



Distributing Emergency Aid to College Students: Recommendations and Sample Distribution Protocol

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Emergency aid is a critical resource for students facing economic shortfalls that can disrupt their education. In more than a dozen studies of undergraduates from low and moderate-income families conducted over the last decade, we have observed the approaches and practices for aid distribution that affect its efficacy. These lessons are documented in Sara Goldrick-Rab's latest book, [Paying the Price](#), and in a series of papers and blogs authored with the Wisconsin HOPE Lab, including this [report](#) on emergency aid. We draw on that body of work, along with lessons from studies conducted by fellow scholars, to offer the following ten recommendations for the implementation of emergency aid.

- 1. Distribute emergency aid quickly.** Time is of the essence when addressing an emergency. Create a protocol for aid distribution that prioritizes speed over all else. Keep the application process and determination assessment to a minimum so as to move fast. Quickly identify and remove any barriers to cutting checks. Great Lakes [found](#) that issuing checks within 48 hours of the approval of an emergency aid application is critical, and they are currently working to develop [training](#) for emergency grant decision-makers.
- 2. Leverage money to communicate caring.** A lack of [trust](#) in the current financial aid system is pervasive, and re-establishing a relationship between students and their institutions, by having their back in an emergency, should be an important program goal. Integrate a culture of caring into the emergency aid program and all of its communications. Consider these [tips](#) for effective outreach to cash-strapped students.
- 3. Allow aid to be used for critical living expenses.** It is common to restrict emergency aid to non-tuition expenses, but avoid going beyond that qualifier to exclude other items because of a perception that they are foreseeable. The most common needs noted by emergency aid recipients in programs such as Scholarship America's Dreamkeepers, Great Lakes' DASH, and other homegrown efforts are related to housing (rent and utilities), transportation (car repairs, bus pass), and emergency medical care.

4. **Avoid using federal student aid as a qualifier for emergency aid.** Accessing federal student aid requires FAFSA completion, and many students simply cannot do that (e.g. they are undocumented, cannot access their parents' information, etc.). A FAFSA requirement for emergency aid eligibility puts them at a double disadvantage—instead, offer FAFSA completion as an additional support coupled with the emergency aid. Similarly, requiring students to first accept federal student loans in order to access emergency aid disadvantages the students who are least able to take on debt. Avoid imposing this requirement, lest the emergency aid become a prod to accept loans one cannot repay.
5. **Target aid to those with the least access to other grants.** Some students have advantages when it comes to obtaining grants—these students are more likely to be full-time, get good grades, have strong academic preparation, and strong social networks. These students qualify for other forms of support. Students who most need emergency aid are often part-time, have middling grades (B's and C's rather than A's), and are often marginalized in one more way (e.g. they have children, are racial/ethnic minorities, are undocumented, etc.). Sometimes these students are from the middle-class rather than working-class—their parents make too much to qualify for Pell but are too economically unstable to deal with volatility. Our [research](#) finds that food and housing insecurity is pervasive among both Pell and non-Pell recipients at community colleges, suggesting that Pell would not be a good criteria to use when allocating emergency aid. On the application, simply assess whether the financial need is imminent, whether it is temporary, and whether it could affect the students' ability to stay in college.
6. **Maintain good records.** Keep track of who participates in the program, the timing of their requests and how those requests were met, and any other services they were referred to. This will help with the proper stewardship of funds but also with storytelling about the program and evaluation of its impact.
7. **Provide students with multiple sources of information about the availability of emergency aid.** A “wait and see” approach to aid distribution reduces take-up among those students who could most benefit from the help—those with less social capital. Unfortunately, a recent [report](#) from NASPA suggests that a “word of mouth” approach is the most common form of communication about emergency aid. Colleges should instead be encouraged to distribute information across the institution in the following ways, in addition to their traditional approaches:
 - a. On the syllabus – adding a statement about basic needs security to those statements that are traditionally listed (attendance policies, disability accommodations, etc.) helps direct students to resources and signals that both their professor and their institution cares about them. Great Lakes [learned](#) from implementing its DASH program about the importance of engaging faculty. [Marketwatch](#) recently discussed this approach, and here is an [example](#) of a statement.
 - b. In the classroom— busy students may not spend much time on campus or with their advisor, but they do make time for class. Providing professors with a single

