

Impact Report

February 2011 to August 2011



GLOW was founded in 2006 with the mission to empower under-resourced students and their families with critical financial literacy and planning skills to help them succeed in college and life.

OUR SOLUTION builds the capacity of the college access and success field by delivering a low-cost, scalable, social enterprise that works to catalyze the education field, businesses, public agencies, and government to work collectively to increase college success rates. By equipping students and their families with tangible financial skills like budgeting and debt management, GLOW's goal is to break the cycle of poverty.

Year In Review

In fall of 2010, GLOW embarked on a strategic initiative to expand its services and empower students across California to succeed in college and life. After a year of program delivery, improving services, and learning, GLOW finalized its three-year strategic plan (see page 7 for details). This plan focuses on building the college access and success field in order to increase college success rates for under-resourced students. With an engaged board, affiliates (school and nonprofit partners), corporations, and other collaborators, GLOW is primed to begin expanding statewide.

To kick-start the 2011/2012 school year, GLOW co-hosted its first-ever Affiliate Summit on August 16, 2011, with the University of California Office of the President. The Summit convened affiliates, corporate partners and funders in order to build relationships and begin developing common metrics to better track and improve student outcomes. Groups explored ways to maximize GLOW's model and leverage the collective knowledge of the group to strengthen the field's capacity. Exciting things to come!

Best,

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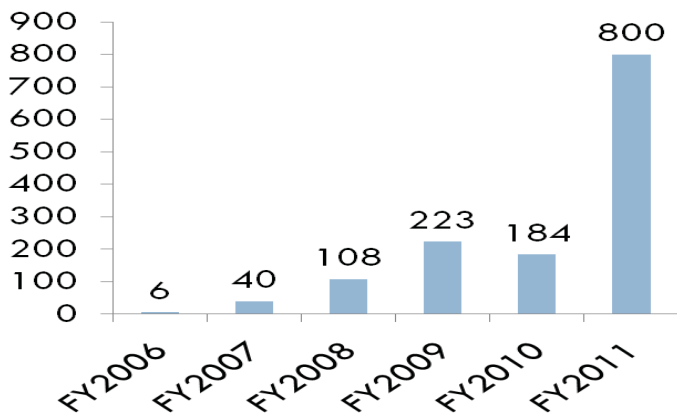
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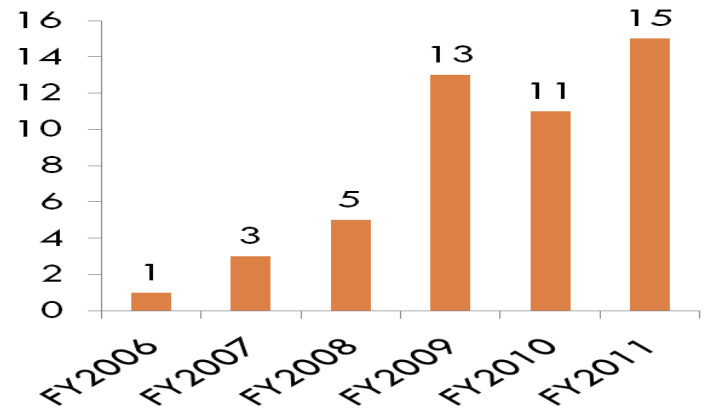
Five-Year Impact

Since 2006, GLOW has experienced rapid growth driven by the critical need for its services and scalable partnership model. By improving its partnership engagement model, GLOW quintupled the number of students it empowered: ~ 800 students in 2010/2011 versus 184 students in 2009/2010. Over five years, GLOW has trained more than 1,350 students, partnered with **20 community-based organizations and schools**, and awarded **114 college scholarships totaling \$312,000**. **Ninety-three percent of students** improved financial literacy skills and knowledge with an average 42% improvement on pre versus post assessment tests. Forty-seven students enrolled in 1:2 matched savings accounts for their college education with GLOW's partner organization--Opportunity Fund--with a total impact (saved and matched savings) of ~\$64,500. **More than 275 community volunteers** trained to serve as trainers and mentors in GLOW programs with over 1,335 volunteer-hours logged in 2010/2011.

