

AFT Local 212

# FAST Fund

Faculty and Students Together

2022-23 EFFECTIVENESS STUDY



“I cannot express how much I am grateful for this program and the help it gives. Now, I have the opportunity to get some trucking education with the money the FAST Fund helped me with, a computer I can learn to use, the material I need and a little extra for my tuition. Thank you so much for this help!”

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# FAST FUND PARTICIPANT SURVEY & POLICY SUGGESTIONS

## Summary

Basic needs insecurity including hunger and housing insecurity, are well-documented, growing challenges experienced by college students who are not financially privileged.

To help address these challenges, American Federation of Teachers (AFT) Local 212, the faculty and staff union at Milwaukee Area Technical College (MATC), organized a non-profit organization, the FAST (Faculty and Students Together) Fund in 2016. The aim was to provide quick, financial assistance to MATC students experiencing economic emergencies, so they stay enrolled, and graduate. The assistance is provided to students just-in-time, and is intended to reduce or eliminate financial challenges and associated stress so students can focus on learning.

To understand the effectiveness of the work of the FAST Fund, an online survey was administered to 1,579 FAST Fund students who applied for aid during the academic year 2022-2023. The survey, conducted through email and administered through a third-party platform, was taken in August 2023. **Findings revealed that 89% of these students remain enrolled, transferred to another college or university, or graduated from MATC.**

This document's public policy suggestions are the result of the survey and the experience of the FAST Fund staff, faculty, retirees and MATC student employees who work directly with students in crises.

The following report offers those survey results, interpretation and policy suggestions.

## Why is There a Need for the Local 212 MATC FAST Fund?

Every year millions of Americans start college, but almost half will never finish. The evidence is clear: money matters, and when money runs out or an emergency occurs, it is hard for students to stay in school.

Pell Grants, which once paid 100% of the cost of attendance at two-year colleges like Milwaukee Area Technical College (MATC), now cover less than 60%. As the Center on Law and Poverty at Georgetown University documented, "For low-income students who are just able to string together enough resources to cover their tuition and living costs, even one unexpected expense can be the difference between degree completion and dropping out."

This problem is even more severe for older students like those who attend MATC, where the average age is 29. "Older students broadly -- and single parent older students in particular -- are more likely to experience housing insecurity," according to the Georgetown study. "Among household compositions, single parents experience the highest gap, on average-about \$6,800-between what they spend on living costs and what institutions estimate they need. "

The challenge is even more severe for students of color who comprise 57% of MATC's student body. The Georgetown study reported, "Black student households are among the most likely to be rent-burdened."

MATC students experience financial challenges at rates higher than at peer institutions, according to a study by Temple University's HOPE Center for College, Community, and Justice.

Seventy-two percent of MATC students reported experiencing at least one form of basic needs insecurity including

