

Emergency Aid Program Promising Practices

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Emergency Aid Program Policy Considerations

Unforeseen expenses can prove to be a substantial obstacle for low-to-moderate-income students. These expenses can vary from car repairs, medical bills, family emergencies, to outstanding fees and can disrupt a student's educational journey. Colleges across the nation have created emergency aid programs to assist students who are at risk of not completing a term or their program due to a short-term, unforeseen, or one-time financial emergency¹.

Recent changes to the Student Equity and Achievement (SEA) Program now formally grant colleges the option to use SEA Program funding to offer emergency aid to students during an unforeseen financial situation that would directly impact a student's ability to persist in their course of study. In order to use funds for this purpose, a college's plan for interventions to students (i.e. Student Equity Plan) will need to include information on how it will use SEA Program funding to intervene when a student faces a financial emergency. This may include, but is not limited to:

- The type(s) of assistance to be offered
- The total amount of SEA funds being set aside
- Individual award amounts to students (minimums and maximums)
- The process by which a student may request assistance
- The process by which a student is approved for assistance

To assist colleges in developing emergency eligibility aid criteria, this document outlines national promising-practices for colleges to consider when developing local criteria to ensure students have access to this aid.

How does Emergency Aid differ from Financial Aid?

Emergency aid is intended to meet a student's immediate financial need when an unforeseen expense threatens their ability to continue or complete their education. Emergency aid differs from federal and state need-based financial aid in that those programs help students cover costs associated with the Cost of Attendance (COA) – a standard estimation of the cost to attending an institution reported by colleges to determine the level of financial aid the student needs to cover costs such as tuition and fees. Emergency aid also differs in that federal and state aid is recurring while emergency aid should be a one-time need. When considering a student for emergency aid it is critical that student services professionals work closely with financial aid administrators to ensure that the emergency aid will not impact the student's financial aid awards by exceeding their calculated COA and that the student is being provided with other potential financial aid opportunities depending on the student's projected financial situation.

¹ National Association of Student Personnel and Administrators (2016) Landscape Analysis of Emergency Aid Programs
<https://www.naspa.org/rpi/reports/landscape-analysis-of-emergency-aid-programs>

Guiding Principles:

In creating an emergency aid program, there are several components districts and colleges should think through aligned with national best-practices and the goals outlined in Student Equity and Achievement (SEA) Program – to eliminate achievement and opportunity gaps for underrepresented students. The sections that follow focus on five policy areas: 1) defining an emergency; 2) accessibility; 3) equity-minded eligibility criteria; 4) stewardship and collaboration; and 5) types of emergency aid.

Defining an emergency:

Clearly defining what is considered an emergency on the onset is a critical step to establish the purpose of the program and help guide parameters around eligibility criteria².

Example: The Texas Higher Education Coordinating Board offers the following definition for an emergency: “Emergency is defined as, ‘An unexpected or unforeseen expense, event, or circumstance that could cause a loss of momentum toward student success.’”³ In this case, a typical unexpected or unforeseen expense might include: childcare, housing/rent, food, health care, transportation, and utilities.

Accessibility:

Emergency aid should be readily available to students in need. Therefore, eligibility criteria should allow for flexibility and simplicity to ensure equitable access.

- Emergency aid programs should be flexible enough to meet students’ immediate needs.
- The application process should differ from federal and state application process as these programs systemically leave out many California community college students.
- Consideration of one-time⁴ or short-term⁵ emergencies is important. Colleges should establish eligibility criteria for both instances. Colleges should consider requiring reasonable proof of need such as a copy of the bill for which assistance is needed.
- Program accountability should not come at the cost to students.

Equity-minded Eligibility criteria:

Student eligibility criteria should first and foremost align with the goals identified in a college’s Student Equity Plan. Eligibility criteria can ensure good stewardship of funds but should be equity-minded.

- Eligibility criteria should align with the SEA Program goals and intent (i.e. focus on disproportionately impacted students).
- Ensure students are making progress towards their educational goal.

² <http://www.60x30tx.com/media/1453/emergency-aid-report.pdf>

³ Ibid.

⁴ One-time emergency expenses can range from books, supplies, fines, car repairs, medical bills, and transportation.

⁵ Short-term expenses can range from accidents, illness, death in the family, medical and housing (fire damage) crisis, child care, and loss of employment.



California Community Colleges

- Students should meet district academic progress requirements. It is suggested colleges use the California College Promise Grant (CCPG) academic and progress standards.
- Preference should be given to students enrolled at least part-time (6-8 units per semester) with an educational goal of a degree, certificate or transfer.
- Aid should not be restricted based on current state and federal financial aid eligibility.
- A student's citizenship status should not affect their eligibility for emergency aid.

Stewardship and Collaboration:

The administration of emergency aid with SEA Program funds should be a collaborative effort between all departments particularly student services, financial aid and faculty referrals. The structure of the program should be informed by this collaborative effort to ensure the needs of students at their respective district and college are met.

- Inform students of follow-up services identified or provided by the college.
- Inform students of the FAFSA or CA Dream Act application, if they have not been completed already. Though this should not be required as a condition of receiving the funds, rather it can serve as an opportunity to advise students about additional aid particularly for recurring expenses.
- Help prevent recurring emergencies by informing students about financial aid resources available, encouraging them to meet with financial aid staff, and connecting them with additional community support services.
- The Financial Aid Office should be consulted to ensure all other financial resources have been considered and are insufficient to cover the unforeseen expense, unavailable to the student, or not available in a timely manner.

