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EXECUTIVE SUMMARY

Higher education has the power to provide remarkable access and opportunity to millions of people living in America. However, the college experience varies widely, specifically for those who are financially vulnerable.

Over the past four years, the Center for Financial Services Innovation (CFSI) has been learning from and working alongside colleges, universities, and industry thought leaders to better understand the complexities and drivers of student financial health. While there is a growing awareness of the link between student success and student financial health, there continues to be a wide variance in institutional capacity, fundamental orientation, and program coordination. In 2018, CFSI convened a high-impact group of innovative community colleges, city colleges, and state universities (collectively referred to as the Student Financial Health Cohort, or “the Cohort”\(^{1}\)), as well as leading industry experts and students themselves, to build a unifying framework to assess student financial health. The student financial health metrics are organized into five factors: expenses, income, academic planning, non-academic planning, and debt.

The following framework provides a structure around which schools can organize data efforts, support services, and campus resources to begin creating a financial health profile of their students. We present examples of pioneering colleges and universities to illustrate the work already being done in this area. Ultimately, by better understanding their students’ unique financial health needs, administrators can steward human and financial resources toward interventions and programs that promote retention and completion. This framework leverages data that are often already being collected, as well as data that are available and will have to be accessed in new ways. While the metrics are designed to be universally relevant, they will be most useful for schools to identify the financial needs and challenges of their more vulnerable students.

By organizing financial health efforts around the five factors that contribute to student financial health (expenses, income, academic planning, non-academic planning, and debt), colleges and universities can drive greater impact in their students’ academic success, completion rates, and ultimately, their current and future financial health.

Factors and Associated Metrics for Assessing Student Financial Health

1. **Expenses**
   - True cost of higher education
   - Amount of unmet need

2. **Income**
   - Estimated family contribution
   - Composition and stability of income sources

3. **Academic Planning**
   - Utilization of academic planning pathways and systems
   - Adherence to reporting requirements

4. **Non-Academic Planning**
   - Availability of non-academic supports and resources
   - Awareness and utilization of non-academic supports and resources

5. **Debt**
   - Debt-to-completion pace ratio
   - Debt-to-future income ratio

\(^{1}\) The full list of participating institutions can be found in the appendix of this report.
Higher education has long been a symbol of mobility and possibility in America. It is seen as an equalizer and doorway for people of all backgrounds to increase their resilience and opportunity. For over 45 years, college enrollment numbers have been on the rise. Recent data suggests that, regardless of income, roughly 70 percent of all high school graduates enroll in a two- or four-year college the following fall.\textsuperscript{2} What is equally significant is that low-income students are increasing in overall enrollment and attendance numbers, and in some cases, even outpace their middle-income peers.\textsuperscript{3} These changing demographics underscore the unique nature of the relationship between financial health and higher education: Financial health impacts a student’s ability to achieve academic success, and academic success can impact one’s future financial health outcomes.

According to the latest CFSI consumer financial health research, individuals who struggled financially growing up but have a college degree are 5.5 times more likely to be financially healthy. Colleges and universities that invest in their students’ financial health can not only increase persistence and completion rates, but future financial health opportunities as well.

The Need for a Unifying Framework

Many community colleges have long been aware and responsive to their students’ financial health needs, but colleges and universities of all kinds are steadily awakening to this challenge and increasing efforts to support their students. Through ongoing dialogue with the Student Financial Health Cohort, however, CFSI learned that these efforts are often uncoordinated and under-resourced, lack long-term and clear objectives, or don’t reflect the greatest student need. Often the data schools are using and relying on are incomplete, misinterpreted, or overlooked.

CFSI worked with notable colleges and universities who are thinking about and investing in this issue, as well as thought leaders and students, to develop a new, holistic framework for understanding and assessing student financial health. CFSI leveraged its existing 8 Indicators of Financial Health and worked closely with the Cohort to determine the proxies that schools could use to measure student financial health.

Students face unique circumstances as it relates to spending, saving, borrowing, or planning, including income and expense flows, debt accumulation, and planning behavior. A collaboratively designed set of student financial health factors offers colleges and universities an organized structure to design and deliver more responsive programs, evaluate the quality of existing services, and leverage and augment both historical and new data sources. The factors, and associated metrics, present an opportunity for institutions of higher education to centralize efforts and address this significantly complex issue more intentionally.

