An Institutional Strategy to Address Financial Preparedness in a Post-Secondary Environment

Necia Martins
nmarti4@uwo.ca

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Abstract

Attending post-secondary comes at a cost. With rising tuition and life costs, the financial responsibility students are taking on is significant. Many young adults lack the experience and knowledge to manage their financial obligations. For some, during times of financial stress this may lead to balancing a part-time job, a reduced course load or considering withdrawing from studies. Many students rely on financial aid to support their academic and life costs. In the past few years, the provincial government made various changes to the financial aid program and tuition fees. These changes have led to many students misunderstanding how much financial aid they will receive, which further confuses their overall financial responsibilities to the institution. For many students, this can lead to financial stress or crisis. As the leader of the Financial Aid & Accounts team at Province University, I ask: What is Province University’s strategy for developing better financially prepared students? This Organizational Improvement Plan (OIP) addresses the gap between the current state of students’ lack of knowledge and under-preparedness for the financial responsibilities of post-secondary education. With the focus of driving change and improving financial literacy, adaptive leadership will be used to engage a cross-functional team to implement a solution focused on financial education for students and staff, the development of financial crisis framework, and internal collaboration. Solutions focus on improving student self-efficacy through the application of Social Cognitive Theory and by obtaining campus partner support. Kotter’s eight-stage change process will provide the framework to drive this change into campus culture.

Keywords: Financial Literacy, Financial Education, Adaptive Leadership, Campus Culture, Social Cognitive Theory, Collaboration
Executive Summary

Financial barriers are one of many barriers that exist for students seeking to access post-secondary. The cost of participating in post-secondary is significant, with many students being unaware of the full cost. With students being less aware of the cost and available resources, students are coming to post-secondary with low financial literacy. Many consider post-secondary a time for student growth and development, with experiencing financial independence for the first time for many (Shim, Barber, Card, Xiao & Serido, 2010). The literature supports that a students’ ability to cope with their financial responsibilities is dependent on their financial knowledge and behaviours (Gutter & Copur, 2011). However, students are making financial decision without experience, knowledge or complete information (Durband & Britt, 2012). Further, students find themselves having difficulties managing their financial responsibility, which creates high stress and impacts a student’s sense of well-being (Robb, 2017). These circumstances can lead to students finding themselves in financial stress or crisis.

Province University is a mid-sized, comprehensive university. It boasts a collaborative campus culture that is passionate about its community-feel. Students are attracted to the institution for its exceptional student experience and supportive culture. In its current state, Province University approaches financial literacy and support reactively. With an increase in students experiencing financial strain and emergency supports, improvements to this current practice is required.

The Organizational Improvement Plan (OIP) answers the question: how does Province University develop better financially prepared students? The problem of practice (PoP) addresses the gap between the current state of students’ lack of knowledge and under-preparedness for the financial responsibilities of post-secondary education.
ADDRESSING STUDENT FINANCIAL PREPAREDNESS

To address the PoP an adaptive leadership approach will be used to lead change efforts. The PoP is an adaptive challenge that will require a collaborative effort to develop an implementation plan. The PoP is highly influenced by external factors, internal governance, and is laden in process and policy restrictions. Furthermore, addressing an issue that can impact a student’s ability to access post-secondary comes as an ethical and social accountability that must be shouldered by many. Utilizing adaptive leadership will allow the proper management of day-to-day work and decision making, while engaging and empowering a cross-functional team to drive change. A collaborative approach will allow for improved perspective from fellow leaders of how the implementation plan is impacting their goals. This approach will allow for the development of a holistic solution. Transformational and transactional leadership approaches will also complement adaptive efforts. Transformational leadership will play a role in advocating for change on campus, and motivating the team implementing the change. In order to translate the vision and achieve a collaborative approach, transformational leadership will be applied to gain support from other campus leaders and achieve cultural change. Transactional leadership will be used when I support my team with day-to-day tasks.

Kotter’s eight-stage change process will be used to drive the implementation plan. The sequential process suits a change initiative that impacts campus and will require institutional support. The implementation plan will focus on an 18-month timeline and will have a three-pronged approach focusing on development of financial education and support, a reactive and crisis framework, and internal development and program collaboration. Financial education and support will focus on improving student and staff education on financial resources, student financial accountability and campus resources. Collaborative programming efforts provide the opportunity to embed financial education in current training programs and material that target
students, allowing for the potential that a greater audience may receive financial education.

Student Affairs and the Financial Aid & Accounts team will implement a framework that will be developed by a cross-functional networked improvement community (NIC). This framework will be applied to students seeking emergency funding and requiring catered supports from the institution. Importantly the reactive and crisis framework will serve as a tool to establish consistency in practice, but also transparency in the support available to students. NIC will also be accountable for identifying trends in student behaviour. Trends will provide the NIC information on how to further refine the improvement plan to improve efficacy. The final approach focuses on internal development where staff and faculty that frequently counsel or advise students will be provided essential training on financial accountability. Training will include resources to better direct students to the correct information and supports. The implementation plan will be monitored and evaluated for further refinement and improvement.

The implementation plan requires campus to endorse the changes and actively support the initiative. An extensive communication plan has been created targeting campus partners, senior leaders, current and prospective students. The communication plan is intended to build awareness, as well as identify potential partnerships for additional programming or engagement in improving student financial preparedness.

The intention of this OIP is to improve student’s self-efficacy and build their knowledge, skills and confidence in managing their financial obligations. The implementation and sustainability of the change will be dependent on institutional support from departmental leaders and the advocacy of senior leadership and the Student Affairs team. The implementation of this change initiative will rely on the passion and work of front-line staff that interact with students.
Acknowledgments

The process of completing this program was a labour of love. The past three years have challenged my way of thinking. I thank my instructors and classmates that have provided new perspectives, challenged my lens of thinking and assisted me in growing as a leader and professional. I have profound respect for the expertise that has surrounded me and enriched my learning. The support from my advisor, Dr. Beate Planche, has served as a great guide throughout the final eight months of my EdD. Her thoughtful feedback and attentive approach to teaching was provided at a time where grace and patience was needed as I navigated incredible change personally. I am grateful for her willingness to support me and continue to challenge me as a student. This course refined my ways of thinking and writing; ultimately, supporting me in finding my voice in this final document.

I would like to thank and acknowledge my partner, Clayton. I applied for this program at a time where I was moving into a new role at work and we were settling into our first home. Throughout the past three years, we experienced many major milestones together, including the birth of our first child in the final months of the program. Clayton is my greatest cheerleader, my best support and has been understanding during the most stressful times. For this, I will always be grateful.
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### Acronyms

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<th>Full Form</th>
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<tbody>
<tr>
<td>FCAC</td>
<td>Financial Consumer Agency of Canada</td>
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<tr>
<td>FLA</td>
<td>Financial Literacy Administrator</td>
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<td>HEQCO</td>
<td>Higher Education Quality Council of Ontario</td>
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<td>HEI</td>
<td>Higher Education Institutions</td>
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<td>NIC</td>
<td>Networked Improvement Community</td>
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<tr>
<td>OECD</td>
<td>Organisation for Economic Co-operation and Development</td>
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<td>OIP</td>
<td>Organizational Improvement Plan</td>
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<td>OSAP</td>
<td>Ontario Student Assistance Program</td>
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<td>PDCA</td>
<td>Plan Do Check Act Cycle</td>
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<td>PISA</td>
<td>Programme for International Student Assessment</td>
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<td>PoP</td>
<td>Problem of Practice</td>
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<td>PSE</td>
<td>Post-Secondary Education</td>
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<td>SCT</td>
<td>Social Cognitive Theory</td>
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<td>SA</td>
<td>Student Affairs</td>
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<tr>
<td>STEELED</td>
<td>Social, Technological, Economic, Ecological, Political, Legislative, Ethical, and Demographic drivers</td>
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Chapter 1: Introduction and the Problem of Practice

The Organizational Improvement Plan’s (OIP) problem of practice (PoP) focuses on addressing the gap between the current state of students' lack of knowledge and under-preparedness for the financial responsibilities of post-secondary education (PSE). Importantly, it answers the question: what is the institutional strategy for developing better financially prepared students? This strategy will be inclusive of evaluating solutions to manage improved financial literacy education and financial crisis management.

Chapter one introduces Province University and provides information on the organizational context, my leadership style, and details on the external environment that influences the PoP. The context provided regarding the institution and external environment serves as a guide in determining the leadership approach and change theories to successfully address the PoP.

Financial Barriers to Access

Making the decision to participate in post-secondary for a young adult is a complex decision (Goetz, Cude, Nielsen, Chatterjee & Mimura, 2011). The transition can be thought of as a time for excitement and growth as students often look to move away from home for the first time and feel empowered to make independent decisions. Students are likely seeking to gain their financial independence for the first time and making many financial decisions (Shim, Barber, Card, Xiao, & Serido, 2010). Entering PSE is a transitional time of life, where many new skills and values are being formed. When financial decisions are made early in this transitional phase, students may not have the experience, knowledge, nor complete information to make sound decisions (Durband & Britt, 2012; Goetz et al., 2011). Students will gain exposure and experience in making financial decisions throughout their post-secondary studies.
However, many students have low financial management and literacy skills, which is likely to lead to poor decision making. Financial decisions made without sufficient financial knowledge may lead students to challenging circumstances, such as which can lead to student attrition and students suffering from lower levels of personal wellness (Goetz et al., 2011; Grable, Law, & Kraus, 2012; Terriquez & Gurantz, 2015). Students experiencing financial stress can be resilient if a strong social support system is in place, such as close friends, family or other community members (Park, Heo, Ruiz-Menjivar & Grable, 2017).

Notably, the impact is most significant for students from low-income backgrounds, where families are unable to significantly invest in their child(ren)’s education and personal development (Palameta & Voyer, 2010). Essentially an issue of inequity, these students feel greater pressure to contribute to their own education through working or accessing financial aid. These students often manage tight budgets and struggle with slight increases in cost of living or tuition. Low-income students face a greater likelihood of withdrawing from their studies or experiencing financial crisis (Joo, Durband, & Grable, 2008; Terriquez & Gurantz, 2015; Robb, 2017).

**Ontario’s Financial Aid Changes Impact on Post-Secondary Institutions**

Financial barriers, including affordability and financial literacy, are one of the many barriers for Ontario high school graduates in accessing PSE (Deller, Kaufman, & Tamburri, 2019). First-generation students who are considering PSE may access financial aid, however, they may not understand how funding is determined, the requirements of the program or how to manage the funds received. Students from low-income families are often loan averse, and decline pursuing PSE for that reason (Mueller, 2008; Terriquez & Gurantz, 2015). With these barriers in mind, Ontario’s government’s reform of the Ontario Student Assistance Program
(OSAP) in 2016 was intended to encourage access to many disadvantaged groups, including students from low-income families and first-generation students (Deller et al., 2019; Ministry of Finance, 2016).

Improvements to the OSAP program included increasing the amount of grant funding that students may receive. Low-income families benefited greatly from this program, as a high amount of funding was provided in grant. Furthermore, OSAP assessments now provided information on the cost of attendance, which included academic costs and scholarships in addition to OSAP funding. This change was intended to improve student awareness of the true cost of participating in PSE (Ministry of Finance, 2016). This initiative, which encouraged many students to participate in PSE, was cut short with a change in leadership within the provincial government, which led to a significant cut to OSAP funding in the 2019 academic year. Changes led to an increase in loans received by low-income students and overall decrease in funding for many students (Ministry of Training, Colleges & Universities, 2019).

Additionally, province-mandated changes for the 19/20 academic year reduced tuition rates and some student fees became optional (Ministry of Training, Colleges and Universities, 2019). The many changes to both financial aid and tuition rates led to misunderstandings as to cost of participation and financial aid resources available for current and prospective students.

The changes to OSAP were well intended but led to greater confusion in practice. Financially stressed students came forward to their institution’s Financial Aid Offices units across the province. It was quickly identified that students’ financial preparedness and wellness were low, which led to outcomes such as personal and mental wellness crises or students withdrawing from their studies. This aligns with research, which indicates that students having difficulties with financial management experience high stress and it impacts their well-being.
(Robb, 2017). Further, students who are experiencing financial stress are likely to take longer to complete their academic program, or may not persist to degree completion (Robb, 2017).

Preparing students for the financial responsibility of PSE will assist students in navigating their financial circumstances confidently. Post-secondary is often the first-time students face financial challenges, including being accountable for making payments and budgeting. A students’ ability to cope with these responsibilities depends on their financial knowledge and behaviours (Gutter & Copur, 2011). As emerging adults, there are many complex decisions to be made at once when a student is transitioning or in PSE from secondary school, with financing education being one of them (Robb, 2017). When considering financial preparedness, student skills and knowledge need to be kept in mind, such as their ability to budget, their understanding of needs and wants, and general money management skills. Institutions expect students to come prepared to understand costs and payments of PSE. This requires the students’ understanding of income, savings and/or financial aid, and costs. When diving into the costs and sources of funding of PSE, there are many factors, such as tuition and financial aid, which are challenging to understand. Information available to students and their parents are jargon laden making it challenging to approximate cost, and understand the impact of decisions, such as dropping courses midway through the term. Additionally, both tuition and OSAP are governed through provincial framework, yet their structure can be inconsistent from institution to institution, and very different in the university and college environments.

Organizational Structure and Values

Financial barriers and the changes to the financial aid program in Ontario are impacting post-secondary institutions across the province. This OIP will be focused on a specific
institution, Province University. The section below provides more contextual information relating to Province University, its students, and the institution’s vision and mission.

**Province University: A brief history.** Province University is a mid-sized, comprehensive university in Ontario. Its student population is predominantly undergraduate directly from Ontario secondary schools, with approximately 60% of all full-time students applying for OSAP to assist with the cost of PSE. Province University is multi-campus, with two campuses serving a mix of undergraduate and graduate students. Additional campuses serve a specific niche academic community. Province University received multiple #1 rankings in the past four years in nationally competitive categories relating to both academics and experience (Province University, 2020a). These accolades align with Province University’s student centric approach and high academic standards (Province University, 2019).

Province University boasts its tradition and spirit of community, which is maintained through its intimate campus feel. This is further reinforced by the collaborative nature of the institution’s staff and faculty, and the partnerships that are established within the community (Province University, 2019). Students attending Province University are interested in an engaging experience, where academic and personal supports are easily accessible. Province University places a significant emphasis on promoting the strong connection staff and faculty have with students and one another (Province University, 2020b). It is this connectivity that creates the strong thread of community and purpose as campus partners often work collaborative to improve the student experience.

**Province University: Vision, mission, values and goals.** Province University mission is in educating and developing the “whole student” (Province University, 2019; Province University, 2020c). This approach infers that the development and support provided by campus
goes well beyond the singular goal of completing an academic program. Province University’s goal is to develop future-ready citizens equipped with skills that will allow graduates to be successful beyond their time as a student (Province University, 2020c). A collective approach to development and support is embedded in the culture. This is further reflected in the vision where a supportive environment for students allows for growth and exploration both academically and personally as a student and beyond institutional walls as an alumnus (Province University, 2020d). Province University’s culture demonstrates this approach through day-to-day decision-making and problem-solving that focuses on the impact on the students and their experience.

**Province University and financial preparedness.** As previously detailed, the culture at Province University is focused on enhancing the student experience. The support and development required to achieve financial preparedness will vary from student to student. Province University addresses student concerns case-by-case and considers the student’s individual situation, which could be stated as “meeting students where they are”. Students may be prepared with a strong understanding of the cost of attendance, their financial resources, as well as their internal supports. Alternatively, some students may lack awareness of the cost of post-secondary, potential resources, how to budget, and how to address financial stress.

In the current state, Province University approaches financial literacy and financial stress reactively. Limited opportunities are available for students to receive orientation or other forms of education on their financial responsibility as a student relating to tuition, incidental costs and basic information relating to financial aid. Currently, students experiencing financial stress are required to self-identify if they feel their circumstances may require support from an internal expert. Following this self-identification, where a student seeks help is dependent on their knowledge of campus resources. Current internal structures relating to student finances follow a
functionalist paradigm, with a formal regulatory structure in place to ensure deadlines are met and communicated (Burrell & Morgan, 2005). Specifically, the structure focuses on creating social order and is managed by highly trained experts like a professional bureaucracy (Bolman & Deal, 2013). These processes do not take in consideration the social structure or student interpretation. When considering how a student navigates these regulatory processes and structure, the student’s path and experience is subjective. It is based on how the students think, feel and react in any given situation (Burrell & Morgan, 2005). Individual navigation of institutional structures and processes creates a subjective experience and a social reality that is unique to each student. This highlights that individual experiences may be confusing or stressful as generated through individual interpretations.

Due to the changes in OSAP and student fees, the Student Affairs (SA) and Financial Aid & Accounts team have noticed an increase in students experiencing financial stress. There has been an increase in students seeking financial support during times of personal crises, as well as students addressing student account concerns following student fee or financial aid misunderstandings.

Prior to the provincially mandated changes in 2016, Province University’s Financial Aid & Accounts team hired a Financial Literacy Administrator (FLA) as service volumes were becoming unmanageable amongst responding to student inquiries and daily financial aid and account administrative work. The FLA coordinates programming and addresses student one-on-one meetings, including student crises. The FLA’s role serves as a critical bridge between SA and the Financial Aid & Accounts team when managing student financial crises. Collectively, the FLA and SA team holistically support students coming forward under financial stress. This
collaboration and interconnected approach reflect Province University’s culture of engagement and collegiality.

There is minimal data to provide context of the volumes of students that are withdrawing due to financial reasons, or the true change in volume of students coming forward for financial support. In a 2019 survey, Province University collected the following information from its student body:

- 86% students accessing OSAP do not receive enough funding to cover living costs;
- 34% students are aware of institutional scholarships that are available;
- 60% students are stressed about their personal finances;
- 41% of students worry about having enough money to pay for school;
- 35% of students skipped meals or reduced meal sizes in the past 30 days because they did not have enough money.

The data from the current year alone highlights a significant portion of students are struggling financially and are making hard decisions between attending post-secondary and other life decisions. These results reflect the current student financial experience. There is heightened interest across campus in providing improved proactive and reactive supports to students.

**Leadership Position and Lens Statement**

In addressing the central issues in a growing organizational problem, I need to reflect on the most effective leadership position that will drive effective execution of an improvement plan. Adaptive leadership is reflective of my own personal style in leading my team and collaborating with campus partners. Furthermore, it will be practical in leading a change initiative that will impact many internal stakeholders.
Leadership position: Adaptive leadership. As the leader of Financial Aid & Accounts I am responsible for an area that is highly impacted by government mandated changes and institutional policies and priorities. Government and institutionally mandated changes require more than just technical solutions, but adaptive elements that challenge the core of how the work is completed (Heifetz, Grashow & Linsky, 2009). From an evolutionary theory perspective, higher education institutions (HEI) often have changes that are unplanned or imposed by external decision-makers (Kezar, 2014). The work being completed requires extensive review to transform from its current antiquated, high-risk processes to modern, safe-guarded practices.

The team consists of highly experienced staff who have vast institutional knowledge on historic practices and valuable context for decision making and leading transformation.

The challenges that exist are forms of adaptive work, where the work does not have a clear-cut solution, it is complex and decisions require changes in priorities, beliefs and habits by the team and other campus stakeholders (Heifetz et al., 2009). Serving as a catalyst for many change initiatives with my team, I attempt to bring other campus partners on board with change initiatives through practicing adaptive leadership. This leadership approach is effective in circumstances where external change is impacting an organization, and where the concern regarding the outcome is not related to the bottom line, but rather on ethical actions and social responsibility (Yukl & Mahsud, 2010). Adaptive leadership is effective in working with staff with extensive experience, as it serves to build on the past, and not ignore previous logic and progress. In improving processes or challenging current state, I engage with staff in determining the solution. This provides diverse ideas, while engaging staff in the process and outcome. I can respect their expertise which ensures staff feel valued through the process. This approach mobilizes the team to address adaptive challenges in order to modernize (Heifetz et al., 2009).
Importantly, application of adaptive leadership takes into consideration the complexity of an institution’s culture to determine the relational impact that may take place when considering a solution (Yukl & Mahsud, 2010). The involvement of a variety of stakeholders in a coordinated fashion, such as through steering committees or communities of practice, allow for nimble reactions as unexpected changes may be required to current processes. With each change in ministry directive, it is imperative to carefully shape Province University’s internal response to reflect the institution’s culture, which includes a collaborative approach to achieve a student-centric solution or outcome. Furthermore, my approach will need to be practical, while also open to refinement. In improving a student’s ability to navigate their financial experience at Province University, it is vital that changes to our processes are friendly to both staff and users. Transformation in staff priorities, beliefs and shedding previous entrenched practices are needed in order to generate a new, improved approach (Heifetz et al., 2009).