- flyer or PowerPoint slide about the program to share with students can help bring attention.
- c. In bathrooms – some of the most effective awareness raising work done about sexual violence and other sensitive topics is done with flyers posted on the doors of bathroom stalls.
- 8. Advertise emergency aid without fear of running out.** The most common obstacle to raising awareness about emergency aid is the fear that funds will run out too quickly. Rationing scarce resources is important but keeping the program a secret is not a good way to do it, for the reasons discussed above. (A recent Texas [study](#) found that about half the students with access to an emergency aid program never applied for it, and over a three-year period less than 10% of students collected at least two-thirds of the maximum amount allowed-- \$1,500. Clearly, making the money available does not mean students will abuse it.) Instead, advertise the program, and keep track of the demand. In addition to maintaining good records for participants, a waiting list should be maintained, and should include information about the needs that are going unmet. The waiting list is useful:
- a. It can be used to demonstrate the need for additional financial support. Use the stories of wait-listed students when approaching funders. Emergency aid is a straightforward and easy ask from donors, and should be a common ask from alumni (though it currently is [not](#)).
 - b. It can be used to evaluate the efficacy of the program. Since students who seek out emergency aid are different from those who do not, differences in their educational outcomes cannot be appropriately attributed to the program. Instead, compare the outcomes of students who received emergency aid to those who were wait-listed—they would have received the program if only there were more funds.
- 9. Provide both monetary and non-monetary support for living expenses.** Cash assistance is critical, but other types of support to address major financial needs such as food and housing are also important. Use strategic external partnerships with local food banks and housing authorities to put programs into place.
- 10. Offer supplementary services.** Once a student has connected with the emergency aid program, this is a chance to link them to other supports. These could include:
- a. Access to public [benefits](#), such as SNAP or TANF.
 - b. Pro-bono legal advice.
 - c. Tax preparation, so that they access the EITC.
 - d. Case management services. A recent [study](#) conducted at Tarant County College in Fort Worth, TX found that pairing emergency aid with case management (specifically, a social worker provided by Catholic Charities) improved persistence and degree completion rates.

Emergency Aid Distribution Sample Protocol

This protocol utilizes the preceding “Ten Recommendations for Distributing Emergency Aid to College Students” to operationalize the granting of emergency aid to students on college campuses. It is grounded in both research and practice in serving students experiencing economic emergencies and basic needs insecurities, and reflects current success strategies in higher education. This protocol can be modified as needed.

To ground this protocol in current research and common practice, your aid distribution process should be:

FAST: Emergency aid provided by police or fire is timed to the minute. Your program should be no different. Aim for no more than a 48-hour turnaround from application to distribution.

CARING: One of the first things that people lose in an emergency is their sense of agency and humanity. All outreach, communications, paperwork, and processes should be human-centered.

FLEXIBLE: Aid dollars should not come with large hoops or restrictions tied to them. It communicates distrust, and may create barriers for the student in using the money to actually handle the emergency.

ACCESSIBLE: Decisions about who can utilize the aid should be broad and focused more on the emergency than a need assessment. Use a process open to any student, advertise the program so students know they CAN access it, and ensure that outreach and advertising does not create any unforeseen barriers (for example be sure that undocumented students know that they can use it).

EQUITABLE: Realize that the students who are most likely to need emergency funding are students who may not be able to access other resources. In reviewing cases and making determinations it is important to consider if the student has access to other grant resources (perhaps based on academic merit) and help them to pursue those instead, saving the emergency grant for students who do not have similar advantages.

PACKAGED: The cash aid is important, but should not be given alone. Students should get additional information and resources in areas such as food, housing, benefits access, FEMA or other emergency relief programs, and counseling.

Resources:

Here are three resources you will need to successfully distribute emergency aid:

- **Administrative home:** Your aid program should be officially housed within an office on campus unless doing so creates barriers to moving funding to students quickly. If hosting the program on campus slows down the process, it should be moved to an off-campus partner or the college's foundation who can cut checks quickly.
- **Personnel:** The program should have a single point of contact who at minimum is aware of all cases being presented, and ideally is able to participate in all decisions to ensure fairness and uniformity. This person should have access to additional resources and be well-networked in order to create the ideal packaging of money and resources for individual students. If there are additional persons involved in the process the number of people reviewing a student case should be kept to a minimum. Adding a large committee to the process slows it unnecessarily.
- **Partners:** It is important to forge strong partnerships that can increase resources for the program and students, as well as make processes more efficient and effective. These could include:
 - Financial administrators (to ensure monetary allocation is done quickly and effectively)
 - Campus offices (such as housing, dining, or bookstore) that can provide supplies or services
 - Local agencies (such as food banks, homeless shelters, department of social/human services) that can provide supplies and services

Procedure:

There are four main procedural phases to an effective emergency aid program: outreach/marketing, application/review, awarding/service, and follow up/outcomes.

1. **Outreach/marketing:** Develop an outreach and marketing plan that follows the guiding principles above of being caring and accessible. Advertising should be broad-based and meant to reach all students. A program that is not advertised does not really exist. Marketing should be inclusive, and clearly state the purpose of the program and who can qualify for it. If there is concern about available resources it is better to advertise the program and make it clear that resources are limited, rather than limiting the advertisement such that only students who know to ask are able to access it.