By gathering data across these factors, colleges and universities can begin creating holistic financial health profiles of individual students, student segments, and their entire student bodies. The metrics of this framework are based on data that schools can collect (whether access is institutional, self-reported by students, or provided by a third party) and can respond to or influence. These metrics are meant to guide schools on collecting student data that can help them build a financial health profile. With time, the information gathered will help schools to design and deliver targeted interventions to support their students in enhanced and intentional ways. The following report presents each financial health factor; a set of corresponding metrics, rationale, and considerations; and next steps for educational institutions as they begin to move toward a more robust measurement framework.

\textsuperscript{3} Ibid.
INTRODUCTION

The Complex Lives of Financially Struggling Students

There is mounting evidence that inadequate financial support, or conversely, an intricate and demanding set of financial obligations, is a primary obstacle in achieving higher education. In 2009, only 25 percent of students facing financial distress graduated with a bachelor’s degree within six years, compared with 60 percent of their higher-income peers. Perhaps more disturbing, the data demonstrate that these low numbers are not based on skill or ability. Low-income students who scored high academic marks were less likely to graduate than higher-income students with lower academic marks. While we see the enrollment gap between the financially struggling and the financially stable decreasing, the completion gap persists.

Like any pervasive, complex, social justice issue, higher education graduation rates among financially struggling students are an intersectional and multifaceted problem. While the student financial health metrics present a streamlined framework, colleges and universities cannot ignore the multidimensional realities and challenges that struggling students face. These contextual considerations have an outsize influence in a student’s financial life. Financial need has long been a primary reason for dropping out, and institutions of higher education are well-advised not to silo the myriad variables influencing a student’s financial health.

When assessing a struggling student’s financial health profile, it is critical to consider the following:

> **Financial role in household:** What is the student receiving or contributing to their household? Often, struggling students manage multiple financial obligations.

> **Employment status:** How much time has a student committed to wage-earning work?

> **Dependency status:** Is a student a dependent, financially independent, or supporting their own dependents? What is the nature of the dependent relationships?

> **Citizenship status:** What types of resources, such as government grants, are available to the student based on their citizenship?

> **Support system:** What kinds of resources are available to the student in an emergency?

The Ohio State University Collegiate Financial Wellness Survey

Colleges and universities around the country are increasing investments to collect, track, and leverage data on their students’ financial health. To support those efforts nationally, The Ohio State University developed and administered the Study on Collegiate Financial Wellness (SCFW), which examines the financial attitudes, practices, and knowledge of students from colleges and universities across the United States. In 2017, close to 30,000 students from 90 two- and four-year public and private campuses responded to questions about paying for school, student loans, credit cards, financial behaviors and stress, and their hopes for their future.

6 “With their whole lives ahead of them,” Public Agenda Media, 2011.
1. Expenses

The rising cost of higher education in the U.S. is well-documented. Whether at a public, private, two- or four-year school, tuition and fees have climbed for well over 10 years.\(^7\) This trend is exacerbated by the fact that grant aid and tax benefits have not kept pace with growing sticker prices.\(^8\) And while this widening gap is troubling, the full picture of the true costs of postsecondary education for financially struggling students is even more concerning. These mounting expenses present a very real threat to academic success and completion.

A host of resources exist for prospective students interested in comparing costs and prices of potential colleges, including recruitment literature, third-party research, school-based or for-hire guidance counselors, and a growing number of digital apps. Research indicates that the real price of college is higher and more complicated than official reports suggest, however – even in those reports that include indirect expenses such as books, supplies, housing, and transportation.\(^9\) This is particularly true for financially struggling students. For many low-income students, separating expenses tied to academic pursuits and expenses for “everything else” is neither useful nor representative of the complex lives they manage. Child care costs that allow a student to study or attend class, commuting costs to get to work to help pay rent or tuition bills, and health care costs for family members that decrease the need for caretaking are all critical in the quest for a completed degree. For financially struggling students, there is no such thing as a non-college expense.

