



Investing in Student Completion:

Overcoming Financial Barriers to Retention Through Small-Dollar Grants and Emergency Aid Programs

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Executive Summary

The rising price of a college education often leaves students strapped for cash and without the financial resources necessary to succeed in school and cover their basic needs, such as housing and food. These students are living on the edge, and a financial emergency can derail their dreams of obtaining college degrees. The contemporary financial aid system may not be nimble enough to respond to the nature or urgency of a student's financial emergency. Instead, some colleges and universities are providing students quick infusions of money through emergency aid programs. Such programs are springing up at schools across the country, but little information is available about their prevalence, practices, or effectiveness at helping students stay in school.

In this report, researchers at the Wisconsin HOPE Lab use data from surveys and interviews conducted with emergency aid program administrators around the country in order to provide details on the current landscape of emergency aid. At least 100 programs are operating—some have support from larger organizations such as Scholarship America's Dreamkeepers program, while others are sophisticated in-house solutions using predictive data or small local efforts of caring and committed staff. All emergency aid programs seek to help students overcome financial shocks, as sometimes a tank of gas or a grocery store gift card is the lifeline a student needs to remain enrolled.

The data suggest that emergency aid programs are popular, and program administrators believe that they effectively help students, yet they face many challenges. These include:

- Adequately defining an “emergency”
- Effectively stewarding resources while delivering funds in a timely manner
- Ensuring that students are aware of the program while at the same time sustaining a limited pool of funding
- Collecting and utilizing data to establish program effectiveness

Addressing these challenges by learning from the breadth of practitioners' experiences as well as lessons from related college retention programs (such as benefits access and case management approaches) may help colleges and universities develop well-implemented emergency aid programs. These programs might be an effective approach to supplementing the existing financial aid system. To that end, we offer five recommendations for improving practice in the field of emergency aid.

Recommendation 1

Establish and communicate clear criteria for program eligibility, while also providing flexibility for determinations in unusual circumstances.

Recommendation 2

Collect and analyze program data to help guide effective practice.

Recommendation 3

Coordinate financial aid and emergency aid when it makes sense, and avoid doing so when it does not help students.

Recommendation 4

Equip emergency aid program administrators with information about other forms of support for students.

Recommendation 5

Evaluate the impact of emergency aid programs to improve performance and buttress funding.

Alleviating threats to student well being, especially food and housing insecurity is especially important to enhancing persistence among vulnerable student populations. This analysis of practices among emergency aid programs is an initial step in the Wisconsin HOPE Lab's efforts to identify effective ways to make college more affordable for students. We hope that it spurs the field to carefully examine and improve upon existing practices, and evaluate programs so that effectiveness can be determined.

Introduction

The price of a college education is higher than ever, challenging students to make ends meet while pursuing degrees. The contemporary financial aid system is constrained both in terms of resources and bureaucracy, rendering it insufficiently nimble and often ill-equipped to help when a student is in financial distress. As a result, far too many students lack the financial resources required to succeed in college, and leave without a degree, and often in debt. Some even end up hungry and/or homeless.¹

In what is fast emerging as a best practice in retention efforts, college and university-based programs providing emergency financial assistance are springing up nationwide. These efforts aim to deliver financial support, usually a grant but in some cases loans, to support students in time to meet their needs so that they can continue to persist in college.

How do emergency aid programs operate? What key procedures and rules do they employ, and how do practices in emergency aid programs vary? Do practitioners implementing emergency aid programs find that some approaches are more effective than others? How might a college or university create a well-implemented, effective emergency aid program? This is a nascent approach and the field lacks answers to these basic questions. While national entities coordinate some emergency aid programs, many others are homegrown efforts that rely on goodwill and philanthropic support. Some programs couple the financial support offered through emergency aid grants with additional requirements such as financial counseling, while others do not. Other programs provide financial support for school-related costs such as textbooks and overdue student account balances. Some programs offer funds that cover rent, utilities, child-care and other personal needs, but do not cover tuition and books.

The evident variation in emergency aid programs may allow for innovation and greater effectiveness, but it also challenges efforts to formulate a uniform understanding of administrative best practices in the field. In an effort to provide this necessary information to the field, setting the stage for the implementation and evaluation of additional programs, this report describes an exploratory study conducted with emergency aid programs across the country. We rely on data from surveys and interviews to document the range of practices, and examine practitioner knowledge of best practices.

Background and Research Questions

In order to examine the landscape of emergency aid programs, beginning in December 2014 the Wisconsin HOPE Lab began gathering information from coast to coast about these efforts. Scholarship America, a leading provider of emergency aid, joined us as a partner, making available its Dreamkeepers program sites and providing some financial support for the study. Our effort built on a seven-year-old exploratory study conducted by MDRC, the only one of its kind, which focused on Dreamkeepers and The Angel Fund, two of the nation's foundational efforts in emergency aid programs. When that study

¹ Goldrick-Rab, S. (Forthcoming). *Paying the Price: College Costs and the Betrayal of the American Dream*. University of Chicago Press: Chicago; Goldrick-Rab, S., Broton, K., & Eisenberg, D. (2015). *Hungry to Learn*. Wisconsin HOPE Lab: Madison, WI.

was conducted, the price of college was lower, the full effects of the recession had not yet been realized, and fewer colleges and universities were utilizing emergency aid programs.² There are several new entrants to the field, including the Petrie Foundation, and many independent homegrown programs have arisen. We utilized the challenges and lessons described in the MDRC report, presented in Table 1, to initiate an inquiry into the focal points of today’s emergency aid programs.

