



# FINANCIAL WELLNESS EXECUTIVE SUMMARY

## MISSION

To provide a holistic financial literacy curriculum offered at multiple touchpoints throughout a student's educational journey.

## STUDENT LEARNING OUTCOME

Students will demonstrate knowledge of money management within three main areas: responsible borrowing, budgeting, and credit.

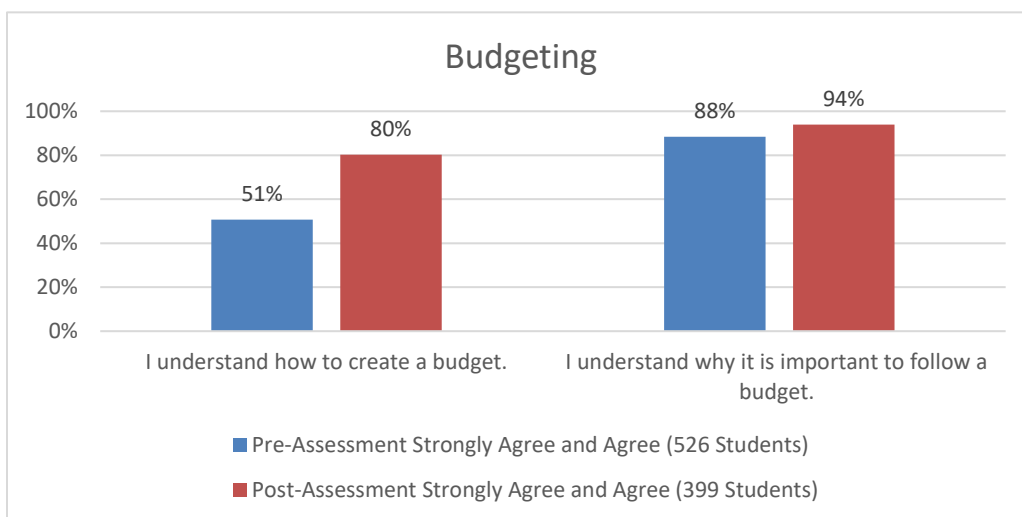
## CONTEXT: ENVIRONMENTAL SCANS AND FOCUS GROUPS

In Fall 2015, Palo Alto College conducted an environmental scan of student needs and students identified needing additional support in four main areas to include: career services, financial assistance/literacy, non-urgent healthcare, and mental health counseling. In Spring 2018, Palo Alto College conducted an additional environmental scan focused on financial wellness, financial knowledge, and basic needs using the Student Financial Wellness Survey Instrument. Finally, focus groups were conducted in Summer 2018 to better understand the skills and knowledge that students wanted to learn related to financial literacy. Through this facilitation, the following themes emerged as areas where students needed additional support from the College:

- Financial literacy (interest in learning about budgeting and credit)

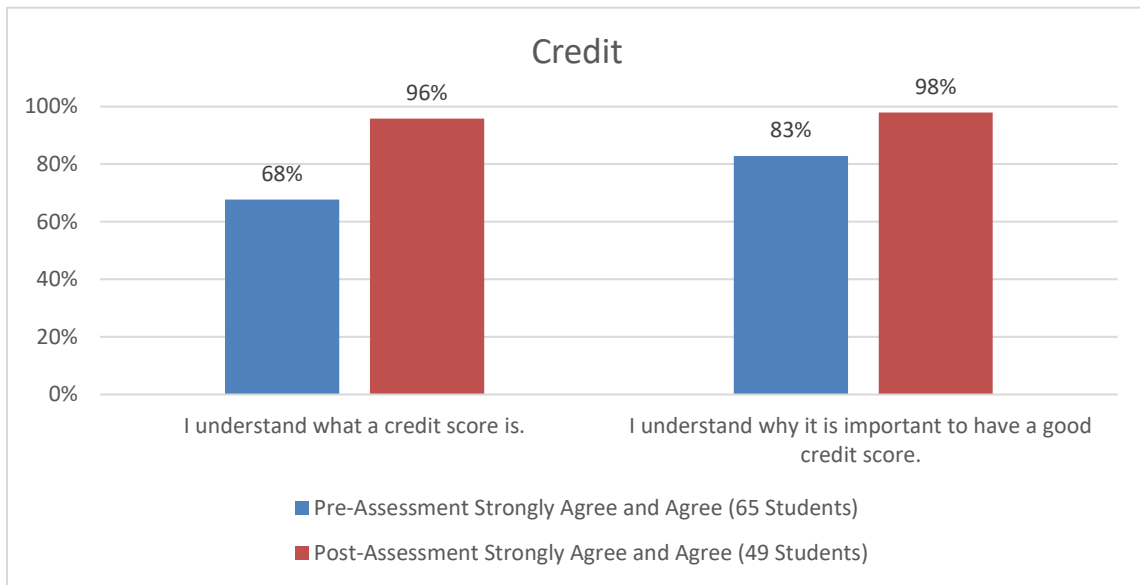
## RESULTS: OVERVIEW OF LEARNING, BUDGETING