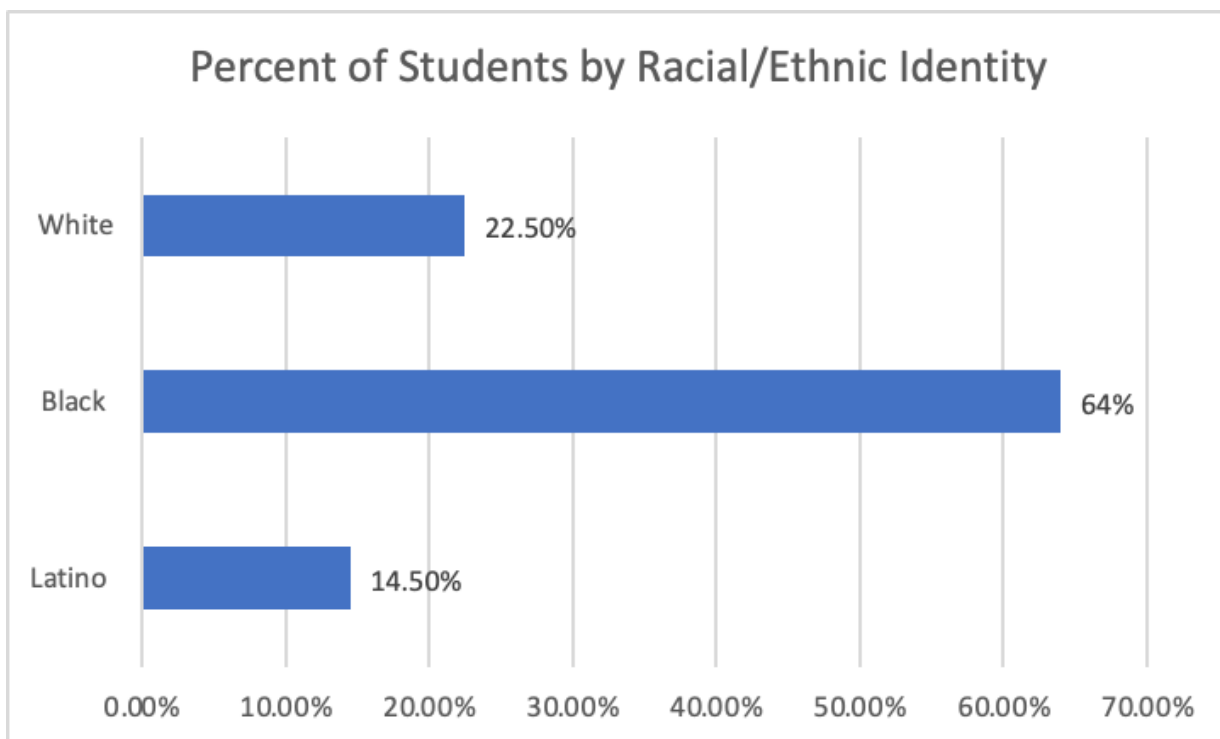
- 51% who experienced food insecurity in the prior thirty days,
- 65% who experienced housing insecurity in the previous year, and
- 15% who experienced homelessness in the previous year

While most MATC students work, the majority are employed in low-wage, part-time occupations. As a result, 62% qualify for Pell Grants. When students are laid off, work hours are reduced, they or a family member becomes ill, they can't afford childcare, or a vehicle breaks down, they struggle to remain enrolled.

### Who are the students applying to the FAST Fund?

The gender breakdown of the survey respondents indicated that 80% identified as female, 16% as male and 2% as non-conforming (2% identified as other or preferred not to answer).

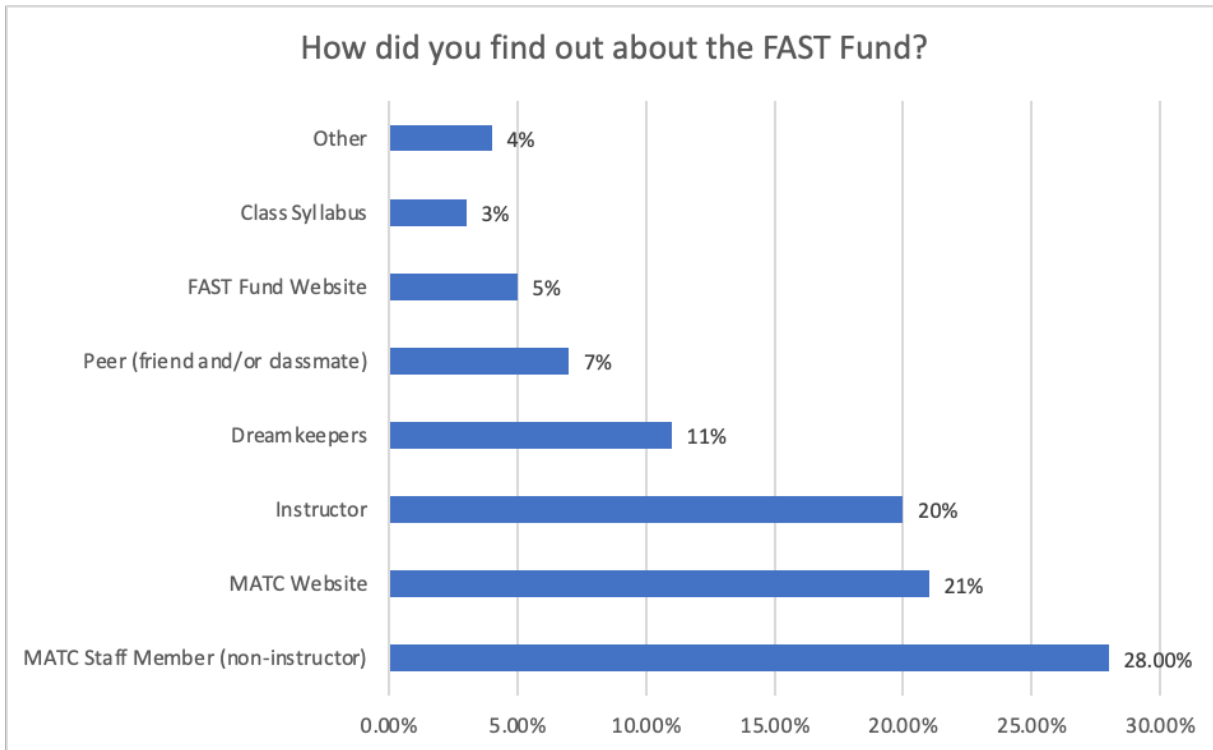
The average age was 34, slightly older than the MATC average. The youngest was 19 and the oldest 68. The overwhelming majority of students identified as Black/African American, but as seen in the table below students represented a diversity of races and ethnicities. 59% were first generation college students, meaning their parents had not gone to college.