Beyond an inability to uncouple life expenses from student expenses, research indicates that low-income students often pay more for basic needs than either low-income non-students, or their moderate- to high-income fellow students. For some students, eligibility is limited for government subsidies such as SNAP, low-income tax credits, or housing vouchers.\(^10\)

By refining calculations of expenses for low-income students to reflect their lives more accurately, institutions can better understand their students’ unmet need. Unmet need is defined as the difference between the financial resources a student has to invest in their higher education and the amount of expenses required to pursue that education. If expenses aren’t representative, a student can find themselves coming up short on what they need. Several students from the focus groups shared that when faced with greater unmet need than they had anticipated, they were forced to find “side gigs,” such as dog-walking and driving for Uber or Lyft, which increased their stress and decreased their time available for academics.

\(^{12}\), Ibid.
Sources and Considerations

To begin creating a full picture of a student’s expenses, colleges and universities are advised to:

Conduct a true cost audit

- Account for geography and the corresponding price index of basic needs, as well as available local, state, and federal subsidies
- Fully understand eligibility requirements, restrictions, timing, and accessibility for benefits, such as government housing or food subsidies, for full- and part-time students

Leverage institutional sources

- Track regularity and timeliness of payments for students on a tuition, meal, or housing repayment plan and intervene when payments are late or missing
- A majority of the colleges and universities within the Student Financial Health Cohort measured unmet need. Some, such as Monroe Community College, use the information to refer students to programs and opportunities that may help close the gap, while Georgia State University tracks unmet need alongside completion rates to better understand the relationship.

Leverage holistic support services

- Campuses across the country (including several Student Financial Health Cohort members) offer wraparound service programs that can be rich sources of self-reported and qualitative data. One of the most well-known services is SingleStop, a “one-stop shop” model designed to connect people in need with basic resources in a single location. At the SingleStop office at LaGuardia Community College in New York City, students build budgets, open bank accounts, and share academic progress with advisors. This information helps staff identify financial needs and benefits eligibility, and the college tracks data over time to understand the impact on future enrollment.

Georgia State University Panther Retention Grants

To prevent students from discontinuing their studies or dropping out altogether for financial reasons, Georgia State provides micro grants to students each semester to help cover modest financial shortfalls. In 2018, 70 percent of Georgia State’s 25,000+ bachelor’s degree-seeking students had some level of unmet need. This means that even after grants, loans, scholarships, family contributions, and the income generated from students working 20 hours a week, these students lack sufficient funds to attend college.

Each semester, institutions drop hundreds of qualified students from their classes for lack of payment. For as little as $300, Panther Retention Grants provide the emergency funding to help students who want to get their degrees stay enrolled. Since the start of the program, more than 86 percent of grant recipients have gone on to graduate, most within two semesters. With more than 12,000 grants awarded over the past six years, the Panther Retention Grant program has prevented thousands of students from dropping out of Georgia State.
2. Income

As students and their families work to calculate the real costs of college, they must also manage and consider the income available to offset those expenses. Most students rely on multiple sources of income to cover the costs of college. The details, conditions, and considerations of those income streams are key determinants when assessing a student’s financial health.

Estimated family contribution (EFC) has long been used as a key input to determine the amount of aid a student will receive. Calculated using the Free Application for Federal Student Aid (FAFSA), a student’s EFC considers taxed and untaxed income, assets, benefits, family size, and the number of family members who will attend college during the year, all in an effort to calculate how much aid a student requires to attend and remain in school. There are limitations to this system, however, which disproportionately miscalculates necessary aid for struggling students. These students are less likely to complete the FAFSA, and when they do, they often do not receive the aid they actually need.
Sources and Considerations

To begin creating a full picture of a student’s income, colleges and universities are advised to:

**Consolidate official financial income records**
- Schools can track loan, grant, and aid income through official financial records. While there are some restrictions on how colleges and universities can use federal aid information, the data is available and institutional administrators can invest in resources to centralize and maintain up-to-date income records.

**Supplement with student self-reporting**
- It is likely best for colleges and universities to source information about a student’s off-campus financial responsibilities directly from the student. While all schools that collect FAFSA information can track traditional EFC numbers, schools that offer financial counseling programs, such as SparkPoint at Skyline College, can draw a more complete income picture from the budgets that their students develop.