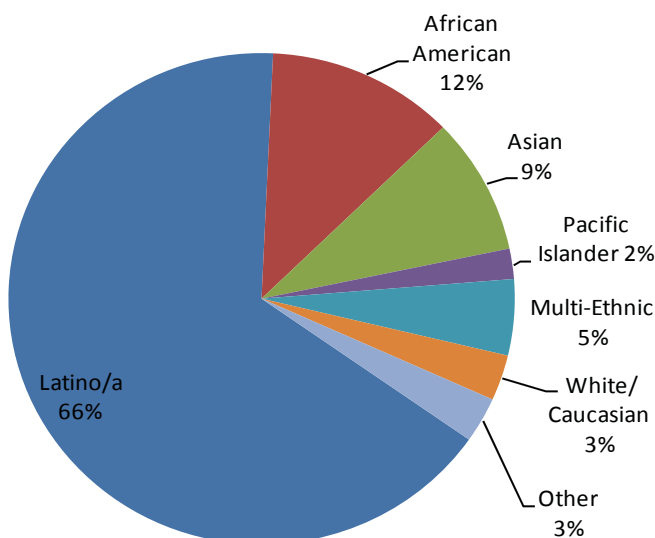
Number of Students Participating Per Year



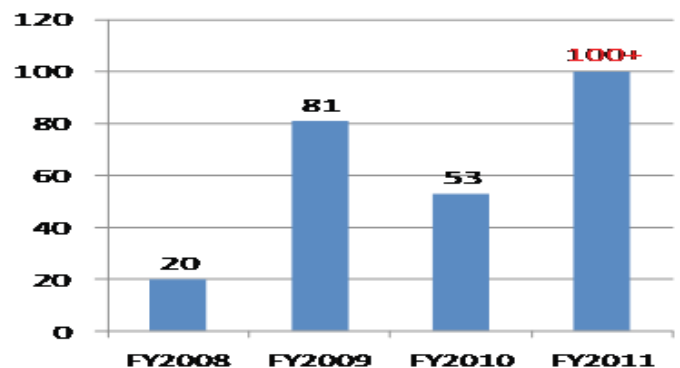
Number of Affiliates Per Year



Demographics



Volunteers Trained Per Year





2011 GLOW SCHOLARSHIP RECIPIENTS

Alejandra Rebuelta
UC Santa Cruz
EPA Phoenix Academy

Andrea Lara
San Jose State University
Mission Graduates

Ashley Ornelas
UC Santa Cruz
Leadership Public Schools, San Jose

Biby Chacon
Stetson University
Foundation for a College Education

David Arce
San Francisco State University
Mission Graduates

Denise Castro
UC Merced
Mission Graduates

Diana Cudia
University of San Francisco
Mission Graduates

Edith Gonzalez
UC Irvine
EPA Phoenix Academy

Elizabeth Aguilar
CSU Channel Islands
Foundation for a College Education

Erika Mejia
UC Santa Cruz
City Arts and Tech High School

Felix Diaz
Santa Barbara City College
EPA Phoenix Academy

Joanna Garcia
Sonoma State University
EPA Phoenix Academy

Juan Magana
UC Santa Barbara
EPA Phoenix Academy

Juna Nguyen
City College of San Francisco
NFTE-San Leandro High School

Kyle Donnelly
San Francisco State University
Leadership Public Schools, San Jose

Manuel Arce
City College of San Francisco
Mission Graduates

Maria Flores
Saint Mary's College of California
Foundation for a College Education

Maribel Mendoza
UC Santa Cruz
EPA Phoenix Academy

Maribel Osuna
City College of San Francisco
EPA Phoenix Academy

Michelle Chu Yon
San Francisco State University
Mission Graduates

Natalie Balladares
UC Merced
EPA Phoenix Academy

Robert Truong
UC Santa Cruz
Leadership Public Schools, San Jose

Sherman Teo
UC San Diego
San Leandro High School

GLOW Scholar with Distinction
Lisandra "Jocelyn" Cachux
UC Santa Barbara
East Palo Alto Phoenix Academy

