

#4 IN THE SERIES

 Bellwether

Charting a Course

Scaling and Sustaining Navigation Supports

Marisa Mission, Paul Beach, and Juliet Squire

June 2024

Beta[★]
BY BELLWETHER

Overview

Across the country, many familiesⁱ are looking for greater personalization in their child’s K-12 education. At the same time, innovative learning providers are creating a new ecosystem of flexible **learning options**. These learning options include any experience — whether provided by a school, community-based organization, local business, college or university, or online operator — designed to support the growth and development of children. Yet whether families want options that supplement a student’s education or replace a traditional school experience, many face barriers to access.

Cost is a significant barrier for many families. To help, state legislators are using **direct funding policies** to create programs such as education savings accounts (ESAs), microgrants, or tax credits or deductions. These **direct funding programs** defray the costs of participation by giving families amounts ranging from \$500 to \$10,000 (or more) to spend on learning options. Even with these policies in place, however, families often have limited awareness of the opportunities that exist and need help navigating what is often a complex and confusing ecosystem.

Many turn to **navigation organizations**, which provide information and guidance for families. Navigation organizations typically include teams of **navigators** who build relationships with families to help them access learning options and direct funding programs to meet their child’s needs. Several technology platforms have also emerged to aggregate information about learning options. These platforms provide families and navigators with centralized, searchable resources, and in some cases, they also allow families to receive and spend public funds.

Navigation organizations may not be able to keep pace with the demand for their services. Complex direct funding policies, a lack of information about learning options, and a resource-intensive service model all hinder their efforts to serve more families. Yet as direct funding programs grow and families’ interest in personalized learning expands, navigation will increasingly be necessary to help families access the full potential of an expansive learning ecosystem. Meanwhile, new tools powered by artificial intelligence (AI) have the potential to advance navigators’ efficiency, sustainability, and scale.

To better understand the challenges and opportunities ahead, the authors reviewed past research on navigation solutions; interviewed more than 30 experts in navigation, policy, and technology; and collected insights from Bellwether’s work on the Filling the Gap and Assembly grant programs.ⁱⁱ **Charting a Course is a series that unpacks the need for navigation services, details the challenges that limit their impact, and offers some solutions for how navigation organizations, policymakers, funders, and technology platforms can address these challenges to support more families and students.**



ⁱ In this series, the term “family” refers to family or community members taking responsibility for the education and future of a child, including grandparents, foster parents, legal guardians, and other family members. Students are also included in this definition since they participate in educational decision-making, especially as they get older.

ⁱⁱ Because the focus on educational navigators is nascent, these analyses and recommendations should be interpreted as a synthesis of this research rather than as a definitive or comprehensive analysis of educational navigation services. For more, see [Charting a Course: Increasing Access to Learning Options Through Navigation \(Methodology\)](#).



Introduction

Navigation organizations across the country provide families with valuable guidance and support to access a range of learning options that meet their children's needs. However, despite increasing demand for navigation, scaling and sustaining these services is a persistent challenge.

Philanthropic support, fee-for-service models, partnerships with other organizations, and public funding are all potential revenue sources for navigation organizations, but each comes with trade-offs and risks. While some revenue sources may better enable navigation organizations to pursue their mission and serve their target populations (e.g., high school students, students with special needs, and/or low-income students), other revenue sources could create incentives in tension with serving families' best interests. Navigation organizations must balance these trade-offs to ensure they can help families, especially those furthest from opportunity, access the learning options that work for them.

In combination with finding sustainable sources of revenue, navigation organizations must also find ways to scale. Families have different needs, goals, and definitions of success, complicating how navigation organizations define their services and calculate their return on investment (ROI). Moreover, navigation is often resource intensive.

Matching families with high-quality learning options requires navigators to build relationships with families, leverage community connections and prior experiences to navigate systems, and engage in extensive research to map the landscape of available options. Each navigator has limited capacity to provide the broad range of tailored supports families need, making it challenging for navigation organizations to scale their services.

To better understand how navigation organizations address issues of sustainability and scale, the authors interviewed more than 30 navigation organizations, program administrators, technology platforms, and thought leaders in this space. These interviews surfaced four themes that play a central role in ensuring that all families can get the navigation supports they need.

- 1. Diversify revenue sources:** Navigation organizations should find and pursue sources of revenue beyond philanthropic funding to minimize trade-offs and maximize sustainability.
- 2. Build creative service models:** Navigation organizations that seek to scale should develop service models that use flexible staffing, partnerships with technology platforms, and other strategies to lower their costs.
- 3. Leverage generative AI:** Recent advances in generative AI can increase the sustainability of navigation support by executing rote tasks while facilitating efforts to scale by making navigation itself more efficient.
- 4. Integrate navigation into direct funding programs:** In states with direct funding programs, policymakers should allocate funding for navigation services to increase access for families furthest from opportunity.

No single, sustainable source of funding for relationship-based navigation exists, and each funding model comes with trade-offs

While families deeply value navigation, “there isn’t an existing mechanism for funding [navigation organizations] at scale.”¹ Two common sources of revenue are philanthropic support and fee-for-service revenue (i.e., parents pay directly for navigation services), but both come with trade-offs. Philanthropy is an important source of startup and operational funding for many nonprofits, and navigation organizations are no exception. However, overreliance on philanthropic support can both limit navigation organizations’ sustainability and make them vulnerable to funders’ shifting priorities.² Meanwhile, a fee-for-service model limits access to families who can afford it and hinders navigation organizations from reaching the families who most need their support.

Other revenue sources exist but also carry risks. One potential trade-off is how the revenue source can affect navigators’ incentives to center the needs of families. For instance, if a navigation organization receives revenue from a specific learning provider, it may have an incentive to push families toward that provider, even if a different option would better meet a student’s needs. This dynamic is mirrored in the financial services industry: Some advisers are a “fiduciary,” or someone “who is legally and ethically bound to act in the interests of their clients.”³ Others are not; they may be compensated by an investment firm for selling particular products. Navigators should act like fiduciaries and center a family’s best interests above all else.⁴

Many navigation organizations across the country are keenly aware of potential conflicts of interest. A 2020 report from the Center on Reinventing Public Education found that some navigation organizations prefer to be grant-funded to minimize any conflicts of interest that could influence navigators to deprioritize families' best interests (Disclosure).⁵ Similarly, one navigation organization cited "ensuring that our interests are fully aligned" in an interview as a reason for only offering a fee-for-service model.⁶ These organizations understand that partnering with other entities might de-center families as the true customers, directly or indirectly influencing how navigators present or prioritize learning options.

