

# Voices from the Field

## Dialogue Interviews Synthesis Report

Edited by Reos Partners



Co-creating the future of emergency aid  
to support college student success

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Version 1

# Outline

The report is organized as follows:

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*“When you are in an emergency,  
you are not thinking clearly.  
The world is collapsing around  
you over \$500. It is hard to know  
what to do.” - student*

## Purpose

The goal of the Emergency Aid Lab is to create a ‘playbook’ that outlines *how* to implement effective and responsive emergency financial aid.

This effort builds on the work of active champions throughout the country who have been making progressive strides in the field of emergency aid. Useful frameworks and guidelines are emerging from research and analysis around challenges, opportunities and essential components for robust emergency aid *programs*, conveyed in publications including the “*Landscape Analysis of Emergency Aid Programs*” by NASPA, the “*2012-2015 Emergency Grant Closing Report and Best Practices*” by the Great Lakes Higher Education Corporation, and “*Beyond Financial Aid*” by The Lumina Foundation, to name a few.

While there is growing agreement on the key puzzle pieces of a robust emergency aid program, practitioner tested guidance on how to put them all together on campus is not yet widely available.

Reos Partners conducted twenty interviews via video conference and phone in January and February 2017.

The purpose of the interviews was to hear the perspectives of 20 emergency aid (EA) practitioners - ranging from those with limited to comprehensive EA programs and experience - to identify the key ‘how to’ questions for significantly improving emergency financial aid implementation on campuses across the US.

Sixteen of the interviewees are Student Affairs or Financial Aid professionals at post-secondary institutions that provide some form of emergency aid (six from 2-year public; five from 4-year public and four from 4-year private post-secondary institutions). Four interviewees are employed at foundations or associations. See Appendix One for a list of interviewees. The interview questions are listed in Appendix 2.

The synthesis is organized in a series of key questions raised by interviewees, which are sorted into categories inspired by the 10 components that define a robust EA program as outlined in NASPA’s *Landscape Analysis of Emergency Aid Programs* (see Appendix 3). Reos Partners wrote and arranged the questions and subheadings based on the ideas interviewees were expressing. Apart from the headings and subheadings, the text is directly quoted from interviewees. See Appendix 4 for a summary of all the questions.

## **1. Defining an Emergency**

*A key challenge for us is determining what counts as an emergency.*

*How we define emergency aid is not necessarily what students need. They might need help covering unexpected expenses, not only tuition or fees.*

*I like the United Negro College Fund (UNCF) definition of emergency: natural disaster, medical, family/unemployment, legal situation.*

*There's a lack of alignment and training around what's financial aid and what's emergency aid.*

*We think of emergency aid more comprehensively than financial aid. It requires partnering internally and externally to develop strategies for student success.*

*We define emergency aid as something happens and money set aside for tuition has to go towards something else.*

Key Questions:

**1a. How to understand and reconcile different definitions of 'emergency'?**

**1b. How to create a shared definition of 'emergency aid'?**

## **2. Understanding Student Needs**

*One of the challenges for institutions is to even recognize the need.*

*It's almost by chance that we find out about student need. We need to create a more systemized way. We don't have conversations with even a fraction of our students.*

*We need to really get to know students need, meet them where they are.*

*Community college is a microcosm of all my previous field experience as a mental health therapist (e.g. financial, grief, gender questioning).*

*In many situations, we will never get to closing the gaps with students that are at the bottom of Maslow's hierarchy of need.*

*Many of us who work at this community college came from four year schools. We are serving an entirely different population of students. Going to school, taking care of kids, paying mortgages. We need to learn about their struggles.*

*We must acknowledge the shifting demographics. There are more first generation and minority students with unique needs than ever before.*

*A lot of my focus has been on food insecurity. We know that over 30% on our campus have some level of food insecurity.*

*What keeps me awake at night? Hungry, homeless students. Hungry and homeless looks different in higher ed.*

*White and Asian students are relatively comfortable asking about aid. We have to reach out more actively to Latino and African-American students because they are not as willing to come to us.*

Key Questions:

**2a. How to better understand student needs and context, particularly low income, first generation, and minority students?**

**2b. How to better recognize a student in need of emergency**

*The most commonly expressed needs are books and computers. It's important to think more broadly about what the student needs are.*

*There's no way to know if students are telling the truth about their emergency situations. Most are, a few aren't.*

