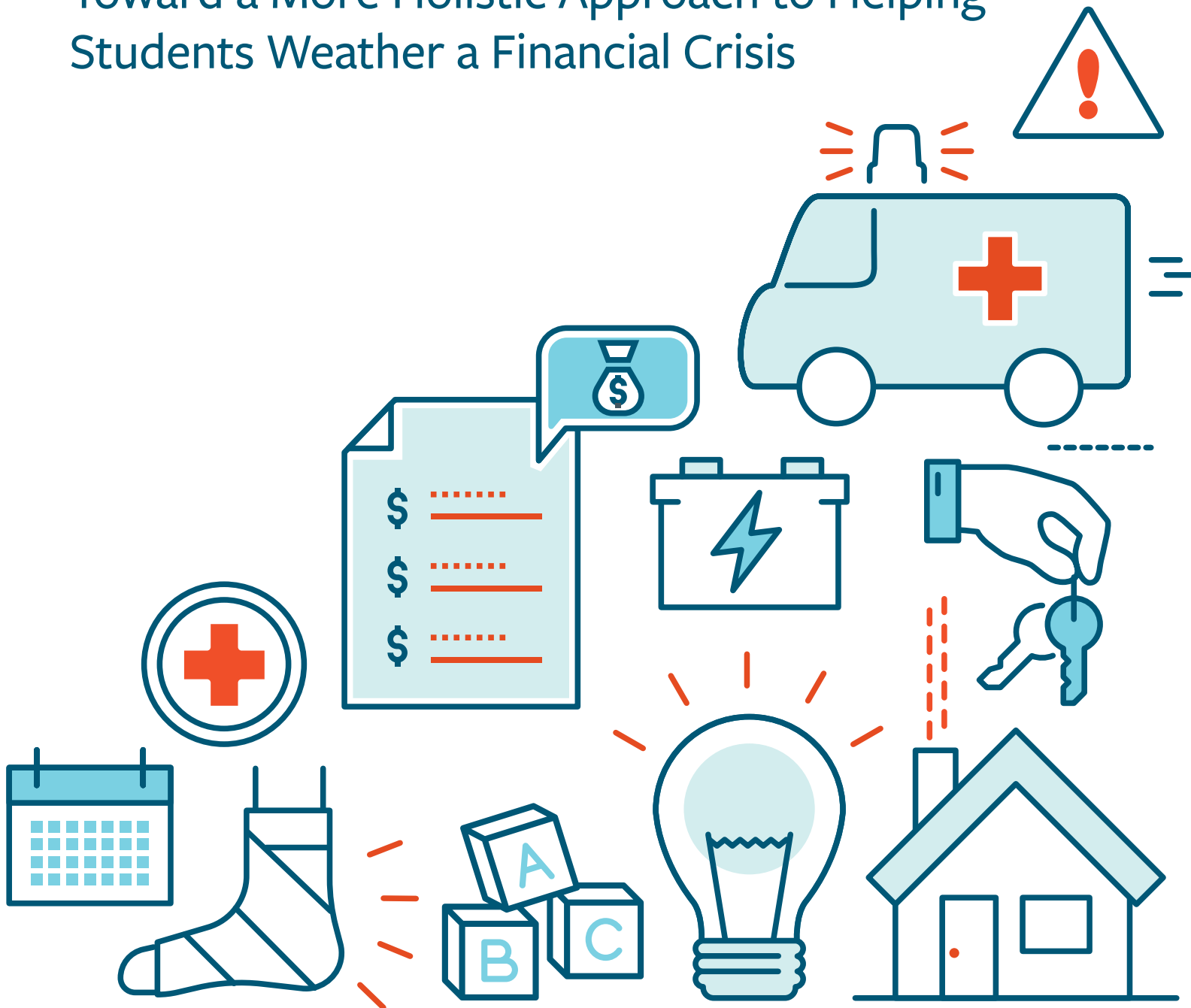


FEBRUARY 2019

# A Broader View of Emergency Aid:

Toward a More Holistic Approach to Helping  
Students Weather a Financial Crisis



Imagine you are a single parent attending community college full time and eking out a living for your family working evenings and weekends at two different part-time jobs. Now imagine that your child has developed a chronic health problem, and while you've managed to keep up in school, you've missed a lot of work and find yourself behind on rent and in danger of eviction. Your child's condition is now under control, and you're prepared to continue on your educational journey if you can just overcome the immediate financial hurdle that threatens to disrupt your life and force you to drop out of school.

