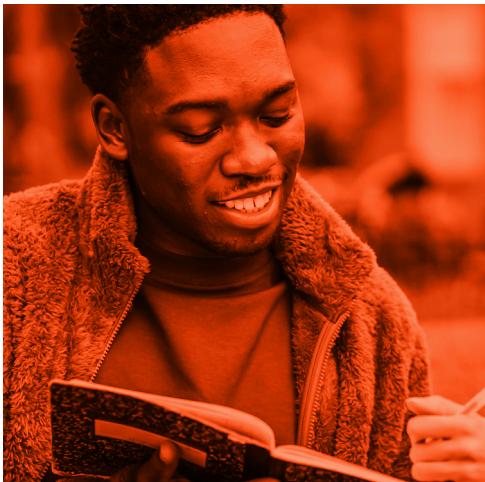
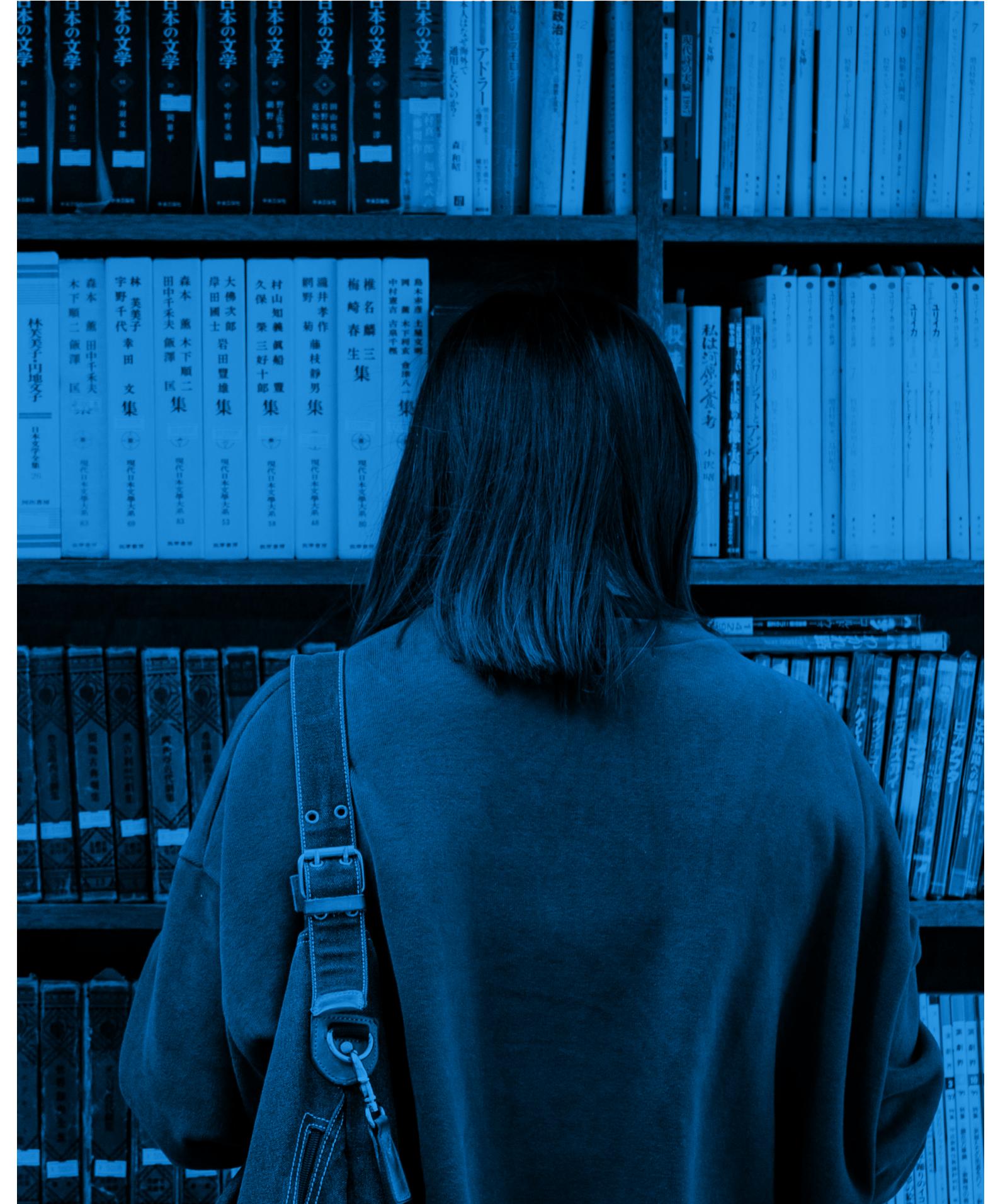