Nearly all the students (91%) worked or were looking for work: 34% worked part-time, 30% worked full time, 27% were actively looking for work while only 9% were neither working nor looking for work. Many of the latter were nursing students who were engaged in unpaid clinicals, a requirement for nursing degrees. This indicates the pressing financial needs of students as they pursue their education.

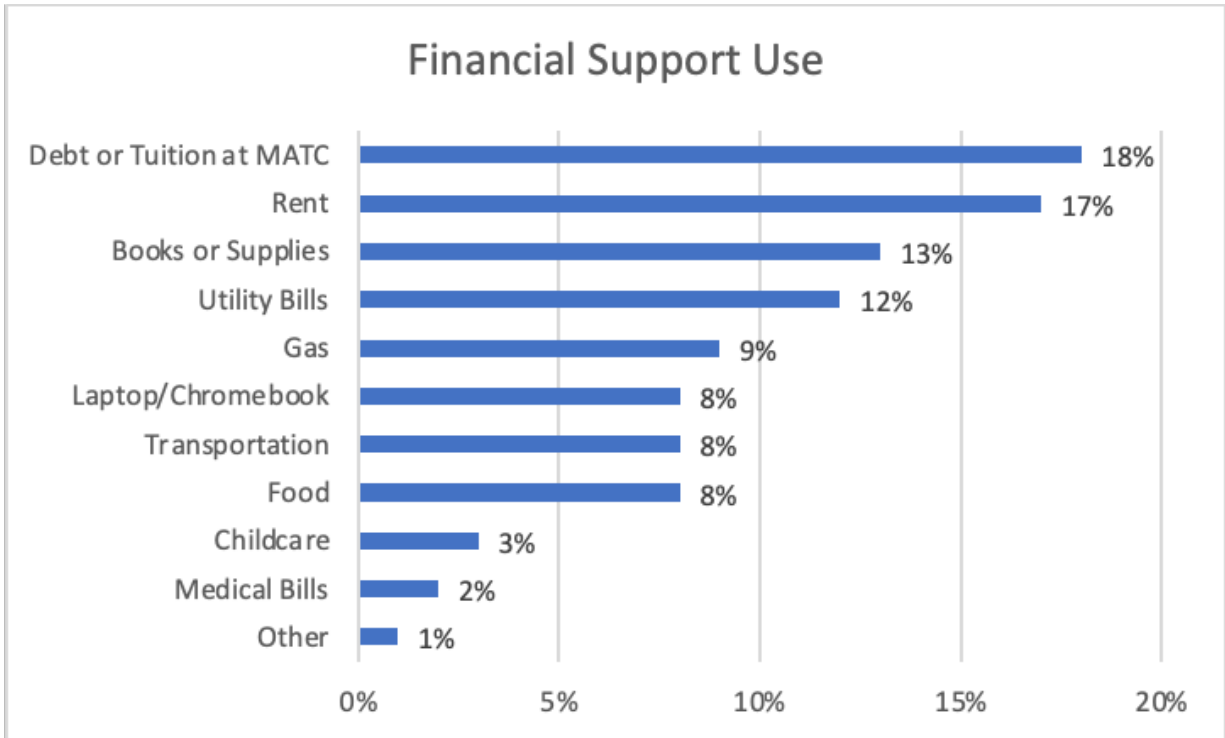
## FAST Fund Students' Experiences

To understand how students interacted with the FAST Fund and determine how to improve the process of providing assistance to MATC students, the