BEYOND THE FOOD PANTRY:
Guide to Emergency Grant Aid Distribution

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Emergency aid is a critical college retention tool for supporting students who face economic shortfalls that might disrupt their college education. In contrast to other efforts to address students' basic needs, such as meal vouchers and gas cards, the dollars distributed by emergency grant programs can be used flexibly to meet students' most pressing needs and achieve their goals. Rigorous studies, including randomized controlled trials conducted around the world, indicate that cash transfers are the most effective anti-poverty tools.

But maximizing the impact of emergency aid in higher education depends on strong program implementation. Several landscape analyses of current emergency aid programs, including one from NASPA and one from the Hope Center, reveal wide variation in how colleges and universities approach this work. For example, some colleges issue vouchers rather than grants, while others distribute emergency loans. There are many reasons why grant dollars are often more valuable and impactful than vouchers, given their greater flexibility, and grants are preferable to loans, particularly for students in crisis. This brief is about the effective distribution of **emergency grants**. I am writing in the midst of the COVID-19 pandemic, less than a week after the federal government authorized a $7 billion new investment in emergency grant aid for college students. There has never been a more urgent time to get the distribution of this potentially high impact student support effort right.

To assist practitioners around the country in making the most effective use of emergency grant aid dollars, this brief includes:

- Key principles for the distribution of emergency grants

- Common implementation challenges

- Examples of ways to address those challenges and alternative approaches for implementing an effective program in the near term

- Discussion of ways to fundraise to grow your emergency aid program

Principles for Effective Emergency Grant Distribution

To maximize impact of emergency aid grants on today's college students, it is important to ensure that the dollars flow to students whose odds of completion are most increased by support. It is also critical to move quickly to identify and meet their need, as timing can be essential to resolving problems. Finally, in order to focus the largest number of dollars on meeting students' needs, the costs of program administration should be minimized.

Three main principles should be centered in any emergency grant program:

1. Maximize *equity* by keeping red tape for students to a minimum.

2. Maximize *impact* by ensuring that the application and distribution processes are quick.

3. Maximize *efficiency* by imposing as little administrative burden as possible on program staff.

Common Implementation Challenges

Implementing an emergency grant program is necessarily a very different process than administering traditional financial aid. The latter is governed by Title IV's strict rules and regulations and follows a set of norms and practices established more than fifty years ago. Some aspects of administering traditional financial aid are habit-forming, including the reliance on an extensive application and a means-testing formula as well as an emphasis on verification and compliance. These traditions often make their way into the administration of emergency aid programs.

Unfortunately, the transfer of habits and norms from traditional aid to emergency aid can lead to problems, including the under-utilization of emergency aid by the students who most need the support. Consider that the only truly rigorous evaluation of an emergency aid program conducted thus far found that the program did not produce impacts unless it was coupled with case management. While the authors interpreted those results to mean that emergency aid dollars alone were insufficient, there is an alternative explanation: difficulties with program implementation.

The Texas program the authors studied imposed numerous eligibility requirements, including a minimum GPA requirement, and did not allow students near graduation or those above 200% of the Pell threshold to receive grants. While those restrictions might be intended to maximize equity, they are countered by evidence that even middle-class students are at risk of basic needs insecurity, sometimes because their parents do not provide the support suggested by the Expected Family Contribution. Of the nearly 9,000 students at the college where the evaluation occurred, barely 1,100 were deemed eligible for emergency aid. In addition, the program was not widely advertised, and students had to jump through many hoops to get assistance, including having to prove that their emergency was "foreseeable, controllable, and temporary." In total, just 126 students submitted a total of 74 requests for support, and three in four were approved, with an average payout of $300. Given this approach to implementation, and the small number of students supported as a result, the lack of clear program impacts is predictable.

Such an approach to operating emergency grant programs is not unusual; indeed, many others around the country engage in similar practices. I have identified ten common problems when it comes to the current implementation of emergency aid programs.

1. Student demand almost always outstrips the supply of aid, but few emergency aid programs are designed to solve for that challenge while maintaining a focus on equity. Instead, they simply run out of funds and close the program—with the first to apply being those that receive the funds.

2. Inadequate marketing and outreach about emergency aid programs reduces the extent to which students recognize institutional efforts to provide support. It also contributes to under-utilization of the program. NASPA found that less than one in five colleges offering emergency grants put information about that program on their website.

