

EMERGENCY ASSISTANCE FOR STUDENTS

Guidance for Financial Aid

Prior to the COVID-19 outbreak, a significant percentage of postsecondary students in the community and technical college system were already experiencing insecurity in meeting basic needs. In the fall of 2019, approximately 13,550 students from 28 Washington State community and technical colleges responded to the #RealCollege survey. Of those students:

- 41% reported being food insecure in the prior 30 days,
- 51% reported being housing insecure and 19% reported being homeless in the previous year.¹

Students experience stark disparities in meeting their basic needs related to a variety of factors including: race and ethnicity, gender identity and sexual orientation, foster care status, etc. Race and ethnicity information recently reported on the #RealCollege survey helps us begin to see how stark the differences really are. For example, rates of food insecurity are higher among Hispanic or Latinx (47%), Black (54%), and Indigenous (57%) students, while students who identify as Middle Eastern, North African, Arab, or Arab American students (26%), Indigenous (27%), and American Indian or Alaskan Native (33%) experience the highest rates of homelessness.²

Furthermore, students that previously experienced frequent or chronic basic needs insecurity are even more vulnerable during a state of emergency and are likely to face the greatest barriers to accessing vital resources and support. As the number of students facing financial hardship increases due to unemployment and other social and economic impacts of COVID-19, we would like to share some of the framework for emergency assistance efforts already underway within the community and technical college system in Washington State.³

Resources for Student Emergency Assistance

The community and technical college system is fortunate to have already begun implementation of an emergency assistance program at 16 of our colleges that provides us with a model framework to administer additional funds from the Coronavirus Aid, Relief and Economic Security (CARES) Act. The Washington State Legislature established the [Student Emergency Assistance Grants \(SEAG\) Program](#) in the passage of 2SHB 1893. The SEAG Program allows our colleges to provide monetary assistance to students experiencing unforeseen emergencies or situations that affect the student's ability to attend classes. In response to COVID-19, colleges will be receiving federal funding through the CARES Act Education Stabilization Fund to grant to students to meet emergency needs.

¹ Washington State Community and Technical Colleges #RealCollege survey (Page 2) - The Hope Center, February 2020

² Washington State Community and Technical Colleges #RealCollege survey (Page 13) - The Hope Center, February 2020

³ [Unprecedented rise in initial unemployment claims breaks records for second week in a row](#), Washington ESD, April 6, 2020

The \$2 trillion CARES Act includes roughly \$30 billion in an Education Stabilization Fund. Nearly half of that \$30 billion, will be allocated to institutions of higher education. Of the \$14 billion set aside for higher education, 90%, or \$12.5 billion, will be allocated to institutions based 75% on the enrollment of full-time equivalent (FTE) Pell Grant recipients and 25% on enrollment of FTE non-Pell Grant recipients. The bill also allocates an additional \$1 billion to minority-serving institutions and roughly \$350 million to help colleges most affected by the crisis.

Fifty percent of the \$14 billion received by higher education institutions must go directly to students in the form of emergency financial assistance grants for expenses related to the disruption of campus operations due to coronavirus. Emergency grants to students can be used for eligible expenses under a student's cost of attendance such as food, housing, course materials, technology, health care, and child care. Institutions may use remaining emergency funds not given to students on crisis-related expenses such as lost revenue, reimbursement for expenses already incurred, technology costs associated with transitioning to distance education, faculty and staff training, and payroll.⁴

Any aid received by victims of an emergency by either a federal or state entity for purposes of providing financial relief will not be counted as income for the calculation of Expected Family Contribution (EFC) or estimated financial assistance (EFA). This would apply to any funds a student will receive from a stimulus check and/or funds a student will receive from the CARES Act Education Stabilization Fund. The same exemption from income is not provided for institutional emergency funds.⁵

Advocating for Student Basic Needs

The SBCTC and the SEAG Program colleges will be providing regular updates to the legislature about the basic needs of students on our campuses and recommendations for support. We hope you will consider joining us to ensure the voice of our students is fully represented across emergency assistance funding efforts. You can help tremendously by aligning data collection efforts with the SEAG Program and participating in the Emergency Assistance Learning Community. Although the SEAG Program is not available at all colleges, the values and program design are models for the entire system to ensure student equity in access to resources. Ultimately, we want to ensure we understand and meet student needs and ensure equity is the foundation of all policies, procedures and practices established around emergency assistance funds.

