

New Mexico's TVI and the Center for Working Families Provide Services and Supports to Help Students Succeed

When Renee Carlson encourages students at the Albuquerque Technical Vocational Institute (TVI) in New Mexico to improve their chances for success by using the services at the Center for Working Families, her advice carries special weight. Renee has made remarkable progress in her life over the last two years, and she credits TVI and the Center for Working Families (CWF) for helping her stay focused and on track.

A recovering alcoholic and drug addict, and mother of two teenagers, Renee began work on a GED – the equivalent of a high school degree – in 2003, while she was in jail. After her release, she finished her GED at TVI and began to work with the achievement coach at the Center for Working Families there, setting goals for her academic and financial future.

Centers for Working Families are a new approach pioneered by the Casey Foundation to help low-income working families. CWFs bring together multiple services in a convenient location, “bundling” a full range of essential supports to help families build self-sufficiency, stabilize their finances, and move ahead. CWFs make it easier for families to tap into all of the services and supports for which they qualify, filling in the gaps and helping them weather unexpected setbacks.

Renee has served as a peer mentor at TVI for over a year, helping other students while she pursues a two-year liberal arts degree. She plans to eventually transfer to the University of New Mexico to complete her education and become a licensed alcohol and drug addiction counselor. “CWF has made a huge difference,” says Renee. “It’s easy to feel lost and frustrated as a student. Not to have to run from place to place to find what you need is so helpful. My achievement coach, Ann Lyn Hall, is there to help and she really cares. I’ve taken several of their workshops and will be taking a 10-week financial literacy course too. At CWF we evaluate our financial situation, our academic plans, and even our level of civic engagement. Tracking my progress and setting goals has boosted my self esteem and helped me utilize what I’ve learned. I’ve moved from using check cashers to having a bank account.”

CWF: A Natural Outgrowth of TVI's Innovative Approach

Renee's hard work has not been lost on her children. Her daughter Marcella, 18, recently returned to school to earn a GED too, and now is enrolled in college classes. Her son Markey, still in middle school, sees a family education "track record" to uphold. Renee has encouraged her brother, Marcella's boyfriend, and another close friend to enroll in school. "They followed me around during my bad times, and I'm glad they're following me in my good times too. During the past semester, there were days when my whole family was here registering for classes."

Although CWF is a fairly new concept, it was a natural fit for TVI, tapping into the school's tradition of innovative approaches and targeted outreach. Robin Brule, the executive director of the TVI Foundation, points to the school's connection with free tax preparation assistance and the earned income tax credit as the impetus for the still-evolving CWF. "Eight years ago, one of our instructors, Fred Gordon, saw an opportunity to strengthen the Volunteer Income Tax Assistance (VITA) system," says Robin. "The system depended on volunteers, and that made training and service an ongoing challenge. Fred decided to build the EITC and tax credits into the curriculum at TVI—students would be required to volunteer at free tax assistance sites as part of their coursework. The students would receive more than 20 hours of training and would earn college credit too. Seventy percent of New Mexico residents qualify for the EITC. Our large Native American population was particularly being targeted by exploitive practices, including high fees, rapid refund loans, and being issued spending cards instead of refunds."

"The Casey Foundation was interested in the potential of the EITC and free tax assistance campaigns to help working families, and they provided funding to community colleges across New Mexico to replicate what TVI was doing. Now there are more than 50 locations across the state, and in tax year 2004, more than \$26 million in federal, state and EITC refunds were returned to families through the Tax Help New Mexico programs—with students providing the service," explains Robin. "TVI is the largest community college in New Mexico and the second largest higher education institution, after the University of New Mexico. But our students struggle with the barriers of poverty, problems accessing services and supports, and difficulty in meeting the basic skills requirements for higher education."

Bundled Services and Supports Help Students Build Skills and Stay in School

TVI's 25,000 student population is more than 53 percent minorities, with approximately 41 percent Hispanic and seven percent Native American students. Nearly three-fourths of TVI students are employed while attending classes. The reported annual income of 65 percent of TVI students is less than \$20,000, and more than 30 percent of students have children living with them. Eighty-one percent of incoming high school graduates need one or more educational development classes to become ready for academic or vocational courses. Many need to earn a GED before they can proceed.

“Many of our students are working one, two, or even three jobs to make ends meet,” says Robin. “If anything goes wrong, school is the first thing they give up. Many students have to take several classes in the Division of Educational and Career Advancement, to improve their basic skills before they can begin college level classes. It’s a very difficult situation for them. The students need help navigating the system and accessing the supports that can help them stay in school and improve their lives. We heard about the Casey Foundation’s CWF concept and submitted a proposal in 2004. Our Center formally began in January of 2005.”

