2020 - 2021

REACH ANNUAL REPORT

Arlene Daus-Magbual, Maharaj Desai, Levalasi Loi-On, and Grace Yoo





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INTRODUCTION

This annual report highlights the Responsive Education for Access, Community, and Hope (REACH) program at San Francisco State University from October 1, 2020 to September 30, 2021. REACH is a comprehensive set of culturally responsive and equity-minded access, awareness, and financial literacy strategies designed to improve college access, persistence, and completion of Asian American and Pacific Islander (AA&PI) and low-income (LI) students. As an Asian American and Native American Pacific Islander-Serving Institution (AANAPISI) funded program, the goal of REACH is to expand SF State's capacity to eliminate the equity gap for Asian American and Pacific Islander (AA&PI) and low-income (LI) students in areas of college access, persistence, and completion.

In REACH, we utilize the following framework:

- Responsive This project will use an equity minded, culturally and community responsive pedagogy where students learn and appreciate their cultural and social capital to discover a sense of purpose and act toward social justice. (Ginwright and Cammarota 2007, Yosso 2005)
- Education Responsive education is rooted in critical pedagogy and Ethnic Studies and provides a framework on how we build and sustain the REACH program. (Freire 1970; Bowles and Gintis 1976; hooks 1994; Kozol 1991; Shor 1992)
- Access The ARC of Ethnic Studies is grounded within self-Determination aimed at challenging Eurocentric curriculum in education and using an Ethnic Studies lens to respond to educational inequities. (Collier and Gonzalez 2009; Ethnic Studies Principles 1968)
- Community In building community, Yosso (2005) describes a counter space as an academic and social space that fosters and validates identities and learning of students of color within a hostile racial campus climate.
- <u>Hope</u> Is instrumental in transforming a future society that resists traditional political sectarianism towards radical forms of love and freedom.



Our measurable objectives include establishing needed staff positions and a peer mentoring outreach program, developing financial literacy curriculum for workshops, and modules for general and providing professional development through faculty learning communities. Measurable short and mid-term outcome objectives include increased awareness and access to postsecondary education, increased financial literacy and timely FAFSA completion, and increased institutional capacity to provide financial literacy education. Long-term outcome objectives include (1) increased enrollment at AANAPISI institutions (AANAPISI Performance Indicator) through culturally responsive outreach to develop a pathway from high school and community college, and (2) increased AA&PI and LI student persistence and graduation (AANAPISI Performance Measure) through improved equity-minded financial literacy education. Baseline data for the target population has been established using SF State's access and enrollment data on High Need API student cohorts (a product of SF State's 2016 AANAPISI ASPIRE project) and SF State's most recent persistence and graduation data.

Between *October 1, 2020 to September 30, 2021*, REACH is on schedule to meet the <u>desired outcomes</u> described in the grant including the following:

- Hired an Outreach Specialist
- Four students were trained as peer mentors
- 561 high school and community college students participated in 21 outreach workshops including precollege workshops and summer bridge programs
- 323 high school and community college students participated in financial literacy workshops
- 244 SF State students participated in financial literacy workshops
- 25 faculty members participated in the REACH faculty learning community

'Our <u>major inaugural milestones</u> that REACH completed during this time period included creating programs virtual and face to face including:

- Development of culturally-responsive outreach curriculum
- Outreach to 561 Asian American and Pacific Islander students and/or low-income students at the high school and community college levels
- Established a partnership with Step to College and offered units to high school students for our pre-college Summer Bridge Program.
- Recruited high school students locally and nationally to participate in the Summer Bridge program with 36 high school students
- Design and implement a week long Summer Institute for high school students
- Development of equity-minded financial literacy curriculum for high school and community college students
- Presentation of equity-minded financial literacy curriculum to 323 high school and community college students
- Worked with local youth including presenting on financial literacy to the Stop AA&PI Hate Youth Coalition.
- Development and creation of REACH Peer Mentoring Program
- Virtual and face to face programming to SF State students on financial literacy
- Curriculum development and faculty development on equity-minded financial literacy for faculty at San
 Francisco State including the development of 6 modules: Deconstructing & Reclaiming Wealth, Money
 Mindset, Understanding Debt & Credit, Understanding Financial Aid, All About That Budget, How to
 Build Sustainable, Equitable Communities.