*If someone's having an emergency, I treat it as a personal crisis. I look at it from financial and psychological view.*

### **3. Stigma Associated with Seeking Emergency Aid**

*EA is common place - there should be no stigma in asking for it.*

*Students are not going to come in and say my mom is a waitress and I don't have money for school.*

*Talking about money troubles is taboo - whether you are a have or have not, it's an issue.*

*There is something to be said for the "feel good value". The institution seen in your students eyes as one that's willing to help you, not your enemy.*

*We can create services, but we also need a campus culture where students are comfortable asking for help.*

*I like to help students understand they're not the only ones going through this.*

Key Questions:

**3a. How to decrease the stigma that students may associate with seeking EA?**

**3b. How to help students maintain privacy and dignity when seeking EA?**



## **4. Holistic Student Support**

*EA is a Band-Aid on the system. The solution is more than an emergency fund. It's financial literacy, ensuring the student is aware of and has applied for all financial aid and scholarships. Emergency funds aren't large enough to be an end all. We need this and other processes and programs. Students who have financial difficulties, don't see them eliminated because of emergency aid. There has to be more to it than that.*

*There's a lot of advising that goes into conversations with students to help them plan for the long-term; if we don't do that, we aren't meeting our obligations to students.*

*I consider myself a bridge between financial aid, mental health, and advisor for classes.*

*We take a case manager approach at our institution.*

*We're invested in individual student success. There's a genuine desire to get individual students through the process.*

*To help one of our recent students required not only money. He needed a cheerleader. I reached out to faculty members to keep an eye out for him.*

*I created Project Hope, a United Way partnership, as a way to meet the broader needs of students.*

*It is not just the financial component that we can offer them, but it is also the mental component. We are trying to figure out how we can help outside of money.*

Key Questions:

**4a. How to create a student support system that addresses needs holistically and sustainably?**

**4b. How to integrate emergency aid with other student support programs?**

**4c. How to better understand the relationship between financial and non-financial emergency aid?**

## **5. Staff & Faculty Training**

*Education of faculty and staff about this population of first generation students and the needs of marginalized students is needed to transform emergency aid.*

*What I've seen on campuses is a big gap in cultural competency among staff and faculty around student demographics, including first generation students, poor white students, and others.*

*How do we develop empathy across the board among higher income populations for lower income populations?*

*The people making decisions often don't have empathy and aren't inclined to change the status quo.*

*There is systemic bias - most of our leadership comes from a privileged background.*

*Financial aid staff see things through rose-colored glasses. They don't truly understand the gravity of the situation students are often in.*

*There's a question of judging students versus having empathy for them, e.g., "How could they afford a smartphone" versus "How could they get by without a smartphone?"*

*Some of our leadership think "Your lack of planning is not my emergency" or "There's a reason these students aren't successful, and it's not because of us."*

Key Questions:

***5a. How to provide better staff training around cultural competency, empathy-building, and equity?***

***5b. How to build a campus culture where empathy, cultural competency and equity informs policy and EA practices?***

*There's disrespect for parents on our campus. Staff don't like communicating or involving parents, even though they're the ones paying the tuition.*

*We organized a retreat for faculty where we provided training on how to be equity-minded. We need to change our practices, not the students.*

*We are not afraid to try different things. We believe that engaging the campus and all faculties is really important. We invest in professional development, such as training provided by Bridges out of Poverty, to help our staff understand under resourced students.*



## **6. Compliance with Federal Regulations**

*People don't seem to be aware that financial aid and EA are not in conflict. They're shortchanging the student. Financial aid training for all student-facing staff should be provided. If you ignore financial aid, your school is out of compliance.*

*I hope we're in compliance - but we'll have to look at that as our program gets bigger.*

*There's a belief that "Financial aid folks are being far too strict", that people are working against versus with each other.*

*Everything that could be considered part of cost of attendance budget must be taken into consideration as other educational resources. If the college knows about it, financial aid needs to know about it. This is a bone of contention, but rarely does this have an eligibility effect on EA. Most students don't use up all their eligible financial aid anyway. If they're not on financial aid, students should be educated so they can get financial aid.*

*I encourage anyone with direct impact on students to go through one day of financial aid training so they aren't so frightened of it.*

*Our administration gets it and has placed funds with us/Financial Aid vs. putting it in a counsellor's office and not being knowledgeable about compliance. When I first got to this school, there wasn't this kind of understanding. We've provided a lot of training, leadership, and have hired the right staff.*

