

**2021-
2022**

**REACH ANNUAL REPORT
& EVALUATION**



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INTRODUCTION

This annual report highlights the Responsive Education for Access, Community, and Hope (REACH) program from October 1, 2021 to September 30, 2022.

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.
- **Hope** - 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:

- increased enrollment at AANAPISI institutions (AANAPISI Performance Indicator) through culturally responsive outreach to develop a pathway from high school and community college
- 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, 2021 to September 30, 2022, **REACH is on schedule to meet the desired outcomes** described in the grant including the following:

- **14 students** were trained as peer mentors
- **2,434 high school and community college students** participated in 25 outreach workshops including pre-college workshops and summer bridge programs
- **416 high school and community college students** participated in financial literacy workshops
- **824 SF State students** participated in financial literacy workshops
- **286 students** were reached in 12 RAP sessions
- **38 faculty members** participated in the REACH faculty learning community

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

- Development of culturally-responsive outreach curriculum
- Design and implement a week long Summer Institute for high school students focused on Ethnic Studies as Wellness
- Recruited high school students locally and nationally to participate in the Summer Bridge program with 25 high school students
- Held 67 Financial Literacy Workshops
- Held Financial Literacy workshops in 56 SFSU classes
- Partnered with Health Promotion & Wellness to provide \$5,000 worth of gift cards to 40 students to participate in financial literacy workshops
- Provided 41 off-campus visits & presentations
- Provided 6 SFSU campus tours to 485 high school and 52 community college students (537 students total)
- Held a virtual Ethnic Studies Summit that reached a total of 1,431 participants (81 educators; 20 community members; 909 high school students; 317 middle school students; and 103 college students)

Table 1: Total Number of Students Outreached to

Year	Year 1	Year 2
Number of Presentations	29	140
Total Students: HS, CC & SFSU	761	4576
High School	477	2014
Community College	84	420
SFSU	200	2164
Financial Literacy Participants	523	1240

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.

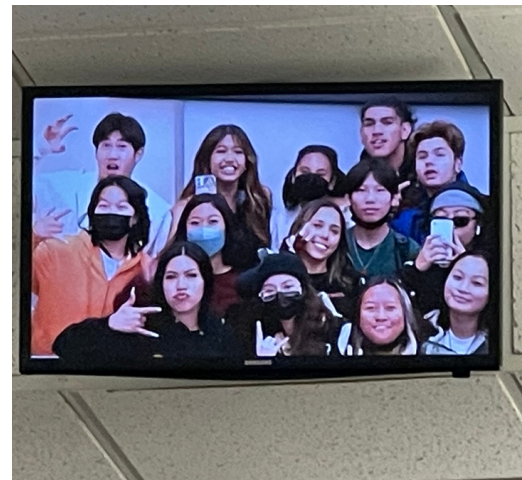
KEY RESULTS

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.



Culturally Responsive Outreach to High School & Community College Students

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).

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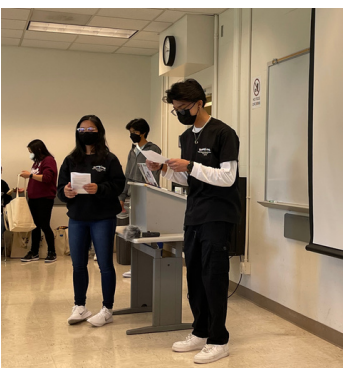
Dr. Maharaj Desai, our Outreach Specialist, develops our outreach and financial literacy curriculum. He is a scholar in both Education and Ethnic Studies and has over 14 years experience teaching students from grades 6 through university-level.

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 2022, nine undergraduate students were hired and trained as REACH Peer Mentors in addition to the two that continued from the previous year.

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, community college, and San Francisco State University students.



SUMMER INSTITUTE

A one-week bridge program, REACH Summer Institute, was offered to 22 high school students to learn about critical leadership praxis and how they can be leaders in their local high schools and communities. It was held on June 13 - 17, 2022.

