



What we do

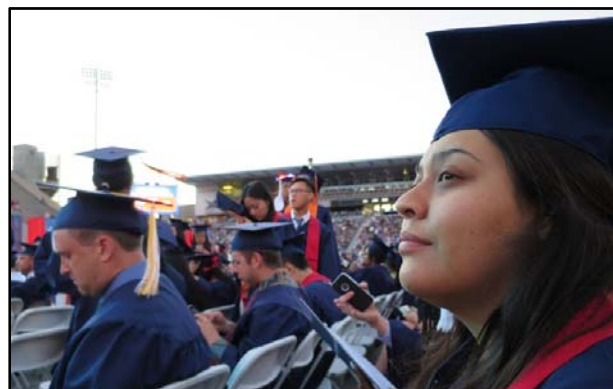
Earn to Learn combines student savings with scholarships, financial literacy, and success coaching to help low-income Arizonans access a college education and graduate ready to enter the workforce – with little to no debt.

Here's how it works: Students enrolled save \$500 each year. These funds are matched 8:1 by universities and federal funding, making a total of \$4,500 per academic year available for tuition and related expenses at Arizona State University, Northern Arizona University, or the University of Arizona. Along the way, Earn to Learn students engage in financial education, success coaching, campus community building, and workforce readiness training. This support helps students succeed in college and graduate, ready to transform their lives, their families, and their communities.

Why we do it

Investing in higher education can be difficult for low- to moderate-income families in Arizona. When they do attend college, they may have difficulty persisting all the way to graduation, and can end up strapped with overwhelming student loan debt.

Poverty in Arizona is consistently above the national average. College education is not just a key to upward economic mobility for low-income students – it's critical to Arizona's economic development. That's why Earn to Learn is working to add thousands of qualified, job-ready college graduates to the local talent pipeline.



Our students

- **59%** are the first generation in their family to go to college.
- **86%** are ethnic minorities
- **66%** are women
- **56%** pursue STEM (science, technology, engineering and math) degrees.

Student success metrics

- Earn to Learn now has more than **1,400** students across Arizona.
- Freshman retention rate is **90%**.
- **98%** of our students persist year-to-year in pursuit of degrees.
- Based on early data, Earn to Learn expects more than half of our program's college graduates to finish with **no student loan debt**.

(Updated June 2017)



To participate, students must:

- Meet university admission requirements.
- Have household income less than 200% of the federal poverty level.
- Commit to a savings goal of \$500.
- Complete financial education classes. They also participate in one-on-one and group financial coaching to further develop financial savvy, identify goals, create budgets, and learn about credit.

Combining savings with financial literacy ensures students invest in themselves, helps them navigate their college responsibilities, and increases their lifelong economic mobility. This holistic program model, including ongoing support and college and workforce readiness training, helps students develop the core competencies they need to complete college and prepare for gainful employment.

Our partnerships

Earn to Learn has partnered with Arizona State University, Northern Arizona University, and the University of Arizona since 2013.

Key funding partners include Western Alliance Bank, Charles Schwab Foundation, Citi Foundation, Arizona Community Foundation, Women's Foundation of Southern Arizona, the Community Foundation for Southern Arizona, and many other businesses, private foundations, and individuals.

Earn to Learn is working with the business sector to connect our student savers with local internship, mentorship, job shadowing, and employment opportunities.

A model for the future?

In only its fourth year, Earn to Learn has generated national attention for its remarkable outcomes, with institutions across the U.S. interested in replicating the program model.

Our success is helping inform the critical national conversation about how to finance higher education, increase college attainment for low-income students, and address the growing student loan debt crisis.



"When I thought I wasn't worth going to college, you showed me that I could make it. You are helping students achieve their dreams." – ***Student Saver***

"Our education pipeline is much too leaky. As a result, an awful lot of talent in this state is going to waste. We just can't afford that." – ***Eileen Klein, Arizona Board of Regents***

"Our alliance with the Earn to Learn initiative underscores our commitment to investing in local education initiatives and the future economic development of Arizona's workforce." – ***Jim Lundy, Alliance Bank of Arizona***

"I never thought I could afford to send my children to college, but thanks to you, they'll all have the opportunity to go." – ***Parent***

"Finding qualified talent ... is a problem in every community across the United States." – ***Mike Varney, Tucson Metro Chamber***