Aligning with SEAG Program Data Collection

The success of our advocacy for student basic needs during and after COVID-19 is reliant on our ability to tell our students' story. This requires data collection while maintaining a balance with low-barrier access to resources. The SEAG Program has been revising its data collection plan with input from the participating colleges to find such a balance and although their data collection will likely be more comprehensive than we can accomplish with CARES Act emergency assistance funds, there is one data set that will provide core information for the system to aggregate data in support of advocating for student need - financial aid codes.

⁴ [Congress Strikes Deal for \\$2 Trillion COVID-19 Relief Package](#) - NASFAA, March 25th, 2020

⁵ [ED Releases Updated Guidance Addressing Verification, Needs Analysis, and Distance Learning](#) - NASFAA, April 3rd, 2020

The SEAG Program has established financial aid coding to allow the capture of multiple metrics and avoid manual tracking. These codes identify if an emergency assistance grant was disbursed for one of eight categories of need: housing, utilities, food, transportation, child care, healthcare, books, and non tuition-related fees and fines. In the SEAG Program, grants can be disbursed directly to the student, therefore two codes have been set up for each category to allow for types of disbursement. If CARES Act emergency assistance grants have the same categories of financial aid codes established, no further data collection will be necessary to include this system data with the SEAG Program data to inform future state and federal resource acquisition to meet student basic needs.

Emergency Assistance Learning Community

The SBCTC will be expanding and redesigning the SEAG Learning Community to welcome all interested colleges in an effort to provide an opportunity to work through challenges, solutions and best practices. Please consider participating in the Emergency Assistance Learning Community and contact Jessica Porter (jporter@sbctc.edu) to be included in future releases of information.

Leading with Equity

As your college determines how to best establish equitable access to emergency assistance made available through the CARES Act, please consider replicating the principles and practices being implemented within the SEAG Program and supported by research. The following sections provide additional information to consider as you make policy and practice decisions about emergency assistance efforts.

Ensuring Equitable Access to Assistance

SBCTC System Vision Statement

SBCTC's Student Supports team is committed to empowering our system to equitably distribute funds received from the CARES Act. Our system vision serves as a catalyst for community and technical colleges undertaking this important work:

"Leading with racial equity, our colleges maximize student potential and transform lives within a culture of belonging that advances racial, social, and economic justice in service to our diverse communities."⁶

Our vision calls on our system to lead with racial equity, as 45 percent of our system's student population is made up of students of color⁷ - and these students are disproportionately affected by basic needs insecurity. The emergency financial aid grants provided by the CARES Act represent an opportunity for our system to advance racial, social, and economic justice in our communities, in direct accordance with the charge of our vision. In order to ensure this vision is realized, policies, processes and practices surrounding the disbursement of emergency assistance funds must be equitable.

⁶ [SBCTC System Vision Statement Brief](#), September 27, 2020

⁷ [SBCTC System Vision Statement Brief](#), September 27, 2020

Centering on Students Facing Basic Needs Insecurities

The COVID-19 pandemic has closed or restricted avenues by which students access basic needs resources, such as on-campus food pantries or reduced-price meals, child care, on-campus employment, health care, computer labs, and more. Classes have moved online - students without computers or internet access face uncertainty in their ability to engage with their education. Funds from the CARES Act can help assure that all students, including those from vulnerable populations, are able to continue their education at this time.

Early data shows that vulnerable communities are in need of resources that the CARES Act funding can provide. Black Americans are being infected with and dying of COVID-19 at higher rates.^{8,9} Students of color, particularly Black and Latinx communities, are less likely to have the resources to weather a major public health emergency.¹⁰ Emergency financial aid grants provided by the CARES Act can help ensure these and other vulnerable populations like LGBTQ+ students have access to the resources they need during and after the COVID-19 pandemic.¹¹

In order to best serve all students in need, our system's emergency funding must be distributed equitably. To that end, SBCTC provides guidance regarding model emergency assistance programs in [Appendix A](#).

SBCTC also recommends the following [Hope Center](#) guidance and resources related to serving students in need during the COVID-19 pandemic.

