

Starting an Emergency Aid Program

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Why Start an Emergency Aid Program ?

- We know our students have emergencies.
- Based on information collected through the FAFSA or TASFA, we know our students' financial situations.
- Most of us realize that college students rarely have the income or savings accounts necessary to handle emergency financial situations.

Getting Permission to Start a Program

- Discuss the possibility of a program with other campus leaders,
- Put together a formal proposal to aid in answering questions about criteria, disbursement, and raising funds,
- If you have a foundation, get them involved early in the discussion. If not, you will be reliant on financial aid and the student accounts method of distribution, and
- Be ready to demonstrate why emergency aid is needed.

Starting the program fast: Who should be involved in creating the program?

- Student Affairs and/or Student Success professionals
- Foundation Board or Foundation Executive Board Member (if you have a foundation)
- Development/Advancement professional
- Financial Aid
- Bursar/Business Office/Student Accounts
- Marketing and Communications

First: Defining an Emergency

The first step for our group was to define what constitutes an emergency for our students.

Not an emergency: Failure to save enough money to pay for tuition and fees.

Emergency: The car you planned to use to commute to school dies and needs a new battery.

Emergency: A natural disaster strikes and the student has to spend money to evacuate & get a hotel instead of buying books.

Defining an Emergency

Our Emergency Aid Ad-Hoc Committee adopted this definition:

An emergency is any unanticipated, short term financial need that if otherwise not addressed could prevent the student from persisting or graduating.

Next Step: Decide on Criteria

Criteria we considered:

- Does the individual have to be enrolled, admitted with intent to enroll, or planning to return in a future semester?
- Could a student be full-time or part-time to qualify?
- Does the student need to apply for and accept all forms of financial aid before qualifying?

Deciding on Criteria

- Would only degree-seeking students qualify, or would we allow transient students, dual-enrollment students, continuing education students, or English Intensive Training students qualify?
- Would resident and non-resident qualify? Would international students qualify?
- Does the student have to have or maintain a certain g.p.a. or make satisfactory academic progress to qualify?

TAMUK Criteria

Ultimately, to allow as many individuals to qualify as possible, we chose the following criteria:

- Student must be enrolled, or accepted with the intent to enroll, during the term when the emergency aid request is made.
- Previously enrolled students who are attempting to re-enroll at TAMUK may be considered for emergency aid.
- Students may be enrolled full-time or part-time, resident or non-resident, and students do not have to be receiving any other form of financial aid or making satisfactory academic progress to qualify.
- Students in Dual enrollment, visiting/transient, Intensive English Study programs, and Continuing Education do not qualify.

Next: Create an Application

- Based on the very nature of an emergency, it is critical for the individual to be asked to fill out a brief application and to submit any evidence to be considered.
- Applications are submitted to one location where they will be confidential except for when they are shared with the committee. We chose our Office of the Dean of Students.

Next: Form the Emergency Aid Committee

We know that in order to gather a committee to quickly review applications for emergency aid we needed to keep our committee small and for each member to have a back-up member:

- Dean of Students/Associate Dean of Students
- Executive Director of Financial Aid/Assoc. Dir
- Executive Director of Budget & Bursar/Assoc. Bursar
- Senior Director of Advancement Services/Sr. Director of Prospect Management

Role and Authority of the Committee

- The main role of the committee is to review emergency aid applications to determine if students qualify for emergency grant aid and to disburse the aid. Committee decisions are final.
- The committee members have the option of recommending other forms of campus or alternate aid when appropriate, either in addition to, or in lieu of, emergency aid.
- The committee members may appoint designees to attend in order to expedite a meeting of the committee.
- The committee has the authority to review criteria, committee membership, and disbursement methods and make adjustments as needed after receiving approval from the President's Council.

Awards

- Students may not apply for and receive grant aid more than once in a fiscal year (September 1-August 31).
- Awards will equal the total of the requested amount, not to exceed \$250.
- Emergency aid may not be used to pay tuition and fees. Tuition and fee charges are expected expenses, not unexpected expenses.
- Awards will only be made if funds are available.

Next: Disbursement

- Disbursements are payable to the student. A W-9 must be on file at the time the disbursement is made. For international students, they will need an ID# which was provided for SEVIS record. Since the disbursement amounts recommended are less than \$600, no 1099 will be issued.
- Students who do not have bank accounts where they can deposit or cash the checks will be accompanied to the Foundation's bank by an employee of the Office of Alumni Services and Giving to verify the authenticity of the check.

