Emergency Aid

Introduction

Emergency aid is any form of financial assistance a college offers to students that is reserved for special emergencies. This includes, but is not limited to, emergency loans and grants, financial aid advances, completion loans and grants, and tuition forgiveness. Because many students operate on small budgets, even a small extra expense could keep them from success. Through these programs, students who may have otherwise failed or dropped out can stay in school.

Emergency Loans
- More sustainable than emergency grants
- Increased administration as a result of loan collection

Emergency Grants
- Does not burden student with repayment
- Must use alternative ways to sustain funds

Financial Aid Advances
- Allows students to spend on textbooks or other class materials at the start of the year
- Can be used as an alternative to grants or loans when able

Implementation

The Lumina Foundation sponsored college emergency aid programs across the nation through the Dreamkeepers and the Angel Fund programs. The results were telling as retention and success increased among those receiving emergency aid. While there are several factors to consider in why this pattern occurred, through student interviews it was clear the aid provided made a critical difference for many recipients.[1]

Each of the schools partnering with the Lumina Foundation operated unique programs, and this is true of all of the schools that have taken on an emergency aid program for their students. To help campuses get started, best practices that successful programs have cited as beneficial are included on this guide. Use these best practices and resources to better determine how to effectively run an emergency aid program on campus.

"Without aid from the Dreamkeepers program, he felt that he 'probably wouldn't have been able to get here.' This award helped to relieve his worries, he reported, and this was reflected in his grades."[1]

Best Practices
- Establish a clear definition of "emergency"
- Define other qualifications
  - Such as GPA, proof of need, credit hours completed, etc.
- Balance rigor of application and access to aid
  - The application should identify true emergencies, so that funds will not run out
  - Students should know where to go in an emergency
- Ensure administrators know about all available resources so they can refer non-qualifying students to other forms of assistance

Resources
- College Scholarships: "College Emergency Financial Aid"
- Scholarship America: "Investing in Student Completion"

See if your school is ready:
- Scholarship America: "Assess Your Readiness"

TBR Resources:
- Middle Tennessee State University: Emergency Aid for Students
- Austin Peay State University: Miller/SGA Emergency Loan Fund

[1]Geckeler, Christian. "*Helping Community College Students Cope with Financial Emergencies*". MDRC. May 2008. Web. Nov 2016.