



Are you or someone you know stressed out about finances? Do you wish you knew more about investments? Feel like you may be drowning in debt but unsure of what to do next? Wondering how to make ends meet? Looking for answers to help you gain peace of mind and succeed?

The California Community Colleges Chancellor's Office's system-wide Personal Financial Wellness Initiative is designed to provide colleges and students resources to increase money management skills and knowledge. Armed with enhanced money management skills, students will be positioned to stay in college and achieve their educational goals.

Were you aware that the Chancellor's Office has made available to colleges a variety of Personal Financial Wellness resources designed to help students to increase their money management capability? It's true and it's the job of your college to make these resources available to you and your fellow students. These resources, offered in bite sized and digestible pieces, are designed to help students avoid dropping out of college because of money management challenges. These resources can be delivered to students in many ways, including electronically and/or in a classroom and/or a group setting.

HERE IS A SUMMARY OF RESOURCES CURRENTLY AVAILABLE TO STUDENTS THROUGH THEIR COLLEGES:

- **CANVAS Personal Financial Wellness Course:** This is a 15 module, self-paced financial wellness course, focusing on effective money management, specifically budgeting and credit, which a college can make available to students on its CANVAS software platform.
- **Texting Initiative / English and Spanish:** This program includes a set of 20 money management messages with imbedded links to additional resources which a college can push to students electronically several times a week, via email or text, during a college term.
- **Top Five Money Management Skills for CC Students:** This material, available in both English and Spanish, can be posted on college websites frequently visited by students and their families, pushed to students electronically, included in a college newspaper, or recorded in student voices for a college radio station or made available via podcast.
- **Budget Blasts and Credit Chats:** This is a set of budgeting and credit focused materials made available to colleges in both text and recorded formats and are designed to be delivered to students in a variety of mediums.
- **High Touch Student Training (Fall 2022):** This training is designed for students who are likely to interact with their fellow students and may, during those interactions, learn to 'listen for' and identify fellow students experiencing money management challenges. The training focuses on money management concepts to enhance students' knowledge and comfort with their own financial situation.

- **Basic and Advanced Money Management Training for High Touch Staff:** This training is for 'high touch' staff, e.g. staff who regularly interact with students. The training enables to both listen for students experiencing money management challenges and to respond and assist such students. The training focuses on money management concepts to enhance staff's knowledge and comfort with their own financial situation.
- **CashCourse.org and CCCCCO/CashCourse® Collaboration (Fall 2022):** CashCourse is a website full of useful Financial Wellness resources. This website will become available to California community colleges and their students in the Fall of 2022. In addition, the CCCCCO and CashCourse will be working collaboratively to develop new money management resources that will, when finished, be made available to California community colleges and their students.
- **Community College Surveys - TRELIS:** Access to results of a variety of community college student surveys. In these surveys community college students share their challenges with money management. This information helps the Chancellor's Office and your college target those students (1) who are most likely to experience budget and credit-related challenges, and (2) what 'help' might look like.

Wondering where you fit in and what can you do? The Chancellor's office makes new financial wellness resources available to colleges periodically. Like 'open source' computer software, this initiative is dynamic. The Chancellor's office is open to the ideas of both colleges and students. As part of the development process, colleges and students are invited to submit suggestions about new resources that might be useful in addressing the money management challenges of students or improvements in existing resources. Suggestions about new topics and/or new delivery methods can be made to Ruby Nieto in the Chancellor's Office via email at rnieto@CCCCO.edu.

In addition to providing welcome feedback and input, you can:

- Familiarize yourself with the money management challenges of your fellow students (survey data); and,
- Review 'Overview' documents to better understand the resources currently available to your college; and,
- Engage in conversations with your college about making existing money management resources available to students on your campus; and,
- Work with college staff to develop the most effective ways to deliver these money management resources to students on your campus.

Join the Chancellor's Office today and make a difference on your college campus!