The value of using adaptive leadership to tackle financial preparedness is that it allows for open conversations with a variety of stakeholders. This engagement in the process ensures the strategy is optimized through consultation from many different perspectives, allowing for a stronger improvement plan. This will likely lead to improved mobilization as accountability for successful outcomes will be with those who contributed to the solution, not just one sole unit (Randall & Coakley, 2007). Furthermore, working to achieve a collective solution allows for increased buy-in from campus partners and improved effectiveness upon implementation (Heifetz & Linsky, 2002). Stakeholders will be required to challenge ways of thinking, and push for creative solutions (Randall & Coakley, 2007). Moreover, the ministry’s mandated changes provide a lever for change (Kezar, 2014). Province University can capitalize on these mandates to further promote needed change and improvements to the student experience.
Moreover, when working with my team and engaging in transformation, it is important that I role model the behaviours that are conducive to adaptive leadership – maintaining disciplined attention, giving work back to the people, and protecting leadership voices from below (Northouse, 2016). As a leader in many change initiatives, I have the agency to prioritize high impact projects with campus stakeholders through persuasive tactics, such as strong business cases supported by the impact on student experience. Additionally, as the conversation of financial preparedness becomes more common with senior leaders at Province University, my agency and influence will change. However, my ability to persuade, serve as subject matter expert and voice concerns and impact on students are other ways that I show my ability to demonstrate adaptive leadership in a variety of scenarios.

**Complementary leadership approaches: Transformational and transactional leadership.** Most problems are a combination of both adaptive challenges and technical problems, each requiring attention. This requires that I apply complementary leadership approaches in order to best provide clear direction and vision to the Financial Aid & Accounts team and to campus stakeholders supporting the change initiative. As such, two additional leadership styles will be used: transformational and transactional leadership. Both leadership styles play a distinctive role in ensuring the team is feeling motivated to find new paths or solutions that allow for optimal outcomes. Transformational leadership will be critical to allow team members to feel empowered, inspired and intellectually stimulated (McCleskey, 2014). Staff need to feel confident in their ability and agency to develop their own innovative solutions and to creatively problem solve through difficult challenges. This requires staff to connect with the unit’s shared vision and feel inspired to act on the challenges they encounter (Northouse, 2016). Additionally, transformational leadership plays a role in setting high expectations to
drive innovation and creativity. Adaptive leadership will drive conversations to refine the implementation plan to best address the PoP (Boyett, 1996; Glover, Friedman & Jones, 2002). Transformational leadership will be an effective approach in encouraging creative solutions (Bryant, 2003).

Transactional leadership is a valuable practice to provide clear direction on tasks and operational objectives. This ensures that specific tasks are understood, service excellence is achieved, and operational needs are met. In practice, transactional leadership is most effective when working towards short-term goals and completing tasks (Bryant, 2003; McCleskey, 2014), which is required in any operation. Transactional leadership is best characterized as exchanges that allow for specific tasks to be completed (Kuhnert & Lewis, 1987; Bryant, 2003), such as administrative tasks or preparing for change. I use transactional leadership frequently when providing training on tasks that are repetitive and have clear steps. I work with the team and individuals to ensure processes are understood and that staff know the value of the work being completed. By connecting the value of the work with the mission and goal, staff can better understand the task’s requirements and purpose. Transactional leadership ensures tactical work is taking place on the day-to-day, where transformational and adaptive leadership positions emphasize the strategic approach as it relates to driving a solution and engaging stakeholders.

**Lens Statement**

In order to fully understand the PoP a review of the institutional structure is needed from the application of various frames and perspectives. Furthermore, it will be valuable to understand the student perspective and experience when navigating Province University’s administrative processes. This analysis will allow for an improved understanding of the core assumptions or perspectives impacting the PoP (Morgan, 1980).
Multi-frame perspective. The use of more than one frame is commonly used in analysis as organizations have become more complex and ambiguous. Using multiple frames assists a leader to act effectively and make clear judgements (Bolman & Deal, 1992a). Furthermore, the use of multiple frames allows for the reframing of a situation or solution (Bolman & Deal, 1992b), which will be valuable when forming and refining the implementation plan. To best analyze Province University, two frames will be used: symbolic frame and structural frame. The symbolic and structural frames serve as strong complements to one another in the analysis of Province University and in development of the implementation plan. The structural frame addresses many managerial tasks, such as creating efficient processes, being analytical, considering the development of formal structures such as policies or procedures, and holding people accountable for results (Bolman & Deal, 1992b). The symbolic frame plays a significant role in how Province University’s staff, faculty and students interact and work together. Also, it influences the expectations staff and faculty have of one another, and expectations students have of the institution. I will provide further analyze how the two frames influence the PoP and will shape the implementation plan.

Symbolic frame. The symbolic frame represents symbols and social constructs that go beyond the functional purpose of an organization. It can be represented in actions, culture, events, ceremonies, and other intangible characteristics of an organization (Bolman & Deal, 2013). Province University’s brand is strong and well known, which infers the institutional identity and culture is strong (Bolman & Deal, 1992a). This translates into staff, faculty and students having assumptions of what constitutes institutional support and an exceptional student experience. This can include the perceptions and reactions the institution may have at a time of misunderstanding or crises for a student. Students and parents may assume the institution is an
organizational structure, with lavish structures, policies and exceptions implemented to support a catered experience. This includes social expectations or affirmative action from the institution on its decisions and actions when supporting a student in need (Bolman & Deal, 2013).

Province University prides itself on its student-centric culture and ability to provide a coordinated response to support and serve students. However, anticipated support may not align with student and parental expectations, which can lead to frustration. In the case of financial stress, staff connect directly with students to provide support. Institutional support may take time to determine and require the student to have discussions with staff relating to financial choices and options to assist their circumstances. Depending on the student’s stress, this experience can be in misalignment with their interest in a quick fix, such as waiving costs, making exceptions to address financial or administrative concerns, or providing immediate financial support.

**Structural frame.** Considering the structural frame of an organization involves the technical aspects of an organization, such as the need for clear leadership, clear direction, and team effectiveness (Bolman & Deal, 1992b). Like many institutions, there is clear division of labour and organizational design to support day-to-day work. Structure allows staff to objectively coordinate resources, make rational decisions and maintain consistency in decision making (Bolman & Deal, 2013). The Financial Aid & Accounts team operates through a structural frame, where the work is technical and governed by policy. Processes in place allow for consistent applications of policies and are important to provide all students a consistent response. When students are seeking support with their financial aid inquiries, the technical approach can generate frustrations and misunderstandings. In contrast, when a student approaches the SA offices for support, the interaction tends to be more catered to the student and
their circumstances. The SA offices have processes and guidelines that ensure that regulatory and safety needs are met when dealing with students that are in crises, however, their approach tends to contrast with that of the Financial Aid & Accounts team.

The structural frame allows us to better differentiate roles with expertise and efficiency. This allows individual efforts to mesh and encourages harmony (Bolman & Deal, 2013). With the complexity of the work being completed within the Financial Aid & Accounts team, the application of processes and policies is a way of organizing that is practical and allows for the team to operate effectively. In the case of students’ financial literacy skills or working with a student in financial crisis, the integration takes place when the SA offices and the Financial Literacy Administrator (FLA) collaborate to support the student. The FLA’s role bridges the SA offices with the Financial Aid & Accounts team. This bridge implies that the student does not receive muddled technical instructions, but explicit financial coaching. The FLA can combine the technical process-related knowledge from Financial Aid & Accounts and coordinate with the SA teams to provide quick responses and support for individual student circumstances.

The value of using both frames supports the complexity of the PoP. Problems within higher education are not completely technical, and often the cultural elements pose greater issues when not considered in the solution. My role within this OIP will be to serve as a manager and leader. Through a structural frame, I will work with my team to execute effective processes and accomplish needed day-to-day tasks. Using a symbolic frame assists leadership in their engagement of those implementing the solution, celebrating milestones, and develops team identity (Bolman & Deal, 1992b). This approach will be effective when corralling support from campus partners and seeking engagement in cross-departmental team solutions.
Interpretive paradigm. Lastly, using an interpretive paradigm as a form of analysis takes into consideration the student’s lived experience and perceptions of administrative processes (Putnam, 1983). When reflecting on the administrative experience students need to follow, it is very controlled. To access scholarships, awards, or applying for financial aid, students are expected to follow a well-defined regulatory structure, inclusive of hard deadlines and explicit steps. The management of financial programs by the Financial Aid & Accounts team reflect the functionalist paradigm as they create social order, and behave pragmatically (Burrell & Morgan, 2005). Moreover, the Financial Aid & Accounts team operates as a professional bureaucracy, as administration is completed by highly trained experts managing all processes (Bolman & Deal, 2013). The rigidity of these programs has led to decision-making based on process, empirical information and factual outcomes (Putnam, 1983), such as scholarship criteria and the OSAP calculation. Objectively, the function of financial aid, understanding the cost of education, and other student accounts aspects are explicit and understandable to many students, parents and other stakeholders. The eligibility and access to financial aid programs from a functional standpoint do not take into consideration the social structure, or student interpretation. Students face internal or bureaucratic jargon and require additional support to navigate financial aid applications. For some, the experience may be straightforward. But for many, the formality of these financial aid programs may not be obvious leading to missed financial support.

When navigating these financial aid programs, the student’s path and experience is subjective. It is based on how the students think, feel and react in any given situation (Burrell & Morgan, 2005). This creates a social reality that is unique to each student. The process to obtain OSAP, as well the internal processes to access financial aid at Province University is structured
and pragmatic. With improved financial literacy and proper support these processes can be better understood and easily navigated by most students. In addition, this interpretive lens does align with the expectations that students have to make exceptions to the process to assist in ameliorating their circumstances (Putnam, 1983). As administrators, we must attempt to better understand these subjective experiences.

The environmental context and leadership lenses play a significant role in addressing change within an institution effectively. In order to develop an implementation plan, I must clearly define the PoP, identify my role in addressing the PoP, and form guiding questions to provide direction in forming a solution that will be effective for the institutional context.

**Leadership Problem of Practice**

Province University’s dedication to developing a positive student experience includes pursuing an exceptional administrative experience. With the increased volume of students reaching out to both the SA and Financial Aid & Accounts team with financial concerns, there is an increased recognition of the negative impact that financial stress is having on the student experience. Students are considering leaving mid-term, financial stress is contributing to mental health concerns, and overall, financial strain is pushing students to make decisions between attending PSE and other life needs. This OIP answers the question: how does Province University develop better financially prepared students? The PoP addresses the gap between the current state of students' lack of knowledge and under-preparedness for the financial responsibilities of PSE. The strategy will be inclusive of evaluating solutions to manage improved financial literacy education and financial crisis management.

For the purpose of this PoP, the definitions that will be used throughout will be critical in understanding the solutions. The definition of financial literacy is in alignment with that of the
Financial Consumer Agency of Canada (FCAC), which states “financial literacy is having the knowledge, skills and confidence to make responsible financial decisions” (Financial Consumer Agency of Canada, 2019b). Financial stress defined by Robb (2017) as “difficulty in meeting one’s financial obligations, with given economic behaviours being best understood in light of individuals’ attitudes and beliefs related to resource availability and management” (p. 515). Financial stress may be one of many factors impacting a student’s wellbeing or current circumstances. From financial stress, financial crisis will be defined as when a student comes forward for support and is unable to manage their financial stress independently.

To address the PoP requires engagement with campus partners to address the POP and develop useful resources and supports. Additionally, student voice is required to determine how to we best address the issues they are facing. The students’ perspective and experiences will provide context to develop improved, practical processes that are user-friendly.

Province University’s Financial Aid & Accounts and SA team will work in coordination to support students in financial stress. This is inclusive of solutions to handle immediate crisis, such as issuing “emergency funding” to immediately alleviate financial stress. An adaptive solution will need to be considered to review proactive tools and financial education that can better support students and manage the increased demand in support.

**Guiding Questions Emerging from the Problem of Practice**

Guiding questions support the development of a holistic solution to address the PoP. As a leader, I must reflect on what I can control and what I cannot control. I will need to consider how my leadership approach will support and potentially lead to challenges in implementing the plan. Further, I need to consider how the culture, and the internal and external environment
influence the implementation plan and our approach. I consider 5 questions to complete this reflection and analysis.

My leadership approach will require strong communication to achieve buy-in. This will focus on developing a sense of community and ownership of the PoP beyond my own team. Adaptive leadership is an effective approach to develop a strategy that allows for feedback and refinement (Heifetz et al., 2009). As I communicate the implementation plan, I will need to consider how I can make connections for campus partners between their work and the plan. How do I connect campus partners’ goals with those of the designated implementation plan?

The outcomes to address the PoP would be similar at any post-secondary institution, but the strategy and tactics must be reflective of the institutional context. In considering the symbolic lens, there is a strong sense of culture and interest in positively shaping the student experience. I will have the ability to connect with a variety of staff, faculty, students and external stakeholders. How does my leadership style effectively connect with a broad audience?

Furthermore, Nadler and Tushman’s Congruence Model framework serves to support change leaders’ analysis and thinking. The model is dynamic and allows for feedback throughout the strategy implementation and transformation processes (Cawsey, Deszca & Ingols, 2012). This approach will provide regular acknowledgement of the gaps and successes in the implementation plan. As faculty and staff identify areas of improvement, I want to encourage dialogue to receive feedback on the plan and its efficacy. How do I develop a strategy that allows for an iterative process to address changing student behaviours and needs?

An effective implementation plan must consider its audience and their agency. Students coming forward may not have the knowledge, skills or confidence to prepare for their financial obligations. Social cognitive theory (SCT) states that people’s ability to learn is influenced by
“behaviour, cognitive and other personal factors, and environmental events” (Bandura, 1988, p. 276). Further, the link with self-efficacy, or the belief in one’s capabilities, can highly influence someone’s perception of what they are able to accomplish, and how they will persevere when faced with a setback (Bandura, 1988). Bandura (2005) emphasizes that an individual has agency in their development and contributes to the outcome of their individual circumstances. Students must have the opportunity to build their competencies and knowledge in how to navigate financial aid, understanding their fees, and where to receive support. Learning during stressful or anxious times tends to evoke avoidant behaviours and high emotions, which does not support improving a student’s ability to learn or gain self-efficacy (Bandura, 1977). Being proactive will allow students to gain exposure to this information and build their capabilities. Students will improve their capabilities and will be able to better navigate internal processes even at difficult times (Bandura, 1989). To achieve this, I need to create opportunities for students to actively learn. How do we create engaging solutions to effectively reach students?

Importantly, to effectively achieve change, the student’s perspective needs to be understood. Student feedback will refine the outputs as per Nadler and Tushman’s Congruence framework. The solution needs to serve as a good fit. Receiving student feedback will allow for continuous improvement of the implementation plan (Cawsey et al., 2012). To properly address the PoP, I will need to reflect if the implementation plan’s solutions effectively address student issues. Are the solutions equitably accessible to all students?

There are many elements that will be challenging to control or influence through the implementation plan. As a leader, I will do my best to mitigate many of these factors, but some of these factors will be considered an emerging challenge.
Emerging Challenges from the Problem of Practice

The PoP is a systemic problem. Solutions being proposed can assist and support students throughout their post-secondary experience, however, students should be better prepared with basic financial management knowledge prior to attending PSE (Shim et al., 2010). In the current state, financial literacy programs are not well developed in schools. In Ontario, a provincial working group identified recommendations to best integrate financial literacy into elementary and secondary schools’ curriculum (The Working Group on Financial Literacy, 2010), however, the recommendations have not been explicitly mandated. Ontario has provided resources to teachers to integrate financial literacy material into various subjects, leaving the decision to teacher’s how to best integrate amongst other lesson plans (Ministry of Education, 2018).

Furthermore, the research on this topic is still in its early stages (Frenette & Robson, 2011). The most effective approach that can be taken to elicit change is not yet known or supported through data in Ontario or Canada. Research as it relates to other countries, such as the United States of America and Australia, are much more developed. This information is helpful to support driving potential solutions; however, context may influence the efficacy of the solutions in a Canadian context, and more specifically with students at Province University.

Lastly, there are many factors that influence a student’s decision relating to financial stress or concerns. Students coming from low-income families are typically more loan averse. A loan-averse student will have a decreased willingness to consider various financial resources when in financial stress (Palameta & Voyer, 2010). This highlights that there will be solutions that are developed and implemented that will not address student financial need in a manner that is preferred by all students. The implementation plan will have a short-term plan to best address
gaps in financial preparedness that are known today and can be addressed in 18 months. Future planning can consider additional gaps and may identify solutions or strategies beyond 18 months.

**Framing the Problem of Practice**

The gaps that exist in financial preparedness are not unique to that of Province University. In the following I explore the broader forces that provide context and shape the PoP. My analysis uses a variety of lenses, such as political, economic and social.

**Political analysis.** Financial literacy is a core life skill. The Organisation for Economic Cooperation’s (OECD) attention was drawn to this topic following the 2008 financial crisis. In August 2012, a committee comprised of world leaders developed financial education principles for national strategies across all OECD countries in 2012. These principles were endorsed by all G20 countries. These standards focus on policy, with the intention to improve financial behaviours and improve consumer protection (OECD, 2012). OECD recommends targeting individuals as young as possible, with a preference of integrating this knowledge in school curriculum (OECD, 2012).

Financial literacy is a national priority for Canada. The OECD’s Programme for International Student Assessment (PISA) performs research on OECD countries to test the knowledge and skills of students directly. PISA targets students of different ages and rotates their attention to the following topics: reading, mathematics or science. Their work is a form of accountability to ensure OECD countries are creating systems, and policies that are meeting learning outcomes, with a focus on quality, equity and efficiency in learning (OECD, n.d.a). One area of PISA research focuses on 15-year-olds and targets five priority areas for PISA countries, with one priority being financial literacy. OECD (2019) defines financial literacy through PISA as follows:
Financial literacy is the knowledge and understanding of financial concepts and risks, and the skills, motivation and confidence to apply such knowledge and understanding in order to make effective decisions across a range of financial contexts, to improve the financial well-being of individuals, society and to enable participation in economic life. (p. 128)

This definition aligns closely to the one used by the FCAC.

Overall, Canada scores well against OECD countries, with Canada scoring significantly above the average. Scores were spread amongst five levels, with 22% students being considered top performers in financial literacy, and 13% did not reach baseline proficiency. Students that were at a socioeconomic disadvantage scored in the lowest quartile and are 86% more likely to score below the baseline proficiency (OECD, n.d.b). This highlights that there is a knowledge gap between students depending on their socio-economic status. Though a direct connection cannot be determined, a similar trend is noted at Province University where students who are coming forward in financial stress are heavily reliant on financial aid, have no other financial supports, and often lack the understanding of the cost of participation.

The outcomes of PISA’s financial literacy report determines the national benchmarks for Canada, which are used for the work completed by the FCAC. The FCAC prioritized researching post-secondary students’ financial knowledge, academic persistence and financial well-being (Financial Consumer Agency of Canada, 2017b). When reviewing standards to uphold Canadian financial literacy, the FCAC’s efforts focus on Canadians “having the knowledge, skills and confidence to make responsible financial decisions” (Financial Consumer Agency of Canada, 2017a). Acknowledging that the gap for our young students exist identifies that financial preparedness is a problem well before students arrive to PSE.
Extensive research has been completed on the topic of university or college-age students and their financial literacy skills. Predominantly, the literature highlights American trends and behaviours, however, from the limited research identified relating to Canadian population, the concern is consistent. In alignment with OECD’s findings, the literature highlights that high school students have not received sufficient education on personal finance or financial literacy to assist with the development of financial management skills during post-secondary (Chen & Volpe, 1998; Bernheim, Garrett, & Maki, 2001; Frenette & Robson, 2011; Xiao, Ahn, Serido, & Shim, 2014). By targeting high school age students, there will be improved comfort with budgeting and money management, which will help improve confidence and decision making, and reduce psychological barriers once in PSE (Bernheim et al., 2001).

The Ontario government’s response in 2016 was to modify OSAP to reduce financial barriers to PSE. The objective was to improve the communication of costs and funding available. The approach identified through Higher Education Quality Council of Ontario’s (HEQCO) environmental scan focused on the United States' success in net-tuition billing and improved transparency in the financial aid system (Jonker & Hicks, 2016). Ontario’s changes targeted low-income families by providing increased grant funding, which was marketed as “free tuition”. The intention of free tuition was to cover the average cost of tuition of any Ontario university or college program. Many first-generation students believe higher education is not financially possible even with the OSAP (Feller & Oldford, 2011). With the increased funding in addition to improved communication, the reform to OSAP was expected to provide students from disadvantaged groups, such as low-income and first-generation students, with sufficient information on cost of participation to make a well-informed decision on attending PSE.
In the 2019/20 academic year, the provincial government made further changes focused on providing students “savings” by making non-essential fees optional and reducing tuition by 10%. Additional changes were made to OSAP (Ministry of Training, Colleges and Universities, 2019). The balance in loans and grants changed, decreasing funding for many students and often increasing loans for students with the greatest need. Students who originally chose to attend post-secondary based on OSAP’s generous grants are now receiving less funding and the benefit of reduced tuition and opting out of select fees does not meet the financial gap. More students are finding themselves working more, taking fewer courses, and in financial stress.