Affiliate Partnership Model: Capacity Building and Scale

GLOW's low-cost, scalable partnership model aims to build the capacity of the college access and success field to increase college success rates for all under-resourced students. This past school year GLOW collaborated with **15 excellent schools and nonprofits** (affiliates) to integrate GLOW's financial education program into existing services and provide a more comprehensive college success program to 800 students. During curriculum integration, GLOW leverages the expertise and services it learns from each and every affiliate and uses this information when working with each site to share best practices and provide critical and strategic analysis to help increase student outcomes. GLOW is actively preparing for its statewide expansion this fall to reach 4,000+ students in 2011/2012. In addition, GLOW is building its base of new corporate partners to recruit, train and deploy volunteer mentors into affiliate sites to further support affiliates' capacity to deliver student success.

2010/2011 Student Partner Affiliates

GLOW partnered with 15 affiliates and integrated its financial literacy curriculum into existing affiliate programming to increase student financial literacy and enhance student success. This pre-packaged curriculum and "train-the-trainer" program allows affiliates to easily integrate GLOW's curriculum within their own, thereby enhancing their own capacity and improving the odds of student success. List of GLOW Affiliates:

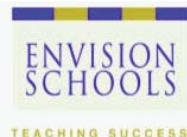
- Cash for College
- San Leandro High School
- Year Up



GLOW training UC Santa Cruz and Cal-SOAP staff

UNIVERSITY of CALIFORNIA

Office of the President



Statewide Expansion

This fall GLOW is continuing to collaborate with its current Bay Area affiliates and expanding statewide with new affiliates. By serving thousands of more under-resourced students statewide, GLOW will drive down its cost per affiliate to partner with and per student cost: maximizing every dollar to leverage impact.

- The University of California Office of the President - Signed on as a three-year partner with GLOW to provide training to their Early Academic and Outreach Program (EAOP) staff to serve high school students statewide through campus directed offices.
- California Student Opportunity and Access Program (Cal-SOAP) - GLOW signed on San Francisco and San Jose and continues to discuss partnership with Cal-SOAP's 13 other regional directors.
- College Track - Signed on as three-year partner with GLOW to integrate GLOW programming and training at all their sites - Oakland, San Francisco, East Palo Alto, Aurora CO and New Orleans LA.
- Cash for College - GLOW delivered programming to Cash for College students via webinar and presented to Cash for College's board about statewide partnership.

Financial Literacy & College Financial Planning

GLOW's Financial Education program has evolved from a linked two-year program for high school juniors and seniors to a four-year continuum from freshman to senior year. In addition, the new curriculum includes more interactive activities and discussions that are driven by student participants and supported by GLOW's trained team of volunteer mentors. GLOW's curriculum consists of 26 learning modules that are allocated into one-hour time blocks to provide affiliates greater flexibility in scheduling workshops both in and after school. Affiliates work with GLOW to pick and integrate the modules that compliment existing curriculum and serve their students' needs.



2011 GLOW Summit - Affiliates, Funders, and Corporate partners discussing best practices and impact

Curriculum Topic Enhancements

- Financial Planning and Budgeting
- Financial Service Providers
- Savings and Checking Accounts
- Credit Basics
- Credit Cards
- Predatory Lending
- Debt Management
- Scholarship Basics
- College Costs
- FAFSA Step-By-Step
- Federal Aid: Grants and Work Study
- Understanding Federal Loans
- Interpreting Your Award Letter
- Reducing Financial Gaps
- Budget Support and Review Sessions

2010-2011 Student Impact

- Total number of Participants = ~800
- Program Retention Rate = 78%
- FAFSA Completion Rate = 98%
- Seniors Securing Financial Aid = 77%
- Number of GLOW Scholarships Awarded = 24

Metrics and Salesforce.com

GLOW hired a Program Impact Associate and formed a Program & Impact Advisory Committee to better measure and evaluate program success. With the help of GLOW's Board Fellows from the Stanford Graduate School of Business, three primary student outcomes were identified as the programmatic impact of GLOW's curriculum.

1. Financial Responsibility - Students demonstrate financially responsible habits by managing debt and personal finances.
2. College Financing - Students secure the funds needed to attend and graduate from college.
3. Assessing Financial Services - Students utilize their knowledge of financial services to make responsible decisions.