Table 1: Key Challenges to Address in the Development and Administration of an Emergency Aid Program According to MDRC’s 2008 Report

Challenges	Lessons
Defining what constitutes a financial emergency	<ul style="list-style-type: none"> • Reserve time to plan and assess the program’s approach
Building a flexible administrative structure that safeguards funds yet quickly responds to student needs	<ul style="list-style-type: none"> • Strike a balance between stewardship and efficiency
Ensuring that all eligible students are aware of the program and have equal opportunity to access funds	<ul style="list-style-type: none"> • Maximize opportunities for students by assessing student need for aid • Be flexible in giving out emergency aid • Advertise emergency aid programs widely
Finding funding sources	<ul style="list-style-type: none"> • Raising funds for emergency aid is appealing to donors
Working with technical assistance providers	<ul style="list-style-type: none"> • Technical assistance and cross-college communication are valuable tools to help colleges develop and operate strong programs
Using data to evaluate programs	<ul style="list-style-type: none"> • Develop and use a management information system

Source: Adapted from Geckeler et al. 2008. *Helping Community College Students Cope with Financial Emergencies: Lessons from the Dreamkeepers and Angel Fund Emergency Financial Aid Programs*. MDRC: NY.

The nearly decade-old study noted six challenges that emergency aid programs were grappling with. The first issue is fundamental: What constitutes an “emergency”? The college and the student may interpret the term differently and definitions must be resolved before the program begins operating. Without this in place, it is difficult to move quickly to respond to the student while also being a good steward of the often-limited funds. Researchers also found that administrators wanted more access to technical assistance providers such as Scholarship America, and open communication with emergency aid program administrators at other educational institutions. This reflects a common desire among practitioners to exchange best practice ideas. Lastly, researchers found that data collection is necessary to evaluate program outcomes and wrote that the development and utilization of a management information system would be helpful to accomplish this task.

² See Geckeler, Christian, Carrie Beach, Michael Pih, & Leo Yan. (2008). *Helping Community College Students Cope with Financial Emergencies: Lessons from the Dreamkeepers and Angel Fund Emergency Financial Aid Programs*. MDRC: NY.

Are the same challenges still facing emergency aid programs? What approaches do programs most frequently employ, and which strategies do program administrators find effective? When seeking to design a new and successful emergency aid program, what should today's colleges and universities keep in mind? With these broader questions in mind, we examined the following seven sets of issues:

1. *Eligibility*: How is a financial emergency defined? What eligibility criteria exist?
2. *Stewardship*: How are schools balancing their roles as stewards of emergency aid while responding to students' urgent requests efficiently? Are worries of fraudulent fund usage substantiated? What limitations are there for students who use the funds?
3. *Process*: How does a student apply for emergency aid? How does the application process work? Who is involved with the student during the process? Does the student receive any support services?
4. *Delivery*: How are emergency aid funds disbursed to students? How long does it take to receive the funds?
5. *Funding*: Are funding sources sustainable? Are there enough funds to meet need? Where do funds come from?
6. *Awareness*: How is the program marketed to the institutional community? What is the level of awareness among stakeholder groups?
7. *Data*: Do administrators think that the program helps students persist in school? What kind of data is useful in demonstrating programmatic success?

In addition, we considered whether emergency aid programs run by Scholarship America's Dreamkeepers appear to function differently than homegrown efforts.³

Methodology

We aimed to describe the practices of as many emergency aid programs across the nation as possible. There is no national database of emergency aid programs, and so we began by soliciting information from experts in higher education, our network of contacts, and web searches to unearth as many emergency aid programs around as possible. We cast a wide net in order to obtain information on any institution-based program that claimed to distribute funds to address student emergencies. Our definitions of *program* and *emergency* were intentionally broad and included the term "micro-grants." Scholarship America also provided a listing of all past and present Dreamkeepers sites. In total, we identified 102 programs that appeared to provide emergency aid to students, including 41 Dreamkeepers sites.

³ The Angel Fund, examined in the MDRC report, is no longer operating.

Information on each of these programs was collected using online surveys and phone interviews. Contact information was obtained for administrators of 97 of the 102 programs, and with Institutional Review Board approval from the University of Wisconsin-Madison, we recruited participants for the study beginning in April 2015. Participation included completion of an online survey and a phone interview. The survey questions and interview protocol are contained in Appendix A and Appendix B, respectively.⁴

We sought both objective and subjective information about emergency aid programs to better understand not only how programs operated but also how practitioners think that they should operate. While surveys revealed variation in program elements across sites, interviews helped explain whether and under what conditions practitioners thought that programs were successful or unsuccessful. Critically, these experts helped to form a portrait of how they would design a new emergency aid program, given their breadth of experience.