Variations of this scenario are dishearteningly common on college campuses across the country. In recent years, Ascendium has taken a growing interest in emergency grants, an intervention designed to help students get through unexpected financial crises and stay on track to complete their program. Since 2012 we have invested a total of \$13.6 million in four separate grant projects—most recently our Dash Emergency Grant programs for two- and four-year colleges—aimed at helping institutions establish, administer and sustain emergency grant programs. Partner colleges use our support to cover students' emergency expenses, institutional administrative costs and use of a common emergency grant application and reporting platform.

**We've learned that effectively helping students experiencing a financial crisis involves more than just cutting checks.**

Along the way, in addition to enabling colleges to help thousands of students deal with unexpected financial setbacks with grants averaging several hundred dollars, we've learned quite a bit about what it takes to create and run an effective program. Equally important, our grant partners have helped us gain invaluable insights into the sorts of challenges students face—especially those from low-income backgrounds—as well as how to better diagnose underlying causes and identify and access the supports needed to address them. We've also learned about the challenges colleges themselves

face as they work to support students experiencing unexpected financial pressures. And we've learned that effectively helping students experiencing a financial crisis involves more than just cutting checks. This holistic approach to emergency aid is changing the way some colleges think about serving economically vulnerable students.

**Our hope is that more schools, funders and policymakers will recognize the value of emergency grant programs designed around this broader conception of student need, and help spread the practice nationwide.**

Our hope is that more schools, funders and policymakers will recognize the value of emergency grant programs designed around this broader conception of student need, and help spread the practice nationwide. We are pleased to add to the growing dialog and body of knowledge related to emergency grants, much of which can be accessed via Student ARC (Advancing Retention in College) [[studentarc.org](http://studentarc.org)], a website launched in February of 2018 by NASPA, the professional association for college student affairs administrators. Student ARC serves as a hub for institutions interested in starting or sustaining a program.



## The Case for Emergency Aid

In recent decades, the availability of financial aid and federal student loans has made college a realistic option for many students whose economic status would have once barred them from participation. However, expanded access does not equate with a level playing field. Students with significant personal or family financial resources usually have the means to respond to an unexpected expense without jeopardizing their continued enrollment. But one unplanned expense can knock a low-income student off of their academic path.

Our interest in emergency grants springs from the simple premise that helping students from low-income households cover unexpected expenses—whether due to a health issue, car trouble or any other unanticipated event—with a relatively modest grant can allow them to maintain focus on their academic pursuits, ultimately advancing our goal of increasing the number of individuals who successfully earn a postsecondary credential.

For institutions, the merits of establishing an emergency grant program are clear. Emergency aid appears to have a significant positive impact on retention. National Student Clearinghouse data indicates that through Fall 2017, 88 percent of students who benefited from our Dash Emergency Grant program for two-year colleges and 93 percent at four-year colleges either re-enrolled, graduated or transferred the term following their award. By comparison (recognizing it is not quite apples-to-apples),

“Our student success strategy focuses on retention, retention, retention. Unfortunately, students often stop out because they lack the resources to cover car repairs, a medical bill or childcare expenses. This is a program that will meet immediate needs that are not currently addressed.”

WENDY HAYES, Chief of Staff,  
Central State University

the overall nationwide persistence rate among students who started a two-year public institution in Fall 2016 was 62.2. The rate was 83.0 percent for those starting at four-year public institutions.

While many colleges have long had funds set aside for this purpose, the availability of that assistance has not been well-publicized. With this “secret drawer” approach, only students capable of advocating for themselves can access this resource. We believe that making emergency aid a widely known, well-publicized support results in a more equitable program.

## Lessons from the Front Lines



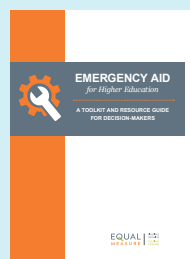
“In this community, budgets are so tight and most families have low incomes. Some students’ situations are true emergencies or matters of safety, like keeping the heat on.”