Some navigation organizations have come up with creative funding models through partnerships with employers, districts, health care providers, and social service agencies. For example, Student Success Agency (SSA) partners with K-12 school districts that receive a federal Gaining Early Awareness and Readiness for Undergraduate Programs (GEAR UP) grant, allowing them to work with districts that are more rural and/or low-income.⁷ RESCHOOL Colorado and EdNavigator have partnered with employers to offer navigation services as an employee benefit.⁸

However, **these arrangements can influence how navigators connect to their target populations.** For example, EdNavigator previously partnered with Boston employers to offer navigation as an employee benefit but moved away from the model after finding that in companies with a wide range of wages, those toward the bottom of the pay scale were much less likely to use the navigation benefit.⁹ In partnering with a university, the navigator team aimed to help the service workers and staff, but found themselves instead largely serving administrators and faculty.

As a result, EdNavigator has shifted to a different type of partnership model, one that allows them to serve a greater proportion of students furthest from opportunity. Instead of working through employers, they now partner with health care providers. Rather

than families self-selecting to receive navigation support (as they did through employers), they are now referred to see a navigator by their pediatrician when the doctor thinks a family could benefit from specific educational guidance. Under the health care model, EdNavigator can serve a greater proportion of low-income families, elementary-aged children, and children with disabilities.¹⁰

Public funding for navigation is another alternative.

In states with direct funding programs, navigators help families find and apply for public funding to pay for flexible learning options.¹¹ Given the essential role navigation plays in facilitating access to direct funding programs, some are calling for policymakers to build in extra funding for navigation, either as part of program administration covered by administrative dollars or by designating navigation as an approved expense for which families can use their funds.¹² Florida has taken the latter route: In 2023, lawmakers passed a bill allowing ESA funds to be spent on navigation.¹³ Utah, on the other hand, appears to have explicitly excluded navigation as an allowable use of ESA funds.¹⁴ As more direct funding policies are passed and programs are created, public funding could become a revenue stream for navigation organizations.ⁱⁱⁱ

Revenue generated from philanthropy, customer fees, partnerships, and public funding all come with trade-offs, especially with regard to navigators' level of independence and ability to serve populations aligned with their missions.

Navigation organizations must weigh these trade-offs carefully as they consider both their long-term sustainability and their ability to scale services and reach more families.



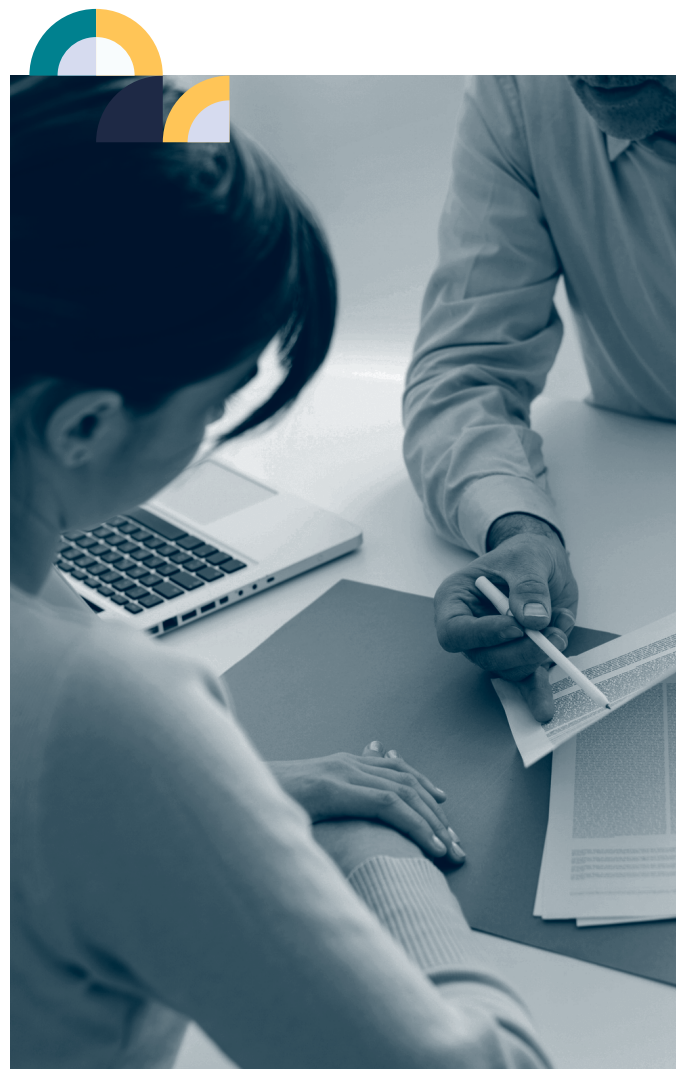
The complexity and resource intensity of navigation makes scaling services difficult

Navigation organizations must have a firm handle on the costs of providing navigation support and expected ROI to scale their services effectively. However, estimating costs and projecting ROI isn't a straightforward endeavor for navigation organizations.¹⁵

The first question a navigation organization must ask themselves is: **What does success look like for a service as personalized and expansive as navigation?** The answer is complicated by what goals families are pursuing. For example, a navigator might have a deep, long-term relationship with a family; invest in understanding their needs, interests, and goals; and help them with various educational questions from the time a student enters elementary school to their matriculation into college. The more expansive and long-term the interaction, the more time the navigator needs to learn about a student. The more customization a family seeks, the more a navigator must learn about the provider and policy landscape. Families furthest from opportunity may also require more intense support, as they often face the greatest barriers to access.

Other navigation interactions could be as short as a single session where a navigator helps a family complete their enrollment in a direct funding program or weigh the pros and cons of two learning options.

Both types of families might walk away satisfied and connected to learning options, signaling successful navigation, but the outcomes and the costs vary drastically between the short- and long-term interactions. Depending on the navigator, the family, and the local environment, the entire process could extend for hours, months, or years.



There are also fixed costs to navigation supports, since all navigators must be deeply familiar with the learning provider and policy landscape around them to help a family understand the opportunities available in their state. These costs increase when scaling navigation services into new communities or to reach families furthest from opportunity. **Reaching new communities requires navigators to become experts on complex topics that can be highly localized**, such as local learning options, governing policies, and key stakeholder groups.¹⁶

As the ecosystem of flexible learning options continues to expand across the country, navigation organizations looking to scale will need to hire more navigators. While the talent pipeline may not be a

limiting factor, the ability to find sufficient revenue to pay them is. In addition, as provider landscapes and policy environments become increasingly complex, and more families need support across new communities and languages, it may be “impossible to find somebody who can do it all.”¹⁷ Combined, the lack of reliable funding streams and the complexity and resource intensity of service models make the path to scale uncertain.