Key Questions:

**6a. How to develop policy guidance for administering emergency grants and loans to ensure clarity and compliance with federal regulations related to the total amount of financial aid a student can receive in an academic year?**

*At my campus, I have a direct line to top administrators. I have a close relationship with my supervisor and work with academic student services. I haven't been anywhere where I've felt this supported. They recognize the importance of financial aid, and that we wouldn't have students without it.*

*I believe in access and accountability. Some people believe that if it's an emergency fund, it shouldn't have to count against financial aid. I can see the benefits but also a ton of abuse happening. That would be detrimental. There just isn't enough money to go around to do that. There needs to be an understanding of what counts as education assistance and what doesn't.*

## **7. Timing**

*A lot of emergency aid need stems from timing issues. This could be alleviated through tweaks to processes at the institutional level to make them more strategic.*

*Find ways to hear and react to students in real-time. Have an assistance system that isn't burdensome or overcomplicated for students.*

*We had struggles when we first implemented our EA loan program. The business office would only cut cheques once a week. But it is an emergency!*

Key Questions:

***7a. How to create an emergency aid program that is timely and pro-active in responding to student emergencies?***

## **8. Enabling Collaboration & Integration**

*Don't underestimate how difficult it is to get organizational coherence.*

*Emergency aid is currently loosely coordinated - it lacks integration. We're reliant on students coming forth.*

*There were so many cross-silo challenge and problems. We started getting together every other week to discuss and problem solve.*

*I had to get financial aid and accounting to talk so that students were not dropped.*

*How to create a culture where teachers could announce in class that there is support for students, give a warm hand off referral to a staff member who can then help them through the process.*

*Provide students with an easy platform to ask for help. Provide faculty with an easy platform to refer.*

*I'd like to see packaged formal aid where certain things are routinized, such as meal vouchers, Uber vouchers, etc. "We'll be your AAA if your car breaks down."*

*I wish that our team was better integrated with our school registration systems.*

*Would love to have a one-stop shop where all students could go to get help.*

Key Questions:

**8a. How to coordinate efforts across departments?**

**8b. How to enable collaboration between stakeholders on and off campus to more effectively address student needs?**

*Student completion is everyone's business. We created a Student Success Council that includes everyone ranging from faculty, admin, and cafeteria staff. Since its creation in 2011, we've had a 48% increase in grads.*

*We started the '\$378 Challenge', reaching out to students when we know they have tuition owing because they will get dropped if they owe more than this amount. This required building a relationship and communication channel between financial aid and accounting.*

## **9. Campus Awareness of EA**

*I feel there are so many students that need the information and yet we don't know where they are.*

*The question is always: are we giving the money to the people who really need it? We don't have enough money so we don't advertise it broadly, but if we don't advertise it, students won't know it's there.*

*If we send an email blast to students, in 24 hours we will be out of money.*

*I'd like a toolkit for engaging students. If you need this, here are options, where to go, funding sources.*

*Telling more people about our EA program is a good news story in contrast to all the current critical news about higher ed.*

*I'm out in classrooms talking about financial aid. I tell them "you have me for 30 min, ask me anything."*

*We involve faculty in advisory committees/planning groups - leveraging their relationships with students, and increasing faculty and student awareness about EA.*

*I don't think that the majority of students know we offer emergency aid. 75% of faculty don't either. It's not a secret, but it's not widespread, even though every semester we tell our faculty that we have ways to help students in need. We need to do a better job of getting that message out.*

Key Questions:

**9a. How to increase awareness of EA programs among students who need it most?**

**9b. How to increase awareness of EA programs among faculty and staff?**

*We are such a spread-out institution. Keeping everyone informed is a challenge.*

*Our EA program is a cobbled-together approach. If you walked around campus and asked people, they would not know that we have an EA loan fund. They also wouldn't know that the food pantry is part of our EA program.*

## 10. Supporting Students to Make Informed Choices

*There is a bumpy transition between community college to university - many risks on the road to graduation. Students often choose courses that they don't need, wasting money and time.*

*We have students who sign up for online classes, but they don't have a laptop. Some are not charging books to financial aid when they could be.*

*We have a very high number of ESL students and developmental students. Many of them don't understand budgeting, and language barriers are a challenge. We could have staff coaching for everyone, but it's not realistic given our limited resources.*

