



Achieving the Dream™

Community Colleges Count

2018

COMMUNITY COLLEGE FINANCIAL EMPOWERMENT AWARD

Sponsored by OneMain Financial



DAVIDSON COUNTY COMMUNITY COLLEGE

The Achieving the Dream **OneMain Financial Community College Financial Empowerment Award** recognizes a community college in the Achieving the Dream National Reform Network for outstanding achievement and innovation in developing and scaling effective financial empowerment programs for students.

With OneMain Financial's commitment to their local community, this year the Community College Financial Empowerment Award focused in the following states: California, Florida, Georgia, Illinois, Kentucky, North Carolina, Pennsylvania, South Carolina, Tennessee, Texas, and Washington, D.C.

Davidson County Community College is the winner of the Achieving the Dream OneMain Financial Community College Financial Empowerment Award for 2018 in recognition of its coordinated strategy to help students succeed financially.

A COORDINATED STRATEGY TO HELP STUDENTS SUCCEED FINANCIALLY

Snapshot: Located in Thomasville, North Carolina, DCCC serves more than 5,200 students, 40 percent of whom attend full-time and 60 percent attend part-time. Seventy percent of DCCC students are white, 16 percent are Black, and 8 percent are Latino, and 56 percent of students are 24 years old or under. Fifty-eight percent receive federal Pell grants.

CONTEXT

Davidson County Community College (DCCC) has been committed to developing minds, inspiring imagination, and preparing students for enhanced career and educational opportunities within a changing global environment.

CHALLENGES

Nearly 75 percent of students at Davidson County Community College (DCCC) receive some type of federal, state, or local financial aid. Many rely on this assistance not only for college-related expenses but also for living expenses. Some students find it hard to make financial ends meet, leading them to drop courses, stop out of college temporarily, or disappear completely from the college's enrollment roster.

Administrators at DCCC recognized that student's financial and personal challenges have become barriers that take students off track in pursuit of their higher educational goals. "Oftentimes, barriers in life can interfere with a student's academic goals. It's very easy for people to say, 'Oh, that's a problem that we can't fix,'" says DCCC President Mary Rittling. DCCC decided to step in and change that trajectory, developing three programs that Rittling says are designed to "turn the financial challenges that students face into positives in ways that can help students succeed."

SOLUTIONS

To address these concerns directly, DCCC started three programs—the College Transition Center, Single Stop, and EX\$EL—that are designed in interrelated ways to help students develop better financial and academic stability throughout the different stages of their college career, and thus help them stay in college, complete their academic programs, and succeed in life after college.

The DCCC College Transition Center (CTC) supports all students who show via testing that they are not academically ready for college-level coursework. CTC staff help students strengthen their foundational skills in math and reading so that they can start college-level work and continue on the educational path.

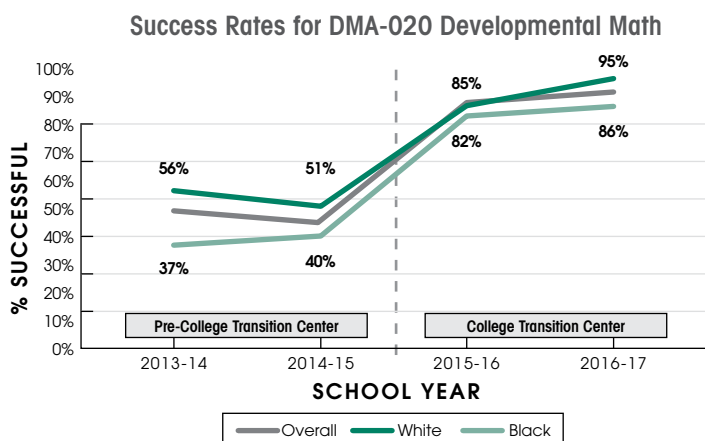
Recognizing the barriers students face during college, DCCC partnered with Single Stop, a national initiative that connects students with wraparound social services and financial assistance. At DCCC, trained faculty help students with housing, transportation, food assistance, child care, food stamps, Medicaid, medical resources, tax services, legal services, and financial counseling.

"We know that finances are the primary obstacle for successful completion of credentials that will increase economic mobility," says President Rittling. "The Single Stop program provides students with access to untapped benefits that can significantly improve the likelihood of progression and completion."

Not only is DCCC focusing on the success of their students while enrolled in school, they are also committed to providing students with the tools necessary to succeed once they have completed their studies. That is why DCCC has contracted with another national program, EX\$EL, an online financial literacy and repayment success solution. Through EX\$EL, counselors at DCCC help students who have college loans to learn how to manage their debt and repayment obligations. DCCC is using the EX\$EL program to encourage student planning, budgeting, and responsible borrowing. The program is also helping faculty communicate and educate students on how to prevent additional financial hurdles in life that result from defaulted loans.

