Strategies for IDA practitioners to create partnerships with postsecondary institutions

Through our conversations with IDA practitioners across the country, we have identified strategies for successfully partnering with postsecondary institutions.

Identify the right education savers

One of the strategies that made IDA practitioners successful in partnering with postsecondary institutions was when they carefully considered what population they could most effectively serve. The practitioners did this by assessing their prior experience of which groups or communities needed education and then determining which educational institutions in the community could best meet the needs of the identified clientele. Here are some of the important participant related questions to address:

1. What populations are underrepresented?
2. What populations have less access to financial aid?
3. With which populations do we have prior work experience?
4. Are there groups that are part of regional or state mandates that need assistance?

Several examples will help illustrate this point:

Esteban López works directly with high schools and colleges to identify talented Hispanics in New Hampshire. He notes the state’s concern with the rising number of Hispanic immigrant high school dropouts who lack finances to attend college. In response, the New Hampshire Council of Universities and Colleges developed a specific initiative to target Hispanic youth for IDAs. Both organizations see the value of this project and recognize that this need is not addressed by existing programs or services.

Martha Wunderli in Utah found that education IDAs are a strong fit for immigrants and Native Americans in Utah. Educational institutions struggle to find ways to provide access for immigrant students because they cannot receive financial aid but IDAs provide a solution to this problem.

In Arkansas, Janet Wills notes how the Economic Opportunity Agency of Washington focuses on helping single mothers finish their high school education and continue on to postsecondary education. One of the identified problems in the area is that women get pregnant and drop out of high school. As a result, most of these women do not finish high school, cannot go on to college, and end up on welfare for most of their lives.

Some IDA practitioners also recognize that they may be targeting the wrong institution for their savers:

Drew Tuchlin describes the difficulty in creating a partnership with a for-profit college: "I finally got in front of a decision maker and found out that they have very few married students and our IDA program was only for individuals who are married. I should have looked into the profile of the campus sooner and I would saved myself a lot of time."
Being able to approach your postsecondary partner with a solution to meet the needs of a certain population (for example, immigrants, Native American, or Latino students) makes a stronger case for the need to partner. One of the first steps your organization should take is to conduct research on community educational needs and underserved educational clients.

**Match Education to the Needs of the Region/State**

In addition to carefully considering which clientele to target, successful IDA practitioners conducted a scan of their environment to understand what regional or state educational needs were in highest demand and/or what opportunities existed. They asked some of the following questions:

1. What are regional and state needs related to poverty?
2. What problems are social and community groups identifying in their needs assessments?
3. What issues are expressed concerns to local and regional politicians?

For **Gaile Weible**, of Denver United Way, there is strong political support for economic self-sufficiency programs. A large nursing shortage, large numbers of employees without strong English skills, and seasonal workers without their GED are a few examples of the variety of identified community needs. She presents these needs to her various partners to generate support for developing programs and partnerships (i.e. employers that offer tuition remission). When you come to people with diagnosed issues and problems they are much more amenable to work with you as they can see the need and urgency. Collaborations are difficult to begin without any stated agenda or priority.

Another example is **Ramona Kinney**, of Asset Builders Program in Arkansas, who also notes that there is a shortage of welders, hotel management, and nurses in the community yet a variety of individuals are interested in continuing study in these areas. The local community college, with its strong nursing program, collaborated with the Asset Builders program to develop The Career Pathways Project, a partnership of two nonprofits and the college. Now there are two nonprofit practitioners that work on the college campus to help to offer the program and administer IDAs. This formal partnership agreement with the campus succeeded because the IDA practitioners identified both a need in the community and a strong campus to meet that need.

**Invite Educational Partners to Join Your Advisory Board**

Once you have identified a strategic approach to implement educational IDAs, you need to determine how to appropriately approach educational institutions. One way to open doors is to invite education partners to join your advisory board. In fact, our initial study found that IDA practitioners who succeeded in creating partnerships invited members of community college or university boards, state and regional educational staff, and local postsecondary executives to serve on their advisory board. Most organizations offering IDAs do not have educational members on their boards. Not surprisingly, these individuals struggle to develop partnerships because they have not created local contacts or a network in education. One way to shortcut this process is to put an influential person from the education sector on your advisory board who can open doors at the top level of institutions. Another major finding of the study is that IDA practitioners who tried to form partnerships with financial aid, admissions, or student affairs offices were often unsuccessful because of the need for top-level buy-in and an education partner as an advisory board member helps to create this support.

