Learning Objectives:

1. Participants will learn how colleges can start to build a holistic student support model with food, housing and financial stability at the core.

2. Participants will learn how to grow existing services into a customized suite of services that address the basic needs of their students.

3. Participants will learn how to bundle and streamline innovative basic needs services so that they can impact persistence and so that impact can be tracked.

4. Participants will learn how to tell the story of their food, housing and financial insecure students and back that story up with data.
The History

1 in 3 Bay Area families cannot make ends meet
1 in 2 Latino & African-American families cannot make ends meet
4 jobs required for many Bay Area families to reach self-sufficiency
74% of householders with less than a high school education have incomes below the Real Cost Measure.

SOURCE: United Way of California Struggling to Stay Afloat: The Real Cost Measure in California 2019
Based on Annie E. Casey Foundations’ Center for Working Families UWBA launched SparkPoint.

**SparkPoint Centers** are family-friendly places where hard working, low income people can access a full range of services to help them achieve long-term financial success and prosperity.
The Services

Regionally, 100+ partners come together to provide services that:

Increase Income:
One-on-one career coaching, job preparation, small business development, resume review, job search, and interview workshops, education and career counseling, counseling, vocational training

Reduce Debt/Enhance Credit
Financial coaching, budgeting, credit review and counseling, counseling, debt repayment plans, credit workshops

Build Assets & Savings
Budgeting, financial coaching, matched savings or IDAs, IDAs, access to mainstream banking services
SparkPoint Network

2011

2019
What we’ve learned

• Clients make progress. Over 80% of clients make improvements in income, credit, debt, savings
• There’s a magic bundle: 1:1 financial coaching + 1:1 career coaching = increase in income
• Improved persistence rates at community college
• 2Gen approach: SparkPoint helps parents support their children’s academic success
Cascade Effect

cuts work hours to study more
always late to work
lowered income
LOSES JOB

hungry and can’t focus
grades decline
DROPS OUT

owes fees for previous units
maxes out the credit card
short on rent
EVICTED
Meet Claudia Acuna

“I HAD APPLIED TO BE PART OF SparkPoint because I had always thought that when you have more than one hand to help we can do more. SparkPoint is a wonderful resource for people like me that don’t know all the opportunities and help that is available.”

- Immigrated from El Salvador in March 2015 to study Architecture
- **Efforts**: Financial Coaching, Free Tax Preparation, Career Center Workshops and Food Pantry
- **Outcomes**: Obtained a secured credit card to developing credit history, hired at the Library, receiving financial aid
Meet Jose Iniguez

“SPARKPOINT has been a great support system for me to get through my certificate and further education transition since 2012. It certainly has exceeded my expectations.”

- Veteran who sought out co-located Employment Development Department Office (EDD) services in 2012
- **Efforts**: EDD Services, Financial Coaching, Pantry, Public Benefits
- **Outcomes**: Enrolled in Sustainable Construction classes at Skyline College, developed a more consistent and healthy diet for whole family, opened a bank account, got a part-time job with the Sustainable Construction Program.
Initiatives and Funders

United Way Bay Area takes an innovative, holistic approach to ending the cycle of poverty through advocacy and programs that support all ages—providing free access to basic needs, jobs and job training, and financial education and support services.
SparkPoint Centers

Students and members of the Community use SparkPoint services & resources to strengthen their financial capability and further their economic and educational goals.
Between 2014 and 2018, the amount needed to meet the costs of basic needs increased across the state, but skyrocketed in the Bay Area.

- San Francisco: $123,442
- Fresno: $59,440
- Los Angeles: $80,642
- San Diego: $82,620

family of four (two adults, a preschooler, and a school-age child)
SparkPoint is a strategic poverty-cutting initiative.

**SPARKPOINT GOALS FOR EVERY CLIENT:**

- A livable income
- Credit score of 650 or above
- Three months of savings
- Debt less than 40% of income

SparkPoint helps clients set personal financial goals, and provides the paths to achieve these goals, breaking the cycle of poverty.

SparkPoint Centers help families achieve long-term financial stability through one-on-one coaching to help clients improve credit, increase income and build assets.
2014 Annual Income Comparison
(2 adults, 2 children)

2014 Annual Income Comparison
(2 adults, 2 children)

Bay Area- (9 County)

$76,543

$23,850

Average Monthly Expenses for a Bay Area Family of 4

Percentage of Budget

- Housing- 24%
- Child Care- 24%
- Food- 14%
- Transportation- 6%
- Health Care- 8%
- Misc.- 8%
- Taxes- 17%

*For a family of four with two adults, one preschooler and one school-age child
SparkPoint urges clients to utilize two or more integrated services, which more effectively addresses the complex issues facing struggling households.
SparkPoint Eliminates Obstacles

Disconnected Services
Present major barriers to success

SparkPoint Centers
Simplifies process for families

INTEGRATED SERVICES + PERSONAL COACH = PERSONALIZED PLAN
Success Story: Eric Torres
Financial Coaching

Financial Coaching provides individuals and families effective tools to reach their financial goals.

