

## Strategies for Postsecondary Education and Training

Postsecondary education, vocational training, and recertification are powerful tools to help low- and moderate-income individuals and families in the United States improve their employment and career opportunities. AFI Project managers can support participants in making the most of these educational opportunities by careful design of services related to the postsecondary education option. Among these are assessing community needs and selecting the target population, planning recruitment strategies, designing financial education, and developing community partnerships for effective educational and career counseling.

### ***AFI Program Considerations:***

AFI IDA resources may be used for a number of educational expenses: tuition, fees, books, supplies, and equipment (including a computer and necessary software) required for enrollment, attendance, or coursework at an eligible educational institution. IDA funds must be paid directly to an eligible educational institution. (Please note, this requirement means even computer purchases must be made through the educational institution.)

### ***Steps in the Process***

#### **1. RECRUIT PARTICIPANTS**

Identify residents who will best be able to save and use their education IDA funds during the AFI Project period. Consider partnering with high school internship or school-to-work programs that concentrate on specific professions, such as building trades, graphic arts, or hospitality fields. Seek out high school juniors and seniors with part-time jobs; these students are earning income and may be looking to attend higher education within the coming years.

Community colleges and university recruitment and financial-aid departments can be strong outreach partners. Immigrants and refugees completing English as a second language classes in your community may be ready to move on to additional education or vocational training.

Many clients at one-stop employment centers are looking for training to prepare to return to the workforce or to move up from their present jobs, but remember that some providers of training contracted to these employment centers may not be eligible to receive AFI IDA funds under the definitions of eligible institutions in the AFI statute.

Take time to partner with the many groups in your community—including faith-based groups and other organizations—interested in helping low-income individuals access postsecondary

education and training. Such organizations can provide extra help with identifying and recruiting project participants. Employers with large numbers of entry-level workers, including public agencies, are also likely recruiting venues: many employers offer tuition reimbursement that may help with educational or vocational plans that require preparation over several years.

## **2. ENROLL PARTICIPANTS**

Talk with potential participants about their educational goals and career aspirations as part of a preenrollment process.

Be sure to tell them that they will need to spend their IDA education funds by the end of the project period. Most often, this means being enrolled in school for enough classes or semesters during the project period to draw down all the funds.

## **3. EXPLAIN PROCEDURES TO PARTICIPANTS**

Explain requirements for saving in an IDA and highlight that participants can make incremental withdrawals to pay for education while continuing to save up to the maximum allowed. For example, AFI Projects have learned that education savers typically save over a number of months, make a withdrawal for tuition or supplies, and then continue to save for additional expenses.

In this way, a participant might save \$500, which, matched at a \$1 to \$1 rate, allows her to make a matched withdrawal of \$1,000 for a semester's tuition and books. The participant would then continue to save for the following class, semester, or year. Be sure participants understand that any disbursement of matching funds may be made only to the eligible institution and not to the participant or another third party.

## **4. WORK WITH PARTICIPANTS AND PROVIDE CASE MANAGEMENT IF NEEDED**

Monitoring monthly deposits is helpful to ensure that student savings and match schedules coincide with tuition due dates.

Frequent communication may yield discussions about difficulties participants are facing and may lead to brainstorming about how to get back on track. Tracking how far along participants are with their savings can help make sure they reach their goals. Remember that adult participants will have to manage family and work responsibilities while also attending school.

## **5. HELP PARTICIPANTS ATTEND FINANCIAL EDUCATION**

Financial education should be structured to provide participants with the right information at the right level. Class schedules and content for youth participants, for example, would be different from those for adult English as second language learners. Arrangements for childcare or transportation may be necessary.

## **6. ENABLE PARTICIPANTS TO ACCESS TRAINING ABOUT THEIR EDUCATION GOALS**

AFI Projects typically help their participants receive training, advice, or counseling about their education plans and needs. At many higher education and training institutions, counseling and financial-aid staff work with prospective students to help them plan for the future. Partner with schools in your community that are interested in enrolling your participants. Work with them to provide group training or one-on-one counseling to AFI Project participants so that the education purchase becomes an appreciating asset, leading to greater earnings and self-sufficiency.

Depending on the participant's goals, helpful education training might include basic computer classes, guided tours of local universities, career and vocation planning, or information and assistance on financial aid and scholarship opportunities.

## **7. HELP PARTICIPANTS APPLY FOR SCHOLARSHIPS AND FINANCIAL AID**

Many sources of government and private funding are available to help diverse populations attend school. Funding opportunities may target nationality, financial need, special skills, or course of study. For example, hospitals in need of nurses are making funds available for nursing school, as are employment centers in some locations. Partner with knowledgeable financial aid staff at local colleges and universities. Ask them to help AFI Project participants leverage their IDA funds.

Federal financial aid flows through colleges and schools and requires a long lead time for the application process, up to nine months before enrollment. For detailed information on Federal financial aid, go to <http://www.fafsa.ed.gov>.

If project participants will be applying for education scholarships or financial aid, helping them pull together comprehensive household budgets will allow them to complete income and expense information on application forms more easily.

## **8. DEVELOP EDUCATION PLANS**

Preparing an education plan, similar to a business plan, can help project participants set clear goals and time lines and then follow through with those plans. A plan will make it more likely that participants will meet application due dates and financial aid deadlines.

An education plan may include any number of steps such as visiting schools, collecting transcripts and references, and researching scholarship opportunities. As the plan develops, it

can describe the courses of study, projected expenses, and anticipated career opportunities. And don't forget personal time management. Work with participants to think through how they will find study time and meet family and work priorities.

## **9. ENSURE THAT PARTICIPANTS SUBMIT DOCUMENTS TO ACCESS MATCHING FUNDS FOR EDUCATIONAL EXPENSES**

Education expenses can extend over several semesters or years. IDA savings for education are usually accessed in installments. Often, the participant accesses a portion of it before reaching the total savings goal. This pattern necessitates closely tracking a participant's savings and withdrawals; monitoring bank accounts; and checking processing for project staff, agencies, and financial institutions.

It may be desirable to reduce the number of withdrawals or to extend education payments beyond the period of your AFI Project. This may be accomplished by creating partnerships with local education institutions to establish special scholarships or school accounts that put aside funds or prepay courses for the AFI Project participant. Such arrangements must ensure that payments go to eligible institutions only.

Give project participants a clear checklist of documentation required to access IDA funds. Let them know when to schedule withdrawal appointments and how long it may take to receive the match funds so they meet tuition due dates.

Typical documentation for education withdrawals includes the following:

- The education plan, with updated benchmarks
- A copy of tuition bills or training registration forms
- Class schedules
- Invoices for educational supplies or equipment (e.g., books, computer)

Obtaining actual receipts postpurchase will strengthen your organization's AFI Project documentation file.

Negotiate with bank partners for free or minimal-cost withdrawal policies. Numerous cashier's checks can be expensive to the agency or the participant!

## **10. Follow-Up**

Encourage AFI Project participants to stay in touch and to send graduation photographs, copies of certificates or diplomas, and posteducation employment achievements. Photographs provide great marketing materials for an AFI Project!