survey inquired about their experience. Almost half the students (48%) learned about the FAST Fund from MATC instructors or staff. Another 21% received information from the MATC website.



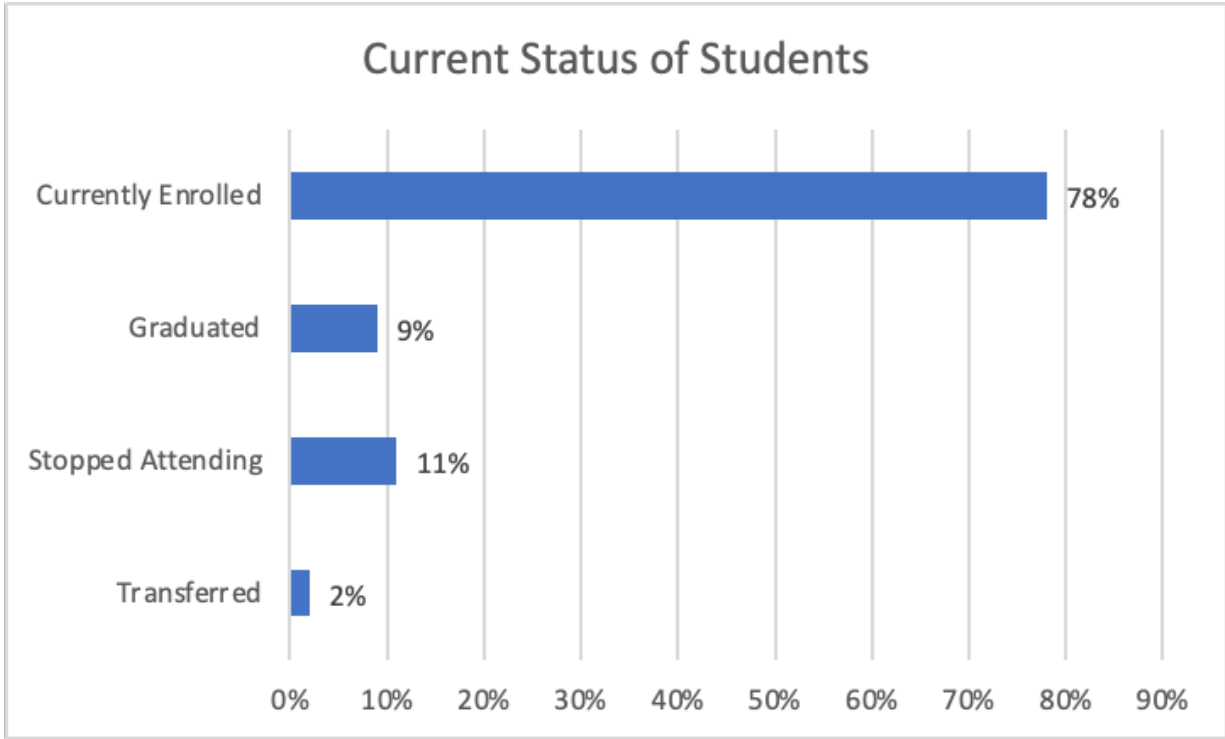
A majority of participants described the process of applying for support through the FAST Fund as easy (65%) while 25% responded that it was quick. There was, however, a small percentage of students who described the process as stressful (5%) or confusing (2%). Nearly all survey respondents said they would recommend the FAST fund to friends or apply again themselves (99.5%).