For **Susan Lindson** of Michigan describes her success in recruiting education staff to join IDA advisory boards: "I now have an advisory board member on our statewide collaborative, one of the community college presidents. I also encourage our individual IDA offices to invite members and local educational institutions to serve on their boards."
IDENTIFY THE RIGHT POSTSECONDARY PARTNER(S)

Nonprofit organizations often approach postsecondary institutions that they have prior affiliations with based on other projects. These institutions may not be the ideal candidates for partnering to offer the IDA because they do not serve or have support services for low-income students. Talking to a few institutions and finding out some of the following information is critical:

1. How many of their students are Pell eligible?
2. Do they have a TRIO program?
3. Do they serve first-generation college students?
4. Do they offer short-term certificate programs and not just degree programs?
5. Are they listed in the College Access and Opportunity Guide?
6. Is helping low-income and/or first-generation college students part of their mission?
7. Based on their website, do the financial aid and TRIO programs seem accessible?

Some nonprofits end up partnering with more suburban community colleges, not realizing that they have more affluent students. Nonprofits often assume that community colleges or technical colleges serve low-income students exclusively or predominantly. The nonprofit then invests a great deal of time and energy in an institution that is not well-suited for the IDA, compared to another institution a few miles away that could be a much better partner to offer the IDA.

DEVELOP A COMPELLING MESSAGE AND EDUCATE YOUR PARTNER

One of the key findings from the research is that practitioners who experienced difficulty coordinating or partnering with a postsecondary institution did not develop a compelling message to convince the postsecondary institution to partner and offer the IDA. Others found that they could not effectively communicate to higher education institutions about what an IDA is and its advantages. We have developed a subsequent report called Why should a postsecondary institution consider partnering to offer an Individual Development Account (IDA)? in an effort to address these questions, which is available on our website: http://www.usc.edu/dept/chepa/IDApays/resources/psei_partner.pdf.

Our interviewees offered some important advice about compelling messages that will help open postsecondary doors. For example, do not initially approach an educational institution and suggest that it take on financial education or case management of IDAs. You will appear to come from a deficit and burden perspective. Instead, approach the postsecondary institution by explaining that IDAs are an asset for low-income students. Then describe how IDAs would bring students to the institution, help retain students, and assist the institution in meeting its mission of access. In other words, IDAs are helping postsecondary institutions to see their participation as part of their enlightened self-interest.

Here are some messages that work:

RECRUITING LOW-INCOME STUDENTS AND MEETING POSTSECONDARY INSTITUTIONS’ MISSION OF ACCESS:
Less than 20% of students in postsecondary institutions nationwide are from low-income families. Most campuses that have a goal of recruiting more low-income students and education IDAs can serve institutions to meet this goal. When you approach a financial aid or student services staff member, they may not be familiar with institution-level goals. This is why working with key decision-makers, who are connected to institutional goals and priorities, is critical to obtain support for IDAs. When you approach these decision-makers, remind them about their goal of recruiting low-income students. Make sure to bring statistics about the demographics of your constituents.

RETAINING AND GRADUATING LOW-INCOME STUDENTS:
Low-income students also have a high dropout rate compared to middle-and upper-class students. By recruiting students who have education IDAs, these institutions are likely to have greater success in retaining low-income students because these students have high motivation, financial education, and have been provided case management and counseling. These many benefits need to be communicated
to the campuses. Also, if you work with students who are on campus saving for their education IDA, remind administrators how savings for the last couple years will help to ensure the student is retained by having money for books or a computer. Students will also have more motivation because of the time they have spent saving.

ADDRESSING HARD TO REACH POPULATIONS:
IDAs target lower-income individuals. IDA practitioners have spent a lot of time identifying strategies to work with populations that postsecondary institutions often find difficult to reach. These populations include Native Americans, refugee populations, and extremely low-income individuals. IDA practitioners can help universities identify and market to prospective students that are extremely underrepresented on campus. IDAs can provide funding to students with less access to financial aid such as immigrant students and provide funding to students who cannot get deferred loans or scholarship money such as older students. Educating your contacts on college campuses regarding the type of students targeted by IDAs and how partnering with nonprofit agencies can help campuses to work with these hidden and hard to reach populations is important.

