



**TRAVELERS** 

# EDGE

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A MODEL ON THE CUTTING EDGE OF CORPORATE  
COLLEGE ACCESS AND SUCCESS SUPPORT

2012

**THE PELL INSTITUTE**  
for the Study of Opportunity in Higher Education

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# INTRODUCTION

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Travelers transcends being just a partner for exchange of students or asking for money. They are not simply trying to build their workforce; we have a larger partnership that has a big impact on our students.

*Central Connecticut State University Administrator*

Travelers has a high level of expectation, but you don't have to do it yourself. You are graded as other employees, and they provide help when [your performance] is not good.

*Travelers EDGE Scholar and Intern*

With college tuition costs rising at double the rate of health-care costs, and a dearth of skilled workers, American businesses are increasingly worried about having enough educated employees to power their companies – and fuel economic recovery. Many businesses are beginning to understand the economic and competitive imperative to reverse these trends. They know higher education needs their help – and that they need better-educated workers.

*Jamie Merisotis (President, Lumina Foundation)  
and Charles Kolb (President, Committee for Economic Development)*



More and more businesses, large and small, have embraced postsecondary education as a strategic focus of their corporate, social or citizenship responsibility initiatives. The strategic efforts of major corporations to increase college access and success through diversifying the American workforce could be a major boon to achieving President Obama's 2020 goal for the United States to once again have the largest percentage of college-educated citizens in the world. The Pell Institute's research has shown that in order to reach the President's national degree attainment goal, the country needs an increase from 41.2 percent to nearly 60 percent of those aged 25 to 64 with a college degree. However, our concern is that at the current pace, projections using the U.S. Census Bureau's Current Population Survey suggest that only 46.4 percent of Americans in the target age group will have earned a college degree by 2020, leaving the nation nearly 24 million degrees shy of the 60 percent target rate. The nation needs an "all hands on deck" approach if we are going to be able to make any progress in closing the degree attainment gap toward the President's 2020 goal. Programs such as Travelers EDGE are welcome players in helping to achieve the nation's overall goals to increase college access and success among its citizens.

It is intuitive for businesses and corporations to be worried about the nation's economic competitiveness in the globalized marketplace. To help close this income-based degree attainment gap, models of college access and success programs continue to emerge among the corporate sector. For years, many corporations have established internship and/or scholarship programs to help students attend college by providing some financial support as well as practical work experience, so they can succeed in college then re-populate the workforce and stimulate the economy. However, little is still known about how American businesses are making the strategic connection between stimulating and maintaining the economy through programmatic efforts to support the nation's education reform movement. In order to ascertain the viability and scalability of corporate college access

and success support initiatives, a close study is needed of their program mission and goals, the structuring of their practices, the implementation of their activities, the utilization of their resources (including their financial and human capital), and finally their process for measuring, evaluating and reporting the outcomes of their efforts to impact postsecondary education. The Pell Institute embarked upon this study of Travelers EDGE precisely to conduct a close assessment of their corporate college access and success program and to get some answers to these concerns. Ultimately, our goal is to contribute to a small yet growing and needed body of literature on effective practices that rely on private funding to increase low-income, first-generation student success.

The Pell Institute is dedicated to studying the experiences of low-income, first-generation college students at both institutional and national levels. Along with our parent organization, the Council for Opportunity in Education (COE), we have a knowledge base of what works in programmatic efforts to help disadvantaged students succeed. We utilized our expertise on programmatic and institutional college access and success support practices for low-income, first-generation students in our approach to this study of Travelers EDGE. The Pell Institute's research on low-income, first-generation students demonstrates that our nation's failure to keep pace with other countries in educational attainment among 25- to 34-year-old adults can largely be traced to our inability to adequately educate individuals from families in the bottom half of the income distribution (The Pell Institute, 2011). While contributing to or providing private scholarships and offering internships as a part of corporate responsibility and/or community outreach is not uncommon, corporate college access and success programs coupled with more strategic comprehensive services that make a broader impact on low-income and first-generation students' educational attainment are needed — especially programs such as Travelers EDGE that collaborate or partner with existing not-for-profit college access and success providers and education institutions.

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<sup>1</sup> Merisotis, J. & Kolb, C. (2011). A partnership to boost the U.S. economy: Business and higher education, *Christian Science Monitor*. Retrieved from <http://www.csmonitor.com/Commentary/Opinion/2011/1006/A-partnership-to-boost-the-US-economy-business-and-higher-education>.

<sup>2</sup> The Pell Institute (2011). *Developing 20/20 Vision on the 2020 Degree Attainment Goal — The Threat of Income-Based Inequality in Education*.

<sup>3</sup> *ibid*



# BACKGROUND

## Travelers

Travelers was founded more than 150 years ago and is one of the nation's largest property casualty insurers. A component of the Dow Jones Industrial Average, Travelers has more than 30,000 employees, 13,000 independent agents and multiple market segments across personal, business, financial and international groups. The company has operations in the United States, United Kingdom, Canada, Lloyd's of London, and the Republic of Ireland. In Brazil, Travelers also has a joint venture partnership with JMalucelli, Brazil's market leader in surety. With its headquarters in New York City, Travelers has significant operations in St. Paul, Minnesota, and Hartford, Connecticut.

## Travelers Community Relations

Travelers Community Relations, which supports the Travelers Foundation, is responsible for the company's corporate and foundation giving, employee volunteerism, and community strategies and relationships. Travelers builds its community work on an understanding that "a quality education can break down barriers for underrepresented students and provide limitless long-term opportunity." Thus, by focusing on education, Travelers seeks to "better address community and corporate needs for a skilled workforce, sustained economies and better quality of life." Education is the primary focus of giving, especially

initiatives that improve academic and career success for underrepresented youth. The target population is public school children in grades five through 12, in transition to postsecondary education, and in the postsecondary learning environment.

Through its education giving, Travelers' goal is to help close the achievement gap between students who are the first in their families to go college, and those who are more educationally and financially affluent, by providing social and economic opportunities for students from economically disadvantaged backgrounds. Travelers is able to influence the pipeline of skilled workers by focusing on preparing underserved students for successful college admissions and graduation. These students are potential customers and business partners who reflect the changing demographics of the United States. In order to identify and successfully support these students and future leaders, Travelers invests in developing relationships with diverse, multicultural organizations and local universities that have demonstrated a proven track record of building a successful pipeline of talent into the Travelers workforce. The increased enrollment and graduation rates of underrepresented students is one of the major goals of Travelers' investments in scholarships, mentoring, programming and student support services.

# Travelers EDGE *(Empowering Dreams for Graduation and Employment)*

In order to develop the implementation strategies to achieve these goals, Travelers relied on the joint efforts of its Community Relations and Human Resources (including Enterprise Diversity & Inclusion, Talent Acquisition, University Relations, and HR Generalists) teams to help create a deep, long-term, and productive relationship with select organizations and universities. The integration of the goals of each of these units established the

larger strategy for the mission of Travelers EDGE. Travelers EDGE essentially emerged as the programmatic link between Travelers' strategic human resources diversity goals focused on underserved student populations, and its community relations goals focused on college access and success (see figure 1). It has strong support at the highest levels of the organization.

FIGURE 1

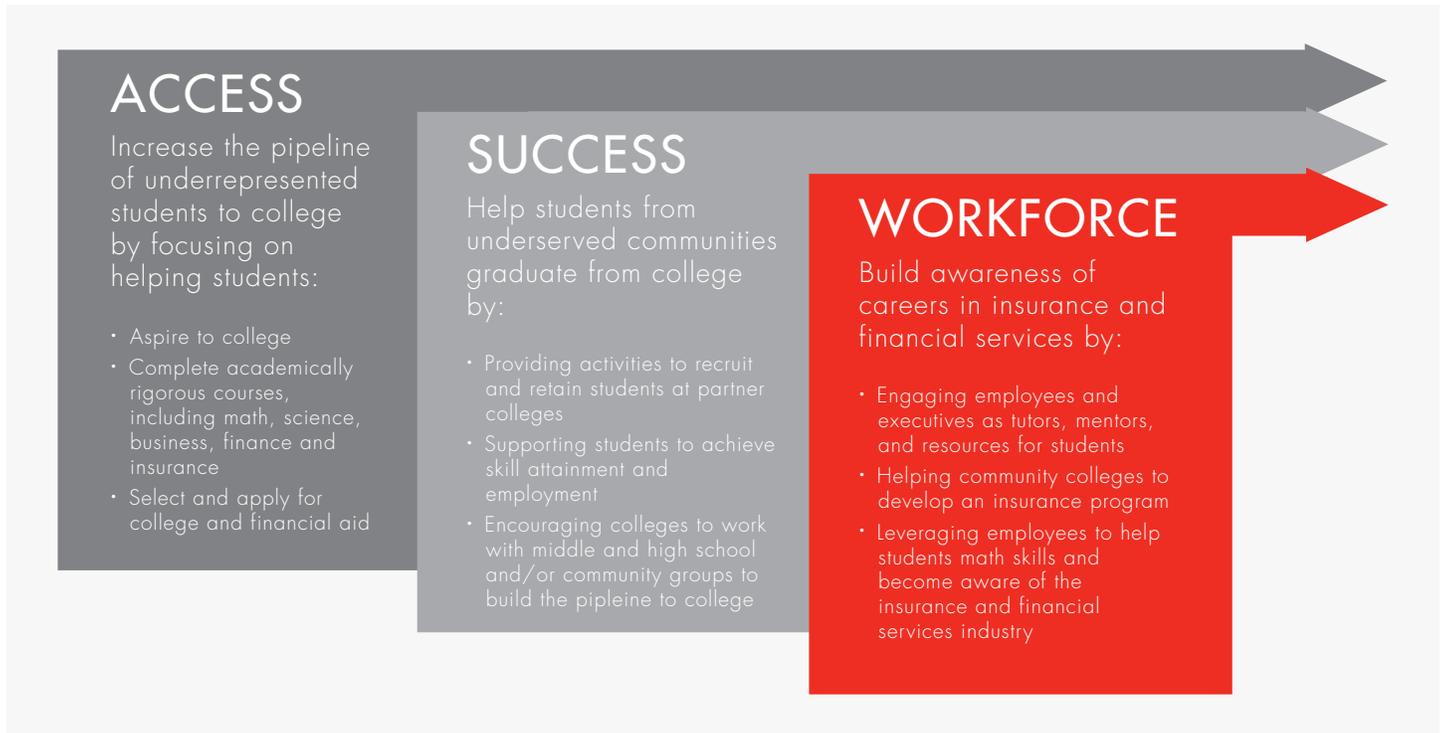


The related strategic outcome of the Travelers commitment to diversity and building the pipeline to college is increasing the awareness and thus the pipeline for careers in insurance, including finance, claims, underwriting, information technology, and engineering. Thus, Travelers EDGE folds the company's commitment to diversity, education and to the sustainability of the insurance and financial services industries into a larger goal and strategy which includes supporting the growth and sustenance of the communities in which Travelers does business. Travelers EDGE achieves this by providing opportunities for individuals in surrounding communities who have the potential to make a great impact on society.

Travelers calculates the outcomes of their goals for Travelers EDGE by focusing on what it means economically and socially for their target population to achieve educational success, which includes the decreased likelihood of being unemployed and/or incarcerated, the increase of the capacity to support their families and participate as citizens, and the increased likelihood of succeeding in school.