**Leverage FAFSA data appropriately and more broadly**
- FAFSA reflects aging and static income data collected at a specific point in time. This data can change frequently throughout the year, and institutions should consider it as a directional input, rather than an explicit data point. Institutions continue to invest in measures that will increase application rates, and national efforts are underway to change how EFC is calculated.
- Schools can use underlying FAFSA data to approximate potential negative EFC for students, which in turn can help them determine more accurate levels of financial aid.

Nationally, only about 40 percent of high school seniors begin or complete the FAFSA each year,¹¹ and historically, community college and lower income students apply for federal assistance in lower numbers than their peers.¹² Despite decreasing amounts of federal aid available, recent estimates also show almost $2.9 billion in federal aid left on the table. For students who are eligible but do not apply or complete their applications, barriers include a lack of confidence that they will qualify, misconceptions about the true cost, the administrative burden of collecting required data, and reluctance to share detailed financial information with the federal government (undocumented students and DREAMers are not even eligible to apply, and often demonstrate great need for financial aid). For those students who do apply, the current calculation fails to account for what industry experts refer to as a “negative EFC.” Currently, the FAFSA truncates EFC at zero for reporting purposes. Increasingly, the lives of non-traditional students reflect a complexity that remains unaccounted for on the FAFSA. The application assumes that one’s family can contribute income to a student’s higher education costs, but not that a student may need to contribute income to their family. As noted earlier, the financial roles students play in their households have a significant impact on their ability to continue their studies.

Beyond understanding a student’s role in their family’s financial situation, it is important for institutions to better understand the various income streams that a student manages, including granted, earned, and loan income. Potential sources of student income include federal and state aid and loans (including Pell), private loans, family contributions, grants, scholarships, and wages. It is important to note that the existence of multiple sources of income on its own does not indicate financial health or vulnerability. Instead, students and their educational institutions should focus on the awareness and use of, time required, and ability to manage these income streams.

¹¹ “FAFSA Completion,” U.S. Department of Education.
Successfully managing a dynamic course load and academic schedule, along with an often full and demanding life outside the classroom, requires rigorous and steadfast planning. Even for students committed to organizing their time and resources, completing a degree can be overwhelming, if not unmanageable, without a clear pathway.

Determining the type of program or degree a student wishes to pursue marks the beginning of an involved, elaborate journey. Based on previous education and experience, students must begin mapping the milestones necessary to accomplish their academic goals. Students often don’t fully understand things like prerequisites, course chronology, or course calendars and availability, making them dependent on active and invested academic advisors. The role of academic advising is critical and ongoing, and both community colleges and universities are increasing their investment in formal programming and systems to support these efforts. Indeed, the City University of New York (CUNY) system, which has over 250,000 students, has begun requiring incoming students at a majority of their campuses to meet with an academic advisor before registration. Campuses can use a variety of processes and software, such as Guided Pathways and DegreeWorks. Combining these systems with proactive advising allows schools to offer strategic, explicit plans that help students navigate complex, bureaucratic systems. Some schools even push for “intrusive advising” to ensure meaningful engagement with students, which can foster a sense of belonging and make students more motivated to succeed.

Financially vulnerable students also need support to adhere to academic and financial requirements associated with their various income sources. Financial aid, grants, or scholarships come with numerous and often detailed verification and completion conditions. Students must thoroughly understand and manage varying repayment obligations, academic and performance eligibility criteria, and timing of disbursements. Successful academic advising cannot operate independently from financial aid advising. Throughout a series of focus groups, many students had the shared experience of failing to register for the appropriate class, which impacted completion timelines and financial aid status. The connection between academic plans and financial aid is inextricably linked, and institutions that facilitate connectivity among departments can support their students in more holistic ways.
The Early Alert Program (EAP) was created to connect students at risk of losing eligibility or straying off of an academic plan with resources, such as personal guidance, academic advising, and tutoring. Students can request support if they are struggling academically, but Early Alert staff will also proactively reach out to students if a professor contacts them about a student who needs help.

**Sources and Considerations**

To begin creating a full picture of a student’s academic planning profile, colleges and universities are advised to:

**Use formal planning programs and software**

- Use of formal planning protocols and software is trending up, both at community colleges and universities. These systems allow institutions to track, often in real time, whether a student is adhering to the academic plan as needed.

