



University of Dayton Financial Avenue Helps Students With Housing Assignment Advantage While Learning Life Skills

How can schools effectively use financial education to engage students? What best practices are being used around the country to “think outside the box”? How can I use Financial Avenue to improve my students’ financial capability? Read on to see how the University of Dayton has linked Financial Avenue to a valuable commodity amongst students: campus housing.

At the University of Dayton, campus housing is prized.

Approximately 90 percent of undergrads live on campus. Campus living is required for the first two years, yet many upperclassmen choose to stay, vying for a space in “the neighborhood” — an area adjacent to campus with university-owned housing that includes houses and apartments.

An innovative program gives preference to students who earn **PATH** points by participating in campus engagement opportunities.

Short for Points Accumulated Towards Housing, the points give students who participate an advantage in the housing assignment process, says Beth Combs, Assistant Director of Flyer Student Services.

The more points you get, the better the selection of housing.

The Financial Avenue Incentive

The school decided to add Financial Avenue to the program as a way for students — freshmen through seniors — to earn points and also learn some important life skills.

Students earn one PATH point for each course completed, with the potential to earn 10 points if they complete all of the courses. The flexibility of stand-alone courses within Financial Avenue gives participants the option to complete any number of the 10 courses in any order they choose.

CHALLENGE

As with any subject, financial education efficacy increases with exposure. But without a required course, it’s hard enough to get students to engage with this topic even once, let alone on a continual basis throughout their time in college.

SOLUTION

With its flexibility and 24-7 access, Financial Avenue provides the ideal platform for UD students to earn housing points while also increasing their financial capability — a win-win! It helps reinforce key concepts, while new perspectives born of growth and experience enhance the learning process.

RESULTS

- Students learned essential financial skills while earning points for housing
- 12,733 registered users with 34,625 courses completed
- Knowledge gain of 179%

Since the majority of students are completing all available courses, UD regularly resets the program for all registered users to allow them to take the course again.

Says Combs, “We allow students to participate in Financial Avenue each year because we recognize that repeating information and practicing to retain in long-term memory is necessary. By completing the modules every year as they are experiencing new things and gaining confidence, they are able to see the information from a new perspective, which contributes to their learning and development.”

Taking a Holistic Approach

UD’s Flyers Finances program takes a holistic approach to providing financial education intervention through multiple channels, at various times that will impact student decision making.

By partnering with Inceptia, they have found the tools they need to round out and strengthen their own programming through these offerings:

- Financial Avenue offers general information covering a variety of personal finance topics
- Loan Summary bridges the gap between entrance and exit counseling to help students better understand the connection between current borrowing and future outcomes
- Grace Counseling Outreach assists students during the critical grace period, educating them on repayment options and management
- One-on-one financial education meetings with counselors to review budgeting, credit, and student loans



University of Dayton

PARTNER PROFILE

The University of Dayton is an American private Roman Catholic national research university in Ohio’s sixth-largest city, Dayton. It offers more than 80 undergraduate and 50 graduate and doctoral programs. The university enrolls 10,899 undergraduate, graduate, and law students with 118,000+ living alumni worldwide

“The modules, in partnership with other financial education activities and programs, are helping students understand the financial commitment to pursuing their education, as well as preparing them for life after graduation.”



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We uncomplicate financial aid.

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