During the 2013/2014 College Access Challenge Grant (CACG) cycle, the University of Montana (UM) Financial Education Program was established according to Montana University System (MUS) Financial Literacy Concepts and Best Practices. Highlights of the 2013/2014 grant cycle include: hiring a Program Manager, Program Assistant, and AmeriCorps VISTA (all full-time); securing permanent "storefront" office space for the Program in Griz Central and administrative office space in the Office for Student Success; establishing a Financial Literacy Education Advisory Council comprised of representatives from various campus entities; creating a Program brand that is consistently marketed across the Program website and all physical materials; integrating financial literacy education topics into academic advising appointments in the Undergraduate Advising Center; establishing an expansive network of campus and community partners for Program; conducting various campus workshops, seminars, and class visits on financial literacy education for UM students and staff; and partnering with Montana University System Student Financial Services (MUS SFS) to produce several financial literacy education videos for students across the MUS through UM's KPCN film production team.

Building on the Program infrastructure established during the 2013/2014 CACG cycle, the 2014/2015 CACG cycle will focus on fully implementing, expanding, and assessing the UM Financial Education Program. 2014/2015 UM CACG objectives include:

- The Program will be marketed to all UM students through targeted communications and strategic outreach. As a result, the number of individual student appointments and attendance of workshops with Program personnel will greatly increase. We will incorporate online scheduling software so that students will be able to schedule appointments with Program representatives online, 24/7. The UM Financial Education Program will be open from 8-5, M-F throughout the 2014/2015 College Access Challenge Grant cycle.

- Finalize and implement Program communication plan, utilizing Hobson's Retain CRM to target high-risk students including low-income, underrepresented, high debt, transfer, withdrawal populations as well as students not meeting satisfactory academic progress. Comprehensive analysis of early indicators will be used to strategize outreach and targeted students will receive financial literacy education materials developed and/or approved by MUS SFS. For example, we will target students utilizing financial aid with low attempted-credit to earned-credit ratios in order to prevent them from prematurely exhausting their eligibility for future educational funding. By using this metric, we can identify students early in their academic career before they have acquired tens of thousands of dollars of debt with little progress to show for it.

- Develop an enhancement to the existing student loan entrance counseling module housed on StudentLoans.gov. Somewhat similarly to the development and implementation of UM’s Personal Empowerment through Self Awareness (PETSA) tutorial, and working collaboratively with MUS SFS, the MUS Affordability Work Group, and financial aid and financial literacy
education personnel across the MUS, we will develop a customized “splash page” website with relevant informational and support resources, including GetMoneySmarts.org, for UM and possibly the broader MUS, using financial literacy education videos developed by KPCN, and following best practices provided by MUS SFS. This website will give the introductory steps students take to complete loan entrance counseling more of a “Montana look and feel” and hopefully lead to students having a more meaningful and impactful loan entrance counseling session.

- Increase Program presence at Missoula College, Bitterroot College, and other campus partner offices. The Program Manager has already finalized a schedule to work two full days a month at Missoula College and one full day a month at Bitterroot College for individual sessions with two-year campus students, in addition to conducting various workshops and class visits on the two-year campuses throughout the academic year.

- We will continue to work with MUS SFS to expand and deliver all UM campus trainings on financial literacy education in accordance with MUS best practices. During the 2014/2015 CACG cycle, we will expand trainings to include additional UM academic advisors and career counselors in Career Services. After these trainings, we will attempt to incorporate financial literacy education into additional academic advising appointments outside the Undergraduate Advising Center and career counseling appointments in Career Services.

- Develop a Student Financial Responsibility module in Moodle, UM’s Learning Management System, to promote the UM Financial Education Program and incentivize students to participate in various Program offerings. The module will cover various financial literacy education topics, showcasing relevant videos produced by KPCN, and will provide a venue for Program personnel, students, and other campus community members to participate in an ongoing dialogue about financial wellness. Most student participation incentives for the 2014/2015 CACG cycle will be distributed according to a point system for attending various Program events in-person or participating in various activities in the Moodle module.

- Develop and implement comprehensive assessment plan and pre/post survey for UM Financial Education Program, utilizing appropriate data from Banner and feedback from students and other campus stakeholders through various survey instruments. Regularly report results of assessment to MUS SFS.