The following report is organized by our grant objectives to increase enrollment and student persistence and graduation under the following headings - Culturally Responsive Outreach to High School and Community College Students, Building Financial Literacy for SF State Students & Faculty, and University Indicators.

METHODOLOGY

This annual report describes our programs and numbers reached. We have kept records of presentations and curriculum developed. As part of the annual report, the REACH team has also been collecting post-surveys from high school, community college and SF state workshops. In addition, we have conducted a post evaluation of faculty involved in the REACH faculty learning community. We also have had an external consultant review our annual report and provide recommendations.

KEY RESULTS

Given that colleges and universities were historically designed to enroll students from middle- and upper-economic and dominant culture families, outreach programs can provide a pathway or link for students outside affluent demographics to access postsecondary education (Loza, 2003). Stevens (2014) found that strategies designed to close social-class gaps, such as a moderated panel discussion on adjusting to college, improved first generation students' college transition as well as academic progress (Stephens, 2014). The Stephens study was reviewed by the What Works Clearinghouse (WWC) and found to be a well-executed randomized experiment with low attrition that met WWC group design standards without reservation and resulted in a statistically significant positive impact on students' GPA (U.S. Dept. of Education, 2014). The REACH project's culturally-responsive and equity-minded outreach activities provide a pathway for students to develop cultural capital through financial literacy and pathways to higher education.

REACH has been carefully designed to address critical needs and barriers to AA&PI and LI students' success. The project design strives to create a pathway to college and career with support for students at key transition points and a focus on equity as it relates to students' needs for access and awareness of postsecondary opportunities and financial literacy. It addresses these needs through collaboration between the Asian American Studies (AAS) department and Student Affairs & Enrollment Management (SAEM) to implement two complementary strategies. The following is a description of the objectives.



Outreach activities' target students who live in low-income households where they are more likely to be the first in their family to attend college. Collier & Morgan (2008) noted that first-generation students face unique obstacles in preparing for college success. In addition to academic preparation, students must also find their own way to understand postsecondary culture and expectations, with few family or community role models to support them. A large body of research emphasizes the important role of social and cultural capital, with multiple studies connecting social capital to positive youth development and future economic success (Halpern, 2005). Building social capital provides not only vital connections and links for youth, but also protection from at-risk behaviors and economic inequity (Wilson, 1987). This critical element, cultural capital, is not easily acquired by first-generation students (Collier, 2008). Given that colleges and universities were historically designed to enroll students from middle- and upper-economic and dominant culture families, outreach programs can provide a pathway or link for students outside affluent demographics to access postsecondary education (Loza, 2003). Stephens (2014) found that strategies designed to close social-class gaps, such as a moderated panel discussion on adjusting to college, improved first generation students' college transition as well as academic progress (Stephens, 2014). The Stephens study was reviewed by the What Works Clearinghouse (WWC) and found to be a well-executed randomized experiment with low attrition that met WWC group design standards without reservation and resulted in a statistically significant positive impact on students' GPA (U.S. Dept. of Education, 2014). The REACH project's culturally-responsive and equity-minded outreach activities provide a pathway for students to develop capital and college-culture knowledge.

Dr. Maharaj Desai was hired full-time as our Outreach Specialist in April to develop our outreach and financial literacy curriculum. He is a scholar in both Education and Ethnic Studies and has over 13 years experience teaching students from grades 6 through university-level. His specialization in Education is curriculum development and evaluation. He has developed a culturally and community-responsive curriculum for prospective SFSU students that describes various aspects of SFSU and the application process. Our curriculum utilizes the C4 lesson plan model that has been implemented in many Ethnic Studies programs throughout the state and nation. The C4 lesson plan template was created by Dr. Allyson Tintiangco-Cubales and Pin@y Educational Partnerships (PEP) at SFSU to ensure that our curriculum is culturally responsive by including a Cultural Energizer to engage students, an introduction of Critical Concepts, a section for Community Collaboration and/or Critical Cultural Production, concluding with Conclusive Dialogue or Critical Circular Exchange.