*Students waive their school medical insurance but don't have anything else to replace it with. They don't realize that when a medical emergency happens, their credit will be impacted.*

Key Questions:

**10a. How to help students become better informed when making decisions about their education and finances?**

## **11. Financial Literacy Training**

*Students are getting financial aid up front and not doing proper budgeting. We need to educate them in financial literacy to negate this. So often we feel that we're preaching to the choir. Those who seek it are already on top of it. If financial literacy isn't mandatory, we can't make students go through the process of helping themselves by learning more.*

*We have several different vendors with excellent financial literacy material. We run a contest every semester to enter students into a draw for gift cards if they pass the financial literacy module, but relatively few students take this.*

*I'd love to require all students to complete financial literacy training. It's a life skill everyone needs. We are begging them to help themselves right now.*

*In the future, anyone applying for EA should be required to take a financial literacy module.*

*Many emergency situations could be prevented through better planning and financial coaching.*

*I believe financial literacy for parents will be valuable. Right now, many have a lack of budgeting skills. Families get together to collect money to support their student through 1st year, but by 3rd year they're tapped out.*

Key Question:

**11a. How to deliver more effective financial literacy training to students who need it?**

*We're considering the option that if a student applies for emergency funds, they will be required to take a financial aid module, not as a punishment, but to learn more about budgeting. Often they don't realize they have an issue. We could say to them "Wait a minute, you made some decisions here that weren't so great. How could you change so you don't have this problem again"? The challenge is that if it's a true emergency, they need the money now.*

## **12. Culture & Governance Structure**

*At our institution, staff responsible for emergency aid are at the executive team table.*

*I have 30 years of experience and a direct line to the president. There is an understanding of importance of emergency aid throughout entire campus.*

*Everything is decided by consensus, making it difficult and slow to implement new ideas.*

*This conversation is different to what the typical financial aid folks are used to because they can't fall back on a policy or rule to tell them they are right. They are judge and jury in this case – they must say “yes” and “no” based solely on their judgment, not like regular issues of financial aid.*

*I didn't realize how hard it was going to be to get everyone on board. The best approach is to convince your boss, starting with the president.*

*My institution hasn't yet recognized the need. I'm still gaining social capital.*

*We need to re-organize to create a supportive environment that makes EA a priority.*

Key Question:

**12b. How to develop a culture and governance structure to effectively, efficiently, and sustainably deliver emergency aid?**



## **13. Ensuring Sufficient Funds**

*We don't have enough funding so we don't advertise our EA program broadly.*

*If we advertise more widely how will we meet the demand?*

*We need evidence to show that EA works. Until then designating scarce resources for EA is not yet a priority at my institution.*

*It is helpful to have compelling stories of past emergency aid recipients to attract and motivate potential donors.*

Key Question:

**13a. How to ensure sufficient financial resources to help students with emergencies?**

**13b. How to attract donors who are willing to make contributions with few criteria so that the responsible offices have flexibility in shaping and directing the funds?**

## **14. Safeguarding Limited Funds**

*The question is always: are we giving the money to the people who really need it? We don't have enough money so we don't advertise it broadly, but if we don't advertise it, students won't know it's there.*

*We had \$20K for EA only. No one ever touched it. Every year, money went into it, but no one wanted to use it for fear of using it up. Everyone was a little bit afraid of it. It may not even cost as much as we think, but we thought that if we open the flood gates, everyone is going to have an "emergency". That may not happen.*

*People worry about the system being scammed. It doesn't really happen.*

*If we send an email blast to all students, in 24 hours we will be out of money.*

*We learned a lot about the barriers, such as people believing that we were going to open the flood gates and be overrun with EA requests, that it will be a nightmare. But that did not hold true, none were overrun.*

Key Question:

**14.a How to ensure we are giving EA to the students that need it the most?**

**14b. How to overcome limiting beliefs that may compromise program reach and effectiveness?**

## **15. Evaluating the Value of EA**

*We need evidence to show that EA works.*

*How do we know EA makes a difference? How do we measure the value?*

*We must make a case for data to show need and value.*

*We need recommendations on the kind of data we should be looking at.*

*Tracking success stories and alumni feedback will appeal to the provost and marketing team.*

*How do we evaluate and share our success? Are there specific ways to look at that? Retention is one thing but should there be consistency across colleges or do we determine it on our own?*

*My biggest concern is that as long as our emergency aid program has been in existence, there have been no ROI metrics tracked.*

