



**The Scholarship Foundation of St. Louis Student Advising Program
Evaluation Report
January 7, 2016**

EXECUTIVE SUMMARY

Introduction

The Scholarship Foundation of St. Louis, founded in 1920, works to ensure that “the doors to postsecondary opportunity are open to all who have the potential to succeed, regardless of economic background or lack of resources¹.” In addition to providing direct financial support to students through grants and no-interest loans and opportunities for involvement, leadership, and advocacy on behalf of educational equity for those with limited financial resources, The Scholarship Foundation offers a Student Advising program that works in partnership with nearly 20 public high schools and youth-serving organizations in urban, suburban and rural communities, reaching more than 3,000 students and their families each year. The advising program offers the following:

- Workshops on financial aid and the Free Application for Federal Student Aid (FAFSA) form held on-site at participating schools and other community locations (including partnering organizations)
- Direct support for high school students (and their families when applicable) through one-on-one and small group assistance in submitting financial aid and scholarship applications, understanding student debt, selecting colleges and submitting applications for enrollment, understanding official notifications of aid eligibility, meeting deadlines, and other needs associated with postsecondary schooling
- Ongoing support for advising participants during their college careers through on-site visits, email communications and phone follow-up

In 2015, The Scholarship Foundation engaged LS Associates, a consulting collaborative based in St. Louis, to conduct an external evaluation of the Student Advising Program. Strategies for evaluating this program included: 1) retrieving data from the National Student Clearinghouse (NSC) on the current status of student advising participants now enrolled in college; 2) analyzing results from on-line surveys completed by advising participants who graduated from high school in the last four years (2011-12 through 2014-15 advising participants), and 3) conducting a limited number of interviews (and follow up surveys) with key informants representing school and organizational partners

¹ Accessed at <http://www.sfstl.org/about-us/mission-vision>

Results

- According to data from the National Student Clearinghouse, at least 60% of 342 student advising participants with information available from this source **went on to enroll in college**. Most of these colleges were public, in-state, four-year institutions.
- 87% of students from the 2011-12 through 2014-15 advising cohorts who responded to surveys were **enrolled in college or had graduated with college degrees**; a number of those who had completed their programs had returned to college for an additional degree.
- Survey respondents were positive about their advising experiences, with most students agreeing that the assistance they received **completing the FAFSA/applying for financial aid** was helpful, and the majority agreeing the program was helpful in **answering their questions about college life** and helping them understand more about **colleges that were a good fit in terms of financial aid, scholarships and affordability**.

I would say that the most helpful thing that I have received from The Scholarship Foundation is a support system. Every time I need someone to talk to, or when I feel like no one is on my side, there is always someone there to help.

--Student Advising Participant
- More than 70% of students agreed that the advising program supported them by **giving them the confidence they needed** to get into college; once they got to college, the majority of respondents indicated that the **personal support** they got from their advisors was very helpful.
- According to the program partners in schools and community organizations who completed surveys or interviews, **the financial aid information that the Student Advising Program provided is unparalleled** in the community; advisors' knowledge and expertise are greatly respected by these partners.
- Partners who want to support young people with college access and readiness typically possess strengths in the academic realm of preparation but need Scholarship Foundation advisors to provide the **in depth, up-to-date information on financial aid because this content is well beyond the capacity** of their own staff.
- Partners also agreed that the Student Advising Program is very effective, not only because advisors are technical experts, but also because advisors are **adept at forming trusting relationships** with the students they serve. These relationships are particularly important as students and their families face a major life transition.
- Students' and partners' recommendations for the future include expanding the program to provide more advisors and more frequent contacts for students who are preparing for college as well as for those who are working to continue in college to complete their degrees. Advising participants at the college level are also interested in more opportunities for peer support on campus and for "giving back" by helping recruit high school participants or mentoring younger students.

- Evaluators' recommendations include: 1) developing a systematic process for tracking the frequency and intensity of contact with advising participants at both the high school and college levels; 2) developing a framework that specifies the frequency of contact that students should receive, depending upon their varying levels of need and the other resources they have access to; 3) developing an evaluation process that measures outcomes on an ongoing basis, incorporating the tracking information and "intensity of contact" framework, and 4) considering significantly expanding the program and leveraging the expertise and approach of The Scholarship Foundation/advising program to reach even more young people dealing with financial challenges not only related to college and student debt, but also providing education and support in avoiding other types of debt, avoiding the predatory practices of businesses and financial institutions, and making informed financial decisions in the future.



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Evaluation Report
January 7, 2016**

Completed by Leslie Scheuler and Jennifer Drake Fantroy

Introduction and Overview

The Scholarship Foundation of St. Louis has been an important community resource for young people and their families since its founding in 1920. Based on the belief that “an educated citizenry is essential to a healthy democracy,” the Foundation works to ensure that “the doors to postsecondary opportunity are open to all who have the potential to succeed, regardless of economic background or lack of resources².” Current efforts include providing the following:

- Direct financial support to students through grants and no-interest loans
- Information and guidance to students and families in making good decisions about postsecondary education and affordability
- Opportunity for involvement, leadership, and advocacy on behalf of students and educational equity for those with limited financial resources

This evaluation focuses on The Scholarship Foundation’s Student Advising Program. This program works in partnership with approximately 20 public high schools and youth-serving organizations in urban, suburban and rural communities to reach more than 3,000 students and their families each year. The advising program includes:

- Workshops on financial aid and the Free Application for Federal Student Aid (FAFSA) form held on-site at participating schools and other community locations (including partnering organizations)
- Direct support for high school students (and their families when applicable) through one-on-one and small group assistance in submitting financial aid and scholarship applications, understanding student debt, selecting colleges and submitting applications for enrollment, understanding official notifications of aid eligibility, meeting deadlines, and other needs associated with postsecondary schooling
- Ongoing support for advising participants during their college careers through on-site visits, email communications and phone follow-up

A primary goal of the advising program is to “ensure that students receive the consistent, continuing support they may need to deal with difficult financial and education challenges and allow them to complete their studies

² Accessed at <http://www.sfstl.org/about-us/mission-vision>

and earn their degrees³.”