In June, four undergraduate students were hired and trained as REACH Peer Mentors. Their training consisted of discussions on critical race theory in connection to community cultural wealth, critical pedagogy, and individual and community wellness. Peer mentors also worked collaboratively with Dr. Desai to revise and implement the outreach and financial literacy curriculum that was implemented in workshops for high school and community college students as well as in our summer bridge program.

Summer Bridge

A one-week bridge program, REACH Summer Institute, was offered to 36 high school students to learn about critical leadership praxis and how they can be leaders in their local high schools and communities. We served students from 21 different California schools and we also had students from Washington, Arizona, Hawaii, and New Jersey. Students based in California were able to enroll and receive one unit of college credit for the SFSU course AAS 102: Identity, Equity, and Student Success. Students met daily for one week in July via Zoom and they also had additional readings and assignments that were done asynchronously. Zoom sessions included workshops and presentations from various Asian American community leaders including the Stop AAPI Hate Youth Coalition. There was also a workshop on financial literacy and college access.

The following list includes the names and cities of high schools that students were attending:

High Schools in California: Branham High School (San Jose) Centennial High School (Corona) College Park High School (Pleasant Hill) Cupertino High School (Cupertino) Hillsdale High School (San Mateo) Homestead High School (Cupertino) Irvington High School (Fremont) James Logan High School (Union City) Jefferson High School (Daly City) Kipp King Collegiate High School Leland High School (San Jose) Los Alamos High School (Los Alamos) Lynbrook High School (San Jose) Mission San Jose High School (Fremont) North Torrance High School (Torrance) Pioneer High School (San Jose) San Leandro High School (San Leandro) South High School (Torrance, CA) South Hills High School (West Covina, CA)

High Schools Outside of California:

Westmoor High School (Daly City)

St. Francis High School (Mountain View) Temescal Valley High School (Lake Elsinore)

Urban School of San Francisco (San Francisco)

Caddo Parish Magnet High School (Shreveport, LA) Livingston High School (Livingston, NJ) Leilehua High School (Wahiawa, HI) St. Stephen's Episcopal School (Austin, TX) Tacoma School of the Arts (Tacoma, WA)







36 28 5
Students High Schools Day

At the end of the week, students created their individual leadership philosophies and shared them with one another. Students had overwhelmingly positive responses in their evaluations of our inaugural institute.

Some of their responses include:

"I really liked how everyone was so engaged and passionate."

"A major highlight from this institute was just feeling like I was part of a community that was all AAPI students, and just relating to everyone on a different level."

"A major highlight for me was learning so much from the speakers and my peers. I was able to hear different perspectives and interpretations on a certain topic."

"A major highlight for me was being able to share ideas with people of or around my age."

"I really loved the section about addressing our concerns and the articles.

I enjoyed reading academic papers that were not about science or math.

I thought it was a refreshing change of pace and encourages me to do research in the future."

"Cultural wealth wasn't something I paid much attention to before this institute but now I find myself recognizing it in many forms all around me."

"A major highlight for me was making new connections. After quarantine and a year online, I felt like my social connections were often limited to my friend group and school community. However, through this institute, I was able to step out of my comfort zone to open my mouth to speak about my own experiences and my ear to listen to others from different backgrounds."

"Being able to be myself and learn! Definitely had an amazing time learning new point[s] of view and ways to help ourselves! Also, the team bonding - which was really strong even though we were over zoom!"

"One major highlight would be communicating with others in breakout rooms since I got to learn about others experiences across the country."

"To be honest, a major highlight for me from this institute was being in groups as we talked about the leadership philosophies."



