

# TEXAN SMART



TARLETON  
STATE UNIVERSITY  
Member of The Texas A&M University System

*Increasing educational  
access and learning  
opportunities among all Tarleton  
students by strengthening  
resources to improve financial  
wellness and well-being.*

2021 Quality Enhancement Plan for Tarleton State University:  
April 12-15, 2021



# MISSION

Tarleton State University provides an academically challenging education where learning is grounded in real-world experiences and effective teaching, research, scholarship, and service. As a member of The Texas A&M University System, Tarleton is rich in history and tradition while being committed to student success and diversity. Tarleton strives to develop moral and ethical thinkers, scholars, and leaders who demonstrate civility and integrity, while contributing meaningfully and responsibly to a global society.

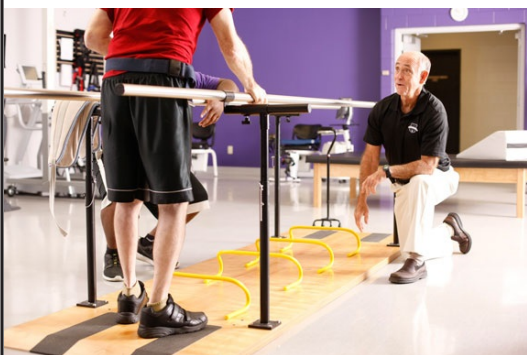
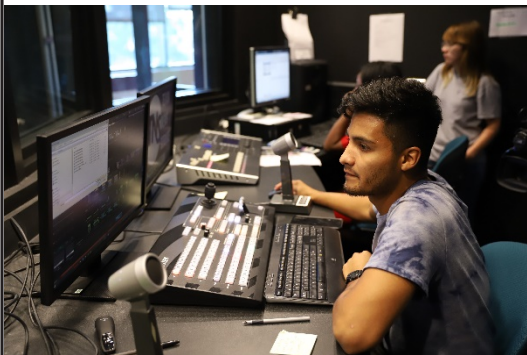


**TARLETON**  
STATE UNIVERSITY  
THE TEXAS A&M UNIVERSITY SYSTEM

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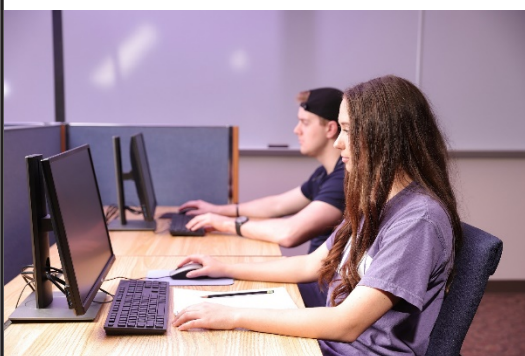
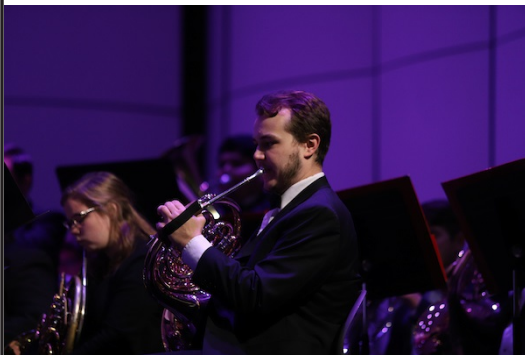


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## Executive Summary

Many students at Tarleton State University identify as first-generation and/or low-income students and experience financial hardships during their pursuit of a higher education. The connection between financial issues and student success in college is widely acknowledged and may follow students into their post-college years. In developing Tarleton's Quality Enhancement Plan (QEP), the University prioritized this issue and designed the *Texan Smart* QEP to increase educational access and learning opportunities among all Tarleton students by strengthening resources to improve financial wellness and well-being.

The *Texan Smart* QEP emerged from a strategic planning process involving careful data analysis, meaningful dialogue, and collective decision-making. This two-year, two-phase process was inclusive and involved Tarleton stakeholders — administrators, faculty and staff members, current students, and alumni — who were affiliated with all Tarleton locations. The *Texan Smart* QEP is aligned with Tarleton's strategic plan, the Texas Higher Education Coordinating Board's (THECB) higher education strategic plan, and current national efforts focused upon addressing financial wellness and well-being among college students. Over five years, Tarleton will commit resources to support the six student learning and student success outcomes for the *Texan Smart* QEP:

1. Completers will describe financial attitudes, behaviors, and skills that correspond to financial wellness and well-being.
2. Undergraduate and graduate students will recognize how student success is influenced by the interplay between personal financial circumstances and academic performance.
3. Degree completion rates among undergraduate students will increase by six percentage points among first-time-in-college, transfer, and graduate student cohorts.
4. Undergraduate students will identify and demonstrate marketable skills affiliated with their degree program and communicate those skills to potential employers.
5. Undergraduate students will graduate with student loan debt that is at or below 60% of their first-year, post-graduation annual wages.
6. Tarleton will improve processes and reduce student barriers to increase persistence and decrease time to degree.

To meet the desired outcomes associated with the *Texan Smart* QEP, Tarleton will implement multiple actions intended to have a direct and indirect impact on student learning and student success. Actions associated with the *Texan Smart* QEP include new and existing initiatives that will be implemented in a well-timed and strategic manner. Furthermore, actions associated with the *Texan Smart* QEP involve stakeholders throughout the university community and beyond for maximum impact.

The *Texan Smart* QEP will formalize a comprehensive assessment plan with which to evaluate the six student learning and student success outcomes, as well as the actions that contribute to these outcomes. The *Texan Smart* QEP assessment plan uses quantitative and qualitative instruments to ascertain formative and summative information. Assessment data will be gathered and reviewed periodically and shared with members of the President's Cabinet on an annual basis to determine any needed modifications. Additionally, the university community will be kept informed of the *Texan Smart* QEP progress through Tarleton's *Texan Smart* QEP website, periodic email communications, and annual checkpoints in the fall.

The *Texan Smart* QEP is an auspicious and relevant topic. Prior to the characterization of COVID-19 as a pandemic in March 2020, institutional efforts were underway to address financial wellness and well-being among Tarleton students. However, the COVID-19 outbreak has induced increased financial hardships among Tarleton students and their families. With these circumstances in mind, the *Texan Smart* QEP has been designed to have a long-lasting, positive impact on all Tarleton undergraduate and graduate students, as well as members of the university community.

### Institutional Development of the QEP

The process of selecting and developing Tarleton’s QEP, *Texan Smart*, was based on multiple activities that occurred in two distinct phases. Phase 1 spanned one year and involved a thorough review of data sources from which to select the QEP topic. Phase 2 spanned one year and encompassed the development, organization, and assessment of Tarleton’s QEP. It is important to note that during Phase 1, two major leadership changes occurred at Tarleton. First, Dr. Mark Morvant, Associate Vice President for Academic Administration and SACSCOC Liaison, left for a position at a different university in June 2019. Shortly thereafter, Dr. Jordan Barkley, Dean of the College of Education, was appointed to the position. Second, Dr. F. Dominic Dottavio stepped down as president at the end of August 2019 to serve as a tenured professor in the College of Agricultural and Environmental Sciences. During this same month, Dr. James Hurley was named the 16th president of Tarleton by the Texas A&M University System Board of Regents. Despite these changes, QEP development activities were uninterrupted and prioritized a structured approach that complemented Tarleton’s efforts for continuous improvement. Below is a summary of activities that occurred during both phases.

#### Phase 1: Review of Data

##### *QEP Planning Committee*

In Spring 2018, Tarleton officially began a first set of planning processes under the direction of Dr. Morvant. Dr. Morvant selected two co-chairs to lead this phase of QEP development, Dr. Keith Emmert and Dr. Jolena Waddell. Shortly thereafter, Drs. Morvant, Emmert, and Waddell formed the QEP Planning Committee, which included comprehensive representation of faculty and staff members from Divisions across the institution (see Table 1). The goal of the QEP Planning Committee was to review a wide range of data to explore possible QEP topics.

*Table 1: QEP Planning Committee Members*

Name	Title	Unit
Dr. Keith Emmert <i>Co-Chair</i>	Professor of Mathematics	College of Science and Technology
Dr. Jolena Waddell <i>Co-Chair</i>	Associate Dean & Associate Professor of Animal Science	College of Agricultural and Environmental Sciences
Dr. Credence Baker	Associate Graduate Dean & Associate Professor of Educational Technology	College of Graduate Studies & College of Education
Mr. Mike Barnette	Director	New Student Programs
Dr. Jeremiah Bass	Associate Professor of Mathematics	College of Science and Technology
Dr. Melissa Becker	Professor of Curriculum and Instruction	College of Education
Mr. Gabriel Bermea	Assistant Vice President	Strategic Student Success Initiatives
Dr. Denae Dorris	Director	Center for Transformative Learning
Dr. Jennifer Edwards	Assistant Vice President & Professor of Communication Studies	Student Success and Multicultural Initiatives & College of Liberal and Fine Arts

<b>Name</b>	<b>Title</b>	<b>Unit</b>
Dr. Eileen Faulkenberry	Professor of Mathematics	College of Science and Technology
Dr. Rusty Freed	Associate Vice President & Professor of Management	Outreach and Off-Campus Programs & College of Business Administration
Dr. Jim Gentry	Associate Director & Professor of Literacy	Center for Instructional Innovation & College of Education
Dr. Lora Helvie-Mason	Assistant Dean & Professor of Communication Studies	College of Liberal and Fine Arts
Mr. Chris Ireland	Associate Professor of Art and Digital Media	College of Liberal and Fine Arts
Dr. Nathalie Jones	Associate Professor of Social Work	College of Health Science and Human Services
Dr. ShaRhonda Maclin	Assistant Vice President	Student Affairs
Ms. Paula McKeehan	Assistant Professor of Nutrition	College of Agricultural and Environmental Sciences
Dr. Denise Martinez	Associate Dean & Professor of Engineering	College of Science and Technology
Dr. Julie Merriman	Associate Dean & Associate Professor of Counseling	College of Health Science and Human Services
Dr. Kayla Peak	Associate Dean & Professor of Kinesiology	College of Education
Dr. Beth Riggs	Associate Professor of Mathematics	College of Science and Technology
Dr. Chris Shao	Dean & Professor of Marketing	College of Business Administration
Dr. Joseph Schuessler	Associate Dean & Associate Professor of Computer Information Systems	College of Business Administration
Dr. Jason Sharp	Professor of Computer Information Systems	College of Business Administration
Dr. Julie Thomas	Department Head Pre-Nursing Licensure & Assistant Professor of Nursing	College of Health Sciences and Human Services
<b>Ex-Officio</b>		
Ms. Ashley Ayers <i>Staff Council Representative, 2018-2019</i>	Operations Coordinator	Information Technology Services
Dr. Jordan Barkley <i>SACSCOC Liaison, 2019 - present</i>	Associate Provost and Associate Vice President for Academic Administration & Professor of Literacy	Academic Affairs & College of Education
Dr. Mark Morvant <i>SACSCOC Liaison, 2018-2019</i>	Associate Vice President for Academic Administration & Professor of Chemistry	Academic Affairs & College of Science and Technology
Mr. Clayton Gillespie <i>Staff Council Representative, 2019-2020</i>	Research Compliance Coordinator	Sponsored Projects-Research Compliance



Name	Title	Unit
<b>Ex-Officio</b>		
Dr. Jarrod Schenewark <i>Faculty Senate President, 2019-2020</i>	Associate Professor of Sport Science	College of Education
Dr. Laurie Sharp <i>First- and Second- Year Initiatives, 2019 - present</i>	Assistant Dean of Undergraduate Studies for First- and Second-Year Experiences & Associate Professor of Literacy and Educational Leadership	Academic Affairs & College of Education
Dr. Pam Winn <i>Faculty Senate President, 2018-2019</i>	Professor of Educational Leadership	College of Education

*Note.* The table denotes administrative titles and academic titles and ranks upon appointment to serve on the QEP Planning Committee.

