

UNCF EMERGENCY STUDENT AID: A LOOK AT PROGRAM EXPANSION AND INCREASED IMPACT

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UNCF Frederick D. Patterson Research Institute

Citation:

Nagle, B.T. & Saunders, K.M. (2019). UNCF Emergency Student Aid: A Look at Program Expansion and Increased Impact. Washington, DC: UNCF Frederick D. Patterson Research Institute.



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Acknowledgements:

UNCF would like to thank our generous and longtime donor, The Kresge Foundation, for underwriting the assessment of UNCF's emergency aid program and production of this report. The authors would like to thank Brian K. Bridges, UNCF vice president of research and member engagement, and Michelle Moore, UNCF director of corporate and foundation relations, for providing valuable feedback, comments and edits. We would also like to thank the UNCF communications team who provided editing and design services: Adam Kemp, print and digital publications manager, and Steve Rosa, project management director. UNCF is deeply grateful for the collaborative support which made this publication possible.

“More than 12,000 CESA scholarships totaling over \$25 million have helped HBCU students stay in college and complete their degrees.”



The Campaign for Emergency Student Aid (CESA) is a unique UNCF scholarship program that provides “just-in-time” financial aid to HBCU students poised to graduate, but short of funding. Since 2009, more than 12,000 CESA scholarships totaling more than \$25 million have helped HBCU students stay in college and complete their degrees.

In 2018, the Kresge Foundation provided UNCF with funding to better understand how students were selected for CESA awards, the impact of those awards and to gain an in-depth understanding of the array of emergency aid efforts and programs available on UNCF-member institution campuses and their effectiveness to improve student outcomes and increase graduation rates. Specific to emergency aid, this research will include the processes by which HBCUs administer aid, the methods for informing students about availability of aid, the types of aid available, the characteristics of students who receive the aid, funding sources, etc.

This study is important as CESA funding revenue has been declining on an annual basis. UNCF seeks to learn more about what is working and what is not working relative to emergency aid programs for HBCU students as the emergency needs continue to grow. It is anticipated that this study will enable UNCF to strengthen its case for CESA support. Increased support will likely lead to increased revenue and, over the long term, improved student outcomes.

The primary study goal is to gain an in-depth understanding of emergency aid efforts and programs on UNCF-member HBCU campuses, including the UNCF-led Campaign for Emergency Student Aid (CESA), and their effectiveness to improve student outcomes and increase graduation rates.



Methodology



The study included several data collection types. Surveys were conducted with the UNCF-member institutions, student recipients of UNCF emergency aid and current and potential CESA donors. The surveys were developed by the UNCF senior research associate in consultation with the UNCF team members from the Development Department, Scholarship and Programs Department and the Frederick D. Patterson Research Institute. More detailed information on the response rates by survey are available in the stakeholder specific report section. Survey data was summarized using Microsoft Excel's pivot table function. Charts were developed using Excel's chart function.

Focus groups were conducted with undergraduate students that attend HBCUs and UNCF fundraising personnel. The focus group protocols were developed by the UNCF senior research associate. Focus groups were transcribed by a UNCF consultant. The transcripts were analyzed to identify major themes associated with the question topics.

Report Structure

The report is organized by stakeholder perspective on UNCF emergency aid programs. Two major stakeholders are first presented. These are the institution and student perspectives. These sections include a summary section. This is followed by the UNCF fundraising perspective. These are organization professionals charged with generating funding for the emergency aid programs. The last perspective presented is the donor perspective. The intent in this area was to include current and potential donors. An overall summary is presented after the stakeholder perspectives. The summary will include recommendations to consider for program redesign.

There are several highlights presented throughout the report. These are shown in shaded insets. *Key Findings* shown in green is one inset type. This provides a brief summary of important areas of note according to the researchers. *Redesign Considerations*, shown in blue shaded insets, is a second inset type. The purpose of these insets is to provide the report audience with specific program redesign thought areas that are directly tied to the data presented. *Student Voices* insets integrate student focus group feedback. An additional inset type provides quotes that are illustrative of the views of a specific stakeholder or other relevant area being presented.



Institution Perspective

The Impact the Aid Makes...

- We had one student who had no family support and was diligently working to pay her balance. When we notified her of her award, she called the financial aid office crying and saying, “Thank you! You really don’t understand what this means to me.” She had all of her information and thank you letter submitted the same day. Her emergency funds provided her a way to pay off her balance and to graduate. After graduation, the student came to the financial aid office and hugged me, still thanking me for her UNCF scholarship. I thank you, UNCF, for the assistance you provide.
- A graduating senior came into the office to withdraw because she was not able to pay her balance for the semester. She planned to go home, get a job and save her money so she could return the following semester. She was awarded the emergency aid, which allowed her to stay in school and to graduate on time.

“Developing a better understanding of emergency aid policies was a primary intent of the institution survey.”

The inset above provides examples of the positive impact emergency aid can have on students. This section discusses the institution perspective related to student aid. A total of 33 institutions responded to the survey yielding a response rate of 89.2%. Overall, 25 of the respondents completed the full survey. This was a completion rate of 75.6%.

Developing a better understanding of emergency aid policies was a primary intent of the institution survey. According to UNCF Scholarship and Programs, based on available data at the time of this report, \$25.4 million has been distributed to the member institutions in the program history. Table 1 displays the amounts distributed per institution.





Table 1: CESA Distributions Per UNCF-Member Institution*

Institution	Amount	Institution	Amount
Clark Atlanta University	\$1,139,699	Tougaloo College	\$571,412
Bethune-Cookman University	\$1,021,554	Texas College	\$566,880
Xavier University	\$939,290	Wilberforce University	\$565,222
Tuskegee University	\$932,827	Morris College	\$564,457
Benedict College	\$904,553	Rust College	\$563,479
Morehouse College	\$897,363	Paine College	\$559,429
Shaw University	\$878,729	Edward Waters College	\$551,155
Spelman College	\$813,443	LeMoyne-Owen College	\$550,358
Florida Memorial University	\$774,742	Voorhees College	\$546,361
Oakwood University	\$742,604	Fisk University	\$536,684
Miles College	\$741,413	Bennett College	\$532,688
Lane College	\$718,409	Huston-Tillotson University	\$532,452
Clayton University	\$715,955	Allen University	\$526,756
Virginia Union University	\$680,922	Philander Smith College	\$517,445
Johnson C. Smith University	\$664,680	Jarvis Christian College	\$506,134
Saint Augustine's University	\$635,335	Talladega College	\$506,093
Dillard University	\$632,152	Interdenominational Theological Center	\$480,426
Wiley College	\$631,678	Saint Paul's College	\$385,671
Livingstone College	\$589,374	Paul Quinn College	\$219,599
Stillman College	\$575,027	TOTAL	\$25,412,449

*CESA distributions from program inception to the 2018 academic year.