**Economic and social implications.** Financial literacy is noted as a critical life skill and competency, where decisions as a young adult can have significant impact on a students’ financial future (Cull & Whitton, 2011). The development of financial literacy and money management skills are critical during late teens - 20s. This timing aligns with the development of a young adult’s independence from their parents, including making independent decisions relating to accommodations, friendships, acquiring a job, and other social and economic factors (Bamworth, Jebarajakirthy, & Geursen, 2018). Province University’s students are predominantly direct from high school. With little experience to draw upon, it is critical to consider the psychological, economical and social factors that will influence the relationship between knowledge and seeing a behavioural change. All three of these factors can influence a student from making a sound financial decision (Peach & Yuan, 2017; Bamworth et al., 2018).

Economically, students face low savings and irregular income, which plays a role when a student may have the financial skills, but not the means to make the best financial decision (Peach & Yuan, 2017). Without proper financial literacy skills, students may not be aware of their financial options and/or potential financial implications when choosing between student
lines of credit, pay day loans, or credit cards (Lusardi & Mitchell, 2014). PSE can lead to high stress and anxiety for students. Beyond academics, students need to balance multiple demands, such as social commitments and work, which can impact financial decisions. Psychological influences can lead to poor financial decisions being made, such as impulsive purchases (Peach & Yuan, 2017), working more hours and other behaviours that can lead to negative academic performance in addition to poor financial outcomes (Bamworth et al., 2018).

Socially, time spent in post-secondary is when many new relationships form, and students seek a sense of belonging. This sense of belonging can be achieved through a student’s choice of events to attend, clothing to wear, and technology to purchase. These purchases are heavily influenced by a student’s peers, parents and/or media when making financial decisions (Bamworth et al., 2018). Additionally, young adults’ financial development is taken from both observational and formal learning. Financial attitudes and behaviours are learnt through socialization, which is influenced by parental financial modeling (Shim et al., 2010).

Consideration of the psychological, economical and social link to student’s financial literacy and ability to manage the financial demands of PSE will be critical in addressing this specific PoP.

**Leadership-Focused Vision for Change**

The context of this chapter assists in understanding the sense of urgency that exists for Province University to address the PoP. To demonstrate a need for change, a transformational vision will be shared with all stakeholders. The need to make a meaningful, impactful change to today’s process will be demonstrated through identifying shared goals, developing coalitions with campus partners, and importantly, establishing a sense of urgency (Cawsey et al., 2012).

**Drivers for change.** In considering how to best address the PoP, an analysis of the root cause of this problem was conducted using STEEPLED analysis. STEEPLED analysis provides
a thorough analysis through its systematic process of reviewing eight different areas that are considered drivers of change. This allows for an in-depth examination of the problem, which can uncover the underlying causes of the problem (Buller, 2015). STEEPLED is an acronym for eight drivers of change: social, technological, economic, ecological, political, legislative, ethical and demographic drivers. The following drivers have been used for analysis:

**Political and legislative drivers.** Provincial government decisions have led to two significant changes in Ontario’s financial aid program, OSAP, within a matter of two years. The decision to reduce the generous grants provided by OSAP impacted a student’s financial aid mid-program, which created financial stress for some students. Furthermore, the most recent announcement provided students the option to choose which non-essential student fees a student will support, and reduced tuition by 10% (Ministry of Training, Colleges and Universities, 2019). These changes alleviated some financially cost for post-secondary. Importantly, the reduction in funding for non-essential fees have direct impact on the student body, which can impact a student’s access to supports and experiences on campus. This may lead to additional costs, reduced services, or reduced advocacy on behalf of the student body as it relates to political representation. In 2019, the federal election will be taking place which is likely to lead to additional changes to PSE funding once again.

From an internal legislative or policy change, Province University will be highly impacted by the tuition reduction. A percentage of tuition is provided back to students in the form of financial need-based funding, which includes bursaries, work study and other financial need related programs. A reduction in overall tuition, will further limit the funds available. A reduction in tuition will impact certain financial aid programs, in addition to “quick-fix”
solutions. It will be critical to consider adaptive methods that allow student support to be proactive or educational approaches when possible.

**Economic drivers.** The cost of tuition in post-secondary was reduced by 10% and frozen in Ontario, as per the January 2019 provincial announcement (Ministry of Training, Colleges and Universities, 2019). In the same announcement, the provincial government shared that interest will now accumulate on student loans after six months of a student completing their studies. Previously, this period was deemed interest-free. These changes have created stress for students nearing the end of their studies. Additionally, current students may be questioning the value of accessing OSAP in place of a bank loan, or other sources of funding.

Institutionally, these changes identify that there is increased financial stress, which impacts student wellness (Robb, 2017). This stress can lead to retention issues (Goetz et al., 2011), which can lead to a decrease in institutional revenue. The potential financial impact serves as a driver to find a solution that provides proactive financial literacy skills.

**Technological drivers.** Technology can serve as a great way for Province University to connect with students, allowing for an accessible format for financial literacy. Research supports that students currently turn to the internet for financial information (Goetz et al., 2011). Furthermore, the online mode of providing financial literacy information can serve as an effective way of connecting with students.

**Organizational Readiness for Change**

An organization’s readiness for change is beyond a state of dissatisfaction with current state but requires alignment that change will produce a better outcome (Cawsey et al., 2012). To determine if Province University is ready for this change, I completed the questionnaire, *Rate Your Readiness to Change* (pp.110-111), which uses six dimensions of readiness: (1) previous
change experiences, (2) executive support, (3) credible leadership and change champions, (4) openness to change, (5) rewards for change, and (6) measures for change and accountability (Cawsey et. al, 2012). These six dimensions were applied to Province University’s current state.

**Previous change experiences.** Province University is undergoing extensive changes from organization structure, new leadership, and an increased focus on student wellness. Institutionally there is a positive reception for student-centric changes, as decisions are underpinned with the institutional values and mission of providing an exceptional student experience. Furthermore, Financial Aid & Accounts has experienced extensive changes in service delivery and student behaviour over the past five years. The changes implemented have been successful to improve student and staff experiences and have created a foundation of trust when implementing change.

**Executive support.** The Financial Aid & Accounts department is receiving support from their leader, the University Registrar, and the Vice-President, Student Affairs. These sponsors assist in keeping financial preparedness as a valuable topic top-of-mind by sharing the value of this work to a variety of discussions across the institution. Furthermore, their sponsorship provides credibility when seeking to engage other campus partners in this change initiative.

**Credible leadership and change champions.** This dimension serves as a strength as the leadership engaged in alignment of the importance of improving the PoP, which is demonstrated through collective goals. Senior leaders serving as sponsors and myself and the FLA as change champions are well known for this work and are trusted experts.

**Openness to change.** This dimension provided the greatest variety in strengths and weaknesses. Province University’s culture is innovative and encourages change. Considering Nadler and Tushman’s Congruency Model for Organizational Analysis found in Cawsey et al.
(2012), the current structure at Province University and environmental factors are supportive of change. The external environment often influences where attention is received on campus. Notably, the provincial government’s changes shined great attention on Financial Aid & Accounts team and our work. The institution is having more conversations relating to student account matters and our student body’s financial circumstances and well-being.

Interdependencies between units are valuable and assist in strengthening strategies on campus. Yet previous behaviours of completing scans and not using that information to make improvements, and band-aid solution have led to some staff becoming cynical or having mistrust in change. However, the most recent change that have taken place have improved trust and built more confidence that work being completed is not in vain.

An informal relationship exists between Financial Aid & Accounts and SA teams, which supports driving the sense of urgency on developing a strategic plan. This partnership will be more influential as the political influence and power relationships of those in SA is valuable in encouraging change and achieving buy-in (Cawsey et al., 2012).

**Rewards for change.** The institution is moving towards user friendly services and administrative practices. The Financial Aid & Accounts team is currently focussed on process changes and continuous improvement. Staff are encouraged to bring forward ideas for improvements. Those ideas are discussed openly and constructively. This approach has generated long-term improvements, and the team has been rewarded through award nominations and recognition within Province University and provincially.

**Measures for change and accountability.** Improvements in student financial preparedness can be determined by measuring institutional data, such as, student accounts receivables trends, student referrals to credit agencies, volume of student payment plans, volume
of dollars spent through emergency funding and changes in retention. Also, service aspects should be measured, such as the volume of financial counselling and student satisfaction with their financial administrative experience. Institutional surveys can be telling of student financial stressors. Measuring success and accountability are further detailed in Chapter three.

The Rate your Readiness to Change questionnaire is comprised of 34 questions. The maximum number of points is 30 with scores below ten indicating the organization is not ready for change. Province University is ready for change with 18 points.

The questionnaire served as a tool to complete a subjective analysis of current state. A limitation of the questionnaire is my bias is present in the responses. With the application of adaptive leadership and the focus of incorporating a collaborative effort to achieve change, my bias should be balanced with the perspectives, feedback and analysis completed by other engaged campus partners. Further, the questionnaire does not consider availability of needed resources. The application Nadler and Tushman’s Organizational Congruence Model allows for further analysis of the organizational structure and resources, and the fit of the change initiative.

**Envisioned Future State**

To develop a strong strategy the complex components of financial preparedness need to be untangled to correctly identify and bring adaptive challenges to the forefront (Heifetz et al., 2009). The application of adaptive leadership is valuable when identifying shared goals with campus partners, which allows for outreach to discuss how various departments can contribute to the solution (Northouse, 2016). Further, my role will be to coordinate the change amongst many stakeholders and leaders. This requires continually seeking perspectives by “getting on the balcony” (Heifetz et al., 2009) and maintaining clarity on institutional goals and values. I will need to ensure egos and competing commitments or priorities do not create roadblocks in
achieving change (Northouse, 2016). I will communicate regularly with those involved with the change to ensure transparency, collaboration, and to gather feedback on the successes and failures of the implementation plan.

In the desired future state, Province University will proactively prepare students prior to their academic journey and through just-in-time practices. There will be confidence in a student’s onboarding and preparation for their financial responsibility. Financial information and resources relating to financial aid, fees and financial education will be easily accessible. The goal will be for students proactively or reactively seeking information to do so confidently and without hurdles. Furthermore, the campus community will have simple tools and resources to better support students with financial concerns. Beyond the networked improvement community (NIC) and staff who work directly with students in crisis, the institutional strategy and resources will be easily available to correctly direct students. A critical assumption in the envisioned future state is that the institution will act in a collaborative manner. To mitigate this assumption, the implementation plan focuses on shared accountability and commitment to regular communication with campus partners to achieve institutional collaboration.

The Financial Aid & Accounts team will be critical in maintaining momentum and keeping the PoP top-of-mind. My vision for my unit is to maintain a nimble response, which requires the implementation plan to be responsive to the changes in the external environment and student need. The adaptive work requires constant attention and refinement to remain effective. This will be done through regularly sharing the impact of provincial and institutional decisions on student accounts, financial aid and financial literacy amongst those involved with the implementation plan. I will continue the conversation relating to the effectiveness of partnerships and collaborative processes. Furthermore, sharing trends, outcomes and effectiveness of the
implementation plan with campus leaders will be important. As a leader, I will be the connection between my team and campus departments.

Chapter Summary

Chapter one provides the context for the PoP and considerations that are foundational to developing an improvement plan. Province University is an institution that embraces change to improve the student experience. However, change needs to take place in the interactions with students and in the behavior of staff in departments. My adaptive leadership approach will support an implementation plan that engages stakeholders in adopting the solution, as well as having an active role influencing the refinement of the plan. Importantly, the adaptive leadership approach suggests that a solution is not stagnant.

The implementation plan will need to adapt and be refined as influencing factors, such as the internal and external environment change. Transformational and transactional leadership will be used to complement my approach. Transformational leadership will support my ability to share my vision and encourage the campus to embrace the change taking place. Transactional leadership will provide guidance to my own team as there is much effort in executing an implementation plan effectively. Chapter two will further detail how my leadership approaches play a role in an implementation plan, as well as detail a framework for the change process as well as exploring potential solutions.
Chapter 2: Leadership Approach and Framework to Leading Change

Chapter 2 provides further depth on three leadership approaches that will be used to address the PoP: adaptive leadership, transactional leadership, and transformational leadership. An organizational analysis and change model will be explored to support development of an implementation plan. Lastly, ethical considerations and potential solutions are explored.

Leadership Approach to Change

The leadership approach of the change agent is critical in creating energy and action in moving an initiative forward (Kezar, 2014). In a distributed organizational structure, such as a HEI, an effective approach will require establishing a case for need to gain buy-in from stakeholders (Buller, 2015). Financial preparedness is an issue that is facing Province University, and not just a single department. As the senior leader of the Financial Aid & Accounts team, my team has agency to create first-order change in day-to-day activities, which includes improvements and adjustments to current practice (Kezar, 2014). As a change agent amongst other unit leaders, my role will be to achieve buy-in from other campus leaders to support an implementation plan. I will attempt to achieve second-order change, where values, structures and processes are challenged to fully address the PoP (Kezar, 2014).

Province University, like other HEIs, is imperfect in its ability to be a continuously adaptive organization (Weick & Quinn, 1999). Administrative practices that support financial preparedness have not kept pace with student need. As such, a one-time, intentional episodic change needs to occur. This will allow for a shift in practices, language and behaviour by administrators (Weick & Quinn, 1999; Kezar, 2014). Importantly, a collaborative approach alongside campus partners will allow for effectively identifying and addressing evolving student needs. The goal of this change is to achieve sensemaking and improved organizational learning
amongst students and staff as it relates to financial responsibility and available supports (Weick & Quinn, 1999; Kezar, 2014). Lastly, a collaborative approach supports a coordinated implementation, which will effectively assist in disrupting previous practice to achieve continuous and maintained change (Weick & Quinn, 1999). The OIP will need to be reviewed and adapted as student behaviour, government programs, and other internal and external environmental factors change over time.

An effective leader understands the problem, acts, yet is also reflective in their actions and attitudes. This allows the leader to review the implementation plan and recalibrate (Heifetz et al., 2009). This perspective supports effective change. The leadership approach that will propel the implementation plan forward is adaptive leadership. Transformational and transactional leadership will also be required to execute departmental and institutional strategy and accomplish day-to-day tasks.

**Adaptive leadership.** Adaptive leadership was first identified by Heifetz in 1994’s book *Leadership Without Easy Answers*. Heifetz (1994) identifies adaptive work consisting of learning and requiring the ability to change values to address conflicts in values, beliefs or behaviours. Adaptive work differs from technical work, as technical work refers to challenging problems, yet well defined problem. The solution may engage multiple stakeholders; however, know-how exists to address the issue (Heifetz & Linsky, 2002; Heifetz et al., 2009). Adaptive work challenges current structures and goes beyond authoritative expertise in order to mobilize the changes (Heifetz et al., 2009).

Solutions to adaptive work require effective processes and human resources to enable change (Heifetz & Laurie, 1997; Heifetz et al., 2009). Heifetz and Laurie (1997) identify six principles of how to achieve this through adaptive leadership: (a) “getting on the balcony”, (b)
identifying the adaptive challenge, (c) regulating distress, (d) maintaining disciplined attention, (e) giving the work back to the people, and (f) protecting voices of leadership from below (p.132).

As a leader, there is pressure to identify solutions quickly. However, adaptive leadership requires extensive investigation to properly diagnose the problem (Heifetz et al., 2009). Adaptive leaders must “get on the balcony” or remove themselves from the day-to-day activity to gain perspective regarding the challenges and complexity of the issues. Perspective allows a leader to understand how the issues impact other areas of the organization and clearly identify the adaptive challenge. Awareness of other stakeholders’ agendas and goals will allow the leader to develop a clear vision for the change initiative and a thoughtful strategic plan that other leaders can support (Heifetz & Laurie, 1997; Heifetz & Linsky, 2002). Leaders are encouraged to re-engage with the work on the “dance floor”, or taking place in day-to-day operations, to understand the effectiveness of the strategy (Heifetz & Laurie, 1997; Heifetz & Linsky, 2002; Northouse, 2016).

A leader applying this strategic oversight can respond as the strategy is implemented and at the same time adapt plans as outputs or outcomes present themselves. Leaders serve as both an observer and participant in the change initiative. Leaders must move to the balcony for assessment in order to challenge biases and assumptions as information is gathered on the effectiveness of the strategy (Heifetz & Linsky, 2002).

Adaptive leadership is interactive and involves an ongoing engagement with stakeholders (Heifetz et al., 2009). Tackling adaptive challenges requires establishing shared goals to generate central tasks to balance decision-making that acknowledges trade-offs or changes that need to take place (Heifetz, 1994). Moreover, new values and perspectives shed light on
different opportunities or disadvantages of various aspects of an adaptive challenge and are valuable to understand in order to address complex issues (Heifetz, 1994). Challenging stakeholders’ values and beliefs is critical in developing clear and articulate guiding values that build the foundation of the strategy (Heifetz, 1994).

Importantly, adaptive leadership can achieve success based on its foundational focus on the environmental context and leader-follower relationships. Furthermore, the use of adaptive leadership does not enforce a prescriptive approach but focuses on the leader building adaptive capacity to respond to changing perspectives, solutions, and outcomes (Glover, Rainwater, Jones & Friedman, 2002). Glover et al. (2002b) adapted Piaget’s work on adaptation in an organization to specifically address its application to adaptive leadership in organizational development. Piaget’s work focuses on two concepts of how leaders perceive and interact with their environment: assimilation and accommodation. Assimilation focuses on how a learner takes in and attaches meaning to information. The learner has the capacity to learn, and information is provided passively. Accommodation requires the learner to transform in their beliefs, ideas and attitudes, and is described as a deeper form of learning (Glover et al., 2002b).

Accommodation learning would be demonstrated by students recognizing and understanding the cost of PSE, potential resources, and impact of their financial decisions. To achieve this state of accommodation, adaptive leaders need to overcome the mindset that people resist change or cannot change. I will guide my team and internal stakeholders through understanding the diagnostics that took place to support the change. Further, I will provide my team context throughout the transition to a new state to maintain buy-in (Heifetz et al., 2009).

Province University’s response has not yet adapted to the external signals from the environment, such as trends of increased student debt and an evolving provincial financial aid
program. In addressing the PoP, accommodation is a deeper learning that challenges expectations and practices to manage student financial preparedness. In its current state, Province University finds itself in a cultural trap where the status quo is being maintained (Glover et al., 2002b). Students, parents and internal stakeholders are not behaving proactively and are reliant on being guided by Province University. Students and parents often do not prepare for the academic year by searching for financial information. Students and parents seek information at the time of invoicing, or reactively when there is a concern with their financial aid. Furthermore, Province University has not modified their practices, resources or information to improve student financial preparedness. There is acknowledgement and awareness of external changes, however, information received is not serving as a catalyst to create intentional change.

In order to achieve a successful strategy to improve student financial preparedness, I must achieve a balance of assimilation and accommodation. This brings us back to Heifetz’s work and six principles, primarily that the leader must “get on the balcony” and remember to get on the “dance floor” to understand the cues from stakeholders as they react to change. Heifetz & Laurie (1997) explain that leaders must make the effort to draw out issues and conflict, and regulate the distress of these conversations, while still managing to have all stakeholders collaboratively develop and implement a solution. Distress is common throughout this process as individuals may feel threatened when their work and values are challenged (Heifetz & Laurie, 1997; Heifetz & Linsky, 2002). As a leader, my communication and management of the transition is critical in order to maintain stress at a productive level to ensure the implementation plan continues to move forward (Randall & Coakley, 2007; Heifetz et al., 2009). Furthermore, a leader is accountable for providing direction, orientation, managing conflicting and shaping the new norm (Heifetz & Laurie, 1997; Randall & Coakley, 2007). To do this requires disciplined
attention on goals and bringing stakeholders together to have challenging conversations on trade-offs relating to values, process and outcomes. Contentious issues are not to be avoided but used to understand one another’s assumptions and from there work collaboratively to achieve mutually beneficial solutions (Heifetz & Laurie, 1997).