Outreach Workshops

In this time we have been able to provide outreach workshops to 8 high school groups and 2 community college classes - totaling 415 students. Dr. Desai utilized his networks with educators in local districts and colleges to provide virtual and in-person workshops. Some of these workshop topics include the importance of Ethnic Studies, understanding the application process, and prospective majors at SFSU. In order to increase high school and community college students' financial literacy, we were able to provide 2 financial literacy workshops to 146 high school students that focused on student budget hacks to save money, available financial resources, and the FAFSA and California DREAM Act application processes. **Outreach Specialist conducted # workshops for high school and community college students**.

We visited the following high schools and colleges from July to September 2021:

High Schools

- Balboa High School (San Francisco)
- Edison High School (Stockton)
- Gateway High School (San Francisco)
- Lincoln High School (San Francisco)
- Philip and Sala Burton High School (San Francisco)

Community Colleges

- Evergreen College (San Jose)
- Skyline College (San Bruno)

After our presentations, students complete an evaluation to share feedback about each workshop and measure their increased knowledge. In their responses, 87% of these students expressed that presentations helped them to understand how SFSU supports students and 86% felt that they understood the significance of Ethnic Studies and Asian American Studies. Over 71% of the students shared that our presentations helped them to understand how to finance college specifically.

Table 1. Post Evaluation Results from Workshops

1 = Disagree and 5 = Agree

Evaluation Statement	High School n = 86	Community College n = 12	Total n = 98
This presentation helped me understand how SFSU supports students	87%	87%	87%
This presentation helped me understand the importance of Ethnic Studies/Asian American Studies	85%	90%	86%
This presentation helped me understand how to finance college	69%	82%	71%

Due to the pandemic, we were not able to launch the RAP Sessions and the Ethnic Studies Youth Summit but we have plans to launch in year 2.

BUILDING FINANCIAL LITERACY FOR SF STATE STUDENTS AND FACULTY

SF State Students

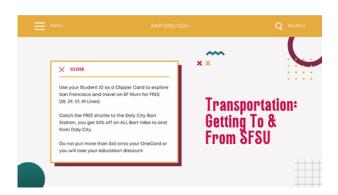
With growing awareness of both students' limited financial literacy and their increasing struggles to manage the high cost of postsecondary education, colleges and universities have a unique opportunity to support students by incorporating financial literacy programs into their services and support (Harnisch, 2010). The U.S. Financial Literacy and Education Commission, recommends providing education and information on student borrowing, financial literacy education, and targeted support for students most likely to face financial security challenges including non-traditional students and students from low-income households (2019). The second strategy and activity of our grant is equity-minded financial literacy for SF State students. We were not able to establish a Financial Literacy Coach position. However, we have worked with our REACH peer mentors to increase SFSU students' understanding around personal financial literacy. This year we were able to provide 10 financial literacy workshops for 244 SFSU students focusing on financial resources, scholarship writing, understanding loans, and financial aid.

In our budget hacks workshop, Dr. Desai and our REACH peer mentors explain the various financial resources on campus, ways to stay safe, and suggestions to spend money wisely on campus as a college student. Our goal was to target first year student courses to explain resources such as Project Connect, which offers a book loan program where students who receive financial aid are able to borrow 1-2 books for the semester; Food+Shelter+Success which is the Basic Needs Initiative on campus that helps students by providing food, housing and financial crisis support programs, services, and referrals; and Counseling & Psychological Services that is able to support students' psychological well being. It was also important to help students understand that this was a part of the additional fees that they were charged each semester to frame that these resources offered services that they paid for as students even if they did not utilize them.

Examples of Workshop Slides















Students were able to provide qualitative feedback of our workshops and shared that they gained understanding about applying to scholarships, the different campus resources, and ways to save money as a student. They recommended additional workshops to discuss budgeting, resources for international students, and options to attend workshops in person. In their post-survey responses, they shared the following quotes:

"Being able to hear scholarship perspectives from the facilitators worked well"

"I definitely gained a higher understanding of what I need to do to complete my scholarship application, as well as receiving relevant resources."

"I definitely learned something and thought there was a good balance of learning and interacting."

"I liked how she was able to talk about these topics and ways we can support ourselves financially. It was very interesting to hear about the many ways I can save money, especially being somewhere away from home."