Twenty-one of the 97 programs for which contact information was available participated in surveys and interviews, including 11 Dreamkeepers programs and 10 homegrown programs. This response rate of 21% is typical for online surveys, and is likely affected by the time constraints facing college program staff. The information obtained may not be generalizable to all emergency aid programs, but does provide a rich portrait of the nuances and challenges involved in implementing emergency aid programs.

Findings

We next review lessons from program administrators about how they operate emergency aid programs and to what end. Our survey and interview questions were designed under the assumption that there was only one program per institution, but we quickly learned that institutions often operated multiple emergency aid programs. Clearly, some colleges and universities are operating more than one program, sometimes for different target populations, with different sources of funds, and with different rules. The variation can create confusion not only for the field of emergency aid, but also for students themselves.

Eligibility

What constitutes an “emergency” that renders an undergraduate eligible for an emergency aid program? What other qualifications must students possess in order to receive aid? We asked respondents “Which of the following criteria do you use to determine student eligibility for emergency aid funds?” They could select as many criteria as utilized in their program (Table 2).

⁴ The survey consisted of 25 open-ended and closed-ended questions and took no more than 30 minutes to complete. The interview script included 12 questions and the sessions lasted between 30 and 60 minutes. The interviews were not recorded but notes were taken as the interview occurred.

Table 2. Distribution of Eligibility Criteria for Emergency Aid Funds

Eligibility Criteria	% of Programs Using Criteria
Expenses of a specified type (examples: medical care, transportation, child care, etc.)	90%
Must be enrolled at least part-time	72%
Minimum GPA requirement	48%
Minimum number of credits completed	33%
Specific student status (graduate student, making satisfactory academic progress, etc.)	24%
Participation in financial aid program and/ or exhaustion of other forms of financial aid	24%
Financial need or an estimated family contribution less than \$10,000	14%
Meet with an advisor	5%

Nearly all programs (90%) employed a definition of “emergency” that included expenses of a specific type—most often these related to medical care, living expenses (other than food), transportation, or child care. Table 3 describes the distribution of allowable expenses across program respondents. Despite the effort’s emphasis on keeping students enrolled in college, few programs allow students to spend emergency aid dollars on academic schooling costs, textbooks, or tuition.

How a financial emergency is defined is a crucial part of understanding eligibility practices because the concept is very difficult to articulate, and the definition guides the types of expenses that will be considered for emergency aid coverage. We pursued clarification on program definitions of “emergency” in interviews, and found that most programs included the following (in descending order by frequency of responses):

- An emergency is “unforeseen”, “unexpected”, or “sudden.”
- There is consideration given to how the financial situation is impacting the student’s ability to “attend school” or “stay in school.”
- The emergency is defined as a “one-time” occurrence.

Table 3. Distribution of Allowable Expenses for Emergency Aid Funds

Expense Type	% of Programs Using Criteria
Medical expenses (including dental care and eyeglasses)	71%
Living expenses (including housing/rent, utilities)	67%
Transportation	57%
Childcare	52%
Schooling costs, not including textbooks (examples: fees, supplies, testing)	33%
Textbooks	33%
Food	29%
Travel home for family emergency	19%
Tuition	19%
Financial loss associated with accident, fire, theft, etc.	14%
Legal expenses	5%
Past due student account balances	5%
Credit card bills	5%
Flexible definitions, with no specifically set emergency qualifications	10%

While all of the Dreamkeepers programs offered a clear definition of a financial emergency, many homegrown programs did not have specific definitions. Indeed, one of the homegrown programs conveyed a great deal of program flexibility by reporting that a financial emergency was “self-defined” by the student. We did not ask if programs had mission statements to assist with defining a financial emergency, however this emerged as a possible solution to guide eligibility practices.

One homegrown program took an uncommon approach to determining eligibility for emergency aid, using a proactive student account monitoring process. Student accounts with a past due balance (tuition, fees, etc.) are flagged by the student information system and then marked for review by a retention counselor. The counselor contacts the student to discuss the past due balance and at that point, they can decide to pay off the student account balance allowing the student to continue their enrollment and register for the next term. Money never exchanges hands, and an emergency is simply defined: “They have a balance on their account and have unmet financial need.”

But more often than not, program eligibility depends on students’ expenses and programs also require students to be enrolled at least part-time in college (only two programs said that they require

full-time enrollment). Also, almost half of the programs utilize a minimum GPA requirement of 2.0. Use of academic criteria is more common for Scholarship America's Dreamkeepers programs than homegrown programs.