*We're seeing high ROI for completion grants now that we're tracking success metrics.*

Key Question:

**15a. How to evaluate the value/ROI of emergency aid?**

## **16. Data Analytics to identify and address student needs**

*We need a systematic way of identifying students early and seeing emergencies coming.*

*We'd like to carry out front-end assessment to inform us of current or potential academic and financial student struggles.*

*We need data screening in admissions to identify and help high risk students.*

*How can we slice student data by background, experience, and factors currently not detected? This will help us take preventative measures.*

*I look at the Pell grants, number of students coming from underrepresented families, number of parents that never went to college — all these metrics say that without some help it will be difficult for these students.*

*If you start to mine the data, I think it will illuminate for a lot of presidents the kind of crises we are in.*

*We're taking inspiration from a data analytics firm. Just studying their thinking is making a difference in our culture.*

*I have a concern that if data is used incorrectly, it can magnify inequity.*

*We still have not had the conversation about big data and ethics.*

Key Question:

**16a. How to better leverage data to improve the timeliness and effectiveness of EA programs?**

**16b. How to use student data while also addressing privacy concerns?**

## **17. Institutional Priorities & Success Metrics**

*Accountability structures around public funding are not always aligned with a vision of student success. There is no clarity around the metrics.*

*If we know education is transformative, and we don't do everything to support student success, then what are we doing? This is one of the social justice issues of our time.*

*If you say you want to admit students and want a diverse campus community (cultural, socio-economic, racial, etc.) then you have to be able to support these students.*

*Our institution has a habit of giving out non-renewable scholarships for first year students. I consider it disingenuous recruiting. We need to consider whether we use scholarships to recruit or retain? Should be both.*

*Is it just about graduation and marks? What are other success parameters we should look at? Is school about finding purpose or just getting a job? As an institution, we need to be clearer about these things.*

*Our school received significant external funding to tackle student equity, helping to make emergency aid a priority area.*

*Retention rates are pretty darn good here, which means emergency aid isn't a priority.*

*There's a belief that investing in emergency aid programing will result in greater alumni support later.*

Key Question:

***17a. How to structure emergency aid programs to align with institutional priorities and success metrics?***

*We approach EA as a customer service challenge.*

*We have the Graduation Success Initiative, which incentivizes us to track who owes money. Are they in a cohort that is affecting our success metrics? If so we explore ways to address their needs.*

*Our new Provost started a Strategic Enrolment Plan, which helped fast track experiments to improve first year experience and provide students with better support.*

# About the Emergency Aid Lab

It is estimated that over three million students leave college annually due to a small (under \$1,000) but time-critical financial crisis.

College affordability is an increasingly formidable challenge for many students from low income backgrounds. Many vulnerable students drop out of college because of an unexpected small personal financial crisis. Providing timely small amounts of financial support (<\$1500) to these students can often create the necessary path through the crisis and enable the student to graduate. This type of funding, referred to as **emergency aid**, is provided to students to bridge a temporary financial gap due to an unforeseen, one time, small financial crisis.

Despite the effectiveness of emergency aid, the approach is not well understood or administered effectively. Of the 70% of institutions in the US that offer emergency aid programs, few have an established program or methodology to ensure that they have maximum impact.

Reos Partners is pleased to launch the Emergency Aid Lab (EAL). The goal of the EAL is to create a 'playbook' of high-potential approaches (policies, procedures, implementation guides, etc.) to improve the delivery of emergency financial aid through testing and refinement by partner institutions.

The **Emergency Aid Lab** consists of two parts:

- **The Innovation Cohort** - Four institutions will receive support to fast-track research, design, and implementation of emergency financial aid innovations on their campuses. These and other learnings will be captured in the EAL 'playbook'.
- **The EAL Community of Practice** - A peer to peer community of emergency aid champions keen to connect with other institutions and partners, share learnings, and continuously evolve the EAL 'playbook'. The community will include forward-thinking institutions, key stakeholders, and experts in emergency aid and innovation.

The overall result sought by the Emergency Aid Lab project is to catalyze the foundation (network, approaches and capacities) of a "new normal" of effective emergency financial aid across a critical mass of higher education institutions in the US.

The goal is to have a credible, useful and user-friendly playbook for increasing the effective implementation of emergency financial aid. The playbook will be co-created, tested, reviewed and endorsed by an energetic, engaged and growing community of practitioners and others committed to effective and responsive emergency financial aid.