In summary, Travelers EDGE strives to enhance college access, success and workforce outcomes (see figure 2 on the following page):

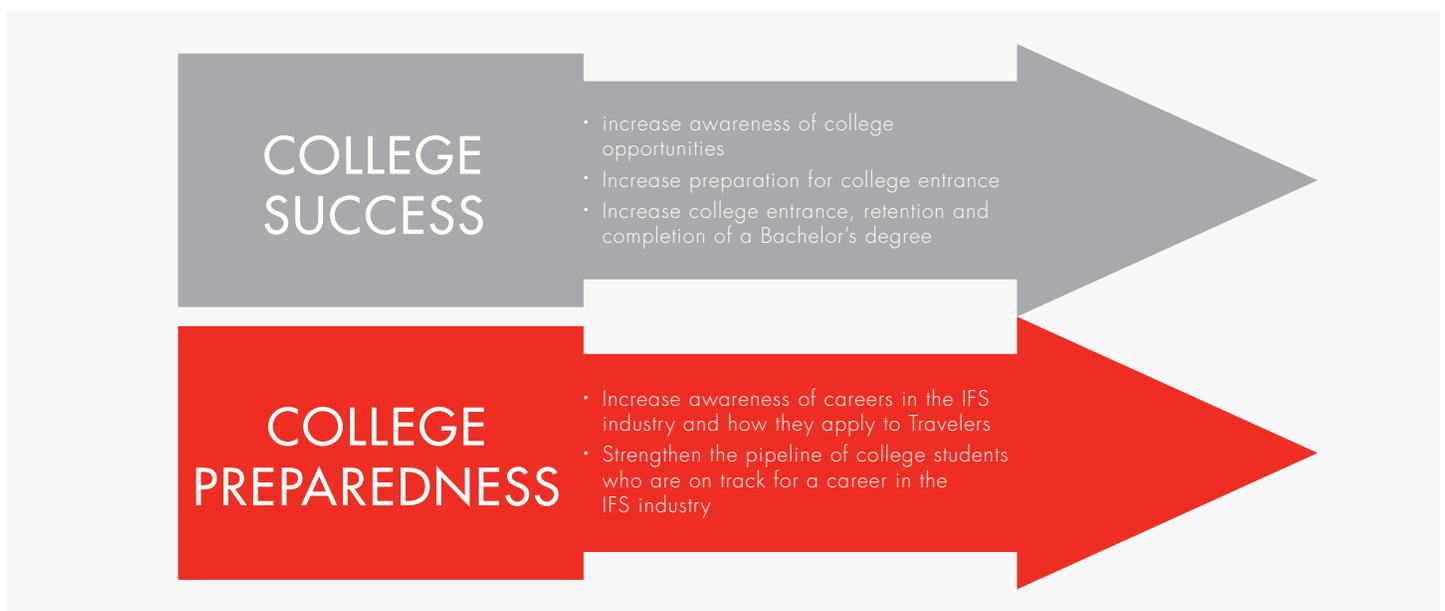
FIGURE 2



To define the resource needs and programmatic expertise and activities, especially from non-profit and college and university partners as well as to measure and hold

themselves and their partners accountable to the success of the Travelers EDGE pipeline, Travelers further breaks down their measurable outcomes into college success and career preparedness outcomes (see figure 2.1):

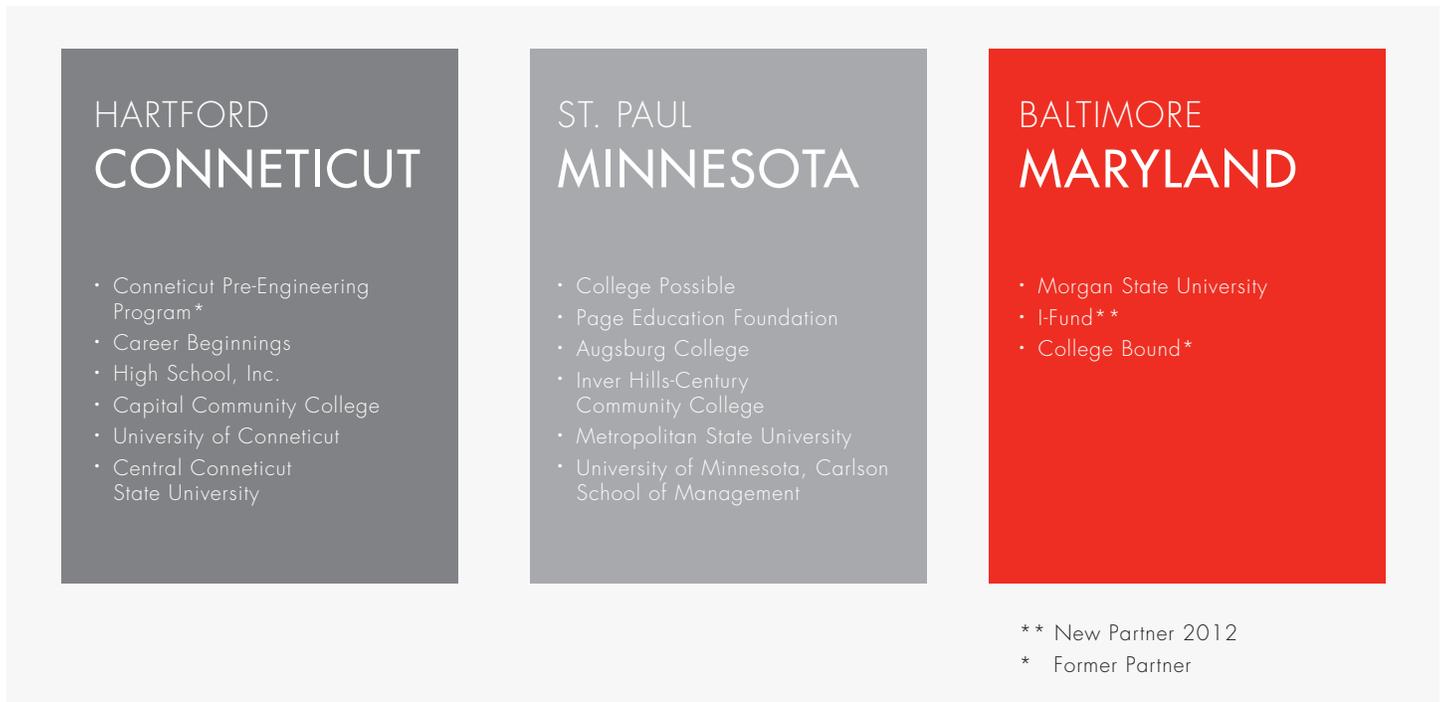
FIGURE 2.1



To achieve these goals, Travelers EDGE offers financial support, career and business expertise, internships and job shadowing, mentoring and other support. Accordingly, Travelers identifies the resource investment for the implementation of Travelers EDGE to include: Travelers Community Relations funding, the knowledge and talent of employees and executives, and other in-kind resources

such as internships, training facilities, and recruitment efforts. Travelers EDGE programs are implemented in partnership with a network of college access programs and postsecondary institutions serving students in the metropolitan areas surrounding Travelers corporate locations. The following are the three locations and their current or former Travelers EDGE sites and partners (see Figure 3):

FIGURE 3



Travelers EDGE works with its college access partners in each of the cities to target and serve primarily low-income, first-generation middle and high school students with information about and preparation for college and careers. As Travelers EDGE partners, college access staff recruit high school seniors into the program who demonstrate interest in and/or aptitude for insurance and financial services (IFS) careers. Students then enroll in a partner four-year institution and receive a partial or full scholarship, depending on the institution. Students may also enter Travelers EDGE at the postsecondary level

through the partner community college, and then transfer to a partner four-year institution and continue their scholarship; or directly through the partner four-year institution. At the postsecondary level, when students are considered Travelers EDGE Scholars, they have access to several levels of support through the program. Scholars also have priority for Travelers EDGE internships, which a high percentage receive, along with mentorship at several levels within Travelers. Travelers EDGE is a high-touch model that strives to provide intensive, tailored support along with financial resources.



# METHODOLOGICAL APPROACH

*The Pell Institute conducted the study of Travelers EDGE in two phases:*

- I. Phase One: Formative Evaluation of Travelers EDGE
- II. Phase Two: Assessing and Mapping the Travelers EDGE Model

## Phase I: Formative Evaluation of Travelers EDGE

The first phase included a survey of Travelers EDGE intern managers, a literature review of corporate college access and success programming, and an initial site visit with Travelers EDGE staff to help assess the program's components and areas for further study. We first conducted an initial review of Travelers EDGE through an internal site visit at the company's Hartford, Connecticut, campus. We took a formative evaluation approach during this site visit to identify what is working best both in terms of program structure and support services provided to students as well as to identify areas of opportunity

for further program improvement. In addition to on-site interviews with program personnel, The Pell Institute conducted a brief survey of staff across program sites to further assess program organization, strengths, and areas for opportunity. The Pell Institute incorporated an analysis of primary quantitative and qualitative results, as well as research from the college access and success literature, in a final Phase I report which was presented before Travelers EDGE personnel. Phase I was carried out between January 2011 and October 2011.

## Phase II: Assessing and Mapping the Travelers EDGE Model

In the second, more in-depth phase of the study of Travelers EDGE, The Pell Institute conducted site visits to Travelers EDGE institutional and college access partners in both Hartford and St. Paul/ Minneapolis, Minnesota, with Travelers EDGE partner staff and faculty, current Travelers EDGE students, and former students now employed at Travelers. The purpose of these site visits was to utilize a qualitative approach to assess the effective components of Travelers EDGE that contribute to successful program outcomes as well as to map the framework for a Travelers EDGE model which could possibly be scaled up or replicated by other large businesses.

We developed interview protocols for partner staff, non-partner institutional staff, and student/graduate focus groups to learn about partnership background, components, outcomes, and challenges. We interviewed campus administrators not directly involved in Travelers EDGE (i.e., VPs of Student Affairs) to assess awareness of Travelers EDGE and institution-wide diversity/access and success efforts. The postsecondary institutions we visited in Hartford included University of Connecticut, Central Connecticut State University, and Capital Community College. The Hartford reach back partners included Career Beginnings and High School, Inc. While in St. Paul and Minneapolis, the Travelers EDGE post-secondary partner institutions we visited included the University of Minneso-

ta's Carlson School of Management, Metropolitan State University, Century College, and Augsburg College. The reach back partners in the Twin Cities included College Possible and the Page Foundation. We did not have the opportunity to visit the Travelers EDGE partners in Maryland. We should also note that the Travelers EDGE program at Inver Hills Community College was too new to visit. The site visits, assessment and subsequent mapping of the Travelers EDGE model for Phase II were carried out between February 2012 and August 2012.





# A REVIEW OF LITERATURE

## Corporate Scholarship and Access Programs

### Introduction: Overview of Low-Income and First-Generation Students

Although enrollment in colleges and universities has expanded significantly in recent years, low-income and first-generation students continue to struggle to complete a postsecondary degree. Their rates of college enrollment and degree completion are significantly lower than their higher-income peers (Cabrera & La Nasa, 2000). This disparity can be attributed to factors such as socioeconomic status, culture, financial constraints, family commitments, and inadequate academic preparation. However, overcoming these challenges is not an impossible task. Several promising programs and practices in both high schools and colleges are available to assist low-income and first-generation students in achieving a postsecondary degree.

#### Challenges

The low postsecondary enrollment and graduation rates of low-income and first-generation students can be linked to a variety of factors. A lack of cultural capital is a factor often cited because families are generally unfamiliar with the college enrollment process (Cabrera & La Nasa, 2000). It is also unlikely that low-income and first-generation students will have access to high levels of academic resources, so students from this population do not receive adequate preparation for college-level work prior to enrollment. This ultimately leads to an increase

in postsecondary dropout rates (Cabrera, Burkum, & La Nasa, 2003). Due to financial constraints, many students from this population are forced to delay entry into postsecondary education after high school, making it less likely that they will enroll and persist to degree attainment (Engle & Tinto, 2008). For low-income or first-generation students who do enroll, many attend school part-time or even work full-time while taking classes (Engle & Tinto, 2008). These work commitments indicate that low-income and first-generation students are likely to enroll in fewer credits than their higher-income peers, increasing the probability that students from this population will leave school without attaining a degree (Engle & Tinto, 2008). Additionally, low-income and first-generation students are likely to be financially independent from their parents, or many are single parents themselves and have children to support (Engle & Tinto, 2008). All of these factors decrease the time and money that can be spent pursuing a postsecondary degree.