Beyond the use of enrollment intensity and grades, there is a great deal of variation in program criteria. Seven programs require students to have completed a certain number of credits prior to becoming eligible: three require 12 credits, three require 6 credits, and one requires 3 credits. A few programs restrict eligibility to special types of students, usually financial aid recipients, or those in good academic standing, but just seven of the 21 programs require students to have demonstrated financial need or a specific Expected Family Contribution on their FAFSA. Just one of the 21 programs we spoke with requires students to meet with an advisor in order to apply for emergency assistance (other programs offer advising as part of the process but do not use it as a criteria for eligibility for funds).

We asked administrators what eligibility criteria they would include if they were to design their own emergency aid programs. Dreamkeepers and homegrown programs responded similarly: they would focus on requiring (a) documentation of the expense (e.g. a bill, invoice, or other form of proof) and (b) information from the financial aid office regarding the student's current financial need and use of financial aid.

These preferences suggest a desire to connect emergency aid program eligibility to financial aid program eligibility. It also reflects a preference for distributing emergency aid by incorporating expenses into a student's cost of attendance (COA) through the application of professional judgment. The interaction of financial aid packages and emergency aid is an important and difficult administrative issue, making the use of joint criteria for establishing program eligibility especially challenging. Some institutions appear to be using financial aid eligibility and COA adjustments to help students respond to financial emergencies. For example, an emergency aid program that requires students to have a FAFSA on file and to have exhausted all available financial aid before being considered for an emergency aid grant cannot equally serve all students who may be experiencing a legitimate financial crisis. Also, an emergency aid program that relies on financial aid practices may not serve undocumented students.⁵ A program administrator described other challenges involved in applying financial aid eligibility practices in emergency situations:

There is a category of expenses that especially first generation and low-income students face that are difficult to deal with. These are expenses related to family like a parent facing their electricity being shut off or losing their housing. It is difficult to provide funding through a financial aid program since these expenses are unrelated to student attendance (meaning that they are not part of COA).

⁵ Undocumented students are ineligible for Federal Student Aid because they must have a Social Security Number in order to complete the FAFSA. In some states however, undocumented students may be eligible for state or college financial aid. See <https://studentaid.ed.gov/sa/eligibility/non-us-citizens> for more information.

Stewardship

We examined fund stewardship using questions about program limitations, focusing on three types of programmatic limitations: limit per request, limit per semester, and lifetime limit. Most programs impose a lifetime limit on a student's use of funds and also a limit per request. A smaller number limit the distribution of funds by semester (Table 4).

Table 4. Distribution of Stewardship Approaches

Limitation on Fund Usage	% of Programs Using Criteria
Lifetime limit	90%
Limit per request	80%
Limit per semester or term	65%
Other limitations	\$1500 limit is stated but exceptions are made, limitations are handled on a case by case basis

Most programs used more than one limit, and we inquired as to the maximum value of that limit. The mode, or most common value reported, and the range of possible values demonstrates the patterns and variability in limits (Table 5). Typically, programs limit emergency fund availability on a per student basis to \$500 per request or per semester, but some offer as little as \$100 per request or as much as \$2,500 per request. Lifetime limits range from \$250 to \$5,000 with the most commonly reported maximum value set at \$1,500.

Table 5. Distribution of Limits for Fund Amounts

Limitation Type	Mode and Percentage of Programs	Lowest Value	Highest Value
Limit per request	\$500 – 53%	\$100	\$2500
Limit per semester or term	\$500 – 62%	\$500	Up to \$1500 or the Cost of Attendance
Lifetime limit	\$1500 – 25%	\$250	\$5000

Concern about fraudulent usage drives some of these rules. Some program administrators spoke about “frequent fliers,” students who continually seek emergency aid not because they are necessarily experiencing a financial emergency, but because they are aware that the funds exist. However, none of the administrators had information on the recurrence of requests, types of requests, or other sorts of documentation in order to assess the extent to which fraud might be a problem.

Five of the administrators said that gatekeeping access to the emergency funds by vetting student requests was their biggest challenge. One said that she never knew whether or not a student was “gaming the system” and another referenced “empathy exhaustion” as a result of attempting to vet applications for “honest requests.” Whether or not fraud is proven through data collection and documentation, it clearly is a concern that affects at least some emergency aid program administrators.

Given these concerns, are current practices utilizing optimal restrictions on funding? Program administrators were rarely in charge of setting these terms but we asked what they would choose as the amount of funds to distribute to students if they were to design their own emergency aid program. More than half (53%) said that they would maintain the limits of their current programs, which was usually \$500 per request. Most of these individuals ran Dreamkeepers programs, where the current practice is \$500 per request, with a maximum of three requests over the student’s lifetime. But almost one-quarter (23%) of administrators said that they would increase the limit; this preference does not appear related to the amount of the current limit. Another one-quarter (24%) of administrators said that they would prefer greater flexibility that would allow them to work with a range of limits or no limits at all. Among administrators who would prefer more flexibility, three-quarters (75%) were from Dreamkeepers sites.