Reporting

- The Emergency Aid Committee will keep all records of students who receive awards, the amounts, and additional paperwork (i.e. original application).
- They will report aggregated data to the Foundation Board once each quarter and on the annual financial report.
- The aggregated data will be shared with senior leadership at the university quarterly.
- The Committee will track grant recipients for future enrollment and graduation to consider effectiveness of the program.

Impact on Student Financial Aid

Our Emergency Aid Committee was very concerned about the possible impact to future financial aid awards.

- We invited an employee of the Minority Serving and Under Resourced Schools Division of the Department of Education to attend our meeting.
- The DoE representative indicated that emergency aid does not count against future financial aid
- Emergency aid from a foundation, not awarded through financial aid, is not subject to any Federal financial aid requirements (i.e. Satisfactory Academic Progress)

Guidance in Disasters

Dept of Education will issue Dear Colleague Letters and other forms of guidance. For example: <https://ifap.ed.gov/dpccletters/attachments/GEN1708Attach.docx>

Professional Judgment. Section 479A of the Higher Education Act of 1965, as amended (HEA) specifically gives the financial aid administrator (FAA) the authority to use professional judgment to make adjustments on a case-by-case basis to the cost of attendance or to the values of the items used in calculating the EFC to reflect a student's special circumstances. We encourage FAAs to use professional judgment to reflect more accurately the financial need of students and families affected by a disaster. In making case-by-case determinations, the FAA must obtain documentation that is retained in each affected student's file and substantiates the reasons for any adjustment. The use of professional judgment in the Federal Methodology need analysis is discussed in the Federal Student Aid Handbook.

*This process allows cost of attendance to be increased and additional available grant aid or unsubsidized loan funds may be packaged. Our average adjustment for Hurricane Harvey effected students is \$3,500 in grant aid!



Raising the Money

Once the program has the support of the president, development team and/or foundation board, the next question will be how to raise emergency aid and whether funds will be awarded as grant aid or as loans.

Assuming your university will award emergency grant aid, you must raise funds and sustain the account.

Raising the Money: Some ideas

- Create an on-line campaign which allows donors to receive a tax deduction for gifts, if possible.
- Create GoFundMe or YouCaring account.
- Ask friends and donors to give specifically to this program.
- Allow employees who donate to the foundation through SECC to earmark this fund through payroll deduction.

Raising the Money: More ideas

- Encourage each new class of freshmen, SGA, or Greek Life organization to adopt the emergency aid program for fundraising.
- Encourage outside groups that fundraise to adopt your emergency aid program. (i.e. Rotary, Lions, Kiwanis, etc.)
- Contact other local foundations to make them aware of your program.
- Host annual fundraiser with proceeds donated to the emergency aid program (or encourage others to do so).

Other new programs

Javelina Food Pantry—We decided to do this on August 1 and had donations galore by 8/21. We are already helping students with food, toiletries, etc.

Javelina School Supplies Pantry—We put out a call for donations of school supplies with two goals: 1) Collect items for school kids impacted by Harvey, and 2) Create a pantry for our university students. We have already provided supplies for Javelinas.

Other New Programs

Mobile Go Center—in 2008, we received grant funds from THECB for a mobile go center. The unit contains 15-20 laptops, a satellite to provide internet, and a printer. We will be taking the Go Center to Rockport, Port Aransas, Refugio, and other towns where we will help high school seniors complete college applications and FAFSAs/TASFAs. Career Services will use the unit to help community members recreate resumes, research and apply for jobs, and apply for workforce development training programs.



Additional Aid Programs at TAMUK

- Javelina food & hygiene pantry/School Supply Closet
- Javelina Scholarships, including book scholarships from Barnes and Noble and food scholarships from Aramark
- Career Services Clothing Closet—new and donated professional clothing for interviews, internships, etc.
- Information on financial assistance with prescription medication from Student Health and Wellness (on-campus student health clinic)
- Campus shuttle services which provide free rides on regular schedules for commuting to campus, shopping, medical appointments, etc., as well as shuttle services to nearby Corpus Christi, Texas (40 minute drive).

Other Aid Programs

- Benefit Bank of Texas
<http://www.thebenefitbank.org/states/tbbtx/>
- Free meals at the local churches adjacent to campus
- Goodwill student discount coupons
- Men's and Women's Health Clinic/Family Planning
- Texas Workforce Commission