We served students from 16 different California schools. Students based in California were given a stipend for participation. Students met daily for one week in June 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 Dr. Allyson Tintiangco-Cubales from Community Responsive Education (CRE). 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:

- Alexander Hamilton High School (Los Angeles)
- Arroyo Valley High School (San Bernardino)
- Carlmont High School (Belmont)
- Centennial High School (Corona)
- Cleveland High School (Reseda)
- Edward R. Roybal Learning Center (Los Angeles)
- El Camino Real Charter High School (Los Angeles)
- Girls Academic Leadership Academy (Los Angeles)
- Grover Cleveland Charter High School (Reseda)
- Leadership Public Schools (American Canyon)
- Los Angeles Center for Enriched Studies (Los Angeles)
- Lowell High School (San Francisco)
- North Hollywood High School (Los Angeles)
- Orthopedic Hospital Medical Magnet High School (Los Angeles)
- Pittsburg High School (Pittsburg)
- Sherman Oaks Center for Enriched Studies (Tarzana)

Students submitted reflections about their experience in the program. They had overwhelmingly positive responses in their evaluations of our institute. Some of their responses include:

- “I learned that being a leader means acknowledging your part in the issues of society and taking active steps to respond to them.”
- “I learned about inner-self wellness, interpersonal wellness and interconnected wellness, and how all of these concepts work together to provide the whole picture of a person's wellness.”
- “I feel like I was really immersed in what was explained and shared today. There's lots of factors that go into wellness. The education system and how flawed it is in promoting unhealthy mindsets (such as competition amongst peers, correlating grades with self-worth, etc.) is one place to start. Prejudice also restrains communities from being in harmony, both collectively and individually. I think we need more vulnerability too. I feel there [are] some topics that are still very taboo in some communities, and my hope is that we can break those barriers to better benefit our wellness.”
- “I learned that a lot of different and new traits a good leader should have, like the difference between being a boss and a leader is that a leader inspires not controls.”
- “I learned about how ethnic studies was created! The strike was initiated by the Black Student Union, but then other ethnic groups joined in the fight to make the school's curriculum more inclusive and culturally diverse. I thought that was incredibly interesting because I had never learned about that before, not even in my school's ethnic studies class.”

- “After completing this institute, I hope to learn more about the history behind different cultures and different events such as the student protests we learned about today. A goal for myself is to be more responsive and to learn more ways I can help those around me.”
- “I learned that familial relationships with money can shape your money mindset negatively, but that we can repair those mindsets through conscious practices and action.
- “I learned that student's voices are really important in pushing for cultural inclusion and Ethnic Studies in schools. It may seem like student's voices don't matter to those deciding the course curriculum, but they are actually imperative to the movement, and a strong catalyst for change.”
- “Something new I learned today is that this program just doesn't stop today. We built a network all together and we are all here to support each other no matter what. We are our future leaders!”
- “I really enjoyed this program! I learned a lot about how to be an effective leader, how to know the difference between acknowledgement and value, and how to effectively speak about wellness and community impact. I was able to connect to a lot of other people who wanted to help support AAPI communities as well as work towards uplifting other ethnic communities, and I am very grateful for this past week!”

OUTREACH WORKSHOPS

In this time we have been able to provide outreach workshops to 14 high school groups and 7 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.

The Outreach Specialist conducted outreach and financial literacy workshops for a total of 561 high school and community college students.



We visited the following high schools and colleges from October 1, 2021 to September 30, 2022:

High Schools

- Abraham Lincoln High School (San Francisco)
- Balboa High School (San Francisco)
- Galileo High School (San Francisco)
- Gateway High School (San Francisco)
- Immaculate Conception Academy (San Francisco)
- June Jordan School for Equity (San Francisco)
- Oxford Day Academy (East Palo Alto)
- Philip & Sala Burton High School (San Francisco)
- Pomona High School (Pomona)
- San Leandro Social Justice Academy (San Leandro)
- School of the Arts (San Francisco)
- Thomas Edison High School (Stockton)
- Westmoor High School (Daly City)

Community Colleges

- Canada College (Redwood City)
- Chabot College (Hayward)
- City College of San Francisco (San Francisco)
- Clovis Community College (Clovis)
- College of San Mateo (San Mateo)
- Evergreen College (San Jose)
- Skyline College (San Bruno)

87% of students expressed that presentations helped them to understand how SFSU supports students