2. Application/review: Below is a sample application for emergency aid. While it is important to have an application process, the process itself should not be a barrier to students accessing the funds. Applications that place upon students a large burden of need, or require them to produce a lot of paperwork not only have the potential for slowing the process, but could actually lead a student not to apply at all for funds they really need. An application process should include:
 - Intake: This is where having a single point of contact (SPOC) is incredibly important. The SPOC should sit with the student, hear their story, and help them to complete the application. This increases the guiding principle of delivering the emergency grant with care, and can help improve the impacts of packaging additional services, resources, and referrals with the grant.
 - Application: This should be a short form that provides a narrative regarding the student's emergency, a catalogue of their current resources, and demographic information that might assist the SPOC in determining additional services a student might qualify for.
 - Resource discussion: Once the SPOC has received a completed application they can send that through whatever processes are in place to award grant monies. Since the application process includes resource and demographic information that might indicate additional strategies, services, and resources a student may access, the SPOC can conclude the conversation with the student providing additional information and resources that are packaged in with the grant. The second part of the application is an action planning template designed to help the student access these additional resources.
3. Awarding/service: Once it has been determined that a student may receive a grant, the SPOC should work to process and award the student. It is important to keep good records, which should include the student's application, amount awarded, date of award, additional services or resources provided, and the most reliable contact information in order to follow up with the student. Again, it is a best practice to set the goal of no more than 48 hours' turnaround from application to award.
4. Follow up/outcomes: The purpose of an emergency grant to a student is to ensure their needs are being met so they can persist and complete their degree. Therefore, it is important to follow up with the student to determine if the grant and packed resources and services were sufficient to help the student stay in school. This follow-up serves a dual purpose of providing the student with additional assistance as needed when they navigate processes such as accessing housing or public benefits. It also increases the sense of care a student can get from the institution. The SPOC should follow up with the student via email or phone 2 and 4 weeks out from the receipt of the award, and continue contact as needed beyond that. The academic outcomes of these students should be tracked by the administrative home of the program or institutional research/effectiveness to determine if students who receive emergency aid persist and graduate. Collecting this data not only allows for the calculation of return on investment in student success, but creates stories that can be told through data and used to raise money for the program in the future.

Sample Application – Emergency Aid
(delete the explanatory notes in **ORANGE** prior to using)

Student Name:

ID Number (for tracking purposes. If they have their ID, get that from them and copy it from that rather than self-reporting):

Phone:

Email (best email, not necessarily campus email):

Address (if applicable):

Tell me in your own words why you are requesting emergency aid:

(This should be recorded by the SPOC as part of the intake process. It helps to determine the issue, and creates a sense of caring and trust for the student.)

Please tell me if any of these apply to your current experience:

- I do not have a permanent place to stay (determining if the student is homeless)
- I am experiencing difficulty obtaining enough food for myself and/or my family (determining if the student is food insecure)
- I have expenses I am currently unsure how I will cover (have them list these and approximate the amount)
- I do not have the resources I need in order to take my classes (have them list these – examples are textbooks, lab fees, supplies, internet)
- I lost my financial aid or scholarship
- I am currently in an unsafe living situation (to determine if the student has additional issues, such as domestic violence or roommates who are hostile to due homophobia or other bias, that need to be addressed as well)

Please tell me what resources are currently available to you.(these are not so you can rule out the student for aid, but to get a picture of what is available to them so you can strategize with them on how to best leverage all resources including the grant to meet their needs):

- Income from a job
- Income from other sources
- Potential for loans from family
- Place to stay with family or friends
- Financial aid or scholarships (if they get aid it will be important to determine if giving them an emergency grant will impact their aid package)
- Public benefits
- Veterans benefits

Action Plan Template

Use this basic action plan to package referrals and services (like food, housing, jobs, rental/utility assistance) along with the emergency aid grant. Be sure to make a copy for your records to attach to the grant application, and give a copy to the student.

Need	Current Resources Available	Additional Potential Resources	Contact Information	Actions to Take	Timeline
Food	Campus pantry, sharing meals with roommate	SNAP, local food bank, campus meal voucher program	<ul style="list-style-type: none"> SNAP: apply online at https://epass.nc.gov/CitizenPortal/application.do Local food bank: https://www.foodpantries.org/li/raleigh-rescue-mission-shelter-and-meals Campus meal vouchers: Linda at DOS 252-345-2456 	<ul style="list-style-type: none"> Apply for SNAP Find hours and get a food box Call and apply for program 	Complete by Friday
Housing	Stay with friends (two weeks max)	Sunflower Shelter, housing services	<ul style="list-style-type: none"> Sunflower Shelter: 252-980-3447, ask for Jamie Housing services: http://www.wakegov.com/human-services/housing/services/Pages/affordable.aspx 	<ul style="list-style-type: none"> Call shelter and apply for 90 day stay Review housing services and discuss with shelter case manager 	Complete by a week from Friday
Counseling*	Campus counseling center		Counseling Center 252-345-1232	Call as needed – we could all use someone to talk to when times are hard	

** We advocate giving counseling referrals to all students applying for emergency aid as we know that financial stress can lead to depression and anxiety.*