**Fund distribution is formula-based. Sixty percent of the available funds are equally distributed among the member institutions. The remaining 40% is distributed based on institutional enrollments.

Student Selection

There are two primary methods institutions utilize to identify students to receive emergency aid. Most prevalent is that an institution financial aid officer identifies a student that requires aid (n=29, 87.9%). The second is that a student communicates a financial situation or crisis to institution officials (n=22, 66.7%). Additional data was collected on student selection including educational level.

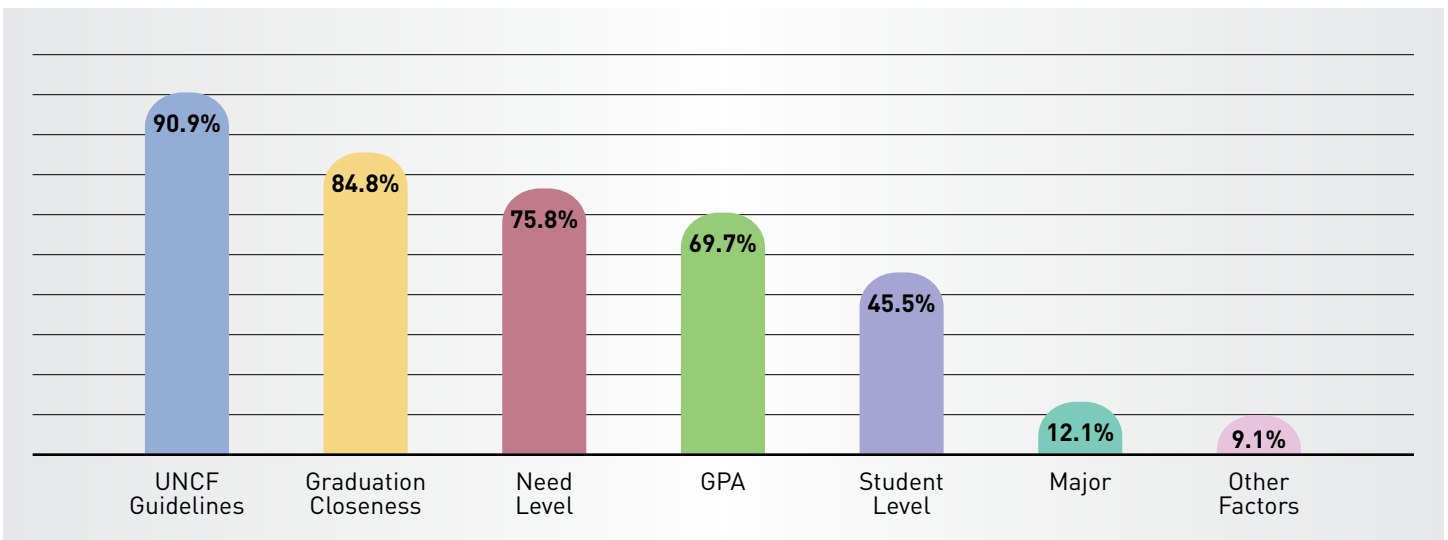
Student Voices: Both student focus groups did not indicate an understanding on how institutions distribute emergency aid. A focus group participant worked in the financial aid office of a member institution and noted that it is important for the financial aid office to have a more in-depth understanding of the student's financial situation. Focus group participants described how students would develop relationships with financial aid office personnel facilitating communication on financial support. This more in-depth understanding supports the process the financial aid officers engage in to identify students to receive aid.



Specific to CESA, an intent was to provide students funding to enable graduation. Institutions provided information on the student award levels they provide. A high percentage provide assistance to fifth-year (n=27, 81.8%) and fourth-year (n=32, 97%) students. This aligns with providing assistance that supports student graduation. Nearly three-quarters of the institutions, however, provide assistance to third-year (n=24, 72.7%) students and nearly half provide assistance to second-year students (n=15, 45.5%). It is important to note that this does not represent a failure to adhere to UNCF policies related to student aid distribution. Institutions are permitted to distribute awards to students at different levels.

Institutions provided information on the factors that are considered when distributing emergency aid. There are four primary factors, including: 1) UNCF guidelines (n=30, 90.9%), 2) Closeness to graduation (n=28, 84.8%), 3) Need level (n=25, 75.8%) and 4) GPA (n=23, 69.7%). This information, as well as other factors, is displayed in Figure 1. Note: 2018-19 UNCF Guidelines can be found in Appendix A.

Figure 1: Factors Considered in Selecting Students to Receive Aid



Redesign Considerations: Should institutions include additional areas in the awarding process?

Survey respondents provided comments on the student selection process. All comments were content analyzed to identify primary themes related to student selection. Table 2 provides the four themes identified as well as a representative comment.



Table 2: Institution Methods to Select Emergency Aid Recipients

Theme	N	Representative Comment
Institution Review	14	We look at graduating seniors with balances first. Next, we look at seniors who are not graduating with a balance. These funds assist students in realizing their dreams and goals by allowing them to alleviate the burden of their balance.
Mixed Methods	6	Students are selected based on balance need and the criterion that is set by the particular UNCF CESA Program. Students also come in and seek assistance. Student information can also be submitted from other staff members.
UNCF Guidelines	3	The institution follows the UNCF guidelines on distribution of funds.
Student Initiated	2	An email is sent to enrolled students or to the requested population per self identification requirements. Also, students come into financial aid office to inquire about funding.