We also interviewed administrators about how they would prefer to balance fund stewardship with timely response in their own emergency aid program design. The responses varied substantially, but some commonalities emerged. Administrators of homegrown programs said that they would:

- Build a connection with the student through in-person interviews with counselors or financial aid staff to assess the student’s needs.
- Utilize timely communication with the student that maintains a sense of urgency.

The Dreamkeepers program administrators shared the ideas of the homegrown group but also offered some additional and more specific ideas, including:

- Maintain clear bookkeeping of what money was spent on.
- Require documentation of emergency expense.
- Have back-up staff for each role in the application, approval, and disbursement process.

It was clear that when compared to the homegrown programs, Scholarship America’s Dreamkeepers programs employ stewardship rules that are more defined in operational practice. For example, they utilize concrete procedural steps in stewardship that reflect a particular organizational perspective. The bookkeeping processes and required documentation suggest organizational efficiency and accountability, while having back-up staff focuses on maintaining urgency in responding to emergency aid requests. But across the board, Dreamkeepers and homegrown program administrators alike believe that personal contact with students helps them be good stewards of their emergency aid funds.

Process

How do students access emergency aid? In the survey we inquired as to which offices and departments were regularly involved in the emergency aid program at the participant's institution. Regular involvement is an important aspect of emergency aid program operation since most of the time the student will make contact with more than one department before accessing the department that manages the application, makes the final decision, and disburses the funds. Financial aid departments and student services departments were listed by name, along with the option for participants to provide a response to "other."

Most programs indicated that both the financial aid office and student services offices are involved in helping students seeking emergency aid. However, eight programs also utilize the institution's Foundation as a point of contact, and some schools utilize a range of entities including Student Accounts, Office of Development and External Relations, the Graduate School or other college within the university structure, Bursar's Office, Budget Office, Business Office, volunteers from other offices, faculty, and student members of an advisory team. Primary administrative responsibility, defined as the department that works most closely with the student during the application process, most frequently reside with the financial aid office (48%) or the student services office (29%) (Table 6).

**Table 6. Distribution of Point of Contact for Emergency Aid:
Regular Involvement vs. Primary Administrator**

Institution Office or Department: Regular Involvement	% of Programs Using Criteria
Financial aid	86%
Student services	81%
Foundation	38%
Institution Office or Department: Primary Administrator	
Financial aid	48%
Student services	29%

In contrast to the survey findings that demonstrate the financial aid office is most frequently the primary program administrator, the information collected from interviews suggests a preference for this role to be housed in student services. Half of all program administrators interviewed felt that the main responsibility ought to reside with student services. One administrator stated "I think the first point of contact needs to be someone who knows the students" while another worried that the financial aid office might lack the time to make the personal connections necessary for balancing stewardship and student need.

Beyond regular involvement and primary administration, we also asked whether an individual or a committee held approval authority for emergency aid applications. Approval is often a separate step in the process not tied to the completion of the student’s application. In both the survey and interview the programs were split: half designate approval authority to a single person while half allocate it to a committee.

The designation of authority for involvement and primary administrative responsibility for emergency aid programs did not vary according to whether a program was a Dreamkeepers site or a homegrown program. During interviews most administrators (83%) indicated that they wished that the application process included some form of counseling, financial coaching, or needs assessment. One administrator described the importance of financial counseling by stating that “the emergency grant helps them get over the hump in their life but other resources set them on the right track.” Many administrators thought it especially important that students be connected to additional community resources as well. One put it this way:

They (students) come and see a support counselor who could possibly give them access to other support services on campus and/or in the community that they didn’t know about before. An emergency is a stressful event and so seeing a mental health counselor just one time could help them persist and give them some problem solving skills in their life.

One administrator said that they also worked with a team that connects students with mental health and financial literacy professionals.

Delivery

How and when funds are disbursed is an important aspect of emergency aid programs. This includes the timing of application approval, disbursement of funds, and the means used to disburse funds. We asked two questions about how long a student must wait: first to know if they have been approved for funds, and second to receive the funds. In Table 7 the mode, or most common value, and the range of possible values demonstrate the patterns and variability in timing across programs.

Table 7. Distribution of Timing for Delivery of Emergency Aid Funds

Timing	Mode and Percentage of Programs	Lowest Value	Highest Value
How many business days after the application is submitted is the student notified of their approval status?	2 days or less – 47%	1 day	10 days
How many business days after the application is approved until funds are disbursed?	2 days or less – 47%	1 day	10 days

Nearly half of the programs reported that within two days they process the application to assess whether funding will be approved, and usually they can disburse funds within two days following that approval. This suggests that once a student asks for help, they will wait no more than four days to receive emergency aid from these programs. But there is variation, such that for a few programs that wait time is as short as two days, but it can be as long as nearly three weeks (20 days).

Once funds are approved, how are they disbursed? Most programs utilize more than one method. Three-fourths (75%) of the programs surveyed make a deposit to the student’s school account or their bank account, while a slightly smaller fraction provide the funds on a debit or gift card. About half (55%) offer a check payable to the student or make a payment to a third party, while only a small number of programs provide cash (Table 8).