FAST Fund expenditures varied significantly. Tuition and MATC debt, rent, and books were the highest ranked needs. (See table below). Students were also able to identify if assistance was used for other reasons. This feedback, in conjunction with the data from the table below indicates the wide variety of basic needs insecurity experienced by MATC students.



**Where Are They Now?**

The overwhelming number of students, 89%, remain enrolled, transferred to another college or university, or graduated (see table below). This indicates that the FAST Fund is highly effective in assisting students in overcoming immediate financial hardships so they remain enrolled.



## Conclusions

The FAST Fund's mission is "To provide Milwaukee Area Technical College students experiencing economic emergencies with rapid financial support and to promote public and MATC policies on issues impacting MATC students so they remain enrolled and achieve academic success."

**The fact that 89% of those who applied for support from the FAST Fund at MATC are continuing their education, have graduated or transferred to another institution of higher learning suggests that the FAST Fund is highly effective in meeting its objective of just-in-time financial support designed to keep students enrolled.**

But the FAST Fund is simply a band aid, a quick fix, to a systemic problem.

### Public Policy Suggestions from FAST Fund staff

The prevalence of basic-needs insecurity indicated by this survey occurs against the well-documented data on soaring student debt. These two realities suggest that the cost of college attendance needs to be addressed if we want working class and low- income students to successfully pursue post-secondary degrees.

There are policies on the college, federal, and state levels that would significantly help MATC's students.

#### A. Federal

Free college is a proposal whose time has come. College is currently free in 44 countries. Free college would make it possible for students to use their Pell Grants and additional earnings to cover the costs of attendance beyond tuition, including books, technology, housing, transportation, childcare, and utilities including internet service.

In the absence of free college, a significant increase in Pell Grant allocations would have a positive impact on MATC students' ability to stay enrolled and succeed. Organizations with bipartisan support like #DoublePell advocate doubling Pell Grants to more than \$13,000 annually.

#### B. State

The state of Wisconsin has failed to invest in MATC and the 15 other Wisconsin technical colleges. State funding that was already inadequate was slashed by 30% in 2011 and has not been restored. In 2020 the Governor's Task Force on Student Debt proposed "Increasing funding for Wisconsin's need-based aid programs and implementing a statewide Promise Program would make college more affordable for students. In turn, students would borrow less to attend college."

#### C. College

Finally, MATC should pursue the following changes in its policies to help address the basic needs crisis:

- Transform the MATC Promise Program from a last dollar program that pays the gap in tuition between a student's federal Pell Grant and the total cost of tuition to a first dollar program where MATC pays the tuition, so students can use their Pell Grants to pay the

other costs of attendance.

- Reinststate the ReConnect program. It was a great initiative that provided students who had MATC debt from the previous semester with financial support so they could enroll in the next semester in pursuit of their degrees. Reconnect was a program that helped MATC address the challenge of students who don't continue from one semester to the next because MATC debt prevents them from continuing.
- Change MATC's Student Emergency Grant eligibility requirements so that continuing MATC students who are registered for the next semester but are not enrolled in summer school or during winter recess, are eligible. They are, after all, MATC students, and poverty does not take a break during summer and winter recess.
- The MATC Student Emergency Grant should raise its maximum grant allocation. Rents have soared by double digits in Milwaukee as landlords used the end of the eviction moratorium to raise prices. The Milwaukee Journal Sentinel reports that Milwaukee Car repairs are rarely less than \$1000 and often in the \$2000 to \$3000 range. Yet the maximum grant has actually declined since it is now \$500 annually instead of the previous \$500 per semester.
- MATC should expand its book scholarship which currently is restricted to those who have never received it and who are not receiving financial aid. Students including those on financial aid are often faced with a Hobson's choice of paying their rent or buying a textbook.
- The Cost of Attendance is used to determine the amount of financial aid a student receives. MATC's current costs of attendance significantly underestimates the costs incurred by its students. The result is that federal financial aid is insufficient and MATC already poor students experience unnecessary basic needs insecurity. MATC's estimated cost of attendance should be increased to mirror the real costs of attendance including room and board, books, supplies, uniforms, technology, transportation, and personal expenses.
- The Checota Scholarship should allow a voucher system so that students who are not living at Westown Green can also receive assistance with rent. Currently, this scholarship will pay for housing only if a student lives at the MATC "student housing" facility, which has 189 beds exclusively for single students. By offering a voucher for off campus housing, this will ensure that the scholarship is more equitable.