The navigator talent pipeline

Talent shortages are not among the top challenges navigators face when it comes to scale and sustainability. Some organizations like EdNavigator and SSA leverage their virtual models to access national talent pools of competitive applicants.¹⁸ Other organizations, such as Minnesota Afterschool Advance, are tapping people in the community who already “do” navigation, albeit informally.¹⁹

Another source of navigators are families who were previously clients but have now become knowledgeable and enthusiastic sharers of information themselves. These families are often more effective navigators because 1) they’re typically available at the same times as other families; 2) they have frequent touch points with other families through community activities; and 3) they often speak the same language as the community they serve, helping to address any language barriers. They may also be able to establish trust and credibility more quickly, given their own experience.

Another reason for the healthy talent pipeline, in addition to creative recruitment strategies, might be the nature of the work itself and the ability to directly impact families. Many individuals are attracted to the problem-solving aspects of navigation and find the work of supporting families emotionally rewarding.²⁰



Four recommendations can help navigation organizations more effectively scale and sustain their services

The demand for navigation support is growing as states continue to expand direct funding programs²¹ and families become increasingly interested in customizing their child’s education.²² This [Charting a Course](#) series includes interviews with more than 30 individuals from navigation organizations and technology platforms, as well as program administrators and thought leaders across the country. These in-depth interviews amplify ways to 1) better understand the challenges associated with scaling navigation services, and 2) identify promising practices to ensure there are enough navigators who can sustainably meet the rising demand. **Four recommendations emerged from those conversations:**

- 1. Diversify revenue sources:** Navigation organizations should find and pursue sources of revenue beyond philanthropic funding to minimize trade-offs and maximize sustainability.
- 2. Build creative service models:** Navigation organizations that seek to scale should develop service models that use flexible staffing, partnerships with technology platforms, and other strategies to lower their costs.
- 3. Leverage generative AI:** Recent advances in generative AI can increase the sustainability of navigation support by executing rote tasks while facilitating efforts to scale by making navigation itself more efficient.
- 4. Integrate navigation into direct funding programs:** In states with direct funding programs, policymakers should allocate funding for navigation services to increase access for families furthest from opportunity.



1. Diversify revenue sources: Navigation organizations should find and pursue sources of revenue beyond

philanthropic funding to minimize trade-offs and maximize sustainability.

There might never be a single, reliable revenue source for navigation organizations. The question of who should pay for navigation isn't easily solvable, and every revenue stream or funding model will have pros and cons. Instead, navigation organizations should diversify their revenue sources and blend funding from different streams to support different families or forms of navigation.

Philanthropic funding is a staple for many navigation organizations. Aside from direct payment from families, grants create the least risk of conflicting interests.²³ However, funders' shifting priorities introduce uncertainty into navigation organizations' plans for long-term sustainability. Since grant programs and initiatives tend to be time-limited and foundation priorities often shift over a period of just a few years, navigation organizations should only count on philanthropy in the short term. That said, philanthropic revenue still has a critical role to play. It's a particularly useful revenue source for shorter-term or one-time needs — such as piloting new models, “jump-starting” organizations focused on serving families furthest from opportunity, or subsidizing the initial creation of new tools and resources.

When it comes to counseling families on things like finding after-school providers, connecting to tutoring programs, or college and career advising, **many K-12 districts and schools are stretched for capacity** and may partner with external organizations to fill those gaps. In the District of Columbia, elementary schools were “eager to partner” with DC School Reform Now to walk families with rising kindergarteners through the enrollment process: “They recognize[d] the transition is important but lack[ed] the resources to support counseling through school staff.”²⁴ One navigation organization also emphasized the importance of having “an unbiased but credible source in your community independent of a school district,” who allows the district to focus on education while they do the “marketing.”²⁵

On the other hand, some districts may not be incentivized to provide navigation services that could steer parents away from public schools.²⁶ Similarly, some navigation organizations may fear that partnering with districts could constrain their ability to prioritize families' best interests and offer flexible learning options outside the public school system. An interviewee also noted that some districts are sensitive to how navigators alert families to potential special education violations that would otherwise go unnoticed.²⁷ Finally, partnering with districts is dependent on districts being able to fund the work, a risky bet when many districts are facing financial pressures.²⁸

Partnering with employers, especially larger ones, to offer navigation as an employee benefit may be the most scalable model for steady revenue, though there are tradeoffs with this approach (as discussed on Page 5). Employees at higher levels of compensation may be more likely to use navigation services than employees at the lower end of the pay scale, creating an important trade-off from an equity perspective. One navigation organization that previously partnered with employers found that companies often wanted navigation benefits “as a recruitment tool for higher-wage employees and were less interested in something that cut across mixed income categories or lower wages.”²⁹ When offered as a benefit, navigation also becomes less portable — if an employee changes jobs, they would lose a valuable service and relationship.

State funding for navigation might take different forms. Families might be allowed to use the funds they receive to purchase navigation support; as mentioned above, Florida includes navigation support as an allowable expense for its universal ESA program.³⁰ State agencies might also provide navigation support as part of their role in administering the program; for example, the Indiana Treasurer of State has a small team dedicated to fielding questions from families participating in its ESA program.³¹ The Virginia Department of Education has taken a different strategy, partnering with Outschool.org's Outbridge program to provide services to families in the state's Learning Acceleration Grant program.³²

Accessing state funding is a promising path for navigation organizations, given how their services can support the success of direct funding programs while increasing families' access to learning options. However, if a state funds a navigation organization to support accessing a particular program (e.g., families' participation in a microgrant program), the navigation organization's reach is necessarily limited to those families. Moreover, some navigation organizations expressed uncertainty about whether and how public agencies might influence the family-navigator relationship or restrict navigators' ability to speak freely about programs or providers.³³ Partnering with or embedding navigators in government agencies is a promising source of funding but does require caution to ensure that "navigator organizations could maintain their independence and authentic relationships with the parents they serve."³⁴

More novel partnership models can help navigation organizations connect with families earlier, reach more of their target population, and provide services relatively sustainably. As discussed on Page 5, **partnering with health care providers** is one type of promising partnership model. Because pediatricians are typically consistent, trusted figures in a child's life, referrals from them give EdNavigator added credibility with families, while helping doctors offer a source of education expertise they might not otherwise have.³⁵ Undivided is another organization that is beginning to work with insurance and health care providers to subsidize navigation for families of students with disabilities.³⁶

For both organizations, it's still unclear which sector — education or health care — should be responsible for making navigation accessible for families. Yet health care providers have started to pay for EdNavigator's navigation services, reflecting a broader shift in the health care sector to include education as a social determinant of health.³⁷ Similarly, Undivided's CEO Seth Besse has noticed a trend of health care networks stepping up to assist in acquiring navigation services for families of students with disabilities.³⁸ As navigation becomes more commonplace, the health care sector may be a viable source of revenue for navigation organizations, especially those seeking to serve families of students with disabilities.