Leaders guide those required to adapt through change, however, their role is not to be solely accountable for the outcomes of the change (Heifetz & Laurie, 1997). The responsibility for the new state of work and process is shared (Heifetz et al., 2009). It is essential that those who are impacted by this change are actively participating in developing solutions and are accountable for their role in the adaptive work (Heifetz & Laurie, 1997). Critically, the leader must instill confidence in those implementing the change. Confidence is achieved through experience, a positive organizational environment, and experiencing success (Heifetz & Laurie, 1997). Effectively addressing the PoP requires perspectives and ideas from many stakeholders. Applying adaptive leadership generates increased engagement from stakeholders, which supports developing a collaborative solution, and collective ownership (Randall & Coakley, 2007). This final step is vital for embedding change in institutional process and perspective.

My role will be to achieve buy-in, continue momentum and ensure relevant stakeholders have a sense of ownership in this initiative. Communication will be vital to effectively achieve this change. It will be part a critical element of my implementation plan, including clear messaging and create a shared language. Reducing jargon and developing a shared language will improve clarity in the message and reduces misunderstandings (Heifetz et al., 2009). Communication needs to take place amongst many stakeholders, including between individuals, working groups, and clear messaging to our internal and external stakeholders.
As an adaptive leader, it is necessary to protect the voices of those who are bringing forward concerns (Heifetz & Laurie, 1997). The goal as a leader is to listen, empower, be curious, and to showcase my sincere care and alignment with the end goal. It is important to not be judgemental as concerns are brought forward and to understand the various stakeholders’ positions (Heifetz et al., 2009).

An advantage to adaptive leadership is the ability to act politically through informal and formal power (Heifetz, 1994; Heifetz et al., 2009). Formal power supports setting explicit expectations with my own team. I have established trust and respect with campus partners, which assists in my ability to enact informal authority. Informal authority supports assembling buy-in and active engagement in the implementation plan (Heifetz, 1994). This will be vital as components of the implementation plan require support and collaboration with campus partners for initiatives at first glance may not align with their departmental goals. Moreover, informal authority is best achieved through strengthening relationships, demonstrating early wins, and showcasing interest in other initiatives that may not be connected to the adaptive challenge. In finding allies and connecting with stakeholders with opposing views, I will help identify further conflicting perspectives and potential blind spots in the implementation plan (Heifetz et al., 2009).

Lastly, adaptive leadership encourages re-assessment and an iterative process. While executing the implementation plan, continuous review and evaluation of the effectiveness of the OIP must take place. The application of adaptive leadership is effective in continually changing internal and external environment. These changes will provide new information that will be used to refine the implementation plan (Boyett, 1996; Glover et al., 2002a; Khan, 2017). Adaptive
leadership is a valuable approach at Province University as it aligns with the institution’s collaborative and collective approach to supporting students.

*Transactional leadership: A complementary approach.* From a rudimentary perspective, transactional leadership involves a transaction of actions or contributions from the follower that is in alignment with the leader’s wants and goals (Kuhnert & Lewis, 1987). The focus is on reciprocity between the follower and leader (Heifetz, 1994), and serves as a tactical response that works within organizational rules, procedures and norms (Bass & Avolio, 1993). Importantly, leaders play a role in engaging and motivating followers. Leaders are dependent on the follower meeting their expectations, as the followers respond to a positive reward or reaction contingent from the leader (Kuhnert & Lewis, 1987). Kuhnert and Lewis (1987) highlight Burns and Bass’s findings acknowledging that utilizing transactional leadership can be productive when roles and task requirements are clarified including how these items relate to the organization’s mission. To address the PoP, staff will need to understand the connection their work has to the OIP’s intended goals. Clarity regarding tasks and the value of how a staff member’s work improves student preparedness will provide motivation.

Application of transactional leadership supports the technical changes that may be required. It will provide clarity to the team I manage directly with executing and prioritizing day-to-day work (McCleskey, 2014). Other campus partners will be critical in executing the OIP may be influenced by my work, but as a transactional leader I will have little control of their work or priorities as I am not their direct leader (Kuhnert & Lewis, 1987). To motivate and engage other staff teams, I will rely on working with other leaders to determine their role in the implementation plan and determine the action required.
**Transformational leadership:** A complementary approach. The term transformational leadership was coined by James MacGregor Burns in 1978 (Kuhnert & Lewis, 1987). MacGregor Burns highlighted the need to elevate followers to a higher moral level (Heifetz, 1994). A transformational leader’s vision establishes clear purpose and direction. Through effective leadership, the vision should manifest itself as a cultural norm based on the leader’s ability to focus their attention and role model similar behaviours (Bass & Avolio, 1993). In achieving cultural changes, followers should find greater buy-in and true engagement into the vision. Transformational leaders can elevate their followers into leaders with awareness of the issues. This leads to followers feeling empowered to problem solve and understand their role in the change the initiative (Kuhnert & Lewis, 1987). Furthermore, by transformational leaders effectively communicating and embodying the actions of interest it can motivate followers to become more committed to organization goals. Leaders can set high performance expectations to motivate followers to rise to the challenge (Bryant 2003).

Transformational leadership is tied to influencing others by connecting with emotions, values, and goals (Bryant, 2003; Northouse, 2016). More specifically, leaders use transformational leadership strategies to influence, motivate, intellectually engage individuals, and adapt to individual considerations (Bass & Avolio, 1993). Successful implementation of the plan detailed in Chapter three can be achieved by leveraging the strengths and capability of stakeholders engaged in the implementation to support the goals of the plan (Bryant, 2003).

Province University is strongly linked to the symbolic frame with a strong campus culture and social constructs that are visible in faculty and staff actions, as well as student expectations. Improving student financial preparedness aligns with the institutional vision and core values (Bolman & Deal, 2013), which makes it more likely that campus partners would like
to support change. Transformational leaders showcase charisma and can motivate others to support the implementation plan (Bass & Avolio, 1993; Bryant 2003). Further, use of transformational leadership will allow for more staff and faculty to feel connected to the PoP and empower employees. This can create a culture where sharing ideas and being innovative is embraced (Bryant, 2003) which allows for greater buy-in. Leveraging Province University’s collaborative culture can assist in establishing coalitions and committed partners (Bryant, 2003).

**Framework for Leading the Change Process**

Leading change is a delicate balance of driving forward a strategy and balancing the shifting conditions (Kotter, 2012). Further, change does not occur on its own. It is intentional and planned. It requires the change leader to challenge their assumptions, expectations and old habits, as well as those impacted by the change. Importantly, the change leader needs to consider the organizational culture to best understand various layers of power and influence that exist (Cawsey et al., 2012). In leading this change, these considerations support the need for a well-developed plan, and support from those on the ground. The changes will be best adopted if all players clearly understand the goals, vision and purpose of the change initiative.

There are a variety of frameworks and models that exist to provide guidance on how to best lead change. Lewin’s three-stage model of change, which focuses on understanding the current state and guiding the organization through three stages: unfreeze, change, refreeze. A compelling case or current circumstances will allow the organization to “unfreeze” the current state, followed by completing the needed change to the system or structure. Lastly, the organization refreezes as changes are embedded in the organization or culture (Cawsey et al., 2012). This model is practical to address the PoP, yet too simplistic for a change that is complex and requires extensive institutional buy-in.
Another model to consider is the Krüger Model of Change, which focuses on buy-in from people and the task requirements to complete change. The model uses an iceberg metaphor, outlining that change manages the visible issues but does not address the human elements such as attitudes and behaviour (Buller, 2015). This model can work well when a leader applies a systems approach in order to work with the politics and power-dynamics of the organization in order to implement change (Buller, 2015). However, through the application of adaptive leadership in a collaborative environment, I believe change will be best engrained in our culture if completed collectively and not managed by an individual or unit.

Kotter’s eight-stage change provides change leaders with a clear sequential process focusing on achieving buy-in and organizational support. Kotter developed this model in 1995 and continues to refine the steps to ensure their effectiveness with today’s organization (Kotter, 2012). The advantage of Kotter’s process is it focuses on the work that needs to be completed prior to initiating change, consistently emphasizes the process itself, and the steps sustain the change (Buller, 2015). Kotter (2012) outlines the logic and scaffolding nature of each step allows a change leader to build and develop action and change effectively. This attention to each step improves the potential for cultural and well-engrained shifts in practice (Kotter, 2012).

In order to address the PoP, change is required on two levels: (1) the administrative process needs to be re-evaluated and (2) students need to be responsive to the change in order to improve their preparedness. As Buller (2015) outlines, HEIs are distributed and open systems that are only willing to embrace change when there is a strong case for change. It will be my responsibility to communicate and create a need for a change supported by internal stakeholders. This will be done by applying Kotter’s eight-stage change process to develop the improvement
plan. The process provides a sequential path to develop a strong foundation to engrain change in an organization’s culture. Kotter’s eight-stages are as follows:

1. Establishing a sense of urgency: To gain momentum, share the current state and the potential concerns or risks that exist if the organization does not change. This step focuses on sharing the realities of current circumstances with potential outcomes (Kotter, 2012).

2. Creating the guiding coalition: Identify stakeholders that will establish a group that support the change initiative through leadership and influence (Kotter, 2012).

3. Developing a vision and strategy: The vision serves as the compass for the change initiative. The strategy provides the plan and directions of how the change will unfold (Kotter, 2012).

4. Communicating the change vision: Develop a strategy to communicate the vision and strategy through a variety of mediums. Communication should be reiterated by the guiding coalition and other change facilitators (Kotter, 2012).

5. Empowering broad-based action: Seek to remove barriers that exist in systems and structures that are not in alignment with the change vision. Encourage change facilitators to act, and contribute to improving the outcome (Kotter, 2012).


7. Consolidating gains and producing more change: Continue the momentum by focusing on engaging the right leaders and change facilitators to accomplish goals. Seek to further change systems, structures and policies that do not fit with the vision (Kotter, 2012).
8. Anchoring new approaches in the culture: Draw the connections regularly between the new state, and new behaviours and organization success. This step requires attentive leadership and management to embed the new practices in the culture (Kotter, 2012).

I serve two distinct roles in implementing change, as both a leader and a manager. As a manager, I will focus on moving the implementation plan smoothly through planning, organizing staff and monitoring results (Kotter, 2012). Managers serve to provide departmental guidance on day-to-day tasks. This is an important element but cannot serve as my primary role. As a leader, I will establish the vision, motivate my team and the guiding coalition, and align stakeholders through communication. Kotter (2012) highlights that transformation is 70% leadership and 30% management. This distinction is important to acknowledge as leadership is required to motivate action, alter behaviour and anchor the change in culture (Kotter, 2012).

In leading the change, it will be critical to achieve the first four steps early to develop a strong foundation for transformation. The foundation required for stakeholder buy-in is built on the strategy’s outlined logic and analyzed needs (Kotter, 2012). Province University can leverage its symbolic frame to obtain buy-in by engaging stakeholders in the change initiative from the onset, being responsive to inquiries and continually reaffirming the new social order. In coordination with the structural lens and the typical logical mindset of campus stakeholders, it will be of value to share objectives and newly formed processes (Bolman & Deal, 2013). The application of the change model and organizational lenses is represented in Figure 1.

**Leading change administratively.** Province University’s governance structure is complex including multiple bodies of approval required for policy development or academic changes. When seeking changes to processes, a great amount of effort is required to achieve
collaboration, consensus and buy-in. The effort spent will allow for social capital to be built and goodwill to support the success of the change initiative (Navarro & Gallardo, 2003).

Universities are not nimble due to complexity of their organizational structure, making it challenging to achieve change (Navarro & Gallardo, 2003). Several factors influence the need for change as it relates to the PoP. Firstly, financial literacy initiatives have never been a priority for Province University. Years of increasing fees combined with a high number of students relying on financial aid programs have now come to a head as financial aid changes may influence student retention. Province University needs to prioritize the retention of their students by supporting both student wellness and ultimately the institution’s bottom line. Internally, the PoP draws attention to Province University’s need to modernize their approach to financial literacy. Presenting data and other qualitative feedback can further highlight the dated nature of current practices and emphasize the need to support this change (Yukl & Mahsud, 2010). Additionally, external factors, such as political announcements and social conditions including socioeconomic conditions of students have changed (Jalagat, 2016). These factors create a sense of urgency to address the PoP as an opportunity or to avoid a potential crisis.

**Figure 1.** Application of Kotter’s Eight-Stage Change Model and its relationship to Bolman and Deal’s organizational lenses to address Province University’s problem of practice.
The structural frame influences the PoP, which is demonstrated by the formality of accessing financial aid and the expertise staff require to answer questions. Moreover, the medium used to convey information to students, parents and other stakeholders can be perceived as formal and bureaucratic (Bolman & Deal, 2013). Administrators may have lost their intended goal to address financial aid knowledge gaps and focused on process and structure of interactions in place of effectively sharing information. Working within the structural frame, improvements to self-efficacy can be achieved by providing students direct experiences, interactions and observations; all forms of interactive and engaging learning (Kritsonis, 2015). Administrators must strive to provide information to students in a manner that enables active learning, builds confidence and reassures students they are able to navigate similar scenarios in the future independently (Bandura, 1988).

Social cognitive theory (SCT) is a perspective on how humans learn based on reciprocal interactions between environment, cognition and behaviour, such as motivation and self-regulation (Bandura, 1988; Schunk, 1989; Schunk & DiBenedetto, 2020). The concept of self-belief, or self-efficacy, is core to this learning theory (Schunk, 1989). Self-efficacy is an individual’s “perceived capabilities to learn and perform actions at designated levels” (Schunk & DiBenedetto, 2020, p. 2). Importantly, self-efficacy takes into consideration an individual’s resiliency and ability to persevere when faced with obstacles (Bandura, 1977; Bandura, 1988). Success does not require only skills, but strong self-efficacy in one’s capabilities and control over the events to meet the desired outcome (Bandura, 1988). Bandura (1977) determined that an individual’s expectations of their ability to complete a task is determined by their psychological state, observational learning, verbal persuasion and performance accomplishment. Additionally, personal factors can influence an individual’s ability to complete a task: mastery
through modelling, building an individual’s confidence in their capabilities and self-motivation (Bandura, 1988). The influence of the environment can vary from individual to individual. Low self-efficacy may lead to individual’s dwelling on risk and problems in comparison to an individual with high self-efficacy focusing on the opportunity presented (Bandura, 2005). Experiencing financial stress while attending PSE will generate different responses dependent on a student’s confidence to navigate the internal process, and their confidence to help themselves. These factors will be taken into consideration in the development of the implementation plan.

Kotter’s eight-stage process in combination with the application of SCT will drive short-term wins and gains that align with the institution’s mission and values. Moreover, the connection with building solutions that are student-centered and focused on building self-efficacy will better resonate with the guiding coalition, and further support anchoring the changes in Province University’s culture.

**Organizational Change Analysis**

Since all organizations are imperfect, it is common to require leadership to lead change interventions to move practices into a more productive and effective state (Weick & Quinn, 1999). In higher education, the need to change is frequent, however, it is the responsibility of the leader to fully understand institutional practices, policies, and procedures to develop an appealing case for change (Buller, 2015).

To achieve change successfully, a leader must thoughtfully consider their organization’s internal and external influencers and the impact those factors may have on the path to change. Cawsey et al. (2012) discusses Beckhard and Harris’s Change-Management model (1987) to determine how to change. The first step outlines the need for organizational analysis. An effective analysis includes understanding the organizations’ current state and the forces for and
against change. The need for change may be obvious to some, however, internal and external stakeholders may not draw similar conclusions based on their experiences and assumptions (Cawsey et al., 2012). In utilizing adaptive leadership, it will be critical that I engage with stakeholders regularly to gather feedback, understand assumptions, and conflicting perspectives. This effort will allow for a stronger collaborative outcome (Heifetz et al., 2009), and may assist in changing the perspectives of campus partners (Cawsey et al., 2012).

Organizational analysis – Nadler and Tushman’s Organizational Congruence model. Nadler and Tushman’s Congruence Model is a simple framework useful in analyzing Province University’s preparedness to address the PoP. The framework considers inputs, strategy, the transformation process, and outputs to determine if various elements of the organization work well together. This model is intended for dynamic systems (Cawsey et al., 2012), such as any post-secondary institution. If most elements are congruent and align with goals, the implementation of the OIP would be expected to go smoothly. As new concerns or objectives come forward, additional analysis can be pursued to ensure congruence. Analysis will be completed using the Organizational Congruence Model, as illustrated in Figure 2.

Application of the Nadler and Tushman’s Organizational Congruence model to the problem of practice. Nadler and Tushman (1980) explain that open systems interact with the external environment in order to produce outputs. In the case of higher education, outputs would be achieving institutional goals. In relation to the PoP, Province University’s goals are to have financially prepared students and have an improved response to student financial crises. Next, each element of the model, inputs, transformation process and outputs, is reviewed as it relates to the PoP and Province University.
Congruence Model – Inputs Review. Nadler and Tushman (1980) describe inputs as the “givens” that an organization will face at any points in time. For the purpose of analysis of the PoP, three categories of inputs are examined: environment, resources, and history/culture.

**Environment.** Environmental inputs are factors external to the organization (Nadler & Tushman, 1980). One of the greatest influences is political changes. The provincial and federal government have made extensive changes to financial aid funding and tuition fees between 2016 - 2019. The announced 2016 changes were intended to reduce financial barriers by providing students with more grants, and funding information through a net tuition view. Net tuition provided students the cost of participation less their OSAP and scholarship funding. The purpose of the net tuition view was to increase awareness of the true cost of PSE (Ministry of Finance, 2016). In 2019, the financial aid program became less generous and provided students with a greater proportion of loans. Lastly, tuition fees were lowered by 10% and non-essential fees were made optional (Ministry of Training, Colleges & Universities, 2019).

Resources. Resource inputs are assets of the organization (Nadler & Tushman, 1980). Province University has bursary programs that are available to students, which are funded by both donor and government support. Bursary programs have limited funding and have restrictions as to who can access these funds. Emergency funds are also available and are funded through donor support. These funds are available to all students; however, criteria limitations exist on the frequency any one student may access these funds.

The Financial Aid & Accounts team has a dedicated full-time position, Financial Literacy Administrator (FLA). This role is dedicated to supporting students through programming and one-on-one meetings. The Financial Aid & Accounts team developed a support structure that is conducive to provide information quickly to the FLA when they are meeting with students.

From a technical perspective, there is limited information available online. Content is available on the institution’s website and is maintained by the FLA. There are many advances that could be made to online resources and tools; however, the internal technical support team is not well resourced to accomplish all institutional needs, let alone the needs for financial literacy.

Institutionally, Province University is experiencing financial strain. This creates a financial resource limitation as there is more competition to be considered an institutional priority and access funding. Another resource limitation is the lack of internal data. There is minimal data collected relating to the student population that provides any insight into financial stress, retention or any other aspect of financial life. Data is a valuable resource to guide the direction of the OIP and potential solutions. The other data available is related to best practices and general findings across North America. Primarily American data is available; however, it is with caution that I can infer similarities. I will review American programming and best practices for successful approaches that may be applied to Province University.
History/culture. History and culture acknowledge the patterns of past behaviour, decision making, and how the organization functions currently and in the past (Nadler & Tushman, 1980). Province University has a distinct culture linked to highly engaged students and providing an exceptional student experience. This is demonstrated through staff and faculty working collaboratively to holistically support students and reduce barriers as best possible. Student wellness is priority, where financial wellness has been identified as an emerging topic. This aligns with the institutional values of creating future-ready citizens, which includes the life-long skills of financial literacy skills (Province University, 2020c).

Collectively, the inputs will impact the strategy developed to address the PoP (Nadler & Tushman, 1980; Cawsey et al., 2012). As indicated, there is a financial constraint on the institution, which implies that the implementation plan should be considerate of better leveraging current resources or seeking external financial support. Most valuably, the current political input and internal culture support a need for change. Both inputs can support building a sense of urgency in committing to this change (Kotter, 2012).

Congruence model – transformational process review. Nadler and Tushman (1980) describes the transformational process through four distinct components of the organization: task, individual, formal organizational arrangements and information organization.

Task. The task focuses on the day-to-day work that is completed by organization as it relates to the strategy (Nadler & Tushman, 1980). The FLA is responsible for being a direct support for students. The FLA provides financial education through the development and maintenance of web content, coordinating workshops, meeting with students one-on-one, and collaborating with campus partners to address other financial preparedness concerns. Financial wellness programming and information sharing is the responsibility of my department, though
collaborations can take place with campus partners and student government. The Financial Aid & Accounts team is considered the expert on all matters financial aid and student account related. With the addition of the FLA, capacity was added to support students one-on-one. The FLA is accountable to maintain metrics showcasing the volume of student support being provided to students. This provides a snapshot of current state, which quantifies the demand for financial literacy.