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 2: Post Evaluation Results from Outreach with High School and Community College Students: October 1, 2021- September 30, 2022 (n=911)

	Average response	Percentage increase Respondents who felt information was helpful (response of 3-5)
This presentation helped me understand how to finance college / financial literacy, n=803	4.1	94%
This presentation increased my knowledge of college/university options and pathways, n=507	4.1	92%
This presentation helped me understand how SFSU supports students, n=640	4.3	96%
This presentation helped me understand the importance of Ethnic Studies/Asian American Studies, n=373	4.2	99%

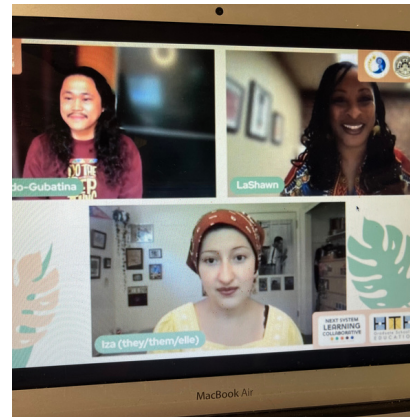
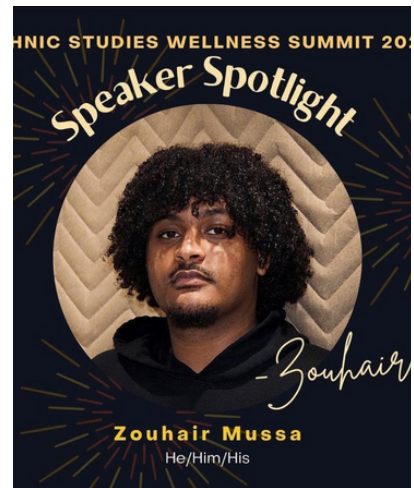
* Events include: Ethnic Studies Wellness Summit (n= 108), REACH High School Assessments (n= 375), REACH Financial Literacy Presentation (n =163), and REACH Presentation (n =265)

ETHNIC STUDIES SUMMIT

The Ethnic Studies Summit was founded by the San Francisco Unified School District (SFUSD) in 2017 to create cross-district community building for ninth-grade ethnic studies classes. From then on, the summit has typically been held every year other than having to pause due to the COVID-19 pandemic.

The summit is commonly geared towards high school students taking ethnic studies courses or wanting to learn more about the field. Educators, school administrators, SFSU students, activists and other community members also commonly attend or contribute. On April 29, 2022, we held the summit virtually and focused on the relationship between ethnic studies and wellness.

Our agenda included: cultural rituals, ethnic studies mapping activity, reviewing Community Responsive Education (CRE) youth wellness data from the survey, and panel sessions. The 3 panels included: High Tech High and Pin@y Educational Partnerships (PEP), Social Justice Academy, and a prompt about how ethnic studies/programs impact wellness.



At the end of the summit, we asked the audience to complete our evaluation form. Of 108 submissions, most respondents were high school students. We also received several responses from elementary school students, middle schools students, college students, grade school teachers, grade school administrators, college faculty and community members. Here are some of their responses:

- “I learned that ethnic studies is connected to wellness and an understanding of our community. I learned that the movement to get ethnic studies in classrooms wasn’t limited to colleges but instead to k through 12 as well.”
- “I learned what it means to love yourself, how others can help with that, and that our roots are important”
- “I learned that Ethnic Studies is linked to wellness. Knowing your roots and the role they played in history is important. Additionally, knowing your roots helps you create interpersonal and community relationships better.”
- “From the mapping activity I learned that there are people from all over the world that have a strong connection to ethnic studies. I learned some history about how people fought to have Ethnic studies be taught to all children. I learned more about the Ethnic studies community, it’s a very welcoming, loving community that I feel everyone should feel.”
- “It was started for people to learn about themselves and where they come from. It is a way for people to understand each other. It also introduced programs that are deeply rooted in ethnic studies. Another thing introduced to me is how people who are in Ethnic Studies have such a strong and focused mindset towards social issues.”

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.