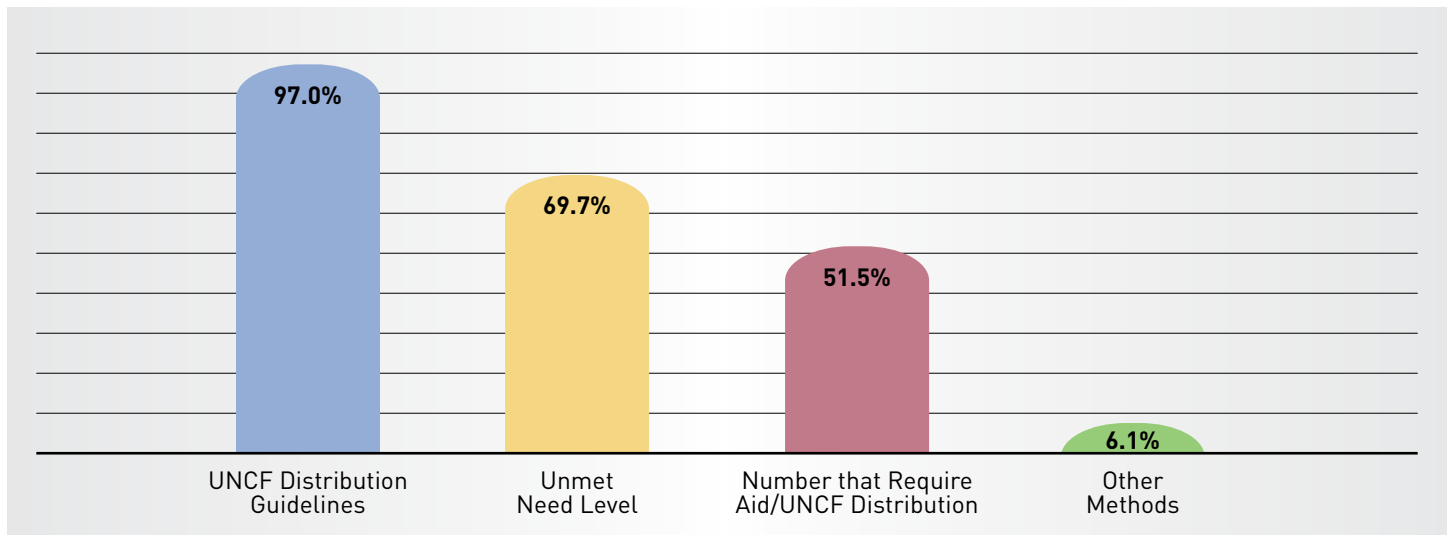
Redesign Considerations: Are there more effective processes to deliver emergency aid? Can the processes be more equitable?

Understanding how students are selected is one learning area. A second learning area relates to notification and distribution.

Award Notification and Fund Distribution

Students that receive UNCF emergency aid primarily learn of this award by email (n=20, 60.6%). No other method is utilized by a majority of the institutions. Award distribution is an additional learning area. Institutions were asked to identify how distribution amounts are determined. This is identified in Figure 2.

Figure 2: How Institutions Determine Aid Amount Distribution





Redesign Considerations: Are there more efficient or appropriate methods to identify distribution amounts other than UNCF guidelines?

Institutions that had the data available indicated that the UNCF emergency aid accounts for approximately one-third of the student unmet need. In 2016-2017, the aid meets, on average, 36.9% of student unmet need. Institutions indicate that funds are provided to the students through a direct application to their accounts (n=31, 93.9%).

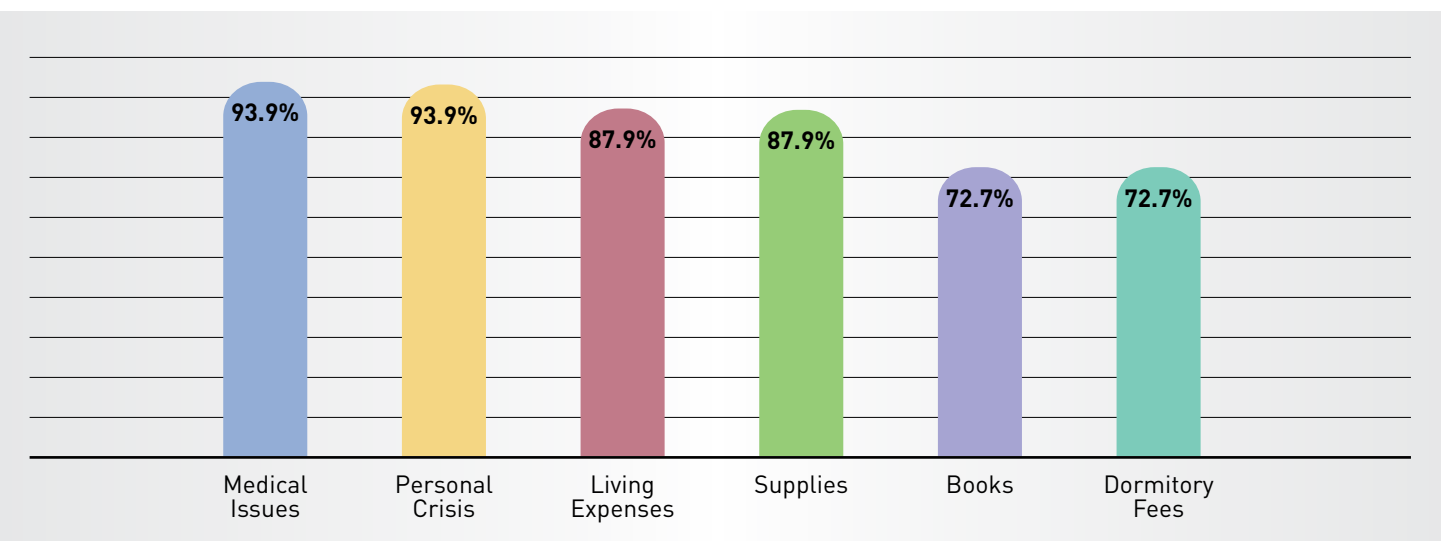
Key Finding: Institutions report that CESA funds account for more than one-third of student unmet need related to cost of attendance.

Fund Utilization

Institutions were asked to identify what students can use emergency aid for. There were two primary areas. These were unpaid fees that would impact graduation (n=32, 97%) and tuition (n=26, 78.8%). No other area was identified by more than 30% of the institutions as an area where students could apply emergency aid.

It is informative to identify the percentage of institutions that do not allow emergency aid to be used within specific areas. Figure 3 presents the percentage of institutions that do not allow students to use the aid in the specified area.

Figure 3: Percentage of Institutions Which Do Not Apply Student Aid Funds For Specific Areas



Institutions do not permit students to utilize funds for personal areas such as medical issues. Funds cannot be utilized for more academic focused areas such as books in nearly three-quarters of the institutions. It



is important to note that these areas are also factors that can impact student graduation. It is not known whether institutions limit their distribution areas based on their own policies or UNCF guidelines.

Redesign Considerations: Should there be more variety in the emergency aid provided to students?

Program Redesign Perspective

A major study intent was how the UNCF emergency aid program should be redesigned to be more effective. The member institutions are major program stakeholders and provide an important perspective on potential redesign options. Table 3 provides the themes identified in an open-ended question that institution respondents completed.