Although access to higher education has expanded significantly in recent years, low-income and first-generation students continue to show disturbingly low postsecondary persistence and graduation rates. As compared to their higher-income peers, whose bachelor's degree attainment rates are 73 percent, low-income and first-generation students earn a bachelor's degree at a rate of

only 12 percent (Engle & O'Brien, 2006). One possible explanation for this gap in degree attainment is a lack of college preparation. Low-income and first-generation students are 34 percent less likely to be highly prepared for college than their higher-income peers (Cabrera, Burkum, & La Nasa, 2003). Seventy-five percent of low-income and first-generation students begin their studies at two-year and for-profit institutions, whereas 54 percent of their more advantaged peers begin at four-year institutions, which accounts for much of the gap between these groups in baccalaureate degree attainment (Engle & Tinto, 2008). Financial aid distribution is also only slightly higher for low-income and first-generation students as

compared with their peers, regardless of having greater financial need (Engle & Tinto, 2008). Sixty-three percent of low-income and first-generation students are enrolled in college while working more than 20 hours a week, as compared to 42 percent of their higher-income peers. Of this group, only 14 percent of these working low-income and first-generation students will earn a bachelor's degree, as compared to 41 percent bachelor's degree attainment of their more advantaged peers (Engle & Tinto, 2008). Students who do not know how to balance work and academic commitments will ultimately have to decide whether they can afford to sacrifice the lost income if they remain enrolled in college.

## Promising Practices

While the current postsecondary degree attainment rates for low-income and first-generation students seem discouraging, several initiatives at both the K-12 and postsecondary levels seek to provide these students with greater success rates. Prior to college enrollment, high school students participate in federally-funded programs such as Talent Search or Upward Bound that allow them to develop the skills that are essential for success in college (Engle, Bermeo, & O'Brien, 2006). These and similar programs also provide a key component for college enrollment by raising low-income and first-generation students' college aspirations (Engle, Bermeo, & O'Brien, 2006). Similarly, high schools that offer informational sessions to guide low-income and first-generation families through the college application and financial aid application processes can help to alleviate anxiety and uncertainty regarding the pursuit of a postsecondary degree (Cabrera & La Nasa, 2000).

Providing additional financial aid for low-income and first-generation students is another way that postsecondary enrollment can be increased for members of this population (Engle & Tinto, 2008). Once students enroll in college, additional support must be provided by academic advisors, mentors, and other adults in the school community to ensure a successful transition (Engle & Tinto, 2008). Academic support programs such as remedial coursework and tutoring should be made available as supplemental instruction for low-income and first-

generation students (Engle & Tinto, 2008). Additionally, providing social support services is a vital component to this population's success in college (Engle & Tinto, 2008). The federally-funded Student Support Services program on many college campuses provides students with, among other things, a structured freshman year experience, an emphasis on academic support, and personal and career counseling (Engle & Tinto, 2008). By providing services as simple as mentoring programs and even offering day care on campus, colleges can help to ensure that these students remain enrolled until they have earned their degree. High schools, colleges and universities should work to boost the availability of these services on their campuses. In doing so, they are opening up limitless opportunities for low-income and first-generation students and, for many, are helping to make the dream of attaining a college degree a reality.

## Corporate Scholarship & Access Programs

Private scholarships for higher education help students strive toward high school completion, attain acceptance to a college or university, and retain and graduate with a college degree (Nora, Barlow, & Crisp, 2008). These private scholarships can range in their criteria, amounts, and length of funding. A subset of private scholarships is sponsored by private businesses and corporations, which is a relatively new funding source within the higher education landscape.

Broad-based private scholarship programs began in the U.S. in the 1980s, though their existence and scope has grown through the beginning of the 21st century, with 90 out of the top 100 Fortune 500 companies currently citing education as a philanthropic goal (IHEP, 2008). Typically, these companies sponsor between one and three education scholarship programs, with fewer than 10 companies funding 10 or more scholarship programs (IHEP, 2008).

Corporate scholarship and access programs can be categorized in the following way:

- Corporate Scholarships – these programs are strictly financial, and cover tuition and other fees for students supported by the corporation.
- Community-based Corporate Access Consortia – In this case, corporations provide financial support for existing college access programs, which draw on a consortium of funders from the private sector.
- University-based Corporate Success Consortia – These corporate consortia support college access and support programs at particular institutions, typically at the postsecondary level.

Examples of each type of corporate program specific to low-income students follow. It is important to note that minimal analysis has been conducted on the outcomes of student recipients of corporate scholarship programs.

## Corporate Scholarship/Access Programs (with Support Components)

As of 2008, only nine companies have developed their own scholarship program coupled with access support components, like Travelers' model (IHEP, 2008). Examples of these corporate-branded access programs follow.

### *Time Warner – Connect a Million Minds (CAMM)*

Connect a Million Minds (CAMM) is Time-Warner's \$100

million, five-year effort to prepare low-income students for STEM careers through partnering college access programs Coalition for Science After School (CSAS) and For Inspiration and Recognition of Science and Technology (FIRST). Time Warner has also worked with College Summit and Posse. CAMM consists of internships and scholarships and an annual conference for students and employees with a STEM curriculum.

### *General Electric*

GE formed a district-level college access program, Developing Futures in Education, by building on two existing programs, College Bound and Math Excellence. In 2007, GE pledged \$100 million over five years for five community sites located near major GE offices. The program is designed to close gaps in college access and math and science achievement scores. GE staffs each site with a full-time program manager, and conducts regular evaluations of the program.

## Corporate Scholarships (Postsecondary level only)\*

### *Dell Scholars Program*

The Dell Scholars Program is available for low-income, high-achieving students participating in college access programs such as TRIO, GEAR UP, and AVID. The program awards 300 scholarships annually, with \$31 million invested since 2004. Dell Scholars receive \$20,000 over a maximum of six years. Scholarship recipients also have access to support components including technology, a peer support network, and mentors.

### *Coca-Cola First-Generation Scholarship*

In addition to its broader Coca-Cola Scholars program, Coca-Cola awards \$3 million annually in first-generation-specific scholarships. The Coca-Cola First-Generation Scholarship is a four-year award; students apply through their institution. It is not clear whether any academic or personal supports are offered in addition to the monetary award.

\*Note: Many corporations including AT&T, Bank of America, State Farm, and Geico have scholarship programs that are entirely merit based and do not consider income status. Those programs have therefore not been included in this summary.

## Scholarship Media Campaigns

Some major corporations have come forward recently as consortiums of organizations supporting college access through highly publicized media campaigns and online communities. These initiatives serve to generate at-risk students' interest in higher education, often in response to President Obama's and Secretary of Education Arne Duncan's recent calls to action to close the nation's achievement gaps.

### *State Farm – “26 Seconds”*

In March 2011, at the America's Promise Alliance Grad Nation Summit, State Farm announced the creation of the “26 Seconds” media campaign, to remind the public that a student drops out of high school every 26 seconds. This initiative is primarily an online community for high school students with resources, message boards and celebrity videos. The campaign is also awarding 26 two-year, \$5,000 scholarships to students “who are not traditionally eligible for many scholarship programs.” NBA star LeBron James is the spokesperson for this campaign.

### *Viacom – “Get Schooled”*

In 2010, Viacom launched the “Get Schooled” campaign to generate interest in college for traditionally underserved student populations.

## Existing Scholarships

Rather than identifying and initiating a new program, the majority of companies support existing higher education scholarship projects. For example, General Electric continually sponsors the College Bound and Math Excellence programs while Time Warner, Inc. supports College Summit, Let's Get Ready, and Prep for Prep. Further, over two thirds of companies prefer to fund programs that exist within their geographic region (IHEP, 2008).

The Cleveland Scholarship Program (CSP) stands out for providing broad-based corporate scholarships to students pursuing higher education, coupled with college access supports. CSP was created to offer financial aid counseling and supplementary scholarship assistance to more than 1,000 Cleveland area students each year. As part of this initiative, the Scholarship-in-Escrow program set aside sums of money for students receiving good grades in high school. Funding initially began with funds

from Cleveland's Markus foundation, followed by monies from a variety of Cleveland area foundations, business, and individuals. Today, principal funding comes from the PNC Foundation, under the new program name, College Now Greater Cleveland. Funding an existing program allows PNC to provide services including financial aid counseling, testing and application fees.

## Corporate Consortium Access Programs

### **ACCESS**

An early example of a corporate consortium college access program is the Action Center for Educational Services and Scholarships (ACCESS) program in Boston, originally funded in the late 1980s by The New England Life with a \$1 million endowment. Within its first year, 100 high school seniors received scholarships averaging \$500. Almost 1,000 students in this first year received counseling and advice on college and financial aid. Each year thereafter, pledges rose and the average award increased as well. Funds were used to engage younger students in education on college access. Booklets on course selection for middle and high school students and parents were printed and distributed. Further, The College Board helped schedule practice test exams. In order to continue efforts beyond high school graduation, the program developed a support system for ACCESS recipients once they enrolled in college (Cronin, 1989). In fiscal year 2010, The Boston Foundation, TG, Liberty Mutual, MetLife, and Bank of America were all listed as donors (Access Boston, 2011).

### *College Success Foundation*

Today, a major contributor toward student achievement in higher education, the Gates Foundation contributes to the College Success Foundation, a program which provides scholarships to low-income high school students in Washington State. Beginning in 2001, this program was launched in 16 high schools throughout the state. Stated goals of the College Success Foundation include, “to identify and reduce financial barriers to college for talented, low-income students who have overcome difficult circumstances and who are motivated to attend college; to provide mentoring to ensure academic support is available to students once they are enrolled in college; and to develop a diverse cadre of college-educated citizens and leaders in Washington state.”

The College Success Foundation estimates that about 50 to 60 percent of eligible students apply for a Washington State Achievers (WSA) scholarship. The selection of WSA scholars is a two-stage process. In the first stage, the written materials from the applicants, which include student essays and teacher recommendations, are evaluated to measure non-cognitive skills, such as positive self-concept, realistic self-appraisal, community service, and leadership potential, among other criteria. In 2006-07, the maximum scholarships were \$4,350 for students attending community college, \$7,000 for those attending a four year in-state college or university, and \$9,700 for students attending a private college or a public university in another state. Scholarships are given for four years, and no student outcome data of scholarship recipients has been released at this time (IHEP, 2010).

### ***Houston A+ Challenge***

The Houston A+ Challenge is sponsored primarily through funds from the Brown Foundation and the Houston Endowment. The goal of the program, through collaboration with local educators, is to initiate and sustain system reform in the local public schools (Hess, 2005). Recently within this program, a postsecondary access plan named Preparing to Dream was launched in 2007, with funds sponsored in part by TG. The first aim of the organization is to “increase the achievement and college readiness of targeted middle school students (~150 A+ scholars per school).” Targeting low-income students and first generation students, the organization has targeted five districts, collaborating with principals, teachers, parents, students, and officials within that district. This group, within each district, assessed student achievement data including college-going rates, current college access programs, and district demographics. This data was utilized to set priorities and develop plans to advance student outcomes and alter district culture. Each district team has established their own objectives, but most districts have maintained objectives focusing on improving college entrance exam scores, increasing FAFSA participation, growing Honors and Advanced Placement coursework, and improving high school graduation rates. Student outcome data does not currently exist; however, collaboration with local universities in the surrounding Houston area are helping district programs track student outcomes (Houston A+ Challenge).

