Any type of financial assistance, including emergency aid, has to be factored into the student's financial aid eligibility if it meets the Department of Education's definition of Estimated Financial Aid (EFA). Use this decision tree to determine whether the type of emergency aid you're offering your students counts as EFA.

Decision Tree: Is it Estimated Financial Aid?

Is the award contingent upon enrollment at the institution or open to the broader community?

- Open to the community (e.g. a food pantry that doesn't require recipients to prove they are students at the institution) - Not considered EFA. Institutions may offer assistance of this type without factoring it into the student's aid eligibility.*
- Contingent upon enrollment (only enrolled students may receive the assistance) - Is the award a grant, loan, or noncash award?
  - Grant - Considered EFA. Coordinate with financial aid office to ensure compliance with federal regulations.
  - Loan - Is it a short-term (repayment due before end of period of enrollment) or long-term (repayment due after end of period of enrollment) loan?
    - Short-Term Loan - Not considered EFA. Institutions may offer assistance of this type without factoring it into the student's aid eligibility.
    - Long-Term Loan - Considered EFA. Coordinate with financial aid office to ensure compliance with federal regulations.
  - Noncash award (e.g. food pantry, diaper bank) - The Department of Education has not issued guidance on this issue; schools must use their best judgment*

*If the institution maintains records of which individual students received this type of assistance, however, it is considered EFA.