Table 8. Distribution of Disbursal Method for Emergency Aid Funds

How do you disburse emergency funds to students at your institution?	% of Programs Using Criteria
Deposit to student account	75%
Debit or gift card	60%
Check made payable to student	55%
Payment to third party	55%
Cash	10%

In the interview we asked administrators which methods of disbursement they would use in their own emergency aid program design. Although survey findings indicate that deposits to student accounts are the most widely used method of fund disbursement, most administrators would choose to utilize third party payments. Third party disbursement is the method used by the Dreamkeepers program and all of the Dreamkeepers administrators said that they would continue to use this method; some prefer it in conjunction with gas cards or grocery gift cards to round out the disbursement options. Only administrators of homegrown programs said that they would prefer to offer cash, and only in small amounts (\$100 or less) for immediate needs. Offering a combination of disbursement options, with one more flexible than the other (e.g. cash or specific gift cards) and a data collection system for monitoring how funds are used seems to be preferred.

Funding

How do programs fund their emergency aid efforts? Emergency aid programs appear to have multiple funding sources and 15% of the programs we spoke with had funding provided by Scholarship America through the Dreamkeepers program. Students and/or alumni support 40% of the homegrown programs, and some of these also receive funds from an endowment or anonymous donor. Others rely on community fundraising from local businesses, individual donors, and campaigns including bake sales. Thirty percent of program administrators said that funds come at least partly from their institution’s foundation (Table 9).

Table 9. Distribution of Funding Sources for Non-Dreamkeepers Programs

Source of Funding	% of Programs Using Criteria
Students and/ or alumni	40%
Anonymous donor or endowment	35%
Community fundraising	35%
Foundation	30%

Are these funds sustainable? We asked respondents to rate the difficulty of raising funds for the emergency aid program. Fifty-eight percent of respondents said that fundraising was somewhat easy, easy, or very easy. Twenty-one percent said it was neither difficult nor easy, while another 21% said it was somewhat difficult. Notably, no program reported finding it difficult to raise funds, however 25% of programs indicated that they expect the financial support for the program to fall short of the demand for emergency funding. One Dreamkeepers administrator said, “having [enough of] the money is more difficult than running the program.” On the other hand, 40% of programs said that their supply of emergency aid exceeded demand. The most common sentiment was that having long-term funding from a broad donor base would be the optimal means of maintaining program operations.

Awareness

How much funding is required to operate an emergency aid program partly depends on how aware students are of the program. We asked program administrators to indicate how students learn about the program and to rate their awareness. There was very little variation in the approach to outreach: all programs rely on faculty, staff, advisor, or counselor referrals. Two-thirds (65%) of the programs also advertise to students using email, web, posters, and flyers, but 10% said they simply rely on word of mouth.

It was therefore unsurprising to learn that while program administrators rate awareness of their efforts as high among counselors and advisors, and to a lesser extent among faculty and other staff, only half of survey respondents indicated that students on their campus are at least somewhat aware that the emergency aid program exists (Table 10).

Table 10. Distribution of Awareness of Emergency Aid Program by Institutional Group

How would you rate awareness of the emergency aid program within the following groups at your institution?	% of Programs Indicating Group is at Least Somewhat Aware
Counselors and advisors	95%
Faculty and staff	80%
Students	50%

In interviews, we asked administrators how they would promote the emergency aid program at their institutions if they were in charge of the program design. Notably, there was no significant difference in response between the homegrown group and the Dreamkeepers group. Most often, administrators would like to promote emergency aid by doing the following (in descending order by number of responses):

- Market the program to faculty, staff, and advisors or counselors so that when they encounter a student in need they are knowledgeable of the emergency aid program and could make a referral.
- Promote awareness on the institution's website.
- Promote the emergency aid program to students at campus events, new student orientation events, and resource fairs.
- Not market the program specifically, but rely on word of mouth on campus.

Thus, while students seem to be the campus group with the least awareness of emergency aid programs, in interviews administrators continued to focus more on ensuring that campus staff members are aware of the program rather than increasing student awareness. Several respondents indicated that faculty, staff, and advisor/ counselor awareness of the program was more important because they have more direct contact with students and may be better detectors of students in crisis who could benefit from emergency aid funds. A potential problem with this approach is that students who are better self-advocates will have access to emergency aid funds and students who are not as engaged or communicative with institutional staff may not.

Data

To what extent do administrators of emergency aid programs believe that their programs are effective at retaining students in school? Fully 95% of respondents said that they are at least somewhat effective. But are these perceptions of effectiveness grounded in data and analysis? Sometimes. Sixty percent of respondents said that they collect data on program participants to measure academic outcomes, while 30% do not, and 10% said they weren't sure if they did or did not.

In interviews we asked administrators what measures they would like to use as the criteria for demonstrating program success. Most administrators suggested using retention rates, graduation rates, credits or program or semester completion. However there were some additional measures recommended as well:

- Fund sustainability over a multi-year period.
- Student perceptions about how emergency aid helped them persist in school.
- Information that tracks the number of referrals to additional resources.