JORGE MENDOZA, Academic Success Counselor,  
Leech Lake Tribal College

Some of the lessons that have emerged to date from our emergency grant partners are not particularly surprising. The most common emergencies by far for which students request aid are related to housing and transportation. Since housing is the single largest expense for nearly every household, paying the rent is the most obvious manifestation of financial hardship. Similar for transportation; cars are expensive to buy and repair, and public transportation is not an option for many students, either because it doesn’t exist where they live or because it is impractical for delivering them to their multiple destinations over the course of a day, such as a workplace or child care center in addition to school. Other financial emergencies that arise frequently are food, medical expenses and child care.

But the more important lessons have been less obvious. We’ve found that many of those challenges are intertwined and it’s sometimes difficult to distinguish the root cause of the crisis. If you are short on money, the expense that becomes the “emergency” is whichever one you didn’t cover with your insufficient dollars. Pay the rent and you can’t afford groceries. Get your transmission fixed and the landlord is out of luck. That’s why it quickly became clear that one of the keys to providing students the help they need to get through the crisis is to get at the underlying root of the problem rather than simply providing resources to cover the urgent expense. This requires asking the right probing questions nonjudgmentally and listening with compassion to the student’s responses. Those skills are critical not only in determining how to best serve students, but in deciding who should receive finite aid dollars in the first place.

To address this “human element” in awarding emergency grants, we partnered with the nonprofit research firm Equal Measure to develop better tools for emergency grant decision-makers. Supported by a grant from Ascendium, Equal Measure explored the assessment and decision-making process through focus groups and interviews with our current and former grant partners to learn how they make award determinations. They used that information to develop training materials to help emergency grant administrators gain confidence in their decision-making process. The resulting publication, “Emergency Aid for Higher Education: A Toolkit and Resource Guide for Decisionmakers,” is available on NASPA’s Student ARC website at <https://studentarc.org/tools-and-resources/report/emergency-aid-for-higher-education-a-toolkit-and-resource-guide-for-decision-makers>.



Read Equal Measure’s resource for emergency grant administrators, “Emergency Aid for Higher Education: A Toolkit and Resource Guide for Decisionmakers,” available on the **Student ARC website**.



Another nonobvious lesson is that need is very similar across all types of students and all types of institutions. Grantees in our first years of involvement with emergency aid were two-year colleges. When we expanded our emergency grant funding to four-year institutions, we were interested in examining the differences between the two types of colleges in amount of need and kinds of emergencies. Our conclusion: There really aren't any significant differences. The data our grantees shared with us show that financial emergencies do not discriminate between students at two- or four-year colleges and universities.

## Fostering a Culture of Empathy

When we began investing in emergency aid, we did not anticipate the profound impact the holistic approach we support could have on an institution beyond dollars and cents. Much of that impact takes the form of cultural shift. Our partner institutions have worked hard to normalize the act of requesting help. By creating safe spaces for students to come forward and seek assistance, colleges are sending the message that they care about their students' well-being, and students are empowered to persist in their education free of shame or fear of being judged.

**A key lesson we've learned from our grant partners is the importance of meeting with students to genuinely "hear" what they are experiencing.**

A key lesson we've learned from our grant partners is the importance of meeting with students to genuinely "hear" what they are experiencing. It's not enough to read the phrase "car broke" on an application. Getting to and addressing the root cause of the emergency requires patience and a suspension of biases and preconceived notions of personal responsibility.

Not only does that enable decision-makers to best serve the individual student, but it also prepares them to more effectively help the next student who comes along experiencing a similar situation. "Car broke" does not capture the complexity of students' lives and the multiple, sometimes competing, responsibilities they carry.

"We learned that yes, students have public transportation if their car becomes inoperable. But so many students also hold jobs. Without a car, they cannot make it from home to college, from college to work, from work to home. If one of those destinations has to be compromised, it's usually college."

Jim Shelley, Manager of the Men's Resource Center,  
Lakeland Community College

"The Dash Grant program gives students the power to advocate for themselves at their time of need. It's given students a name for their concern and a process to bring those concerns to the right people."

SARAH OLEJNICZAK, Dean for Student Affairs,  
Mount Mary University



## Cross-Campus Collaboration and Community Connections

Since early in our involvement with emergency grants, it's been clear that institutionwide support is a key to program success. Seamless collaboration between departments is necessary for determining student eligibility, reviewing applications and making payouts.