A unique program at TVI made it an ideal venue for the CWF approach: for a number of years, the community college has employed achievement coaches to help students succeed. Located in various divisions throughout the college, the coaches help students stay in school and graduate through providing (1) strategic and comprehensive interventions, (2) information and referral services, and (3) retention and recognition programs. This support structure melded easily with the CWF model which uses bundled services and one-on-one, long-term coaching and assistance to support families in achieving and sustaining self sufficiency.

Achievement Coaches Provide Consistent Help and Encouragement

The CWF at TVI now serves 73 students with intensive coaching and weekly meetings. The achievement coaches help students locate resources and work through the bureaucracy to see that their needs are met. Some students spend as much as two years working through the developmental program before they can begin to take regular academic or vocational classes for credit. The achievement coaches work with each student to establish plans for academic and financial progress, based on their individual situation and their goals.

Depending on the student's needs, services and supports may include tutoring, computer training, language skills help, financial literacy classes, even money for transportation to campus, a job or a social service agency. And, of course, all students are encouraged to use the Tax Help New Mexico program. Fifty-three percent of the CWF students have children, so they must juggle their responsibilities as parents with the demands of academic life. It's a tough challenge, which often is exacerbated by financial problems.

The TVI Foundation provides fiscal oversight for the CWF funding, and raises money from private donors to meet specific student needs. "Students are often operating in crisis mode," says Robin. "Many are just one crisis away from dropping out. We have private donors who have set up emergency or opportunity scholarships—these can help a student weather a financial or personal crisis. I hope that this approach can eventually be made available to all students, to keep them on target to graduation. Research shows that for every \$1 invested in these efforts, there is \$4 that comes back to our state."

Financial Education is Key Part of the CWF Strategy

The TVI Foundation has partnered recently with the Community Action Agency of New Mexico, to establish an individual development account (IDA) program. They currently plan to provide IDAs for 20 students. Ann Lyn Hall, an achievement coach at the Division of Educational and Career Advancement, which houses the CWF, is enthusiastic about the IDA program. “The new IDA program enables students to save for their education expenses,” she says. “CWF families who complete 20 hours of financial literacy courses and meet federal eligibility requirements can qualify for an IDA, and their savings will be matched four to one. The maximum is \$1000 in savings, so with the matching funds, there is a potential for \$5000 in savings.” The New Mexico legislature recently passed a bill allocating \$1.5 million for IDAs, so the CWF may be able to expand the savings program in the near future.

Ann Lyn has been an achievement coach for 3 ½ years, and has been with the CWF from the beginning. “We were already doing workforce support when CWF began. But we wanted to connect to a variety of services, both on and off campus. Our student population has so many needs, so the bundling of services is very important. In addition to helping with financial aid, employment, career counseling, and even daycare, we are now providing workshops, including a 10-week financial literacy program. There has been an incredible response from the students.” The approach varies, depending on the student’s or family’s situation. “Sometimes we find that families are not ready for all of the steps. We just begin with one thing, and work hard to build a relationship. How much involvement the coach has depends on how well the student can navigate the system and advocate for himself or herself.”

Convenient Location and Comprehensive Services Keep Students on Track

Cliff Lucero, and his wife Karen, are both full-time students at TVI. He is pursuing a liberal arts degree, with plans to transfer to the University of New Mexico, and Karen is studying to become a veterinary technician. “We are in our mid- to late-40s,” says Cliff. “The CWF has been a great help in making the transition to being students again. We have taken the workshops for career counseling and money management. We also plan to take the new 10-week financial course. Although we did have a checking and savings account before we started working with CWF, we now have opened a money market account at a local bank.”

Cliff appreciates the convenience of CWF services and being able to access temporary help when needed. “Ann Lyn Hall has been really helpful when we’ve struggled to pay for food and gas and electric bills. It’s made a tremendous difference. It’s also given me more confidence. I’ve got a 3.4 grade point average now—if it weren’t for their support, I don’t think I could do that.”

Robin Brule is hoping to expand the CWF program to 125 students. “We’d like to offer CWF services to more and more students,” she says. “The needs are so great—healthcare, government benefits, resources for academic success, transportation, financial literacy, and more. We try to help students and families navigate the barriers so that they can reach their goals. Our population is trying to be more productive, but it can be a difficult and discouraging system. The CWF model makes so much sense—I hope we can eventually duplicate it for all our students and take it to the other college campuses in New Mexico.”