### ***I Have a Dream Foundation***

The I Have a Dream Foundation is a cohort-based initiative, working with students starting in grades K-2, and following these students all the way to college. Students are not pre-screened for the program; all students within a cohort are included in the program through college, should they enroll. Funding comes from an array of individuals and companies, often directly to specific cohorts. The program provides: tutoring (one-on-one and group for academic assistance and homework help); college visits, college prep activities and life skills development; community service and service learning projects; cultural, recreational, and sporting event trips; health and safety education (mentoring to provide education on teen pregnancy, gang affiliation, drug abuse, etc.); and study skills and reading comprehension support (Pathways to Student Success: A Guide to Translating Good Intentions into Meaningful Impact). The Arete Corporation studied the effects of this program and found that student participants had much higher high school graduation rates compared to their peers, sometimes even doubling the average of comparison groups. College attendance, academic performance (measured by grades and test scores), school attendance and educational aspirations of students within the cohorts was exceptional and exceeded comparison groups of students within similar districts (I Have a Dream: The Impacts, 2001).

### ***Say Yes to Education***

Say Yes to Education is a national, nonprofit education foundation focusing on increasing high school and college graduation rates for inner-city youth. Funds come primarily from Toll Bros. Inc., as well as IBM Corporation and the Syracuse Research Corporation. Similar to other private scholarship initiatives, different districts have adopted this program to suit their jurisdiction. Services include: early intervention through diagnostic assessment of strengths/weaknesses to enable delivery of appropriate support; access to tutoring and enrichment opportunities (literacy support, after school programs in reading and math); summer programs for academic support, cultural and recreational activities, and career exploration; professional development for teachers; scholarships for two-year, four-year, and vocational institutes for high school graduates; parent and sibling financial assistance at two-

year, four-year, or vocational institutes; and social services to families, including counseling, intervention, and conflict resolution (Pathways to Student Success: A Guide to Translating Good Intentions into Meaningful Impact).

## University-Based Corporate Access Programs

### *Rutgers Future Scholars*

Rutgers Future Scholars is an example of an access and success program supported by a corporate consortium and based at a four-year postsecondary institution. Described as a natural outgrowth of Rutgers University's longstanding commitment to removing the barriers that prevent talented, underserved students from attending college, Rutgers Future Scholars Program is designed for seventh grade students in Newark, Camden, New Brunswick, and Piscataway and makes a promise to pay for four years of college tuition costs for successful Future Scholars who attend Rutgers. Candidates are nominated by each school district according to a defined set of criteria, including: living in New Jersey and attending a public school in one of the district's (non-Charter) schools- Newark, Camden, LEAP Academy University Charter School in Camden, a Rutgers University Affiliate, New Brunswick, or Piscataway. The candidate must be

a seventh grader in good academic standing, be a first-generation college student, and meet the financial need guidelines. The Future Scholars are required to be highly recommended by a teacher and school administration as well as have the full support for participation from their parent(s) or guardian(s).

After the seventh grade, Future Scholars must be available to attend a five- to eight-day Rutgers Future Scholars summer program and attend further summer enrichment programs during their high school years and Seminars on Saturdays. The applications are only available through a school's guidance office. The Rutgers Future Scholars program Admission Committee then reviews all applications received and makes a final decision. The host of corporate supporters and friends include: Merck, AT&T, National Grid, and Geraldine R. Dodge Foundation among many other corporations and foundations. Their sponsorship contributes to seminar series, summer and academic year programs, general operating support, Rutgers University Student Ambassadors, Scholars Scholarship Endowment Fund and mentoring.



# PHASE I FINDINGS:

## The Continuing Development of the Travelers EDGE Program in a Receptive Culture of Program Improvement

The Pell Institute presented initial results of Phase I to partners at the annual Travelers EDGE Symposium. Through its initial site visit with Travelers EDGE staff, The Pell Institute found that Travelers EDGE seems to be a collaborative, innovative, and hands-on effort involving a team of Travelers staff from across the company working closely with partnering organizations and institutions. Travelers stresses that the main objective of Travelers EDGE is not necessarily intended to be to recruit employees, but rather to provide expanded opportunity within the community and increase the pool of applicants. The Travelers EDGE leadership team therefore considers a successful outcome to be bachelor's degree attainment, whether or not that leads to employment at Travelers.

The leadership team stresses that Travelers EDGE is not just about “handing out money” to institutions or students, but about building relationships and engaging staff at institutions to focus on programming. The Travelers EDGE initiative reflects Travelers’ larger efforts to increase diversity and connect with the community.

The program introduces this population of low-income students not only to a college-going culture, but also to an industry that has not been historically diverse. The program structure and components of Travelers EDGE vary on a case-by-case basis between the various institutions and partnering organizations at each of the three sites (Hartford, St. Paul, and Baltimore). In addition to scholarships and internships, Travelers EDGE team members identified mentoring, counseling, and professional development as critical components of the program. They emphasize the program’s focus on student and career development, rather than simply job placement.

College access at the middle and high school levels is relatively new terrain for Travelers, referred to by staff and

partners as “reach-back.” Originally, the program began at the college level, but Travelers EDGE was always conceptualized as engaging students earlier in the pipeline. Travelers EDGE staff searched for reach-back partners already working with diverse populations in each community, to provide students with college preparation and financial aid advice, with particular focus on math and business skills critical for the industry. Travelers EDGE is currently making efforts to create a more seamless transition between K-12 and postsecondary participation in Travelers EDGE.

The Travelers EDGE team considers not only the progress of students, but also the growth of employees in the program’s measures of success. Through the Travelers EDGE intern managers’ survey, The Pell Institute found that the majority of intern managers responded favorably to the Travelers EDGE program. Managers feel that their interns made significant gains in a variety of skills, and responded positively to their interns’ level of professionalism and commitment to the program. Responses also indicated that managers themselves were able to grow and

develop professionally while working with their interns. The following were identified as areas of opportunity for further program improvement:

- **Internal Communication:** The Travelers EDGE leadership team found it to be a challenge to spread the word about the mission and components of Travelers EDGE to the entire company, but when they did, they found that employees wanted to be involved, and asked what they could do. They found that Travelers EDGE made employees feel proud of the company. Furthermore, the Travelers EDGE leadership needs to provide more information to increase the awareness among the internal staff of the broader program purpose and goals to serve disadvantaged members of the community.
- **Student Awareness:** The Travelers EDGE leadership needs to provide greater transparency and connection between components along the college access and success pipeline so that the students have a better understanding of the Travelers EDGE resources and how to utilize them fully to achieve their postsecondary and career goals.
- **External Communications:** In addition to improving internal communication about Travelers EDGE, the staff feels that students participating in the program – and their families – should have greater awareness of the program’s entire pipeline.

- **Managing Growth:** Due to the growing number of students participating in Travelers EDGE, the staff is unable to spend as much one-on-one time with students as they did in earlier cohorts. More thought to how to serve a greater numbers of students while maintaining close contact is required to begin to assure the continued success of the program.
- **Community College Transfer:** A number of challenges were identified facing students at the community college level, particularly as they transition to four-year institutions. Travelers EDGE could provide more strategic support to help Travelers EDGE students during their transfer transition to increase their retention, especially by expanding its alignment with other existing campus support programs.
- **Tracking Success:** Travelers EDGE is making an effort to better track students through each level of the program, and to better quantify satisfaction and engagement levels of both students and staff.

Travelers and Travelers EDGE personnel seemed receptive to addressing recommendations from the Phase I report, applying the same customer service approach guiding practice throughout the company to the students participating in Travelers EDGE.



# PHASE II FINDINGS

The second phase of this assessment of Travelers EDGE consisted of site visits to both reach-back partners and partnering postsecondary institutions. The following sections describe our observations relating to the nature of Travelers EDGE partnerships and additional details of unique Travelers EDGE programmatic components.

## Partners

The unique partnership between Travelers and the institutions and organizations participating in Travelers EDGE was repeatedly cited as a “key” element to the program. Many partners emphasized the strength of their partnership with Travelers, which often reaches beyond Travelers EDGE to support other areas within each organization or institution. For example, Travelers’ funding supported the creation of High School, Inc. specifically to prepare students for careers in the IFS industry. At the University of Connecticut, Travelers EDGE support extends to the entire campus through tutors who are available to all students.

In many cases, partnerships were built on existing relationships in the community. Many of the partnering postsecondary institutions have a large alumni presence at Travelers, which has helped facilitate partnerships. The idea for Travelers EDGE stemmed from a challenge issued by the company’s board of directors to develop a signature program that would be “good for the community and good for the company.” Shortly thereafter, a meeting between faculty representatives of Capital Community College (CCC) and executives at Travelers helped set the stage for the first implementation of Travelers EDGE. Fac-

ulty and executives continue to meet regularly to better understand their respective environments. It is particularly important for faculty to grasp the business culture to help prepare their students for the world outside academia.

Many partners feel their relationship with Travelers is symbiotic; not only does Travelers make changes to Travelers EDGE based on partner feedback, but institutions may implement programs or courses as a result of feedback from Travelers. CCC, for example, created a course to prepare students for math at the four-year level based on feedback from Travelers EDGE and partnering four-year institutions that these skills were needed.

Partners also describe the Travelers partnership as “honest.” Partners and Travelers exchange and act on feedback, and together determine how to address workforce needs. Partners feel that Travelers staff are willing to “take the time” to support students in the program. An administrator at CCSU who works with several local corporations described the Travelers partnership as “unique” because it has “so many touch points” and is “managed on so many levels.” Travelers staff work with the university

when the university representatives have ideas for expansion; they are “always receptive to ideas.”

Travelers acts on feedback not only from institutional staff but also from students. For example, students make suggestions for Professional Development Institute (PDI) topics which Travelers EDGE staff have responded to. Travelers has also made changes to intern managers based on student feedback. One manager who did not have enough time to spend with their intern, for example, is no longer involved in the program.

Travelers EDGE partners also benefit by interacting with one another. Participation in the program helps forge relationships between the community colleges, universities, and access programs involved by providing them with opportunities to interact that they might not otherwise have. Partners unanimously tell us that Travelers EDGE creates a collaborative atmosphere that encourages brainstorming among all organizations involved.

Successful partner institutions have developed strong partnerships not only with Travelers, but also with other entities on campus. Travelers EDGE at UConn, for example, has forged partnerships with other areas on campus including TRIO Student Support Services (SSS). SSS has had a strong presence at UConn for over 30 years, and the director of Travelers EDGE at UConn is an alumna of the program. She took the initiative to reach out to SSS staff on campus to form a partnership, which seemed to be a natural fit given that Travelers EDGE and SSS serve the same population of students, and both share relationships with the business school. The TRIO staff with whom we met are in a “collaboration mindset,” and have always garnered much support and recognition from the institution. SSS recognizes the importance of private partnerships and cannot rely on federal funding alone. SSS at UConn has “evolved” over the years and, like Travelers EDGE, “keeps adapting.”

In the Travelers EDGE pilot cohort of 2007, when recruiting still occurred after initial enrollment at the postsecondary level, SSS students were encouraged to apply for Travelers EDGE. Approximately one-third of current UConn Travelers EDGE students are also in SSS. This year, now that recruitment into Travelers EDGE has shifted to

the pre-college pipeline, Travelers EDGE and SSS are “broadening” their relationship to automate simultaneous participation in the two programs. SSS is active in providing both its students and staff with study abroad opportunities. The SSS staff has seen a positive correlation between study abroad participation and retention, and would ideally like to implement a study abroad program specific to Travelers EDGE.