Partnering with community-based organizations to embed navigation services alongside other supports is another potential source of revenue. Program coordinators may find value in paying for navigators' time and expertise to help families access learning opportunities. This combined model offers families a seamless experience, since navigators "have already been working with them on finding housing or food security or jobs," and are just incorporating educational opportunities into those conversations as well.³⁹ Another strategy might be incorporating navigators into existing 211 community helplines, such as those in South Dakota and Ohio.⁴⁰ Phone line coordinators can typically give basic information on local public education, but partnering with a navigation organization could allow them to offer families more personalized details about a wider range of learning options. Finally, partnering with community-based organizations could defray some of navigators' costs by helping them identify who would benefit from support or by offering in-kind support (e.g., a place to meet with families or host community events).

When multiple entities partner to meet families' needs, there is always a risk of miscommunication and a lack of transparency about roles and responsibilities. A 2020 analysis of navigation organizations found that, without close relationships and open communication with the partnering staff, families can easily slip through the cracks as they are being referred or connected to navigators.⁴¹ Navigation organizations that pursue a robust partnership strategy must work to mitigate these risks.



While there are **federal grants** that support school choice — most notably through the Charter Schools Program — those dollars are focused on providing startup funding for new or expanding schools, not navigation.⁴² Some federal grants focused on career readiness and postsecondary access do include navigation as a component, however. For example, federal grant competitions such as GEAR UP or the Federal TRIO programs include counseling, advising, and navigation-like activities within their programmatic scope.⁴³ With a focus on postsecondary readiness, these revenue streams are most appropriate for navigation organizations working with older students and their families. SSA, for example, often partners with districts using GEAR UP funds or institutes of higher education using Upward Bound Program (a TRIO program) grants to provide services to students.⁴⁴

Lastly, a **fee-for-service model** in which families pay for navigation services is the most straightforward and offers the least potential for conflicts of interest. Under this model, navigation organizations can create variable fee structures aligned with the supports families need and create a business model that predicts the costs of long-term sustainability and scale. The downside is that paying directly for navigation services is unaffordable for many families. Additionally, a lack of partnerships means that navigation organizations may have to do more to directly connect with families and earn their trust rather than connecting through vetted partners.

Navigation organizations have identified a suite of potential revenue sources; however, as the demand for navigation grows, they must continually find ways to maximize their revenue while protecting their independence and ability to serve families. Combining multiple types of funding and leveraging creative partnerships could minimize some of the expected trade-offs and bolster any vulnerabilities, allowing navigation to become more sustainable and scalable in the long run.



2. Build creative service models: Navigation organizations that seek to scale should develop service models that use flexible staffing, partnerships with technology platforms, and other strategies to lower their costs.

Beyond securing additional revenue, navigation organizations must also work to find efficiency and lower the costs of their services. The main “costs” of navigation are human resources — the navigators themselves — and the time they spend on outreach, family engagement, and research into programs and providers.

Organizations have gotten creative with their service models to help navigators be more efficient. Minnesota Afterschool Advance and RESCHOOL Colorado have leveraged **part-time positions to add navigator capacity** during heavy seasons of work (like before the school year starts) without needing to bring on full-time employees.⁴⁵ SSA pays navigators according to the number of students they assist, allowing the organization to eliminate “time” as a variable in its model, while the navigators can stay flexible with their schedules and workloads.⁴⁶

The rise of virtual interactions has also reduced navigation costs. For example, SSA, Undivided, and EdNavigator all operate remotely. If navigators are within a reasonable time zone during which they can connect with families, and both parties have access to the internet or texting, virtual models have been successful.⁴⁷ In some cases, being virtual can also lighten the burden for families, since families and students can participate in conversations without commuting to a meeting place. Justin Cyrus, head of agent success at SSA, also noted that this was key for students in rural areas or small towns, where local navigators might not be available.⁴⁸

While there is a risk that virtual navigators may be less familiar with the local provider landscape, none of the organizations interviewed for this analysis found it to be an issue. EdNavigator provides robust trainings and resources for their navigators on the local landscape; Undivided has a separate team that assists navigators with localized research; and SSA navigators leverage the national network of their peers to fill gaps in knowledge.⁴⁹

These strategies also help **to lower the burden of researching and curating provider options**, which is key to lowering the costs of navigation. The accompanying brief, [Charting a Course: Navigating to High Quality Learning Options](#), addresses the potential for AI technology to take on many of navigators' research tasks so that they can focus on building relationships with families. While that concept is nascent, Undivided does separate the research from the navigator, saving them time. A research team takes on tasks like updating their provider database and vetting recommendations, helping navigators "find the needle in the haystack" much more quickly than one navigator working alone.⁵⁰ SSA's tactic, on the other hand, is akin to diffusing the research burden across navigators. By employing a national network of navigators, SSA can connect students to a broader array of individuals with relevant expertise across myriad topics.⁵¹ Contrary to common worries about losing quality when scaling, SSA's growth gives students access to more navigators with different information and experiences, making it easier to serve students in different regions and with different needs, interests, and goals.

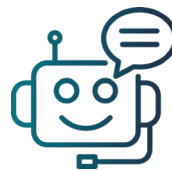
Another strategy organizations use is **tiered levels of navigation**. Families vary widely in the level of support they need: Some only need a few questions answered, while others want to walk through a process together step by step and come back to navigators for more support over time. Families of students with disabilities, for instance, are often already experienced with securing services for their students, so they might need general educational expertise. A family member who is entirely new to customizing their child's education may

need additional support in navigating public systems or selecting learning options.⁵² Outbridge also found that families often start at one end of the continuum, needing a lot of support, but over time become increasingly independent, ultimately only needing reminders of deadlines or information about new programs.⁵³

Given this variance, offering tiered support levels allows navigators to reach more families while still focusing their time and energy on the families who need it the most.