## Approach

The Emergency Aid Lab is using the social lab approach developed by Reos Partners over the last 20 years. Institutional transformation for any sector requires a strong and comprehensive change management strategy and practice. Through collaboration, experimentation and development of a comprehensive methodology, the social lab approach supports reform of institutional mindsets and practice toward effective and efficient implementation.

The Emergency Aid Lab is supported by the Bill & Melinda Gates Foundation (BMGF) and has evolved from the work by their Post-secondary Success team. This project also builds on NASPA's Landscape Analysis of Emergency Aid Programs (2016), which addressed current conditions of emergency aid, including 10 components of robust programs and a definition for emergency aid. As the playbook of best practices, policies and use cases is developed by Reos Partners, NASPA and others will disseminate findings more broadly to the field.

## About Reos Partners

Reos Partners ([www.reospartners.com](http://www.reospartners.com)) is an international social enterprise that helps people move forward together on their most important and intractable issues through systems-level change efforts. In our experience the most effective approach to complex challenges is to work collectively in a creative, collaborative, and systemic way. Our core competency is in bringing diverse people into conversation with each other, with different perspectives and interests, so they can gain a complete picture of the system they want to change, collaborate on shared concerns, and reinforce their commitment for taking action. We have worked with groups all around the world on challenges that range from reconciliation after civil war to the design of future food production and distribution systems. Our focus is on “learning by doing”, experimenting and prototyping - learning our way into the solution. We build individual, team and organizational capacity for systems level change.



# Appendices

# Appendix 1

## List of Interviewees:

1. Pearl Algere-Lonian, VP for Academic Affairs, Xavier University
2. Timothy Alvarez, VP of Student Affairs, North Dakota State University
3. Michael Baston, VP for Student Affairs, LaGuardia Community College
4. Sarah Bauder, Senior Program Officer, Bill and Melinda Gates Foundation
5. Shari Garmise, Vice President for the APLU Office of Urban Initiatives and the Coalition of Urban Serving Universities, Association of Public and Land-Grant Universities
6. Kathy Gottschalk, Director of Financial Aid, Earlham College
7. Elizabeth Inkinen-Juergensen, Student Support Counselor, Stark State College
8. Kevin Jensen, Associate VP and Chief Enrollment Officer, SUNY Oneonta
9. Amy Kerwin, VP for Community Investments, Great Lakes Higher Education Corporation
10. Frank Lamas, VP Student Affairs and Enrollment Management, California State University, Fresno
11. Terry Lawrence, Professor of Counseling, SUNY Adirondack Community College
12. James Murphy, Dean of Enrollment, CUNY
13. Cynthia Olivo, Senior VP Student Services, Pasadena City College
14. Mary-Alice Ozechoski, VP for Student Affairs, Cedar Crest College
15. Amelia Parnell, VP for Policy and Research, NASPA
16. Tracey Richards, Director of Financial Aid, Montgomery County Community College
17. Adrienne Slaughter, Director, Office of Student Success programs, Emory University
18. Stephanie Sutton, Associate Provost of Enrollment Services and Student Success, Lorain County Community College
19. Francisco Valines, Director of Financial Aid, Florida International University
20. Joan Zanders, Director of Financial Aid, Northern Virginia Community College

## Appendix 2

### Interview Questions

1. What is it about your personal story that has shaped what you do and the perspective you have? Why do you do what you do?
2. What are your first-hand experiences in working to improve educational outcomes for post-secondary students through emergency aid?
  - Please describe how your institution approaches emergency aid, and your role. Who are all the key stakeholders?
3. How would you characterize the current reality of emergency aid? What keeps you up at night?
4. For students, what are the key challenges?
  - Do you have a story or two that you could share on the student experience of EA?
  - What is the student journey from beginning to end when accessing EA? How does a student first hear about EA?
  - Have you directly engaged students to learn about EA from their perspective?
5. What energizes you about the current situation? What opportunities do you see?
6. What are your college's primary incentives for supporting emergency aid? How is success measured? How does this detract or support provision of effective emergency aid?
7. If you could wave a magic wand to make anything a reality, how would you transform emergency aid?
8. What are you hoping we produce via the Emergency Aid Lab?
  - What do you have energy for? How would you like to contribute?
9. What advice do you have for us?
10. Who else should we talk to? Who do you draw inspiration from when it comes to EA?