Implications and Recommendations

Faced with deepening financial need among students, and growing concerns about college retention, there is growing interest in emergency aid programs but also many challenges in implementing them effectively. Administrators have difficulty navigating inherent tensions between providing access and support and rationing scarce resources. They struggle with assessing need and connecting students to services quickly, while also fulfilling their obligations to properly steward funding sources. And like many student support programs, they often have to assess how well they are doing based on the presence or absence of gratitude and complaints, rather than empirical data.

There are several ways in which emergency aid programs might learn from each other in order to enhance implementation and more effectively support students. The following five recommendations are meant to stimulate a practice improvement conversation in the field that should expand to include more stakeholders.

Recommendation 1: Establish and communicate clear criteria for program eligibility, while also providing flexibility for determinations in unusual circumstances.

Program administrators need to co-develop these guidelines with the providers of program funding and their supervisors, so that they may effectively and consistently implement them on a daily basis. A process for establishing and reporting exceptions should also be created. In creating terms for program eligibility, attention should be paid to equity. Students most in need of emergency aid may not receive it if program rules exclude them. If necessary, institutions may wish to consider operating multiple, coordinated emergency aid programs using different criteria and possibly different funding sources to accommodate a broader array of students.

Recommendation 2: Collect and analyze program data to help guide effective practice.

It is difficult for administrators to emphasize outreach and awareness of the program, and advertise effectively to students, while also focusing on providing quick decisions and disbursement of funds, and juggling concerns about the supply of available funds. If too many students are aware of the program and money is distributed rapidly, then funds may run out early in the year. But if the students who could most benefit from emergency aid are the least aware of it, or if funds do not reach them in time to ameliorate the impact of the emergency on their schooling, the program may be less effective. Programs should experiment with outreach and use data to determine which approaches to outreach appear most effective, and for which kinds of students. If time spent on outreach can be focused yet minimized, this allows program staff to focus more on serving students. It may be possible to strategically leverage technology to facilitate a more rapid turnaround and disbursement process. In addition, data on the extent to which demand for the program threatens to overcome the supply of funds may help administrators communicate more effectively with supervisors and funders about the need for support.

Recommendation 3: Coordinate financial aid and emergency aid when it makes sense, and avoid doing so when it does not help students.

Financial aid administrators are careful stewards of a vast array of federal, state, and institutional funds and must abide by many rules and regulations. In some cases, it may make sense to integrate emergency aid into a student's financial aid package, but in other cases it may not. Each institution's emergency aid program and financial aid office should work together to discuss the conditions under which the two should be connected, and when they ought to operate independently. At the national level, it may be useful to convene financial aid experts and emergency aid program operators to think about creative, effective solutions to delivering emergency aid when it is needed, while still complying with financial aid rules and regulations.

Recommendation 4: Equip emergency aid program administrators with information about other forms of support for students.

Students in need of emergency aid may qualify for other programs, including food stamps, subsidized housing, or even financial aid—but may lack awareness of these supports. Ideally, administrators would be equipped to evaluate students for benefits and be able to access information to determine their current use of financial aid. But even simply having a manual containing information to make effective referrals would be a good start.

Recommendation 5: Evaluate the impact of emergency aid programs to improve performance and buttress funding.

Given the popularity of emergency aid programs, it is unfortunate that no quantitative evaluations of their effects seem to have taken place. Administrators are left with subjective impressions of program performance and little data on which to base decision-making. This limits their ability to improve practices and garner additional funding. Researchers undertaking evaluations of emergency aid programs will need to add to the wide array of implementation concerns described in this report. It will be critical to resolve, as much as possible, how the program should operate during evaluation, while at the same time accommodating the need for administrators to adapt to and respond to emergencies. The nimbleness of both programs and evaluators, and careful attention to the forms of such responses, will be especially critical.

Conclusion

Today's financial aid system is ill equipped to effectively address all financial situations that affect the ability of students to complete degrees. A well-implemented emergency aid program may be an especially promising strategy to help students not only stay in school but thrive. Alleviating threats to their well-being, especially food and housing insecurity is especially important. This initial analysis of practices among emergency aid programs is a first step in the Wisconsin HOPE Lab's efforts to identify effective ways to make college more affordable for students. We hope that it spurs the field to carefully examine and improve upon existing practices, and evaluate programs so that effectiveness can be determined.