The purpose of this evaluation is to: 1) identify student outcomes of advising services, and 2) provide recommendations for program development to make the Student Advising Program as effective as possible for the students and families it serves. Evaluation strategies included the following:

- Reviewing information for student advising participants from the National Student Clearinghouse (NSC)
- Administering on-line surveys (via email presentations) to participants who graduated from high school in the last four years (2011-12 through 2014-15 advising participants)
- Conducting a limited number of interviews (and follow up surveys) with key informants representing school and organizational partners

This report summarizes the results from these activities.

Postsecondary Enrollment Information for Student Advising Participants

Staff of The Scholarship Foundation submitted 342 names of students who had participated in the Student Advising Program to the National Student Clearinghouse (NSC). Of these, college enrollment information was available for 204 (approximately 60%). It is not known why data were not available for the other 138 students; it could be due to the fact that six post-secondary schools in Missouri do not report their data to the NSC (these schools include Vatterott College and William Woods), or it could be because students did not, in fact, enroll in college. It is possible that the reasons include a mixture of the two possibilities.

Of the students with college enrollment information, approximately 84% had enrolled in public schools while 16% had enrolled in private schools. The schools with more than one student enrolled are shown in the table below. For a list of all schools attended by advising participants, see Appendix One.

School	School Type	State	No. of Students
Jefferson College	Public	MO	49
St. Louis Community College	Public	MO	48
University of Missouri – Columbia	Public	MO	11
University of Missouri – St. Louis	Public	MO	8
Southern Illinois University – Edwardsville	Public	IL	8
University of Central Missouri	Public	MO	8
Southeast Missouri State	Public	MO	6
Missouri State University	Public	MO	6
Webster University	Private	MO	6
Lincoln University	Public	MO	6
St. Charles Community College	Public	MO	4
Harris Stowe	Public	MO	4
East Central	Public	MO	3

³ Accessed at <http://www.sfstl.org/advice-assistance/advice>

School, continued	School Type	State	No. of Students
Ranken Technical College	Private	MO	3
Lindenwood	Private	MO	2
Truman State University	Public	MO	2
University of Missouri – Kansas City	Public	MO	2
Missouri Science and Technology	Public	MO	2
Mineral Area College	Public	MO	2
St. Louis University	Private	MO	2
Park University	Private	MO	2
Missouri Southern State	Public	MO	2

While the value of NSC information is limited in what it reveals about overall postsecondary enrollment rates for Student Advising Program participants (because there are schools in Missouri, as well as other states, that don't report on student status), what the data does say is that, **at least 60% of these student advising participants went on to enroll in college⁴. Most of these colleges were public, in-state, four-year institutions.**

⁴It should be noted that, for some students who participate in the advising program, college is not their best option; this could be due to a lack of academic skill or preparation, to other life challenges, or to their choices related to career and work. The advising program helps students make informed choices about postsecondary opportunities, and sometimes not going to college is the better choice.

Survey Results for Students in the 2011-12 to 2014-15 Advising Cohorts

Of the 604 students in the 2011-12 to 2013-14 student advising program cohorts who received invitations to participate in the evaluation survey, 128 responded (for a response rate of 21%⁵). A second survey was sent to 265 students of the most recent cohort (2014-15); Of these, 15 (6%) responded. The total number of students who completed surveys is 143.

Sixty-five students provided the names of the high schools they attended⁶; schools reported by 2 or more respondents are shown in the table to the right⁷.

Student Advising Program Participation: The first survey question asked respondents if they recalled meeting with a Scholarship Foundation Advisor **while they were in high school**. Forty-six percent (58 respondents) indicated they did not remember a meeting while **50% (72 young adults) said they remembered** (another 4% were unsure). Of these, the majority (58%) reported meeting with an advisor once or twice; 21% remembered meeting 3 or 4 times; 18% recalled meeting 5 or more times, and the rest couldn't remember.

High Schools Attended	No. of Students
Ritenour High School	5
North Technical High School	5
Northwest High School	5
Webster Groves High School	4
Roosevelt High School	4
Pattonville High School	3
Lindbergh High School	3
Afton High School	3
McCluer High School	3
Hazelwood West	2
University City High School	2
Clyde C. Miller Career Academy	2
Lutheran High School North	2
Lutheran High School South	2
North County Technical High School	2
Pattonville High School	2

Seventy-four survey respondents recalled meeting with a Scholarship Foundation advisor during college. Of these, 23% met with an advisor once; one-third met with an advisor 2 or 3 times; 20%, 4 or 5 times, and 6% met with an advisor 6 to 10 times. Twelve percent indicated they met with a Scholarship Foundation advisor on a regular basis, including "2 times a year," "almost every 3 weeks," "almost every semester," "at least twice a semester," and "every year." A few respondents also mentioned speaking on the phone with their advisors.

⁵ Given that not all the students invited to take the survey had received services in the last year, this represents a modest response rate that is still within range of an acceptable rate.