SF State Faculty

Best practices in faculty professional development in financial literacy have focused on training faculty to deliver content to students that is relevant to students' daily lives and strives to make the study of financial literacy meaningful and impactful (Compen, DeWitte, & Schelfhout 2019). Compen, et al, sought to identify essential elements to effective teacher professional development that would result in positive changes in the quality of teaching and student learning and examined key elements of content focus, active learning, coherence, duration, and collective participation (pp. 17-18). Broun (2014) found that incorporating financial literacy modules in General Education courses increased students' financial knowledge and understanding. Adding a financial literacy component to a student success course resulted in the following increases for students: "96 percent felt more equipped to make sound financial decisions, 93 percent understood the financial aid process better, 93 percent understood credit and credit scores better, and 94 percent returned the following semester."

SF State faculty and the REACH team have been working to develop financial literacy modules for SF State General Education classes. The REACH team initially developed a financial literacy curriculum focused around 6 different units. Each unit has an underlying problem that it aims to address, essential questions, and a list of specific topics that are covered by each unit. The REACH team incorporated various relevant materials and resources to help keep the content engaging, relevant, and relatable to our target demographic of low-income, high-needs high school, community college, and university students.

These are the units we created:

UNIT 1; DECONSTRUCTING & RECLAIMING WEALTH

Problem: Communities of color have historically had their lands, labor, resources, and assets exploited. We need to understand this history in order to reframe wealth, poverty, and capital.

Essential Questions: What is the relationship between white supremacy, wealth, and capitalism? How does oppression (historical and current) impact the wealth of communities of color? What other forms of wealth/capital exist in communities of color?

UNIT 2: MONEY MINDSET

Problem: Our personal relationship to money and wealth is impacted by our families' experiences and histories. This influences our spending/saving habits, financial goals, and our money mindset.

Essential Questions: What is a money mindset? How does history impact your money mindset? How does your family impact your money mindset?

UNIT 3: UNDERSTANDING DEBT AND CREDIT

Problem: College students are preyed upon by credit card companies, financial institutions, and predatory loans. Many students leave college without a degree and with significant debt. Young people of color need to have a better understanding of debt and credit at an earlier age to address larger social inequity.

Essential Questions: How does interest work? What does my credit score mean and how can it impact my life? How can I build my credit without accruing debt? What are strategies to pay off debt and survive?

UNIT 4: UNDERSTANDING FINANCIAL AID

Problem: Affording school is a significant barrier to students of color. One of the biggest reasons students had for leaving SFSU was the inability to fund their studies.

Essential Questions: What makes SFSU unaffordable? What are the benefits/risks with different forms of financial aid? What type of financial aid plan is right for me and my goals? =

UNIT 5: ALL ABOUT THAT BUDGET

Problem: Each year, SFSU students go from feast to famine from the time financial aid is disbursed through the end of the semester. Our students need to understand ways to plan out their finances so that they do not struggle near the end of term, which is already a stressful time for students. Budgeting is also an essential skill for young people to build.

Essential Questions: Why is budgeting important? What are some ways to stay on track with my budget?

UNIT 6: HOW TO BUILD SUSTAINABLE, EQUITABLE COMMUNITIES

Problem: Capitalism thrives off of exploitation and consumption. How do we navigate that system in ways that create spaces and opportunities for our communities to survive, thrive, and sustain themselves.

Essential Questions: Why do we want financial wealth? How can we achieve financial wealth in ways that do not exploit other communities? What does equity, liberation, and sustainability look like for our communities?

Furthermore, our collaboration with departments on campus helped to secure access to iGrad, which is an online platform that teaches students various financial literacy skills and tools.