- [Guide to Emergency Grant Aid Distribution](#)
- [Supporting #Real College Students during COVID-19](#)
- [COVID-19 Response for Students Who are Homeless or With Experience in Foster Care](#)
- [Surviving COVID-19: A #RealCollege Guide for Students](#)
- [#Real College During COVID-19 Survey Enrollment](#)

Appendix A: Model Emergency Assistance Program

The SEAG Program challenges colleges to think and act differently to support students in need. Colleges with SEAG Programs are required to ensure students' access to emergency aid funds will be as low barrier as possible and include students who may not necessarily meet the definition of "needy student" but who may be experiencing emergency situations. Students must submit their request for emergency assistance funds in writing, but documentation to prove the need for funds is not allowed to be a requirement of disbursing funds. Programs must conduct outreach to all students and must work to reduce the stigma often associated with asking for help. In addition, SEAG funds may be disbursed directly to students and must be disbursed within four days to ensure the emergency is resolved before escalation.

⁸ [Early Data Shows African Americans Have Contracted and Died of Coronavirus at an Alarming Rate](#), Pro Publica, April 3, 2020

⁹ [In Chicago, 70% of COVID-19 Deaths Are Black](#), WBEZ News, April 5, 2020

¹⁰ [The Coronavirus Pandemic and the Racial Wealth Gap](#), Center for American Progress, March 19, 2020

¹¹ [Trans People and COVID-19](#), The National Center for Transgender Equality, Updated April 3, 2020

To further increase equitable access to emergency funds, the following principles and practices have been implemented by SEAG Programs across Washington State and modeled after elements of the Emergency Assistance for Postsecondary Students (EAPS) Grant Program managed by Minnesota's Office of Higher Education:¹²

Trust Students

Granting money to students requires a significant amount of trust. Colleges will need to actively listen to and validate the experiences of students. Students who are systemically disadvantaged and choose to seek assistance are also being challenged to display a level of trust that may be perceived as a risk. Trust in students and their autonomy is essential in building student trust in your college.¹³

Be Timely

Financial crises can derail a student's future in a matter of days. Identifying students with financial need, processing requests, and disbursing critically needed funding quickly and efficiently is imperative to ensuring there is not a disruption in the student's learning or academic progress.¹⁴ This may mean thinking creatively and acting decisively to streamline inter-departmental processes that may normally require more time.

Create a Network of Support

Financial assistance is just one aspect of retention. For some students, there may be underlying challenges or additional needs that require more long-term support. In addition to providing students with funds to address immediate needs, colleges should connect students to other supportive services and programs. Colleges need to work with the student to create a plan beyond emergency assistance to help remedy underlying causes of need and to support the students' resilience and persistence in college. This may mean collaborating with social service agencies, nonprofits, school districts, or other community-based programs in addition to services already offered within the college.¹⁵

Be Free from Bias or Discrimination

College staff should demonstrate a commitment to diversity, equity and inclusion (DEI), cultural competency, and a dedication to students' rights to be treated fairly and humanely without discrimination of race, sex, gender identity/expression, sexual orientation, disability, ethnicity, religion, political affiliation, etc.

Track Outcomes/Provide Follow-up

Colleges should collect data that will be beneficial for evaluating whether students' needs were addressed and advocating for additional resources. Consideration should be given to the process of data collection in a way that maintains low-barrier and equitable access to assistance. Building relationships with students and connecting them to other support service staff at your college may

¹² Minnesota Office of Higher Education EAPS Grant Program

¹³ [Distributing Emergency Aid to College Students](#) (Page 1), Wisconsin Hope Lab, September 2017

¹⁴ [Emergency Grant Closing Report and Best Practices](#) (Page 4), Great Lakes, February 2016

¹⁵ [Distributing Emergency Aid to College Students](#) (Page 3), Wisconsin Hope Lab, September 2017

increase your ability to collect information about whether the student's emergency has been resolved and what additional kinds of follow-up support may be needed.

Leverage Available Resources and Support Programs

Colleges should leverage available college and community financial resources to most effectively impact student success. Colleges are also encouraged to connect students in need to college and community support services and programs to provide ongoing or additional support.¹⁶

¹⁶ [Distributing Emergency Aid to College Students](#) (Page 3), Wisconsin Hope Lab, September 2017