoint Ambassador:

- Commit to at least a one-year term
- Attend periodic meetings based on need and fit
- Attend an initial half-day meeting & training, in person
- Share in-depth experiences with SparkPoint

It is important both to compensate clients for participation and to otherwise mitigate barriers to participation. For example, for a one-hour meeting, providing a $25 gift card for compensation may be reasonable. For longer engagements or speaking opportunities, providing $100 or more may be more appropriate. It is also important to remove or mitigate any barriers to participation by, for example, reimbursing transportation costs to and from meetings, providing food if the meeting takes place during meal hours, and providing childcare for parents.

SOCIAL CAPITAL

Social capital broadly refers to the connections, networks, or relationships that can help individuals succeed in life[ix]. Social capital yields benefits in the form of emotional support, information access, and various forms of economic support, particularly in seeking employment. Over 50% of jobs in the U.S. are found through social connections, and candidates who are directly referred by a social tie are more likely to be hired and remain in their position longer[x].

In the SparkPoint model, all sites offer some form of group services that yield social capital benefits. These benefits are typically in the form of "bonding" social capital, which is the product of peer networking, as opposed to "bridging" social capital, which refers to networking with higher status individuals and organizations[xi]. Activities have included networking events among parents, group graduation ceremonies, group dinners, and offering leadership and/or employment opportunities to parents. Some sites have also offered branded Parent University workshops, which include financial and family engagement content developed by the California Parent Teacher Association and High Expectations, a family engagement consulting firm.

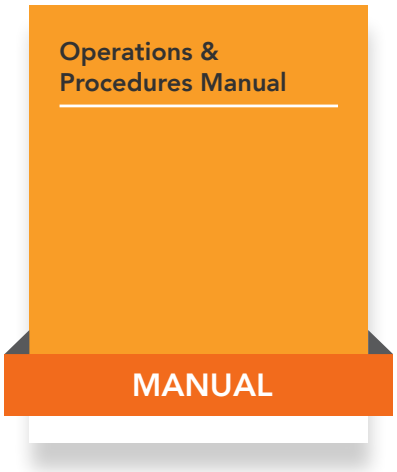
To offer clients opportunities to build social capital, we recommend the following:

- Be intentional about building social capital and include it as a goal of the program.
- Incorporate more peer-learning opportunities, like group classes, workshops, parents groups, etc. into service offerings. This will build "bonding" social capital.
- Design programs that allow clients to network and develop connections with employers and individuals from prominent institutions in their communities, such as community services agencies, banking institutions, and Health Centers. This will build "bridging" social capital.

SPARKPOINT OPERATIONS MANUAL

The SparkPoint Operations and Procedures Manual is an organized location for a Centers policies and procedures. This plan builds on the Implementation Plan from the Planning section and adds the program elements topics including the Advisory or Steering Committee, Financial Education and Family-Centered Coaching, Evaluation and Learning, and Peer Learning. Developing and updating these manual assists with onboarding new staff and creating a client-centered experience of services.

Use this template to create your own Operations and Procedures Manual.



* You did it!
You've completed the
SparkPoint Toolkit. *

V RESEARCH AND PUBLICATIONS

SparkPoint Promotes Student Success (2023): This evaluation builds on previous studies which suggest that SparkPoint may contribute to improving student success, including persistence, in community colleges. This evaluation builds on the foundation of those studies and conducts a more rigorous quantitative analysis that accounts for other factors known to influence persistence and includes comparisons with students who do not participate in SparkPoint.

SparkPoint's Two-Generation Approach (2021): This is an evaluation of SparkPoint Community Schools and includes two written reports – one for SparkPoint partners and one for a broader audience. The reports identify the successes and challenges of two-generational programming at SparkPoint Centers and identify opportunities for future family-centered programming at SparkPoint. Both reports discuss the results of interviews with SparkPoint directors, staff, and clients regarding two-generational programming, and make concrete recommendations for SparkPoint and other economic success programs to establish and strengthen their family-centered approach.

SparkPoint Programming During COVID-19: An Assessment of the Health-Wealth Connection (2020): This report describes the impact of COVID-19 on our SparkPoint program's clients and how our work has pivoted to meet the needs of low-income families and individuals. In addition, it highlights the health-wealth connection in SparkPoint programming and makes recommendations on how programs like SparkPoint can tackle economic as well as health inequality.