Table 3: Institution Program Redesign Suggestions

Theme	N	Representative Comment
Eligibility Diversification	8	I am finding that it is extremely hard to find seniors with balances, who also have a 3.0 GPA and who have not already paid down their balances. This was my first year, and I found that we had more juniors, sophomores and freshmen with balances than we had seniors.*
Award Timing	3	If possible, provide the funds earlier, and give the college more time to identify the neediest students.
No Changes	3	The program is good as it is. It's very good that the students do not have the reference requirement.
Reporting Changes	2	The turnaround time to submit reports is usually five days. This is not enough time for us to review the pool of applicants.
Student Application Process	2	My main idea would be for them to email the students after completing their profile or an application. Specify to the student that completing the application does not guarantee them the scholarship. Many students are assuming that they are given the scholarship.
General	1	UNCF Emergency Aid should consolidate all the various requirements into a universal format.
Increase Aid	1	I think it is a great program as is, but if changes have to be made, I think the amounts should be increased.

*The 3.0 GPA refers to a specific UNCF emergency aid program. The general CESA program has a lower GPA requirement as noted in Appendix A.

Though not a majority of the comments, eight institutions expressed a desire for eligibility diversification.

Redesign Considerations: Should eligibility for emergency aid be more flexible? Do steps need to be taken to inform funders that tuition is not the only factor that impacts graduation and persistence?



Institution Perspective Summary

Important information was learned from the institution representatives. Institution financial aid officers primarily identify students that need aid through UNCF guidelines, graduation closeness, need level and GPA. UNCF guidelines and unmet need level are also critical factors in determining the amount of aid students receive. It was also learned that fees that impact graduation and tuition are the primary areas where students can apply emergency aid funds. Finally, institution representatives expressed that eligibility diversification is an area that may be useful in redesigning UNCF emergency aid programs.

“UNCF guidelines and unmet need level are also critical factors in determining the amount of aid students receive.”





Student Perspective

The Impact the Aid Makes...

- Receiving the emergency student aid enabled me to truly focus on my studies and hone my craft. It allowed me to be stress-free and enjoy that semester because it took away a huge financial concern.
- The emergency assistance scholarship changed my life. I was determined to complete my degree, and the scholarship opened doors that otherwise were closed to me. Now, I'm continuing my education to pursue my master's degree because UNCF helped me realize that it was possible and gave me the support I needed along the journey. Thank you for kindness and generosity.

Similar to the institution perspective, the inset provides examples from the student perspective. This section discusses the student perspective related to emergency aid.

The student survey was designed by a UNCF senior research associate with input from the UNCF director of corporate and foundation relations. The survey was sent to 8,819 emergency aid recipients. In addition to 844 invalid email addresses, there were 124 potential respondents who opted out of the SurveyMonkey system prior to or during the data collection period. This left a total of 7,851 possible respondents. A total of 729 aid recipients responded to the survey yielding a response rate of 9.3%. Overall, 621 respondents completed the full survey. This was a completion rate of 85.2%. A factor that may have impacted response rate is that 2,801 respondents had an institution-based email address. It is unknown how many of these respondents still utilize their institution email address. The response rate for individuals with an institution-based email address was 3.4%. Individuals with a non-institution-based email address had a response rate of 11.1%. The overall response rate may have been higher if more personal email addresses instead of institution-based emails were provided.

In addition to the surveys, two student focus groups were conducted. The focus group feedback is integrated into appropriate survey areas.

Award Awareness

Contact information for the survey population was acquired from UNCF Scholarship and Programs data. For CESA recipients, the contact information was provided by the member institutions to UNCF. Respondents were asked if they were aware that they received a UNCF Emergency Aid award. Less than 60% (n=426, 58.4%) indicated that they were aware they received this award. Approximately 20% each indicated that they did not know they received the award (n=162, 22.2%) or could not recall receiving the award (n=141, 19.3%). Award timing may be a factor in the lack of awareness students had of receiving the emergency aid. Nearly all institutions (97%) noted using funds for unpaid fees. June is one of the UNCF CESA distribution months. The institutions may have applied the aid to unpaid fees as graduation neared and not informed the students within this short timeframe.



Respondents that were aware they received an award were asked what they did to be eligible for the award. Nearly half (n=199, 46.7%) stated they completed an application. One-third (n=137, 32.2%) stated they informed the institution they required aid. Nearly 15% (n=61, 14.3%) stated they did not perform any action. In this case, the institution informed them they received the award. Just over 5% (n=29, 6.8%) were not certain how they became eligible for the award.

Key Finding: There is a dichotomy between the institution and student response. Institutions indicate that a financial aid officer primarily identifies students that require emergency aid (87.9%). Only 14.3% of the students, however, stated that they did not perform any action to receive the aid. It is reasonable to expect that the gap between the institution response and student response would be less if the institutions are the primary driver of who receives aid. As noted, this dichotomy may be related to UNCF aid distribution dates, which may not have allowed sufficient time to notify students of their emergency aid award.

Further, one-third of the students (32.2%) informed the institutions that they required emergency aid. Two-thirds (66.7%) of the institutions state that students informing them they require aid is how they identify students that require aid. It is, again, reasonable to expect that that this gap would be less if students were a driver in identifying an aid need.

Students also noted how they received an award. Just more than half (n=214, 51.6%) stated that funds were directly applied to their account. Just less than 40% (n=159, 38.3%) stated they received a tuition credit. Combined, 89.9% noted that they did not directly receive emergency aid funding, but had funds applied to their account. This is consistent with information received from the institutions. Nearly all the institution representatives (93.9%) noted that funds are directly applied to the student accounts.

Redesign Considerations: What should the student notification process be?