3. Application processes are often not student friendly. Sometimes they must be completed on paper or in person, and they can be lengthy. Since most colleges and universities do not put information about the emergency aid program on their website, the application rarely appears there. Often this means that applications can only be completed during business hours, even though many financial crises occur after hours and keep students awake at night, worrying.

4. Allocating grants among applicants quickly is difficult, especially when application volume is high. In NASPA's survey 23% of institutions said that they had to frequently deny applications due to resource constraints. This was prior to the COVID-19 pandemic, which has greatly increased student demand. The involvement of selection committees and other bureaucracies in the allocation process lengthens the time it takes for emergency aid to reach students. The process also imposes significant burdens on staff, with regard to time and effort.

5. Maximizing equity and efficiency while keeping implicit biases and paternalistic tendencies from affecting the selection of grant recipients is also challenging. The processes institutions use to ration limited funds vary from a "first come first served" approach to the use of highly restrictive eligibility criteria that proliferate as demand outstrips supply. Some institutions require students to explain their situations or submit to an interview; some require students detail how they will avoid such emergencies in the future; these may be intended to make the process more inclusive and accurate, but it also demands that the student "perform" their poverty to receive support.

6. Navigating Title IV financial aid rules, particularly 'grey areas' in the rules, also creates difficulties for administrators of emergency aid programs. There is often uncertainty about whether and when an emergency grant must be counted as income, when professional judgment must be used to make room for an emergency grant in an aid package, and whether and how funds disbursed from another part of a university must be reported to a financial aid office. This creates additional confusion, bureaucracy, and time spent on every application. These bureaucratic barriers also fail to recognize that the real price of college is often understated using traditional measures of financial need cost of attendance.

7. Turning down an applicant for emergency assistance, particularly when they are qualified and funding is limited, is one of the most difficult jobs any practitioner can face. Unfortunately, many staff members operating emergency aid programs must also support students with advising and counseling. The psychological costs of their work can be substantial.

8. While traditional financial aid can be easily used for living expenses as it is refundable, many colleges and universities offer only vouchers or third-party payments when it comes to emergency grants. Whether this is due to preferences or pragmatism (i.e. difficulty cutting checks to students or depositing cash in their bank accounts), the end result is that many students cannot get needed support for key expenses like childcare and rent.

9. Maximizing emergency aid dollars requires connecting students to other key support programs, including unemployment insurance and SNAP. This coordination is important but uncommon at a college, so students may get lost in the handoff between offices. NASPA found that inadequate capacity was the number one barrier to coordinating additional supports for students receiving emergency aid.

10. Sustaining an emergency aid program requires robust and standardized data collection for reporting and fundraising, and evaluation to demonstrate program efficacy. It is difficult to assess true demand for a program that is not adequately advertised, or to establish impacts when only a small number of students are served.

Together, these ten problems help explain why—despite the preponderance of institutions operating some sort of emergency aid program—relatively few students appear to receive emergency grants. According to NASPA:

> "Most institutions (75% or more of respondents), provide emergency aid to fewer than 500 students annually, and several colleges reported serving fewer than 50 students…73% of colleges offer small grants or completion scholarships to fewer than 50 students per year. Very few institutions serve more than 1,000 students annually with any type of emergency aid."

This is a critical gap in efforts to address basic needs insecurity and support students during crises like the current pandemic. Indeed, in in fall 2019 — just a few months before COVID-19 began causing campus closures— the Hope Center's survey of nearly 167,000 students at 171 two-year institutions and 56 four-year institutions revealed that less than 10% of food-insecure students received emergency aid.

Approaches for Delivering Effective Emergency Grants

Given the principles and common challenges laid out thus far, there are three main paths that an institution can take to distributing emergency grants effectively to large numbers of students. The particular path a college or university selects may depend on its size but also on administrators' comfort with distributing power over program operations.

Option 1: A centralized narrowly targeted program with a single decision maker.

- Develop a short list of key priorities for the emergency grants—for example, food and learning resources.

- Determine the standard size of the grants for each category, decide how often applications will be assessed and allocated, and set a cap on the amount of money to be spent during each of those periods.

- Create a brief online application with a portal that the decision maker can access. Widely advertise the link to that application.

- Equip the decision maker with a rubric for batching applications into groups: automatic rejections, automatic acceptances, and difficult decisions. Empower the decision maker to make all the difficult decisions.