In August, we launched our REACH Faculty Learning Community which provided professional development for SFSU faculty to increase faculty members' capacity to teach financial literacy in the classroom - addressing a previously identified barrier to faculty participation in financial literacy education. Twenty-five faculty from across campus who teach lower-division General Education courses were selected to participate. They included faculty from English, Mathematics, Latina/o Studies, English, Cinema, Consumer and Family Studies, Asian American Studies, All University, and First-Year Experience. They participated in monthly training sessions via Zoom on Financial Literacy that aimed to help them:

- 1. Reflect and develop understanding of first-generation students of color, community and cultural wealth.
- 2. Apply community responsive practices in creating supportive, engaging educational curriculum focused on equity, social justice, and critical financial literacy.
- 3. Understand the importance of financial literacy for student success.
- 4. Review online student portals and locate resources that can best assist students with financial literacy and success.

They were able to help expand our initial financial literacy modules to include lessons on 1) Cost-of-living factors; 2) Financial aid and paying for college; 3) Credit and predatory lending; and 4) Budgeting and saving (liabilities and assets) and incorporate them into their General Education Area B and Area E courses. Ten faculty members out of the 25 faculty members completed the training and submitted revised course modules and lesson plans.

At the end of their participation in December, the faculty were asked to complete a survey on their participation in the learning community and we received six responses. When we asked the faculty if they had learned and developed equity-minded teaching practices, 100% of the respondents shared that they increased capacity. When we asked about their capacity to teach about equity minded financial literacy in the classroom, 83% stated that they had increased capacity.

In their own words, they felt that the following things worked well:

"I enjoyed learning from my colleagues and seeing how they were able to adapt the topics to fit their course curriculum. I enjoyed meeting each month and the pressure of creating two lessons."

"Understanding through colleagues' presentations that there are many kinds of capital and financial literacy to comprehend."

"It was great to see everyone's lesson plans and provide feedback to each other. I learned a lot from other people's ideas and activities. iGrad was quite a helpful tool."

"I found the group discussion with fellow faculty members to be very helpful. They helped troubleshoot issues that may arise and brainstorm ideas for ways to approach various topics with students. I also found the mini-presentations to be very helpful, both in the feedback I received from participants and in finding teaching ideas and inspiration in others' presentations."

UNIVERSITY INDICATORS

The following section includes updates on our objectives to address student enrollment, persistence, and graduation. We have seen changes in enrollment since the start of COVID-19 pandemic, however there are still students who continue to pursue their degrees and graduate in four to six years.

Student Enrollment: One of our objectives is to increase postsecondary enrollment by 1% each year. While we were close to our goal regarding Asian American & Pacific Islander student enrollment, we exceeded a 1% increase of enrollment for low-income students.

Table 2. Student Enrollment by Semester

Semester	Asian American Students	Pacific Islander Students	Total AA&PI Students	Low Income Students (Pell Eligible)
Fall 2020	6,814	145	6,959	9,578
Spring 2021	6,334	128	6,462	8,532
Fall 2021	6,351	156	6,507	9,166





Student Persistence: Our objective was to increase fall-to-fall persistence by 1% each year and in the past five years, we have seen an increase of 2 to 4 percentage points regarding the persistence of our API and first time full-time students.

Table 3. Fall-to-Fall One Year Retention

API Students

Total FTFT

Semester	Cohort	#	%	Cohort	#	%
Fall 2015	1,024	887	86.6%	4,081	3,270	80.1%
Fall 2016	899	783	87.1%	3,531	2,858	80.9%
Fall 2017	913	814	89.2%	4,084	3,269	80.0%
Fall 2018	984	855	86.9%	4,066	3,254	80.0%
Fall 2019	889	790	88.9%	3,517	2,894	82.3%
Fall 2020	662	588	88.8%	2,617	2,212	84.5%

Graduation Rates: Our goal is to increase the four year graduation rates by 1% each year and while the overall four year graduation rates have fluctuated on campus, rates for API students have improved this year with an increase of 6 percentage points.

Table 4. Four Year Graduation Rates

API Students

Total FTFT

Semester	Cohort	#	%	Cohort	#	%
Fall 2010	1,003	150	15.0%	3,611	656	18.2%
Fall 2011	938	153	16.3%	3,469	635	18.3%
Fall 2012	1,077	227	21.1%	3,756	816	21.7%
Fall 2013	1,084	245	22.6%	3,603	820	22.8%
Fall 2014	1,000	240	24.0%	3,662	920	25.1%
Fall 2015	1,024	256	25.0%	4,081	986	24.2%
Fall 2016	899	239	26.6%	3,531	961	27.2%
Fall 2017	913	299	32.7%	4,084	1,084	26.5%

We also aim to increase six year graduation rates by 1% each year. However, there has been a decrease in these rates in the past year.