**Leverage institutional metrics**

- Many current academic systems allow institutions to track attendance, grades, and course completion and trigger alerts for students who are perpetually lagging. Engaging directly with a student if they stumble along the path is a powerful intervention, and can be coupled with automated outreach to help balance demands on institutional staff time.

**Connect academic and financial aid advising more formally**

- Ensure staff and systems between these two critical departments have accessible, real-time, open communication.
By understanding and managing expense and income sources, students and institutions can identify financial health needs and gaps, as well as the resources available to close these gaps. Colleges and universities have long understood that non-financial resources can help to address these gaps, and many campuses around the country offer a variety of supports to students to fill this need. By focusing on the availability, student awareness, and student utilization of these resources, schools can help improve their students’ financial health.

Like much of a student’s journey, access to and use of supportive resources is a shared responsibility between the student and the institution. For its part, a progressive and holistic institution of higher education understands the competing demands their students face, particularly those who are financially vulnerable. As lower-income, first generation students grow in numbers, so too do the needs and realities a college or university must address to keep up persistence and retention rates. Housing, food, transportation, and income-support issues are becoming increasingly tied to student success. By providing resources such as food pantries, emergency financial aid programs, transportation vouchers, tax filing and federal income support eligibility testing, and even direct or indirect child care, colleges and universities can invest meaningfully in their student bodies.

A growing number of campuses and institutions have employed wraparound services to centralize and organize the resources and support services they offer. Programs such as SingleStop, ASAP, or SparkPoint offer students a diverse range of financial services in an effort to boost retention and persistence rates. It should be noted that campuses offering these types of wraparound services should continue to work toward a more integrated, institution-wide approach to student services, so that the onus of student financial health does not fall on one program or service. As advising continues to evolve toward more holistic methods, such as linking academic and financial aid advising, it makes sense that awareness and utilization of these supports will also increase. Campuses that promote, encourage, and normalize their non-academic supports empower students to access the resources necessary to continue pursuing their degrees.

Sources and Considerations

To begin creating a full picture of a student’s non-academic planning profile, colleges and universities are advised to:

Conduct a recurring support services audit

- Colleges and universities can benefit from a recurring audit of the resources they provide to their students. To better understand student needs, this audit should include not only the numeric count of resources, but also how many students are using each resource.

Actively promote and intentionally locate

- Schools need to ensure that the resources that they do offer are well-advertised, conveniently located, and accessible during the time and in the ways that will promote usage.
5. Debt

Student loans have generally been accepted as valuable investments in one’s future. That narrative has shifted in the last several years, however, as student debt levels continue to rise meteorically. But while costs continue to climb, conscious and managed borrowing can still provide critical access to higher education for many students.

According to conventional wisdom, prudent borrowing involves an asset that will generate more income than expenses over time. In the case of higher education, that asset ideally manifests itself as a degree which serves as a gateway to higher future earnings. Determining the appropriate amount of debt can be a daunting and often opaque process. Schedules and demands on a student’s time impact how long it will take a student to complete their degree program. Many vulnerable students strive earnestly to balance these shifting variables, too often resulting in either over-borrowing, which makes future repayment more onerous than it needs to be, or under-borrowing, which then requires students to work more hours or turn to high-cost credit alternatives. Creating realistic and attainable goals based on a student’s capacity and ability to complete their degree program is a key step in determining appropriate borrowing levels. Additionally, different majors and degree programs often come with varying price tags. Students must consider potential future earnings when calculating and finalizing borrowing decisions. Cohort member Monroe Community College is working to more deeply embed this concept into its loan counseling.

Student loan trends are troubling, particularly for financially vulnerable individuals. A national survey of two- and four-year students conducted by The Ohio State University found that 44 percent of students who were offered loans but did not take them said that they were uncomfortable taking out student loans. Their reasons included concerns from family members about taking out loans and fears they wouldn’t complete college, making them unable to repay the loans.13 That said, for those that do borrow, lower-income students tend to take on more debt than their moderate- to high-income counterparts because of their higher levels of need. Research shows that even small amounts of debt can increase the likelihood of dropping out, particularly for minority or first-generation students.14 Additionally, borrowing needs can bleed between direct student expenses and general life expenses the same way expenses do, and students may sometimes take out private, unfavorable bank loans to pay for academic pursuits. It is important to keep in mind that student debt does not look the same for all borrowers; indeed, it is often those with lower levels of debt who struggle the most with it.15 College and university academic advisors are in a powerful position to support their students in making financially healthy borrowing decisions.