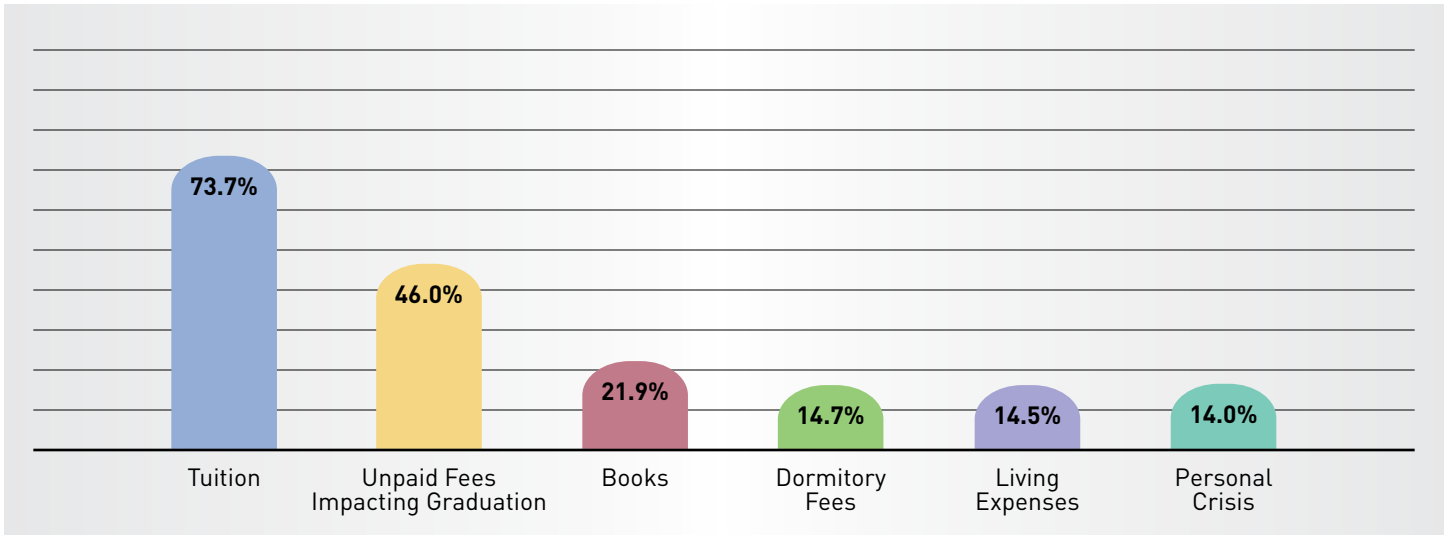
“Students also noted how they received an award. Just more than half stated that funds were directly applied to their account.”

Award Purpose

Students were asked to identify why they required emergency aid. Figure 4 identifies areas that 50 or more students identified as a reason that they required aid. It is important to note that the reason students required aid and the reasons that the institutions provided aid may not be consistent.



Figure 4: Reasons Students Required Aid



Key Finding: It is expected that there would be some difference between why students say they require aid and what the institutions utilize the aid for. There are many factors that can put a student in what they perceive to be an emergency situation. A vast majority of the institutions, 97%, state that funds are utilized for unpaid fees that impact graduation. Less than half, 46%, of the students state that this was a reason they required emergency aid.

Potential Gap Reasons: Institutions may first be applying UNCF emergency aid funds to unpaid fees and not informing the students of this. Students may not be aware of their unpaid fees or may not recognize the importance of these fees. As noted, UNCF distribution dates may have been a factor in this area.

Award Coverage

Award coverage refers to whether all semester expenses were covered when the funding was received. Just over 60% of the students noted the emergency aid did not cover all of their semester expenses (n=253, 61%) with just less than 40% (n=162, 39%) stating that all expenses were covered. The students that noted expenses were not covered were asked to identify in a checklist question how they covered their remaining expenses. Table 4 displays the number and percentage of students that selected each method.



Table 4: Methods Students Utilized to Cover Remaining Expenses

Theme	N	Percentage
Obtained student loan	135	53.8%
Obtained full/part-time employment	113	45.0%
Received funds from family/friends	79	31.5%
Did not buy textbooks	57	22.7%
Cut back on social activities	44	17.5%
Applied for/received government assistance	36	14.3%
Obtained lower-cost housing in some other way	19	7.6%
Moved back with family/friends to cut housing costs	15	6.0%
Sold assets to obtain funds	13	5.2%
Withdrew from one or more of my classes to cut tuition costs.	8	3.2%

Redesign Considerations: Students apply multiple methods to cover their unmet need when the UNCF emergency aid is insufficient. Should UNCF identify ways to increase aid to students? Are there financial literacy reasons associated with why students are in a situation to require emergency aid? Should UNCF consider incorporating financial aid literacy into a program redesign?

Student Voices: Both focus groups discussed that there is poor financial aid literacy amongst students. This is different in character than financial literacy. Financial aid literacy would include factors such as communication with the institution financial aid office, identifying potential funding sources related to the expected family contribution, and other appropriate areas.

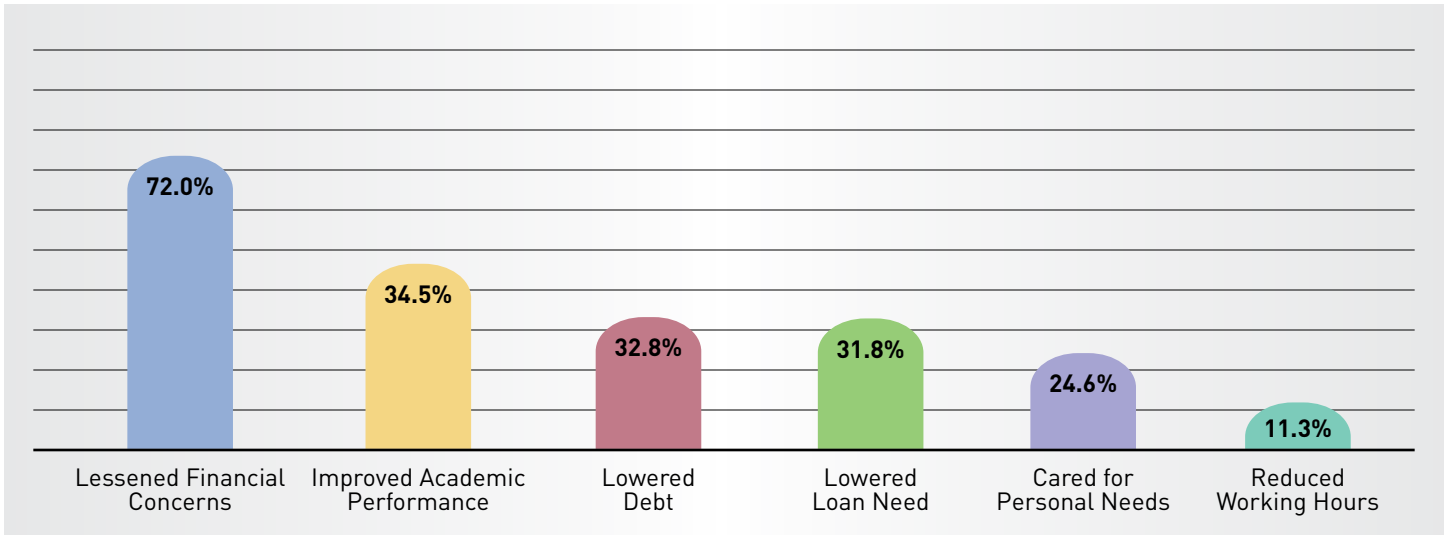
“Should UNCF consider incorporating financial aid literacy into a program redesign?”

Award Impact

Students provided information on emergency aid award impact. This was done through a survey question with a checklist of impact areas and an open-ended question. Figure 5 identifies impacts identified by 10% or more of the students in the checklist question.