While serving as QEP Planning Committee Co-Chairs, Drs. Emmert and Waddell attended the SACSCOC summer institutes and annual conferences held in 2018 and 2019. They held monthly meetings with members of the QEP Planning Committee and met with Dr. Morvant on a regular basis to evaluate their progress. Drs. Emmert and Waddell also served on Tarleton’s University SACSCOC Reaccreditation Steering Committee to give updates on behalf of the QEP Planning Committee. During the Fall 2018 semester, Drs. Morvant, Emmert, and Waddell held separate meetings with department heads for each academic college to explain the QEP process and solicit ideas for possible topics (see Table 2).

*Table 2: Department Head Meetings*

Date	Academic College
October 24, 2018	College of Education
October 25, 2018	College of Business Administration
October 31, 2018	College of Health Sciences and Human Services
November 6, 2018	College of Science and Technology
November 7, 2018	College of Liberal and Fine Arts College of Agricultural and Environmental Sciences

***Analysis of Existing Data Sources for Potential QEP Topics***

During the Fall 2018 and Spring 2019 semesters, Drs. Emmert and Waddell gathered and shared multiple points of institutional, state, and national data with members of the QEP Planning Committee. These existing data sources included:

- institutional retention rates among the previous six first-time-in-college (FTIC) cohorts at Tarleton (see Table 3 for student demographic information);
- institutional data for first-generation status among FTIC students;
- institutional and state data from the Texas Public University Report Card produced by ScholarShot, a 501(c)(3) Texas Corporation;
- institutional and national results from the Diverse Learning Environments Survey produced by the Higher Education Research Institute; and
- national completion, retention, and persistence data published by the National Student Clearinghouse Research Center.

While analyzing existing data sources, members of the QEP Planning Committee noted several downward trends in retention and completion rates among full-time, degree-seeking FTIC students at Tarleton, particularly among: (a) underrepresented students, (b) first-generation students, and (c) students who were

Pell eligible. Among these student groups, members of the QEP Planning Committee also noted that first-generation students typically had higher levels of unmet financial need than their counterparts.

*Table 3: Student Demographic Information by FTIC Cohort*

	2013 FTIC Cohort N = 1827	2014 FTIC Cohort N = 2073	2015 FTIC Cohort N = 1955	2016 FTIC Cohort N = 2169	2017 FTIC Cohort N = 1899	2018 FTIC Cohort N = 2161
Gender						
Female	60.3%	62.7%	63.4%	63.9%	62.8%	63.0%
Male	39.7%	37.3%	36.6%	36.2%	37.2%	37.0%
Ethnicity						
Asian	0.6%	0.5%	0.8%	0.6%	0.8%	0.8%
Black	7.6%	10.9%	9.4%	8.4%	6.5%	5.7%
Hispanic	16.5%	17.1%	19.4%	20.7%	21.6%	20.6%
Multiracial	2.7%	4.5%	3.4%	3.8%	3.4%	3.8%
White	71.8%	65.8%	65.3%	65.5%	66.7%	67.9%
Other	0.8%	1.2%	1.7%	1.0%	1.0%	1.3%
First-Generation Status						
First Generation	42.9%	41.9%	54.2%	52.7%	52.2%	50.1%
Not First Generation	34.5%	34.1%	44.2%	46.1%	42.6%	47.8%
Not Reported	22.6%	24.0%	1.6%	1.2%	5.2%	2.1%
Pell Eligible						
No	61.7%	58.9%	57.0%	58.7%	58.1%	59.7%
Yes	38.3%	41.1%	43.0%	41.3%	41.9%	40.3%

### *Use of Institutional Surveys for Potential QEP Topics*

**Pilot Survey.** In Spring 2019, Drs. Morvant, Emmert, and Waddell identified the following broad focus areas for potential QEP topics: (a) first- and second-year retention and completion rates among FTIC Cohorts, (b) first- and second-year retention and completion rates among underrepresented student groups, and (c) globalization and cultural diversity. From these, a Qualtrics survey instrument was developed that consisted of separate sections containing:

- snapshots of aggregated data on first- and second-year retention and six-year completion rates for the six previous FTIC cohorts;
- snapshots of disaggregated data for first- and second-year retention and six-year completion rates by first-generation status, gender, and race/ethnicity;
- program-level academic assessment information for Tarleton’s Globalization and Cultural Diversity learning outcome; and
- selected findings from the Diverse Learning Environments Survey administered in Spring 2018.

Each section of the survey instrument required respondents to indicate their viewpoint for level of importance for each broad focus area using a five-point Likert scale (i.e., Extremely Important, Very Important, Moderately Important, Slightly Important, Not at All Important). The survey instrument also included a final survey item that required respondents to rank all the broad focus areas in order of importance, with “1” being the highest priority.

The Qualtrics survey was piloted among faculty and staff members in April 2019. An invitation email with an embedded survey link was sent to 1,788 full-time faculty and staff members, followed by a couple of reminder emails. When the survey period closed, a total of 237 responses were received. Of these, 186 respondents completed the final survey item, for which first-year retention received the highest priority ranking (see Table 4). These data were presented to members of the QEP Planning Committee

and the President’s Cabinet in June 2019. These presentations provided valuable feedback from which to revise the Qualtrics survey instrument into its final form. Additionally, these presentations helped ensure that Tarleton’s newly appointed Associate Provost and Associate Vice President for Academic Administration and SACSCOC Liaison, Dr. Jordan Barkley, was fully informed about the QEP development process.

Table 4: Spring 2019 Pilot Survey Results for Rank Order Item

Broad Focus Areas	M	SD
First-Year Retention Rates for FTIC Cohorts	2.77	1.91
Retention and Completion Rates for First-Generation Students	3.50	1.54
Second-Year Retention Rates for FTIC Cohorts	3.68	1.95
Six-Year Completion Rates for FTIC Cohorts	3.73	2.03
Retention and Completion Rates for Underrepresented Race/Ethnicity Groups	4.44	1.74
Retention and Completion Rates for Females and Males	4.91	1.66
Globalization and Cultural Diversity Learning Outcome	4.98	2.12

In June 2019, Dr. Laurie Sharp was appointed as the Assistant Dean of Undergraduate Studies for First- and Second-Year Experience at Tarleton. In her role, Dr. Sharp was responsible for the implementation of programs designed to increase academic engagement and success for students during the first two years of college. Since Dr. Sharp’s administrative position aligned seamlessly with the broad focus areas for potential QEP topics, Dr. Barkley invited her to join the QEP Planning Committee and attend the QEP Co-Chair meetings.

**Final Survey.** Based upon feedback received from the pilot survey, Drs. Barkley, Emmert, Waddell, and Sharp revised the survey instrument in the Fall 2019 semester. These revisions involved adding qualitative items and changing the broad focus areas for potential QEP topics to: (a) first- and second-year retention rates among FTIC cohorts; (b) overall undergraduate student retention rates; (c) math competency among incoming students; (d) identifying and removing barriers to student progression; and (e) closing academic discrepancies between groups of students. To ascertain feedback from a broader range of stakeholders, the target population was set to include all full- and part-time faculty and staff members, current students, and alumni from the past five academic years. As such, slight modifications to the final survey instrument were made to create different versions that fit the context for each group (e.g., faculty and staff member surveys included more data, alumni surveys included qualitative questions about the Tarleton experience). Similar to the pilot survey instrument, each version of the final survey instrument included a concluding survey item that required respondents to rank the broad focus areas in order of importance, with “1” being the highest priority.

In October 2019, an invitation email with an embedded survey link was sent to 2,692 full- and part-time faculty and staff members, 13,489 current students, and 15,525 alumni from the past five academic years, followed by a couple of reminder emails. When the survey period closed, a total of 1,122 responses were received. Of these, 336 surveys were from faculty and staff members, 292 surveys were from current students, and 494 surveys were from alumni.

Quantitative survey data were analyzed separately by version and together as a single group. This data analysis approach revealed congruence with the final survey item among all stakeholders (see Table 5). Specifically, these findings showed that survey respondents ranked the broad topics areas related to student retention rates and identifying and removing barriers to student progression as their top priorities. Drs. Barkley, Emmert, Waddell, and Sharp also analyzed qualitative survey data to find recurring patterns and themes. Qualitative analyses were conducted with survey data separately and then findings for each group were compared. Upon comparisons, there were similarities concerning different challenges reported by each group (see Figure 1).

Table 5: Fall 2019 Final Survey Results for Rank Order Item

Broad Focus Areas	M	SD
<b>Faculty &amp; Staff Members</b>		
Overall Undergraduate Student Retention Rates	2.78	1.30
First- and Second-Year Student Retention Rates	2.79	1.36
Identifying and Removing Barriers to Student Progression	2.81	1.52
Closing Academic Discrepancies between Groups of Students	3.50	1.71
Six-Year Completion Rates	4.46	1.41
Math Competency for Incoming Students	4.65	1.75
<b>Current Students</b>		
Identifying and Removing Barriers to Student Progression	2.69	1.62
Overall Undergraduate Student Retention Rates	2.93	1.40
First- and Second-Year Student Retention Rates	3.14	1.58
Closing Academic Discrepancies between Groups of Students	3.42	1.63
Six-Year Completion Rates	4.39	1.42
Math Competency for Incoming Students	4.43	1.74
<b>Alumni</b>		
Identifying and Removing Barriers to Student Progression	2.71	1.56
First- and Second-Year Student Retention Rates	2.84	1.45
Overall Undergraduate Student Retention Rates	2.95	1.41
Closing Academic Discrepancies between Groups of Students	3.57	1.68
Math Competency for Incoming Students	4.34	1.70
Six-Year Completion Rates	4.59	1.41

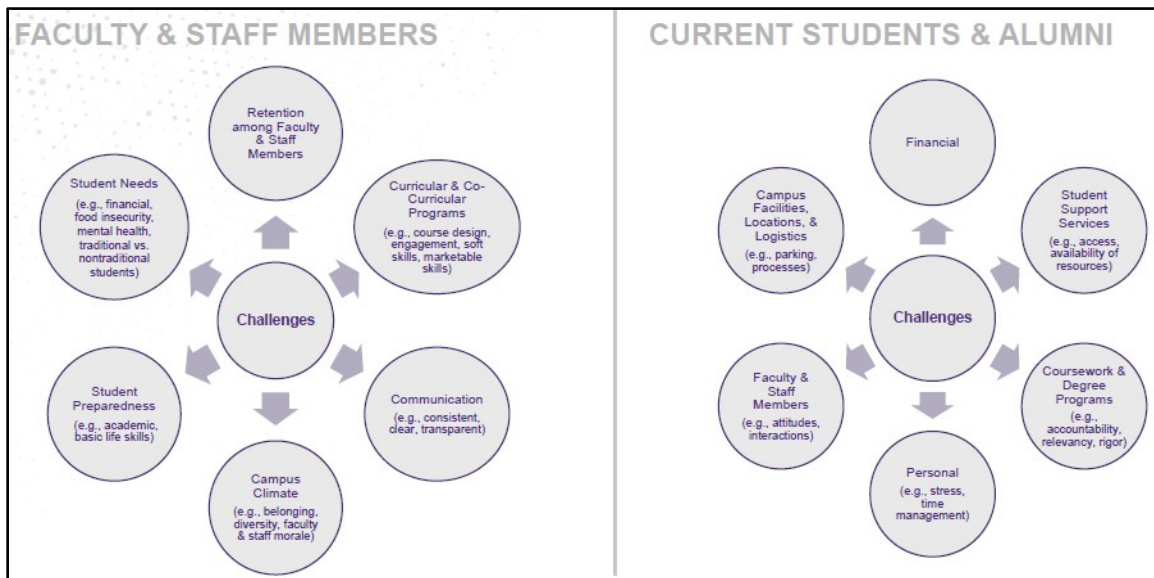


Figure 1: Similarities in Qualitative Findings

Findings from the final survey were presented to members of the QEP Planning Committee and President’s Cabinet in November 2019. Both groups agreed that Phase 1 activities uncovered key issues that needed to be further refined into a QEP topic with a narrow, manageable scope.

**Phase 2: Develop, Organize, and Assess the QEP**

***QEP Steering Committee***

In February 2020, Tarleton began a second set of planning processes and formed the QEP Steering Committee (see Table 6). Dr. Barkley authorized and charged the QEP Steering Committee to finalize selection of Tarleton’s QEP topic and lead the development of the QEP proposal. Dr. Sharp was selected to serve as Chair and Dr. Waddell continued to serve as Co-Chair. Drs. Barkley and Sharp worked with executive and academic leaders across campuses to select a representative group of faculty and staff members who would serve as steering committee members.