OFFERING SERVICES BEYOND FINANCIAL AID:
Typically, IDA practitioners focus on the savings account and often forget to mention the other services that make an IDA such an attractive opportunity. These services include financial education, case management, evaluation/data tracking, and counseling. Savvy IDA practitioners talk about the various components of the IDA and demonstrate how it is multifaceted without making the IDA sound overly complex. The main message is that these services will help to retain and graduate students from postsecondary institutions.

USE IDA DATA TO TELL THE SUCCESS STORIES:
Postsecondary institutions are required more and more to demonstrate their accountability. IDAs' careful tracking of low-income students can provide campuses with important data that they can offer to their boards, legislatures, and other stakeholders to demonstrate their commitment and success to low-income students. IDA practitioners also use this data to demonstrate how low-income individuals are successful in saving money (if their partners are suspicious). They also maintain testimonials from clients which they can offer up to help persuade college campuses to coordinate and partner with them. Sometimes, practitioners can bring IDA graduates to meetings with key leaders to have them tell their story.

MEET REGIONAL WORKFORCE NEEDS AND GOAL OF COMMUNITY ENGAGEMENT:
As noted earlier, the ability to demonstrate that the partnership will meet regional or state needs, particularly workforce needs, is very persuasive to campuses. This is particularly true when postsecondary institutions are asked to demonstrate their contribution to regional and state workforce development. In fact, state and local funding is often contingent on postsecondary institutions demonstrating their impact and involvement in meeting community needs. The more that you can demonstrate how the IDA partnership will contribute to some workforce or community need, the more likely you are to get the attention of educational and political leaders.

LEVERAGE MORE OUT OF THEIR SCHOLARSHIP DOLLARS:
Many campuses have scholarship funds. The campuses can make better use of this money if they can use it obtain additional match dollars, doubling their funding for students through public or private funds. They can also use it as match dollars for IDA participants and encourage savings.

RECOGNIZE THAT NONPROFITS AND EDUCATIONAL INSTITUTIONS OFTEN HAVE DIFFERENT CULTURES AND LANGUAGE
Nonprofits too often assume that postsecondary institutions are familiar with their language and purposes. In a nonprofit setting the language of success is about self-sufficiency and improving lives, whereas the language of postsecondary institutions is often around efficiency, enrollment targets, graduation rates, and other measurable student outcomes. This difference in focus and mission can create a challenge when these two different types
of institutions are attempting to come together in collaboration or partnership. The discussion often becomes lost over goals, even though they both have similar concerns. This is why the earlier section titled "Develop a compelling message" is so important. Even if they overcome this initial hurdle, as many nonprofits do, they run into trouble when implementing the partnership.

Postsecondary institutions are generally not experimental, flexible, or organic. They typically plan and are often looking one year ahead in order to develop budgets and other operations. Nonprofits, in contrast, have a more experimental and responsive culture which can create a conflict in partnership or collaboration. Nonprofits focus on immediate development and needs of those that they serve and may only run a program for a year or two and move on. Higher education institutions are looking for long-term, ongoing solutions as their systems are not flexible for ongoing changes. Nonprofits tend to try out an experiment with programs and tools and do not understand why postsecondary institutions are not willing to organically experiment with ideas. Postsecondary institutions are looking for proven ideas rather than experimenting with new ideas.

Furthermore, postsecondary institutions are typically more bureaucratic than nonprofits (and much larger in size). In order to create a new system within the postsecondary institution, there must be buy-in from multiple levels ranging from the student services offices to the president and finally up to the board. Furthermore, it can be extremely difficult to administer the IDA which requires communication across units. Postsecondary institutions need to develop concrete policies about most issues while nonprofits often operate without specific policies. These differences in how these two players approach the implementation of partnership can be extremely difficult to overcome, especially if there is not awareness among the partners.

**START AT THE TOP**

Most of the IDA practitioners with successful partnerships identified, met, and persuaded a person of influence to take ownership for the program. This person of influence then identified and recruited key individuals across the institution to make the proposed partnership work.

One of the most commonly cited problems heard in our conversations with IDA practitioners is the entangling web of postsecondary bureaucracy. They attempt to start a partnership by contacting and/or meeting with likely offices that would be important to support IDA clients, but then they discover that the person at the financial aid office does not have the authority to change policies or that the contact person at the TRIO office has difficulty explaining IDAs to others in the institution. While it might be quicker and easier to contact the financial aid office or TRIO program, these offices may not have the authority or decision-making power to create a partnership. At most, they might be able to help coordinate some services, and if this is your main goal, then contact these offices directly. However, if you are looking for a more meaningful partnership (i.e. working to obtain match funds together), you need to meet with an individual who has authority and decision-making power.