## Pre-college Partners

The pre-college Travelers EDGE partners provide a range of services that help students to get prepared to navigate both the college access process and ultimately the transition to the postsecondary path.

- **High School, Inc. (HSI)**, one of 14 theme-based public schools in Hartford, opened in fall 2009 as a new public school that specializes in the IFS industry. Students who attend public theme academies in Hartford must choose an academic concentration at age 13. In addition to the standard core required for graduation, students at HSI must complete eight business classes. HSI now offers supportive programs to its students, the majority of whom are low-income, including college visits, mentoring, Summer Bridge, and dual enrollment. Students become a part of Travelers EDGE their senior year of high school after being accepted.
- **Career Beginnings (CB)** has pursued its mission since 1986 to increase the percentage of Hartford-area students who graduate from high school and go directly into college and on to fulfilling careers. Career Beginnings provides workshops, one-on-one advising and mentoring to students in Hartford, Bloomfield and East Hartford public schools. Career Beginnings college counselors and mentors meet with students in the schools and provide them with information about college applications and financial aid.
- **College Possible (CP)** is a strategic partner in Travelers EDGE student recruitment. CP makes college admission and success possible for low-income students in the Twin Cities metro area of Minne-

sota through an intensive two-year curriculum of coaching and support. Coaches, serving as AmeriCorps members, guide students through all of the key aspects of preparing for college during after-school sessions for two hours twice a week. Over the course of their junior and senior years, students complete 320 hours of curriculum in a supportive group of college-bound peers.

The core high school program junior year curriculum orients students to the college application process, provides extensive preparation for the ACT/SAT exam, introduces students to college life through campus tours and allows time for students to apply for summer enrichment opportunities. The core high school program senior year curriculum leads students through the college application process, assists students in applying for financial aid and scholarships, and guides students through the transition to college.

- ***The Page Education Foundation (Page) Scholarship*** has three programs aimed at achieving the mission of encouraging Minnesota's youth of color to pursue post-secondary education: grants, service-to-children projects, and professional mentor connections. Page Grants are awarded to Minnesota students of color who attend Minnesota post-secondary schools and agree to complete annual service projects with young children. Students at all levels of academic achievement can qualify for a grant. The selection process highlights an applicant's attitude toward education, willingness to provide service to children, and financial need.

## Postsecondary Partners

The Travelers EDGE postsecondary partners represent the range of institutional types, including private and public, two-year and four-year institutions. The services the postsecondary partners provide include human capital, physical space along with academic, social, and cultural support. These partners fundamentally help to sustain the retention, persistence and successful degree attainment of the students in the Travelers EDGE program.

- ***Capital Community College (CCC)*** in Hartford is the only Hispanic-Serving Institution in Connecticut, enrolling roughly 4,500 students. Students represent a wide range of backgrounds and speak 68 different languages. CCC recently introduced an IFS degree program. The college recognizes that its students are likely to stay in Hartford, and therefore is interested in preparing them for jobs at local companies. CCC's Travelers EDGE program, Crossroads to Careers (C3), has been in place since 2008 and is slightly different than Travelers EDGE at other institutions in that it offers a year-round internship.
- ***Central Connecticut State University (CCSU)***, Travelers EDGE partner since 2010, is a regional university located in a suburb approximately 10 miles outside of Hartford, and serves approximately 10,000 undergraduates. CCSU serves a diverse population including many nontraditional students (40 percent are transfers from community colleges), and recently renewed its focus on supporting low-income students' access and success campus-wide. New Britain, where CCSU is located, has demographics similar to Hartford, with 73 percent of its students eligible for free and reduced lunch, and like CCC, families representing 68 different languages. The institution is "committed to reducing the achievement gap," and has focused on increasing diversity over the last several years through resources such as TRIO.
- ***The University of Connecticut (UConn)***, the state's flagship institution, is located in the small town of Storrs, approximately 30 miles outside of Hartford and serves approximately 20,000 undergraduates. Diversity is a priority at the institution and seen as "critical to the educational mission." Minority students are particularly underrepresented in STEM fields.
- ***Morgan State University (MSU)*** is a Historically Black College and University (HBCU) located in Baltimore, Maryland, serving approximately 6,000 undergraduates. MSU has a relatively new Actuarial Studies program and has been a Travelers EDGE partner since 2008.

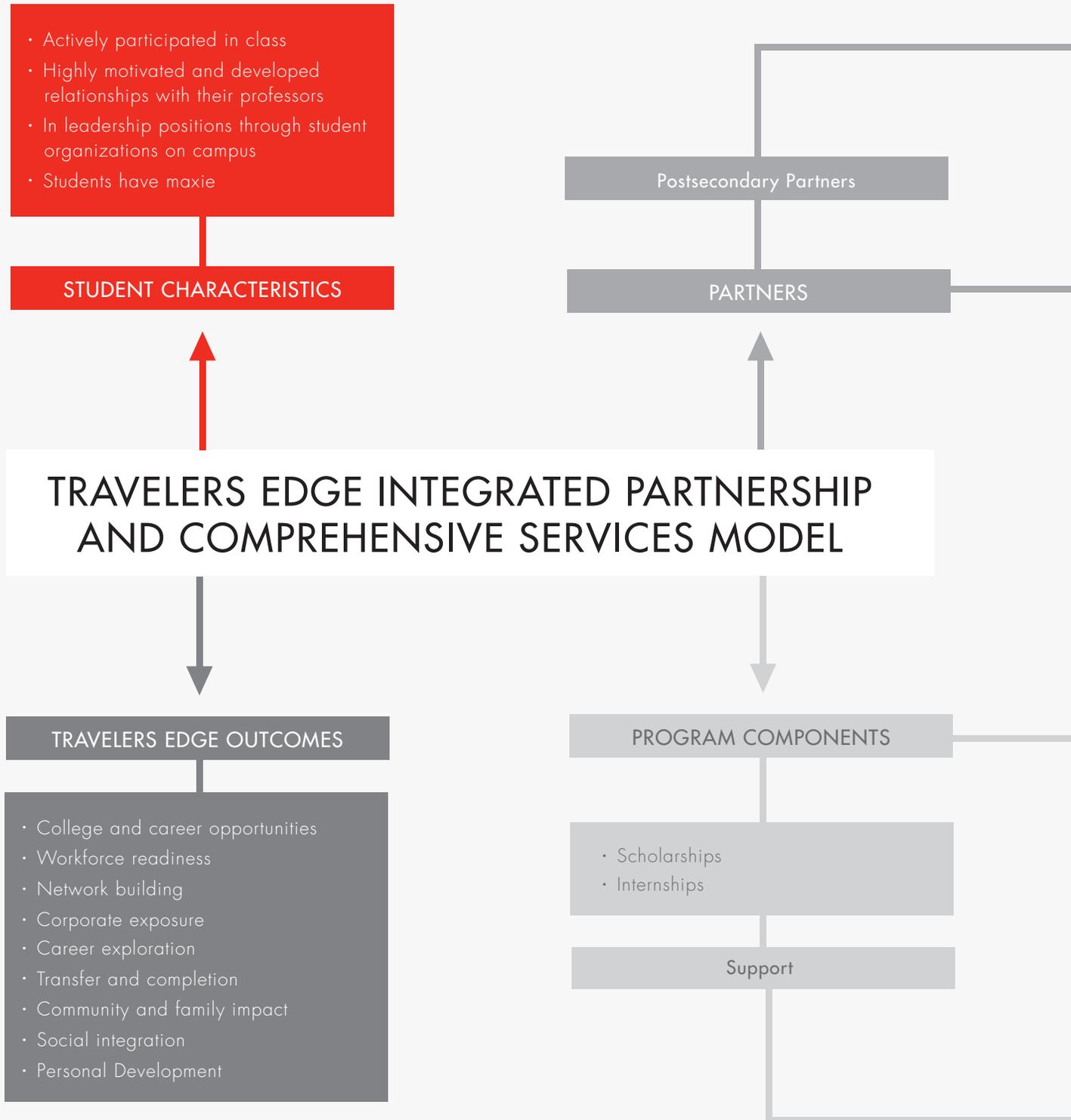
- ***Augsburg College*** is in the heart of the Twin Cities and offers more than 50 undergraduate majors and seven graduate degrees to more than 4,000 students of diverse backgrounds. The trademark of an Augsburg education is its emphasis on direct, personal experience. Guided by the faith and values of the Lutheran Church, Augsburg educates students to be informed citizens, thoughtful stewards, critical thinkers, and responsible leaders. Augsburg demonstrates its commitments through the work of four signature centers: The Augsburg Center for Faith and Learning, the Center for Global Education, the Sabo Center for Citizenship and Learning, and the Strommen Center for Meaningful Work.
- ***University of Minnesota, Carlson School of Management (Carlson)*** was established in 1919 and is based in the Twin Cities of Minneapolis and St. Paul. Carlson is a recognized leader in business education and research. It has a focus on experiential learning, international education, and maintaining strong ties to the business community. Carlson offers short-term, intensive international studies to full semesters abroad as well as executive-level global partner programs. All Carlson School students are given international learning opportunities.
- ***Metropolitan State University (Metro)*** is dedicated to affordable, quality education for working adults. Faculty and staff as well as more than 11,000 full- and part-time students come from diverse backgrounds and communities in the Twin Cities. Metro offers over 60 majors, 10 graduate programs and two doctoral degrees. Founded in

1971, Metro is member of the Minnesota State Colleges and University System and is the only state university in the Twin Cities. It is a comprehensive urban university.

- ***Inver Hills-Century Community College***, founded in 1970, is a comprehensive community college offering over 20 degree options including liberal education courses (A.A.) that lead to transfer to four-year colleges and career-related degrees (A.S., A.A.S.) in leading occupational areas such as nursing, computers, law enforcement, human services, business, emergency health care, and others.
- ***The Independent College Fund of Maryland (The I-Fund)*** was founded in 1953 to conduct annual solicitations of companies and foundations to benefit private colleges in Maryland. The I-Fund works to perpetuate the special values and characteristics of Maryland's private colleges and universities, strategically linking the corporate and philanthropic objective of business, industry and private foundations with the strengths and opportunities provided by a statewide network of 10 outstanding member colleges and universities. The I-Fund's mission is to raise funds for its member institutions—principally from businesses and foundations—for programs, scholarships and technology, and to promote a greater awareness of the value of Maryland's independent liberal arts colleges and universities.

These partnerships are illustrated in the concept map on the following page (see figure 4).

FIGURE 4



- Capital Community College (CCC)
- University of Connecticut (UConn)
- Morgan State University (MSU)
- **Central Connecticut State University (CCSU)**
- Ausburg College (AC)
- Metropolitan State University (MSU)
- Inver Hills-Century Community College (IHCCC)
- University of Minnesota, Carlson School of Management (Carlson)

### Travelers EDGE Integrated and Comprehensive Support Model

- Strengthens partners goals
- College access
- College success
- Workforce readiness

### Pre-College Partners

- High School, Inc. (HSI)
- Career Beginnings (CB)
- College Possible (CP)
- Page Education Foundation (Page)
- Connecticut Pre-Engineering Program (CPEP\_)
- College Bound (CB)\*
- I-Fund (IF)

### Challenges

- Managing growth
- Strengthening the pipeline
- Structured mentoring
- Improving communication
- Connecting students

- Travelers mentors
- Campus Travelers EDGE managers
- Faculty support
- Peer support
- Crossroads to Careers (C3)
- The Professional Development Institute (PDI)
- Venture Project
- Extracurricular activities

## Student Characteristics

Travelers defines “qualified students” for Travelers EDGE as being from underserved communities. Students recruited for Travelers EDGE are typically from low-income families and/or students of color who are historically underrepresented in higher education and in the IFS industry. Within these basic parameters, students in Travelers EDGE vary widely in their background characteristics. Some are nontraditional-aged and reenrolling in postsecondary education after spending time in the workforce. Several are international, and most we met with are the first in their families to attend college. At this point, Travelers EDGE has not been collecting student-level data such as demographic characteristics due in part to privacy policies at the participating institutions. However, at the time of this study Travelers EDGE instituted a database to track individual students from the time that they enroll in the program. The new database will track demographic characteristics as well as outcomes, beginning in the 2012-2013 academic year.