*Table 6: QEP Steering Committee Members*

<b>Name</b>	<b>Title</b>	<b>Unit</b>
Dr. Laurie Sharp <i>Chair</i>	Assistant Dean of Undergraduate Studies for First- and Second-Year Experiences & Associate Professor of Literacy and Educational Leadership	Academic Affairs & College of Education
Dr. Jolena Waddell <i>Co-Chair</i>	Associate Dean & Associate Professor of Animal Science	College of Agricultural and Environmental Sciences
Dr. Melissa Becker	Professor of Curriculum and Instruction	College of Education
Mr. Darrell Brown	Executive Director	Student Affairs Outreach, Fraternity & Sorority Life
Dr. Teresa Davidian	Executive Director & Professor of Music	Office of Academic Advising & College of Liberal and Fine Arts
Dr. Denae Dorris	Director	Center for Transformative Learning
Dr. Jennifer Edwards	Professor of Communication Studies	College of Liberal and Fine Arts
Dr. Mweni Ekpo	Graduate Recruitment Manager	College of Graduate Studies
Ms. Melissa Eubank	Director & Instructor of Mathematics	Tutoring and Learning Center & College of Science and Technology
Dr. Eileen Faulkenberry	Professor of Mathematics	College of Science and Technology
Dr. Jim Gentry	Associate Director & Professor of Literacy	Center for Instructional Innovation & College of Education
Dr. Laura Gordey	Assistant Professor of Business Law	College of Business Administration
Dr. Chris Haynes	Assistant Professor of Agricultural and Consumer Sciences	College of Agricultural and Environmental Sciences
Ms. Alana Hefner	Director	Career Services
Dr. Nathalie Jones	Associate Professor of Social Work	College of Health Science and Human Services

<b>Name</b>	<b>Title</b>	<b>Unit</b>
Dr. Kim McCuistion	Vice President & Professor of Animal Science	External Operations – Fort Worth & College of Agricultural and Environmental Sciences
Dr. Diana Ortega-Feerick	Assistant Vice President	Student Affairs
Dr. Joseph Schuessler	Associate Dean & Associate Professor of Computer Information Systems	College of Business Administration
Dr. Jason Sharp	Professor of Computer Information Systems	College of Business Administration
Dr. Lisa Taylor-Cook	Assistant Professor of Child and Family Studies	College of Education
Dr. Julie Thomas	Department Head & Assistant Professor of Nursing	College of Health Sciences and Human Services
Dr. Elizabeth A. Wallace	Director for Student Affairs Retention and Assessment	Student Affairs
Colonel (Ret.) Kenny Weldon	Commandant & Senior Director of Strategic Studies	College of Liberal and Fine Arts
Ms. Kathy Wright	Executive Director	Office of Financial Aid
<b>Ex-Officio</b>		
Dr. Jordan Barkley <i>SACSCOC Liaison, 2019-2020</i>	Associate Provost and Associate Vice President for Academic Administration & Professor of Literacy	Academic Affairs & College of Education
Mr. Clayton Gillespie <i>Staff Council Representative, 2019-2020</i>	Research Compliance Coordinator	Sponsored Projects-Research Compliance
Dr. Jarrod Schenewark <i>Faculty Senate President, 2019-2020</i>	Associate Professor of Sport Science	College of Education

*Note.* The table denotes administrative titles and academic titles and ranks upon appointment to serve on the QEP Steering Committee.

### ***Informational and Feedback Sessions***

The goal of holding multiple informational and feedback sessions was to garner broad-based support of institutional stakeholders. Dr. Sharp created a PowerPoint presentation that provided general information about the QEP process, key issues that emerged from data analyses conducted during Phase 1 and the broad focus areas for potential QEP topics (see Figure 2).

Multiple informational and feedback sessions were held among Tarleton administrators, faculty and staff members, and students who represented distinct groups (see Table 7). During each informational and feedback session, Dr. Sharp delivered the PowerPoint presentation and invited attendees to give input. Dr. Sharp collected and shared input from each group with Drs. Barkley and Waddell during regularly scheduled weekly QEP Chair meetings and members of the QEP Committee during regularly scheduled monthly QEP Committee meetings.

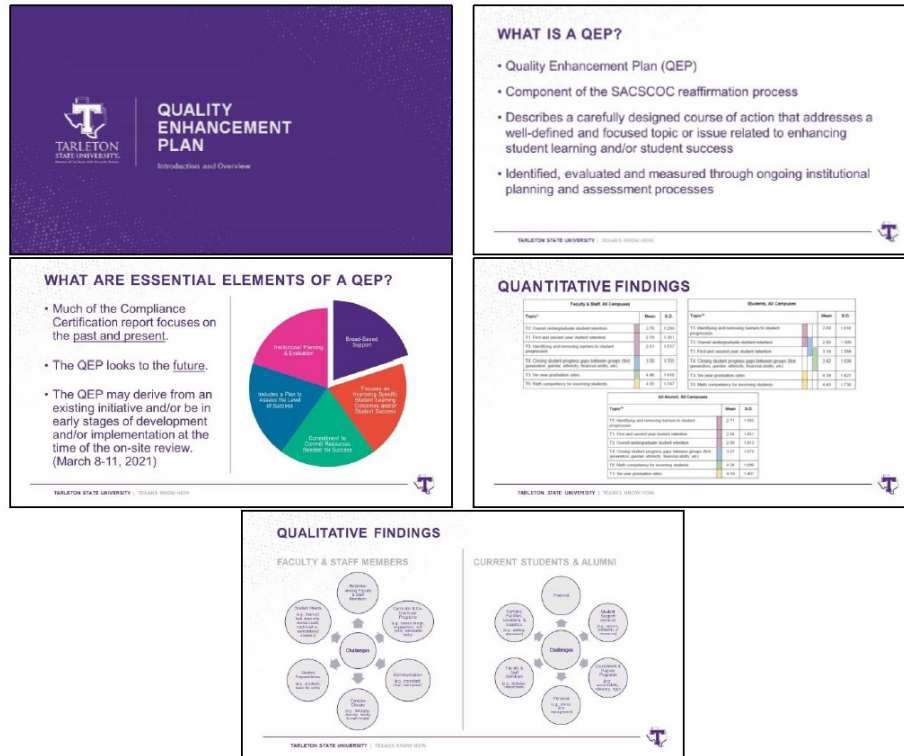


Figure 2: Example Slides from Phase 2 PowerPoint Presentation

Table 7: Informational and Feedback Sessions

Group Name	Group Description	Date
Academic Innovation & Planning Council	Group within the Division of Academic Affairs that develop, implement, and evaluate innovative academic initiatives and programs.	02/18/20
Office of Diversity, Inclusion, and International Programs	Group within the Division of Student Affairs that celebrates diversity, promotes inclusion, and pursues equity for the whole Tarleton community.	03/06/20
Tarleton Student Organizations	Student leaders from campus-based student organizations who promote identity and unity among marginalized students.	03/06/20
Division of Student Affairs	Division that supports and enhances the students' academic experience through services and co-curricular programs.	03/18/20
Division of Enrollment Management	Division that oversees the admissions, financial aid, and registration processes.	03/19/20
Office of New Student Programs	Group within the Division of Student Affairs that coordinates programming for new students.	03/19/20
Division of Institutional Advancement	Division that oversees fundraising, alumni engagement, community relations, and advancement services.	03/20/20
Office of Business Services	Group within the Division of Finance & Administration that manages business functions, including accounts payable, collections, and compliance with rules and regulations.	03/23/20
Dean's Council	Group within the Division of Academic Affairs that provides vision and leadership for the academic enterprise.	03/24/20

<b>Group Name</b>	<b>Group Description</b>	<b>Date</b>
Dean’s Council	Group within the Division of Academic Affairs that provides vision and leadership for the academic enterprise.	03/24/20
Division of Finance & Administration	Division that oversees overall administration, budgeting, financial operations, and facilities management.	03/25/20
Student Government Association	Representative governing body of and for the students.	03/25/20
Senior Residential Leaders	Undergraduate students with senior class standing who support their peers in residential living communities.	03/27/20
Collaboration & Communication Team	Group comprised of representatives from all Divisions that make decisions based on the best interest of the university, students, faculty members, and staff members.	04/07/20
Faculty Senate	Group that represents Tarleton faculty members and is the principal liaison between the faculty and the Academic Council and/or the university president.	04/13/20
Division of External Operations	Division that oversees existing and new degree programs for delivery at the Fort Worth Campus, Global Campus, and outreach programs in Bryan, Midlothian, and Waco.	04/23/20
Tarleton First	Group of students who identify as first generation and/or low income and are seeking recognition as a campus-based student organization with FLIP National student chapter status.	04/24/20

*Note.* The table reflects information as of the date or time identified therein.

Informational and feedback sessions were an invaluable part of the QEP development process for two reasons. First, information and feedback sessions helped keep institutional stakeholders throughout Tarleton informed about the development of the QEP. Second, institutional stakeholders beyond the QEP Steering Committee were represented in the QEP development process with opportunities to offer meaningful insights and perspectives. Input from informational and feedback sessions also enabled the continuous refinement of Tarleton’s QEP topic. During early sessions held in March 2020, wellness emerged as a possible QEP topic. In subsequent sessions, Dr. Sharp used input provided by each group to hone the broad area of wellness into a QEP topic with a more manageable and narrow scope. Towards the later sessions held in April 2020, financial wellness and well-being became the focus of Tarleton’s QEP.

***Planning Meetings***

Once Tarleton’s QEP topic narrowed to financial wellness and well-being, Drs. Sharp and Waddell facilitated multiple planning meetings with a broad base of institutional stakeholders. On April 6 and May 5, 2020, Dr. Sharp worked in collaboration with members of the QEP Steering Committee to solidify the QEP topic name, scope, and operational definitions for topic-related terms. During these meetings, Dr. Sharp also facilitated discussions with members of the QEP Steering Committee to develop Tarleton’s QEP into an action plan with realistic, measurable student learning and student success outcomes.

On April 9, 2020, Dr. Waddell met with student leaders in with the College of Agricultural and Environmental Science. Dr. Waddell sought input from them concerning Tarleton’s QEP topic and its potential impact on student learning and success. Ten student leaders were in attendance and included the Student Government Association’s President; the Student Leadership Council President and University Ambassador; and students who served as President for other student clubs, organizations, and teams.

At the conclusion of these planning meetings, Dr. Sharp designed the *QEP Topic – Final Feedback Survey* in Qualtrics to ascertain final input on the framework for Tarleton’s QEP topic from members of the QEP Steering Committee and President’s Cabinet. The survey consisted of seven total items: (a) six



open-ended items that allowed respondents give open text answers for the QEP scope, operational definitions, and student learning and student success outcomes; and (b) one closed-ended item that allowed respondents to select one of two options for the QEP topic name (see Figure 3).