But separate from the logistics of running a program, we've learned that campuswide awareness and cooperation are important for steering students in need toward where they can receive help. Faculty plays a critical role, since they already have a relationship with students and have (ideally) earned their trust.

**Rather than treat emergency grants as an isolated support, the colleges that have been most successful have worked to connect their program with other forms of support available on campus.**

Rather than treat emergency grants as an isolated support, the colleges that have been most successful have worked to connect their program with other forms of support available on campus. Those include both existing services and new ones created to address needs they have identified in the course of administering emergency grants. The majority of our college partners have established a campus

“Instructors have increasingly sought our assistance and referred students to the Dash program.... They are most often the eyes and ears out there in the college.”

*SHEILA ROSSMILLER, Director of Annual Giving and Scholarships, Northcentral Technical College*

“More faculty have begun to listen for ‘clues’ from needy students. We received more referrals from faculty than in the past.”

*BETH SIBENALLER-WOODALL, Associate Dean of Students/Registrar, Northwest Iowa Community College*

food pantry, if they didn't already have one. Grocery gift cards and campus meal assistance are also being used to help students experiencing food insecurity. Other services they are either connecting with for the first time or building from scratch include dental health, feminine hygiene products, winter gear and career-appropriate clothing. While many of these resources were already available, a coherent emergency aid program provides an entry point through which students can seamlessly connect with a variety of supports. Some colleges have taken

it a step farther by establishing a one-stop student resource center to house all services in one place, either physical or virtual.

For many of our partner colleges, implementing an emergency grant program has provided an opportunity to forge and strengthen relationships with community agencies and resources off campus, which are often capable of providing longer-term support for the complex challenges students face.

Colleges have referred students to affordable housing providers, child care assistance, mental health services and more. Some have added staff with human services expertise, or have taken it upon themselves to attain deeper knowledge of programming available through public and private agencies, including federal programs like the Supplemental Nutrition Assistance Program (SNAP) and Section 8 Housing as well as local entities such as food banks and community health centers. Some colleges have completely integrated access to internal and external resources into a single easy-to-navigate system. Milwaukee Area Technical College's Student Resource Center, for example, provides access to a wide array of services in collaboration with community partners, from driver's license recovery to legal aid to disability advocacy.

To help students better prepare for—or avoid—future financial emergencies once the immediate crisis has been addressed, many colleges are offering financial wellness information and services, either on their own or in partnership with credit unions or other financial services providers in the community.

“We wanted to improve the student experience. Now we have one application process that we’re pitching as an emergency assistance grant, and then we figure out which appropriate dollars to give. When you focus on what’s best for students, you create collaboration and you break down traditions.”

MATT TRAXLER, Director of Advising,  
Normandale Community College

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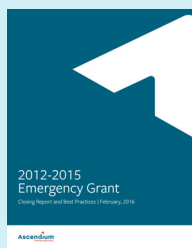
“During the grant period, Hawkeye’s foundation established a little free pantry. This had a kind of domino effect, with the dental program providing toothbrushes and toothpaste, then a student group organization a collection of coats, hats and socks during the winter months, and finally the creation of an interview clothes closet managed by Student Life.”

CONSTANCE GRIMM, Director of Grants and  
Resource Development, Hawkeye Community College

## Sticking With It

Sustainability has been a critical consideration as we have worked with colleges to build effective emergency grant programs. The vast majority of our partner colleges have been impressed enough with the impact of their program that they have committed to continuing it in some form after the end of the grant period, though for many it will be on a smaller scale, at least initially. The obvious challenge is how to pay for it.

Better retention rates provide proponents with a strong argument for making emergency aid a budget priority, but for colleges struggling to fund core operations, investing in it can be a hard sell. Some colleges are working with their foundations to establish a dedicated endowment to provide a permanent funding source. Donations from faculty and staff are being solicited at some institutions. Ideally, state and federal governments will come to understand the value of emergency aid and be willing to invest public resources in this powerful college retention tool. There has been some progress in this area. In 2016 the State of Wisconsin passed legislation that provided funding for emergency aid grants for low-income students in the Wisconsin Technical College System and at the University of Wisconsin System's two-year campuses. We're hopeful that as emergency aid programs spread to more institutions, their effectiveness in keeping more low-income students on track will become too clear to ignore. Here at Ascendium, we continue to explore and consider our future options for supporting those institutions as they work to build smoother avenues to success for their students.