Based on anecdotal evidence from our partner interviews, one characteristic most Travelers EDGE scholars seem to share is that they actively participate in class; they stood out as highly motivated and developed relationships with their professors, which led to their involvement in the program. Many are also involved in leadership positions through student organizations on campus. Staff tell us Travelers EDGE scholars are “serious” about their educations and careers, and take their roles as Travelers EDGE Scholars seriously.

## Program Services

Travelers EDGE Scholars are currently recruited into the program by institutional faculty and staff at the postsecondary level. In spring 2012, a portion of the recruitment process in Connecticut shifted from the college level to pre-college partners, who will recruit high school seniors based on their interest in IFS-related majors. The application process currently involves an essay and interviews with staff and faculty at partnering organizations. Trav-

While backgrounds may vary, students seem to share many challenges in common – both personal as well as financial. As a faculty member at CCC (C3) explained, her students had dreams but faced major obstacles in achieving those dreams because of a lack of preparation and cultural capital. C3 staff noted the scholars they recruit are “more mature” than other students; they share a “drive...passion...but not a lot of confidence.” Some non-traditional students previously left college because they did not find the level of support they need to succeed. They have found in Travelers EDGE not only financial resources but also the personal attention and mentoring they need to believe in themselves and their ability to succeed.

When asked about what characteristics they thought they possessed that caused their teacher or mentor to recommend them to apply to the Travelers EDGE program, the students’ common responses included: “I am driven to go to college,” “I have motivation and persistence,” “I want to serve or give back to my family or community,” and “I am passionate about achieving my goal.” They described themselves as students with determination and having a deep desire to better themselves, regardless of their financial situation or academic ability. Moreover, they describe the typical Travelers EDGE student as one who has the drive to be successful and the ability to communicate with other people. Travelers EDGE scholars want to find solutions to complex problems; many have already overcome obstacles. “Travelers EDGE can see all of these characteristics in people,” concludes one Travelers Edge scholar, “and they want to help you.”

Travelers EDGE representatives consider each applicant’s backgrounds, challenges, strengths, areas of interest, and level of motivation. They are not necessarily looking for the best students but rather those who are well-rounded, hard-working, driven, and show leadership potential. Applicants must take initiative and show persistence to follow up with institutional Travelers EDGE staff.

Once in the program, specific program components vary by institution. They are described in detail below.

## Scholarships

Colleges jointly develop criteria for selecting participants along with Travelers EDGE staff, but are fairly autonomous when it comes to offering scholarships. Travelers' staff is currently deciding whether or not they should be more involved in the selection of students and distribution of scholarships. The scholarships in both Hartford and Baltimore are full-ride (excluding room and board), with the exception of Capital Community College, which provides a \$2,000 stipend. In St. Paul, the amount ranges by institution but roughly averages \$5,000. Institutions also have the ability to offer specific stipends, for example Century College provides bus passes and \$150 for books in addition to \$1,000 towards tuition.

The scholarships generally target low-income, first-generation and underrepresented minority students – particularly those enrolled in academic programs that align with Travelers' career paths (STEM and business majors). Information about the Travelers EDGE scholarship is made available to K-12 students participating in partnering community-based access programs. Students are also given preference by their GPA; those with a GPA lower than 3.0 are considered based on other indicators of academic potential.

## Internships

The internship is a key, valued experience for students who participate in Travelers EDGE. Not all Travelers EDGE Scholars automatically receive an internship opportunity, other than students in C3. However, Travelers EDGE Scholars are given preference over other intern applicants outside the program. Internship rotations provide experience in a variety of roles within the company. For example, students we met with have placed into internships in corporate finance, financial planning and analysis, business development, business insurance, resource management, and information technology. Scholars at CCC take a three-credit internship class over the summer. CCC scholars are suggested to intern roughly 10-15 hours per week during the academic year and enroll in a maximum of four courses to allow time for coursework,

and for the adjustment to corporate life. Travelers EDGE summer interns generally work full-time.

Institutional Travelers EDGE staff indicated the internship salary is critical to these students who must sacrifice full-time jobs in order to make time to participate. Scholars repeatedly told us they value the “real” work experience – in other words, they are not simply making copies or performing other menial tasks often associated with internships. They are part of a team, often taking on roles in visible projects, participating in meetings with staff and managers. Travelers makes interns “feel like full employees” with the same expectations and substantive, “demanding” assignments as any other employee.

The innovative and supportive nature of Travelers' leadership is felt not only by partner staff but also by participating students. Travelers recognizes that Travelers EDGE interns have no prior corporate experience, and will need “polishing.” The internship is “not a sink or swim” mentality, but rather fosters a supportive environment that helps students succeed.

## Advising and Mentoring Supports

Travelers EDGE Scholars have access to several different levels of advising and mentoring, described below.

### *Travelers Mentors*

At Travelers, interns have at least two mentors: an executive mentor and a peer mentor. The executive mentor is a senior staff member within the company who typically has a great deal of responsibility. The peer mentor assists the intern with day-to-day tasks/questions, and often are themselves former scholars who now work for the company. One student had a senior actuarial executive as a mentor and is still in touch with him four years later. Having the support and attention of a mentor in a leadership position at Travelers was “crucial” to their success. In Minnesota, the 30+ Travelers EDGE Scholars met with executive mentors at least once a month, and during a Job Shadow program, the pairs had an opportunity for relationship building and, for an hour and a half, the scholars were able to experience a hands on, real-world glimpse into what a particular job path would look like and how it fit within the Travelers corporate structure.

### ***Campus Travelers EDGE managers***

The Travelers EDGE manager on each campus typically acts as a liaison between other staff on campus who are involved with the Travelers EDGE staff at Travelers, and tracks student progress. Staff in this role make themselves available to students and keep them informed of internship opportunities, both at Travelers and at other organizations. An example of the level of collaboration involved in the unique partnership includes Travelers EDGE and campus staff working together to build curriculum and coordinate arrangements for MSU Travelers EDGE Scholars' trip to Connecticut to participate in the annual Professional Development Institute (PDI), which is a 10-day intense training workshop designed specifically for the advancement of skills and competencies critical for professional and academic success. In addition to coaching scholars along their development path including help with time management and in some cases, computer skills such as Excel that scholars need for their internship, Travelers EDGE campus managers across all three locations are readily available to support scholars with logistics such as books and transportation to and from work or campus.

When needed, managers provide referrals to additional resources and support offered on campus. Institutional Travelers EDGE staff help scholars determine any remaining need and connect them with additional financial aid resources. Travelers EDGE staff also help connect scholars to applicable services on campus, for example SSS at UConn which reaches out to similar populations.

At Connecticut, Maryland and Minnesota EDGE Partner campuses, the Travelers EDGE managers work closely with the Travelers EDGE consultant to identify scholars who could be potential candidates for available internship opportunities, since internships with Travelers are not guaranteed. The C3 manager also helps scholars apply to four-year institutions and determine financial aid needs. He or she keeps track of their progress once at the four-year institution. Travelers EDGE managers typically meet biweekly with new students and eventually, monthly.

Program managers strive to make scholars feel "at home" on campus, so students feel comfortable seeking assistance not only academically but when personal or financial challenges arise. Providing a "home base" on campus is especially important for nontraditional students who are not otherwise socially engaged at the institution and for first-generation students in general who may not feel the same level of comfort on a college campus as those who come from families with college-going backgrounds (Pell Institute, 2004).

### ***Faculty support***

Many institutions typically also provide a faculty mentor. Faculty mentors are typically assigned one scholar per year and are expected to meet with each scholar for 30-40 minutes twice each semester, although some do more often. These in-depth meetings provide an opportunity for students to discuss the challenges they are facing on campus, at home, and at Travelers.

There is a Travelers EDGE "deep learning coach" at CCSU who works one-on-one with scholars to help them build and develop the capacity and skill to connect coursework and career skills. This learner-centered, contextual approach actually teaches scholars how to harness and leverage their individual erudition styles and abilities. The coach also provides emotional support by building a relationship and closely monitoring how students progress and overcome challenges and learning barriers.

### ***Peer support***

Another level of support is the informal network of Travelers EDGE alumni. As alumni of this process, sharing their knowledge and experiences has proven to be extremely valuable to current Travelers EDGE Scholars. Travelers EDGE alumni remain in contact with one another, often meeting up for lunch or social outings, and make themselves available to answer work or academic-related questions from other alum or current Travelers EDGE Scholars. Travelers EDGE peers provide a "great support system," and have learned to really value the importance of building a network. Some say that the other students from their cohort are like "family."

### ***Crossroads to Careers (C3)***

C3 at CCC is unique to the Travelers EDGE program compared to other partnering institutions in that it offers a year-round internship for the first year after scholars are identified. Students have access to faculty mentors at CCC, and business managers, executive mentors and peer network mentors at Travelers. C3 students participate in professional development for three weeks to prepare for their internships. They also take a summer business internship course where they work on a final presentation for Travelers. The internship is 20 hours per week during the academic year, and full-time in the summer. Students make \$14-17 per hour. To be accepted into the program, students must have 15 credits, a 3.0 GPA, and meet course requirements in English and Computer Science. A total of 40 students have participated in the program since it began in 2007.

### ***The Professional Development Institute (PDI)***

PDI is a two-week winter break training for Connecticut and Maryland scholars consisting of full days of “intense” workshops, community service, computer/business courses, communications, guest lecturers from other universities, and special events like lunch with the CPA Association. Students seemed to appreciate the “cultural intelligence” seminar, which taught them how to adapt to corporate culture. PDI at CCC also convenes over spring and summer breaks. Other specific training opportunities existing within the Travelers EDGE community include Travelers funded empowerment training which takes place in St. Paul for Travelers EDGE Scholars and their mentors, a Business Etiquette lunch for Travelers EDGE Scholars, and a speaking program hosted by Metropoli-

tan State University’s College Pathways on various topics like resume development, interviewing skills, and the like.

### ***Venture project***

Travelers EDGE scholars at UConn and the Carlson School have the opportunity to participate in “Travelers EDGE Venture,” which essentially hires them as teams of business consultants who work on real projects for pay, and receive college credit. For example, at UConn, scholars involved in the Venture project helped to provide marketing to High School Inc., another partner in Travelers EDGE. As a new school, HSI is seeking to become recognized in the region and enlisted the help of Travelers EDGE scholars to work on its image. Venture involves faculty from the UConn Business School, who advise scholars on elements of their project such as the business plan and funding strategy.

At the Carlson School, Travelers EDGE Venture projects have been focused on the Global Technology, Public Sector, and Select business units. During the past year, the Public Sector project focused on public sector infrastructure business risks and opportunities. The Select project focused on business opportunities in diverse communities and how to best achieve success in those markets.

### ***Extracurricular activities***

Travelers EDGE Scholars also participate in activities such as volunteering through Junior Achievement, Holly Hill, participating in Habitat for Humanity as well as the Boys & Girls Clubs. Carlson School Gopher Business has provided business marketing expertise to Como Friends and Cookie Cart, two Travelers Foundation grantees.