## Closing

The FAST Fund at MATC has made a huge difference in many students' lives.

Every year since our inception we have impacted more students than the previous year. However, we will never be large enough to meet the needs of emergency aid for all MATC Students.

We will continue to work with any partners who share our goals – most importantly – the Board of Directors and Administration of MATC. We hope this report represents a step in that direction.



## About This Study

**Dr. Gina Rosen** designed and administered The FAST Fund Participant Survey and is the author of this report. Dr. Rosen is a Social Science Research in the non-profit sector. She received her Master's in Public Policy from American University in Washington DC and her PhD in Social Welfare from the University of California Los Angeles. She has conducted numerous evaluations of nonprofit programs including reviews of The Mission Continues, the First 5 LA program, the LA County Probation Camps, various community coalition groups and a community health clinic in South Los Angeles. Dr. Rosen is published in multiple academic journals including *Social Work in Public Health* and the *Journal of American College Health*.

**Dr. Gabriel Velez** is an assistant professor and developmental psychologist in the Department of Educational Policy and Leadership (EDPL) in the College of Education at Marquette University. Dr. Velez studies identity development in adolescents and emerging adults, particularly in relation to their educational experiences. He also serves as the Faculty Director of the Black and Latino/a Ecosystem and Support Transition (BLEST) Hub at Marquette, and the Chair of the Faculty Research Team for the Center for Peacemaking. A detailed listing of his work can be found at <https://marquette.academia.edu/GabrielVelez>, and he can also be followed on Twitter at @GabrielMvelez or contacted via email at [gabriel.velez@marquette.edu](mailto:gabriel.velez@marquette.edu).

The **Local 212 MATC Believe in Students FAST Fund** is a non-profit organization that provides quick financial assistance to Milwaukee Area Technical College (MATC) students experiencing economic emergencies. The FAST Fund was initially organized by MATC's faculty union, the American Federation of Teachers Local 212 in 2016 based on the recognition that the main obstacle to MATC student achievement was economic deprivation. The FAST Fund has grown from a pilot that provided assistance to 26 students in its first year of operation in 2016 to helping 1,668 students during the 2022-23 school year.

The FAST Fund has one full-time employee, 5 part-time employees and 6 retired MATC employees volunteers. It is governed by a board of directors.

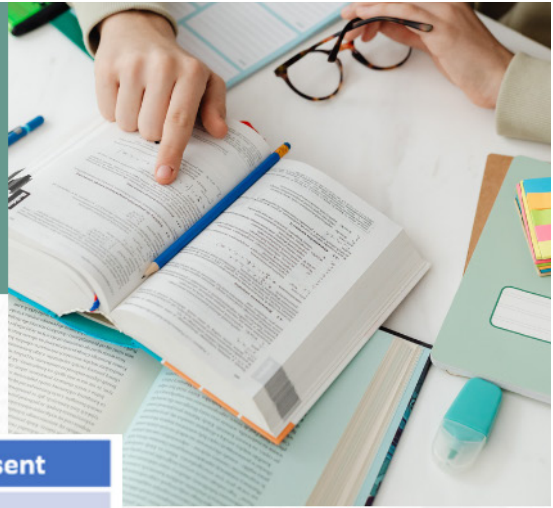
The mission of the FAST Fund is to provide Milwaukee Area Technical College students experiencing economic emergencies with rapid financial support and to promote public and MATC policies on issues impacting MATC students so they remain enrolled and achieve academic success.