- Build a relationship with our financial coach through one-on-one appointments.
- Emphasis on financial planning, budgeting, bank accounts and credit
- Get connected to all other SparkPoint programs, which helps move closer to financial goals.
Public Benefits

• SparkPoint Coordinator and Financial Coaches provide the following resources:
  • Public benefits screenings
  • CalFresh application support and advocacy
  • MediCal Support
  • Off-campus resources and referrals
  • At some sites, student assistants are trained to support their peers with some of these services
SparkPoint Snacks are available to all students with no barriers to access because we want you to have energy in class and to connect to our other SparkPoint services.

- Snack Baskets have been placed at 13 sites throughout the campus
- Available to all with no barriers (not even a form)
- Each snack has our business card attached
Grab and Go Lunch

Subsidized/reduced price lunch available at the coffee shop.

- Triangle sandwich, water bottle, piece of fruit and/or snack
- Costs $6 without Student ID
- Costs $3 with student ID (subsidized by ASSC)
The SparkPoint Food Pantry provides immediate groceries to students and other members of the community. Everyone is welcome!

- Appointments available Monday and Friday, 2:00pm-4:30pm
- Open Monday-Friday, 8:00am-5:00pm for drop-in
- Participants select their own food, “Personal shopper” assists
The Free Community Market provides a larger selection of groceries to students and other members of the community.

- Drop-in only. Thursdays 11:00am-1:00pm. Year-round.
- Students have flexible registration with shorter wait times
- “Student Boxes” can be ordered in the morning and picked up at the SparkPoint office in the afternoon.
- [San Mateo Daily Journal Article](#)
Fall to Spring Persistence Rates:
College vs. SparkPoint Service Bundlers – 2011 to 2015

<table>
<thead>
<tr>
<th></th>
<th>1 of 3 SparkPoint Services</th>
<th>2 of 3 SparkPoint Services</th>
<th>3 of 3 SparkPoint Services</th>
<th>SparkPoint Average</th>
<th>College Wide</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fall 2011 to Spring 2012</td>
<td>84%</td>
<td>87%</td>
<td>98%</td>
<td>87%</td>
<td>87%</td>
</tr>
<tr>
<td>Fall 2012 to Spring 2013</td>
<td>83%</td>
<td>85%</td>
<td>93%</td>
<td>85%</td>
<td>85%</td>
</tr>
<tr>
<td>Fall 2013 to Spring 2014</td>
<td>79%</td>
<td>80%</td>
<td>85%</td>
<td>85%</td>
<td>85%</td>
</tr>
<tr>
<td>Fall 2014 to Spring 2015</td>
<td>79%</td>
<td>84%</td>
<td>97%</td>
<td>84%</td>
<td>84%</td>
</tr>
</tbody>
</table>

1 of 3 SparkPoint Services | 2 of 3 SparkPoint Services | 3 of 3 SparkPoint Services | SparkPoint Average | College Wide
SparkPoint is part of the Wellness Center and Student Services Division.

The Wellness Center also includes Personal Counseling and Student Health Services.
Key Partnerships

- **Internal Partnerships (partial list)**
  - Financial Aid
  - Wellness Center
  - EOPS
  - MCCDC
  - Year One Promise
  - Veteran’s Resource Center
  - VITA
  - Student Life
  - Associated Students of CSM
  - Admissions & Records
  - Bookstore
  - Counseling Dept.

- **External Partnerships (partial list)**
  - United Way Bay Area
  - SparkPoint at Canada College
  - SparkPoint at Skyline College
  - Second Harvest Food Bank
  - San Mateo Credit Union
  - Samaritan House
  - Mid-Peninsula Housing
  - HIP Housing
  - Human Services Agency (San Mateo County)
  - San Francisco-Marin Food Bank
  - Housing Leadership Council of San Mateo County
Free Groceries

• Participants select their own food (some limits on certain items)

• “Personal shopper” assists during visit and restocks between visits

• Open Monday-Friday for Drop-In's

<table>
<thead>
<tr>
<th>YEAR</th>
<th>Unique Individuals Served</th>
<th>Wight of Food Distributed</th>
<th>Monetary Value of Food Distributed</th>
</tr>
</thead>
<tbody>
<tr>
<td>2015 - 2016 (actual)</td>
<td>2,450</td>
<td>39,148 lbs.</td>
<td>$65,377</td>
</tr>
<tr>
<td>2016 - 2017 (actual)</td>
<td>1,764</td>
<td>36,153 lbs.</td>
<td>$60,375</td>
</tr>
<tr>
<td>2017-2018 (actual)</td>
<td>1,395</td>
<td>31,856 lbs.</td>
<td>$53,200</td>
</tr>
<tr>
<td>2018 – 2019 (actual to date)</td>
<td>4,316</td>
<td>109,450 lbs.</td>
<td>$182,800</td>
</tr>
</tbody>
</table>
SparkPoint Resources and Services

- Financial Coaching – budgeting, savings, credit repair, transactional banking
- Financial Aid – applying for FAFSA, BOGW, scholarships
- Cañada Cash – incentives for positive financial behaviors
- Career Services – job search, resume critique and interview prep
- Public Benefits – access, enrollment and advocacy for CalFresh and Medi-Cal
- Food Pantry – nutritious food for students and families
- VITA referrals – free tax prep for individuals earning under $53K
- Free Legal Clinic – immigration, tenant rights & family law
What Services do Students Receive?