## **Continued Challenges**

### **Managing Growth**

On the one hand, Travelers EDGE prides itself in being an “organic” program and customizing the specific services offered through each partner based on their needs. However, the complexity in managing varying levels of funding and interaction at each partner may become difficult to manage as the program grows.

### **Strengthening the Pipeline**

Some partners cited a need to better tie together K-12 and postsecondary components, to create a more seamless flow through the pipeline. For example, CCC would like to reach students before they enter the institution to help better prepare them for C3. Travelers EDGE is addressing this challenge in part by shifting the recruitment process to the pre-college level.

In terms of recruitment, one college access partner expressed concern in “understanding what’s developmentally appropriate in college major selection at age 17.” It was suggested that Travelers EDGE consider assessing core competencies rather than specific career goals, as the latter are tentative at the pre-college level and subject to change.

Another recruitment challenge that was raised has to do with reaching the most needy students. Some faculty involved in Travelers EDGE feel they are “creaming” the top students in their class, because they are most likely to recruit the students who are involved in class and on campus, and who have established relationships with faculty. They would like to be open to more students on the one hand, but also recognize the need to be selective for such a competitive program.

## Structured Mentoring

Some felt the mentorship component between students and Travelers staff, while potentially beneficial, is “not structured” and in need of more programming, particularly for freshmen who have not taken the initiative in this type of relationship before. Others felt it may be more beneficial to postpone the mentorship component until junior year when scholars have more direction in terms of their major and career choice. One challenge for Hartford partners located outside the city is arranging meetings between Travelers mentors and students. It can be more difficult to build relationships when meetings don’t take place in person. They are considering alternatives such as virtual mentoring, retreats, and meeting in the evenings.

**Note:** *St. Paul has a more formal e-mentoring program which may be worth noting for adoption in Connecticut.*

## Travelers EDGE Outcomes

Our assessment finds that the Travelers EDGE model implements a strategic combination of financial support along with other student support services to ensure the access and success of students who are often the first in their families to attend colleges, and in many cases display other at-risk characteristics such as being non-traditional aged or from economically disadvantaged families. These students seem to benefit from the com-

## Improving Communication

Students we interviewed express overall satisfaction with the program and appreciate the opportunities it provides. They shared minimal negative feedback. A few students are unaware that Travelers is funding their scholarship, and would like greater transparency. Others felt that communication could be improved in terms of staying informed about programmatic changes. For example, the first program cohort didn’t know about changes to subsequent cohorts’ program structure. Some students didn’t feel they were provided with adequate information about transfer of scholarship from community college to the four-year level, and whether or not their scholarship would continue after transferring. Particularly because the Travelers EDGE scholarship is so competitive, students preparing to transfer were concerned that slots may not be reserved for them in addition to the cohort beginning at the four-year institution.

## Connecting Students

Many students cited outside responsibilities such as work and family life as the “biggest challenge” to completing their degrees, even with the scholarship from Travelers EDGE. Students in Travelers EDGE cohorts are involved in certain activities together at each institution, but are not a formalized cohort in the sense that they enroll in a cluster of classes together. Travelers EDGE may want to consider the development of learning communities, which have been shown to be an effective retention tool, particularly for nontraditional-aged students who are not otherwise engaged at the institution (The Pell Institute, 2004; Tinto, 1997).

prehensive resources of Travelers EDGE which consist of scholarships as well as mentorships, internships and academic and career counseling.

While Travelers EDGE does not collect individual-level outcomes data that enable national comparisons, it has provided the following aggregate-level data of its participants. Overall, as of 2010-2011, Travelers EDGE

supported 7,493 students through both reach-back services and postsecondary partners. It is difficult to say, however, how many of these students actively engaged in Travelers EDGE through “hi-touch” services, and how many participated in partnering college access programs without becoming Travelers EDGE Scholars. Also as of December 2011, Travelers EDGE has achieved the following student outcomes:

- 226 students have been directly financially supported by Travelers EDGE: 211 with scholarships, 15 with stipends
- 66 students have graduated with bachelor’s degree, 16 of whom were hired by Travelers
- 61 scholars have interned with Travelers
- 29 community college scholars have earned associate’s degrees and subsequently enrolled in bachelor’s degree programs, 15 of whom have graduated with bachelor’s degrees

It is important to note that while these data have all been reported at the aggregate, Travelers EDGE has developed a newly implemented student-record level database that will allow for individual longitudinal tracking. This will produce more standard retention and graduation rates that will allow for national comparisons with students of similar backgrounds, characteristics, and institution types.

Below are more specific ways that the program seems to impact the success of its students.

## College and Career Opportunities

Travelers EDGE opens doors for students who might not otherwise have the opportunity to pursue degrees and careers in business fields. One institutional Travelers EDGE representative told us before Travelers EDGE, “business school was an unattainable dream” for Travelers EDGE students, particularly those who are admitted conditionally and do not meet the SAT requirements of the often competitive business programs. Travelers EDGE also provides opportunities to students in the workforce. One Travelers EDGE scholar previously left high school to

become a truck driver, but is now seeking the opportunity to study management and own his own truck company.

## Workforce Readiness

Through the internship, Travelers EDGE provides students with practical skills needed for the workforce, which students do not always receive from faculty who have not had exposure to the business world.

## Network Building

Travelers EDGE also provides the opportunity for networking and instills in students the importance of network building. Students expand their networks by rotating departments for their internships, and meet interns from other locations in the country at an annual intern symposium for interns from a variety of University Relations pipelines.

## Career Exploration

Although most of the Travelers EDGE Scholars with whom we met seemed to have set specific career goals early on even before enrollment in postsecondary education, the opportunity to intern with Travelers has exposed them to a wide range of roles within the organization and many have shifted their interests. Travelers EDGE Scholars tell us they do not feel pressure to work at Travelers or within any specific area after graduation, but rather are “encouraged to find the best fit.”

## Corporate Exposure

Travelers EDGE Scholars who participate in internships at Travelers feel they work on “real” projects with great substance and visibility within the company. In fact, one C3 student was invited by the CEO to address company shareholders. Students have the opportunity to learn what aspects they like of specific jobs, in terms of both various roles and assignments within Travelers, as well as the 9-to-5 structure of office life. They experience their field of study as it applies to a workplace setting, which allows them to determine whether it’s the “right fit.”

Travelers EDGE also facilitates a comfort level between students who often come from non-college-going, working class backgrounds, and corporate buildings like Travelers they have always seen from the outside but

never set foot in before participating in the program. CCC students in particular who grew up in the Hartford area were “afraid” of the Travelers headquarters. The corporate world was “foreign” to them, and they “didn’t know what went on” in there. Now, they have an understanding of and comfort level with the business and corporations in general. Travelers EDGE is a “window to the corporate world.”

As one faculty member at CCC stated, working in insurance is a “big deal” for disadvantaged students from Hartford, especially compared with more privileged students who take that opportunity for granted. The students Travelers EDGE reaches are extremely appreciative of this opportunity and show loyalty to the institution and the company.

## Transfer and Completion

At the community college level, program staff help students acquire the skills they need to successfully navigate the four-year institutions, such as finding the information they need to succeed. The program manager at CCC found that students’ GPAs increase after they transfer to the four-year institutions.

## Community & Family Impact

One benefit to participating has been the opportunity to give back to future generations. Past participants tell us they act as role models, and many who are first-generation college students help their siblings access postsecondary education. Participants feel pride in the program and “spread the word” to their younger siblings and classmates. They are eager to give back to their families and communities through volunteer opportunities such as tutoring, and Travelers encourages taking time off work for this.

## Social Integration

Another perhaps unintended but beneficial consequence is that members of cohorts “bond together.” They feel “like family.” They share challenges and motivate one another to overcome those challenges, and they assist each other with networking and job searching.

## Personal Development

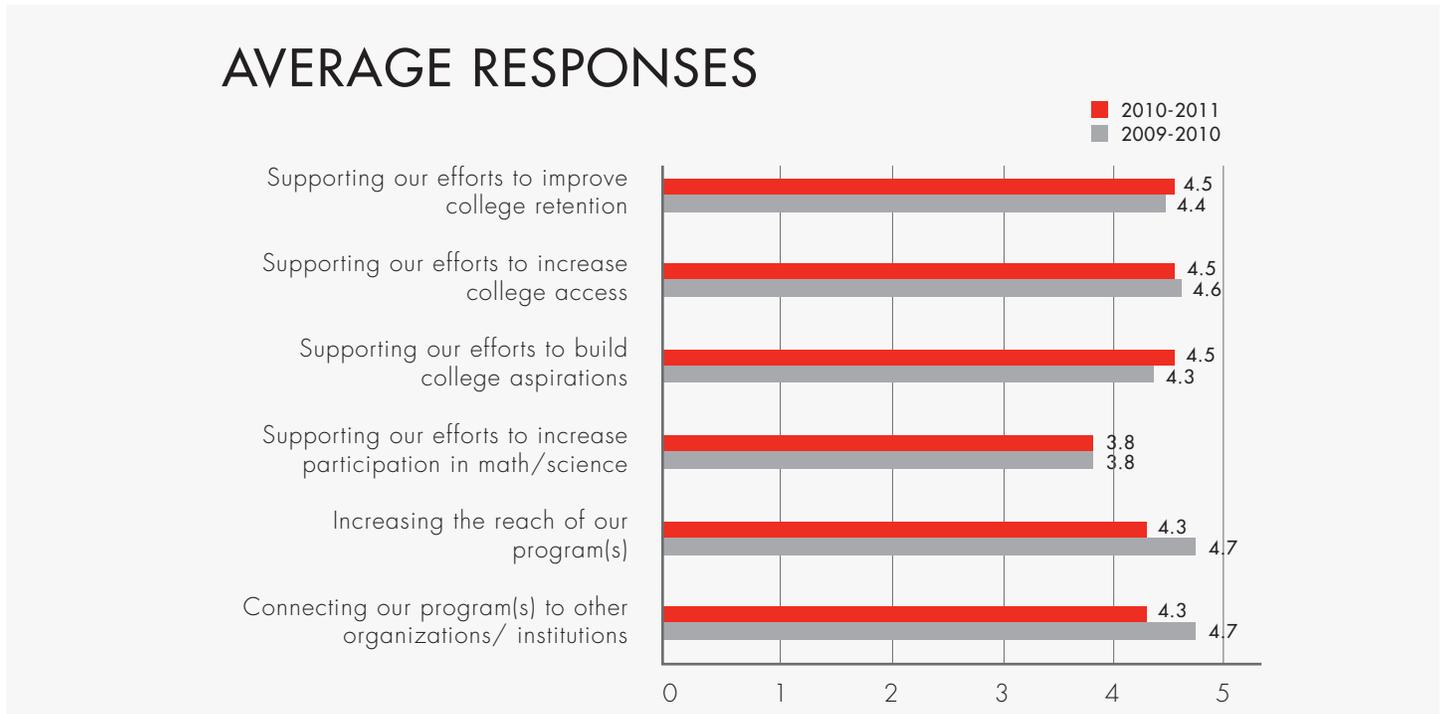
Students we spoke with felt they grew and matured as a result of their participation in Travelers EDGE. They feel that Travelers “cares about [their] development,” and “haven’t seen that anywhere else.” They want to continue working at Travelers “because of its supportive culture.” Travelers EDGE also “pushes” students “beyond their comfort zone” by encouraging their attendance at events they would otherwise be afraid to approach such as job fairs and etiquette dinners. They are also encouraged to participate in job shadowing programs and capstone projects.

Many staff and students alike cited the confidence that Travelers EDGE instills in students to help them achieve their dreams. They emphasize holding students accountable to high expectations, and not lowering standards at the community college level.