<b>Operational Definitions</b>	<p><b>Financial Well-Being</b> – “A state of being wherein you have control over day-to-day, month-to-month finances, have the capacity to absorb a financial shock, are on track to meet your financial goals, and have the financial freedom to make the choices that allow you to enjoy life.” (CFPB, 2015, p. 5)</p> <p>Reference: Consumer Financial Protection Bureau. (2015). <i>Financial well-being: The goal of financial education</i>. Retrieved from <a href="https://files.consumerfinance.gov/f/201501_cfpb_report_financial-well-being.pdf">https://files.consumerfinance.gov/f/201501_cfpb_report_financial-well-being.pdf</a></p> <p>Please provide any feedback on the definition for <b>financial well-being</b> below:</p> <input style="width: 100%;" type="text"/>
<b>Student Learning and/or Student Success Outcomes</b>	<p>The QEP Committee has identified six outcomes associated with Tarleton's QEP Topic:</p> <ol style="list-style-type: none"> <li>1. Completers will describe financial attitudes, behaviors, and skills that correspond to financial well-being.</li> <li>2. Undergraduate and graduate students will recognize how student success is influenced by the interplay between personal financial circumstances and academic performance.</li> <li>3. Degree completion rates among undergraduate students will increase by six percentage points among first-time-in-college, transfer, and graduate student cohorts. (Goal 1 and Goal 2: 60x30TX)</li> <li>4. Undergraduate students will identify and demonstrate marketable skills affiliated with their degree program and communicate those skills to potential employers. (Goal 3: 60x30TX)</li> <li>5. Undergraduate students will graduate with student loan debt that is at or below 60% of their first-year, post-graduation annual wages. (Goal 4: 60x30TX)</li> <li>6. Tarleton will improve processes and reduce student barriers to increase persistence and decrease time to degree.</li> </ol> <p>Please provide any feedback on these outcomes below:</p> <input style="width: 100%;" type="text"/>
<b>QEP Topic Name</b>	<p>Below are two possible names for Tarleton's QEP topic. Please indicate your preferred QEP topic name.</p> <p><input type="radio"/> Texan SMART (Saving Money and Resources Together)</p> <p><input type="radio"/> SMART Texans (Saving Money and Resources Together)</p>

Figure 3: Example Items from QEP Topic – Final Feedback Survey

Dr. Sharp emailed the *QEP Topic – Final Feedback Survey* on May 11, 2020 to 34 individuals. The survey period remained open through May 18, 2020, and Dr. Sharp addressed non-response bias by sending an email reminder on May 14, 2020. When the survey period closed, seventeen survey submissions were received that supplied useful feedback from which to finalize the framework for the *Texan Smart* QEP and compose a draft document for submission. On July 20, 2020, Dr. Sharp made a final presentation for the *Texan Smart* QEP to members of the President’s Cabinet. During this presentation, Dr. Sharp provided an overview of the planning processes and all major components associated with the *Texan Smart* QEP. During this meeting, members of President’s Cabinet confirmed their support for the *Texan Smart* QEP.



## Focus of the QEP

### Topic and Scope

After a thorough set of planning processes conducted in Phase 1 and Phase 2 of the QEP topic development, Tarleton chose its QEP topic. The *Texan Smart* QEP will increase educational access and learning opportunities by strengthening resources to improve financial wellness and well-being. The *Texan Smart* QEP will focus on both undergraduate and graduate students throughout their academic careers at Tarleton. Pursuing a higher education involves a multitude of financial complexities, and financial wellness and well-being are principal factors that contribute to student success. As such, all Tarleton locations — Stephenville, Fort Worth, Midlothian, Waco, RELLIS, and the Global Campus — will be involved with the *Texan Smart* QEP.

### Operational Definitions

Since there is not a singular definition for the term “well-being,” and the terms “well-being” and “wellness” are often used interchangeably, it was essential for the Tarleton university community to have a clear understanding of precise meanings for terms associated with the *Texan Smart* QEP. During Phase 2 of the QEP topic development, Dr. Sharp worked in collaboration with members of the QEP Steering Committee to determine terms that required operational definitions. Afterwards, Dr. Sharp consulted with Dr. Christy Tabors, Manager of Research & Learning in the Dick Smith Library, to find existing sources from which to draw credible and valid operational definitions. Once Dr. Sharp assembled the operational definitions for each term, she elicited feedback among members of the QEP Steering Committee and President’s Cabinet. Table 8 reflects all approved operational definitions associated with the *Texan Smart* QEP.

*Table 8: Operational Definitions*

Term	Operational Definition
Financial Well-Being	“A state of being wherein you have control over day-to-day, month-to-month finances; have the capacity to absorb a financial shock; are on track to meet your financial goals; and have the financial freedom to make the choices that allow you to enjoy life” (Consumer Financial Protection Bureau, 2015, p. 5).
Financial Wellness	“All aspects of a person’s financial situation, including their awareness of their financial situation, goal setting to maintain or improve their current financial situation, and the capability to put these goals into action” (Montalto, Phillips, McDaniel, & Baker, 2019, p. 3).
Institutional Effectiveness	“Systematic, explicit, and documented process of measuring performance against mission in all aspects of an institution” (SACSCOC, 2018, p. 170).
Student Achievement	Student learning and successes as measured by “a broad range of criteria to include, as appropriate: enrollment data; retention, graduation, or course completion; job placement rates; state licensing examinations; student portfolios; or other means of demonstrating achievement of goals” (SACSCOC, 2018, p. 64).

### Student Learning and Student Success Outcomes

The *Texan Smart* QEP has two student learning outcomes that seek to achieve changes in students’ behaviors, knowledge, skills, and values (see Figure 4). The *Texan Smart* QEP also has four student success outcomes that seek to achieve improvements in key student achievement measures. Each outcome

associated with the *Texan Smart* QEP is aligned with either an objective in Tarleton’s strategic plan or a goal in the strategic higher education plan for Texas. Additionally, all six student learning and student outcomes are aligned with current initiatives in higher education institutions across the United States.

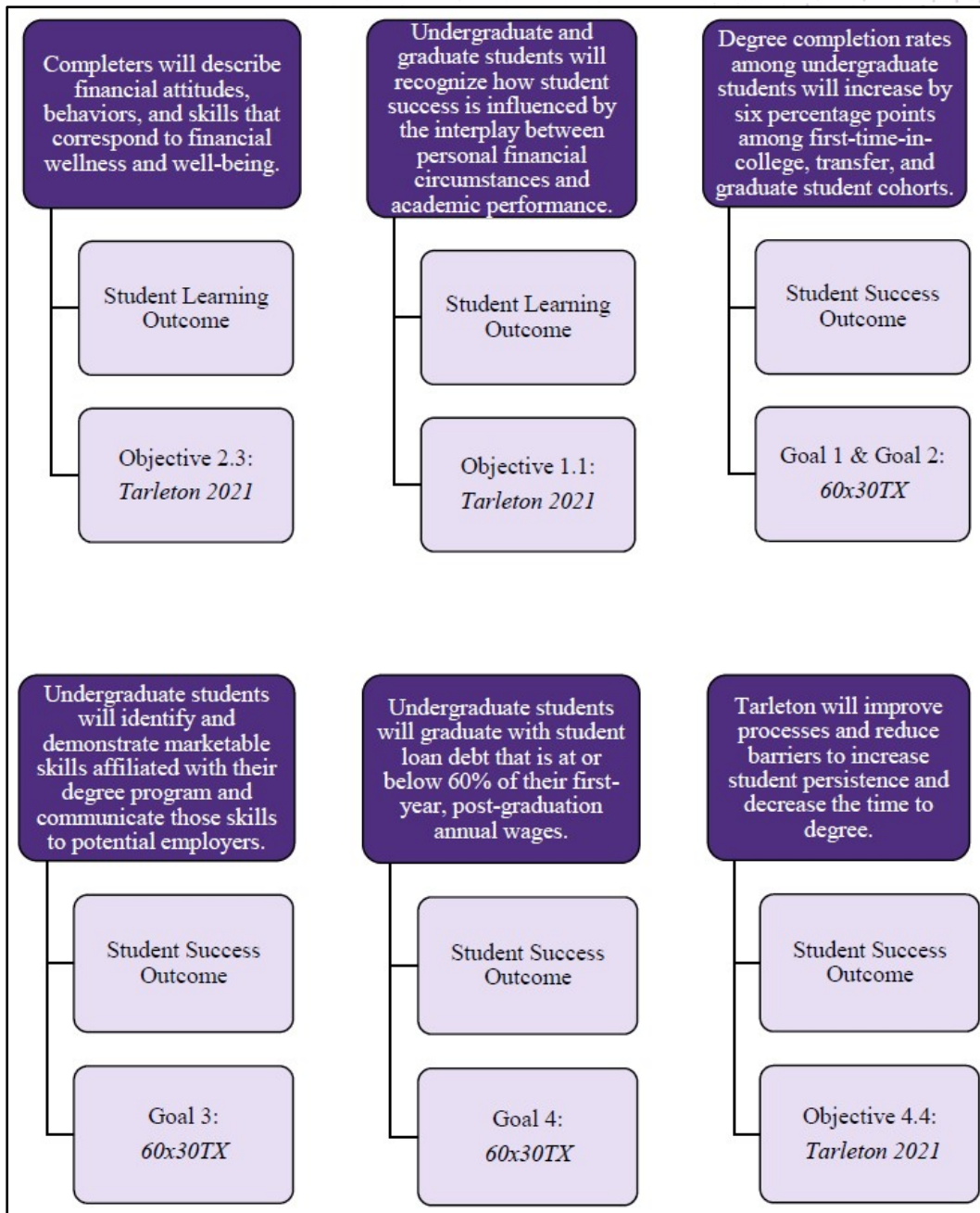


Figure 4. *Texan Smart* QEP Student Learning and Student Success Outcomes

### **Alignment with University Efforts**

Tarleton strives to offer challenging and relevant learning experiences that prepare students as global citizens. In 2013, multiple stakeholders engaged in an organized strategic planning process to help develop the University’s strategic plan, *Tarleton 2021: Student Focused – Value Driven 2015-2021 Strategic Plan* (herein referred to as *Tarleton 2021*). *Tarleton 2021* identified Tarleton’s mission, vision,

and core values to set a clear direction, create a shared purpose, and communicate guiding principles for the institution (see Figure 5). *Tarleton 2021* also encompassed four strategic plan goals aligned with Tarleton’s mission, vision, and core values that established a culture of continuous improvement with an emphasis on student success.

<i>Tarleton 2021: Student Focused - Value Driven</i>		
<b><u>Mission</u></b>	<b><u>Vision</u></b>	<b><u>Core Values</u></b>
Tarleton State University provides an academically challenging education where learning is grounded in real-world experiences and effective teaching, research, scholarship, and service. As a member of The Texas A&M University System, Tarleton is rich in history and tradition while being committed to student success and diversity. Tarleton strives to develop moral and ethical thinkers, scholars and leaders who demonstrate civility and integrity, while contributing meaningfully and responsibly to a global society.	Tarleton will be the premier student-focused university in Texas and beyond. We will transform generations by inspiring discovery, leadership, and service through exceptional teaching and research in vibrant learning communities.	Integrity Leadership Tradition Civility Excellence Service

Figure 5: Mission/Vision/Core Values for Tarleton’s Strategic Plan






***Alignment with State Efforts***

In 2015, the THECB launched a strategic higher education plan, the *60x30TX* plan (THECB, 2015). The *60x30TX* plan aims to build a more knowledgeable and skilled workforce to ensure a strong and sustainable economy in Texas. The *60x30TX* plan includes four broad goals and related targets intended to move the state towards achieving its goals by the year 2030. The overarching goal of the *60x30TX* plan is to increase the percentage of 25- to 34-year-olds who hold a certificate or degree to 60 percent. The second goal complements the overarching goal by seeking to increase the number of completers for certificates and associate, bachelor’s, and master’s degrees to 550,000 students or higher, particularly among targeted groups. The third goal emphasizes the value of higher education in the workforce by charging higher education institutions to identify and communicate marketable skills that students will acquire in their academic programs. The fourth goal aims to help undergraduate students complete their academic programs with manageable debt by ensuring their loan debt does not exceed 60 percent of their first-year wages.

***Alignment with National Efforts***

Student wellness and well-being have become topics of growing importance in higher education (Harward, 2016; National Association of Student Personnel Administrators & National Intramural-Recreational Sports Association, 2019; Reich, 2014), and many higher education institutions have engaged in efforts that focus on one or more dimensions of well-being (e.g., Glowacki, Kirtz, Hughes Wagner, Duncan Cance, Barrera, & Bernhardt, 2018; Lothes & Nanney, 2020; Pfund, Bono, & Hill, 2020). Among these initiatives, some higher education institutions have implemented initiatives with a specific focus on the dimension for financial well-being among students (see Table 9).

