Use this decision tree as a guide for your campus-wide collaborative efforts to develop or refine your emergency aid program’s policies and practices. These paths may depend on earlier decisions you have made for your emergency aid program, such as:

- What office(s) will administer the program
- Your level of emergency and financial aid funding
- The type(s) of funding you decide to offer, and your application process.

Not every suggested path is a stand-alone option. Your institution might choose to deploy more than one path in conjunction to fully meet a student’s needs.

Alternatives to complement or substitute for any of the paths offered here should include:

- Non-cash assistance
- Thorough advising about transfer options
- Thorough advising about taking a temporary leave from school to save money
- Financial literacy and budgeting education

Campus staff learns student is experiencing a financial emergency and refers student to emergency aid application/office/committee

Is the emergency a pervasive/long-term problem or a one-time, nonrecurring circumstance?

Nonrecurring (e.g., unexpected medical bill or car repair).

Pervasive (e.g., lost job; just can’t make ends meet with available resources)

Does the amount of assistance the student needs fall below your emergency aid maximum award?

Are there federal, state, or institutional financial aid funds available?

Could additional funds be made available with use of Professional Judgment (PJ)?

Do the student’s circumstances make them eligible for use of Professional Judgment (PJ)?

Connect student with campus staff or department that provide wraparound or basic needs services

- Ensure that a process exists with business office for getting funds into students’ hands quickly.
- Ensure that a process exists to ‘close the loop’ with all parties involved in the student’s emergency aid request.

Want to learn more about emergency aid and how it helps improve student retention? Visit www.studentarc.org, follow us on Twitter (@StudentArc) or contact us at studentarc@naspa.org