As Susan Lindson of the Michigan IDA collaborative mentions: "I’m trying to develop a stronger partnership with the community colleges in the state, so I need to work with the presidents and have a conversation with them, you need to start at the top.*

Similarly, Gaile Weible with United Way of Denver persuaded the president of the Community College of Aurora about the value of educational IDAs and signed a memorandum of agreement with the campus. The president met with financial aid, student services, and outreach services to ensure that they coordinated their work to smoothly transition IDAs to campus.

Mathra Wunderli, Utah IDA Coordinator also notes the importance of starting with key decision makers: "I tend to approach partnerships from the top down. I try to keep in touch with what is happening with the president of the University of Utah and Southern Utah University. I recently heard one of the Board of Regents at the University of Utah talk about college access and success on NPR [National Public Radio]. That gives the perfect entrée to talk about our work again and our need for more mentors and money. You need to keep up with what people care about and recognize when it is a good time and opportunity to approach them and extend opportunities for partnership."
ENCOURAGE TOP-LEVEL LEADERS TO BRAINSTORM WITH KEY OFFICES

Many partnerships never take off or become fully implemented because top-level leaders did not understand some of the details about making a partnership successful. Top level buy-in is not enough. IDA practitioners need to ensure that these leaders meet with the relevant members of financial aid, student support services, advising, and other key offices. This communication with other offices will be important for making a strong partnership. If the IDA practitioners can facilitate a brainstorming session with these implementers, then a partnership has a chance of becoming official and not just a handshake or agreement with top-level leaders. Nonprofit organizations are often more nimble and one leader can organically create change throughout an organization. However, IDA practitioners need to understand that the bureaucratic organization of most postsecondary institutions will make it necessary for them to get both top-level as well as grassroots support. This type of meeting also helps to establish personal contacts and champions.

Gwendy Donaker, with Lenders for Community Development, had one of her most successful meetings when she met with the financial aid director, TRIO staff person, and community outreach director with Canada Community College, after she had top-level support. The meeting allowed them to decide the best way to recruit students, create ideas about offering financial education, and even led them to brainstorm and create some advertising and marketing materials in both Spanish and English. In the past, partnerships did not move as quickly because she did not directly brainstorm with the key campus stakeholders.

DEVELOP PERSONAL CONTACTS AND CHAMPIONS: IT IS ALL ABOUT RELATIONSHIPS

In addition to adding an educational leader to your advisory board and getting a buy-in from a campus leader, another successful strategy is to develop personal contacts on campus. Key staff from admissions, financial aid, and student services can identify successful low-income students to join your program, set up accounts or track data, and offer financial education training. Personal contacts can be extremely important to provide these services and opportunities and they do not have to have to be formal partnerships. Also, identify individuals on campuses based on the nature of their work. For example, faculty of the business school that focus on microenterprise, staff in outreach offices who often work with nonprofits, faculty who have projects working with refugees or immigrants, and staff members who formerly worked in nonprofit agencies were all identified as likely champions in our study. In sum, building relationships will add some level of coordination and over time can lead to partnerships.

An example of relationship building is the experience of Renee Getreu, of Jefferson Economic Development Institute in Northern California has a relationship with the dean of business administration. As a result, they offered a course in financial management at the community college over the last 10 years. Getreu’s responsibilities include recruiting participants for the education IDAs, meeting educational training requirements, creating a source of revenue for her nonprofit, and marketing the IDA program. Through this one contact she was able to make this partnership a success.

Gaile Weible, of the Denver United Way also relies on personal contacts: “We have a contact with the adults’ services on campus and they helped me meet with the contractors’ union which is one of our partners in the education IDAs. I always have a champion that helps me build the next relationship and expand the partnership. So the woman at adult services introduced me to the union representative, and union representative introduced me to a broader group working in Colorado with contractors and an immigrant community organization. So I carefully work with one relationship to develop another which eventually turns into some type of partnership.”