Please refer all comments or questions to [director@matcfastfund.org](mailto:director@matcfastfund.org)

# FASTFund

Faculty and Students Together  
An economic emergency fund for MATC students

[matcfastfund.org](http://matcfastfund.org)



The FAST Fund exists solely to help MATC students and advocate for public policies that help MATC students.

Total of FAST Funds Payments Directly to MATC	2016-present
MATC Debt Payments to Facilitate Enrollment	\$366,448
Payments Made to the MATC Bookstore	\$90,000
<b>Total:</b>	<b>\$456,448</b>

Much of the money the Fast Fund grants to struggling MATC students goes directly to the college.

Total MATC Assistance	2016-present
Total Students Assisted	6,185
Total Grants Awarded	\$1,691,345
Total Value-Added Grants (Diapers, Laptops etc.)	\$162,472
<b>Total:</b>	<b>\$1,853,817</b>

FASTFund facilitated enrollment for MATC students facing unpaid balances, enabling their attendance. As a result, MATC saw an increase in FTEs, state aid, and tuition payments, positively impacting both students and the college

Impact of Fast Fund's MATC Debt Payments	2016-present
Number of Students Helped	1,132
Estimated Full Time Equivalent State Aid*	\$4,237.50
Estimated State Aid x Students Helped	\$4,979,063
Estimated Cost to Attend (Annually)	\$4,214.70
Estimated Cost to Attend** x Students Helped	\$4,952,272
<b>Total Benefit to MATC :</b>	<b>9,931,335</b>

\*MATC receives \$5,650 in state per Full Time Equivalent Student (FTE). About half of all MATC Fast Fund grant recipients are full-time students while half are part-time students. Accordingly, we have adjusted this aid to approximate actual conditions: 75% of the FTE aid or \$4,237/student.

\*\* According to its website, MATC estimates the cost for a year's attendance to be \$5,620/ full time student. Adjusted to 75%, the estimated average cost to attend is \$4214/year.

## Endnotes

<sup>1</sup> Sara Goldrick-Rab, *Paying the Price: College Costs, Financial Aid, and the Betrayal of the American Dream* (Chicago: University of Chicago Press, 2016), 193

<sup>2</sup> Vincent Palacios, Casey Goldvale, & Laura Tatum, “Driving Home Costs Beyond Tuition,” (Georgetown Law: Center on Poverty and Inequality, 2020), 6, <https://www.georgetownpoverty.org/wp-content/uploads/2020/08/CBT-Housing-Report-Aug2020.pdf>

<sup>3</sup> Palacios, Goldvale, & Tatum, 11

<sup>4</sup> Palacios, Goldvale & Tatum, 17

<sup>5</sup> “Basic Need Insecurity During the Ongoing Pandemic,” Report for Milwaukee Area Technical College, (A HOPE Center Publication, March 2021), 8

<sup>6</sup> “Basic Need Insecurity During the Ongoing Pandemic,” 2

<sup>7</sup> Angeline Terry, “MATC Spending \$6.75 million on Student Financial Relief,” Urban Milwaukee, July 27,

<sup>8</sup> , <https://urbanmilwaukee.com/2021/07/27/matc-spending-6-75-million-on-student-financial-relief/>

<sup>9</sup> Michael Sainato, “Americans shake over ‘unbearable burden’ of student loan payments,” *The Guardian*, May 30, 2021. <https://www.theguardian.com/money/2021/may/30/us-student-loan-payments-pandemic>

<sup>10</sup> “Governor’s Task Force on Student Debt,” <https://lookforwardwi.gov/wp-content/uploads/2020/08/SDTF-Report-FINAL.pdf> (Madison WI August 18, 2020)

<sup>11</sup> “First Dollar vs Last Dollar Promise Models,” The Association of Community College Trustees, <https://www.acct.org/page/first-dollar-vs-last-dollar-promise-models> (Washington, D.C. 2021)

<sup>12</sup> <https://www.jsonline.com/story/news/2023/02/15/milwaukee-rents-remain-high-as-inflation-wanes/69878104007/>

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