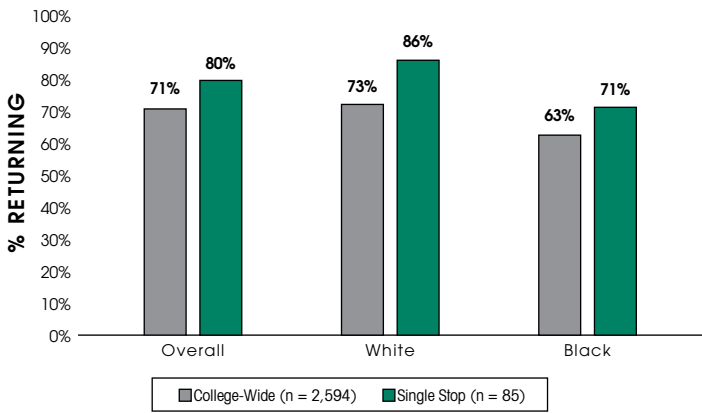
Broadly speaking, the three programs help students at different stages of their college career. CTC offers developmental courses for beginning students. Single Stop assists students who are in the middle of their studies and need assistance to push them through difficult times to finish college. EX\$EL works to help prepare students for paying off their student loans after college.

Blevins says that pursuing these three programs meant assuming some strategic risks. "All three of these programs cost us money and there was no guarantee that we would get a return on our investment," she says. "But it was about putting the student first and doing the right thing to help our students achieve success."



College Transition Center

Fall-Spring Persistence, School Year 2017-18



Single Stop

RESULTS

A growing body of evidence points to success in each of DCCC's programs.

During 2017, the first year that Single Stop was in operation, 91 percent of the students it worked with continued to enroll in courses at DCCC. In spring 2017, for example, only 2 percent of those served by the Single Stop program withdrew from DCCC, compared with the average institutional withdrawal-within-term rate of 5.3 percent.

Thanks in part to the EX\$EL program, which DCCC began in 2015, the percentages of borrowers in default at DCCC dropped from 22 percent to 18 percent between 2011 and 2015.

Overall, successful completion of gateway math and English has been on the rise at DCCC. Between 2012-13 and 2015-16, completion of developmental English rose 6 percentage points, from 14 to 20 percent. During the same time period, completion of developmental math rose 5 percentage points, from 30 to 35 percent.

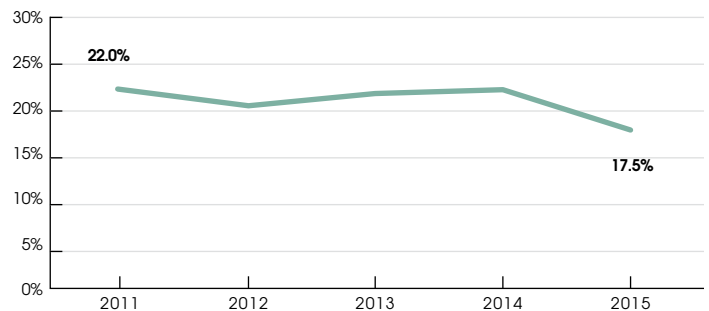
Before the Community Transition Center was started in 2015, more than 50 percent of all students taking the lowest levels

of developmental mathematics did not complete that course in their first attempt, and only 67 percent of them returned to DCCC in the following semester. Among students who work with the CTC, however, fewer than 10 percent need to retake developmental math. Student who complete that course have a Fall to Spring retention rate of 78 percent, exceeding institutional averages.

DCCC's Community Transition Center has become a model that will scale to all 58 North Carolina community colleges in 2020.

Specific student stories also speak to success. DCCC administrators recount the experiences of a retired military veteran and law enforcement officer who decided to return to college, but found the initial placement tests, particularly the math requirements, daunting. Fortunately, that student found his way to DCCC's Community Transition Center. The support he found there helped him develop more confidence in his academic abilities. That student completed his associate's degree, and is now pursuing a bachelor's degree at a four-year university. Another student had this to say: "As a single mom and student here at DCCC, I was having some issues outside of school that were affecting me as a student. After running into dead ends, with time running out, I decided to check out Single Stop. They showed a genuine concern and gave me the resources and referrals to help me get my situation resolved."

Percentage of Borrowers in Default by Cohort Year



EX\$EL

UNDERSTANDING STUDENTS WHERE THEY ARE

If we really are talking about student success and persistence, we cannot ignore that students have lives outside of the classroom and that things that impact students outside the classroom help keep them in or out of college.

— Rhonda Quash Coats,
DCCC's Vice President for Student Affairs

Many of our students are marginalized in many ways. If we're going to really help these students, then we really do have to walk in their shoes. Through these three major programs, we continue to look at students where they are. We're really asking ourselves to look at each student as an individual and understand their perspectives on a day-to-day basis.

—Mary Rittling, DCCC President



ABOUT ACHIEVING THE DREAM

Achieving the Dream (ATD) leads a growing network of more than 220 community colleges committed to helping their students, particularly low-income students and students of color, achieve their goals for academic success, personal growth, and economic opportunity. ATD is making progress closing achievement gaps and accelerating student success through a unique change process that builds each college's institutional capacities in seven essential areas. ATD and more than 100 experienced coaches and advisors work closely with Network colleges in 39 states and the District of Columbia to reach more than 4 million community college students.

ABOUT OUR SPONSOR

OneMain Financial provides personal loans with one-on-one, local service from more than 1,800 branches nationwide. With roots in lending that date back to 1912, we have been helping people achieve their dreams for generations. Our personalized loan solutions offer customers a simple and straightforward loan application, fixed rates, fixed payments, clear terms and multiple payment options. Additional information is available at OneMainFinancial.com.

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