Having one individual accountable for all financial literacy initiatives does limit capacity potential growth in programming and student support. Further, it poses a risk of knowledge continuance if that individual resigns. Additional student support for individual financial crisis meetings exists through the SA offices by two other staff. Increased individual student support meetings can be managed, however, their reliance on the Financial Aid & Accounts team for information may create new stress on the administrative team.

**People.** Nadler and Tushman (1980) refer to people as those who perform organizational tasks. Acknowledged under tasks, is the work completed by the FLA. Their role in the implementation plan will focus on many of the day-to-day tasks. They will receive support from the greater Financial Aid & Accounts team as it relates to expertise. A high-level of support is provided from the SA team, who support student wellness. The SA team support students in financial stress and are advocates of improving student financial preparedness. The senior SA leaders will serve as critical members of the guiding coalition.

Student government alongside the SA team make student wellness a priority, with financial wellness and food insecurity becoming a priority. Both areas are seeking partnerships and collaboration to ensure resources are being used effectively, and experts are being leveraged.
Lastly, my role as the leader of the Financial Aid & Accounts team is to communicate the work completed with other campus leaders. This effort is to build awareness of the work being done, as well as to find opportunities for partnership. Furthermore, I support the Financial Aid & Accounts team in accomplishing their daily day-to-day work. The tasks completed can be complex and require my support as a manager and leader.

**Formal organization.** Formal organization includes the structure, processes and procedures that exist to complete tasks (Nadler & Tushman, 1980). The current formal structure of Financial Aid & Accounts has been in place since 2017, where student accounts and financial aid are one team. This transition to a singular unit moved all in-house experts relating to student finance and financial aid under my leadership. In 2016, the FLA role was created. The structure of this role allows for focused attention to develop improved methods to address financial preparedness. Additionally, the FLA benefits from this structure as in-house supports are easily accessibly when working with students. This assists in ensuring the right experts are at the table for decision-making and consultation for complex student circumstances.

My role as a director involves participation and invitation to senior management discussions relating to student wellness, including financial wellness or financial support discussions. This is indicative of an internal level of respect and trust in my expertise. Additionally, the conversations, becoming more common, signals that this discussion is happening more frequently amongst other stakeholders, including senior leaders in SA, administration and with our student government.

**Informal organization.** The informal organization is the most influential component, highlighting the implicit and unwritten relationships and arrangements in place within the organization (Nadler & Tushman, 1980). I have formed strong relationships with many campus
leaders in the SA team, which allows for easy flow of information, as well as the opportunity for candid discussions of pain points, opportunities, and how we can collectively address the PoP.

Strong politicking allows for informal authority to blossom as trust and relationships have grown over many years (Heifetz et al., 2009). I can influence the prioritization of projects as they compete amongst other student-centric initiatives. Internally, priorities are shifting to general student wellness, with a focus on how to improve financial wellness, and student self-efficacy. The informal organization is likely where the strategy will gain most traction within the transformation process and where leveraging curated relationships will allow buy-in to be achieved. Further, institutional change champions, who will be critical to achieve sustained change, are in roles of positional power and exhibit personality power (Cawsey et al., 2012).

**Congruence model – output review.** Nadler and Tushman (1980) define outputs as what the organization produces. This can be demonstrated by measuring select organizational performance indicators. In the case of non-for-profits, outputs are reflective of their goals (Cawsey et al., 2012). For the implementation plan, it is represented by the PoP: developing Province University’s strategy of having financially prepared students. This will be measured through a variety of outputs, such as metrics that will showcase the change of financial preparedness of Province University’s students, the development of competencies internally, and overall creating a sustainable strategy. Metrics will serve as one of the most valuable tools to highlight success. Without substantial data from previous years, comparative results will be challenging to present. However, in the development of an effective implementation plan, data will showcase improvements year-over-year.

**Gap analysis.** The final question to review with Nadler and Cushman’s Congruence Model is to determine if the inputs and components of the transformational processes are
congruent, or fit, with one another (Nadler & Tushman, 1980). To determine if there is congruence, the relationships between the elements of inputs, outputs and the transformation model are compared.

Province University appears to showcase high congruence. The components of the transformational process are expected to overcome potential challenges that will be provided from the environment. Furthermore, the resources that are in existence will suffice to achieve change. This is due to the offset balance of the informal organization and people, two resources that are valuable to effectively achieve change.

Organizational analysis and the decided upon leadership approach provide vital considerations when developing an implementation plan. The strategy and tactics that will be put into place must reflect institutional culture, strengths and student interest. The following recommendations were developed following reflection on current resources, and the ability to achieve change within an 18-month implementation plan.

**Envisioned Future State and Possible Solutions**

The vision for the future state is to have financial wellness embedded into the culture of Province University, whereas the institution would prioritize strategies focussed on improving financial preparedness. To accomplish a sustainable change that is a good fit for the institution’s culture, four solutions are considered: (a) financial education and support; (b) reactive and crisis framework; (c) curricular integration; and (d) internal development and collaboration.

**Financial education and support.** Post-secondary students are empowered to gain their financial independence through making financial decisions, including potentially applying for loans and financial aid, and budgeting for school expenses. Financial independence comes at a time where many students may have low financial management and literacy skills, leaving
students unprepared to make effective financial decisions (Kezar & Yang, 2010; Shim et al., 2010; Goetz, Durband, Halley & Davis, 2011; Grable, Law & Kraus, 2012). To address this gap in financial literacy, students may seek financial education and resources relating to the specific financial challenge they are experiencing in order to support their decision-making. This may include information gathering through workshops or one-on-one support through in-person or online mediums (Choi, Gudmunson, Griesdorn, & Hong, 2016). Student Support can be provided during this transition through proactive, just-in-time financial education and support. Importantly, this encourages the development of self-efficacy amongst students. The goal is for students to be able to have the confidence and skills to be financial prepared. SCT highlights the value of self-efficacy can be obtained through performance accomplishments, vicarious experience, verbal persuasion and emotional arousal (Bandura, 1977).

Workshop and web content would focus on building a financial foundation with topics of budgeting, money management, credit and debt, and other practical skills that students require to navigate post-secondary life (Grable, Law & Kraus, 2012). Workshops provide the opportunity to gain personal mastery of a skill, which links to SCT’s performance accomplishments and hands-on experiences (Bandura, 1977). Financial education will take 4 months for the FLA to prepare content and workshops. Online content and workshop presenters will require expertise from the community or on-campus. The FLA will refine and review material throughout the year to ensure accuracy and new resources.

One-on-one financial counseling plays a valuable role in providing students individualized support when needed (Choi et al., 2016). Furthermore, one-on-one support can provide students on-campus connections when the student is in financial stress. Choi et al. (2016) identified that financial counseling can immediately lower and sustain reduced stress for
months following an interaction. The FLA will complete financial counseling, which includes budgeting activities and support with identifying resources. More complex counseling will be redirected to credit counsellors in the community. It is expected that it would take four to six months to launch this support and develop the required community partnerships.

A peer-to-peer program would allow trained students to mentor other students seeking support. Mentorship provides students opportunities to gain substantial knowledge and skills (Britt, Halley & Durband, 2012). Further, peer-to-peer is a proven effective and trusted approach to convey financial knowledge as students would like to learn from someone, they feel is like themselves (Bandura, 1988; Goetz, Durband, Halley & Davis, 2011). Peer-to-peer programming requires an additional full-time staff to support the launch and management of student employees. Additionally, financial resources will be needed to hire students, and the development of extensive training would need to be completed. It would take a minimum of one year to obtain funds, development training, and launch a peer-to-peer program.

**Reactive and crisis framework.** Reactive solutions will always be required, as students face unexpected financial emergencies often without enough savings to help themselves (Robb, 2017). Immediate attention from the FLA to meet and discuss circumstances with students will be available to address student scenarios where financial aid or budgeting support can address the student’s concern. Moreover, emergency funding is available, which allows students to receive financial support for non-tuition costs and minimize other unexpected stressors. Improvements to the current approach requires a more coordinated response between the SA and Financial Aid & Accounts teams. Working collaboratively will allow for quick resolution for students, and reduced stress for all stakeholders. Furthermore, a consistent emergency funding process should be developed. Having a clearly outlined process available to staff that manage
students in financial crisis will assist in supporting students quickly and aligns with Province University’s goals for an exceptional student experience. This solution would require the FLA to develop a process for student meetings, as well as an agreed upon framework for emergency funding developed by the NIC. The framework will take four months to develop and implement.

**Curricular integration.** Opportunities to integrate financial literacy into the academic curriculum would allow for an integrated approach to improving student knowledge. Joo et al. (2008) recommends institutions develop non-for-credit courses or programs that are mandated for onboarding, such as first year experience courses. Financial onboarding would provide students with the foundational knowledge required to navigate their financial responsibility as a student, such as understanding how fees are assessed, reading an invoice and understanding how to apply for financial aid. Providing students information earlier in their studies would be advantageous as it would provide the correct resources to begin developing self-efficacy. By attending financial onboarding, students would receive correct information and guidance on how to obtain support throughout their studies or during a financial crisis (Durband & Britt, 2012).

Working with faculty, the opportunity to embed personal finance content into curriculum could be another source of learning for students. This could be done through modifying current courses or building a new for-credit course. I would seek a partnership with a faculty member to develop content for a full for-credit personal finance course. To determine a partnership would take approximately 6 – 12 months. An additional year would be required to determine course content and follow internal governance to receive approvals to establish a new course.

**Internal development and collaboration.** When students require support, they often reach out to a campus partner where there is a pre-existing relationship. Students may request support that is unrelated to the campus partner’s expertise. Campus partners do find themselves
in circumstances where financial questions are asked that they are unable to answer. By providing quick reference material relating to financial aid and accounts, students can receive some basic guidance to the right resources and supports from someone they trust. Material would be online and in handouts, with additional passive material found on the institution’s intranet. A financial aid and accounts basics professional development training session would be developed for campus partners that have high-touch roles with students, but do not typically navigate student financial circumstances. During an interaction where a student is reaching out in a vulnerable state, having the ability to provide knowledgeable support ultimately further empowers and supports the student’s exceptional experience. This allows for deeper change (Kezar, 2014), as campus partners typically are not aware of where to send students and tend to misinform students based on their personal interpretation of process or previous experiences.

Additionally, this solution would include outreach to campus partners to identify opportunities to collaborate on current training and programming that is being provided to students. Partnering with departments that already have a captive audience can allow financial literacy material to be embedded into current material, further enhancing student learning.

A communication plan would be developed to connect with departmental leaders across campus to provide more information on financial literacy support that is provided by the Financial Aid & Accounts team. Meeting with leadership or teams directly will increase awareness of the FLA and the current supports. Additionally, this would be an opportunity to raise awareness of partnership opportunities. The FLA and I can assist with programming, data sharing, or providing canned content for departmental presentations. To launch online material and complete outreach will take 18 months.
**Chosen Solution: Three-Pronged Approach to Address the Problem of Practice**

The implementation plan will consist of three solutions: (a) financial education and supports excluding peer-to-peer support, (b) reactive and crisis framework, and (c) internal development and collaboration. Collectively, these solutions proactively and reactively address the PoP and have the potential to reach both campus partners and students. Internal development and collaboration focus on campus partners and serves as a proactive solution, where reactive and crisis framework is targeting the student audience and reacting to unexpected financial circumstances. Financial education and supports provide benefits to both campus partners and students. Resources are available to support students proactively as well as during financial crisis. Figure 3 visualizes how the implementation plan targets specific audiences, where the solution overlaps for both audiences and if the solution is proactive or reactive. Further, these solutions are attainable and will have the greatest impact within the 18-month timeline.

![Diagram](image)

**Figure 3.** Solution to address student financial preparedness at Province University and the impacted audiences.

The implementation plan will apply the plan, do, check and act (PDCA) cycle to evaluate its effectiveness. This includes pre- and post-surveys to evaluate workshops, one-on-one counselling, and campus surveys. Further, qualitative feedback will be provided to the FLA and the NIC to determine what modifications of the implementation plan are required. Quantitative data will be drawn from student account receivables data and service interactions volumes.
The PoP addresses an issue affecting a diverse student population, with each student having unique individual circumstances. Careful consideration of each solution and its implementation is critical to avoid creating unintended hurdles. Leaders must consider the ethical implications when creating people-centered change. Next, I will review an ethical framework that will be applied to the development and execution of the implementation plan.

**Leadership Ethics and Organization Change Issues**

Addressing the PoP requires acknowledging the complexity of the issues and unique circumstances that will be presented. Cranston, Ehrich and Kimber (2005) use Badaracco’s definition of ethical dilemma: “…refers to competing sets of principles as ‘spheres of responsibility’ that have potential to ‘pull [leaders] in different directions’” (p.107). Further explanation highlights ethical dilemmas often involve right versus right, or wrong versus wrong debates. In working towards a collaborative implementation plan, it is likely there will be competing beliefs, values or ideals that will emerge, generating ethical dilemmas (Cranston, Ehrich & Kimber, 2005). Complex circumstances can create dilemmas that generate tension and friction amongst those seeking a solution (Cranston et al., 2005).

Frameworks, standards and guidelines are beneficial to guide decision making and to assist with strategic initiatives (Begley & Stefkovich, 2007), however, they do have limitations in practice (Cranston et al., 2005; Begley & Stefkovich, 2007; Stefkovich & Begley, 2007). Often, student circumstances do not fit neatly into outlined procedures in practice. Having strict processes or procedures has the potential to develop systemic issues that are reflective of personal preferences, self-interest, or of the administrative confines of the institution (Stefkovich & Begley, 2007). Application of a structure may place more weight on the individual or community, and scenarios where perceived justice or mercy should be displayed (Cranston et al.,
Unknowingly, a solution developed may create a greater barrier to access support. To better understand the potential ethical considerations in educational administration, Starratt (1991) proposes three forms of ethics that complement one another to create an ethical framework: the ethic of critique, the ethic of justice and the ethic of care.

**Ethical framework.** The ethic of critique considers the power structures, which is reflected in policies or practices. Often practices may be structured unjustly or may not be responding to the needs of the community. The ethic of critique is inclusive of the social structure and practices that exist (Ehrich, Harris, Klenowski, Smeed, & Spina, 2015). The ethic of justice focuses on equitable and fair treatment of people. This is from the lens of both democratic process and the community’s choice to nurture and govern actions justly (Ehrich et al., 2015). The ethic of care refers to the relationship, focussing on the dignity of the interaction, where it is based on openness, individuality, and places the human relationship at the center of the interaction (Ehrich et al., 2015). In reviewing current processes and developing new resources, Province University has an opportunity to eliminate systemic barriers and inequitable practices. The intention of having a collaborative solution is it provides more perspectives, as well as checks and balances when developing new processes, resources and supports.

**Application of ethics within the implementation plan.** The implementation plan needs to demonstrate influence and power in a positive way by creating internal processes that are accessible and support students best (Stefkovich & Begley, 2007). To overcome ethical challenges staff will need to acknowledge that the structure in place is not an absolute structure, but a tool to support each unique situation (Begley & Stefkovich, 2007). Solutions in Chapter three are grounded in the ethics of care and ethics of justice. As educational administrators, the implementation plan must be developed to provide students and stakeholders the opportunity to
learn and build their confidence (Starratt, 2005). This means web and workshop content should be created in a manner that is accessible to all readers, regardless of previous knowledge or experience with student finance or financial aid. Further, discussions and interactions should be respectful of the individual’s current knowledge or circumstances.

Providing students with one-on-one financial education or counselling relating to their individual circumstances can be challenging. Students’ perceptions and beliefs may vary from that of the institution, which has the potential to pose uncomfortable, conflictual interactions. As such, the crux of every interaction needs to demonstrate compassion, respect and dignity. Students are vulnerable when having these conversations. At times of disagreement, there needs to be openness; during times of distress, there needs to be compassion (Starratt, 2005).

The construction of a reactive and crisis framework is intended to provide a tool where multiple departments can support students under the same premise. The framework does provide potential to pose conflict for staff, as Financial Aid & Accounts tend to adhere closely to policies and frameworks for consistency, where the SA office addresses student financial situations in a more flexible fashion. Clear guidelines are developed for departmental accountability and consistency amongst stakeholders. Guidelines or frameworks are not intended to be prescriptive but serve as a guide. The creation of the reactive and crisis framework is intended to create equality in process, where equity must be kept in mind to produce supports that are effective at addressing a student’s circumstance. It is imperative that individual judgement is used to ensure an ethics of justice is achieved in the form of equitable and fair treatment for all students. At the core of every interaction, when supporting students in difficult financial circumstances, actions must reflect integrity and sensitivity, further reinforcing the ethics of care (Ehrich et al., 2015).
A NIC will be developed and discussed further in Chapter three. The members of the NIC will be inclusive of multiple departments, as well as student representation. The group in itself reflects a democratic, inclusive membership (Ehrich et al., 2015). NIC will regularly review practices, policies, and other experiences to determine if unanticipated barriers may exist and focus on addressing identified barriers. The intention of this community is to uphold the ethics of justice and ethics of critique through self-reflection and an open-minded approach (Stefkovich & Begley, 2007).

Lastly, providing education to both students and campus partners requires resources and training to be accessible, free-from barriers and that is compassionate. This can be achieved through the NIC challenging the process and systems, and by engaging students in the process.

**Chapter Summary**

Chapter two focus on the framework and leadership approach that is critical to drive the implementation. The application of adaptive leadership will be effective to drive work forward, emphasizing collaboration, connectivity and shared ownership of the work ahead. Complementarily, transformational leadership will be used when charisma and strong communication tied to the vision is required. Transactional leadership will be applied to managing required tasks and tactics.

This chapter elaborated on the Kotter’s eight-stage change model as it fits with the implementation plan and the organizational culture. This model supports a collaborative approach and intentions to build a supportive team to execute the implementation plan. The sequential model will serve as a guide on how to effectively achieve change and anchor it into Province University’s culture. Organizational analysis and ethical considerations were reviewed.
Chapter 3: Implementation Plan, Monitoring and Evaluation, and Communication Plan

Chapter three provides a detailed implementation plan to address the PoP and support Province University in improving their students’ financial preparedness for post-secondary. A detailed monitoring and evaluation plan, and communication plan are also provided to support implementation over the next 18 months. Lastly, the chapter will conclude with potential opportunities beyond 18 months, challenges and limitations based on the current strategy and leadership approach.

Change Implementation Plan

This chapter focusses on the elements recommended in Chapter two which will have the greatest impact and are possible to implement in the short timeframe of approximately 18 months. Specifically, the goal will be to implement three components:

- Financial education and support – The goal is to provide students with information they can attain just-in-time. Additionally, the promotion and structure of financial counseling will help support students that require one-on-one support to obtain financial goals.

- Reactive and crisis framework – The development and implementation of a framework will allow for a consistent and expedient experience for students in financial crisis.

- Internal development and collaboration – Addressing the awareness of programming, supports and resources to Province University’s faculty and staff is valuable in ensuring students are directed to the correct resources consistently.

These three components listed above serve as Province University’s priorities to achieve success in addressing the PoP in a short timeframe. The application of Kotter’s eight-stage change process will guide the development of change initiative through action, evaluation and
implementation. To begin Chapter three, I provide more information on the implementation plan, its timelines, and how adaptive leadership will best lead this change initiative.

**Implementation plan overview.** The implementation plan was developed with a holistic approach of improving student financial preparedness through improved knowledge of campus supports, building student self-efficacy, and improving awareness of resources and supports available. If successful, improved financial preparedness will provide other benefits to Province University, such as improved retention and reduction in unnecessary gaps or absences through a student’s studies (Joo et al., 2008; Lim, Heckman, Letkiewicz & Montalto, 2014; Terriquez & Gurantz, 2015; Robb, 2017).

**Financial education and support.** Post-secondary institutions are expected to provide support in developing life skills that will benefit the student during their studies and as they transition beyond institutional walls; this includes financial education. Financial education is intended to empower students to make well-informed financial decisions during their studies and beyond post-secondary (Kezar & Yang, 2010). Province University’s financial education plan will focus on the development of web content, and in-person and online interactive workshops. The goal will be to reduce barriers in how students access information, as well as provide information just-in-time.

Workshop and web content will be in alignment with the Government of Canada’s FCAC’s financial literacy material. The FCAC provides free resources online, including tools and general information relating to essential financial literacy and money management lessons. In the first 12 months, or a full academic year, the development of four workshops targeting content on financial education basics will be priority. The workshop material will align with the *Financial Basics* content provided by the FCAC, which focuses on four critical skills for young
adults: (a) budgeting; (b) credit and debt; (c) savings and investing; and (d) financial goals and money management (Financial Consumer Agency of Canada, 2019a).