Dr. Desai and the peer mentors collaborated with Health Promotion and Wellness to provide additional workshops to SFSU students in Fall 2021 and Spring 2022. We were able to provide 3 workshops in Fall 2021: *Saving Money at SFSU*; *FAFSA Information*; and *REACH Scholarship Workshop*. Through our partnership, we were able to provide some students with a gift card for attending the workshop. In Spring 2022, we developed a 4-part Financial Literacy workshop series that was inspired by Hip Hop songs: *Mo' Money, Mo' Problems*; *Material Gworl*; *B.C.D.&D.: Breaking Down Credit & Debt*; and *REACH Better have My Money*. We served a total of 40 SFSU students and each student was able to receive a \$100 gift card provided through funds from Health Promotion & Wellness.

Table 3: Post Evaluations SF State Financial Literacy Presentations October 1, 2021- September 30, 2022 (n=163)

	Average Response	Percentage (%) Respondents who felt information was helpful (response of 3-5)
Did this presentation help me better understand financial literacy?	4.6	98.8
Will I be able to apply the ideas in this presentation to my own life?	4.6	99.4
Will I be able to apply the ideas in this presentation to my own life?	4.6	97.0

The quantitative feedback showed that 98.8% of the students felt that the presentations helped them better understand financial literacy 99.4% mentioned that they will apply items that were brought up in the presentations.

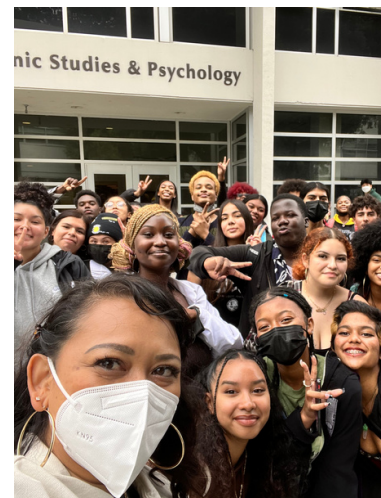
All students were able to provide qualitative feedback of our workshops and shared that they gained understanding about applying to scholarships, the different campus resources, and ways to save money as a student. They recommended additional workshops to discuss budgeting, resources for international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

- “Doing the interactive budgeting excel sheet and seeing how my money is being allocated”
- “There were many examples that I can relate to during the presentation, so I had an easier time understand[ing] of what was said.”
- “I liked how we were asked personal questions during [the] presentation. We were included in the conversation”
- “Definitely the energy from the presenters [. . .] & also included both personal experiences/figures to make the whole financial idea manageable!”
- “The 6 capitals! and hearing everyone's personal stories in their own journeys with financial literacy.”
- “I will always remember that I have social wealth that could help me in ways monetary wealth can't”
- “The budgeting apps and campus resource information were the most memorable”

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.”



FINANCIAL LITERACY UNITS

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 that were 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 & 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.

FACULTY LEARNING COMMUNITY

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 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.

*cultural- and community-relevance, financial literacy, tools and resources, and sense of belonging

Table 4: Post Evaluation Results from REACH Financial Learning Community Assessment: October 1, 2021- September 30, 2022

	Average response	Percentage increase Respondents who felt information was helpful (response of 3-5)
Did the Faculty Learning Communities provide me with increased knowledge and development of equity-minded teaching practices?* (n=19)	4.6	100%
Did each unit provide me with the tools to facilitate and encourage learning? (n=19) (Units 1-6, Required Reading, and IGRAD)	4.8	99%

Table 5: Post Evaluation REACH Faculty Learning Community October 1, 2021- September 30, 2022

Question	Strongly Disagree (1)	Disagree (2)	Neutral (3)	Agree (4)	Strongly agree (5)
I have developed an understanding of first-generation students of color, community and cultural wealth	0.00%	0.00%	0.00%	31.58%	68.42%
I understand the importance of financial literacy for student success	0.00%	0.00%	0.00%	21.05%	78.95%
I have increased knowledge and skills in financial literacy education	0.00%	0.00%	5.26%	36.84%	57.89%
I have created engaging educational curriculum on critical financial literacy	0.00%	0.00%	0.00%	36.84%	63.16%
I plan to incorporate financial literacy modules in my GE courses	0.00%	0.00%	0.00%	31.58%	68.42%
I plan to use IGRAD in introducing financial literacy modules to students	0.00%	0.00%	0.00%	21.05%	78.95%
I felt a sense of community in my participation in the REACH faculty learning community	0.00%	0.00%	21.05%	31.58%	47.37%

When we asked the faculty if they had learned and developed equity-minded financial literacy teaching practices, 99% stated that they had increased knowledge. 100% of respondents also had developed an understanding of first-generation students of color, community and cultural wealth, and 100% had developed an understanding of the importance of financial literacy for student success and were planning to incorporate financial literacy modules in their GE courses.