We encourage you to read our report outlining best practices from our 2012-2015 Emergency Grant, available at <https://www.ascendiumphilanthropy.org/community/strategy/scaling/dash-emergency-grant>.

For more information about our other philanthropic activity, please visit our website at [ascendiumphilanthropy.org](https://www.ascendiumphilanthropy.org).



# Acknowledgements

We are grateful to the colleges and universities that have partnered with us to promote student success by implementing an emergency grant program. Their dedication has already made a difference in the lives of thousands of students and built a foundation for lasting change that will benefit many more.

## Colleges and Universities

Aaniiih Nakoda College (Montana)

Alverno College (Wisconsin)

Bay Mills Community College (Michigan)

Blackfeet Community College (Montana)

Blackhawk Technical College (Wisconsin)

Cankdeska Cikana Community College (North Dakota)

Cardinal Stritch University (Wisconsin)

Carleton College (Minnesota)

Central Lakes College (Minnesota)

Central Ohio Technical College (Ohio)

Central State University (Ohio)

Chief Dull Knife College (Montana)

Chippewa Valley Technical College (Wisconsin)

Clark State Community College (Ohio)

Cleveland State University (Ohio)

College of Menominee Nation (Wisconsin)

College of Muscogee Nation (Oklahoma)

Diné College (Arizona)

Eastern Gateway Community College (Ohio)

Edison Community College (Ohio)

Edgewood College (Wisconsin)

Fond du Lac Tribal and Community College (Minnesota)

Fort Peck Community College (Montana)

Grand View University (Iowa)

Hamline University (Minnesota)

Harris-Stowe State University (Missouri)

Hawkeye Community College (Iowa)

Heidelberg University (Ohio)

Hennepin Technical College (Minnesota)

Institute of American Indian Arts (New Mexico)

Iowa Western Community College (Iowa)

Keweenaw Bay Ojibwa Community College (Michigan)

Lac Courte Oreilles Ojibwa Community College (Wisconsin)

Lakeland Community College (Ohio)

Leech Lake Tribal College (Minnesota)

Lincoln University (Pennsylvania)

Little Big Horn College (Montana)

Little Priest Tribal College (Nebraska)

Lorain County Community College (Ohio)

Lourdes University (Ohio)

Madison College (Wisconsin)

Mercy College of Health Sciences (Iowa)

Mercy College of Ohio (Ohio)

Metropolitan State University (Minnesota)

Mid-State Technical College (Wisconsin)

Milwaukee Area Technical College (Wisconsin)

Minnesota State University-Mankato (Minnesota)

Mount Mary University (Wisconsin)

Navajo Technical University (New Mexico)

Nebraska Indian Community College (Nebraska)

Normandale Community College (Minnesota)

North Central State College (Ohio)

Northcentral Technical College (Wisconsin)

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## Acknowledgements (cont.)

### Colleges and Universities

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Stone Child College (Montana)	Wisconsin Indianhead Technical College (Wisconsin)
Tohono O'odham Community College (Arizona)	Xavier University (Ohio)
	Zane State College (Ohio)

## About Ascendium:

Elevating opportunity through the power of postsecondary education since 1967

Ascendium Education Group (formerly Great Lakes Higher Education Corporation & Affiliates) is the nation's largest federal student loan guarantor as well as a leading higher education philanthropy and provider of student success services for postsecondary institutions. Founded in 1967, Ascendium provides information, tools and counseling to millions of borrowers nationwide, helping them avoid the consequences of default and keeping the door to re-enrollment open. Ascendium's philanthropy program funds initiatives aimed at exploring, validating and scaling evidence-based strategies for overcoming systemic obstacles to completion of postsecondary education, particularly for students from historically underserved populations. All of Ascendium's operations are grounded in the belief that every individual has potential to contribute meaningfully to their community and society. We work to unleash that potential through the power of higher education, and to eliminate barriers that stand in the way of its fulfillment.

To learn more, contact our Education Grantmaking team at:  
**[philanthropy@ascendiumeducation.org](mailto:philanthropy@ascendiumeducation.org)**

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