Table 9: Financial Well-Being Initiatives at Higher Education Institutions

Higher Education Institution	Description of Financial Wellness Initiative
 <p>Roger Williams University Providence, RI</p>	<p>The Division of Student Life compiled a list of resources to support students' financial well-being. More information is available at: <a href="https://www.rwu.edu/undergraduate/student-life/about-student-life/financial-well-being-resources">https://www.rwu.edu/undergraduate/student-life/about-student-life/financial-well-being-resources</a></p>
 <p>University of Pennsylvania Philadelphia, PA</p>	<p>Launched on January 27, 2020, the Financial Wellness @ Penn initiative aims to enhance students' financial well-being by providing personal finance education, tools, and resources. More information is available at: <a href="https://srfs.upenn.edu/financial-wellness">https://srfs.upenn.edu/financial-wellness</a></p>
 <p>University of Wyoming Laramie, WY</p>	<p>Through support from UniWyo Federal Credit Union, the University of Wyoming developed the Financial Wellness Program. This program offers students access to education, resources, and training to encourage lifelong, financially-sound practices. More information is available at: <a href="http://www.uwyo.edu/finwellness/">http://www.uwyo.edu/finwellness/</a></p>
 <p>West Texas A&amp;M University Canyon, TX</p>	<p>In partnership with the Education Credit Union, West Texas A&amp;M University offers the Buff Smart Program. This mission of this program is to provide students financial education to prepare them to make wise financial choices and to become financially independent. More information is available at: <a href="https://www.wtamu.edu/student-support/student-success-center/ssc-buff-smart.html">https://www.wtamu.edu/student-support/student-success-center/ssc-buff-smart.html</a></p>
 <p>Xavier University Cincinnati, OH</p>	<p>In partnership with U.S. Bank, Xavier's All Card center provides students access to interactive seminars that address basic understandings for financial responsibility. More information is available at: <a href="https://www.xavier.edu/health-wellness/prevention/ecological-wellness/occupational-and-financial-wellness">https://www.xavier.edu/health-wellness/prevention/ecological-wellness/occupational-and-financial-wellness</a></p>

*Tarleton State University is working to become the premier student-focused and value-driven institution.*

## Review of Relevant Literature

### Financial Wellness versus Financial Well-Being

Financial wellness is a comprehensive, multidimensional concept derived from a host of objective determinants (Sorgente & Lanz, 2017). Financial wellness encompasses “all aspects of a person’s financial situation, including their awareness of their financial situation, goal setting to maintain or improve their current financial situation, and the capability to put these goals into action” (Montalto et al., 2019, p. 3). Individuals with a high level of financial wellness exhibit sound financial behaviors, have positive financial attitudes, and feel satisfied with their overall financial situation (Joo, 2008).

Financial well-being combines objective and subjective determinants (i.e., financial behaviors, financial stressor events, individual characteristics) into a single index (Gutter & Copur, 2011; Sorgente & Lanz, 2017). Using consumer input, the Consumer Financial Protection Bureau defined financial well-being as “a state of being wherein [individuals] have control over day-to-day, month-to-month finances; have the capacity to absorb a financial shock; are on track to meet [their] financial goals; and have the financial freedom to make the choices that allow [them] to enjoy life” (p. 5). Thus, financial well-being is a function of financial security and freedom of choice with respect to an individual’s current and future financial circumstances (Netemeyer, Warmath, Fernandes, & Lynch, 2018).

### Importance of Financial Wellness and Financial Well-Being

An extensive body of literature supports financial wellness and financial well-being as topics of great importance among both undergraduate and graduate students (Chan, Chau, & Chan, 2012; Gutter & Copur, 2011; Yoon, 2010, 2012). While enrolled in college, students grapple with various financial stressors, such as determining how to finance their education (Robb, 2017) and handle their personal finances (Shim, Xiao, Barber, & Lyons, 2009). Between rising costs associated with the pursuit of higher education and declining state funding, it is imperative for college students to develop positive financial behaviors and learn how to make complex and critical financial decisions (Hagadorn, 2017). By doing so, college students are more likely to improve their current and future quality of life (Xiao, Tang, & Shim, 2009).

### Current State of Financial Wellness

Finances are a significant concern among college students (Denecke, Feaster, Okahana, Allum, & Stone, 2016; Klepfer, Cornett, Fletcher, & Webster, 2019a; National Survey of Student Engagement, 2012). Recent findings from the Student Financial Wellness Survey revealed that a great number of college students across the United States: (a) have low financial security and worry about paying for school, their ongoing living costs, and any unexpected expenses that emerge; (b) struggle to pay for basic necessities such as food, housing, and utilities; and (c) help support family members financially while in college (Klepfer et al., 2019a). Findings also revealed that college students underestimate the amount of student loan debt they borrowed and have concerns about their ability to repay. Additionally, college students often struggle with substantial credit card debt and may even engage in high-rate, high-risk borrowing practices, such as payday loans. As shown in Table 10, local administration of the Student Financial Wellness Survey uncovered similar findings among undergraduate and graduate students enrolled at Tarleton (Klepfer et al., 2019b, 2019c).

*Table 10: Student Financial Wellness Survey Findings among Tarleton Students*

Key Findings	Graduate Students	Undergraduate Students
Basic Needs Security	<ul style="list-style-type: none"> <li>❖ 49% of students show signs of housing insecurity.</li> <li>❖ 20% of students experience food insecurity.</li> </ul>	<ul style="list-style-type: none"> <li>❖ 54% of students show signs of housing insecurity.</li> <li>❖ 32% of students experience food insecurity.</li> </ul>

Key Findings	Graduate Students	Undergraduate Students
Financial Security	<ul style="list-style-type: none"> <li>❖ 63% of students worry about paying for college.</li> <li>❖ 41% of students have run out of money three or more times in the past year.</li> </ul>	<ul style="list-style-type: none"> <li>❖ 72% of students worry about paying for college.</li> <li>❖ 51% of students have run out of money three or more times in the past year.</li> </ul>
Paying for College & Student Debt	<ul style="list-style-type: none"> <li>❖ 70% of students have low confidence in their ability to pay off student loan debt.</li> <li>❖ 76% of students have more student loan debt than they anticipated.</li> <li>❖ 36% of students use credit cards to pay for college.</li> </ul>	<ul style="list-style-type: none"> <li>❖ 70% of students have low confidence in their ability to pay off student loan debt.</li> <li>❖ 66% of students have more student loan debt than they anticipated.</li> <li>❖ 37% of students use credit cards to pay for college.</li> </ul>
Supporting Family Members	<ul style="list-style-type: none"> <li>❖ 67% of students indicate the importance of supporting family members while in college.</li> </ul>	<ul style="list-style-type: none"> <li>❖ 36% of students indicate the importance of supporting family members while in college.</li> </ul>

### Effects of Low Levels of Financial Wellness among College Students

Research has shown that undesirable financial situations may have negative consequences on college students. Financial anxiety and stress among college students has been linked to student loan debt (Archuleta, Dale, & Spann, 2013), and college students who experience high levels of financial anxiety and stress are at a higher risk for poor academic performance, college attrition (Baker & Montalto, 2019; Joo, Bagwell Durband, & Grable, 2008), mental health issues (Adams, Meyers, & Beidas, 2016), and family distress (Cadaret & Rieder Bennett, 2019). College students who have perceptions of financial inadequacies are more susceptible to experience financial anxiety and stress, thus impacting high-risk and underrepresented college students (i.e., students who identify as first generation, low income, or non-White), to greater degrees (Adams et al., 2016; Cadaret & Rieder Bennett, 2019; Garrett & Nisle, 2017; Potter, Jayne, & Britt, 2017).

### Promoting Financial Wellness and Enhancing Financial Well-Being among College Students

In the early 2000s, research demonstrated a clear need for promoting financial wellness among college students (Denecke et al., 2016; Trombitas, 2011, 2012). As such, many institutions of higher education began making efforts to enhance financial well-being among their students (Denecke et al., 2016; Trombitas, 2012). Early efforts typically involved housing financial education programs in financial aid offices that created stand-alone websites and facilitated in-person trainings for common financial literacy topics, such as budgeting, debt management, and student loans. Unfortunately, early efforts were funded insufficiently and seemed to be too narrow in scope (Trombitas, 2012).

#### *Financial Centers*

More recently, institutions of higher education have been making more concerted and holistic efforts to promote financial wellness and enhance financial well-being among college students. Some institutions have established comprehensive financial centers to increase financial confidence, knowledge, and skills among college students and their families. Financial centers are staffed by full- and/or part-time employees (including undergraduate and graduate student workers) who deliver a wide range of services to equip undergraduate and graduate students with the sound personal financial practices they need to make informed financial choices. Services often include coordinating events; hosting trainings; offering coaching, consulting, and mentoring services; and granting access to informational resources. Table 11 shows examples of comprehensive financial centers that were established at universities located in Texas and other higher education institutions located in the Southern states accredited by the SACSCOC.

Table 11: Examples of University-Based Financial Centers

Financial Center	Goal
<p>Student Money Management Center University of North Texas Denton, Texas <a href="https://studentaffairs.unt.edu/student-money-management-center">https://studentaffairs.unt.edu/student-money-management-center</a></p> <p>Established in 2005</p>	<p>Our team helps students succeed in their financial lives. We give them the tools to increase their knowledge, skills, awareness, and confidence to become financially empowered.</p>
<p>Student Money Management Center Sam Houston State University Huntsville, Texas <a href="https://www.shsu.edu/dept/smmc/">https://www.shsu.edu/dept/smmc/</a></p> <p>Established in 2007</p>	<p>The SMMC believes that all Bearkats should have the financial literacy skills to be successful during their collegiate years and beyond, so we will continue to offer quality consistent programming to bring that vision to Sam Houston State University.</p>
<p>Student Money Management Center University of North Georgia Dahlonega, Georgia <a href="https://ung.edu/student-money-management-center/index.php">https://ung.edu/student-money-management-center/index.php</a></p> <p>Established in 2007</p>	<p>The University of North Georgia Student Money Management Center is committed to providing opportunities for students to enhance their knowledge of effective money management through promoting financial literacy and empowering students to make responsible financial decisions.</p>
<p>Bull2Bull Financial Education University of South Florida Tampa, Florida <a href="https://www.usf.edu/financial-education/">https://www.usf.edu/financial-education/</a></p> <p>Established 2013</p>	<p>The Bull2Bull Financial Education Program (B2B) is a peer to peer financial education program. It is designed to enhance the financial wellness of USF Tampa's undergraduate students. B2B is grounded in research and current trends that support the use of a peer-to-peer education model as a method of increasing knowledge and financial awareness.</p>
<p>UTC Financial Wellness Center University of Tennessee at Chattanooga Chattanooga, Tennessee <a href="https://www.utc.edu/financial-wellness/index.php">https://www.utc.edu/financial-wellness/index.php</a></p> <p>Established 2013</p>	<p>The Financial Wellness Center at the University of Tennessee at Chattanooga is dedicated to helping students with their overall financial satisfaction for the rest of their lives. The mission of the center is to equip students with prudent knowledge, tools, and techniques that will increase their overall financial literacy, capability, satisfaction, and wellness.</p>
<p>Money Education Center Texas A&amp;M University College Station, Texas <a href="https://money.tamu.edu/">https://money.tamu.edu/</a></p> <p>Established in 2016</p>	<p>Through Research, One-On-One Advising, and Instruction (ROI) for Money Education (ME), we can help you do the following: (1) limit the cost of attending college, (2) navigate unexpected financial barriers, (3) minimize student loan debt and future struggles in repayment, and (4) prepare for a lifetime of financial decisions.</p>
<p>Student Financial Wellness Center University of Kentucky Lexington, Kentucky <a href="https://www.uky.edu/financialwellness/">https://www.uky.edu/financialwellness/</a></p> <p>Established in 2017</p>	<p>Financial Wellness is geared toward engaging students in financial literacy programs and providing a place for peer mentorship through the MoneyCATS team. Financial Wellness also provides excellent resources for the University of Kentucky student body to stay connected and well equipped to handle their evolving financial needs.</p>



### ***Financial Coaching, Consulting, and Mentoring***

Within financial centers, a great number of institutions of higher education have implemented different models of financial coaching, consulting, and mentoring. Such services are free and voluntary for students and typically conducted in a one-to-one manner with peers (Britt, Canale, Fernatt, Stutz, & Tibbetts, 2015) or staff mentors (Schickel, 2016). Financial coaching, consulting, and mentoring services provide students with a safe space to participate in entrance and exit loan counseling, as well as “continuing counseling,” which increases student awareness of available resources (p. 266). Researchers have reported that undergraduate students who participated in financial coaching, consulting, and mentoring services on a continuous basis throughout their enrollment in college significantly reduce the amount of student loan debt taken for expenses beyond tuition (Schickel, 2016) and were more likely to complete their degree in four years (Letkiewicz et al., 2014).