**Sources and Considerations**

To begin creating a full picture of a student’s debt profile, colleges and universities are advised to:

**Invest in multiple tracking systems**

- Borrowing and debt levels can be challenging for an institution to track, as students are also likely managing non-academic debts and credit profiles. Similar to other financial health focus areas, schools can work to combine data that their financial aid systems track with self-reported student data. Schools can look to wraparound or other support services to help collect this data.

**Create timely aid alerts**

- Many struggling students manage tight, volatile cash flows and depend on aid, prompt disbursements, payment reminders, and grace periods. By automating outreach based on a student’s financial aid profile, schools can support their students in predictive ways.

**Schedule advisor check-ins proactively**

- To ensure that a student is adhering to their academic plan to complete their degree in the expected time frame, advisors should pre-schedule regular check-ins with their students. A regular meeting cadence also fosters and promotes deeper engagement with the student.

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15 “Low-income students can fall into ‘bad hole’ with loans,” Reuters, 2018.
**Moving Forward on Student Financial Health**

Colleges and universities are in a unique and powerful position to improve their students’ financial health.

By focusing efforts around the student financial health metrics, institutions can begin to centralize data to create a holistic profile of their students. These efforts can inform customized, actionable, and ongoing interventions, and the design and delivery of ever-improving student support services. These metrics are intentionally designed to leverage institutional assets, as well as input from students themselves to keep them engaged and active in their own financial health journeys.

Repeatedly, members of the Student Financial Health Cohort emphasized the need for deeply integrated, system-wide commitment to this issue to effect lasting change. One member, CUNY, is deepening investment in its centralized database to include multiple departments, real-time advisor alerts, and intentionally broad information, such as demographic and income data. By combining institutional involvement with concerted student efforts, these types of deliberate and reactive student information systems have incredible potential to improve student financial health.

Over time, a continued and evolving practice of collecting and tracking student financial health data will lead to an evolution, potentially a paradigm-shifting evolution, of student financial health measurement that schools can leverage to both quantify and improve their students’ financial health. Higher education is a resonant and prevailing promise, and one tied inextricably to financial health. Colleges and universities play a critical role in influencing the financial health of their students, both during their academic years and beyond.
Student Financial Health Cohort

Yolanda Rodriguez, Educational Advisor, ABS, EAI, LaGuardia Community College
Andrea (Green) Onukwue, Assistant Dean, Pre-College Academic Programs, LaGuardia Community College
Jenny Zhu, Institutional Research Manager, LaGuardia Community College
Chad Thompson, Director of SparkPoint, Skyline College
Zahra Mojtahedi, Planning and Research Analyst, Skyline College
Janet Mapp, SingleStop Director, Miami Dade College
Diana Barbu, Director of Research and Data Analytics, Miami Dade College
William Dixon, Director, Monroe Community College
Jerome St. Croix, Director, Financial Aid, Monroe Community College
James Blackburn, Associate Vice President Student Financial Services, Georgia State University
Benjamin Brandon, Sr. Director of Student Success Analytics, Georgia State University
Edward Rubio, Senior Policy Analyst, City University of New York
Nicol Bellettiere, Project Manager for Student Persistence Initiative, City University of New York
Eric Lugo, Executive Vice Chancellor, Institutional Advancement, City Colleges of Chicago
Stephanie Krah, Associate Vice Chancellor, Advising & Student Success, City Colleges of Chicago
Erica Phillips, Associate Director, The Ohio State University
Catherine P. Montalto, Associate Professor, Department of Human Sciences, The Ohio State University

External Partners

Sara Goldrick-Rab, Professor of Higher Education Policy and Sociology, Temple University
Amelia Parnell, Vice President for Research and Policy, NASPA
Evan Weissman, Senior Associate, MDRC
Mei-Yen Ireland, Executive Director of Holistic Student Supports, Achieving the Dream
Bryan Ashton, Vice President of Community Investment & Government Affairs, Trellis Company
Ethan Fletcher, Independent Researcher