

VASFAA Conference 2017

Saving Students with Emergency Aid – Getting Beyond the Band -Aid

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College Affordability is About More Than Tuition and Fees

Our students need financial help with routine educational expenses like:

- ▶ Textbooks
- ▶ Tuition
- ▶ Fees
- ▶ Access codes

But they also need help with living expenses like:

- ▶ Food
- ▶ Housing & Utility Bills
- ▶ Transportation Costs
- ▶ Child Care Expenses
- ▶ Car Expenses
- ▶ Medical Bills



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The Need & The Impact

- ▶ Unmet financial need can vary; some can range from **\$4,834 - \$10,181**
- ▶ **70 percent** of 600 students surveyed for dropping out of college did so because they needed to work to **support themselves financially**
- ▶ Unexpected financial situations leave students wondering if they can afford to stay enrolled – these emergencies on average **cost less than \$500**



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What We Know...

- ▶ Schools can provide emergency funds to students to assist with unexpected emergencies that prevent them from continuing their education
- ▶ A little assistance can make a big difference in helping students accomplish their educational goals
- ▶ More can be done to ensure that these funds are not just used as a “Band-Aid”
 - What else can we do to connect students with additional resources to prevent them from being underprepared for future emergencies?



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Types of Emergency Funds

At NOVA

- ▶ Emergency Student Assistance
- ▶ Book and Access Grant
- ▶ Barnes & Noble
- ▶ Working Students Success Network Grant
- ▶ Campus Programs

Other Institutions & Programs

- ▶ Keep Me Maryland
- ▶ Northeast Wisconsin Technical College
- ▶ Panther Retention Grants
- ▶ Emergency Loan Programs



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Financial Aid: Emergency Funds Assistance

We utilize 3 resource funds depending on the situation:

- 1) Emergency Student Assistance – Requirement – Student must be enrolled and meeting SAP
- 2) Book & Access – Requirement – Enrolled in 6 credits, Meet SAP, Must have financial aid need and must be previously review/award
- 3) Barnes & Noble – Requirement – Enrolled in 6 credits, Meet SAP, Must have financial aid need, Must be reviewed and Must be used for books.



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Quick Fix Approach

- ▶ What we have discovered is that emergency funds definitely work for students who already have a job and they are short a few hundred dollars.
- ▶ But for students that have no source of income the emergency grant would be just a ***Band-Aid***.



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From the Front Lines...

- ▶ I agree that the emergency funds are helpful, but they are often not enough to really get at what the student needs. – So many times, students are experiencing difficulties where a few hundred dollars don't even make a dent – homelessness, fires, divorce, abuse, etc. It's really important to connect all the appropriate resources to the student, not just financial counseling – **can we make community connections for the student for additional resources, e.g. social services to assist the students beyond the immediate need...**
- ▶ I don't have any data specifically for the emergency grants I have given, but I do feel like my students who have received them are more likely to complete their degree at NOVA. Unfortunately, we are not allowed to use our funds toward tuition and sometimes I find this is a difficulty for students. **I have students who drop because they don't (or can't – religious/personal beliefs/values) take out loans and will not continue school as a result.** So when they encounter a gap between their aid and their Pell/State Aid they stop attending school.



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Retention

- ▶ I can immediately think of a few students who would have dropped their classes or not come back the following semester if there wasn't an emergency fund to help them out with whatever their additional cost or balance.
- ▶ Once a student has to sit out a semester because they can't afford something, it makes it much harder to start back up. These funds help them "keep on keeping on".



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Fall 2016 Semester at NOVA

113 Total Emergency Grant Awards

- \$30,055 Total EG Funds
- \$266 Average EG Award
- \$1534 Average in Pell Awarded
- \$1220 Average in Loans Awarded (Sub/Unsub)

NOVA | Northern Virginia
Community College

21%

Indirect Cost
of
Attendance

65%

Direct Cost
of
Attendance

76%

Retention:

Spring 2017
Enrollment



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Personal Touch

- ▶ If they are interested in finding a job, we could put them in touch with some recruiters.
- ▶ If they are unable to work while in college, a financial coach can help them by addressing topics such as budgeting and financial wants vs needs.