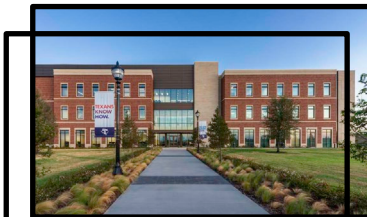
### ***Financial Education Activities***

Financial education activities are a longstanding way in which institutions of higher education help college students move towards financial well-being. Among undergraduate students, financial education activities may be the focus of an entire credit-bearing course, such as a personal finance course (Eichelberger, Gerbing, & Gillpatrick, 2019), or financial topics covered in a credit-bearing general education course, such as a first-year seminar (Anderson & Card, 2015). Alternatively, financial education activities may be offered as non-credit activities that undergraduate and graduate students elect to complete (Harrington & Smith, 2016) or financial resources that are pushed out periodically through various communication platforms (Chambers & Thorne, 2017; Schickel, 2016).

## **Tarleton Locations & Centers**



*Stephenville*



*Fort Worth*



*Waco*



*Midlothian*



*RELLIS - Bryan*



*Global Campus - Online*

### **Timeline, Actions, and Resources Committed**

To achieve the desired outcomes associated with the *Texan Smart* QEP, Tarleton has identified two specific goals from which respective actions will be implemented in an orderly and manageable sequence. Goal 1 encompasses the establishment of the Texan Smart Financial Center, which includes multiple actions intended to have a direct impact on student learning and student success. Goal 2 focuses on improvements to the efficacy of Tarleton programs and services, which includes multiple actions intended to have an indirect impact on student learning and student success. To ensure successful implementation of these two goals for the *Texan Smart* QEP, Tarleton is committed to providing the resources necessary to promote financial wellness and well-being among undergraduate and graduate students.

#### **Goal 1: Establish the Texan Smart Financial Center**

The Texan Smart Financial Center will be an educational and outreach unit administered by the University College within Academic Administration in the Division of Academic Affairs. The purpose of the Texan Smart Financial Center will be to promote financial wellness and well-being among students at Tarleton by completing seven actions intended to have a direct impact on student learning and student success. Tarleton is committed to providing the resources needed to support successful implementation of Goal 1 actions.

To help establish and ultimately lead the Texan Smart Financial Center, Tarleton will hire a Director by Fall 2021. Tarleton will create a new position to recruit and hire an applicant who has: (a) a master's or doctoral degree in business, personal financial planning, higher education, or related field; (b) three or more years of relevant experience, (c) advanced analysis and problem-solving skills; and (d) strong communication skills. The Director of the Texan Smart Financial Center will also serve as the QEP Director and report directly to the Dean of University College. As such, the Director of the Texan Smart Financial Center will coordinate the day-to-day operations to ensure effective strategies for promoting financial wellness and enhancing financial well-being among undergraduate and graduate students.

The Director of the Texan Smart Financial Center will oversee a team who curates, develops, and implements services offered within the Texan Smart Financial Center. Team members may include full- and/or part-time staff members, student workers, and students who are fulfilling course and/or degree program requirements in areas related to finance. All services offered through the Texan Smart Financial Center will be accessible and available to all students at all Tarleton locations (Stephenville, Fort Worth, Midlothian, Waco, RELLIS – Bryan, Global Campus – Online) using a variety of modalities (in-person, online, virtual). Example services include:

- ✓ educational trainings that develop students' financial capabilities;
- ✓ information resources that build students' understandings of personal financial topics, such as budgeting, credit cards, credit reports and scores, finances, investing, managing debt, saving, student loans, and taxes;
- ✓ peer coaching services to engage student leaders as mentors on money matters; and
- ✓ information resources that create awareness of institutional and community resources that address basic needs insecurities.

The Director of the Texan Smart Financial Center will also develop collaborative and synergistic relationships with faculty and staff members throughout Tarleton, including but not limited to Undergraduate Admissions, College of Graduate Studies, Financial Aid, Career Services, Student Affairs, and Student Development and Mentoring. The goal of these relationships will be to create awareness of resources, promote services offered by the Texan Smart Financial Center, and strengthen opportunities for integrative learning. Additionally, the Director of the Texan Smart Financial Center will engage alumni, community partners, and employer networks to leverage talents, energy, and specialized skills needed to maximize the impact of services for students. Actions associated with Goal 1 of the *Texan Smart* QEP, as well as the proposed timeline and responsible party for each action, are delineated below in Table 12.

Table 12. Overview of Actions for Goal 1

<b>Goal 1: Tarleton will establish the Texan Smart Financial Center within the University College.</b>		
<b>Action 1.1: Hire a Director for the Texan Smart Financial Center.</b>		
<b>Task</b>	<b>Timeline</b>	<b>Responsible Party</b>
Develop job-related selection procedures for Director of the Texan Smart Financial Center.	January 2021 - March 2021	<ul style="list-style-type: none"> <li>✓ Employee Services Department</li> <li>✓ Dean, University College</li> <li>✓ Associate Provost and Associate Vice President for Academic Administration</li> </ul>
Post vacancy for Director of the Texan Smart Financial Center.	March 2021	<ul style="list-style-type: none"> <li>✓ Employee Services Department</li> </ul>
Recruit, screen, and refer applicants.	March 2021 – August 2021	<ul style="list-style-type: none"> <li>✓ Employee Services Department</li> </ul>
Interview and hire qualified applicant.	August 2021	<ul style="list-style-type: none"> <li>✓ Dean, University College</li> <li>✓ Associate Provost and Associate Vice President for Academic Administration</li> </ul>
<b>Action 1.2: Design and implement educational trainings that develop students’ financial capabilities.</b>		
<b>Task</b>	<b>Timeline</b>	<b>Responsible Party</b>
Identify relevant topics for educational trainings that develop students’ financial capabilities.	September 2021 (ongoing)	<ul style="list-style-type: none"> <li>✓ Director of Texan Smart Financial Center</li> <li>✓ Tarleton faculty &amp; staff members from all Divisions</li> <li>✓ Current undergraduate students at Tarleton</li> <li>✓ Current graduate students at Tarleton</li> <li>✓ Tarleton alumni</li> </ul>
Develop educational trainings (e.g., events, sessions, workshops) based on identified topics using in-person, online, virtual delivery modes.	September 2021 (ongoing)	<ul style="list-style-type: none"> <li>✓ Director of Texan Smart Financial Center</li> <li>✓ Information Technology Services</li> <li>✓ Office of Financial Aid</li> <li>✓ Undergraduate Admissions</li> <li>✓ College of Graduate Studies</li> <li>✓ Career Services</li> <li>✓ College of Business Administration - Department of Accounting, Finance, and Economics</li> <li>✓ College of Agricultural and Environmental Sciences – Department of Agricultural and Consumer Sciences</li> <li>✓ Community bank partners</li> </ul>
Schedule and deliver educational trainings that administer assessment and/or evaluative measures.	January 2022 (ongoing)	<ul style="list-style-type: none"> <li>✓ Director of Texan Smart Financial Center</li> <li>✓ Administrative Executive, University College</li> <li>✓ Texan Smart Financial Center team members</li> </ul>

<b>Action 1.3: Curate and make available existing information resources for personal financial topics.</b>		
<b>Task</b>	<b>Timeline</b>	<b>Responsible Party</b>
Assemble and categorize the most relevant, highest quality information for personal financial topics covered under fair use.	September 2021 (ongoing)	<ul style="list-style-type: none"> <li>✓ Director of Texan Smart Financial Center</li> <li>✓ University Librarian</li> <li>✓ College of Agricultural and Environmental Sciences – Department of Agricultural and Consumer Sciences</li> <li>✓ College of Business Administration - Department of Accounting, Finance, and Economics</li> <li>✓ Community bank partners</li> </ul>
Store, manage, and maintain curated content on Texan Smart Financial Center webpage.	September 2021 (ongoing)	<ul style="list-style-type: none"> <li>✓ Director of Texan Smart Financial Center</li> <li>✓ Manager of Web Technology</li> </ul>
Order, monitor, and replenish print copies of published information.	September 2021 (ongoing)	<ul style="list-style-type: none"> <li>✓ Director of Texan Smart Financial Center</li> <li>✓ Administrative Executive, University College</li> </ul>
Disseminate print copies of published information directly to students.	January 2022 (ongoing)	<ul style="list-style-type: none"> <li>✓ Director of Texan Smart Financial Center</li> <li>✓ Texan Smart Financial Center team members</li> </ul>
<b>Action 1.4: Develop and make available new information resources for personal financial topics.</b>		
<b>Task</b>	<b>Timeline</b>	<b>Responsible Party</b>
Develop content for high-quality new information resources for personal financial topics.	September 2021 (ongoing)	<ul style="list-style-type: none"> <li>✓ Director of Texan Smart Financial Center</li> <li>✓ University Librarian</li> <li>✓ College of Agricultural and Environmental Sciences – Department of Agricultural and Consumer Sciences</li> <li>✓ College of Business Administration - Department of Accounting, Finance, and Economics</li> <li>✓ Community bank partners</li> </ul>
Coordinate publication of new information resources for personal financial topics that follow Tarleton brand guidelines.	September 2021 (ongoing)	<ul style="list-style-type: none"> <li>✓ Director of Texan Smart Financial Center</li> <li>✓ Department of Marketing &amp; Communications – Office of Creative &amp; Video Services</li> </ul>
Store, manage, and maintain newly developed content on Texan Smart Financial Center webpage.	September 2021 (ongoing)	<ul style="list-style-type: none"> <li>✓ Director of Texan Smart Financial Center</li> <li>✓ Manager of Web Technology</li> </ul>
<b>Action 1.5: Institute peer coaching services to engage student leaders as mentors on money matters.</b>		
<b>Task</b>	<b>Timeline</b>	<b>Responsible Party</b>
Develop Texan Smart Financial Center Peer Coaching training guides and sessions.	September 2021	<ul style="list-style-type: none"> <li>✓ Director of Texan Smart Financial Center</li> </ul>

		<ul style="list-style-type: none"> <li>✓ Academic Coaching and Peer Mentoring Coordinator</li> </ul>
Develop job-related selection procedures for Texan Smart Financial Center peer coaches.	September 2021	<ul style="list-style-type: none"> <li>✓ Director of Texan Smart Financial Center</li> <li>✓ Academic Coaching and Peer Mentoring Coordinator</li> <li>✓ Career Services</li> <li>✓ Dean, University College</li> <li>✓ Employee Services Department</li> </ul>
Post vacancy for peer coaches.	October 2021	<ul style="list-style-type: none"> <li>✓ Employee Services Department</li> <li>✓ Career Services</li> </ul>
Review, interview, and hire qualified applicants.	November 2021 (ongoing)	<ul style="list-style-type: none"> <li>✓ Director of Texan Smart Financial Center</li> <li>✓ Dean, University College</li> </ul>
Facilitate new employee onboarding processes for peer coaches.	November 2021 (ongoing)	<ul style="list-style-type: none"> <li>✓ Employee Services Department</li> <li>✓ Career Services</li> </ul>
Train peer coaches for Texan Smart Financial Center.	December 2021 (ongoing)	<ul style="list-style-type: none"> <li>✓ Director of Texan Smart Financial Center</li> <li>✓ Academic Coaching and Peer Mentoring Coordinator</li> <li>✓ Career Services</li> </ul>
Provide peer coaching services and monitor efficacy of services.	January 2022 (ongoing)	<ul style="list-style-type: none"> <li>✓ Director of Texan Smart Financial Center</li> <li>✓ Texan Smart Financial Center team members</li> <li>✓ Academic Coaching and Peer Mentoring Coordinator</li> <li>✓ Career Services</li> </ul>
<b>Action 1.6: Promote available services for the Texan Smart Financial Center.</b>		
<b>Task</b>	<b>Timeline</b>	<b>Responsible Party</b>
Conduct media campaign announcing the establishment of the Texan Smart Financial Center.	January 2022	<ul style="list-style-type: none"> <li>✓ Director of Texan Smart Financial Center</li> <li>✓ Dean, University College</li> <li>✓ Department of Marketing &amp; Communications – Office of News &amp; Information</li> </ul>
Establish and maintain a social media presence for the Texan Smart Financial Center on multiple platforms (e.g., Facebook, Twitter, Instagram)	January 2022 (ongoing)	<ul style="list-style-type: none"> <li>✓ Director of Texan Smart Financial Center</li> <li>✓ Career Services</li> <li>✓ Texan Smart Financial Center team members</li> </ul>
Conduct regular, recurring promotions of available services for the Texan Smart Financial Center.	January 2022 (ongoing)	<ul style="list-style-type: none"> <li>✓ Director of Texan Smart Financial Center</li> <li>✓ Dean, University College</li> <li>✓ Department of Marketing &amp; Communications – Office of News &amp; Information</li> <li>✓ Tarleton faculty &amp; staff members from all Divisions</li> </ul>