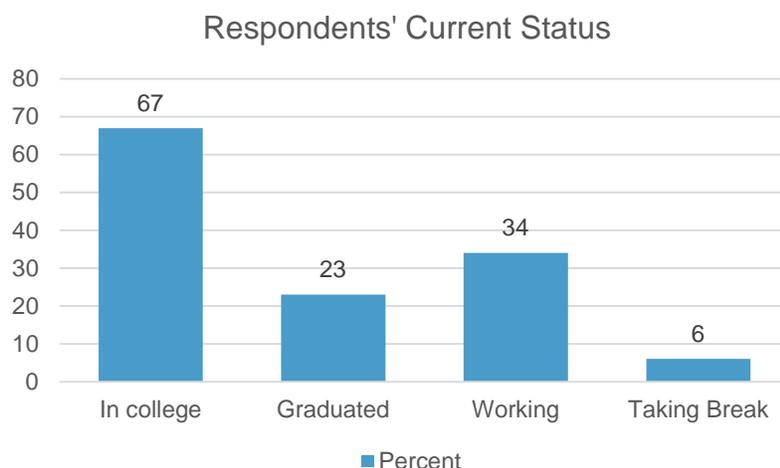
⁶ The survey question asked, "If [you do remember meeting with an advisor during high school], what high school did you attend?" However, more students responded to this question than those who answered "yes" to the previous question. All responses are shown in the list of high schools.

⁷ Schools not shown in the table (attended by one student only) include Bayless, Beaumont, Bishop DuBourg, Brentwood, Cardinal Ritter, Dupo, Gateway School of Technology, Grandview R-2, Hancock, Hazelwood Central, Hillsboro, Incarnate Word Academy, Kirkwood, Lafayette, Mehlville, Normandy, Northwest Academy of Law, Northwest R-1, Parkway Central, Parkway North, Parkway South, Riverview Gardens, Soldan, St. Charles West, Warrenton and Winfield.

Current Status: Students reported on status of their college involvement. As shown in the graph, **67% of the respondents indicated they were still in college while 23%⁸ had graduated with degrees⁹.** Six percent were taking a break from college while one respondent had not attended college after high school advising participation.

Thirty-four percent were working on a part-time or full-time basis. Of these, 36% were also enrolled in college; 11% were on a break from college, and 34% had graduated. The others may have

no longer considered themselves as college students and were pursuing work instead of degrees. Seven respondents who had graduated reported they were pursuing new degrees; six of these were intending to complete graduate degrees and one person who had completed an Associate's degree was working toward her Bachelor's.



Overall, 87% of these cohorts of young people who had participated in The Scholarship Foundation's Student Advising Program were enrolled in college or had graduated with college degrees.

Majors/degrees: Majors of these young adults include business and accounting (13 respondents), chemistry or biology (9), engineering (8), visual or performing arts (10), education (6), computers/information management (7) and a range of other areas of study. Degree programs and degrees completed were consistent with these categories. Overall, 12% were planning to return to college, either to complete programs from which they were taking breaks or to enroll in new programs following the completion of their first degrees.

Graduation Plans: Of the 81 still enrolled in college (among the 2011-12 to 2013-14 cohorts), 41% planned to graduate in 2016, another 41% in 2017, and another 12% in 2018 or later. Five percent were preparing to graduate in December 2015 and a couple others weren't sure when they would graduate. **While this indicates that not all students were graduating in 4 years¹⁰, most of them had a clear idea of when they would complete their degree programs.**

Program Effectiveness (High School Level): Respondents who recalled meeting with a Scholarship Advisor in high school were asked a series of questions about the helpfulness of various components of advising sessions and workshops. As the table on the next page shows:

- The majority of respondents (65%) indicated that assistance they received **completing the**

⁸ This percentage is based on the number of students in the older cohorts (2011-12 to 2013-14).

⁹ Figures in the chart add up to more than 100% because student status could be described by more than one category; for example, a student could be in college but also working.

¹⁰ According to reports from the National Student Clearinghouse, from 18% to 29% of students who attended high schools serving primarily low income families graduate from college in 6 years (<https://nscresearchcenter.org/wp-content/uploads/HighSchoolBenchmarks2015.pdf>)

FAFSA/applying for financial aid was very helpful while another 18% agreed it was somewhat helpful.

- Fifty-four percent believed advising was “very helpful” in **answering questions about college life**; 15% reported that these answers were somewhat helpful.
- About half (53%) of the young adults completing surveys believed that the assistance they received in **learning about colleges that were a good fit in terms of financial aid**, scholarships and affordability was very helpful with another 23% indicating this advising aspect was somewhat helpful.
- **Similarly, 53% rated the help they received in having** the confidence they needed to get into college as very helpful while 19% agreed it was somewhat helpful.

The next most helpful aspects of advising (with the highest percentages of respondents agreeing that they were “very helpful”) are, in this order:

- Getting support in making decisions about the future
- Deciding whether college was the right opportunity for them (although 35% did not feel this kind of assistance was applicable to their situations)

N=72 respondents who recalled meeting with an advisor in high school	Very helpful	Somewhat helpful	Not helpful	This Is Not Applicable to Me
Deciding whether college was right for you	39%	23%	4%	35%
Completing the FAFSA/applying for financial aid	65%	18%	3%	14%
Learning about colleges that were a good fit for your interests and abilities	37%	28%	7%	28%
Learning about colleges that were a good fit in terms of financial aid, scholarships and affordability	53%	23%	8%	16%
Helping you make decisions about the future	50%	26%	7%	17%
Helping you have the confidence you needed to get into college	53%	19%	12%	16%
Answering your questions about college life	54%	15%	14%	17%

Students from the most recent cohort (2014-15) responded to additional questions. Of the 15 student respondents in this cohort, 47% believed that “learning about the college application process” was very helpful (with 20% agreeing it was somewhat helpful); 47% responded that “encouragement to meet application deadlines” was very helpful (33% somewhat helpful), and 47% rated the help they received understanding student loans and debt as very helpful (13% somewhat helpful).

Comments about support received during high school include the following:

- *The Foundation helped me find an internship after [high school] graduation. They also helped me when*

some of my documents came up missing and they have been more than interested in my well being after college.