The below results of student learning and value placed on skills related to budgeting were captured via a pre- and post-assessment instrument during FYE Courses and Workshops where the curriculum around budgeting was delivered in Fall 2018.



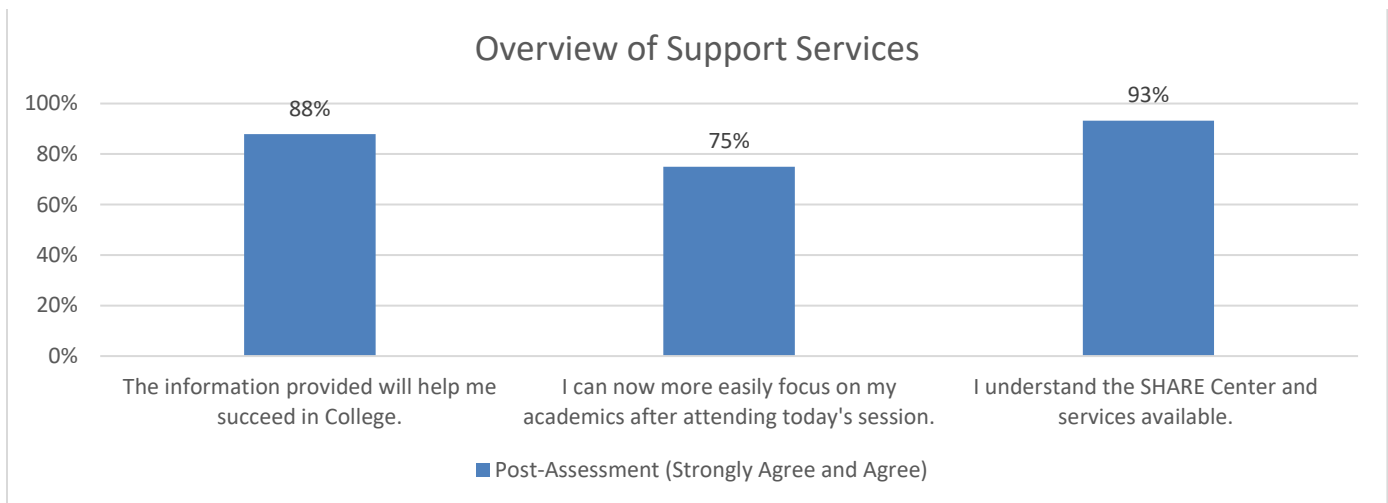
## RESULTS: OVERVIEW OF LEARNING, CREDIT

The below results of student learning and value placed on skills related to credit were captured via a pre- and post-assessment instrument during Workshops where the curriculum around credit was delivered in Fall 2018.



### RESULTS: OVERVIEW OF LEARNING, ADDITIONAL

The below results provide an overview of the impact of the intervention (budgeting and credit) on student attitudes toward success in college, ability to focus on academics, and knowledge of services available. These results were captured as part of additional questions included within the post-assessment instrument.



### NEXT STEPS