		<ul style="list-style-type: none"> <li>✓ Current undergraduate students at Tarleton</li> <li>✓ Current graduate students at Tarleton</li> <li>✓ Tarleton alumni</li> <li>✓ Tarleton donors</li> <li>✓ Community members</li> </ul>
<b>Action 1.7:</b> Collect and distribute information resources that create awareness of institutional and community resources that address basic needs insecurities.		
Task	Timeline	Responsible Party
Collaborate with internal stakeholders to collect and distribute information resources that create awareness of institutional resources to address basic needs insecurities.	January 2022 (ongoing)	<ul style="list-style-type: none"> <li>✓ Director of Texan Smart Financial Center</li> <li>✓ Vice President for Student Affairs</li> <li>✓ Texan Smart Financial Center team members</li> </ul>
Collaborate with external stakeholders to collect and distribute information resources that create awareness of community resources to address basic needs insecurities.	January 2022 (ongoing)	<ul style="list-style-type: none"> <li>✓ Director of Texan Smart Financial Center</li> <li>✓ Community agencies and organizations</li> <li>✓ Texan Smart Financial Center team members</li> </ul>

**Goal 2: Improve the Efficacy of Tarleton Programs and Services**

Goal 2 of the *Texan Smart* QEP focuses on improvements to the efficacy of Tarleton programs and services to strengthen student academic performance, promote retention, and facilitate timely degree completion. The purpose of these improvements will be to promote financial wellness and well-being among students at Tarleton by completing five actions intended to have an indirect impact on student learning and student success (see Table 13). Tarleton is committed to providing identified resources needed to support successful implementation of Goal 2 actions.

Within a higher education institution, several constructs may influence student success, retention, and degree completion, which in turn, have an indirect effect on students’ financial wellness and well-being. Among these constructs are academic learning experiences, academic support services, and co-curricular activities. Academic learning experiences are a fundamental aspect of attending college and are often the primary determinant for student success. Likewise, academic support services offer valuable resources that help students on their educational journey. Co-curricular experiences also play an integral role among college students by complementing the formal curriculum and reinforcing students’ academic, personal, and social growth.

Another construct that has an indirect effect on students’ financial wellness and well-being involves the efficacy of academic and non-academic services within higher education institutions. Ensuring that academic and non-academic services are part of an efficient and well-organized system of services meets the collective needs of all university stakeholders – students, staff and faculty members, and administrators. One final construct of importance entails availability of institutional and community resources that address basic needs insecurities. Many college students face unique financial challenges, and the inability to meet basic needs has adverse consequences.

Actions associated with Goal 2 of the *Texan Smart* QEP, as well as the proposed timeline and responsible party for each action, are delineated below in Table 13.

Table 13. Overview of Actions for Goal 2

<b>Goal 2: Tarleton will improve the efficacy of institutional programs and services to strengthen student academic performance, promote retention, and facilitate timely degree completion.</b>		
<b>Action 2.1: Improve the efficacy of academic learning experiences.</b>		
<b>Task</b>	<b>Timeline</b>	<b>Responsible Party</b>
Expand on existing efforts for use of open education resources.	August 2021 (ongoing)	<ul style="list-style-type: none"> <li>✓ Associate Provost and Senior Associate Vice President for Curriculum, Assessment, and Faculty Affairs</li> <li>✓ University Librarian</li> </ul>
Expand on existing efforts for academic applied learning experiences.	August 2021 (ongoing)	<ul style="list-style-type: none"> <li>✓ Center for Educational Excellence</li> </ul>
Expand on existing internship and field placement opportunities available to students, particularly in high-demand career fields.	August 2022 (ongoing)	<ul style="list-style-type: none"> <li>✓ Dean, University College</li> <li>✓ Deans from all Tarleton academic colleges</li> <li>✓ Career Services</li> </ul>
Restructure the developmental education program to promote student success in corequisite models.	January 2021 (ongoing)	<ul style="list-style-type: none"> <li>✓ Dean, University College</li> <li>✓ Dean, College of Liberal and Fine Arts</li> <li>✓ Dean, College of Science and Technology</li> <li>✓ Director, Student Development and Mentoring</li> </ul>
Continue existing efforts to develop and offer 5-year master's degree programs.	August 2022 (ongoing)	<ul style="list-style-type: none"> <li>✓ Associate Provost and Senior Associate Vice President for Curriculum, Assessment, and Faculty Affairs</li> <li>✓ Deans from all Tarleton academic colleges</li> </ul>
<b>Action 2.2: Improve the efficacy of academic support services.</b>		
<b>Task</b>	<b>Timeline</b>	<b>Responsible Party</b>
Modify undergraduate academic advising services to help FTIC students make an informed choice about selecting a meta-major with a clear path to degree completion.	January 2021 (ongoing)	<ul style="list-style-type: none"> <li>✓ Dean, University College</li> <li>✓ Director, Academic Advising Services</li> <li>✓ Deans from all Tarleton academic colleges</li> </ul>
Plan and implement comprehensive and robust pre-college programming, such as summer bridge programs and foundational skills refresher programs, to prepare FTIC students academically and socially.	January 2021 (ongoing)	<ul style="list-style-type: none"> <li>✓ Vice President, Enrollment Management</li> <li>✓ Dean, University College</li> <li>✓ Dean, College of Science and Technology</li> <li>✓ Dean, College of Liberal and Fine Arts</li> <li>✓ Vice President for Student Affairs</li> </ul>
Strengthen existing early alert system (i.e., EAB Navigate) and train faculty and staff members to use with fidelity.	June 2021 (ongoing)	<ul style="list-style-type: none"> <li>✓ Dean, University College</li> <li>✓ IT Specialist, Student Learning and Retention</li> <li>✓ Strategic Leader, EAB Navigate</li> </ul>
Expand on existing supplemental instruction offerings and tutoring services.	August 2021 (ongoing)	<ul style="list-style-type: none"> <li>✓ Dean, University College</li> </ul>

		✓ Director, Tutoring & Learning Center
Expand on existing academic coaching services for at-risk student populations (i.e., students who are enrolled in developmental education courses, students who identify as first generation or low income, etc.).	August 2021 (ongoing)	✓ Dean, University College ✓ Director, Student Development and Mentoring ✓ Academic Coaching and Peer Mentoring Coordinator
<b>Action 2.3: Improve the efficacy of co-curricular activities.</b>		
<b>Task</b>	<b>Timeline</b>	<b>Responsible Party</b>
Expand on existing efforts for non-academic applied learning experiences.	August 2021 (ongoing)	✓ Center for Educational Excellence
Plan and implement curricular and co-curricular learning experiences into living learning communities for students during the first- and second-year experiences.	August 2021 (ongoing)	✓ Dean, University College ✓ Deans from all Tarleton academic colleges ✓ Career Services ✓ Director, Residence Life
Plan and implement meta-major career development activities using Platform Q that align with and reinforce identified marketable skills.	August 2022 (ongoing)	✓ Dean, University College ✓ Deans from all Tarleton academic colleges
Expand existing career counseling support services for first- and second-year students.	August 2022 (ongoing)	✓ Dean, University College ✓ Career Services
<b>Action 2.4: Improve the efficacy of academic and non-academic services to mitigate systemic barriers.</b>		
<b>Task</b>	<b>Timeline</b>	<b>Responsible Party</b>
Examine financial aid and scholarship awarding processes to recruit and retain students more effectively and ensure the needs of students are met.	August 2021 (ongoing)	✓ Vice President for Enrollment Management ✓ Office of Financial Aid ✓ Office of Scholarships
Evaluate and improve existing processes for holds on student accounts to address barriers to registration.	August 2021 (ongoing)	✓ Associate Provost and Associate Vice President for Academic Administration ✓ Vice President for Enrollment Management ✓ Vice President for External Operations ✓ Vice President for Student Affairs ✓ University Registrar
Develop communication strategies to better inform students of benefits (e.g., earning potential, tuition rebate) and consequences (e.g., limits on dropped courses, 3-Peat Rule, Undergraduate Funding Limit Rule) associated with timely graduation.	August 2021 (ongoing)	✓ Associate Provost and Associate Vice President for Academic Administration ✓ Vice President for Enrollment Management ✓ Vice President for External Operations ✓ Vice President for Student Affairs ✓ University Registrar
Develop communication strategies to better inform students of academic warning, probation, and suspension	January 2022 (ongoing)	✓ Associate Provost and Associate Vice President for Academic Administration



policies and their impact on financial aid eligibility.		<ul style="list-style-type: none"> <li>✓ Vice President for Enrollment Management</li> <li>✓ Vice President for External Operations</li> <li>✓ Vice President for Student Affairs</li> <li>✓ University Registrar</li> </ul>
<b>Action 2.5:</b> Improve the availability of institutional and community resources that address basic needs insecurities.		
Task	Timeline	Responsible Party
Create a web landing page that centralizes information about all institutional and community resources.	January 2021 (ongoing)	<ul style="list-style-type: none"> <li>✓ Vice President for Student Affairs</li> <li>✓ Manager of Web Technology</li> </ul>
Seek and obtain external donations and grants for the Student Emergency fund.	January 2021 (ongoing)	<ul style="list-style-type: none"> <li>✓ Vice President for Student Affairs</li> <li>✓ Office of Development</li> </ul>
Increase the availability of items in the Tarleton Food Pantry, as well as the variety of available items.	January 2021 (ongoing)	<ul style="list-style-type: none"> <li>✓ Vice President for Student Affairs</li> </ul>



## **Budget**

Over the course of the *Texan Smart* QEP, Tarleton will dedicate resources to ensure both goals associated with the six outcomes are met. Funds will be dedicated to actions for Goal 1 and Goal 2 using a projected budget that was created in partnership with key university stakeholders and QEP leaders to provide a collective and realistic commitment of resources that will support the development and implementation costs for the *Texan Smart* QEP sufficiently. All expenditures in the *Texan Smart* QEP budget are allocated for marketing, personnel, program development, curriculum support, and basic needs insecurities that either directly or indirectly benefit Tarleton students. Below are annotations for the seventeen budget line items delineated in the *Texan Smart* QEP budget. Specific budget information is available upon request.

### **Marketing Expenses**

Launching a marketing campaign for the *Texan Smart* QEP to the university community is essential to build excitement and create awareness. The marketing campaign will be geared towards administrators, faculty and staff members, and students at all Tarleton locations. Marketing materials will be created in both electronic and print forms and communicate the goals, actions, and outcomes for the *Texan Smart* QEP. Additionally, the marketing campaign will inform the university community about the establishment of the Texan Smart Financial Center within the University College.

### **Personnel**

#### ***Full-Time Employee***

The *Texan Smart* QEP budget seeks to add one new full-time staff member within the University College. This staff member will be a Director who will manage the Texan Smart Financial Center and will also oversee the implementation and progress monitoring of the *Texan Smart* QEP. Fulfilling this position may also be satisfied by repurposing and retitling an existing staff member position.

#### ***Student Workers***

Tarleton is committed to supporting part-time student employment, as it is mutually beneficial to students and the employing department in the institution. Once the Texan Smart Financial Center is established, it will be necessary to hire peer coaches who assist with its day-to-day operations. Peer coaches may be undergraduate or graduate students who report directly to the Director of the Texan Smart Financial Center. The *Texan Smart* QEP budget also allocates funding that will supplement the following existing student work opportunities at Tarleton: supplemental instructors, tutors, and academic coaches. Students engaged with these work opportunities will report to the Directors of the respective areas (i.e., Student Development and Mentoring, Tutoring & Learning Center) and gain valuable employment experiences as they assist peers with improving their academic performance and study skills. Lastly, the *Texan Smart* QEP budget designates funding for career development interns who will work under the direction of the Career Services Coordinator. Students employed as career development interns will assist with the planning and implementing of co-curricular learning experiences within the six academic colleges that align with the behaviors, knowledge, and skills needed to be competitive and prosperous in the workplace.