- The most memorable resource was the packet I received prior to attending college. It had everything I would need to know and more about my university. It was very helpful and I still have it.
- [The advisor] helped me realize how loans and grants are different and helped me apply for as many applicable scholarships as I could.
- You could tell they cared about my well-being and not just school.
- My advisor is down to earth and easy to talk to. She has helped me so much over the years.
- I liked the financial literacy workshop we had to attend because it helped us understand everything more.

Altogether, 14 respondents commented on the **importance of the personal support** that was provided by their advisors when responding to questions about the effectiveness of the high school advising process.

Program Effectiveness (College Level): As previously mentioned, 74 survey respondents (from the 2011-12 through 2013-14 cohorts) remembered meeting with a Scholarship Foundation advisor while they’ve been in college. The table below shows their feedback to a similar set of advising program components. While the responses about high school assistance were positive, the feedback on advising during college was even more positive.

- 64% believed that **learning about student loan debt** was very helpful; 16% thought learning about debt was somewhat helpful.
- 53% indicated the same about **getting their ongoing questions answered** (about college life and earning their degrees) while another 19% believed this aspect was somewhat helpful.
- About half (51%) rated the ability of advisors to help them get needed **personal support** was very helpful; 16% believed this kind of support was somewhat helpful.

Other “very” and “somewhat” helpful components, in order of the extent to which each was rated as helpful, include:

- Helping students develop the **confidence to stay in school** when difficulties arise
- Helping students get services and **support to address academic difficulties** (30% indicated this type of support was not applicable to them)
- Helping students **access needed services from other programs** and organizations
- Helping students learn **skills that are helpful in college** (like study skills and time management)

N=74 respondents who recalled meeting with an advisor in college	Very helpful	Somewhat helpful	Not helpful	This Is Not Applicable to Me
Learning about student loan debt	64%	16%	1%	19%
Learning skills that help you in college (like study skills and time management)	43%	23%	6%	28%
Answering ongoing questions about college life and getting your degree	53%	19%	1%	27%

Table continued from previous page	Very helpful	Somewhat helpful	Not helpful	This Is Not Applicable to Me
Helping you have the confidence to stay in college when things get tough	49%	19%	3%	29%
Helping you get the services/support you need if you are having academic difficulties	49%	16%	5%	30%
Helping you get the personal support you need from others	51%	16%	6%	27%
Helping you get additional resources or services you need from other organizations	49%	21%	5%	25%

Comments about support from Scholarship Foundation during college include:

- *I just talked with [the advisors] about financial needs. I discussed how my classes were and made sure they knew I was handling my business. To know that they were proud of what I was doing made me happy.*
- *Their help in getting additional resources has been helpful. I was able to stay in school this year.*
- *[The advisor] sat down and talked to me about all my resources on campus. He also helped me get into contact with others in the program who were kind of like me.*
- *I really appreciate how the representatives from The Scholarship Foundation would personally come visit us and make sure we were doing okay, personally and academically. Knowing I had their support no matter what college threw at me was very comforting.*
- *The Scholarship Foundation has emailed me [about] study habits and ways to enjoy college during my freshman year. I also receive phone calls to see how my progress is coming along.*
- *The Scholarship Foundation worked in close partnership with other organizations and individuals to make certain I had a successful experience. I always knew that I had a “village” of support even when I decided not to utilize all the resources.*
- *The emails I’ve received regularly were extremely helpful in dealing with a variety of issues from studying to financial aid applications. Meeting with [the advisor] was very helpful with confidence building. The meeting gave me a great feeling of appreciation and accomplishment.*

I always knew that I had a “village” of support...

Most Helpful Aspects: When asked, “What is the most helpful thing that you have received from The Scholarship Foundation Student Advising Program?” respondents mentioned **personal support** (cited by 20 individuals) most often. This includes the help needed to “push myself to the next level,” to “keep my confidence when I felt less than capable of finishing the semester or a class,” and was described as “love,” “emotional help,” “guidance for the right path,” and “support away from home that I could rely on and always turn to, regardless of what was going on in my life.” Other comments include the following:

- *[My advisor gave me] confidence. [She] helped me start to believe in myself and realize that I can*

accomplish anything. I now know that it's true when they say, "It's not where you came from but where you end up that matters."

- *The most helpful things I have received from the student advising program are life values. My advisor has worked tirelessly to make certain I understand that I am not just a "number" or "loan recipient," but instead an individual whose success matters to them and my community at large. They instilled the importance of consistency, accountability and service. As a result, I hold these values in high regard and teach them to those college students I now mentor. I also understand the importance of "Paying It Forward."*
- *I have found the general advising to be the most helpful. I am a student who needs advising and always searching for enough advice to take the next big step in my life. I appreciate the time that my advisor spends with me to help make sure I am successful later.*
- *I would say that the most helpful thing that I have received from The Scholarship Foundation is a support system. Every time I need someone to talk to, or when I feel like no one is on my side, there is always someone there to help.*

"Don't worry, we are here to help." Sometimes as a college student, that's all you need.

Another "most helpful" component included **interest-free loans** that nine students received from The Scholarship Foundation (in addition to participating in the advising program) along with **financial advice and help with making decisions** around college affordability and debt.

- *The advising program took the time to explain FAFSA to myself and my mother when we were just starting the whole process of college. I am the first kid in my family to go to college so everything was a new experience. The advising team helped us figure out the transition and opportunities for financial aid.*
- *When I get confused or overwhelmed by my loans, the Foundation is always there to answer my questions and help me calm down to work out a plan.*
- *[The best thing was helping me] find a better school choice with better opportunities and resources.*
- *[My advisor] is awesome! She guided me through the process of applying for loans and financial aid from step one. I have thoroughly enjoyed working with her and appreciated her insight.*

The next most helpful component was the **information** about a variety of topics provided by Scholarship Foundation advisors, including regular email messages and other types of communication. Respondents mentioned helpful information on finances, how to manage student debt, study tips, and scholarship opportunities.