Knowledgeable or experienced families can also offer support. On a recent Outbridge webinar, Director of Product and Program Kris Comeforo was about to answer one parent's question when another jumped in instead: "She had her phone up and was clicking through, and it was just so great to see them solving problems together ... we really see the value in that community."⁵⁴ To encourage those meaningful, productive social networks, Outbridge has built an app where families can coach one another and find support, while moderators are still on hand to correct misinformation as needed.⁵⁵ Indiana-based Institute for Quality Education is building a similar feature for its platform, MySchoolOptions.org. CEO Betsy Wiley noticed that "families are looking for more information, more resources, more connection, but then also that human connection."⁵⁶ As a result, MySchoolOptions.org 2.0 will provide families interested in learning options (e.g., microschoools) the opportunity to connect with other interested families. Whether a family member's connections are entirely informal through an app or a structured part of a tiered navigation model, leveraging knowledgeable families may be another key to helping navigation organizations scale their impact.



3. Leverage generative AI: Recent advances in generative AI can increase the sustainability of navigation support by

executing rote tasks while facilitating efforts to scale by making navigation itself more efficient. Automating everyday tasks has long been used to speed processes up, but generative AI exceeds its predecessors in its ability to receive unstructured information and “know” how to process it. For example, detailed documentation is critical to providing a customized service like navigation, but tasks like updating families’ files with new information, identifying key next steps from a recent conversation, and connecting the dots between a family’s profile and the available opportunities all take precious time.

What if, instead, an AI model could record a navigation session, identify the key takeaways and action steps, and automatically port those notes (with the recording) into the right slots in a family’s file? Instead of spending 30 minutes combing through detailed notes for action items and transferring those notes into a database, the navigator could take five minutes to review the AI’s results and fix any errors. The entire process could be sped up, and a navigator could move immediately into reaching out to providers, coordinating awareness campaigns with partners, or talking to another family.

Similarly, automated intake processes that assess families’ needs upfront can get the right families connected with navigators faster, moving them into the relationship-building stage immediately. Many families (some interviewees suggest up to 80%) have basic questions regarding program information or common logistical questions that navigators frequently answer.⁵⁷ **A well-trained AI chatbot can triage those cases and answer common questions** in the friendly, approachable manner of a navigator, while families with unique situations or more complex questions can be prioritized for one-on-one sessions. Cyrus of SSA says, “The technology is just going to make it easier to build relationships, provide that global perspective,

and just level the playing field.”⁵⁸ With enough information and programming, the chatbot could even match that family with the navigator best suited to serve them. In both cases, the support is accelerated and more families get what they need faster and more efficiently.

An AI-powered chatbot might be particularly helpful in states with direct funding programs, **where it can easily be trained on existing handbooks, statutes, and guidelines.** John Bailey, nonresident senior fellow at the American Enterprise Institute (AEI), built an “ESA Navigator” using OpenAI’s ChatGPT and public documentation from Arizona’s Empowerment Scholarship Account program.⁵⁹ The AI navigator could answer basic questions on eligibility, the application process, or funding restrictions, allowing human navigators to focus on unique situations or curating learning options (Sidebar).

Another way AI — specifically, large language models (LLMs) like ChatGPT — can help navigators is to use a family’s profile **to facilitate personalized communication.** Whether it’s reminders based on the most recent action items in a family’s file or messages that alert families to a new opportunity aligned with their student’s interests, LLMs can easily craft personalized emails, texts, and call scripts in a navigator’s voice. They can also break language barriers by translating those messages into a family’s preferred language, allowing navigators to both better serve multilingual families and reach out to more families in diverse communities.

AI comes with known and unknown risks, however. LLMs have been known to “hallucinate,” or make up false information,⁶⁰ and the algorithms underpinning generative AI can inadvertently reproduce existing inequities, risking disservice to families furthest from opportunity.⁶¹ Data privacy is also an issue.

Sidebar: Can ChatGPT Replace Navigators?

With the recent breakthroughs in generative AI, it isn’t hard to imagine a world in which an AI-powered navigator can curate learning options as accurately as a human navigator. Is it possible that an AI-powered navigator could be better, faster, and cheaper — eventually replacing human navigators altogether?

Many believe the answer is no — that helping families create a customized education for a student is an intensely personal process that relies on strong relationships that only humans can build. That trust may be hard to replicate with an AI model. For example, one interviewee found in focus groups with families that “there is a little bit of apprehension when you bring the technology piece into navigation. Families very much want to talk to a person, or they want to do a little bit of research on their own, and then follow up with somebody who they have a relationship with and who they think would be a resource.”⁶² Fernando Duarte, director of customer success at the technology platform Odyssey, framed the conundrum via “rational needs” and “emotional needs,” saying that “the emotional need — the need to be heard — requires people. There’s no AI that can replace that ... sometimes you just need someone to listen to you.”⁶³

Others are much more optimistic about AI’s navigational capabilities. Bailey at AEI pointed out that new LLMs like ChatGPT are the first AI models that can not only be conversational but can also simulate empathy to the point of occasionally being preferable to humans.⁶⁴ In fact, a recent study asked patients to rank medical answers from an AI chatbot against answers from licensed doctors and found that the chatbot’s answers were “rated significantly higher for both quality and empathy.”⁶⁵ The comparison may not hold for navigators whose ability to build relationships with families is central to their roles, but it does speak to the potential for AI to emulate human characteristics.

Even if AI cannot replace human navigators, it could have another powerful role in the navigation process: filtering and sorting through substantial amounts of information to quickly create curated lists of learning providers. Data processing is its specialty, after all. One interviewee working to integrate AI into an education metaverse suggested that “the most efficient use of AI would be to read data on an individual and their family, and then prescribe recommendations based on that individual.”⁶⁶ Moreover, with providers’ and learning models’ pace of evolution, an AI model with a good database is ultimately better suited to keep up and adapt than a human.

To give personalized recommendations, an AI model would need as much information as possible, such as educational records, demographic data, location and schedules, and potentially sensitive behavioral and medical information.⁶⁷ Ensuring that the data is securely stored and eventually deleted must be a central feature of AI-powered tools designed to serve students and families.

It's also important to consider that not all AI tools are of equal quality. As new AI tools emerge, whether and how they are informed by the real-life expertise of navigators will affect their quality. Additionally, an AI model's capability to provide good recommendations will depend on families' and navigators' ability to tell it what they want. Currently, the quality of responses from existing LLM tools depends on the quality of the "prompt."⁶⁸ But, as Lorry Henderson, product manager at technology platform GreatSchools, asked, "If someone is not quite sure about what they're looking for, how would they know to ask for it?"⁶⁹

Finally, **AI tools aren't free.** Organizations eager to explore using AI will need to build and scale their model or application, which includes refining the body of data it queries, developing prototypes, and conducting user research. The tools may require enterprise partnerships with groups like OpenAI or individual memberships for navigators and/or families that cost a monthly fee.⁷⁰ Overcoming these capacity and revenue constraints will require significant resources and investments.