The SparkPoint Difference: Student Persistence Improvement at Community Colleges (2020): This report highlights persistence rates at 5 Bay Area colleges that house SparkPoint Centers. At every college where we were able to obtain data, we observed that persistence rates among students enrolled in SparkPoint were higher than the college-wide average.

Financial Empowerment for Student Success: An Evaluation of SparkPoint Centers at Bay Area Community Colleges (2019): This report highlights SparkPoint Centers at community colleges, including the profile of clients served and services offered at community college locations, how SparkPoint contributed to the success of community college students who were receiving services at these locations, and how SparkPoint was integrated with other student success services and resources on campus and in the community.

SparkPoint 2017-2018 Evaluation Findings Report (2018): This report by Public Profit examines how SparkPoint has been implemented in a variety of model types, including single lead agencies, coalitions of lead agencies, school or college districts, community colleges, and multi-service agencies. It also includes recommendations on non-financial outcomes that SparkPoint could consider tracking.

Leveraging Tax Time: A Two-Generation Approach to Poverty Reduction (2016): Studies have shown that a temporary boost in family income through the Earned Income Tax Credit can improve academic outcomes for children. This report explores the value free on-site tax

preparation services offered to families at our SparkPoint Centers located at community schools.

SparkPoint at Skyline College Report (2016): This one-page document summarizes SparkPoint's impact on student persistence at Skyline College.

SparkPoint Community Schools: 2015-2016 Evaluation Findings (2016): This evaluation by Public Profit summarizes the impact of the SparkPoint program at community schools.

SparkPoint's 10 Key Findings (2015): This report summarizes an analysis of SparkPoint clients regarding outcome attainment and retention. It also explores program recommendations based on our findings.

10 Key Findings Infographic (2016): This infographic summarizes SparkPoint's 10 Key Findings report.

SparkPoint Bundled Services Analysis (2014): This report evaluates the efficacy of a combination of services -- informally called the "magic bundle" -- in helping SparkPoint clients achieve outcomes of interest, especially as the effect may differ across sites.

Connecting Taxpayers to Financial Services at VITA Sites (2013): This report summarizes findings from a collaborative study conducted at one Volunteer IncomeTax Assistance (VITA) site in partnership with Mission Economic Development Agency (MEDA), the Citi Foundation, and United Way Bay Area. The report details strategies to convert the highest number of tax clients into recipients of additional financial and asset building services.

Successful Client Analysis (2013): This analysis looks at SparkPoint outcome attainment between FY 10-13 to determine elements of successful SparkPoint clients.

Ladders to Success: Center-Based Strategies for Moving Working Families into the Middle Class (2011): This report was compiled by UWBA in partnership with Local Initiatives Support Corporation (LISC), MDC North Carolina, and United Way Worldwide, to highlight efforts to help families move into the middle class. The Center for Working Families (CWF) model, which was incubated by The Annie E. Casey Foundation, is identified as a promising practice, now being implemented across the country by leaders including UWBA and other United Ways, LISC and MDC in more than 90 sites.

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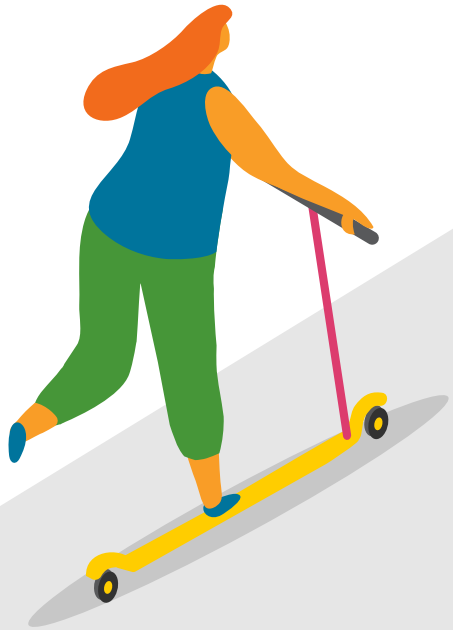

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