Workshop content will align with FCAC guidelines and reflect explicit learning outcomes established by the FLA. In evaluating and monitoring workshop success, learning outcome attainment will be measured through pre- and post-surveys completed by attendees. If learning outcomes are not achieved, refinement to the workshop content will be needed. The focus of implementing workshops is to improve fundamental financial preparedness skills in an accessible format; this serves as the first step to improving a student’s knowledge and confidence. These goals reinforce the value of Kotter’s eight-stage change process, as it aligns with Kotter’s Step 3, developing a vision and strategy through thoughtfully created workshops. Furthermore, the development of these sessions is aligned with Step 6 of generating short-term wins by achieving improvements to student’s general knowledge (Kotter, 2012).

Workshop delivery is intentionally being provided online and in-person. Goetz et al. (2011) identified that post-secondary students preferred method of receiving financial education is through online methods followed by in-person workshops. Workshops will be complemented by web content, which will be regularly refreshed to maintain relevancy for students, parents, and other stakeholders. Content will be driven by experts to ensure its accuracy. Content will be maintained by the FLA. By making materials accessible online, students who are uncomfortable or intimidated to ask questions in-person will have the comfort of navigating the material online (Goetz et al., 2011). To better reach students, outreach will be completed to target student groups that frequently gather to receive development opportunities, such as athletes, international and exchange students, and residence students. This outreach will support the long-term goal of establishing partnerships to connect with students as programming and knowledge is embedded
with campus partner training schedules or development material. Additionally, it will assist in consolidating gains and producing change in an organic fashion (Kotter, 2012).

In addition to adapting the FCAC’s *Financial Basics* material into workshops and web content, the FLA will focus on the development of other programming and web content relevant to the student experience, such as tax education, financial aid payback programs, and eating healthy on a budget. Critically, these programs will require programming partnerships with internal and local experts on the topic, in addition to exceptional marketing (Goetz & Palmer, 2012). Programming partnerships relate to content experts and include community tax accountants, ministry OSAP experts, and the university’s nutritionist. Marketing will require support from the institution’s Communications and Marketing department, and other departments that are high-touch or front-facing with students.

Student governments can serve as an ally in both promoting and development of programming and web content. Student governments are aware of student needs and can provide feedback on financial education topics that may be in demand. An interdisciplinary programming approach will provide an opportunity to gain feedback from campus programs on other collaborative opportunities (Goetz & Palmer, 2012), as well as a different perspective on the effectiveness of programming and student interest in financial education. The frequent engagement of internal and external partners will highlight that financial preparedness is an ongoing area of interest and concern for Province University. Actively continuing this conversation with partners highlights the urgency that exists in supporting students. Furthermore, this collaborative approach builds a strong coalition and foundation in order to embed financial preparedness into Province University’s student-centric culture (Kotter, 2012).
Financial counseling is another form of support that will be a priority within the implementation plan and will launch within the first six months of the academic year. The FLA will provide general financial counseling, which will consist of discussing the student’s financial concern and providing potential choices available to student following a review of the student’s financial account and financial resources accessed. The FLA will meet with students however they prefer, on-line, in-person or over the phone. Importantly, the FLA will not be serving as credit counselor. Community partners will be relied on to provide guidance to students experiencing complex financial challenges, such as bankruptcy, collections concerns, or complex debt.

Following 12 months of financial counseling, the FLA will review data collected on student demand of meetings, complexity of conversations with students, and review student feedback. This information will drive future changes beyond the implementation plan. As a long-term goal, low-risk financial counseling may be provided by well-trained students or peer educators. Students seeking support relate best to their peers as students assume peers have had related experiences (Bandura, 1988). Additionally, peers can better communicate the intended message in a manner that is understandable to students (Goetz et al., 2011).

Two critical limitations exist: (1) student awareness of these services and supports; and (2) ensuring that the sessions provided are of interest and meet the needs of students (Choi et al., 2016). A clear communication and marketing plan must be developed to not only promote services and programs, but to provide students a clear understanding of the value of these resources. An effective plan will increase student awareness of resources available, providing students with improved knowledge of where to access resources at times of need or interest.
More importantly, institutional and workshop data collected will need to be analyzed regularly to allow for program and support refinement. Furthermore, a critical review of the effectiveness of the delivery of programs needs to be considered. Students may prefer information and workshops online; however, it may not be the most effective method (Goetz et al., 2011; Goetz & Palmer, 2012). Online material or general workshops cannot outline all potential scenarios and may lead to decision-making with incomplete information. Students may best benefit from in-person support, where information or counseling provided can be catered to the student’s situation.

Financial counseling tends to be used more predictably by a certain group of students; specifically, those with low perceived financial knowledge, high mental health distress, and typically higher in age, such as a mature student (Lim et al., 2014). Thoughtful consideration of how to best connect or communicate to other groups of students will be critical. Additionally, scalability of providing one-on-one support poses serious concern. With the implementation of the proposed plan, potential student demand and student needs will serve as a business case to determine if a peer-to-peer model or additional staffing will best support student need.

**Reactive and crisis framework.** Some students will experience unexpected financial circumstances that will lead to challenging decisions between academics and other life necessities (Terriquez & Gurantz, 2015). Many post-secondary institutions plan to deal with these events through emergency aid programs (Kruger, Parnell, & Wesaw, 2016). Province University will develop a shared reactive and crisis framework that will be equitable to all students and easily applied by both the SA and Financial Aid & Accounts teams. The framework will be implemented by both offices and will include additional resources in addition to emergency aid. The framework will support an efficient process to prevent students
experiencing unnecessary stress. Critically, the framework will further reinforce a strong coalition amongst two departments in order to provide an improved student-oriented experience, while achieving Province University’s organizational goals of being student-centric (Kotter, 2012).

Currently, Province University has an emergency aid fund. The current structure to access funds is loosely established. Students are required to approach the Financial Aid & Accounts or SA office with an unanticipated non-tuition related expense. The administrator determines the sense of urgency of the request and confirms that the student exhausted all potential financial resources. The administrator determines if the student may receive the funding in a bursary format. Access to emergency aid is reliant on students self-identifying, students articulating their issue clearly, and students being aware that financial supports exist. Students may be requested to follow up with the FLA to improve budgeting skills or to consider accessing other sources of financial aid. The lack of transparency or awareness of the funds poses concerns as it relates to the ethic of critique. The process is not equitable and rewards students that may have previous relationships with certain administrators.

The development of a reactive and crisis framework should consist of three items:

1. Clear definition of an emergency.

2. Consistent communication and awareness of the emergency aid program.

3. Sustainability of process and funds (Kruger et al., 2016).

Defining the term emergency is important for consistent application of decision-making criteria in all student scenarios. Province University uses the definition of one-time unexpected non-tuition costs to a threshold of $1500. To determine if a student qualifies for emergency aid, an administrator from the Financial Aid & Accounts or SA team would be expected to discuss
the student’s circumstances to understand what the emergency aid would support and what funds have been accessed. Review of the student account will assist in determining if access to scholarships, bursaries, financial aid and/or another emergency aid have taken place. In the application of consistent criteria, the goal will be to reduce obstacles and improving broad-based action between both departments to complete this work efficiently (Kotter, 2012).

The emergency aid program is not well known to students or campus partners. Improving awareness of the program amongst internal faculty and staff will assist in the proper direction of students in financial crisis (Kruger et al., 2016). Transparent communication on the purpose and decision making that takes place in the issuance of emergency aid will be important to prevent misunderstandings or misguidance of students. With strong awareness, staff and faculty can better direct or triage students to supports and tools (Kruger et al., 2016). Resources, such as the FLA or an external support, may assist in the student learning personal financial responsibility to better prepare for future circumstances.

From a student perspective, communication of the emergency aid program must be repetitive and timely. Information regarding the program should always be available online, as well as mentioned throughout a student’s experience, such as in financial discussions with faculty or staff, discussed during financial education workshops, and tied to communications relating to financial matters including invoices and financial aid deadlines. The frequency of the messaging should assist in the likelihood of students being aware of the program and accessing it if ever in a time of need.

Supporting students in crisis requires the ability to connect with students and the ability to support the student in identifying their social supports to navigate their financial crisis. Social supports form a network for a student to further mitigate their perceived stress when
experiencing financial hardship (Park et al., 2017). Students will be provided information on additional resources, such as campus contacts that can provide relevant support, such as on- and off-campus financial and mental health supports, and a listing of financial resources available. These resources can provide students a stronger network beyond friends and family.

The third element is to determine the sustainability of process and funds. The emergency aid available consists of donor funds and funding does not present a concern. The Development and Fundraising teams work closely with our SA team to identify priorities as it relates to student experience and needs. Financial need is a top priority and has been for many years.

The NIC will take the lead in developing the framework in the first four months of the term. To ensure that the process is effective and sustained, a regular touch point with the NIC to discuss success and practicality of the process will be important. This should include reflections each term on spending, process, themes, and suggestions for improvement. NIC will assist in developing and maintaining resource lists, which will serve as a practical tool for students. Furthermore, data relating to students should be reviewed and shared regularly. This can include identifying trends on student demographics, new concerns coming forward, and frequency of students attempting to access aid in their academic career. This data can serve as a tool for Province University’s fundraising team to better solicit funds (Kruger et al., 2016). Other data that can be collected includes receiving feedback from students regarding their experience which can assist in improving the experience and support.

Lastly, to further support the student, other resources need to be considered. Kruger et al. (2016) identified that many American institutions provide support through campus vouchers, food pantries/banks, emergency loans, and completion scholarships, which covers the remaining balance on a student account to continue the following term or graduate.
The reactive and crisis framework does have limitations. As mentioned earlier, the emergency aid program currently is not well known, which may leave students or those working front line with students without the awareness of the supports that exist. This requires improved awareness of the work being completed within the SA and Financial Aid & Accounts team to support student financial preparedness and crisis. A detailed communication plan to students and administrators can assist in overcoming awareness concerns.

Moreover, the development of a framework that is applied, discussed and maintained between two offices can be a challenge. As a leader of my team, I will need to work closely with the SA leadership to ensure that our partnership is supportive of our teams and that goals are collectively set. Serving as an adaptive leader, I need to engage the staff in both offices in implementing this framework to ensure change is being anchored strategically, aligns with departmental values and acknowledges that adaptation may be required as we learn more about the practicality of this change. Furthermore, I will need to seek frequent communication by those on the ground, which may allow for more open lines to discuss concerns or ineffective processes to achieve those adaptations (Heifetz et al., 2009).

**Internal development and collaboration.** Educators and administrators play a role in supporting and educating students in how to financially prepare for post-secondary (Serido, Shim, Xiao, Tang, & Card, 2014). Following the development of financial education and supports for students, it will be valuable to reflect on how to best share these newly created resources and tools for campus partners.

Professional development and passive materials will be made available for staff who connect with students regularly. Professional development will provide a quick overview of the supports available in-person and provide financial aid foundation for attendees. Attendees will
be encouraged to share their experiences with students relating to financial preparedness or financial crisis. Passive material will include handouts that will serve as tools for meetings with students. The content is intended to provide general information and campus contacts for discussions that require expertise. Additionally, resources will be shared on the institution’s intranet, where it can be maintained and updated in real-time. The goal of the training and resources is their practicality for student meetings. Professional development and passive material will be developed and shared by 18 months. NIC will be accountable for determining professional development and passive material content, as well as for coordinating these resources.

The goal with program collaboration is to draw on events or structures that already have the attention of students or cover similar content. By bringing together resources, there is potential to integrate financial education in a more effective manner through curriculum, co-curriculum and services (Kezar & Yang, 2010). Further, partnerships have potential to improve institutional goals such improved academic performance by the student and improved retention and graduation rates for the institution (Britt & Goetz, 2012). The Director, Financial Aid & Accounts and the FLA should pursue internal and external partnerships to Province University.

External partners can be non-for-profit groups, such as CPA Canada, Credit Counselling Society, or a private financial institution. External partners serve as industry experts, which help with presentation or online content. Internal partners should seek equal partnerships, which means that the collaboration should be beneficial to both parties (Britt & Goetz, 2012). Cooperative and Career department, Wellness Office, SA, and Student Housing are all units that could benefit from targeted programs for their audiences. This may include information session, such as how to budget when on exchange. For example, partnering with Cooperative and Career
department’s onboarding for students participating in co-op could target information on payroll and taxes. This may be helpful in a student’s transition to a first job and relevant to upcoming experiences. In addition to external partners, content experts may reside in faculties, such as the Faculty of Business and Economics. Experts leveraged may support building online web content or leading workshops. Working with a financial institution would allow us to provide workshops on investing and market trends. The same expert may provide a blog style content to share online. The goal will be to establish partnerships within 18 months.

NIC are intentionally developed social groups where each member has a distinct role in their membership. NIC gathers for a specific goal, to have a deep understanding of the problem, and are collectively identifying methods and interventions to improve student preparedness. Importantly, NICs operate to break down silos and leverage successes across Province University (Bryk, Gomez, Grunow & LaMahieu, 2015). A NIC will serve as a guiding coalition in implementing and improving the change process that has been developed by myself and senior leaders on the SA team. Change cannot be led by one individual and requires a community built on trust and shared objectives (Kotter, 2012). To address the PoP, the purpose of the NIC is to develop a network where trust exists to bring forward concerns, trends, and collectively improve financial preparedness on campus, including resources, responses to crisis and efficiency in providing those supports.

NIC will be established in the first four months of implementation. The NIC will meet monthly to have an opportunity to review the effectives of new processes being implemented by staff and how the processes are received by students, bring forward feedback from students and on-campus stakeholders, and seek to continually improve the student experience as it relates to education and crisis interventions. Meetings will be chaired by the FLA and a SA representative,
who will be appointed by the Director Financial Aid & Accounts and a SA senior leader. Membership will reflect front-line staff who are engaging with students regularly, including representatives from the Dean of Students Office, Wellness Office, Student Housing, Student Success Center, Academic Advising, and student representatives from the student governments. Co-chairs will ensure all members of the NIC have an equal voice at the table. The Director Financial Aid & Accounts and SA will provide the purpose, vision and serve as a guide and resource to the NIC.

The approaches listed are beneficial to campus partners that are engaged in campus activity and continually seek to improve the student experience. As with any organization, turnover may make it challenging to ensure that campus stakeholders are aware of resources and where to seek support. Furthermore, campus partners may have a change in priorities or interest in supporting financial education initiatives. As an adaptive leader, I will need to “court the uncommitted” (p. 67), which means that I will need focus on building and maintain relationships/allies to support the success of this change initiative (Heifetz & Linsky, 2002). Marketing and intentional communicating with campus stakeholders will be critical moving forward, as well as continued touch points to ensure value is maintained for all stakeholders. Developing a sense of urgency will prevent complacency from setting in and allow for wins to be identified for all stakeholders (Kotter, 2012). Cultivating a shared leadership approach will ensure that the partnership is perceived as effective, nurturing and valued for all parties (Britt & Goetz, 2012).

Appendix A entitled Strategy for Change: Overview of the Organizational Improvement Plan summarizes the outlined plan with goals, accountability and timeframes. To ensure the effectiveness of the implementation plan will require attentive monitoring and evaluation. The
feedback received through student reaction, surveys and other sources of feedback will provide further guidance on how to best refine the implementation. This next section will review monitoring and evaluation plan in greater detail.

**Monitoring and Evaluating Change Implementation**

*What gets measured is what gets done* is a valuable quote to remember when implementing a significant change initiative. The implementation plan is a strategy that is created based on information and knowledge available at the time of its formulation which is an imperfect process (Pietrzak & Paliszkiewicz, 2015). It is critical to thoughtfully consider what outcomes will be monitored and evaluated. By having clear, measurable goals or outcomes will allow for clarity of expectations for managers and enhance accountability for leaders (Cawsey et al., 2012). Importantly, achieving success can be determined through understanding the problem at hand, identifying indicators of successful improvement, and measuring those indicators (Bryk et al., 2015).

In considering Nadler and Tushman’s Organizational Congruence Model (1980) that was used to determine Province University’s preparedness for change, it highlights the significant role feedback plays in a change initiative. Firstly, there is interconnectedness in many elements of the implementation plan, which allows for success or issues to be identified through regularly feedback and attention. In a contrasting manner, there will be actions or inactions that may highlight the ineffective nature of the implementation plan. The latter is harder to identify and requires careful measurement and attention to identified indicators (Nadler & Tushman, 1980). The feedback received should assist subsequent refinement and improvement to the current implementation plan (Bryk et al., 2015). The key to achieving financial prepared students will be through an adaptive, iterative process (Pietrzak & Paliszkiewicz, 2015).
Achieving successful implementation of a change initiative also requires the use of evidence-based framework and assessment. The application of professional accountability will consider the means of how work is completed, and that what is being measured accurately measures the intended outcomes. Furthermore, the application of the plan-do-check-act cycle (Pietrzak & Paliszkiewicz, 2015) will be implemented to assess the effectiveness of the OIP.

**Professional accountability.** Accountability is a term that is frequently used in higher education, however, is rarely defined. Burke (2005) provides Merriam-Webster’s definition, “an obligation of willingness to accept responsibility or to account for one’s actions”, as a starting point, Burke (2005) further outlines the six demands of accountability in public service:

1. Demonstrate one has used their power or influence appropriately.
2. Working towards achieving the institutional mission or priorities.
4. Showcase public stewardship through the efficient and effective use of resources.
5. Must ensure the quality of the programs and services produced.
6. Show they have served public need (Burke, 2005, p. 2).

In the evaluation and monitoring of my implementation plan, these six demands will be required of my actions as a leader. Additionally, it will be made of those who will engage in executing the implementation plan. The PoP is an institution-wide identified concern, with great attention being placed on finding supports and solutions by senior leadership. In recognizing this moral issue, the measurements of success will not be solely data-oriented but means-based. A focus of professional accountability amongst stakeholders within Province University will be needed in order to change culture (Jaafar & Anderson, 2007). As outlined previously, the solution will be supported, led and enacted by multiple departments in order to achieve success.
The collective responsibility of the implementation plan links all stakeholders and leads to interdependence, which requires all players to be engaged in meeting their responsibilities and contributing to the solution (Jaafar & Anderson, 2007).

In order to successfully address the PoP in the next 18 months, a collaborative approach will need to be undertaken. It has been highlighted that the Financial Aid & Accounts and SA teams will play an active role in supporting the implementation. This approach requires all stakeholders to understand their role in active monitoring. Engagement is critical in order to develop a sense of urgency to achieve and sustain change (Kotter, 2012). The accountability of this OIP’s success does not lie solely on my shoulders or my team’s. The predominant leadership approach through the implementation of the OIP will focus on adaptive leadership. This approach will play a significant role in engaging yet holding stakeholders accountable in the execution of the implementation plan, including stakeholders understanding their role within the implementation plan and actively engaging in the plan.

The implementation plan focuses on three main areas: education and support, reactive and crisis framework, and internal development and collaboration. Elements of these solutions provide data to review allowing for trend identification and clear metrics on improvements. With respect to achieving buy-in and gaining support of the greater Province University community, data will serve a clear role and will likely be shared broadly to demonstrate transformation. Another aspect of the solutions is the clear need for collaboration and a sense of shared responsibility. Demonstrating clear partnership and culture change will allow for a shared locus of control and accountability in order to achieve change.

**Plan-do-check-act cycle.** The plan-do-check-act (PDCA) cycle is a method based on total quality management (TQM) (Chen, 2012; Pietrzak & Paliszkiewicz, 2015). PDCA is a practical
framework for a variety of industries that allows for continuous re-evaluation of strategies and promotes continuous improvement (Chen, 2012). The cycle consists of 4 steps:

- **Plan** – The identification and development of the strategic plan, including identifying objectives, how they will be achieved and measured.
- **Do** – Executing or operationalizing the strategy or plan as developed.
- **Check** – Review if the goal or objective were achieved as planned. Validation if the plan did achieve outlined objectives will be important, or if any unanticipated changes took place. This step of the cycle focuses on measurement and monitoring, which should be thoughtful component of the initial plan.
- **Act or Adjust** – Focus on learnings from the experience and outcomes. Re-evaluating and adjusting may need to take place to better reach the intended goals or objectives. The outcomes from this step of the cycle will impact the plan and/or strategy, leading to refinements or adjustments (Chen, 2012; Pietrzak & Paliszkiewicz, 2015).

The PDCA serves as a tool that allows for practical evaluation of the implementation plan, which will allow for identification of gaps or previously unrecognized details (Bryk et al., 2015). With the goal of achieving sustained change, the act/adjust stage of this model will serve as a time to reflect on the values, assumptions and policies currently in existence, and their impact on achieving the intended goal of improving student financial preparedness. This approach is a form of double loop learning which allows me and NIC to continually review the strategy and challenge if it meets the needs of its stakeholders (Pietrzak & Paliszkiewicz, 2015).