Despite the risks, the potential for technology to help navigation scale to reach more families cannot be understated. Even technologies that don't leverage generative AI, such as customer relationship management platforms and dynamic data dashboards, can help navigators stay effective and efficient. For Undivided's CEO Besse, "**The real key to our ability to scale is the technology that sits behind [the navigators]** ... our software is providing the knowledge base, and the navigator is providing the empathetic join between that information and the parent. For us, that's been the major unlock."⁷¹ Generative AI can then push navigation to the next level, enhancing navigators' productivity and helping them reach more families.



4. Integrate navigation into direct funding programs: In states with direct funding programs, policymakers should allocate funding for navigation services to increase access for families furthest from opportunity.

Although many navigation organizations have cultivated revenue streams and strategic partnerships to serve families furthest from opportunity, policymakers can play a role in ensuring that navigation stays accessible to all, especially in states with direct funding programs. The accompanying brief, [Charting a Course: Navigating Policy to Access Learning Options](#), highlights navigators' crucial role in helping families apply for and decide how to spend their funding. Navigators address logistical barriers to help families successfully submit applications, and then create efficiencies in the program by helping families find learning options aligned to students' needs, interests, and goals. Navigation helps mitigate the risk of choosing a provider that doesn't "fit" a family well and minimizes the costs of switching providers. As a result, both state legislators and program administrators should **invest public dollars in navigation as a strategy to ensure that direct funding programs have their intended impact** of connecting families to learning options.

Public funding for navigation could happen in a few different ways. For states with ESAs, legislators could follow Florida's example to explicitly allow families to use funds on navigation services. One state administrator believed that navigators could be interpreted as an eligible educational expense under their ESA,⁷² but making it clear in expense guidelines would encourage families to seek navigators before spending the rest of their funds. State legislators can also increase the allocated administrative budget given to ESA administrators,⁷³ which could then be used **to hire, train, and compensate navigators.** States could hire navigators in-house or contract with existing navigation organizations for support.

Aside from funding, **state legislators and administrators can help navigators by integrating them into the application, approval, funding, and spending processes** so they can more seamlessly help parents. One navigator lamented, “If you’re not an applicant [for the state’s microgrant policy], you can’t get into the portal to assess and help support.”⁷⁴ With a family member’s consent, navigator accounts could view the same information that families see, making it easier for families to get navigation help without needing to meet in person or figure out how to share screens. This extra access is also important *after* families receive funding, as navigators need to know which providers are considered eligible expenses. Without access to the marketplace platforms a state is using, navigators will find it more difficult to stay informed about approved providers, making it harder to nimbly serve families.

State policymakers and program administrators can also help ensure that navigation organizations center the needs of families. Funding navigation organizations with public dollars can help, but policymakers should also create guidelines or requirements to “guard against self-dealing, where schools or other educational providers set up navigator organizations that essentially serve as marketing arms.”⁷⁵ Protecting against this type of “double-dipping” and ensuring that navigators stay unbiased should be a top priority for both legislators and program administrators.

Conclusion

There are no easy answers to the challenge of sustaining and scaling navigation services. Reliable revenue streams are hard to come by, and navigation organizations must carefully consider various funding models while prioritizing the best interests of the families they serve.

The strength of family-navigator relationships makes navigation inherently unique for every family but also resource intensive — requiring navigation organizations to think creatively and strategically to lower costs and improve efficiency. By diversifying revenue sources and leveraging strategies like tiered support levels, peer support, virtual interactions, and AI-powered research, navigation organizations can do more to sustainably increase their reach while continuing to deliver high-quality services.

Navigation will become increasingly important as more families seek learning options for their children. To meet this need, navigation organizations must drive toward long-term sustainability and amplified impact. But they won’t be able to do so unless philanthropists, investors, districts, health care providers, employers, policymakers, and other potential revenue sources realize the critical importance navigation plays in complex choice ecosystems and fund navigation organizations accordingly. ✦

About the Authors



Marisa Mission

Marisa Mission is a senior analyst at Bellwether in the Policy and Evaluation practice area. She can be reached at marisa.mission@bellwether.org.



Paul Beach

Paul Beach is an associate partner at Bellwether in the Policy and Evaluation practice area. He can be reached at paul.beach@bellwether.org.



Juliet Squire

Juliet Squire is a senior partner at Bellwether in the Policy and Evaluation practice area. She can be reached at juliet.squire@bellwether.org.



Beta by Bellwether is an initiative to jump-start bold solutions to structural problems in the education sector. Beta moves beyond imagining a new sector by bringing together viewpoint- and experience-diverse teams from across education to create blueprints and tools for leaders around the United States. Our goal is to help build an education system that better serves all young people — particularly those from systemically marginalized communities — and models a new way forward for the sector. For more, visit bellwether.org/beta.



Bellwether is a national nonprofit that exists to transform education to ensure systemically marginalized young people achieve outcomes that lead to fulfilling lives and flourishing communities. Founded in 2010, we work hand in hand with education leaders and organizations to accelerate their impact, inform and influence policy and program design, and share what we learn along the way. For more, visit bellwether.org.

Acknowledgments

We would like to thank the many individuals who gave their time and shared their knowledge with us to inform our work on this project, as listed in Charting a Course's Methodology. We are particularly grateful to the Walton Family Foundation for its financial support of this work, including the Filling the Gap and Assembly grant programs that allowed us to fund and learn from those working directly with families to address barriers to access.

We would also like to thank our Bellwether colleagues Liz McNamee and Katrina Boone for their invaluable insights and feedback on this work, as well as Temim Fruchter and Alexis Richardson for their support. Thank you to Amy Ribock, Kate Neifeld, Andy Jacob, Zoe Campbell, Julie Nguyen, and Amber Walker for shepherding and disseminating this work, and to Super Copy Editors.

The contributions of these individuals and entities significantly enhanced our work; however, any errors in fact or analysis remain the responsibility of the authors.