Figure 5: Impact of Receiving Emergency Aid



Students noted impacts in an open-ended question as well. The comments were analyzed to identify primary themes. Table 5 identifies the themes, the number of students that noted the theme, and a representative comment.

Table 5: Impact of Receiving Emergency Aid

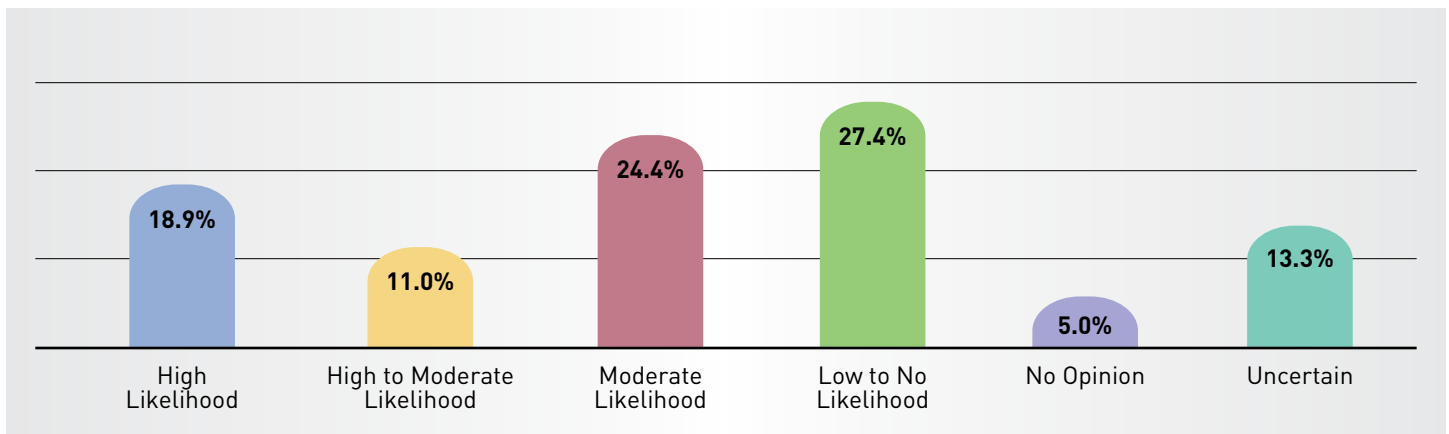
Theme	N	Representative Comment
Graduation/Persistence	113	At the time my family was going through hardship, which caused me to not be able to pay the remaining tuition balance at the end of the semester, I thought I was going to have to return home for a semester, but because UNCF awarded me the emergency student aid, I was able to continue on without worrying where I was going to get the money from.
Zero/Lower Debt	51	I had to pay a lot of money out of pocket for these last couple semesters, and the scholarship helped lower the burden of all of the money I had to pay out of pocket.
Education Focus	39	I did not have to worry about the registration deadline because my tuition was covered. I could focus more on academics instead of how I was going to pay for it.
Stress Reduction	29	It had a positive impact on me, as I was going through a personal struggle at the time, and the emergency fund satisfied my remaining balance as neither my parents nor I had money and could not pay it off in the time they wanted it due.
Career/Education Goal Progress	21	It opened the door that allowed me to move forward and take the next steps to my career. This award granted me my degree; without it I wouldn't have been able to begin my journey!
General	19	--
No/Little Impact	4	The emergency aid didn't cover much of the tuition for that semester.



Graduation is the most important impact area. Of all the students that received UNCF emergency aid funding, including students that were not aware they received the award, 577 (85.7%) note they have earned their bachelor's degree. Of the students that were aware that they received UNCF emergency student aid, two-thirds (n=231, 65.1%) earned their bachelor's degree in the same year they received the award.

Degree earners provided their perception on whether they would have earned their bachelor's degree without the UNCF emergency aid. This information is displayed in Figure 6.

Figure 6: Perceived Likelihood of Earning Bachelor's Degree Without Emergency Aid Funding



Key Finding: It is noteworthy that over one-quarter of the survey respondents noted that it was likely they would not have earned their bachelor's degree without UNCF emergency aid funding. Conversely, less than 20% noted that there was a high likelihood that they would have earned their bachelor's degree without the UNCF emergency aid funding.

Redesign Considerations: Only 19% of the students noted that there was a high likelihood that they would have earned their bachelor's degree without the UNCF emergency aid. Should a program redesign be more preventative in nature? This refers to the idea that students experience financial stress earlier in their college experiences. Some students with academic ability may withdraw in years prior to their senior year for reasons identical to the financial stress students in their final academic year experience.

A final positive impact of this funding is that nearly 70% of all degree earners indicate they have completed a graduate degree or certificate (n=163, 25.5%) or are currently pursuing a graduate degree or certificate (n=282, 44.1%). There are, however, as the next section notes, awardees that did not attain their degree.



Non-Degree Earners

Seventeen survey respondents noted they have not earned their bachelor’s degree and are no longer pursuing this degree. The primary reasons they did not earn their degrees is the funding did not cover all expenses or they experienced a personal crisis (n=7, 41.2% for each area). When asked what the institution could have done to help them earn their degree, three-quarters (n=13, 76.5%) stated a need for more financial aid.

Key Finding: Non-degree earners note that increased financial aid may have facilitated degree attainment. A caveat is that this finding is based on only 17 overall respondents.

Program Redesign Perspective

A major study intent was how the UNCF emergency aid program should be redesigned to be more effective. The students provided thoughts on an effective program redesign. Table 6 provides the themes identified in an open-ended question that student respondents completed. Only ideas that 10% or more of the students noted are included.

Table 6: Student Suggested Program Redesign Areas

Theme	N	Representative Comment
Communicate Program Existence	62	Financial aid office could inform students during orientation that it’s available. I didn’t know until after all the student loans came thru and was considering dropping that UNCF had emergency aid.
No Changes	55	I’m not sure of the changes being implemented, but I feel this program is awesome and can help a lot of students in need and help dreams come true. Keep these funds at HBCUs.
Prioritize Students with Most Need	46	I believe that it should be given to graduating seniors who have outstanding balances with the institution they attend.
Eligibility Diversification	42	Some ideas on how the emergency student aid program can be redesigned is that it can be offered at any time a student needs help. For me, I was told it only helped seniors who were in their last year of graduating, but, I feel it should be able to be used when the need becomes available for a student.

Redesign Considerations: Should emergency aid eligibility be more diversified?