Martha Wunderli’s experiences also reinforce the importance of relationship building and personal contacts: “I found a really good contact in the admissions office and a faculty member within the consumer family studies area at Utah State. Soon, I was offering financial management classes on campus and I had really strong connections for our students on campus. They really have a commitment to make our students successful. At Salt Lake community college I have a contact in the TRIO program who is also a champion of the IDA, we now go in and offer IDAs on campus, recruit students, and offer financial education.”
Several people we spoke with mentioned that developing personal relationships in rural areas can be easier than in urban areas because people often already have existing relationships. In urban areas, you need to be more persistent and identify when a person is open to building a relationship. This shows that you need to be strategic and reach out to people who appear to have an openness and need to work with you, and not waste your time if it appears the person is unwilling.

**Understanding the financial aid implications of IDAs**

One of the dilemmas faced by IDA practitioners is that they do not understand how IDAs are treated as part of the financial aid process. When they contact financial aid offices, they do not come from a position of being informed and knowledgeable. One of the most important pieces of information for practitioners to understand to be successful in opening the doors to stronger coordinated efforts and to the development of partnerships is understanding how IDAs are treated as part of the financial aid process.

At public institutions using federal financial aid, the question of how to treat IDAs in the financial aid process is much simpler. The low-income statuses of students or their parents' assets are unlikely to affect their financial aid. To be specific, IDAs are considered savings accounts and therefore must be reported in the appropriate question on the FAFSA form. However, since eligibility to participate in the program is limited to those with income of more than 200% of the poverty level and we can assume no other significant level of assets are reported, an IDA held in the name of independent student's parents will likely be eliminated through the asset protection allowance (i.e. the simplified needs test). Independent students with dependents should see no effects because eligibility criteria for an IDA should qualify the student for a simplified needs test. However, at private institutions, financial aid packages include both federal financial aid as well as institutional support in the form of tuition discounting and/or scholarships. These institutions can have more individualized approaches to the development of financial aid packages and to the way they handle IDAs.

Being familiar with financial aid is a critical piece of information to successfully create collaborations and partnerships. We have created a separate document which explores the question of financial aid and IDAs in more depth that is available on our website: [http://www.usc.edu/dept/chepa/IDApays/publications/financial_aid.pdf](http://www.usc.edu/dept/chepa/IDApays/publications/financial_aid.pdf).

**Create a partnership around an existing service or strength of the postsecondary institution**

Initial meetings about partnership should identify how each partner can support the IDA and low-income students. Many partnerships efforts failed because the nonprofits did not have a vision or were not flexible in their vision of how to partner with the postsecondary institution. This did not allow the postsecondary institution to consider the best way it might contribute. Postsecondary institutions need to have some understanding about how they might partner with the nonprofit to offer the IDA (whether it be for recruitment or case management) and the systems that might be set up in order to accomplish this task. The nonprofits, in turn, need to be open to allow postsecondary institutions to review their processes and slightly change the design or administration of IDAs based on the institutions' existing systems and strengths. If the needs of the nonprofit align with existing services that postsecondary institutions already offer, this makes the partnership more sellable.

**Gwendy Donaker**, with Lenders for Community Development, realized that the community college that she was partnering had a TRIO program that was already offering case management and recruitment. Rather then present the IDA as a complex tool to integrate into their campus systems, she simply mentioned how TRIO already provided several of the services that are part of the IDA and that they would not have to change any of their systems. Being aware of campus services and being able to demonstrate the alignment between the IDA and existing services gave her a much stronger response from this campus than previous attempts at partnering.

**Brainstorm the overall design together**

While very few nonprofits had approached postsecondary institutions as they were drafting their grant applications to design the IDA, many IDA practitioners are beginning to recognize that design flaws (particularly around the timeline for the IDA) were impacting their success with educational IDAs. They recommend that partnerships will be more successful if they design the IDA together during the grant application process.
Unfortunately, most nonprofits approach postsecondary institutions after they already obtained grant funding. Collaborations might be more successful if nonprofits consider designing IDA programs with their partners.

**Formalize the Partnership in a Memorandum of Understanding**

Practitioners who are interested in moving beyond coordination to deeper partnerships often formalize their agreement into a memorandum of understanding. One of the reasons for developing a memorandum of understanding is that it moves the partnership beyond individuals to an institutionalized commitment. Several IDA practitioners expressed concern that they had finally developed a champion on campus after years of work only to find out that the champion left the following year and their emerging partnership was thwarted. As Gaile Weible, from United Way, mentions: "Colleges are revolving doors with new people coming in, particularly community colleges. So putting a memorandum in place creates long-term commitment and assures that is not dependent on any individual."