In addition, GLOW identified four key metrics to collect from affiliate partners to help benchmark and serve as indicators for college access and success.

- GLOW Program Completion
- Knowledge/Awareness of the three impact areas
- College Attendance
- College Graduation

By working with affiliates to collect student and program data, GLOW aims to standardize metrics and data definition, share best practices on measuring data, and leverage resources to increase the capacity of the education field to increase college success rates.

GLOW has been redesigning its Salesforce.com (SFDC) system to accommodate statewide expansion, enhance metrics integration and donor management efforts. By integrating SFDC in every day staff operations, GLOW is promoting a data-driven, impact conscious culture.

Volunteer Training and Management

GLOW hired a volunteer coordinator for the first time to help coordinate and manage its volunteer intake and training program. This new position allowed GLOW to provide better trainings, recruit more volunteers, and enhance the volunteer experience. This increased the number of students receiving mentorship and mentor-student interaction time. In addition, with the help of Stanford's Alumni Consulting Team and the hiring of a director of corporate partnerships, GLOW launched a Corporate Engagement Program to raise corporate investments coupled with engaging, training, and deploying employee volunteers to GLOW's affiliate sites. GLOW hopes to build on last year's momentum and booster volunteer engagement and interaction with students, provide classroom management tips, online training resources, and continue to make enhancements based on volunteer feedback.

Volunteer Spotlight

Tricia Panaguigon is a new GLOW volunteer and has been attending workshops at different affiliate sites throughout the Bay Area. She has not only empowered students with confidence on how to navigate college planning and having an adult role model, but she too learned and gained from the experience. Taking time off from work to mentor students is a great opportunity and puts her life in perspective. She shares this with coworkers and says, "I love doing this, this is fun."

Another Volunteer James Meister shares, "I have enjoyed volunteering over these past four months at Foundation for A College Education. It has been enjoyable, especially with the continuity in working with the students and their parents. I look forward to more involvement with GLOW."

One returning volunteer, Linda Olvera, shares that GLOW helps connects the teachers with the volunteers. One teacher met with the volunteers just before the workshop and Linda said, "this was very good for the new volunteers but it also made us all feel important and appreciated."



Tricia provides mentorship and coaching to a student that prepared his first ever budget spreadsheet for college.

2010/2011 Volunteer Impact

- Hired Volunteer Coordinator
- 10 Volunteer Orientations/Trainings Held
- Trained 112 Volunteers (trained 55 in 2009/2010)
- 12 Volunteers Returned as Trainers/Mentors
- 1 GLOW Alumni Returned to Serve as Mentor
- 1,334 Volunteer Hours Logged

Corporate Engagement Program

GLOW launched its corporate engagement program after a Stanford Alumni Consulting Team assisted in research and planning. Utilizing single (Adopt-A-Site) and multiple site program options, GLOW is working with corporate and financial institutions to provide a high impact volunteering experience that aligns a corporation's community investments, grants and volunteering synergistically to increase corporate community engagement. The program allows employees to see and experience the impact that GLOW's curriculum and their investment has on student lives. GLOW is talking with over 20 potential corporate and financial partners including:

- Burr Pilger Mayer LLP
- CISCO
- Citi
- Comerica Bank
- eBay
- First Republic Bank
- KLA Tencor
- Silicon Valley Bank
- Tech CU
- Union Bank
- Wells Fargo

Three-Year Strategy: Theory of Change

GLOW has a three-year strategic (2011-2014) growth plan to build the capacity of schools, nonprofits and under-resourced communities throughout California by catalyzing the education field, businesses, public agencies, and government to work collectively to increase college success rates. GLOW's VISION is to enable all highly motivated students to overcome the challenges of financial literacy and funding, empowering them to graduate from college and reach their greatest potential.

PROBLEM STATEMENT

Youth from under-resourced communities have reduced opportunity to attend and graduate from college. These students are often dropping out of college or do not attend. Schools and nonprofits working to address this problem, like the youth, face reduced funding due to budget cuts and lack the capacity to fully intervene without support.