**Evaluation and data analysis of the implementation plan.** The implementation of the OIP will integrate the collection of data and feedback from stakeholders. Feedback from surveys and student account data will provide guidance on how to improve the effectiveness of the
implementation plan. Further, feedback collected from campus partners will provide additional concerns that may exist and will need to be addressed. In this section, I apply the PDCA model to outline how data will be collected and used for implementation plan refinement.

**Financial education and support.** Successful implementation of financial education and financial counseling requires student need and content to be well matched. This includes understanding why students are seeking support and how the support can support the student (Choi et al., 2016). The evaluation of workshops and financial counseling will have three goals. First, feedback following the completion of each workshop or financial counseling session will provide immediate feedback relating to the instructor’s effectiveness, the content’s relevancy and overall experience (Fox, Bartholomae & Trombitas, 2012). In-person workshop data will be collected through pre- and post-surveys collected prior and following the completion of the session. For example, students will be asked to self-assess if they have gained the intended knowledge or skills as laid out in the learning objectives. The survey will use a Likert scale to determine if there is an improvement. Online workshops will have similar surveys with simple questions throughout the workshop to ensure engagement and retention of the material being shared. Financial counseling workshops will have survey data collected at the time of interaction through an online survey. Data collection will focus on the collection of demographic information, such as year of study, program, age, and gender, in addition to if the learning objectives for each of the sessions were achieved. Qualitative questions will be asked to gather thoughts on future workshop topics.

Survey data will serve as an immediate point of feedback to improve and refine the current workshop or counseling experience. The information collected following the interaction can serve to make immediate modifications to recurring sessions or to serve as feedback for staff
interacting with students. This approach will allow for planning to be re-evaluated regularly to ensure that student or stakeholder interaction is effective and consistent with the goals for all education and support tactics. Using a transactional leadership lens, this will be a task and expectation for the FLA to review and assess regularly to make the needed changes to our programming and support plans. The FLA will share results with NIC.

Another goal for data collection will be to evaluate intermediate data outcomes. The focus will be on understanding student trends, such as actions or changes in behaviour as compared to learning outcomes of educational sessions or counseling. Benchmarks will be developed by the NIC to understand what changes Province University would like to achieve. Potential areas to measure may include decreased accounts receivables, fewer students coming forward in crisis due to poor budgeting, and fewer inquiries as it relates to general financial aid inquiries. The intermediate data outcomes should be reviewed by term and annually to determine progress. The information gathered will be provided to NIC and will guide program and support improvements.

The final goal is an annual survey will evaluate the overall success of the programs as it relates to the general student population. All previous data collection focussed on students participating in workshops or financial counselling. An annual survey will provide information relating to program awareness, general student knowledge of financial aid programs, scholarship programs, food insecurity and other financial stressors. Institutional data can provide other forms of information, such as changes in retention, though this can not be solely determined by these initiatives. Annual trends can identify preferred methods of information delivery.

**Reactive and crisis framework.** The implementation plan focuses on improving efficiencies and supports available to students when they are in crisis. Tracking the cause of
crisis and emergency aid spending will be valuable. Identifying themes of financial stressful situations students experience repeatedly will highlight blind spots in the implementation plan. Additionally, trending data beyond 18 months can provide more information on whether one-time support for a student at a time of crisis has an impact on retention. Moreover, collection of student feedback following their interaction with staff should take place shortly following the meeting. The student will be asked if financial stress has been relieved, as well as if connections with other resources have been made. This follow up assists in maintaining the student social network (Lim et al., 2014), while encouraging self-efficacy.

The practices and implementation of the reactive and crisis framework requires accountability from the Financial Aid & Accounts team, student governments and SA teams. The structure of NIC, honest reporting, and active engagement with one another will support the success of this component of the implementation plan. Strong communication and committed discussions within NIC will allow for regular assessment of the effectiveness of the outlined plan. The feedback provided to NIC may determine if there are systemic issues in existence at Province University, or other areas where student experience can be improved. Monthly NIC meetings should use the data collected to have thoughtful discussions to identify new resources, approaches or themes for consideration to improve the current plan.

As an adaptive leader, I will encourage NIC to work collaboratively and as a guide to allow for our plan to adapt as macro changes take place, such as student behaviours, institutional priorities and government mandate. My ability to “get on the balcony” to determine the impact of the plan will help identify any patterns or other reactions that may not be anticipated (Heifetz & Laurie, 1997). I need to move between supporting students directly and my strategic role of providing feedback to NIC to further improve our approach.
**Internal development and collaboration.** The development of resources for campus partners can be evaluated through workshop attendance and requests for informational handouts. The FLA will track referrals from campus partners to determine if increases in visits may be due to an improve awareness of resources. Additionally, a programming goal is to have more collaborative opportunities. The FLA will maintain a record of the campus partners with embedded content or requesting independent programs.

The NIC has a professional accountability to find opportunities to share information on the resources that exist and encourage collaboration. The NIC should be able to identify if the knowledge and awareness of the financial literacy resources available to students has improved within the institution in the first four months of implementation. This would be noted through conversations where referrals to resources should have taken place, or where a campus partner has misinformed or mis-directed a student for support. In alignment with Kotter’s last step of anchoring new approaches in the culture, NIC members must engage in educational conversations with campus partners in addition to the Director, Financial Aid & Accounts. This action will support the change initiative in transforming from a change initiative to a part of campus culture (Kotter, 2012). Importantly, NIC members actively engage in conversation with the university community to promote the services, programs and resources that exist. The engagement of NIC will support the building of new connections and changing behaviour (Kotter, 2012).

Adaptive leaders do not lead change in isolation, but through the collaborative development and application of the new state (Heifetz et al., 2009). Working closely with others, I will need to translate the value of the implementation plan to those executing the change. This will encourage active participation in the solution, and each stakeholder
understanding the value of their role in executing this plan (Heifetz & Laurie, 1997). This leadership approach in combination with PDCA allows for a collaborative approach in refining the implementation plan. Importantly, as institutional priorities and government changes take place, the NIC can be nimble and creative to adapt and continuously improve to meet evolving student need.

The PDCA cycle and its application to the OIP is summarized in Appendix B: Plan-Do-Check-Act/Adjust Cycle used to Evaluate the Effectiveness of the Implementation Plan. All evaluation and monitoring information is summarized in Appendix C: Monitoring and Evaluation of the Implementation Plan. To further find success in the implementation plan, communicating the need for change and implementation successes are required. The next section reviews the communication plan.

**Communicating the Need for Change**

To successfully implement the OIP requires collaboration and coordination. George Bernard Shaw’s quote draws attention to critical aspect of communication when implementing change: *The single biggest problem in communication is the illusion that it has taken place.* A communication plan needs to be thoughtfully developed and diligently implemented. When developing the communication plan the audience’s needs must be considered, which includes selecting the appropriate medium, listening to their perspective, and adapting the message to the receivers’ needs (Fleuriet & Williams, 2015). Professionally, those impacted by change feel it is a need and expectation to understand the implications of the change to their own circumstances, the benefits, and their ability to influence various aspects of the change. Strong communication tends to limit resistance and lead to positive support of changes as it relates to a stakeholder’s daily interactions (Polka, 2007).
In this section, a communication plan will be determined that will assist in further promoting the improvement plan. Importantly, earlier stages of communication are intended to share the vision and create a sense of urgency on campus, where financial preparedness impacts the community, not just student experience or accounts (Kotter, 2012).

As an adaptive leader two key factors play into the communication plan: I will need to balance leading and persuading campus leaders to embrace and support changes, while also moving the tactical aspects of the implementation plan forward. To achieve success in addressing the PoP requires a democratic process, and a collaborative approach to decision-making and implementation (Willson, 2003). I need to “protect voices of leadership from below”, which means that all ideas must be heard and valued (Heifetz & Laurie, 1997). To have effective conversations with the NIC and other collaborative components of the implementation plan, all players must feel valued. Additionally, my efforts are to persuade senior leaders to exercise change, especially beyond the 18-month implementation plan. My approach in corralling the support of campus partners that may support the implementation plan and senior leaders require an educative strategy, where I can persuade, gather and influence the direction of information or data, frame the debate and structure the decision process (Heifetz, 1994). My ability to communicate persuasively and effectively will assist in addressing the PoP.

**Methods of communication.** Communication will be critical in ensuring the PoP is effectively mitigated with the implementation plan. There are many supporting internal stakeholders who will need to be engaged through a variety of communication mediums, including internal campus partners, senior leadership, prospective students and parents, current students and the NIC. In communicating with each of these groups, active leadership is required which is reflective of my adaptive leadership style. Communicative action allows each party to
have an equal right to speak and contribute to the solution. Communication influenced by power or hierarchy has the potential to be distorted and lack openness and transparency (Willson, 2003). As such, various mediums will be used to encourage effective communication, as well as various approaches to ensure that the message is effectively received.

In building awareness of the work being done by the Financial Aid & Accounts team and the NIC, it is important to have a “face” for financial literacy (Durband & Gustafson, 2012). As the leader for this initiative, I will be the lead in sharing the vision and strategy for tackling the PoP. Completing frequent outreach, especially to other campus leaders, and other strategic touchpoints, will ensure that message is communicated consistently and constantly to campus partners (Kotter, 2012). The FLA will serve as the lead of the program and related messaging directed to students and other front-line staff. Our communication needs to be in alignment to ensure a consistent, yet catered message is obtained by our audiences. Catered messages build a connection between new behaviors and organizational success directly to other departmental goals. This allows for further anchoring the changes into institutional culture (Kotter, 2012).

**Internal campus partners.** Due to the variety of campus partners, this stakeholder group is the most diverse and will require extensive outreach in a variety of methods. A variety of meetings take place regularly at Province University that can be leveraged, such as institutional leadership meetings and team meetings across campus. The leadership meeting brings together all managers, directors, faculty leaders and other leadership to a centralized monthly meeting to share strategic campus updates. This meeting serves as a venue to begin raising awareness of the financial education initiatives, emergency aid and the internal opportunity for development and program collaboration. Leadership meetings often serve as a time to network and connect with other leaders, generating dialogues for future collaboration. The intention for these meetings
would be to present following the first term of implementation, where activity would have
started and there is progress to share on educational programs and the emergency aid process.
Following the initial presentation, further update would take place approximately six months
later where other professional development and program collaboration information can be
shared. Beyond the implementation of the OIP, annual updates could take place, which focus on
progress, new initiatives, and sharing aggregate data.

A “roadshow” or the intention to attend a variety of team meetings across campus to
share the work that is being done is an effective means of having a physical presence, as well as
providing an opportunity for campus partners to engage in dialogue. The presentation content
will focus on program goals, data sharing, and how partnerships can be developed. The dialogue
during the roadshow may shed light on blind spots, or additional financial preparedness concerns
that have not been addressed. Feedback will be further discussed with the FLA and/or the NIC
to respond to campus partner ideas or concerns.

Specific outreach will take place with groups that provide direct support to students or are
essential in our resource development, such as Development & Fundraising, Student Housing,
Academic Advising, Student Success Center, student governments, and the Wellness Center.
Team meetings with front-line staff who engage with students will be led by the FLA. The FLA
will complete additional presentations to campus partners seeking new partnerships. The goal
will be to share updates as resources are developed by visiting identified groups every six
months throughout the implementation phase. Furthermore, sharing information face-to-face
serves as an opportunity to engage campus partners in the process (Klein, 1996). Following
implementation, annual visits can take place.
Complementing face-to-face communication, passive resources will be promoted. Resource documents and online information on the institutional intranet will serve as a resource for internal campus partners. These resources will be discussed in face-to-face meetings to outline their purpose and expectations for use. For example, a simple, user-friendly document will be provided as a quick reference when working with students. It will provide checklists of financial resources to access, information on how to receive financial counseling, and on- and off-campus resources. The purpose will be to provide all campus partners with a resource to guide their conversation with students that require financial support. If the knowledge required to support the student goes beyond the resources provided, the expectation is that students can be confidently directed to the FLA. The resource document will be a hard copy and reviewed annually for accuracy. The intranet content will serve as a more dynamic tool and will be refreshed at a minimum once a term with new or updated information.

**Senior leadership.** The PoP is an identified concern for SA and academic senior administrators. Their support in initiating change to improve student financial preparedness is valuable. Further, their support to maintain momentum throughout implementation is critical. Senior leadership will require updates on progress, which includes progress updates and data sharing. Data shared will focus on highlighting trends, such as improvements in reducing accounts receivables, uptake in student participation in session, increase interdisciplinary programming initiatives, demographic trends, and improved supports for students overall. Update meetings will be the opportunity to share the work of the NIC and gathered feedback on the efforts to date. Senior leaders may have more information on institutional priorities and can provide further guidance on how to further refine the implementation plan.
Update meetings will take place every eight months throughout the implementation plan, with a formal report being shared termly. The formal reports will be a tool that allows senior leaders to be updated on progress yet does not require high time commitment.

**Prospective students and parents.** Recruitment webinars and in-person sessions serve as an opportunity to set expectations regarding financial responsibility, share true cost of attendance, and provide students with an understanding of the financial support available. Sharing Province University’s unique structure in having financial counseling, intentional development opportunities, and a team to support students may pique student interest in becoming financially prepared prior to arriving, or at least understanding supports available. Passive materials, such as Province University financial aid guides and institutional material, will complement information shared in-person. Using several forms of communicating the same message assists in affirming the message and expectations (Klein, 1996).

The goal of engaging prospective students and parents is to build awareness of student focussed programming available, as well as the online content to prepare in advance of attending Province University. Making students more aware of their financial accountabilities and beginning conversations prior to a student’s arrival on campus will be important.

**Current students.** The PoP relates to the current student population and their reception and engagement with the changes being made. Communication to the student body will be critical and will require diverse approaches. Firstly, three approaches will be used to communicate face-to-face: orientation, student fairs and pop-up programming and workshops. Orientation will serve a targeted group of incoming, new to Province University students. An information session will be provided with a follow-up opportunity to connect with students one on one. All information provided in session will be available through online webinars as well.
The goal of orientation is to provide students with information and resources that can support their financial decision making.

Student fairs and pop-up programming take place in high trafficked areas. Student fairs allow the FLA to be present amongst other services and provide information relating to financial education and support. Fairs tend to be well publicized and coordinated by student government or SA groups. Pop-up programming are marketing events used to promote program awareness. Coordinated by the FLA, events occur in high trafficked areas, such as study spaces, atriums, or social spaces. The FLA will coordinate sending out reminders or promotional material with important deadlines or information. An example of a pop-program is to have a hot chocolate station in the library during exams. Each cup has information wishing students luck and providing programming information for the following term. Another example would be to link to events taking place on campus, such as handing out valentines with tips on how to have an inexpensive date night with a link to program website.

Lastly, workshops will be available online and in-person. Beyond communicating the session content, students will learn how to apply the content to life as a student and beyond. Workshops will provide students with the opportunity to complete a pre- and post-survey, which includes free form comments where students can provide feedback on their financial education or support experiences. The post-survey will serve as an opportunity to gather additional feedback from students as to what programming or information is of interest, what financial concerns exist for students, and how to provide more detailed feedback relating to the workshop itself (i.e. Did it meet your expectations?). With every session, the opportunity to interact with engaged students may help identify other methods of promoting the program, identifying other issues, and encouraging students to participate in other programming. Students who are engaged
in financial education workshops are looking for financial knowledge, and may be seeking other forms of support, such as financial counseling (Choi et al., 2016).

Passive methods of communicating will include social media, web content and emails. Social media, though deemed passive communication, will likely serve as a medium that is frequently viewed and referenced by the student population. The communication plan will be developed in collaboration with the Communication and Marketing department. The goal will be to provide just-in-time information updates on important deadlines, available workshops, surveys, and promote services offered by the Financial Aid & Accounts department.

**Networked improvement community.** NIC will work collaboratively to lead change, create benchmarks, and refine the implementation plan as new information is brought forward. To complete this work the NIC will meet monthly to discuss trends and concerns or ideas brought forwards by campus partners. The meetings will be used to review feedback from students relating to the reactive and crisis framework and offer suggestions to improve resources and supports. The meeting will be chaired by the FLA and a SA representative. Meeting monthly offers the opportunity to discuss ideas and concerns in a timely manner, while leaving a reasonable amount of time between meetings to act or implement decisions made.

A summary of the communication strategy is found in Appendix D: Communication Plan Outline over 18 Months and Beyond. Communication is important to the success of any change initiative. The work completed in the first 18 months will attempt to create change in practice and culture. This will set the foundation for future changes and considerations.

**Future Considerations**

The current plan is structured to address the PoP within an 18-month time frame. The remaining potential solutions proposed in Chapter two outlined opportunities to further improve
student financial preparedness once the groundwork and a strong action-oriented approach is operationalized. Additional strategies can include peer-to-peer support, curricular integration and front-line broad support.

**Peer-to-peer support.** Students can learn best from the peer-to-peer model. Student believe they are learning from someone they feel may better understand their circumstances (Bandura, 1988; Goetz et al., 2011; Grable et al., 2012). Peers are better able to share learning styles and influence students to take on more positive financial behaviours. Peers serve as role models, making it much more effective in practice (Grable et al., 2012). Newton and Ender (2010) highlight that sensitive topics, such as personal finances, are preferred to be discussed with peers as students feel more embarrassed in discussing their concerns with “more” adult figures. Furthermore, the effectiveness of peer-to-peer support lies in student preference to request and receive advice from their peers. Students are highly influenced by the expectations, attitudes and behaviours of their peers (Newton & Ender, 2010). Equally valuable to the programming, engaging peers in the solution should assist in developing more engaging and effective tools with student-interests in mind (Byrk et al., 2015). Overall, the engagement of students in the solution, should assist in holistically improving student financial preparedness.

Expanding financial education workshop offerings and financial counseling using peers requires great attention and energy to develop and manage. Hiring student employees or volunteers require extensive training and updating, as well as close monitoring to ensure quality advice is being provided (Grable et al., 2012). Importantly, peer educators can be effective in supporting programming and one-on-one support. However, a full-time staff must closely monitor interactions, especially when emotional, mental or behavioural concerns are brought forward (Newton & Ender, 2010). Peer-to-peer is an effective strategy and will require the
investment in an additional full-time staff to properly support a peer-to-peer initiative, as well as additional funding to hire students.

**Curricular integration.** Curricular solutions can be effective in integrating financial education into preparatory courses or developing structured material for-credit (Kezar & Yang, 2010). Improved objective knowledge can assist in improving financial behaviour, self-efficacy and knowledge (Robb, 2017). Importantly, there is a relationship between financial education influencing financial behaviours (Gutter & Copur, 2011). Many institutions in the United States have student transition courses, which serve as a form of mandated onboarding (Joo et al., 2008). Personal finance courses or seminars can be effective in improving student knowledge. Courses structured as a seminar may be deemed more accessible and effective for post-secondary students (Gutter & Copur, 2011). Alternatively, a for-credit preparatory course could include a variety of onboarding topics, with financial education serving as a module. To achieve this change requires extensive vetting and approvals from multiple governance bodies. Another approach to complete financial education as onboarding is through a three-hour session that could reproduce the workshop content, such as a budgeting, and financial goals and management course. Participation in this course can pique interest in participating in other financial education workshops (Kezar & Yang, 2010).

Embedding financial education in current curricular programming is another method to increase knowledge. Financial education can be incorporated into training or workshops that are already taking place (Kezar & Yang, 2010). Province University has multiple courses that include immersive or active learning, all requiring preparatory training. Like the collaborative approach being implemented, just-in-time training elements can be added to the current structure in place.
**Front-line broad support.** Front-line broad support is an expansion of the previously detailed internal development and collaboration. The goal would be to provide front-line staff across campus with essential skills to support students in financial stress. This will require the development of a structure that would allow front-line staff to serve as a mentor or support when a student has indicating they are experiencing financial stress or requiring additional financial support. Professional development would be more in-depth than previously detailed in the implementation plan. Training would focus on understanding financial aid programs, more in-depth understanding regarding scholarship and bursary programs, and coaching training.

Training will be provided through shadowing, case studies, and formal training developed by the FLA and the Director of Financial Aid & Accounts (Halley, Durband & Britt, 2012). Focus will be placed on understanding resources, where supports exist, proper referrals, and general student wellness support.