## Appendix 3

### 10 Components of a Robust Emergency Aid Program

Administration
<b>Identification:</b> Defining an emergency
<b>Procedures:</b> Guidelines appropriate to the needs and context of the institution
<b>Timing:</b> Quick response to student crisis
<b>Integration:</b> Coordinated efforts across departments
Communication
<b>Marketing:</b> Awareness of the program
<b>Recurrence:</b> Students learn personal financial responsibility
Sustainability
<b>Governance:</b> Individuals responsible for operating the program and managing resources
<b>Financing:</b> Ensuring sufficient funds
<b>Stewardship:</b> Flexible safeguarding of limited funds
<b>Data:</b> Evaluation of information and metrics over time

From: Kruger, K., Parnell, A., Wesaw, A. (2016) Landscape Analysis of Emergency Aid Programs, p. 20. Retrieved from:

<https://www.naspa.org/rpi/reports/landscape-analysis-of-emergency-aid-programs>

## Appendix 4 - Summary of Questions

Administration	Communication
<b>Identification:</b> <b>1. Defining an emergency</b> 1a. How to understand and reconcile different definitions of ‘emergency’? 1b. How to create a shared definition of ‘emergency aid’?	<b>Marketing:</b> Awareness of the program <b>9. Campus Awareness of EA</b> 9a. How to increase awareness of EA among students who need it most? 9b. How to increase awareness of EA programs among faculty and staff?
<b>Procedures:</b> Guidelines appropriate to the needs and context of the institution <b>2. Understanding Student Needs</b> 2a. How to better understand student needs and context, particularly low income, first generation, and minority students? 2b. How to better recognize a student in need of emergency aid? <b>3. Stigma Associated with Seeking Emergency Aid</b> 3a. How to decrease the stigma students may associate with seeking EA? 3b. How to help students maintain privacy and dignity when seeking EA? <b>4. Holistic Student Support</b> 4a. How to create a student support system that addresses needs holistically and sustainably? 4b. How to integrate emergency aid with other student support programs? 4c. How to better understand the relationship between financial and non-financial emergency aid? <b>5. Staff &amp; Faculty Training</b> 5a. How to provide better staff training around cultural competency, empathy-building, and equity? 5b. How to build a campus culture where empathy, cultural competency and equity informs policy and EA practices? <b>6. Compliance with Federal Regulations</b> 6a. How to develop policy guidance for administering emergency grants and loans to ensure clarity and compliance with federal regulations related to the total amount of financial aid a student can receive in an academic year?	<b>Recurrence:</b> Students learn personal financial responsibility <b>10. Supporting Students to Make Informed Choices</b> 10a. How to help students become better informed when making decisions about their education and finances? <b>11. Financial Literacy Training</b> 11a. How to deliver financial literacy training to students who need it?
	<b>Sustainability</b> <b>Governance:</b> Individuals responsible for the program and managing resources <b>12. Culture &amp; Governance Structure</b> 12a. How to develop a culture and governance structure to effectively, efficiently, and sustainably deliver emergency aid?
	<b>Financing:</b> <b>13. Ensuring sufficient funds</b> 13a. How to ensure sufficient financial resources to help students with emergencies? 13.b How to attract donors who are willing to make contributions with few criteria so that the responsible offices have flexibility in shaping and directing the funds?
<b>Quick response to student crisis</b> <b>7. Timing</b> 7a. How to create an emergency aid program that is timely and pro-active in responding to student emergencies?	<b>Stewardship</b> <b>14. Safeguarding Limited Funds</b> 14a. How to ensure we are giving EA to the students that need it the most? 14.b How to overcome limiting beliefs that may compromise program reach and effectiveness?
<b>Integration:</b> Coordinated efforts across departments <b>8. Enabling Collaboration &amp; Integration</b> 8a. How to coordinate efforts across departments? 8b. How to enable collaboration between stakeholders on and off campus to more effectively address student needs?	<b>Data - Evaluation of information and metrics</b> <b>15. Evaluating the Value of EA</b> 15a. How to evaluate the value/ROI of emergency aid? <b>16. Data Analytics to identify and address student needs</b> 16a. How to better leverage data to improve the timeliness and effectiveness of EA programs? 16.b How to use student data while also addressing privacy concerns? <b>17. Institutional Priorities &amp; Success Metrics</b> 17a. How to structure emergency aid programs to align with institutional priorities and success metrics?