Finally, four respondents mentioned the most helpful aspect of their work with Scholarship Foundation advisors was **help with FAFSA** while two others mentioned how much they appreciated the **internships** they gained with their advisors' help.

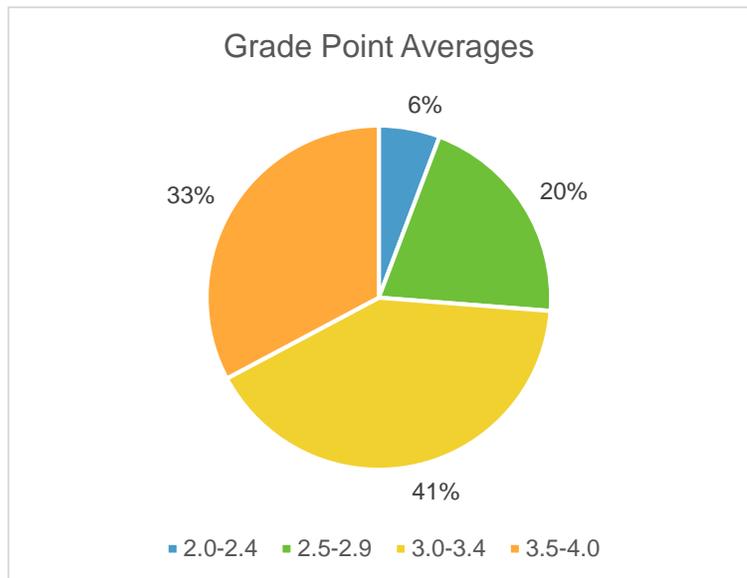
Other comments about what respondents appreciated the most about the advising program include:

- *The Scholarship Foundation put me in touch with a program at SEMO that was amazing! It was available for any concern or issue that came up. It also gave me a chance to interact with faculty and make valuable connections that will last a lifetime.*
- *They helped me feel like I deserve higher education as much as anyone else.*

Academics and Barriers: Seventy percent of advising participants reported their **GPA's were 3.0 or above**, suggesting that most of these students were making good progress in college. However, when asked about the extent to which they agreed with the statement "I still face a lot of **barriers to finishing my degree**," 13% strongly agreed and 22% somewhat agreed.

These barriers included financial concerns (mentioned by 18 students), academic challenges (mentioned by 14), family and other life circumstances (8) and having enough time for school work and/or time management (6). Comments about barriers include:

- *I am worried about the amount of debt though I have taken out as few loans as possible to get a degree. My plan was to go to Physical Therapy school and that might not be possible when I graduate with my BS.*
- *I'm financially unstable. I've been trying to work part-time and be a full-time student athlete. Even then I still have trouble supporting myself financially.*
- *I still need tutoring and assistance with paying for school.*
- *My classes are very challenging and my household is too busy. I cannot focus in my household because people are constantly coming in or out.*
- *As a music major I have many requirements that I need to fulfill before I can graduate. Having the time to practice and perform in concerts while keeping up on homework and my job can be a struggle.*
- *Being an art student, my classes are very expensive because of the extra materials I have to buy. Also, I have to take classes that are not relevant to my major, which seems like wasting money to me.*
- *Being a commuter prevents me from doing on-campus late night study sessions.*
- *I am pregnant during my last semester and have been very tempted to leave. I am taking 19 credit hours to finish before the baby comes.*
- *Sometimes I feel a little lost. Like I am not sure what resources are available to me and sometimes people are not willing to help you.*
- *Missouri S&T is indeed one of the most challenging universities that anyone could attend. Engineering is very difficult. Each course is a struggle. I deals with lots of math and science. My first two years in college, I didn't realize how much work I had to put in and how much sacrifice it took so I failed often. Now, I am paying for those failures and struggling with raising my GPA. **But it is still the best decision I could have made as far as choosing a college and career path.***



These comments confirm that advising participants benefit significantly from the assistance of The Scholarship Foundation but continue to face difficulties – even struggles – in completing their degrees.

Recommendations for the Future: One of the final items on the survey asked respondents for their suggestions in making The Scholarship Foundation's Student Advising Program even more helpful to students like themselves. The highest number of students (18) commented that **the program is already "great" or**

“wonderful” and that the advisers should keep doing what they’re already doing.

- *Continue to do the great job you’re already doing.*
- *Just continue to follow up on students to make sure all is going well.*
- *No suggestions needed. The team does a wonderful job!*
- *Keep up the support emails and phone calls. It’s good to hear from you guys.*

The most frequently mentioned recommendation (from 12 respondents) was to **increase the number of advisors** available to meet with students and/or **contacting students more often**, with some respondents suggesting monthly check-ins.

- *Be more interactive, check in with participants and provide ways to help avoid debt when finishing college.*
- *Check in with the students at least once a month would probably be helpful, to make sure students are staying on track.*

Five young adults recommended doing more to **get the word out** about the Student Advising Program while three others suggested giving program **alumni opportunities** to help recruit new participants or otherwise give back:

- *Provide more communication regarding what services are available and how to obtain them.*
- *I feel that they should be more apparent in high school college fairs.*
- *I had no idea about this program when I was in high school, so being told about it would have been a good start.*
- *Getting students involved to recruit other students would be interesting. Like when you guys do the in-school presentations, having a former high school student come would be nice.*
- *Develop an alumni program in which recent grads can share their experiences.*
- *My only suggestion would be to provide more opportunities for students to be engaged with the Scholarship Foundation. I would love the opportunity to give back and support the SFSTL outside of my financial obligations.*

Five respondents indicated they would like ongoing assistance to **help with decisions/opportunities related to graduate school and careers (internships)** after they complete their undergraduate degrees:

- *[Getting an undergraduate degree] felt imperative but I never really thought about grad school. I might have chosen to keep going with school but I didn’t have anyone encouraging me to go that route...Every time I hear that a Bachelor’s degree is the new high school diploma, I cringe a little thinking that I should have done more.*
- *Help or advising for students who hope to be accepted into graduate programs would be especially helpful.*
- *Possibly help with career choices and finding internships.*
- *Help establish open channels to attain internships with local companies within the students’ job fields.*
- *Help after the internship connecting participants with career opportunities both inside and outside the not for profit sector.*

Other recommendations included:

- Providing **more financial help or scholarship information** (5): “Provide more email blasts with tips for other possible college grants and scholarships that are available to help students ease the financial

burden to obtain their degrees.”

