



What We've Learned About Just-in-Time Aid from 3 Years of Completion Grants

At a time when universities and students across the nation are coping with a financial emergency, we offer the following insights to help distribute timely assistance in ways that provide the greatest benefit to students.

1

Clarify What Costs Emergency Aid Will Cover

The UIA completion grant was designed to cover fees that appear on the student account, such as parking, health, library, or course fees, which may lead to drop for nonpayment or impede a student's ability to register for the following term. However, many students encounter financial challenges that go beyond the scope of their student account – such as meeting the costs of food, off-campus housing, medical care, or childcare. In a public health emergency such as the COVID-19 pandemic, financial challenges could be intensified and compounded by loss of income, health concerns, and inability to access campus resources.

- Institutions should consider what types of costs and charges will be eligible for aid and communicate that information clearly to students and other campus offices.
- Surveying students about their needs may further help to direct emergency aid to where it can do the most good.

2

Emergency Aid Policies Should Reflect Local/Regional Context

Each campus has a unique context, and factors such as tuition levels, state and institutional financial aid availability, institutional settings, and student consequences for failing to meet payment deadlines are important to consider. Understanding how your unique institutional context may shape student payment patterns on your campus will help you to determine when students are most likely to need emergency help. For instance:

- A university located in a town with a high cost of living may have students who are more likely to run into payment challenges, especially when their sources of income are impacted.
- A university with a high percentage of students from low-income backgrounds may face especially high demand for emergency aid in a crisis and may need to have more parameters in place for distributing a finite amount of aid.
- Even issues that may not at first seem to warrant attention, such as the local traffic enforcement office's propensity to ticket cars, may affect students' ability to pay their bills.

Nuanced and Consistent Data Use is Critical

UIA institutions have relied on historical and current data to help identify which students are most likely to encounter financial difficulties and when they are most likely to run into trouble. Pulling data such as overdue account balances and historical student payment records can help to create a clearer picture of need on campus and allow more effective targeting of emergency aid.

- One question the data can help to answer is **when** students are most likely to need help. Does a particular student typically wait until the last day to pay a balance? At what point in time should administrators reach out to a student?
- Data around **how** students pay is also vital. For instance, if students pay their bills with credit cards, that may signal broader financial distress, even though the student is technically current on payments. In any emergency situation, financially vulnerable students are likely to face the greatest challenges.
- The Hope Center for College, Community, and Justice, a national leader in emergency aid research and practice, also notes that institutions should be sure to **keep clear records** of participants, timing of requests, needs, and services provided.

Determine How You Will Identify and Connect with Students in Need

UIA institutions have used various methods to identify students in need:

- Pulling data from student accounts or other sources and contacting students directly
- Students apply for aid
- Offices on campus refer students to the office awarding emergency aid
- A hybrid of the above

UIA institutions have found that students who have financial need and reach out for help tend to gravitate to the sources of help most familiar to them. These could include:

- Financial aid office
- Academic advisors
- Specialized student success offices
- Dean of students
- Faculty

As the Hope Center notes, there are **two primary models** for delivering emergency aid: centralized and decentralized. Which your institution chooses will influence the ways in which you will need to communicate and coordinate across multiple campus units.

Consider How You Can Streamline Information for Students

As a result of the UIA completion grant project, several UIA institutions have simplified how and where they inform students about the variety of emergency aid programs the institution offers. Institutions have developed a single website with details on all aid programs and a way for students to apply for aid or reach out for further information.

- Consolidating emergency aid information helps students find what they need in one place. If the campus has a centralized emergency aid model, a single application can enable administrators to match students with the aid program that best fits their needs.
- A single application may be especially useful when awarding federal and state aid, which may exclude certain students, such as DACA or international students. These students may be redirected to another form of aid.