Student Voices: Student focus group participants had several suggestions related to a program redesign. The ideas expressed included:

- Require a minimum GPA requirement of 2.75 to 3.0
- Students should have no disciplinary actions on record
- Greater involvement of academic departments in selection of students that receive funding
- Greater support from UNCF personnel
- Have an application process through UNCF separate from the institution (*Students could note their emergency and provide documentation of need*)
- Funds can be utilized for books, tuition, certification tests required for their major (e.g. Praxis for education majors), room and board
- Ensure that the program be need-based
- Include instruction on financial aid literacy

Student Perspective Summary

The student perspective had many facets. It is noteworthy that a high percentage of respondents (41.5%) did not know or could not recall whether they received an emergency aid award. As a window into how the institutions identify students to receive awards, nearly half stated they completed an application and received funding through direct account applications or tuition credits.

“It is noteworthy that less than 20% of the respondents perceived they would have completed their degree without the emergency aid.”

Students generally require emergency aid for academic reasons including tuition, unpaid fees and books. The aid received, however, does not fully cover semester expenses for 61% of the students. Students obtain loans or find employment to cover remaining expenses.

Lowered financial concerns is the primary impact of receiving the aid. The direct student outcome of graduation is also a primary impact of receiving the emergency aid funding as 86% of survey respondents earned their degrees. It is noteworthy that less than 20% of the respondents perceived they would have completed their degree without the emergency aid. General program redesign comments included making the program better known, reducing bias in student selection, expanding eligibility criteria and financial aid literacy instruction.



Development Perspective

One focus group was conducted with UNCF development personnel. As these individuals are charged with generating emergency funding, they are critical stakeholders that provide a unique perspective related to UNCF efforts in the emergency aid funding area. Focus group results are presented by topic area.

Effective Messaging

Development officers considered the messaging that effectively generated aid donations. Participants expressed that they can communicate a quick return on investment in that the funding goes to students nearing graduation. Related to this, an officer stated, "... you can tell your donors that you're going to help a student graduate from college this May."

Providing "facts and figures," is also useful messaging. The officers expressed that donors like to see the numbers. An officer related an experience,

"...we just went after trying to go back to a specific donor, and they asked us how many people did you support? We were able to give them those numbers, and that really got them to respond yes to our request because they saw that they had specific figures of who we helped last year."

Other effective messaging included communicating that 100% of the funding goes to students due to no administrative fees, and that the program is tied to current societal events such as economic downturns.

Messaging Barriers

One potential barrier was suggested by the moderator based on the focus group discussion. The suggestion was that there may be a mismatch between what the program is and what the institutions think the program is. In response, a development officer noted, "...I wouldn't put it past any of our schools to be giving funds to the students because it might fit in their definition of what CESA is all about."

An additional barrier is a lack of marketing material. A participant stated, "... we need more (marketing materials). and I think that you can actually reach people if you told the individual stories about how you help individuals..."

While data was noted as a facilitator, it was also noted as a need area. A participant stated, "...when we were able to get the statewide data of the number of students served by the fund, and we were able to get the actual names and their GPA and major. That was a benefit to us because right now we don't get that or at least it's been inconsistent."

Current Trends

It was noted that CESA fundraising has been in a state of decline. Initially, the recession enabled UNCF to develop effective messaging by talking about, "... parents who had lost their jobs, we talked about families who lost their homes to be default in mortgages. We were able to talk about that, about the kids and the



schools were able to tell us the number of students who were dropping out and the problems that they were having...” Improved economic conditions may be associated with fundraising difficulties.

Understanding and Defining CESA

It was revealed in the focus group that having a better understanding on how CESA functions at the institutional level would be useful. A participant stated, “... we don’t really know how the financial aid officers decide who gets CESA money.” Beyond understanding how CESA functions at the institutional level, there was discussion focused on defining the CESA program. As one participant stated, “I think there’s difference of opinion here. I think these are completion grants. I don’t think they’re emergency grants, and I think there’s a disconnect between what we’re trying to do for these students and what the name of the program is...”

The moderator asked if two different programs are being discussed. A participant stated, “...we have to define what we mean by emergency and in what categories and then they need to have two very distinct depositions and two very distinct names.” The discussion in this area progressed to considering administration fees. In its current design, no administrative fees are required. If a program is developed that addresses “... near-term emergencies, sickness, airfare, the car breaks down, new glasses are needed,” administration of funds that address this would be required.

A facilitator, according to a group participant, would be to develop “more specific goals.” This would enable development officers to drive toward specific goals.

“...we have to define what we mean by emergency and in what categories...”

Development Perspective Summary

Multiple topics of importance were discussed related to UNCF’s emergency student aid program. It is the judgment of the researchers that the most emergent discussion revolved around the discussion of what the CESA program should be. One idea is that CESA should be focused solely on completion grants. An alternative idea is that a CESA program can instead address actual student emergencies that would impact student persistence and graduation. Reaching a consensus was not the intent of the group. There did, however, appear to be consensus around the idea that there may be two different programs that more address what CESA actually accomplishes.



Donor Perspective

“Non-UNCF emergency aid donors expressed an interest in donating funds for living expenses, medical issues, personal crises and natural disasters.”

The donor survey was designed by a UNCF senior research associate with input from the UNCF director of corporate and foundation relations. The survey was published using SurveyMonkey. The survey launch date was June 25, 2018, and was sent to 31 current and potential UNCF emergency aid donors. Three reminder emails were sent until July 29, 2018. Two of 31 individuals and organizations that received an invitation responded to the survey. Due to this low response, an anonymous link version of the survey was developed. UNCF development officers were requested to contact non-respondents. This generated an additional participant resulting in a response rate of 9.7% (3 of a possible 31 respondents).

Despite the low response, there were some areas that may be considered for future research as an indicator of donor interest. Non-UNCF emergency aid donors expressed an interest in donating funds for living expenses, medical issues, personal crises and natural disasters. The current donor respondent noted a preference that funds be applied to unpaid fees that would impact graduation.

There are multiple areas that have inspired the current donor to provide funding. These areas include a motivation to help underrepresented students graduate, a general motivation to help students, a motivation to help HBCUs, a motivation to help UNCF-member institutions, and a desire to impact future workforce diversity.

This feedback is from one for-profit organization and two nonprofit organizations. This information, therefore, should not be given great weight. It can be used as an indicator of potential areas to research further.

Summary and Recommendations

“There are four primary factors the institutions consider in selecting recipients. These are UNCF guidelines, graduation timeframe, need level and GPA.”

A main study intent was to identify how the institutions manage the CESA program at their individual sites. Study results reveal that institution financial aid officers (87.9%) are primarily responsible for identifying students that require aid. Students, however, can take a role in this process as two-thirds of the institutions note they learn of a financial need directly from the student. There are four primary factors the institutions consider in selecting recipients. These are UNCF guidelines, graduation timeframe, need level and GPA. CESA funds are provided to students either through direct applications to their accounts or tuition credits. Narrative responses asking the institutions to describe their process were coded as Institution Review. In general, the institutions described processes such as reviewing student balances and graduation nearness.