Appendix A: Survey Questions for Emergency Aid Implementation Study

1. Consent to participate.
2. Does your emergency aid program distribute grants (funds that do not need to be repaid), loans, or both grants and loans?
 - a. Grants
 - b. Loans
 - c. Both grants and loans
 - d. Other (please tell us more)
3. Which of the following campus offices and departments are regularly involved in the emergency aid program at your institution?
 - a. Financial Aid
 - b. Student Services
 - c. Other (please list)
 - d. Other (please list)
4. Which campus office or department is the primary administrator of the emergency aid program? In other words, which office or department works most closely with the students during the application process?
 - a. Financial Aid
 - b. Student Services
 - c. Other (please list)
5. How does a student apply for emergency aid assistance? Please briefly describe the steps a student goes through in the application process.
6. What documentation must a student provide to support their application for emergency aid? Please list the forms of documentation below. Examples include: a written description of the financial emergency, proof of expense such as an estimate or bill, a recommendation from a staff or faculty member, or other similar documentation.
7. Which of the following criteria do you use to determine student eligibility for emergency aid funds? Please select all that apply.
 - a. Expense must be of a specific type. Examples: medical care, school fees, transportation costs, etc.
 - b. Minimum GPA requirement
 - c. Minimum number of credits completed
 - d. Must be enrolled at least part-time
 - e. Other (please tell us more)
 - f. Other (please tell us more)

8. Please list the specific types of expenses that qualify for emergency aid at your institution (Examples: medical expenses, transportation, child care services, utility bills, textbooks).
9. Please list the minimum GPA requirement for emergency aid eligibility at your institution.*
10. Please list the requirement for minimum number of credits completed for emergency aid eligibility at your institution.*
11. How many business days **after a student submits an application for emergency aid** is the student informed whether or not the application is approved?
12. How many business days **after a student is informed that their application was approved** are emergency aid funds actually disbursed to the student?
13. Who is responsible for the final approval of a student's application for emergency aid?
 - a. Individual faculty or staff member
 - b. Interdepartmental committee
 - c. Other (please tell us more)
14. Are there limitations on the amount of money that a student can receive from the emergency aid program at your institution? Please select all that apply.
 - a. Limit per request
 - b. Limit per semester or term
 - c. Lifetime limit
 - d. Other (please tell us more)
 - e. Other (please tell us more)
15. What is the limit per request of emergency aid funds that a student at your institution can receive?*
16. What is the limit per semester or term of emergency aid funds that a student at your institution can receive?*
17. What is the lifetime limit of emergency aid funds that a student at your institution can receive?*
18. How do you disburse emergency aid to students? Please select all that apply.
 - a. Cash
 - b. Check to student
 - c. Deposit to student account
 - d. Payment to third party
 - e. Debit or gift card
 - f. Other

19. How do students find out about the availability of emergency aid funds? Please select all that apply.
 - a. Posters, flyers, or website advertising.
 - b. Student counselor (can be from Student Services, Financial Aid, or other department)
 - c. Faculty or staff referral
 - d. Other (please tell us more)
 - e. Other (please tell us more)
20. How would you rate awareness of the emergency aid program within the following groups at your institution:
 - a. Students
 - b. Advisors and counselors
 - c. Other faculty and staff
21. How **effective** do you think the program is at keeping students in school?
22. Do you collect data on student aid recipients to measure student retention, and/or credit completion?
 - a. No
 - b. Yes
 - c. Don't know
23. Each year, is the total amount of emergency aid requested by students generally **smaller**, **larger**, or **the same as** the total amount of aid available in the program?
 - a. The amount requested is **smaller** than the amount available.
 - b. The amount requested is **larger** than the amount available.
 - c. The amount requested is **the same as** the amount available.
 - d. Don't know
24. How is the emergency aid program funded at your institution? Please briefly describe the sources of funding for the program. Examples may include individual donations, grants from government or non-profit organizations, or campus group fundraisers by the alumni foundation, Greek associations, or parent groups.
25. In general, how easy has it been to raise funds for the emergency aid program?

Note: * indicates a question that would be displayed to respondents who answered affirmatively to an earlier question in the series.

Appendix B: Interview Protocol

1. Using your own words, please describe the goals of the emergency aid program at your school.
2. Does the program intend to serve a specific segment of the student population?
3. From your perspective, do the students who utilize the emergency aid program face unique challenges compared to the rest of the student population? Please be as specific as possible.
4. Do you believe that the program is able to accomplish its goals effectively? Why or why not?
5. What is the most difficult or challenging aspect of running the program?
6. Please tell me a story of a time when the program encountered a challenge.
7. Which campus departments need to be involved for the program to operate efficiently?
8. How is a “financial emergency” defined by your program?
9. In your opinion, would you say that the program is successful?
10. What criteria should be used in determining if the program is successful?
11. In the next series of questions, I would like you to describe for me what an ideal emergency aid program would look like, from your perspective.
 - 11a. If you could design your own emergency aid program, what eligibility or documentation requirements would you have?
 - 11b. If you could design your own emergency aid program, how much money would you provide to students, and how would you disburse those funds?
 - 11c. If you could design your own emergency aid program, how would you structure the program administratively? (For example, which department would take charge of the program’s management, and student contacts?)
 - 11d. How would you balance being a good steward of the funds while responding quickly to students’ needs?
 - 11e. How would you promote awareness of the program on campus?
 - 11f. Are there any other aspects of your ideal emergency aid program design that we haven’t discussed?
12. The purpose of this interview has been to collect information to help guide the design of future emergency aid programs. Do you have any additional advice that you would offer to someone who is interested in creating an emergency aid program?



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