The mission and vision of GLOW is to craft a four-pronged intervention strategy that will address the above.

4-PRONGED STRATEGY

1. Affiliate Model: Capacity Building and Scaling

- Build and leverage capacity of education field to collectively increase college success rates.
- Engage and collaborate with schools and nonprofits to leverage their collective expertise and to amplify learning and impact.
- Help build comprehensive college success programs. Integrate GLOW's curriculum into existing affiliate services, and share best practices from other affiliates and field to enhance student outcomes.
- Train affiliate staff (Train-the-Trainer) to deliver GLOW's financial education program to their students.
- Id and standardize key student success metrics. Align affiliate efforts, foster collaboration, and be able to better measure, track, and evaluate field-wide impact.

2. Financial Education & College Financial Planning

- Build comprehensive financial education curriculum that is coordinated and linked across grade levels. It **integrates easily** into existing college readiness and success programs and is interactive with small group breakout discussions.
- Curriculum teaches basic financial skills and how to finance college.
- GLOW provides and manages volunteer mentors to support affiliate trainers delivering the curriculum and to interact with students while serving as an additional adult counselor.

3. Volunteer Training and Management

- Recruit, train, and manage volunteer mentors that support affiliates during breakout sessions to interact and support students.
- Target financial and corporate partners to help recruit employee volunteers to serve as mentors, steward and manage corporate engagement and support of affiliates, build a pipeline of mentors, and generate funding to underwrite GLOW's programmatic costs.

4. Resource Management: Pool, Aggregate, & Coordinate Efforts

- Research, identify and collaborate with new partners to enhance student offerings, build capacity of education field, and innovate to increase student success rates.
- Aggregate scholarship data with affiliates and other partners to provide a comprehensive and easy to use resource page for students.
- This page will list and breakdown scholarships by student needs and profiles. Provide a focused scholarship list based on under-resourced student demographics.
- Encourage asset building and good financial management by partnering and promoting services and tools from organizations like Opportunity Fund, EARN, CFED, Juma Ventures, Everfi, Smarteys.com, etc.
- Recruit and partner with financial and corporate partners to align efforts and deploy their financial, intellectual and social capital into college success efforts.
- Seek foundations, corporations, and individuals to combine efforts to provide scholarships to affiliates' students. Aim is to maximize impact and reduce duplication of outreach efforts..
- Work with school/nonprofit/corporate partners and other scholarship programs to sponsor GLOW Student Scholarships and combine efforts to identify high need students with funding gaps.

Long-Term Impact

Student Financial Literacy

GLOW alumni understand the basics about college costs and funding to enter and graduate from college: tuition, expenses, savings, financial aid, FAFSA, scholarships, work-study and loans. They utilize financial literacy concepts and tools to plan and manage their college finances, making decisions about loans and the need for employment in their college careers. They access financial services and make responsible financial decisions.

GLOW Scholar Alumni

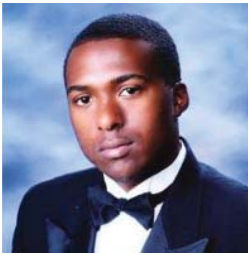
GLOW alumni continue to use sound judgment when making financial and investment decisions for life. They exercise financial responsibility in maintaining checking and savings accounts and appropriate credit card spending.

GLOW alumni are pioneers and role models for those who follow in their footsteps. They transfer knowledge and implement acquired skills in their homes and communities, educating parents, siblings, peers, and colleagues. They become advocates for underserved communities to be fiscally responsible and access funding to gain college degrees and careers. They help break the cycle of poverty and succeed in college.

Program Capacity

GLOW is a nationally recognized leader in its ability to partner with schools and nonprofits and build their capacity to increase college success rates. In particular, schools and nonprofits will have curriculum, training, and additional resources to deliver financial education programs that enable students from low income and under-resourced communities to enter and graduate from college. In addition, GLOW is seen as the lead nonprofit for the financial industry to recruit, train and manage their employees as volunteer mentors.

Ways to Support GLOW



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- **Donate Online.**
- **Send a check directly to our mailing address below.**
- **Visit GLOW's Causes and donate at www.causes.com/campaigns/142625**
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