- Keep records of the total number of applications, the number served, and track the academic outcomes of students in each batch.

Simplicity is the upshot of this approach; the downside is the limited range of solutions the aid can resolve for, and the likelihood that implicit biases may affect the decision-making process.

Option 2: A de-centralized multi-faceted program with many decision makers.

- Identify faculty and staff on the front lines of your campus who want to support students by identifying their needs and disbursing emergency aid.

- Develop a short online resource to support their work but do not be overly prescriptive. They should not be required to use the same application forms, or the same procedures. Rather they should be sensitive "boots on the ground" and equipped to be responsive where they see need.

- Determine a modest amount of funding you will provide each frontline worker each month as grant to them. Have them report monthly on which students receive support and for what main challenges.

- Celebrate the efforts of these frontline workers and engage them in fundraising.

This approach engages a broader number of people in the campus community and will address a wider array of students' challenges which could create more fertile ground for a culture of care. For more information on a faculty-centered approach to emergency aid, please see this guide from the Hope Center. Effective implementation requires brave leadership and a willing financial aid office.

MC MONTGOMERY COLLEGE

EXAMPLE: COVID-19 Emergency Aid Distribution at Montgomery College

David Sears, Senior Vice President for Advancement and Community Engagement

Montgomery College is an urban-serving community college enrolling more than 54,000 students per year. In the two weeks since the pandemic began, we have received and processed more than 900 applications and distributed support totaling $267,619 to 640 students. Here is a bit about how we are doing it and a link to learn more.

Application. When we started this effort, we asked that an advocate for the student (e.g. faculty, staff, partner organization representative, administrator, etc.) email the Montgomery College Foundation regarding the student's needs. But that soon overwhelmed the Foundation's email accounts so we switched to an automated online request form that students filled out with six questions: student name, student ID number, funding needed, name of and email address for an advocate, and a rationale. The form is publicized on multiple forms of media, including social media, email and digital platforms.

Allocation. After a student submits the application, the advocate gets an email and verifies the need, and our financial aid office also must verify that need. For making award determinations, we keep the criteria simple: financial aid need based on FAFSA and/or based on the life circumstances of the student from the information we have (e.g. lost job of the student, parent furloughed, etc.), in the event they never filed for FAFSA. More complicated criteria would delay the delivery of awards. If the advocate does not respond or the student does not provide an advocate, the Foundation's executive director makes a judgment call based on the information provided by the student.

Distribution. The average award is about $600, but it ranges from about $75 to over $2,000. For technology, book and supplies assistance, students are given a voucher to the online bookstore through Follett Bookstores. Students are emailed a voucher so they can order laptops, smart devices, supplies, books, and software for remote learning, and those items are shipped directly to their homes. For food assistance, we are purchasing e-gift cards through Target that are emailed to approved students and then they can order groceries to be delivered to their homes. We originally were going to send physical gift cards to Giant and Safeway to students but working with Target made it a lot easier, faster, and a better tracking process. Safeway does e-gift cards, but the students would have had to print the gift card out and many don't have access to a printer at home so that is why the Target e-gift card is better. For rent assistance, a check is sent directly as a payment to the student's landlord, once the situation is verified. For tuition and fee assistance, the scholarship office places the award on the student's account.

When we send the notification of a student assistance award to the student, we also provide a list of agencies and nonprofits that help with food and/ or housing insecurity longer term.

Continued: COVID-19 Emergency Aid Distribution at Montgomery College

Resources. This effort requires a large team and a lot of hard work. Joyce Matthews, Executive Director of the Montgomery Foundation, plays a critical role, along with Donna Pina, our Foundation Finance Director. Dawn Drew, our gift processor, has been doing double-duty processing donations and handling student assistance award logistics. Paty Lopez and Francine Butler in the Financial Aid office evaluate every request for an award and notify students. John Libby, our alumni relations manager, handles the e-gift card process. Arlene Blaylock in the research office handles all of the demographic data on recipients. And, most importantly, our faculty and staff are extraordinary advocates in this process to make sure their students know about the ability to request assistance.

Observations. Here are some things I am noticing and learning from this work:

1. About half of the applicants have a 3.0 GPA or higher. It may be that the more academically successful students tend to have a better handle on how to ask for assistance. So although we are helping a very diverse population of students, we are tending to help those who are more successful in college than others. My concern is for those who don't advocate for themselves and are less successful in college.