- Financial Literacy:
  - One-on-One financial coaching
  - Financial Workshops
  - Credit Counseling
  - Transactional Banking

- Income and Work Supports:
  - Access to Public Benefits
  - Individual Development Accounts (IDAs)
  - Food Pantry
  - Volunteer Income Tax Assistance (VITA)

- Workforce and Education:
  - Career & Employment Services
  - Continued Education & Job Training
  - Legal Clinic
  - Transfer, Degrees and Certificates

SPARKPOINT
CAÑADA COLLEGE
Cañada Cash

• Students earn cash incentives for completing beneficial financial behaviors
  • Savings, credit scores, debt, & transactional banking capacity
  • Timely completion of their educational goals

• Students select up to 4 behaviors & earn $25 for each goal achieved

• Cañada Cash students’ success and retention metrics will be compared to non-Cañada Cash participant percentages
What do Services do Students Receive?

**Behavior Intervention**

<table>
<thead>
<tr>
<th>Financial</th>
<th>Transfer &amp; Career</th>
</tr>
</thead>
<tbody>
<tr>
<td>Identify where you are financially</td>
<td>Complete a spending tracker</td>
</tr>
<tr>
<td>Improve your credit score</td>
<td>Pay down your debt</td>
</tr>
<tr>
<td>Increase your savings by $25/mo</td>
<td>Set up direct deposit</td>
</tr>
<tr>
<td>Complete online video tutorials</td>
<td>Apply for public benefits</td>
</tr>
</tbody>
</table>

**Some Statistics**

- 25% of students have completed all 4 behaviors.
- 75% are in progress of completing.

**3 Most Popular Pathways Selected**

- 33% Saved $25
- 34% Credit Report Reviewed
- 33% Completed a spending tracker
Key College (Internal) Partnerships

- SparkPoint is woven into the fabric of the college and written into the San Mateo County Community College District Strategic Plan
- Internal Partnerships are as important as external partnerships (partial list)

Career Center  Puente
EOPS/CARE, CalWORKs  Student Life and Leadership (Associated Students)
ESL Department  TRiO
Financial Aid  Workforce Development
Outreach
Last year, the Food Pantry distributed over 87,000 lbs. of food with a total value of over $105,000.

This year, SparkPoint partnered with the bookstore and Student Life and Leadership to begin the $3 and $6 Grab and Go Hot and Cold meal plans.

Community Markets and Pop-Up Markets
Dream Center

The DREAM Center is a dedicated safe space for undocumented students, DREAMers and allies.

Services include

- access to college and community resources
- free computer and printer access
- Confidential Conversations
- A Community Legal Clinic
- Assistance with AB 540, Dream Act, DACA & Scholarships
VITA Sites

The DREAM Center is a dedicated safe space for undocumented students, DREAMers and allies.

Services include
- access to college and community resources
- free computer and printer access
- Confidential Conversations
- A Community Legal Clinic
- Assistance with AB 540, Dream Act, DACA & Scholarships
Legal Clinic

The SparkPoint offers free legal consultation with a focus on immigration and limited tenant-rights & domestic violence. Confidential consultations with an attorney. Bilingual Services Available.
Veterans Resource and Opportunity Center (VROC)

VROC is committed to supporting veteran and their dependents. VROCs’ vision is to provide veterans, of all eras, returning to school with personalized service and encouragement.

**Services include:**
- Admission Assistance including placement testing
- Veteran Benefit Assistance (Educational/Vocational, Medical, Psycho-social)
- Academic Counseling
- Mentorship and financial literacy
- Financial Aid/Scholarship/Work-study
- Vet Vouchers for books, transportation, and food
Meet Ingrid Martinez

Ingrid Martinez
Office Assistant II & Student
SparkPoint at Cañada College College
www.canadacollege.edu/sparkpoint

Ingrid’s Video
Future District Wide Services

- San Mateo County Community College District now has a SparkPoint Center at each of its three campuses, which allows for district level support and programming
- District-wide Hot Meals Program planned to launch Spring 2020
Questions?

Emily Barrick  
Director, SparkPoint & the Wellness Center  
at College of San Mateo

Nicole Harden  
Director, Regional Learning and Partnership  
Development, United Way Bay Area

Adolfo Leiva  
Director, SparkPoint at Cañada College

Chad Thompson  
Director, SparkPoint at Skyline College