There are two other findings that should be noted. The first finding is that there are potential improvements related to student notification. Only 60% of students were aware that they received UNCF emergency aid. This may be, in part, related to UNCF distribution dates. This lack of knowledge may create a gap between how students perceive awards are distributed and the process the institutions engage in to distribute the UNCF emergency aid. Students may perceive bias in the process as those that establish a relationship with the financial aid office are more likely to receive the emergency aid. The institution perspective, however, is that they have a more in-depth understanding of a student's financial crisis. As noted, two-thirds of the institutions stated that students communicating their need is a factor in aid distribution.

The second finding is that UNCF development has noted that it is important to better define what CESA is. Is this a completion grant program or is it intended to provide emergency aid? Further, how is “emergency” defined? Does this refer to a lack of funding to pay tuition and fees, or does it refer to life emergencies related to family issues? UNCF working through developing this definition will likely facilitate better messaging to potential donors.

Program Redesign Recommendations

There are program redesign recommendations that can be considered based on the data collected from the stakeholders. These recommendations should be considered within the context of available resources and program goals.

Consider the Creation of Parallel Emergency Aid Programs: It is suggested that two parallel programs be created. One would be a more specific completion grant program, which likely would be similar to what is currently in place. This program has been successful in this area. Although independent research identified a graduation rate of approximately 72%, students that completed this survey had a graduation rate of 86%. This is evidence that there is a high value in the current program design.



There may also be value, however, in developing a program that better responds to actual student emergencies. A student may, for example, have sufficient funding for tuition and fees, but not have funds available for regular meals. Student homelessness is a relevant issue on college campuses although its extent is not known at the member institutions. There does appear to be an opportunity for UNCF to create a program that better falls under the “emergency” umbrella and responds to issues that can be just as impactful in student retention and graduation.

Create Marketing Materials: It was noted in the development focus group that CESA fundraising was most successful during economic downturns such as the recession. A current trend is that fundraising has been declining. To reverse this trend, development officers expressed a need for compelling marketing documents. It was also suggested that individual stories and data on the impact of emergency aid would be appropriate content in marketing materials.

Consider Eligibility Revisions: Some open-ended comments from institution respondents indicated that it can be difficult to identify students that match UNCF guidelines on fund distributions. These guidelines can increase the number of underclassmen that receive the CESA funding. While this may be beneficial, it may not fully align with the program intent. Expanding eligibility guidelines, for example lowering the GPA required, may facilitate institutions identifying more students appropriate for a CESA award. This was the revision institutions most suggested.

Consider Developing a Student Interface/Application: Students expressed interest in being able to apply for emergency funds independent of their institutions. If a separate program is not created, a lower cost option may be the creation of an online application that would enable students to submit documentation of their emergency. There would be administrative fees associated with this. This is suggested to respond to student interests and any alternative methods to develop this capability would be positive.

Consider the Creation of Financial Aid Literacy Materials: It was noted that students perceived they could benefit from the development of financial aid literacy. This could include information on how to establish a relationship with a financial aid officer, how to identify alternative funding sources, how to understand student accounts and other areas that may reduce student stress and enable them to better manage how to navigate the financial pathways to degree attainment.

Consider Fund Categories: CESA funds are primarily applied to unpaid fees and tuition. There are, however, other factors that can impact graduation such as medical issues, personal crises, living expenses and other non-academic areas. If a separate program is not created, it may be valuable to enable students to use funds in these other areas. There are two things to note related to this recommendation. One is that the student focus groups gave a strong indication that funds should only be applied to tuition and fees; two is that creating the infrastructure to do this may create administrative fees that would lower student support.

Conduct Further Donor Research: This study was not successful in gaining the donor perspective on emergency aid. Potential survey respondents were invited to complete the survey three times. The research team decided not to use more assertive methods to gain survey response due to the sensitive nature of the



relationship between a donor and UNCF. Gaining information from this stakeholder type, however, could be beneficial to UNCF in the design of marketing materials.

Ensure Student Awareness: Students expressed in the survey that an important revision would be to make students aware that this type of funding exists. Greater awareness may spur more students to engage their financial aid offices when a need arises. There is another component to awareness: if resources allow, students should be made more aware that they have received this funding from UNCF and their institutions. The student survey indicated that this awareness increases the positive perception they have of UNCF and their institutions.

General Recommendations

“While appropriate, UNCF may consider ensuring that there is enough flexibility in guidelines to best allow the institutions to select the most appropriate awardees.”

There are several general recommendations that can be considered related to increasing knowledge regarding CESA and in improving future tracking of student outcomes.

Consider Revising Eligibility Requirements: Institutions indicate they adhere to UNCF guidelines in student selection and fund distribution levels. While appropriate, UNCF may consider ensuring that there is enough flexibility in the guidelines to best allow the institutions to select the most appropriate awardees.

Increase Data Collection Periods: This study collected data from as far back to the AY2000 for an emergency aid program that was not CESA. If there are standard data elements the program would like to collect to inform on program success and suggest potential improvement areas, more frequent data collection should occur. This would likely increase the

number of students that provide feedback on the program.

Standardize Data Collection: CESA reports are provided to UNCF annually on multiple occasions. Each institution submits its reports in an Excel file. This reporting process does not facilitate data compilation and may not be reliable as institutions sometimes alter the reporting form. It has been recommended to CESA program managers that a more electronic process be developed.



Appendix

Appendix A: 2018-19 UNCF CESA Eligibility Guidelines

Objective: To provide essential financial assistance to meet unmet need of students attending UNCF-member institutions who are at risk of not graduating due to unpaid balance.

Lowe's CESA Awards for Graduating Seniors with 3.0 Grade Point Averages Only

- Seniors with a minimum of 3.0 GPA who are scheduled to graduate in the fall 2018 or spring 2019
- Awards must not exceed \$2,500 per recipient
- Recipients should be informed that their support came from Lowe's and that they are designated as UNCF/Lowe's scholars
- Essay/thank you must reference being a UNCF/Lowe's scholar
- Lowe's scholars must submit a 30-90 second video thank-you in addition to the digital photo.

CESA General Awards recipients with at least a 2.5 GPA; Priority given to:

- First, seniors who are eligible to graduate in spring 2019
- Second, juniors, sophomores and freshmen in descending order of classification



UNCF EMERGENCY STUDENT AID: A LOOK AT PROGRAM EXPANSION AND INCREASED IMPACT

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