In their own words, they felt that the following things worked well: modeling of material, essential skill building, development of financial literacy curriculum, collaboration amongst teachers and students, holistic approaches, reflection of self and community in relationship to financial literacy, awareness and application of action-based financial literacy tools through IGRAD.



Qualitative Comments from Faculty Learning Community

- I actually plan to incorporate the whole course as a form of life skills. This will be added to an emotional literacy segment for personal development. I think the BOPPS model really helped me with repetition and memorizing a structure so that I can just focus on inputting content. I plan to use the model for all my financial literacy lessons and other lessons as well.
- I appreciated the opportunity to collaborate with my colleagues, developing lesson plans based on our different perspectives and experiences. I learned how to think creatively - and more importantly, how to think about students in a different way while working with my colleagues. Developing lesson plans with my colleagues was an unexpected benefit. I am grateful for the opportunity to discuss pedagogy and lesson plan development with Esther Chan and Ileana da Silva. I learned and internalized concepts because we collaborated.
- REACH helped me self-reflect on my own financial literacy and think about ways in which I can broach this important topic with students. I take a holistic approach to pedagogy (whole self-wellness leads to greater academic success). Financial wellness fits easily into this model. If students are less financially stressed and financially educated, it will make it easier for them to achieve their academic goals as well.
- I have seen how cultural wealth, ideas that I already bring to my students, can now be more specific and action-based with financial tools that I can share w/my students. This is especially important for BIPOC communities and immigrant communities. My own experience with finances came up a lot, my fears and lack of preparedness, and I think my process of facing these was important for me to be able to support my students.
- Seeing and experiencing the tools from the "student" perspective has been helpful. I had no idea our students even had access to iGrad. I found some of the information very useful, especially from Danielle Pettee, from the financial aid perspective but overall thought the specific "mentors" and "experts" brought in for each week was helpful.

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 in enrollment for low-income students.

Table 6: Student Enrollment by Semester

Semester	Asian American Students	Pacific Islander Students	Total AAPI student populations	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
Fall 2022	5,863	136	5,999	9,165



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 7. Fall to Fall One-Year Retention

Semester	API			Total FTFT		
	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%
Fall 2021	804	705	87.7%	2952	2500	84.7%

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.

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 8: Four Year Graduation Rates

Semester	API			Total FTFT		
	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%

Table 9: Six Year Graduation Rates

Semester	API			Total FTFT		
	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%
Fall 2016	1,036	643	62.1%	3531	1931	54.7%

Table 10: Percent of students enrolled in Academic Year 2020-2021 who filed their FAFSA by March 2 for the Next Aid Year 2022

Aid Year	Met Priority Deadline: No		Met Priority Deadline: Yes		Total Count of Previous Academic Year Enrolled	Total % Previous Academic Year Enrolled
	Count of Previous Academic Year Enrolled	% Previous Academic Year Enrolled	Count of Previous Academic Year Enrolled	% Previous Academic Year Enrolled		
2020	16,282	56.45%	12,559	43.55%	28,841	100%
2021	16,847	60.16%	11,155	39.84%	28,002	100%
2022	15,529	58.66%	10,942	41.34%	26,471	100%
2023	15,791	60.97%	10,108	39.03%	25,899	100%
Grand Total	64,449	59.01%	44,764	40.99%	109,213	100%

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

- Virtual and face to face outreach workshops to 2,434 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 22 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 911 high school, community college, and SFSU students
- Curriculum development and faculty development on equity-minded financial literacy for faculty at San Francisco State.

EXTERNAL EVALUATION

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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