Disclosure

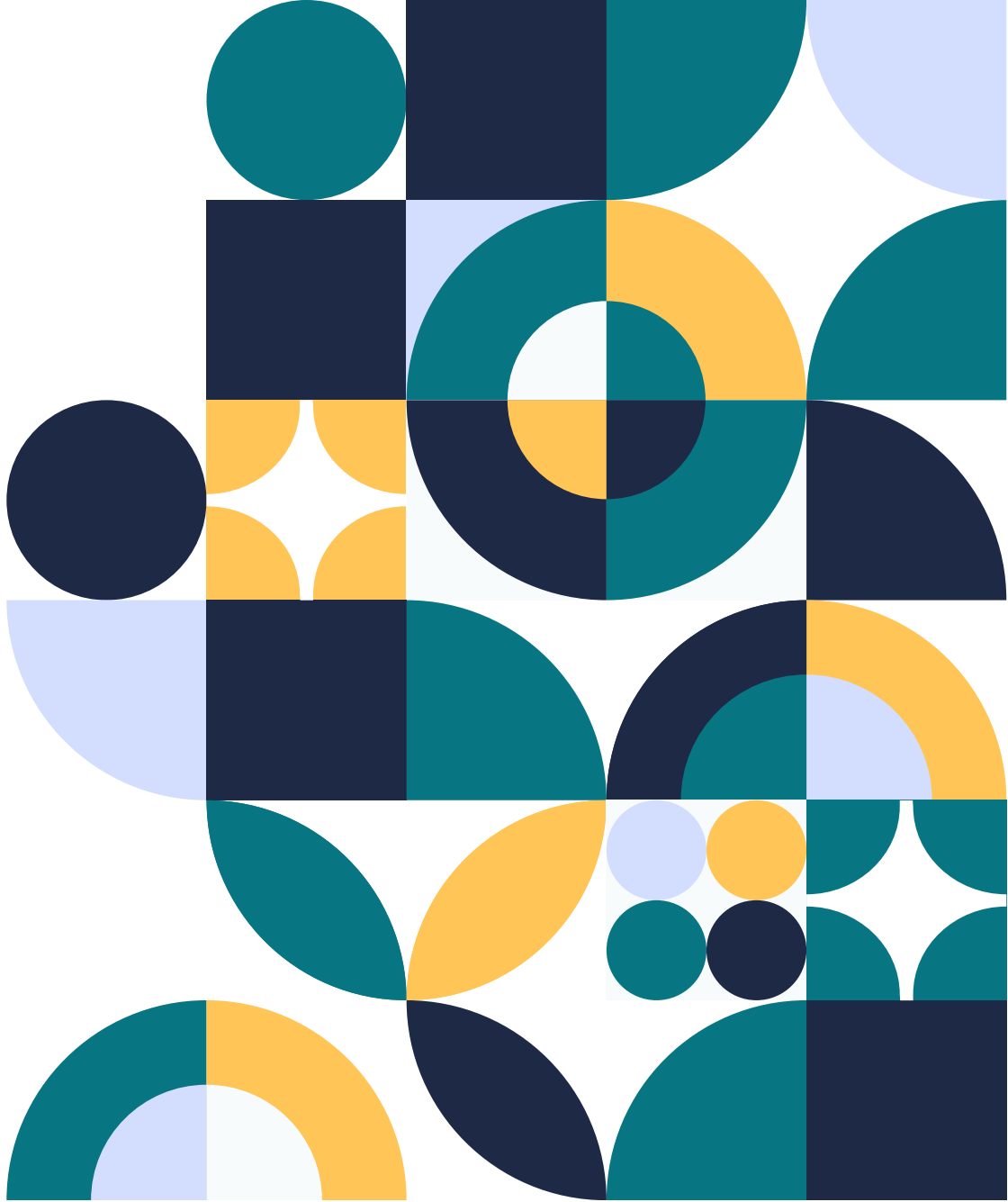
Bellwether works with organizations and leaders who share our viewpoint-diverse commitment to improving education and advancing equity for all young people — regardless of identity, circumstance, or background. As part of our commitment to transparency, a list of Bellwether clients and funders since our founding in 2010 is publicly available on our website. An organization's name appearing on our list of clients and funders does not imply any endorsement of or by Bellwether.



Endnotes

- 1 Travis Pillow, "Parent navigators are worth the investment for school choice supporters," Center for Reinventing Public Education, February 2023, <https://crpe.org/parent-navigators-are-worth-the-investment-for-school-choice-supporters/>.
- 2 Georgia Heyward, Betheny Gross, and Ashley Jochim, *Navigating Choice: How High-Touch Supports Can Address Educational Inequity*, Center for Reinventing Public Education, June 2020, <https://crpe.org/navigating-choice-how-high-touch-supports-can-address-educational-inequity/>.
- 3 Jordan Tarver, "What Is A Fiduciary Financial Advisor?" *Forbes*, updated June 8, 2023, <https://www.forbes.com/advisor/investing/financial-advisor/what-is-fiduciary-financial-advisor/#:~:text=A%20fiduciary%20advisor%20is%20a,clients%20above%20their%20own%20needs>.
- 4 Pillow, "Parent navigators are worth the investment for school choice supporters."
- 5 Heyward et al., *Navigating Choice: How High-Touch Supports Can Address Educational Inequity*.
- 6 Navigation organization interview.
- 7 J. Cyrus, interview, November 15, 2023.
- 8 A. Anderson, interview, November 22, 2022; T. Daly, interview, October 16, 2023.
- 9 T. Daly, interview, October 16, 2023.
- 10 Ibid.
- 11 Juliet Squire, Paul Beach, and Marisa Mission, "Charting a Course: Increasing Access to Learning Options Through Navigation," Bellwether, June 2024, <https://bellwether.org/publications/charting-a-course>; Marisa Mission, Paul Beach, and Juliet Squire, "Charting a Course: Navigating Policy to Access Learning Options," Bellwether, June 2024, <https://bellwether.org/publications/charting-a-course>.
- 12 Pillow, "Parent navigators are worth the investment for school choice supporters."
- 13 Florida H.B. 1 § 1002.394 (4)(8) (2023), <https://www.myfloridahouse.gov/Sections/Documents/loaddoc.aspx?FileName= h0001er.docx&DocumentType=Bill&BillNumber=0001&Session=2023>.
- 14 Utah Code § 53F-6-409 (1)(c) (2024), https://le.utah.gov/xcode/Title53F/Chapter6/53F-6-S409.html?v=C53F-6-S409_2023050320230503.
- 15 Ashley Jochim, Georgia Heyward, and Betheny Gross, *Fulfilling the Promise of School Choice by Building More Effective Supports for Families*, Center for Reinventing Public Education, June 2019, https://crpe.org/wp-content/uploads/crpe-fulfilling-promise-school-choice_0.pdf.
- 16 Navigation organization interviews.
- 17 A. Anderson, interview, January 19, 2023.
- 18 T. Daly, interview, October 16, 2023; J. Cyrus, interview, November 15, 2023.
- 19 E. Martin, interview, October 13, 2023.
- 20 T. Daly, personal communication, April 19, 2024.
- 21 Mission, Beach, and Squire, "Charting a Course: Navigating Policy to Access Learning Options."
- 22 Squire, Beach, and Mission, "Charting a Course: Increasing Access to Learning Options Through Navigation."
- 23 Heyward et al., *Navigating Choice: How High-Touch Supports Can Address Educational Inequity*.
- 24 Jochim et al., *Fulfilling the Promise of School Choice by Building More Effective Supports for Families*, 12.
- 25 Navigation organization interview.
- 26 Pillow, "Parent navigators are worth the investment for school choice supporters."
- 27 T. Daly, personal communication, April 19, 2024.
- 28 Marguerite Roza and Katherine Silberstein, "The ESSER fiscal cliff will have serious implications for student equity," The Brookings Institution, September 12, 2023, <https://www.brookings.edu/articles/the-esser-fiscal-cliff-will-have-serious-implications-for-student-equity/>.
- 29 A. Anderson, interview, November 2, 2022.
- 30 "Florida Choice Scholarships: Parent/Guardian Handbook," Step Up for Students, 2023–24, <https://go.stepupforstudents.org/hubfs/HANDBOOKS/Parent%20Handbooks/FTC-Parent-Handbook.pdf>.
- 31 "Meet our Staff," Indiana Treasurer of State, https://www.in.gov/tos/inesa/resources/#Indiana_Education_Scholarship_Account_Program.
- 32 "About the Grantees," Bellwether, July 2023, <https://bellwether.org/news-press/assembly-grant-program/?activeTab=2>.
- 33 Navigation organization interview.
- 34 Heyward et al., *Navigating Choice: How High-Touch Supports Can Address Educational Inequity*, 11.
- 35 T. Daly, interview, October 16, 2023.
- 36 S. Besse, interview, February 16, 2024.
- 37 T. Daly, personal communication, April 19, 2024.
- 38 S. Besse, interview, February 16, 2024.
- 39 A. Anderson, interview, January 19, 2023.
- 40 "Find Help," Helpline Center, <https://www.helplinecenter.org/2-1-1/>; "How We Help," United Way of Greater Cleveland, <https://www.211oh.org/how-we-help/services>.
- 41 Heyward et al., *Navigating Choice: How High-Touch Supports Can Address Educational Inequity*.
- 42 "School Choice & Improvement Programs," U.S. Department of Education, updated May 5, 2023, <https://oese.ed.gov/offices/office-of-discretionary-grants-support-services/school-choice-improvement-programs/>; Kelly Robson, Juliet Squire, and Indira Dammu, *Clearing the Air: An Analysis of the Federal Charter Schools Program*, Bellwether, August 27, 2020, https://bellwether.org/wp-content/uploads/2020/08/Bellwether_CSPAnalysis_FullReport_Final.pdf.