- Helping loan recipients **develop loan repayment plans** or better understand their obligations in paying back their loans (mentioned by 3 people): “Provide projected monthly payments assuming [the student] were to a) stop receiving financial support or b) continue to receive support at the current rate;” “Tell the students how much they would pay back each month depending on what they owe and extend the payback years.”
- Providing services that are **more personal** (3) or “more transparent” (1): “Become more personal with the scholarship recipients¹¹ and let them know that they have an ally to turn to when things become tough;” “Provide for emotional and social support;” “Try to build a relationship with them because sometimes it just seems like it’s a business and we owe that business” (response from someone who is also a loan recipient); “Connect more with students, know their personal stories and mentor them.”
- Providing more opportunities for college students to **meet with other program participants** for sharing support (2): “I think it might be worthwhile to have students from the same college have a meeting altogether. I’d be interested in learning about how other students have been progressing, and also potentially meeting some new students on my campus.”
- Helping students stay on top of their **requirements for graduation** (2) and follow up requirements for FAFSA (1): “They could stick with students for a little bit and make sure they know how many credits they need to get each semester and each year to reach graduation;” “Come visit around the time the FAFSA is due and help in filling it out.”
- Providing **mentors** (3): “Have a mentor program if one is not already in place, whether it’s someone already established in a career a student is pursuing or even another student with similar goals and backgrounds. Knowing another person has/is going through the same challenges helps;” “When I was a freshman, I was supposed to receive a mentor. It never happened.”
- **Communicating on a more timely basis** (2): “Reach out to students more. I’ve never had someone reach out to me. And when I have called, I never got a response. [This occurred] multiple times;” “It was difficult receiving responses to my emails at times. There were struggles with miscommunication about completed applications and whether faxed documents were received.”
- Linking students with **tutoring or study resources** (2): “It would be helpful for The Scholarship Foundation to send out tutoring or study resources in the email letters because it is hard for me to find affordable tutoring for higher level courses that I am having difficulty with.”

Finally, two of those who completed the survey indicated that they were not aware that they had received advising services; this may suggest they received some form of contact but did not understand that more assistance was available: “I am not sure how the advising program works. I am not sure if I had a specific adviser

¹¹ Two advising participants who are also scholarship recipients mentioned getting more support with the other student commenting, “Reach out more to the active scholarship holders.”

if I would definitely seek them out.”

Survey Final Comments

Please don't hesitate to reach out for any assistance that I may provide service back to the Scholarship Foundation.

The help that I have received financially from The Scholarship Foundation made college possible for me.

Thank you for all that you do!

Everyone is so supportive and I feel like they really care about me and want me to be successful in achieving my goal.

I know I haven't been the best, but I'm trying. I'm getting myself back on track. And trying to get everything put in perspective. I appreciate the opportunity to actually get my voice heard and let out some thoughts I've had. This semester has been okay. And I'm ready for my next one to be even better. Thank you student advising!

Thank you! Your consistent support is deeply appreciated and has contributed greatly to both my character and success.

I love [my advisor]. She has been more than a financial advisor but also a friend when it was needed the most. Please keep doing what it is you do and how you do it! Please continue touching the lives of students like me. You are one of a kind!

Key Informant Surveys and Interviews

In October and November of 2015, evaluators conducted three interviews and collected four surveys completed by school and program partners whose students/participants attended advising activities.

Program Descriptors: The first question of program partners was, “If you were going to use 3 words to describe The Scholarship Foundation’s Student Advising Program, what would they be?” These descriptors included the following, suggesting partners viewed the program to be highly informative and engaging:

- *Vital, well-informed, packed*
- *Supportive, engaging, inspiring*
- *Helpful, resources, informative*
- *Factual, relevant, student-driven*
- *Helpful, knowledgeable, kind*
- *Expert, helpful, strong*
- *Dependable, knowledgeable, personable*

Effective Components: Partners were asked to comment on advising program components that were especially helpful.

- *The Scholarship Foundation has on a number of occasions conducted "understanding your financial aid" workshops that our student gained great insights in understanding and managing their resources and awards. Student also requested repeat of workshops and sometimes followed up with meeting personally with the foundation staff.*

One partner described their organization’s partnership with the advising program in the Future Forward 529 Savings Program which works with families of 8th grade students to open savings accounts for postsecondary education. These accounts begin with start-up money (provided by the program) and gain additional deposits each year if students meet college readiness benchmarks related to academic performance, activities to expand college knowledge and preparation, and others. This partner commented on the effectiveness of The Scholarship Foundation’s role:

Scholarship Foundation advisors are the leading experts on resources for families with special circumstances.