Evaluate the use and impact of the program and make adjustments as appropriate. Types of emergency aid programs:

The National Association of Student Personnel and Administrators (NASPA) conducted a national landscape analysis of emergency aid programs and found that there are six primary types of emergency aid (see table on following page). For purposes of the SEA program, we recommend colleges consider a combination of restricted grants and unrestricted grants to help students in either short-term or one-time emergencies to cover expenses that could range from costs associated with childcare, transportation, car repairs, medical bills, and family emergencies. Of note, emergency aid should supplement and not replace existing food and clothing pantries.

Primary Types of Emergency Aid (NASPA 2016)⁶

Type of Aid	Primary Use
Campus Voucher	Cover materials from the bookstore or meals from the dining hall; few barriers to distribution
Completion scholarships	Cover outstanding balances for students poised to graduate or continue to the next semester
Emergency loans	Address hardship related to the timing of a student's financial aid disbursement
Food pantries	Address food insecurity on campus
Restricted grants	Support students who experience unexpected hardship; typically require that students meet certain academic or other requirements
Unrestricted grants	Support students who experience unexpected hardship; typically awarded without restrictions

Additional Information:

National Best-Practices for Emergency Aid Programs

NASPA Landscape Analysis of Emergency Aid Programs (2016)⁷

Creating a sustainable and meaningful emergency aid program:

1. Define an emergency by determining the appropriate circumstances and/or considerations of what qualifies as an emergency warranting one-time support as opposed to a reoccurring personal expense.
2. Determine the appropriate guidelines based on the local context for granting funds and the form in which students can expect to receive the funding. Examples of how colleges could choose to provide emergency funds includes: campus vouchers, completion scholarship, emergency loan, restricted grants, or unrestricted grants.
3. Ensure aid is delivered in a timely manner.
4. Collaborate across departments.
5. Raise awareness among students about the availability of emergency aid.
6. Couple aid with follow-up support services such as personal or financial counseling.
7. Though cross-collaboration is encouraged, establish a clear governance structure
8. Ensure sufficient funds are available for emergency aid by working with foundation and donors and setting aside funds from the operating budget, both of which are strategies used nationally.
9. To safeguard funds, establish criteria for disseminating funds across divisions and managing the program budget.
10. Evaluate the program and its metrics overtime to understand the impact on student success.

⁶ National Association of Student Personnel and Administrators (2016) Landscape Analysis of Emergency Aid Programs
<https://www.naspa.org/rpi/reports/landscape-analysis-of-emergency-aid-programs>

⁷ Ibid.



The Case for Expanding Emergency Aid by Goldrick-Rab (2017)⁸

Five recommendations for effective program implementation:

1. **Communication.** By making emergency aid available, even in limited quantities, a college affirms that economic hardships among its students exists, and signals willingness to help. This can help reduce stigma and create a more supportive, trusting atmosphere. Advertising the program is crucial, since an unadvertised program tends to only attract the best-equipped students. Unfortunately, word-of-mouth is currently the most common method used for disseminating information about emergency aid. Of course, the risk in raising awareness is that the program will run out of funds—but the benefits exceed this risk. Simply note in the advertising that the program will support as many students as it can, and that fundraising efforts are underway to provide more support. Let faculty know of its existence. Keep a waitlist of students who cannot be served, and use this both to attract more funds, and also to evaluate program effectiveness (compare the served students to the waitlisted students).
2. **Simplicity.** Emergency aid programs should be distinct from regular aid, particularly when it comes to the application process. Students in financial distress should not be subjected to complex forms that could deter them from seeking support. Program administrators should develop a short list of key questions that will help them ascertain if the students' emergency meets their criteria, and allow students to answer those questions either on paper or verbally, at the students' choosing. Be careful about reserving emergency aid only for students who have maxed all federal aid or are in good academic standing*, since this will reduce the ability to support students of color (who are more likely to decline loans) and those whose financial constraints are affecting their studies.
3. **Timeliness.** Delivery of emergency aid should be as *fast* as possible. Speed is critical, since the goal is not only to reduce the financial constraint but also the student's stress so that they can return to a focus on school. Avoid the use of committees in this process whenever possible, and work with the institution's foundation to deliver checks quickly.
4. **Stewardship.** Balance the need to deliver funds quickly with the need to be responsible with funding by utilizing multiple forms of emergency aid. Pre-purchase gift cards for gas, grocery stores, and other local stores to distribute as needed to students. Pay third-party bills directly for students, rather than offering cash...
5. **Supplement.** Emergency aid programs are necessary but insufficient, and should be supplemented by other forms of support. These should include: free on-campus tax assistance to help students not only complete the FAFSA but also draw down on the Earned Income Tax Credit and the refundable American Opportunity Tax Credit; a campus food pantry; assessment (perhaps by a social work student or financial aid student worker) of eligibility for support programs like SNAP and child care; and free legal advice. The co-utilization of these supports may help alleviate demand on the emergency aid fund as well.

* Although this article recommends using caution in reserving emergency aid only for students who are in good academic standing, Education Code 78220 explicitly states that academic progress must be considered when determining a student's eligibility for emergency aid when funded by SEA program monies.

⁸ https://www.nasfaa.org/news-item/11506/Student_Aid_Perspectives_The_Case_for_Expanding_Emergency_Aid