While most IDA practitioners are still in coordination with institutions, we are hopeful that partnerships will be developed in the future and believe that a memorandum of understanding will be critical to these efforts.

**Build a Network or Collaborative**

A concern raised by many IDA practitioners is that they have very little time to devote to partnership development or even service coordination. As Ramona Kinney notes: "I can see many opportunities for better coordination with our college partners and even some opportunities for partnerships but we are a very small organization and we just don't have the capacity to this relationship building work." As a result, those who are most successful in offering education IDAs approach this activity from a network perspective.

---

**Gaile Weible**, of Denver United Way, is currently working on a grant application with the Emily Griffith opportunity school. Gaile and Katrina (of Emily Griffith opportunity school) had several meetings where they discussed the potential of creating education IDAs to fill in the gap funding in vocational programs until students are paid for their apprenticeships. In these mutual planning meetings, they realized the best way to create a strong IDA program would be to get a planning grant from the state. This planning time would allow them to develop a strong application for federal funds that met both of their needs.

---

We hope that this finding, regarding the importance of networks, within our research will not discourage small organizations that are not part of a state or regional collaborative or do not have other programs and contacts they can draw on to develop education partners. Instead, we hope that this finding inspires smaller agencies in the same geographic area to consider forming a collaborative in order to deliver educational IDAs and develop partnerships with post-secondary institutions more efficiently. Also, some small, rural programs find that they do not need a network as much as some other programs, since they are in a smaller area in which people often have existing relationships with each other.
**Summing It Up**

1. Identify the right savers
2. Match education to the needs of the region or state
3. Invite educational partners to join your advisory board
4. Identify the right postsecondary partner(s)
5. Develop a compelling message and educate your potential partner
6. Recognize that nonprofits and educational institutions often have different cultures
7. Start at the top
8. Encourage top-level leaders to brainstorm with key offices
9. Develop personal contacts and a champion
10. Understand the financial aid implications of IDAs
11. Create a partnership around existing service or strengths of the postsecondary institution
12. Brainstorm the overall design together
13. Formalize the partnership in a memorandum of understanding
14. Build a network or collaborative
IDA-PAYS Research Team

Adrianna Kezar, Vikki Frank, Jaime Lester, Hannah Yang

Our project focuses on how IDAs can be used to increase low-income students' access to and retention in postsecondary institutions through partnerships. For more information on IDAs visit the Assets for Independence website at www.acf.hhs.gov/programs/ocs/afi/ and for a further description of our research project and to view other papers and tools we have written from this study, visit our website at http://www.usc.edu/dept/chepa/IDApays/.

March 2008

About CHEPA

The Center for Higher Education Policy Analysis (CHEPA) is an interdisciplinary research unit led by Director, William G. Tierney, and Associate Director, Adrianna Kezar. The Center was established to engage the postsecondary-education community actively, and to serve as an important intellectual center within the Rossier School of Education; it draws significant support and commitment from the administration. The Center’s mission is to improve urban higher education, strengthen school-university relationships, and to focus on international higher education, emphasizing Latin America and the Pacific Rim. Working on fulfilling that mission are the Center’s faculty, research assistants, and staff.

Over the last decade we have received funding from the Ford Foundation, the Goldman Sachs Foundation, Atlantic Philanthropies, the James Irvine Foundation, the U.S. Department of Education, the William and Flora Hewlett Foundation, the J. Paul Getty Trust, Lumina Foundation for Education, and the Haynes Foundation.

This work is based on our findings through research supported by a grant from Lumina Foundation for Education.

Lumina Foundation for Education, an Indianapolis-based, private, independent foundation, strives to help people achieve their potential by expanding access and success in education beyond high school. Through grants for research, innovation, communication, and evaluation, as well as policy education and leadership development, Lumina Foundation addresses issues that affect access and educational attainment among all students, particularly underserved student groups, including adult learners. The Foundation bases its mission on the belief that postsecondary education remains one of the most beneficial investments that individuals can make in themselves and that society can make in its people. For more details on the Foundation, visit its Web site at www.luminafoundation.org. The contents of this publication do not necessarily represent the views of Lumina Foundation for Education, its officers or staff.