### **Program Development**

Successful implementation of the *Texan Smart* QEP will require the development of specific programming with the University College. The Director of the Texan Smart Financial Center will need funds that support the creation of educational trainings for various personal financial topics, which may include in-person materials and online modules. The Director of Career Services will also need funds that support the creation of virtual training modules that prepare students for work environments they will

encounter during internships and field placement opportunities. A portion of the budgetary allocations for program development will also support the curation of existing information resources and the development of new information resources that will be made available to students in the Texan Smart Financial Center.

### Curriculum Support

Approximately 20% of first-time-in-college students at Tarleton are not yet considered college ready in math, reading, and/or writing. As a result, these students must enroll in coursework offered through Tarleton's Developmental Education Program. In Texas, course placement is largely determined by student performance on the state-mandated assessment for the Texas Success Initiative (TSI). Moreover, state legislation requires institutions of higher education to enroll at least 75% of impacted students in corequisite models. Tarleton is currently restructuring its Developmental Education Program with financial support provided by external grant funding received from the Texas Higher Education Coordinating Board. To ensure the success of these efforts, it is essential to have correct and current TSI information for students. Therefore, the *Texan Smart* QEP budget has allocated funding to assist with TSI retesting among students who have dated scores and/or participated in pre-college programming offered by Tarleton that develops confidence levels and foundational content understandings.

### Basic Needs Insecurities

A small portion of the *Texan Smart* QEP budget will support existing efforts at Tarleton to address basic needs insecurities. Tarleton currently operates separate food pantries at the more populated campus locations in Stephenville and Fort Worth. Administrators and staff members who manage operations at these food pantries have recognized that current supplies do not match the student demand. Therefore, funds from the *Texan Smart* QEP budget will help supplement donations received to cover needed supplies, such as non-perishable and perishable food items and household supplies.



### Assessment Plan

The overarching objective of the *Texan Smart* QEP is to increase educational access and learning opportunities among all Tarleton students by strengthening resources to improve financial wellness and well-being. As described in the “Focus of the QEP” section, Tarleton has defined two student learning outcomes related to desired changes in students’ behaviors, knowledge, skills, and values and four student success outcomes related to needed improvements in key student achievement measures. All student learning and student success outcomes are in direct alignment with the University’s strategic plan (i.e., *Tarleton 2021*), the THECB’s higher education strategic plan (i.e., *60x30TX*), and current national efforts focused upon addressing well-being and wellness among college students, thereby optimizing the potential impact of the *Texan Smart* QEP.

To achieve the student learning and student success outcomes associated with the *Texan Smart* QEP, best practices were drawn from relevant literature and organized into two separate goals. The efficacy of these actions and activities will be evaluated regularly with specific assessment measures that are part of a comprehensive assessment plan. The assessment plan for the *Texan Smart* QEP follows sound institutional effectiveness practices, using qualitative and quantitative assessments, as well as internal and external measures, to garner formative and summative evaluation information. The comprehensive nature of the assessment plan will provide a complete portrait of the success of the *Texan Smart* QEP and highlight any needed adjustments during the next five years.

The Director of the Texan Smart Financial Center, who will also serve as the QEP Director, will be primarily responsible for the *Texan Smart* QEP assessment plan. The Director of the Texan Smart Financial Center will work in collaboration with the Dean of University College and the Director of the Office of Institutional Analytics, Effectiveness, and Accreditation to regularly assess and report progress towards student learning and student success outcomes on an annual basis in the spring to the Associate Provost and Associate Vice President for Academic Administration and SACSCOC Liaison, Dr. Barkley, and members of the President’s Cabinet. During these annual checkpoints, this group of university administrators will determine which actions and activities require adjustments and develop action plans for the following year. Each fall, the Director of the Texan Smart Financial Center will share assessment results for the *Texan Smart* QEP and any adjustments that were made to the broader university community using multiple communication channels, such as an email and the Tarleton QEP website.

The comprehensive assessment plan, including assessment instruments, administration information, and assessment targets, is provided below in Table 14.

Table 14. *Texan Smart QEP Assessment Plan*

Completers will describe financial attitudes, behaviors, and skills that correspond to financial wellness and well-being. ( <i>Student Learning Outcome</i> )		
Assessment Instruments	Administration Information	Assessment Targets
Texan Smart Financial Center satisfaction questionnaire (to be developed by the Director of the Texan Smart Financial Center)	Brief questionnaire containing closed- and open-ended items that students will complete after accessing services available in the Texan Smart Financial Center.	Beginning in Year 1 (FY 2022), questionnaire data will provide formative information regarding services.
<i>The Texas Public University Report Card</i>	Publicly available report card produced annually by ScholarShot, a Dallas-based non-profit organization.	Beginning in Year 2 (FY 2023), data will show improvements for items related to financial management (i.e, debt program, emergency funding, emergency fund requests funded) in

		comparison to other public higher education institutions in Texas.
<p><b>Undergraduate and graduate students will recognize how student success is influenced by the interplay between personal financial circumstances and academic performance. (<i>Student Learning Outcome</i>)</b></p>		
<b>Assessment Instruments</b>	<b>Administration Information</b>	<b>Assessment Targets</b>
<i>Student Financial Wellness Survey</i>	Free, self-reported online survey conducted annually by Trellis Company	Beginning in Year 2 (FY 2023), an overall three percentage point increase each year for items included in the Basic Needs Security area.
Food pantry access	Tarleton students swipe their university identification card to access the food pantry at either the Fort Worth or Stephenville campus locations.	Beginning in Year 2 (FY 2023), an overall two percentage point increase each year for food pantry access at the Fort Worth and Stephenville campus locations.
The University College Questionnaire (to be developed by the Director of the Texan Smart Financial Center in collaboration with departments housed within the University College - Academic Advising, Career Services, Student Development and Mentoring, Tutoring & Learning Center).	The University College will administer a single questionnaire during the fall, spring, and summer semesters among enrolled students.	Beginning in Year 2 (FY 2023), data will provide formative information concerning student awareness of the interplay between personal financial circumstances and academic performance.
<p><b>Degree completion rates among undergraduate students will increase by six percentage points among first-time-in-college, transfer, and graduate student cohorts. (<i>Student Success Outcome</i>)</b></p>		
<b>Assessment Instruments</b>	<b>Administration Information</b>	<b>Assessment Targets</b>
FTIC student cohort fall-to-spring and fall-to-fall retention rates	Data reported annually by the Office of Institutional Analytics, Effectiveness, and Accreditation.	Beginning in Year 2 (FY 2023), an overall one percentage point increase each year.
FTIC student cohort 4- and 6-year degree completion rates	Data reported annually by the Office of Institutional Analytics, Effectiveness, and Accreditation.	Beginning in Year 3 (FY 2024), an overall two percentage point increase each year.
Transfer student fall-to-spring and fall-to-fall retention rates	Data reported annually by the Office of Institutional Analytics, Effectiveness, and Accreditation.	Beginning in Year 2 (FY 2023), an overall one percentage point increase each year.
Transfer student 4- and 6-year degree completion rates	Data reported annually by the Office of Institutional Analytics, Effectiveness, and Accreditation.	Beginning in Year 3 (FY 2024), an overall two percentage point increase each year.
Graduate student fall-to-spring and fall-to-fall retention rates	Data reported annually by the Office of Institutional Analytics, Effectiveness, and Accreditation.	Beginning in Year 2 (FY 2023), an overall one percentage point increase each year.
Graduate student 4- and 6-year degree completion rates	Data reported annually by the Office of Institutional Analytics, Effectiveness, and Accreditation.	Beginning in Year 3 (FY 2024), an overall two percentage point increase each year.

<b>Undergraduate students will identify and demonstrate marketable skills affiliated with their degree program and communicate those skills to potential employers. (Student Success Outcome)</b>		
<b>Assessment Instruments</b>	<b>Administration Information</b>	<b>Assessment Targets</b>
<i>First Destination Survey</i>	Qualtrics survey that assesses student intentions after graduation and is administered to graduates in December and May each year. (The survey is based on the National Association of Colleges and Employers Survey with a few institutional adjustments.)	Beginning in Year 2 (FY 2023), increase survey completion rate each year by an overall two percentage points.
Student and staff member feedback forms for marketable skills activities (to be developed by the Director of Career Services in collaboration with the Career Development Coordinator and the Career Counselor)	All first- and second-year students will have access to a Career Development Coordinator who may facilitate individual, small group, and/or whole class activities focused on marketable skills. A Career Counselor will also be available to students who require more specialized assistance. Upon completion of marketable skills activities, Career Development Coordinators, the Career Counselor, and students will each complete a feedback form.	Beginning in Year 1 (FY 2022), student and staff member feedback forms will provide formative information concerning student awareness of marketable skills.
Student and supervisor evaluation forms for internship and field placement opportunities	Students and their assigned supervisor will each complete an evaluation form periodically to provide self-assessment and evaluative information.	Beginning in Year 1 (FY 2022), internship and field placement evaluation forms will provide formative information concerning student proficiency of marketable skills.
Career readiness employer survey of Tarleton graduates (to be developed by the Director of Career Services in collaboration with the Deans of the six academic colleges)	Qualtrics survey that ascertains viewpoints from current and potential employers of Tarleton graduates concerning their demonstration of marketable skills. The career readiness employer survey will be administered on a bi-annual basis.	Beginning in Year 3 (FY 2024), data from career readiness employer surveys will provide summative information concerning the demonstration of marketable skills among Tarleton graduates.
<b>Undergraduate students will graduate with student loan debt that is at or below 60% of their first-year, post-graduation annual wages. (Student Success Outcome)</b>		
<b>Assessment Instruments</b>	<b>Administration Information</b>	<b>Assessment Targets</b>
<i>The Texas Public University Report Card</i>	Publicly available report card produced annually by ScholarShot, a Dallas-based non-profit organization.	Beginning in Year 4 (FY 2025), data will show improvements for items related to student loan debt (i.e, loan repayment rates, median debt, total cost) in comparison to other public higher education institutions in Texas.

<i>Student Financial Wellness Survey</i>	Free, self-reported online survey conducted annually by Trellis Company	Beginning in Year 2 (FY 2023), an overall three percentage point increase each year for items included in the Student Financial Security area.
Job placement rates among Tarleton completers	Data reported annually in the THECB Accountability Report.	Beginning in Year 3 (FY 2024), an overall two percentage point increase each year.
Affordability ranking for college costs	Data reported annually by the THECB ( <i>College for All Texans</i> website) and the TAMUS ( <i>EmpowerU</i> website).	Beginning in Year 3 (FY 2024), a ranking of one of the top five most affordable universities in the Texas A&M System and the State of Texas.
Tarleton student account collection rate	Data available annually from the Office of Business Services.	Beginning in Year 3 (FY 2024), an overall three percentage point decrease each year.

**Tarleton will improve processes and reduce barriers to increase student persistence and decrease the time to degree. (*Student Success Outcome*)**

<b>Assessment Instruments</b>	<b>Administration Information</b>	<b>Assessment Targets</b>
<i>The Texas Public University Report Card</i>	Publicly available report card produced annually by ScholarShot, a Dallas-based non-profit organization.	Beginning in Year 2 (FY 2023), data will show improvements for items related to academic engagement (i.e, advisor to student ratio, early alert system, response to early alert, time limit for professors, freshman surveys, use of surveys) and interventions (i.e., probation interventions, dropouts in good academic standing, mental health to student ratio, mental health visits) in comparison to other public higher education institutions in Texas.
Institutional Advancement reports	After planned events, such as Giving Day, and each quarter, Institutional Advancement will report donations made to the Student Emergency Fund.	Beginning in Year 1 (FY 2022), an overall two percentage point increase each year for monetary donations.
Feedback forums	Periodic feedback forums will be held among relevant University stakeholders.	Beginning in Year 1 (FY 2022), data from feedback forums will provide formative information to determine whether action plans to remove systemic barriers were successful.



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