In addition to improving student outcomes, the Travelers EDGE model helps to strengthen its partners. The impact of the way Travelers EDGE supports the goals of its partners was emphasized time and again by the reach-back and college and university partner staff that we spoke with during our site visits. The infrastructure of the Travelers EDGE model is built on partners that have already established programs and practices geared toward increasing college access and success, especially for underrepresented student populations in their communities.

The feedback that Travelers has collected from partners shows that overall, partner staff are satisfied with the level of support they receive from Travelers EDGE to help them achieve their goals (the following responses are on a scale of 1 to 5 with 5 being “extremely helpful”) (see figure 5):

FIGURE 5



Below is specific feedback obtained from our interviews with Travelers EDGE partners:

“Travelers is not just a funder, but a partner.”

*Travelers EDGE partner staff*

“Travelers has always been a financial partner, and their funding helps to get students interested in college. However, they are not just pushing the financial industry; they want to get the students prepared and exposed.”

*Travelers EDGE Reach-Back partner*

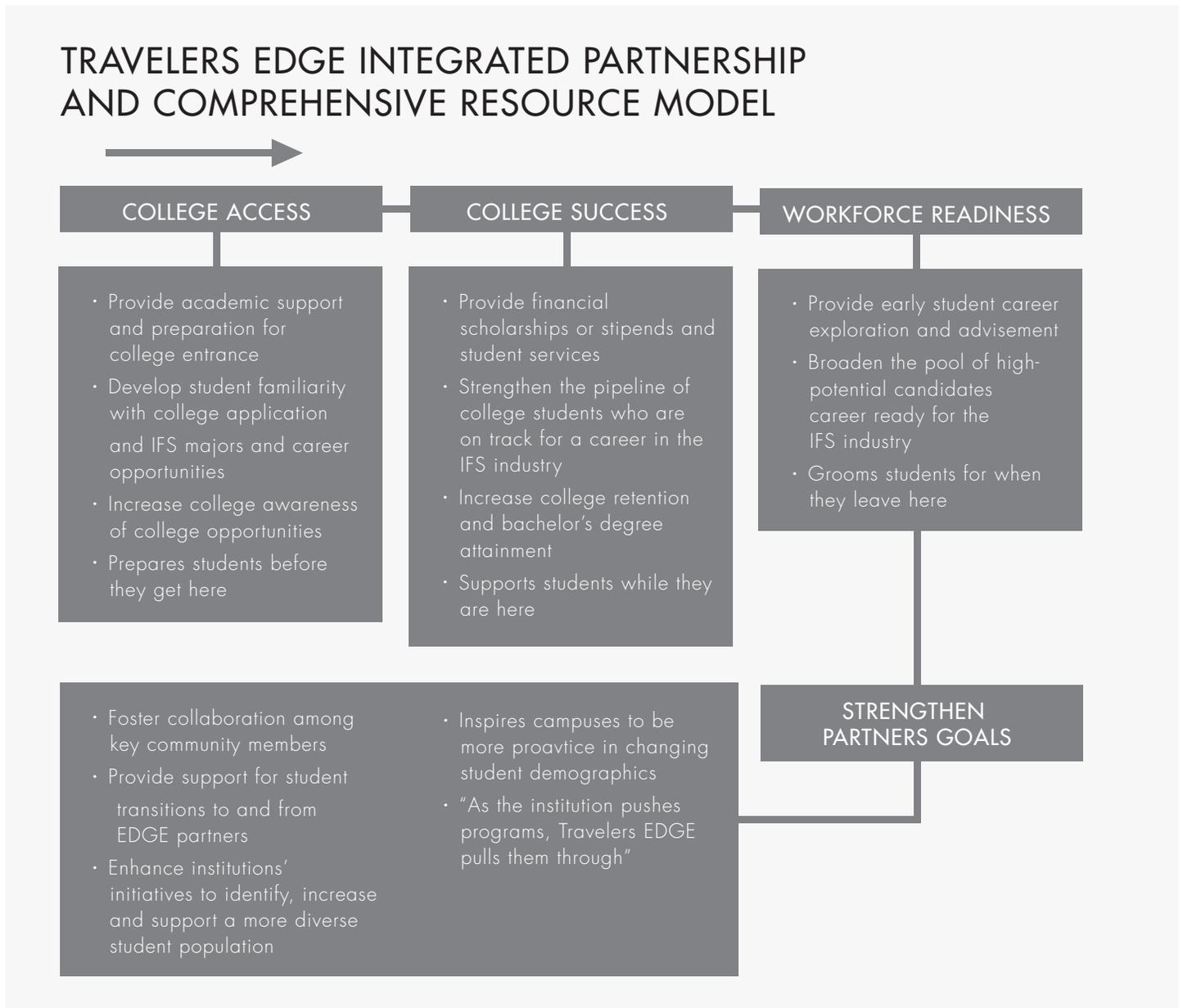
“Travelers listens. They listen to your ideas, and there is a lot of give and take.”

*Travelers EDGE Reach-Back partner*

A CCSU administrator stressed during an on-site interview that Travelers EDGE prepares students before they get there, supports students while they are there, grooms students for when they leave there, and above all inspires the campus to be more proactive in reaching its goals to change the student demographics to mirror the student

population of the local community high schools. The illustration below maps Travelers EDGE’s model along the college access, success and workforce pipeline in relationship to the Pell Institute’s recommended institutional practices (see figure 6).

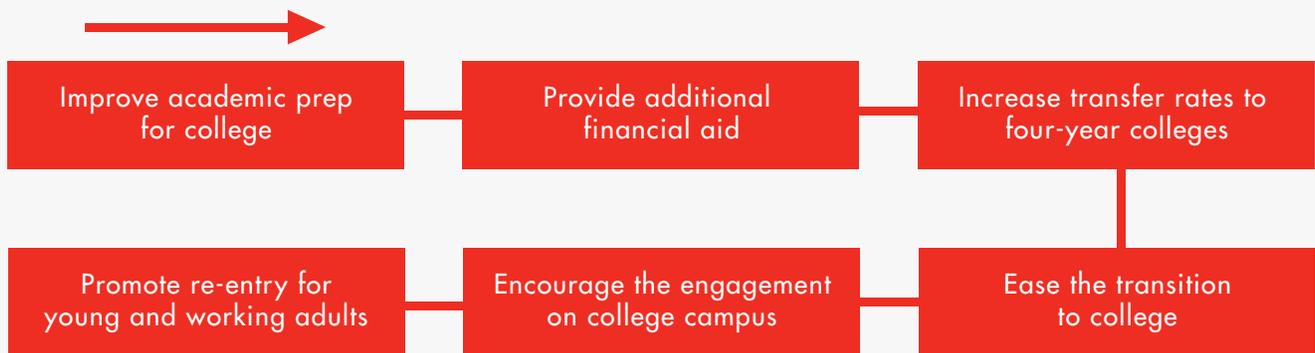
FIGURE 6



The college, access, success and workforce readiness practices in the Travelers EDGE model are integral to Travelers EDGE's thematic goal to "empower dreams for graduation and employment." The practices also cross

over the three areas of impact, including student, business and community, which are the outcomes on which Travelers EDGE leadership measures program effectiveness.

## THE PELL INSTITUTE'S RECOMMENDED BASIC COLLEGE ACCESS AND SUCCESS PRACTICES





# RECOMMENDATIONS

## Scaling Up Travelers EDGE's Model

To scale up Travelers EDGE'S model means to reach larger numbers of the program's target audience by institutionalizing effective practices among all participating organizations. Increasing the number of low-income and underrepresented students is important and arguably a necessity in order to reach the President's 2020 degree attainment goals (Info: <http://dashboard.ed.gov/about.aspx>). However, to scale up the Travelers EDGE model successfully, the following effective practices are recommended to be continued and expanded:

- Maintain the accessibility, openness, and the give-and-take between Travelers and partners
- Manage the integration of partner services through the strengthening of partner goals

- Nurture and engage Travelers formative evaluation and program improvement culture
- Leverage and communicate the internal corporate cultural of service and commitment to diversity
- Recruit more aggressively students from low-income and underrepresented backgrounds
- Sustain a balance between financial support and comprehensive student support services
- Collect impact data on Travelers EDGE's outcomes to show the program's success and where the program continues to improve

## Replicating Travelers EDGE's Model

To replicate the Travelers EDGE model means to duplicate or reproduce the effective practices within another corporation or institution with the goal to achieve the same college access, success and workforce readiness outcomes. Drawing from the knowledge learned from the assessment and mapping of the framework of Travelers EDGE, the following are must-have or must-do recommendations in order for another corporation or institution to replicate successfully a program like Travelers EDGE:

- Clarify all internal objectives and goals for establishing a college access, success, and workforce readiness initiative
- Secure from the start the commitment and genuine buy-in from corporate leaders and staff and especially commitment to resources

- Value the programmatic goal of achieving small and deep outcomes as opposed to achieving large and superficial outcomes
- Cultivate and leverage an internal corporate cultural of service and commitment to diversity
- Establish short and long-term goals for integrating partners across an entire community
- Target a low-income, underrepresented student population to provide both financial and student support services
- Carefully listen to the needs that partners have and identify the resources that partners provide
- Build partnerships with reach-back programs to provide comprehensive college access services, including Upward Bound, Talent Search and GEAR UP. Creating partnerships with Student Support Services will assist with student retention and degree attainment
- Be patient and flexible as the integrated partnerships organically take shape
- Develop and regularly provide professional development and collaborative partnership opportunities for internal staff and external partners
- Incorporate rigorous performance and accountability measures such as formative evaluations

## Policy Implications of Travelers EDGE's Model

In order to increase the potential for the Travelers EDGE model to make a greater impact, the following policy measures could be considered:

- Incentivize corporations to develop successful integrated partner and comprehensive student support service models
- Require matching corporate funds for federally-funded college access and success programs
- Integrate corporate employee volunteer programs with college access and success programs



# CONCLUSIONS

Distinguished higher education scholar Vincent Tinto has frequently remarked that “access without support is not opportunity,” and Travelers EDGE takes this message seriously. Rather than simply distributing a financial scholarship to large numbers of students, Travelers EDGE recognizes that the scholarship is merely the access point to college and career opportunities. Through Travelers EDGE, Travelers makes a deep investment in each individual scholar by offering the level of support that enables students’ success both academically and personally.

While Travelers EDGE provides a pathway for underserved students in business careers, institutions recognize that replicating the program model could be beneficial to students in other career pathways, such as health sciences and teaching. Representatives of institutions with whom we met expressed an interest in expanding the Travelers EDGE model to other students on campus, but at the same time recognize the need to involve additional funding sources while maintaining the Travelers branding.

Travelers intended from inception to be transparent with the broader education and corporate world about learnings—good and bad—from the Travelers EDGE program. The Travelers EDGE staff has assisted partner organizations in introducing the concept to additional institutions and partners in hopes other funders would be interested in building their own branded programs.

Measuring and assessing results is ingrained in the core of the Travelers corporate culture, and the Travelers EDGE staff has implemented a new database that will allow for the tracking of student-level demographics and success rates. The continuing development of the Travelers EDGE program in a receptive culture of continuous program improvement establishes Travelers EDGE as a model on the “cutting edge” of corporate college access and success support.

Currently, partnering institutions do not as a rule award the Travelers EDGE scholarships based on need. Travelers EDGE has deliberately chosen not to be a need-based program but rather to reach a diverse set of students currently underrepresented in IFS careers. Many students in the program, however, are of low-income and/or first-generation backgrounds by default, since these characteristics are common among the populations being served. Travelers EDGE staff are still refining the target population internally. The recent shift in recruitment from the postsecondary level to pre-college programs may also shape the student demographics given that college access programs primarily target low-income populations.





**TRAVELERS** 

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for the Study of Opportunity in Higher Education