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Working Students Success Network: Student Emergency Grant

- ▶ Fall 2016, NOVA added an additional Student Emergency Grant program to cover non-routine educational expenses
- ▶ Funds came from Achieving the Dream
- ▶ Eligible Expenses included car payments, medical bills, rent, utility bills, credit card bills, depending on students situation
- ▶ Student must have applied for Financial Aid, Meet SAP, and be working toward completing a credential at NOVA



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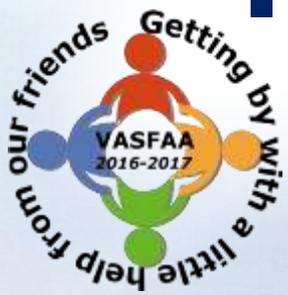


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Working Students Success Network: Student Emergency Grant

► Recipients of this grant are required to:

- Complete Student Emergency Grant Application & Agreement
- Complete “Foundations of Money” Financial Literacy Module on Financial Avenue
- Complete a Financial “Check In Survey”
- Meet with our Financial Coach at least once



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Student Process for Accessing Emergency Funds

SELF-REFERRAL
(website, walk-in)



STAFF REFERRAL
(Counselor, Financial
Aid Advisor, Professor)



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The Collaboration Process

- ▶ Emergency Grant Programs at colleges must work with their Financial Aid Office & Financial Aid Offices must work with individual programs – it's the partnership that makes the magic work
- ▶ Applications for students who apply for the WSSN grant are also reviewed by the CFAO and are checked for:
 - Financial Aid Application
 - Unmet Financial Need
 - Eligibility to receive additional grant funds



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The Decision Process

- ▶ Once the financial aid advisor meets with the student and decides to assist student, the Emergency Application form is sent to the Central Financial Aid Office.
- ▶ The CFAO reviews the forms to confirm that all criteria is met and then processes the funds to the student's account or by check.
- ▶ The funds are tracked to make sure each campus stays within their allocated amount.
- ▶ Based on the student scenario, indicated on the application, the CFAO staff can recommend the student to WSSN.



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“Helping NOVA students gain a financial foothold”

The WSSN strategy involves intentionally integrating three distinct but related priorities:

- Education & Employment Advancement
- Work & Income Supports
- Financial and Asset Building Services



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FALL 2016 RECIPIENT DEMOGRAPHICS



50,534
Fall 2016 Headcount:
29,085
Fall 2016 Full-Time
Equivalent Student



General Population
51% Female
48.9% Male
0.1% Unknown



Smallest Grant \$178
Largest Grant \$800



75 Courses Enrolled
70 Courses Completed



62.7% general population
registered Spring 2017
*as of 1/4/17

AWARD TYPES



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Desired Outcome of WSSN Funds

Students experiencing financial emergencies persist through the semester and enroll in the next term. Students develop improved financial habits.



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Actual Student Story***

- ▶ Student currently going through struggles in making payments for housing and Car. Not able to cover the cost of tuition due to class change because of transportation issue, Applied to shelter and food assistance.
- ▶ Student enroll in 16 credits for spring term. Complete 58 credits and has a 3.0 GPA.
- ▶ Student receive a Pell grant and commonwealth grant.
- ▶ Approve a Book & Access award.



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Case Study – Getting Beyond the Band-Aid:

- ▶ **Issue Description:** Support Center Ticket
- ▶ I suggested to this student to submit an emergency funds form while I submit this request. Her financial aid has already disbursed. This student states she has no funding to travel or living needs due to quitting her full time job to attend school.
- ▶ Student desperately needed her spring refund.
- ▶ Refund was processed a day before the student submitted her ticket and student wanted us to expedite her refund.
- ▶ I received the e-mail from our support center that she called 8 times in day and was demanding a quick response to get her refund. I immediately sent an e-mail to Rachelle.
- ▶ I haven't spoken with this student yet, but from her application she had her car tags seized from Arlington County for an overdue property tax bill of \$509. As such, she does not have a way to get around or get to the store to shop for her family (4 children). This is likely why she is so anxious to get her refund.
- ▶ I made Rachelle aware that the student has unmet need.
- ▶ Student completed the WSSN application and was granted a \$65 transportation voucher.



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Supports that go Beyond the Band-Aid

- All students meet with Financial Coach and identify attainable goals to improve personal finance (credit, savings, budgeting, income)
- Students who are unemployed or underemployed are connected to Career Resources (both internally and externally)
- All students are pre-screened for Public Benefits eligibility (SNAP, Child Care Assistance, Health Insurance, Heating/Cooling Assistance) eligible students complete the Virginia CommonHelp Application with staff help
- Students are also screened for other needs that can be filled by Community Organizations/Resources
- Smoother connections and referrals to on-campus resources (employment, advising, food pantry, tutoring, etc).



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academicworks

MOHELA

WELLS
FARGO

KHEAA

SALT | American Student Assistance

Blackboard

ReliaMax

Helping lenders help students™

campuslogic

LEARN™
with THRIVENT

Citizens Bank

College AVE
STUDENT LOANS

ECMC

25 EAS
Financial Aid Services

EdFinancial
SERVICES

PNC

DISCOVER
STUDENT LOANS

HIGHPOINT

SallieMae

Inceptia
A division of NSLP

nextgen
WEB SOLUTIONS

GREAT LAKES

TV

SUNTRUST



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