--Interview respondent

- *The advisors have always been exceptionally gracious with their time, talent and resources in terms of financial aid workshops. We have at least one in the latter part of the year, prior to the FAFSA deadline and then another one in the spring. And then they do another workshop for rising juniors and seniors in high school on Financial Aid 101. These are well attended; we have found the most success with a captive audience. So during summer programming they know they will have 50 kids and it is a worthwhile use of SF time.*

	Very helpful	Somewhat helpful	Not that helpful
Helping participants understand financial aid and student loan debt	4	--	--
Giving students encouragement to successfully navigate the academic system	4	--	--
Helping students make decisions about their academic futures	4	--	--
Helping students develop the confidence they need to persist in school	3	1	--
Helping students address challenges or barriers to staying in school	4	--	--

Partners commented on the helpfulness of all three Scholarship Foundation staff working as student advisors:

- *Robert, and all of our assigned advisors, have done a wonderful job of helping students navigate college applications and financial aid without doing it for them. It has been a very empowering experience for our students.*
- *Felipe is very patient with our students. He gives them up to date materials to help them complete their tasks and resources for the future in case they need it. He meets with them one on one so they are comfortable asking questions.*
- *I will often send a family that has unique circumstances to Teresa. I have a solid belief that the students and family are going to be taken care of and I tell them, "This is the person I call when I don't know the answer."*

	Strongly Agree	Agree	Disagree
Our students receive enough individualized attention from The Scholarship Foundation to make a difference.	3	--	1
The Scholarship Foundation advisors have a good understanding of the strengths and needs of our students.	4	--	--
Students here tend to trust their Scholarship Foundation advisors.	4	--	--
The Student Advising Program extends our own counseling/ advising program and helps us better prepare our students for college.	4	--	--

Comments on the effectiveness of advisers in **understanding and establishing trust with students** include the following:

- *The advising program is teen-centered; I think they get it. Sometimes as professionals we are afraid to have real, authentic conversations with teens. I wouldn't send a teen with a 2.5 GPA to Washington U. We need to have real conversations about how to get where you want to go.*

- *This program is effectively meeting our students' needs. A lot of our students are first generation college attendees and from low income backgrounds. A lot of their parents don't know what they need to know about getting them to college, what kind of resources are required, how to understand financial management and debt.*

Additional testimonials about how the advising program complements and extends partners' own efforts include:

- *We have a strong partnership. We really rely on the Scholarship Foundation for their expertise on financial literacy and financial aid. Our program wouldn't be as strong today if we didn't partner. We trust each other as professionals and agree "it's about teens."*
- *Because they work in an educational setting, the expertise of our staff is a fit with academic rigor, social and emotional readiness, and course selection for high school. But financial aid is its own unique animal and even the most dedicated college access professional could not be as much of an expert as The Scholarship Foundation given their exclusive focus on college financing. We are pretty good, but this resource in our community is exemplary.*

Recommendations: Several partners shared suggestions for improving the Student Advising Program.

More than one partner commented on **variations in presentation effectiveness**, suggesting a need for skill improvement:

- *One area to consider is consistency in presentation style. The presenter's energy level is important and impacts the way teens receive the information.*
- *There's a lot of information in each of the presentations. It depends on the student advisor or staff member from The Scholarship Foundation whether or not that's a positive thing. Occasionally in delivery, the presenter can lose the interest of the family if there's too much. Families "turn off" if the speaker is not engaging or not a dynamic presenter. However, if they don't get enough information, families turn off too. The info presented is very high quality, but sometimes it's less impactful because of presentation style.*

Recommendations for **timeframes and service intensity** include:

- *Weekend workshops work better for students and families. On Sundays, people don't have anything to do outside their places of worship.*
- *If we could have him here more times a week, he could help even more students.*
- *Single year staff are often not able to develop the rapport with students as someone who has had a little bit longer to do it - someone who's worked full-time like Teresa, Filipe, and Robert. Sensitive conversations that need to happen, like students who can't afford their choices, for example, can be emotional, and the way in which student [rather than full-time] advisors interact with students at that time doesn't feel compassionate. It feels more procedural and*

transactional. Working on those social skills [for single-year student advisors] could improve the program even more.

One partner made a suggestion for expanding services in a related area:

- *An area for potential growth in value to the community would be to add [content/sessions] on financial literacy. The programming The Scholarship Foundation does with loan and grant recipients can translate to addressing having too many credit cards, credit cards with high interest rates, etc. We have done a lot of financial literacy service searching at middle school and high school levels with banks and other local resources and found the quality to be really lacking. This is something that The Scholarship Foundation could do well, it seems to fit within their mission, and they understand working with students and families. They can tell them all about FAFSA and what loans to not take, but if a student gets to campus and hasn't fully conceptualized the idea that they have to pay bills and understand how much work study offer and what their expenses are, there will be a detrimental effect on persistence and success if they're very deeply in debt outside of institutional expenses.*

Final comments from advising program partners include the following:

- *Please continue maintaining strong knowledge of the many changes to financial assistance for college students and community resource. Some of our students have graduated with bachelor's degrees that have and now work with the foundation!!!! AWESOME!*
- *I know Felipe has been pulled in a million different directions this year. My guess is he may not be able to come to our school next year with his new duties with undocumented students. He has too many skills! :) The recommendation would really be on our side of it. If we had more computers for students to use, we could help more students in the short amount of time that we have. My last school was one to one. This school is supposed to be next year but I am not convinced it will happen. The more technology a high school has, the more efficient the college process including financial aid. I GREATLY appreciate every minute of the Student Advising Program!!*

In summary, interviews and surveys with program partners suggest the following:

- The financial aid information that The Scholarship Foundation's Student Advising Program is unparalleled in the community and advisors' knowledge and expertise are greatly respected by their partners.
- Partners who want to support young people with college access and readiness typically possess strengths in the academic realm of preparation but need Scholarship Foundation advisors to provide the in depth, up-to-date information on financial aid because this content is well beyond the capacity of their own staff.
- The Student Advising Program is very effective, not only because they are technical experts, but also because advisors are adept at forming trusting relationships with the students they serve. These relationships are particularly important as students and their families face a major life transition.