- 43 "Gaining Early Awareness and Readiness for Undergraduate Programs (GEAR UP)," U.S. Department of Education, updated March 11, 2024, <https://www2.ed.gov/programs/gearup/index.html>; "Upward Bound Program," U.S. Department of Education, updated November 28, 2023, <https://www2.ed.gov/programs/trioupbound/index.html>.
- 44 J. Cyrus, interview, November 15, 2023.
- 45 E. Martin, interview, October 13, 2023; A. Anderson, personal communication, April 24, 2024.
- 46 J. Cyrus, personal communication, April 15, 2024.
- 47 J. Cyrus, interview, November 15, 2023.
- 48 Navigation organization interview.
- 49 T. Daly, interview, October 16, 2023; S. Besse, interview, February 16, 2024; J. Cyrus, interview, November 15, 2023.
- 50 S. Besse, interview, February 16, 2024.
- 51 J. Cyrus, interview, November 15, 2023.
- 52 Navigation organization interviews.
- 53 S. Williams, interview, February 27, 2024.
- 54 K. Comeforo, interview, February 27, 2024.
- 55 Ibid.
- 56 B. Wiley, interview, February 23, 2024.
- 57 S. Williams, interview, February 27, 2024.
- 58 J. Cyrus, interview, November 15, 2023.
- 59 J. Bailey, interview, February 20, 2024.
- 60 "When AI Gets It Wrong: Addressing AI Hallucinations and Bias," MIT Sloan Teaching & Learning Technologies, <https://mitsloanedtech.mit.edu/ai/basics/addressing-ai-hallucinations-and-bias/>.
- 61 Lorenzo Belenguer, "AI bias: exploring discriminatory algorithmic decision-making models and the application of possible machine-centric solutions adapted from the pharmaceutical industry," *AI and Ethics* 2, (February 2022): 773–774, <https://doi.org/10.1007/s43681-022-00138-8>.
- 62 Navigation organization interview.
- 63 F. Duarte, interview, February 20, 2024.
- 64 J. Bailey, interview, February 20, 2024.
- 65 John W. Ayers, Adam Poliak, Mark Dredze, et al. "Comparing Physician and Artificial Intelligence Chatbot Responses to Patient Questions Posted to a Public Social Media Forum," *JAMA Internal Medicine* 183, no. 6 (April 2023): 589–596, <https://jamanetwork.com/journals/jamainternalmedicine/article-abstract/2804309>.
- 66 AI for education expert interview.
- 67 Navigation organization interview.
- 68 "What is prompt engineering?" McKinsey & Company, March 22, 2024, <https://www.mckinsey.com/featured-insights/mckinsey-explainers/what-is-prompt-engineering>.
- 69 L. Henderson, interview, February 26, 2024.
- 70 See for example: Jonathan Vanian and Kif Leswing, "ChatGPT and generative AI are booming, but the costs can be extraordinary," CNBC, April 17, 2023, <https://www.cnbc.com/2023/03/13/chatgpt-and-generative-ai-are-booming-but-at-a-very-expensive-price.html>.
- 71 S. Besse, interview, February 16, 2024.
- 72 State administrator interview.
- 73 Pillow, "Parent navigators are worth the investment for school choice supporters."
- 74 K. McCarver, interview, January 19, 2023.
- 75 Pillow, "Parent navigators are worth the investment for school choice supporters."



© 2024 Bellwether

- © This report carries a Creative Commons license, which permits noncommercial reuse of content when proper attribution is provided. This means you are free to copy, display, and distribute this work, or include content from this report in derivative works, under the following conditions:
- ① **Attribution.** You must clearly attribute the work to Bellwether, and provide a link back to the publication at www.bellwether.org.
- ⑤ **Noncommercial.** You may not use this work for commercial purposes without explicit prior permission from Bellwether.
- ③ **Share Alike.** If you alter, transform, or build upon this work, you may distribute the resulting work only under a license identical to this one.

For the full legal code of this Creative Commons license, please visit www.creativecommons.org. If you have any questions about citing or reusing Bellwether content, please contact us.