An additional form of broadened support would be a train-the-trainer methodology which would provide students and staff training on low-level, or simple financial education. This provides students and staff the opportunity to present “canned” presentations that are pre-created for use or content during teachable moments. Teachable moments are critical times when a student is about to make a specific financial decision (Kezar & Yang, 2010). For example, when students are hired for a co-operative job opportunity, the opportunity to discuss taxes and benefits would be best integrated into presentations at their time of onboarding. The involvement of the FLA may not be needed if staff are trained to present on the material. Another opportunity would be partnering with the campus nutritionist who can share information on eating healthy in a cost-effective manner. The presentation could be provided to student leaders in Student Housing to provide on-demand programming to their communities. The
addition of this approach provides the opportunity to educate more students, while not requiring more staffing resources or staining current staff resources.

Canned content for these presentations will be maintained and shared on a joint online folder managed by the FLA. Core training will focus on presentation skills, confidentiality, policies and procedures, ethics, and a high-level of personal finance and counseling skills (Britt, Halley & Durbard, 2012). Training would be provided in modules, allowing for experts to provide the training. For example, the financial aid team would lead training on financial aid programs, and confidentiality would be covered by our Privacy Office. The goal would be to provide this training officially and collaboratively through Province University’s human resource department, allowing recognition for these efforts. Importantly, front-line staff will be required to attend regular training to ensure skills and knowledge are maintained (Britt et al., 2012).

Future considerations highlight the need for collaborative and integrated solutions. The PoP is constantly evolving as the internal and external forces are often manipulating various inputs. The PoP is complex and dynamic, and the solution cannot be on the shoulders of one department. My actions as a leader will require tenacity, patience and a focus on building strong partnerships. Adaptive leaders require disciplined attention to navigate change (Heifetz & Laurie, 1997). The PoP requires me to be nimble and adapt to the environment. I will continue to modify and revise the implementation plan in order to maintain an effective strategy.

Chapter Summary

The implementation plan’s thoughtful construction and execution seeks to leverage the skills and interest of Province University’s culture and campus partners. The use of adaptive leadership will ensure that this adaptive challenge is being tackled by those that are on the ground experiencing the challenge directly (Heifetz & Linsky, 2002). The active use of Kotter’s
eight-stage change process is detailed in Appendix E: Application of Kotter’s Eight-Stage Change Process in the Implementation Plan, as it highlights the strategic effort in communicating and developing improved resources, including better proactive and reactive supports for students, as well as better internal resources. Close monitoring and evaluation will affirm the success and adjustments that need to be considered to further improve student financial preparedness.

**OIP Conclusion**

The creation of this OIP required me to reflect on my personal leadership style and its effectiveness in different settings. I recognize that I value Province University’s culture, where it focuses on community and collaboration. In my ten years working in this culture, I have refined my leadership approach to more commonly draw upon my interest in collaborating and leveraging the informal environment.

I enjoy leading projects not as a figurehead, but amongst a team. Using adaptive leadership to address this complex POP provides me balance in my interest in driving a strategy or project forward, while leveraging the expertise and relationships developed along the way. I have learned to be a reflective leader, which allows me to better understand varying perspectives “from the balcony”. This approach created opportunities for improved strategies and stronger relationships with campus partners.

As I enact the implementation plan, I will continue to reflect on motivating and engaging the team while challenging myself to reflect on the solution and its evolution to address the ever-changing student need.
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### Component of Plan: Financial Education and Support

<table>
<thead>
<tr>
<th>Action</th>
<th>Goal</th>
<th>Stakeholder Responsibility</th>
<th>Timeframe</th>
</tr>
</thead>
<tbody>
<tr>
<td>Improved access to information: Development of interactive workshops will address just-in-time needs of students. This includes sessions online and in-person, and onboarding session for incoming students.</td>
<td>(1) Reduce barriers in how students access information. &lt;br&gt;(2) Transform processes to focus on relevancy with just-in-time practices.</td>
<td>Financial Literacy Administrator will be accountable for the execution of this strategy. Content experts will be required to support development of workshops and online material. may be from the community or internally.</td>
<td>A total of 12 months would be required to prepare (estimated 4 months) and execute a full cycle implementation (8 months – two term cycle).</td>
</tr>
<tr>
<td>Individual support: The Financial Literacy Administrator (FLA) will provide financial counseling available to students upon request. These interactions can focus on budgeting, or regular touchpoints to support the student’s individual goals. Support will be provided in-person, over the phone, or a combination.</td>
<td>(1) Provide students a direct contact of support. &lt;br&gt;(2) Reduce stress of interaction through multi-medium options.</td>
<td>FLA will be accountable for the development of financial counseling structure and the interactions with students. This includes establishing community partners for complex financial counseling support.</td>
<td>The creation of financial counseling model will be completed and implemented within 6 months.</td>
</tr>
</tbody>
</table>
## Component of Plan: Reactive and Crisis Framework

<table>
<thead>
<tr>
<th>Action</th>
<th>Goal</th>
<th>Stakeholder Responsibility</th>
<th>Timeframe</th>
</tr>
</thead>
<tbody>
<tr>
<td>Emergency response framework:</td>
<td>The development of resources for front-line staff and administrators that are interaction with students in financial crisis. The resources will consist of tools to assist at the time of crisis, such as support available on- and off-campus, and the ability to process and access to issue emergency funding.</td>
<td>The networked improvement community will collectively develop this framework and be accountable for maintaining resource information.</td>
<td>Following the development of the networked improvement community, this framework should be developed within 4 months.</td>
</tr>
<tr>
<td>(1) Improve efficiency in managing student crises to reduce the stress the student experiences.</td>
<td>(2) Providing equal access to all resources to those that support students.</td>
<td>(3) Resources are up-to-date and relevant.</td>
<td></td>
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<tr>
<td>(4) Developing a strategy that equitable to all students facing financial stress.</td>
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</tbody>
</table>

## Component of Plan: Internal Development and Collaboration

<table>
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<tr>
<th>Action</th>
<th>Goal</th>
<th>Stakeholder Responsibility</th>
<th>Timeframe</th>
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</thead>
<tbody>
<tr>
<td>Professional development: Focus on training and sharing resources with campus partners. Professional development will be provided through passive resources on the intranet, workshops and active outreach to departments and faculty that work closely with students.</td>
<td>(1) Improve program and resource awareness.</td>
<td>Director, Financial Aid &amp; Accounts will be accountable for developing a communication plan.</td>
<td>Professional development cannot be a focus until program elements related to financial education and support are in place. The development and execution of this element will be completed in 18 months.</td>
</tr>
<tr>
<td>(2) Improve knowledge through practical tools and supports for front-line staff that may interact with students.</td>
<td>(3) Gather feedback of other campus partners’ experiences as it relates to financial preparedness, or crisis.</td>
<td>Execution of the plan will be completed by a collective effort, which may include other members of the NIC in addition to the Director, Financial Aid &amp; Accounts.</td>
<td></td>
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</table>

| (4) Developing a strategy that equitable to all students facing financial stress. |                                                                       |                                                                  |                                                                           |
**Networked improvement community (NIC):** The networked improvement community will be a group of front-line staff and administrators that interact with students in financial crisis that meet monthly to discuss trends, concerns and ideas as it relates to managing financial crises or other financial preparedness concerns.

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<tr>
<td><strong>(1)</strong></td>
<td>Provide a platform for those with similar experiences to problem-solve collaboratively.</td>
<td>Director, Financial Aid &amp; Accounts and a senior leader within the Student Affairs team will be accountable for establishing the NIC.</td>
</tr>
<tr>
<td><strong>(2)</strong></td>
<td>Continually improve practices of support for students focused on improved delivery and reviewing and updating resources.</td>
<td>NIC will be co-chaired by the Financial Literacy Administrator and a Student Affairs Administrator.</td>
</tr>
<tr>
<td><strong>(3)</strong></td>
<td>Improve reactive and crisis framework as it relates to practicality, consistency and effectiveness.</td>
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</table>

**Program collaboration:** Identify opportunities to collaborate with campus partners who are currently providing programming to students, or who have identified additional supports are required. Program collaboration can complement current programming or seek to leverage a captive audience that would benefit from financial literacy information.

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<tbody>
<tr>
<td><strong>(1)</strong></td>
<td>Improve relationships with campus partners.</td>
<td>NIC will be instrumental in identifying program collaborators.</td>
</tr>
<tr>
<td><strong>(2)</strong></td>
<td>Provide students with knowledge just-in-time and in alignment with other training or development.</td>
<td>Financial Literacy Administrator will execute program development with campus partners and student support.</td>
</tr>
<tr>
<td><strong>(3)</strong></td>
<td>Improve integration of financial matters with other content.</td>
<td>Program collaboration will require 18 months to fully identify, complete outreach, and implement.</td>
</tr>
</tbody>
</table>
Appendix B: Plan-Do-Check-Act/Adjust Cycle used to Evaluate the Effectiveness of the Implementation Plan

- Learning objectives not achieved in workshops will require immediate attention to adapt and adjust plan.
- Survey feedback will be reviewed regularly to confirm plan objectives properly address PoP.

- Vision and development of the guiding coalition developed by Director, Financial Aid & Accounts and Student Affairs leadership.
- Implementation plan will be developed with other stakeholders and campus partners.

Frequent evaluation and monitoring of the OIP components through surveys and soliciting feedback from stakeholders. Objectives of plan will be reviewed and determine if adjustments are required.

Implementation of the improvement plan by Financial Aid & Accounts team, NIC, and Student Affairs Office.

Appendix C: Monitoring and Evaluation of the Implementation Plan

<table>
<thead>
<tr>
<th>Implementation Plan Component</th>
<th>Examples of Monitoring and Evaluation</th>
<th>Frequency</th>
<th>Accountability</th>
</tr>
</thead>
<tbody>
<tr>
<td>Financial education and support</td>
<td>Gather pre- and post- survey data from participants following workshops or interactions, including questions measured on the Likert scale relating to learning objectives of workshops or counseling. Review web traffic to passive web resources to determine student interest or paths. For example, identifying the time of the year where certain pages are more popular or frequently reviewed. Review of annual Financial Wellness survey and comparison with year over year data. Trends compared to see if resources are known to students, accessed, and if there are concerns relating to other financial areas, such as food insecurity.</td>
<td>At the time of session. This can take Place multiple times per term. By term. Annually.</td>
<td>Financial Aid &amp; Accounts team. Financial Aid &amp; Accounts team and networked improvement community. Networked improvement community.</td>
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<tr>
<td><strong>Reactive and crisis framework</strong></td>
<td>Tracking of spending of emergency aid spending, reasons for issuance, and the number of times a fund has been requested or accessed by a student.</td>
<td>Monthly at network improvement community meetings.</td>
<td>Networked improvement community to review, Student Affairs and Financial Aid &amp; Accounts office to track.</td>
</tr>
<tr>
<td></td>
<td>Student survey to provide feedback following the interactions to access emergency aid. A follow up survey within a term of the interactions should be completed to ensure the student is not in financial stress and accessing other resources/supports as recommended.</td>
<td>By term.</td>
<td>Networked improvement community.</td>
</tr>
<tr>
<td></td>
<td>Professional accountability of NIC will be reviewed through qualitative means by its own membership. Honest discussion and reporting, active engagement within the community and with campus stakeholders will be reviewed.</td>
<td>Each NIC meeting.</td>
<td></td>
</tr>
<tr>
<td><strong>Internal development and collaboration</strong></td>
<td>Data collected from counseling sessions will including identifying source of student referrals. Noted increases in referrals from campus partners will highlight effective outreach and communication. Growth of programming collaboration opportunities.</td>
<td>By term.</td>
<td>Financial Aid &amp; Accounts team, and networked improvement community.</td>
</tr>
<tr>
<td></td>
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<td></td>
<td>Networked improvement community.</td>
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</table>
### Appendix D: Communication Plan Outline over 18 Months and Beyond

<table>
<thead>
<tr>
<th>Stakeholder</th>
<th>Medium</th>
<th>Message</th>
<th>Accountability</th>
<th>Timing</th>
</tr>
</thead>
<tbody>
<tr>
<td>Internal campus partners</td>
<td>Roadshow: Complete a series of meetings with various campus partners. The audience will seek to target large team meetings, or leadership within departments.</td>
<td>Meetings will focus on communicating the program goals, sharing data that shines on the progress made, and the issues or concerns that remain. Detailed information on how partnerships can be obtained, how interdisciplinary programming can be established, and other resources available to campus partners to support students’ financial preparedness.</td>
<td>Director, Financial Aid &amp; Accounts</td>
<td>First 6 months of the implementation process. Meetings with campus partners should continue annually. Specific audiences, such as our Development &amp; Fundraising, various student affairs departments, and other leadership groups may be targeted for more frequent updates, such as every 6 months.</td>
</tr>
<tr>
<td><strong>Leadership Meeting:</strong> Province University coordinates monthly in-person leadership meeting, which serve as a platform to share new or updates on campus-wide initiatives.</td>
<td>Leadership Meeting: Province University coordinates monthly in-person leadership meeting, which serve as a platform to share new or updates on campus-wide initiatives.</td>
<td>Share the program goals, identified trends, including data that shines on the progress made, and the issues or concerns that remain. Sharing reminders and updates on resources that exist for all campus partners to access, and how to reach out or connect with our office in the interest of building partnerships or obtaining more information.</td>
<td>Director, Financial Aid &amp; Accounts</td>
<td>Following one term of implementation (approx. 4 months), and another presentation approximately 6 – 8 months with an update. Following these first touch points, annual updates will take place.</td>
</tr>
</tbody>
</table>
**Front-line team meetings:**
Like the roadshow, meetings will be with campus partners in-person, but a focus will be on faculty and staff that are working front-line with students.

Meetings will focus on communicating the program goals, sharing data that shines on the progress made, and the issues or concerns that remain. Detailed information on how partnerships can be obtained, how interdisciplinary programming can be established, and other resources available to campus partners to support students’ financial preparedness.

Further to the roadshow, more detailed information and time spent answer questions on how collaboration or support can take place.

**Resource documents:**
Passive resources that are available to front-line employees to list supports and contact available to students internally and externally.

Informational resource that can serve as a means of guiding students that are in crisis or may just need guidance on available on- and off- campus resources.

Financial Literacy Administrator and NIC

Issued and refreshed annually.

**Online intranet resources:**
Passive material that is available online and only

Informational. The goal is to share resources and supports.

Financial Literacy Administrator

Reviewed every 3–4 months to ensure accuracy.
<table>
<thead>
<tr>
<th><strong>Senior leadership</strong></th>
<th><strong>Update meetings:</strong> Provide data and program progress updates.</th>
<th>Focus on financial preparedness goals and the progress being made to obtain those roles. Data will be shared to highlight trends, which includes benefits/&quot;wins&quot; of the program, newly identified and remaining concerns, and future goals</th>
<th>Director, Financial Aid &amp; Accounts, Student Affairs Leadership</th>
<th>Every 8 months throughout the OIP implementation.</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Formal reports:</strong></td>
<td>Provide data and formal report to senior leaders.</td>
<td>Document highlighting progress on addressing financial preparedness, including demographic data, student behavioural trends, and program growth.</td>
<td>Financial Literacy Administrator and Director, Financial Aid &amp; Accounts.</td>
<td>Throughout OIP implementation, every 4 months. Following, every 4 months, annually or on demand as requested by senior leaders.</td>
</tr>
<tr>
<td><strong>Prospective students and parents</strong></td>
<td><strong>Recruitment in-person and webinar sessions:</strong> Province University coordinates large recruitment events that allow for booths and in-person information sessions 2-3 times per year</td>
<td>Informational sessions that identifies resources available to all students and shares information relating to financial preparedness for post-secondary, financial supports that exist, and the expectations for students with respect to financial responsibility.</td>
<td>Financial Literacy Administrator</td>
<td>Upon request (2-3 times per year).</td>
</tr>
<tr>
<td>Current students</td>
<td><strong>Email:</strong> Electronic information directed to student’s institutional email address.</td>
<td>Informational content providing students resources, important deadlines, and updates on new and upcoming financial programming and support.</td>
<td><strong>Financial Literacy Administrator</strong></td>
<td>Start of every term (every 4 months). Additional email communications will take place as changes are implemented.</td>
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<tr>
<td><strong>Social Media:</strong> Using institutional social media accounts to promote new financial educational programs and supports.</td>
<td>Informational and building program awareness of student resources, important deadlines, and updates on new and upcoming financial programming and support.</td>
<td><strong>Financial Literacy Administrator</strong> in coordination with the Communication and Marketing team.</td>
<td>Ongoing throughout the year. Focus should be on start of term, major deadlines, and to engage with students for specific initiatives, such as annual survey.</td>
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</tr>
<tr>
<td><strong>Orientation:</strong> In-person or online support for new students.</td>
<td>Informational opportunity to connect with students to share available resources, supports and upcoming deadlines.</td>
<td><strong>Financial Literacy Administrator</strong></td>
<td>Start of every term and in coordination with other units.</td>
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<tr>
<td><strong>Student fairs:</strong> Partner with student government, student affairs and other campus partners to engage students in the variety of fairs that take place throughout campus. This typically involves being in-person at an interactive booth.</td>
<td>Informational opportunity to connect with students to share available resources, supports and upcoming deadlines.</td>
<td><strong>Financial Literacy Administrator</strong></td>
<td>Start of every term and in coordination with other units.</td>
<td></td>
</tr>
<tr>
<td><strong>Pop-up programming:</strong> Programming events that are not actively marketed but are in-person in high trafficked locations. Individual interactions are intended to improve program awareness.</td>
<td>Provide students with financial education information and resources to support themselves. Programming will be catered to the time of year or themes. For example, scholarship or financial aid timelines will be shared at the beginning of the year, or the direct promotion of an upcoming event.</td>
<td>Financial Literacy Administrator</td>
<td>Monthly.</td>
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<tr>
<td><strong>Workshops (webinars/in-person):</strong> Programming events that have an active and engaged audience.</td>
<td>Sessions are used to link financial preparedness, as well as promote other information, such as important deadlines, and other supports and resources.</td>
<td>Financial Literacy Administrator</td>
<td>Every workshop, approximately 10-12 times per term.</td>
<td></td>
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<tr>
<td><strong>Web content:</strong> Passive material available for students, parents and any other external stakeholder.</td>
<td>Information relating to the financial education and supports, workshops dates and important deadlines. Detailed information relating to how students in crisis can access support.</td>
<td>Financial Literacy Administrator</td>
<td>Updated regularly to ensure information is relevant and up to date.</td>
<td></td>
</tr>
<tr>
<td>Networked improvement community</td>
<td><strong>Meetings:</strong> In-person/video conference meeting to review progress, success and remaining concerns.</td>
<td>Engaged meeting where all members collectively discuss progress in improving student financial preparedness, including sharing trends, concerns, and reviewing resources that exist. Feedback gathered by the university community is to be discussed to assist in further refining the OIP.</td>
<td>Director, Financial Aid &amp; Accounts and Senior Student Affairs leadership ensure meetings are taking place. Meetings chaired by the Financial Literacy Administrator and Student Affairs administrator.</td>
<td>Monthly meetings</td>
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</table>
## Appendix E: Application of Kotter’s Eight-Stage Change Process in the Implementation Plan

<table>
<thead>
<tr>
<th>Kotter’s Eight-Stage Change Process</th>
<th>Application in the Implementation Plan</th>
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<tbody>
<tr>
<td>Establishing a sense of urgency</td>
<td>- Frequent connection with campus partners to share data, trends, and concerns that exist as it relates to financial preparedness and how that is linked to their work.</td>
</tr>
</tbody>
</table>
| Creating the guiding coalition      | - Developing internal and external partnerships to support workshop content.  
- Development of a strong reactive and crisis framework to produce a strong social support system for students in financial crisis or stress.  
- Creation of the networked improvement community (NIC) to implement and modify the change process as more is learned. Goal of this community is to achieve improved financial preparedness. |
| Developing a vision and strategy    | - Vision established by the Director, Financial Aid & Accounts, and executed collaboratively with the leadership from the Student Affairs Office.  
- Creation of workshops, inclusive of learning objectives. |
| Communicating the change vision     | - Developing a communication and marketing plan to share implementation plan. Awareness of supports and will better inform the target audiences: students, campus partners. |
| Empowering broad-based action       | - Creation and application of reactive and crisis framework allows for simplified application of the criteria, improving efficiencies in addressing financial crises by the Financial Aid & Accounts and Student Affairs Offices. |
| Generating short-term wins          | - Implementing workshops and web content for student, parents and other external stakeholders.  
- Reviewing data as workshops are completing to make quick adjustments to improve effectiveness. |
| Consolidating gains and producing more change | - Application of created workshops into other campus partner training or development with students.  
- Reviewing student feedback from workshops, specifically their thoughts on improvements or workshop content to develop student-driven content. |
| Anchoring new approaches in the culture | - Developing strong internal partnerships to promote embedding financial preparedness into Province University’s culture.  
- Reactive and crisis framework is in alignment with institutional values and serves as a student-centric process. This builds a strong connection between new behaviours and organizational success. |