**PROJECT NARRATIVE:**

Flathead Valley Community College (FVCC) continues its commitment to providing relevant financial literacy education to all students on campus. Strategies to reach students on campus include approaching students at various points throughout their academic career and focusing outreach on students considered to be high-risk. High-risk students are identified as low income, underrepresented, students with a high student loan debt, and students not meeting Satisfactory Academic Progress.

Funding from previous CACG grant cycles has allowed FVCC to begin to develop a system for reaching out to students and to provide them with relevant information, education, and financial counseling. FVCC has integrated financial literacy education into the academic process by distributing Dollars & Sense workbooks to every new student in their initial academic advising appointment and by hosting a financial literacy workshop session during New Student Orientation which is required of all students.

FVCC’s goal for Year III is to continue development of those systems and secure a sustainable infrastructure for financial literacy education on campus. This goal will be addressed in three ways:

1. **Staff Development & Training**

At FVCC, we believe one-on-one financial counseling can play a pivotal role in changing student behavior when it comes to making financial decisions. Since financial literacy education is now mandatory for all new students as part of their orientation experience, the next logical step is to provide a means for students to receive targeted services that address their specific financial needs. To that end, we plan on piloting a financial counseling program on campus as an added service to students.

In the 2013/2014 grant cycle, four FVCC employees began pursuing their Association for Financial Counseling Planning & Education (AFCPE) certification. The certification process includes self-guided online course work and exams as well as 1000 hours of experience. Because of this time commitment, FVCC anticipates the certification process will be ongoing for the 2014/2015 grant cycle. Counselors will begin one-on-one financial counseling after completing the self-guided online portion of the certification, using appointments with students towards their required experience hours. Counselors will be available on a rotating basis so students can make appointments at times that are convenient to them. This is a cost effective model since the counselors are current FVCC employees, and will allow FVCC to assess the level of student interest while implementing the new program. The goal is to have a minimum of 30 one-on-one counseling appointments in the first year of the program, with that number growing in each subsequent year.

In an effort to continue development of our financial counselors, FVCC proposes to send the four AFCPE trainees to the Annual Conference in Bellevue, WA in November of 2014. This will provide valuable training with limited expense due to the reasonable proximity of the conference. The training costs are offset by the fact that FVCC has absorbed payroll costs for the time employees will spend counseling into their existing salaries.

In addition, FVCC plans to send two Financial Literacy Advisory Committee members to the annual CACG Symposium in Helena.

FVCC will continue to engage a Project Manager part-time to oversee grant program operations, monitor financial and quarterly grant reporting, develop FVCC-specific branding for the financial
education/counseling program, manage scheduling for financial literacy counselors, and coordinate outreach to high-risk student populations.

2. Infrastructure

FVCC has identified an opportunity to provide a centralized location for financial literacy information and services on campus. This will be achieved by purchasing a mobile kiosk to be placed in strategic locations across campus at different times of the year to maximize student exposure. The kiosk will serve a dual purpose. It will provide a location to offer financial literacy information including the Dollars & Sense workbook and other financial literature. The kiosk will also have a touch screen monitor which will allow student access to financial literacy resources online such as getmoneysmarts.org and mus.edu/prepare as well as the ability to request a one-on-one financial counseling appointment. The kiosk will be limited to these services to insure its use is financial literacy related only.

FVCC plans on participating with the Transit Financial Education software being provided through MUS beginning in Spring 2015. This will provide an additional resource for students to access financial educational materials, particularly if attending an on campus counseling appointment is not feasible for them.

3. Branding & Outreach

FVCC plans to use in-house resources to develop a campus specific brand for the new financial literacy education/counseling program. Branding will allow the program to be recognizable across campus and help increase awareness of services and information available. Once the brand has been established, FVCC will host an awareness campaign by printing posters, table tents and informational literature for distribution across campus.

In addition to branding and general awareness, FVCC plans to target high-risk student populations directly. Students will be identified by data from our Institutional Researcher based on key risk factors. Those identified will receive a customized debt letter and be personally invited to schedule one-on-one financial counseling appointments. This outreach is in addition to the debt letters already being sent to all student borrowers as part of FVCC’s existing financial aid process.