2. We are now seeing a wave of second requests as students are losing jobs in the service industries as well as are their parents. We are holding off until May 1 to consider second requests and emphasizing to students to seek longer-term assistance from county and state agencies or local non-profits. Also, the timing of stimulus checks will impact when and how we consider second requests.

3. We had a few individuals asking for assistance who were not students. Our verification process allowed us to weed them out.

4. We are assisting international students, but their issues tend to be more complicated combined with their stress of having to possibly go back to their home countries. Their requests tend to be larger amounts of funding.

Learn more at www.montgomerycollege.edu/coronavirus/

Option 3: A technological application distributing emergency aid on behalf of decision makers.

- The application, allocation, and distribution processes associated with emergency aid can be done by a third-party vendor.

- Identify a technological platform that is capable of administering your emergency aid program while also referring students to other supports. I am aware of two: Edquity and the Mission Asset Fund.

- Utilize your on-campus staff and faculty to do program outreach and fundraising.

This approach scales quickly, helps ensure all applications are turned around quickly regardless of volume, and depending on the provider and the contract, does so at low cost. However, the institution must be willing to work with a vendor.

Top 5 Do's and Don'ts of Emergency Aid Applications

Do:

1. Assess the type and severity of the student's hardships
2. Identify whether the student is parenting any children
3. Ask whether the aid you can offer will address the students' needs
4. Seek information about whether the student is in their educational trajectory
5. Communicate caring

Don't:

1. Ask students to explain the cause of their hardship
2. Demand that students outline a plan for solving their financial challenges
3. Seek an itemized list of the student's financial resources
4. Require students to write an essay
5. Ask students to write thank you letters for the support

Fundraising for Emergency Aid

There is never enough money for emergency aid for college students or any other financially precarious population. It is one of the most common and painful challenges institutions face. But there are proactive steps you can take to ensure that your fundraising is as effective as possible.

- Engage the entire campus community, including faculty. Establish an employee giving payroll deduction process and suggest that rather than supporting students on a one-off basis, everyone commit to giving even a small amount each month to a centralized fund.

- Activate alumni to support your work. You likely have alumni who also traversed significant barriers while they pursued their education. They may not have the financial capabilities yet to fund scholarships, they are happy to donate $50 and get involved.

- Partner with your faculty union, especially if you are using Option 2 (above) for emergency aid distribution. The FAST Fund has found that faculty unions and or the AAUP chapter on campus often have good mailing lists that can be used for these solicitations. These communications are also very good mechanisms for educating faculty about students' emergency needs, building support and involvement, and changing campus culture.

- Consider partnering with other institutions in your region to fundraise *together* and share resources. A single unified and demonstrated partnership are is often the most effective.

- Provide all donors, especially those on campus, with a window into the emergency aid distribution process. Be sure to report the number of applicants and their challenges, along with those of the students whom you fund.

- Create a student-led committee to engage student voices in your fundraising. Have that committee develop a form on your website, near the application, where students can voluntarily share their experiences of need for the fund, along with their experiences of receiving the fund. Providing their name and/or a photo should be entirely optional. You might offer a link to the form in your award letter as an opportunity to "pay it forward" to other students. Work with the student-led committee to feature students' stories in your fundraising campaigns but never require students to provide them. Also, avoid any form of "poverty performance" by focusing on students' assets and strengths and their stories of educational triumph.

The Promise of Emergency Aid

Over the last five years I have had the honor of investing in and running The FAST Fund, created by Believe in Students, and collaborating on the emergency aid program at Edquity. I spend time on these efforts because students say that they make a difference. Despite the challenges described here, emergency grant programs can be powerful tools for alleviating hardships and helping students remain connected to their institutions. I hope this guide is useful in supporting your efforts.

Notes

¹ Financial disclosure: In addition to serving as Founding Director of the Hope Center, Dr. Goldrick-Rab also created the FAST Fund, a faculty-run emergency aid program operated by the nonprofit Believe in Students, and she is Chief Strategy Officer at Edquity, a private company also distributing emergency aid. Edquity's approach to emergency aid uses an algorithm that Dr. Goldrick-Rab developed based on her research. She is a paid consultant and holds stock in the company.

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AND JUSTICE

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