Table 5. Six Year Graduation Rates

API Students

Total FTFT

Semester	Cohort	#	%	Cohort	#	%
Fall 2010	1,003	602	60.0%	3,611	1,945	53.9%
Fall 2011	938	605	64.5%	3,469	1,891	54.5%
Fall 2012	1,077	668	62.0%	3,756	2,080	55.4%
Fall 2013	1,084	682	62.9%	3,603	2,065	57.3%
Fall 2014	1,000	658	65.8%	3,662	2,035	55.6%
Fall 2015	1,024	643	62.8%	4,081	2,201	53.9%



CONCLUSION

In the first year of the Responsive Education for Access, Community, and Hope (REACH) Program, we were able to work with various modalities including remote workshops and later to a face to face instruction as students returned to campus.

In our first-year, REACH was able to achieve the following inaugural milestones:

- Virtual and face to face outreach workshops to 561 high school and community college students. The
 majority of these students found the presentations helped them to understand the importance of Ethnic
 Studies / Asian American Studies, how SF State might be able to support them as potential students, and
 ways to finance college. In this outreach work, these are some additional milestones:
 - Virtual REACH Leadership Institute as a week-long summer bridge program for 36 high school students with a focus on critical leadership praxis, Ethnic Studies / Asian American Studies, and addressing anti-Asian racism.
 - Financial literacy and financing higher education workshops to 323 high school and community college students.
- Virtual and face-to-face programming to 200 SF State students on financial literacy to discuss campus resources, scholarship writing, and reframing wealth.
- Curriculum development and faculty development on equity-minded financial literacy for faculty at San Francisco State.

The REACH team had an external evaluator, Dr. Jocyl Sacramento, conduct a formative evaluation of year 1. The following recommendations were provided by our external evaluator:

- Institutionalizing the Outreach Specialist position: It is important for the university to institutionalize this position so that outreach work can continue to meet the needs of API and low-income students.
- Hiring a Financial Literacy Specialist: REACH would benefit from an expert in Financial Literacy to develop culturally responsive curriculum for target students. Hiring a Financial Literacy Specialist would improve REACH curricula and increase the program's capacity to serve target students.
- **Hiring more REACH Peer Mentors:** Hiring more peer mentors would offer more staff to offer financial literacy workshops throughout the year.
- University Collaborations: Stronger collaborations with Student Outreach Services, Undergraduate Admissions, Office of Student Financial Aid would help meet students' needs to ensure unique equity issues that AA&PI students face are addressed across the campus.
- **Hiring Administrative Management Staff:** REACH needs assistant / associate director / coordinator to manage REACH staff and projects.

- Include Pacific Islander perspectives into financial literacy curricula: While the REACH curricula does
 offer Asian American perspectives that students can relate to, expanding the curricula to include Pacific
 Islander perspectives will help build a more inclusive program and expand students' knowledge of
 diverse AA&PI experiences.
- Infuse Ethnic Studies frameworks into financial literacy curriculum: While REACH offers culturally responsive curriculum, financial literacy that includes critiques of capitalism or an anti-capitalist framework may help AA&PI and low-income students understand their experiences within a larger, sociohistorical context and offer praxis-oriented responses to the curricula.
- Launch RAP Sessions in high school classrooms: REACH staff should start to offer sample RAP sessions in high school and community college classrooms or during lunchtime programs.
- Summer Bridge partnerships with SF State Housing: REACH was successful in bringing students across
 the nation together for their Summer Bridge program. In future iterations of Summer Bridge (and
 pandemic permitting), a collaboration with SF State Housing could help students develop a relationship to
 the university campus. Staying at the residence halls for a week would give students an insider
 perspective in attending SF State in the future.

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