Evaluation Summary and Recommendations

Taken together, evaluation results from the National Student Clearinghouse, student surveys, and partner interviews and surveys, provide evidence that The Scholarship Foundation's Student Advising Program is a meaningful source of support for students who would otherwise lack the resources to attend and complete college degrees.

Survey respondents and program partners both endorsed the program's effectiveness in providing technical information and supportive guidance to students in **completing the FAFSA, understanding and applying for financial aid, fully understanding their college options, understanding the pitfalls of student debt, and making informed decisions about college** related to affordability and the likelihood that students will be successful in attaining degrees.

Not only is The Scholarship Foundation recognized as the top content expert in the St. Louis area on issues related to college affordability and financial aid – the organization and its student advising team understand the community it serves and forms trusting, personally supportive relationships with students that give them the confidence they need to enroll and continue in college in spite of significant challenges.

Students' and partners' recommendations for the future include expanding the program to provide more advisors and more frequent contacts for students who are preparing for college as well as for those who are working to continue in college to complete their degrees. Advising participants at the college level are also interested in more opportunities for peer support on campus and for "giving back" by helping recruit high school participants or mentoring younger students.

This evaluation of the advising program has its strengths as well as its weaknesses. Strengths include utilizing multiple sources (the National Student Clearinghouse, the student participants who were able to contribute perspectives in their own words as well as respond to more structured survey questions, and staff from partnering schools and organizations who were also invited to share their own ideas) for the evaluative data that supports conclusions about overall program effectiveness. The weaknesses include the low response level from the most recent (2014-15) student cohort (as well as an acceptable but not wholly enthusiastic response rate from the other cohorts) and confusion on the part of some students as to whether they participated in advising services or not.

In order to address these weaknesses and to support the program's ability to expand and increase effectiveness further, the authors of this report recommend the development of a tracking system that would more carefully identify the students who receive more individualized attention as opposed to those who only attend a workshop. By tracking the participation levels of individual students, and adding a brief assessment of student challenges in applying, enrolling, and attending/continuing in college to the information that is tracked, more intentional decisions can be made about which students need more frequent or more personal contact, and how advisors' time can be prioritized in working with students in large group, small group and/or individualized formats. Students with fewer barriers may be served just as effectively by larger group gatherings, or, at the college level, by more peer support (networking and having discussions with other advising participants) with occasional email or phone follow up from staff advisors (rather than periodic in-person visits with advisors).

More careful tracking of the level of service participants receive will also help fine tune evaluation efforts and expectations for outcomes. For example, some of the questions on the student surveys included in the current evaluation were judged to be “not applicable” for significant percentages of those who responded. In the future, surveys and other approaches to evaluation can be tailored according to the program components (workshops vs. individualized attention) in which students participated.

Other recommendations for evaluation include surveying workshop participants at the conclusion of their sessions while the information is still fresh and they remain a “captive audience” to greatly increase survey/evaluation participation. Students who participate in more individualized advising experiences could also complete short surveys focusing on 3 to 4 primary outcomes at the end of their high school academic years (or after each contact at the college level).

Overall, due to the unique nature of The Scholarship Foundation’s and the student advising program’s work, in its ability to keep up to date on technical information, to share it in relatable ways with those who need it, and to form positive and trusting relationships with those it serves, the authors of this report recommend an expansion of the program to reach more young people as local, state and national economic conditions continue to create inequality of opportunity and to further isolate communities that lack the resources, information and support necessary for financial stability and financial decision making. The recommendation for expanding the advising program from a program partner to include financial literacy and money management for young people is well-supported by the findings of this evaluation. More and more youth employment and youth development programs in the St. Louis region are including financial literacy and money management sessions in their work; these sessions are usually provided by financial institutions that do not typically have the level of objectivity, community understanding/insights and ability to develop trust that Scholarship Foundation staff possess.

With ongoing evaluation, the continuation of reflective practice to carefully match program offerings to young people’s needs, and the deep commitment of Scholarship Foundation staff to make their services the best they can be, the Student Advising Program will continue to benefit thousands of young people in overcoming financial and educational barriers to success.

Appendix One: Schools Attended by Student Advising Participants (National Student Clearinghouse)

Schools With More than One Student	School Type	State	No. of Students
Jefferson College	Public	MO	49
St. Louis Community College	Public	MO	48
University of Missouri – Columbia	Public	MO	11
University of Missouri – St. Louis	Public	MO	8
Southern Illinois University – Edwardsville	Public	IL	8
University of Central Missouri	Public	MO	8
Southeast Missouri State	Public	MO	6
Missouri State University	Public	MO	6
Webster University	Private	MO	6
Lincoln University	Public	MO	6
St. Charles Community College	Public	MO	4
Harris Stowe	Public	MO	4
East Central	Public	MO	3
Ranken Technical College	Private	MO	3
Lindenwood	Private	MO	2
Truman State University	Public	MO	2
University of Missouri – Kansas City	Public	MO	2
Missouri Science and Technology	Public	MO	2
Mineral Area College	Public	MO	2
St. Louis University	Private	MO	2
Park University	Private	MO	2
Missouri Southern State	Public	MO	2

Schools With One Student	School Type	State
The Culinary Institute of America	Private	NY
Central Methodist	Private	MO
Missouri Valley	Private	MO
Columbia College	Private	IL
Avila University	Private	MO
Trine University	Private	IN
Coe College	Private	IA
Ft. Scott Community College	Public	KS
Savannah State	Private	GA
Greenville	Private	IL
Langston University	Public	OK
Redlands Community College	Public	OK
Missouri Western	Public	MO
Stephens College	Private	MO
Washington University	Private	MO
Southern Illinois University - Carbondale	Public	IL
Ball State University	Public	IN