# Increasing College Persistence Through Emergency Grant Programs

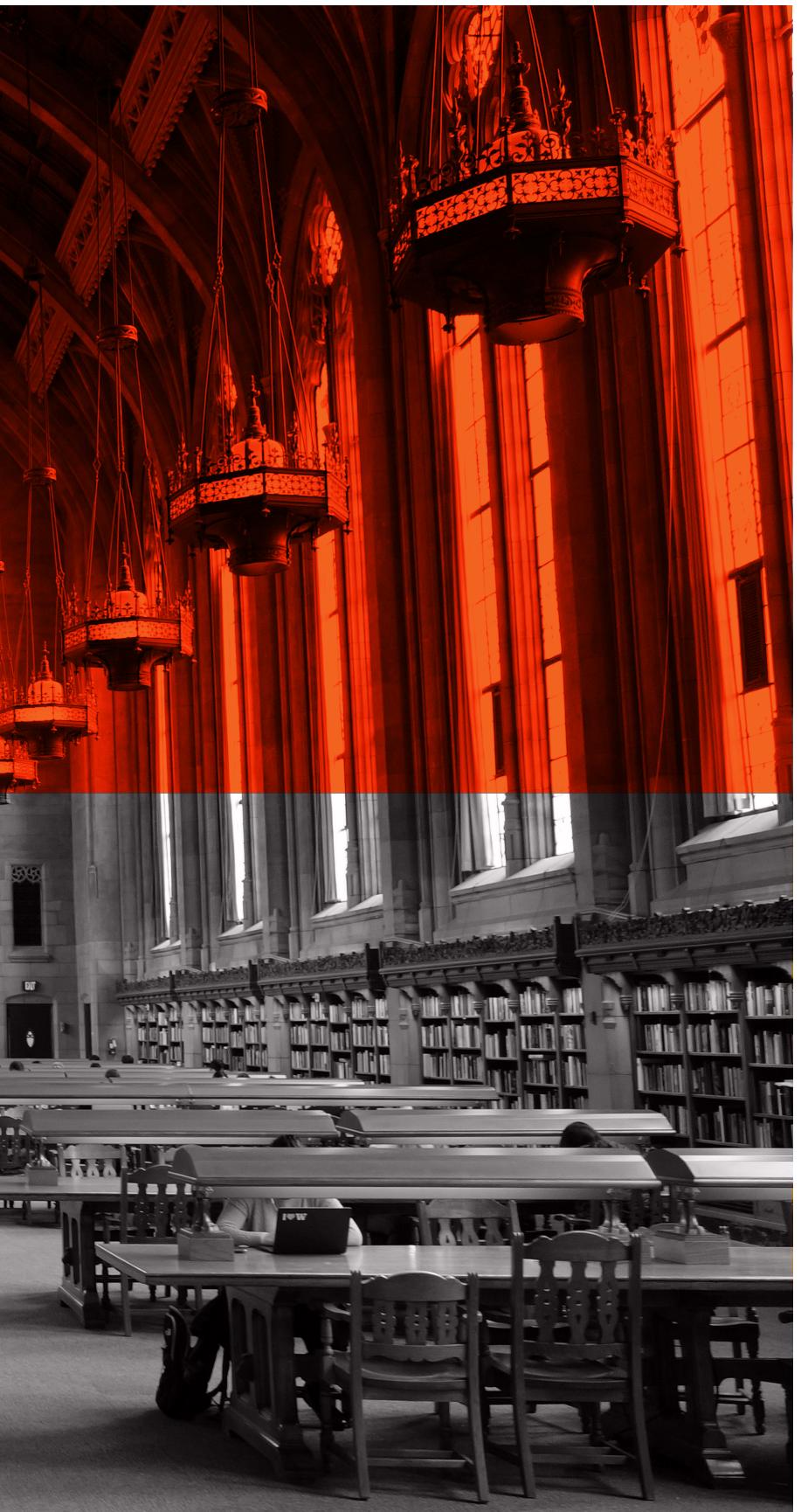


# Table of Contents

Executive Summary	04
SEF Program Overview	06
Impact of the SEF Program on Grant Applicants & Recipients	08
Impact of the SEF Program on SUNY Campuses	16
The Path to Program Sustainability and Independent Funding	22
Creating A Successful Emergency Grant Program	26



# Executive Summary



Emergency grants are a bridge to college completion, yet few have measured the impact of such programs on college persistence.<sup>1</sup> The SUNY Student Emergency Fund (SEF) was launched in January 2018 with private philanthropic support in the hope that providing emergency aid to low-income students who are experiencing temporary setbacks can have a measurable impact on student success. This study, commissioned by the Heckscher Foundation for Children and conducted by Sage Education Advisors, documents the significant outcomes seen on both students and SUNY as a result of the SEF program, and captures lessons learned for others seeking to implement similar emergency grant programs. It is hoped that this report promotes the expansion of emergency grants programs by colleges looking to increase completion rates.

Students applying for and receiving emergency grants realized several positive benefits from the program. Students were significantly more likely to persist in college, increased their awareness of and use of other supports and resources available on their campus, gained a stronger sense of belonging and connection to the university community, and experienced positive shifts in mindset and their ability to self-advocate. Participating SUNY campuses reported significant learning as a result of the program, ultimately leading to changes in the way they conceptualize and deliver supports to students. Campuses greatly increased their awareness and understanding of the breadth and depth of the challenges students face that directly impact their ability to persist in school. As a result, campuses shifted to envision a more holistic, connected set of student supports and significantly increased the scale and range of services and resources offered to students.

The successes seen as a result of the SEF program point to several design features of successful programs. First, university systems must invest their own resources into developing these programs and plan at the outset for financial sustainability. Members of multiple departments should be involved in the planning and implementation of the program from the beginning. Student experiences during the grant process must be attended to, for example using simple and clear application requirements that are easy to complete and communicating decisions quickly and clearly. Additionally, the application process should require students to interact directly with staff members to provide a more holistic description of their circumstances. Finally, staff capacity and associated systems and structures are needed to support rapid turnaround and ongoing engagement with students.

The financial implications of a near-term emergency or unexpected life circumstance too often result in students being forced to withdraw from college. The pandemic exacerbated these trends. Yet, the economic implications of not completing college are clear. The difference in earnings for those who attain a Bachelor's degree, compared to those that start college but do not finish, translates to \$900,000 over a lifetime, or \$22,500 annually. For high school graduates with no college experience, the loss in lifetime earnings of not completing a Bachelor's degree is \$1.2 million.<sup>2</sup> These figures do not take into the account the dollars spent, debt accrued from loans, and earnings lost as a result of time spent in college for those that ultimately do not complete their program of study.

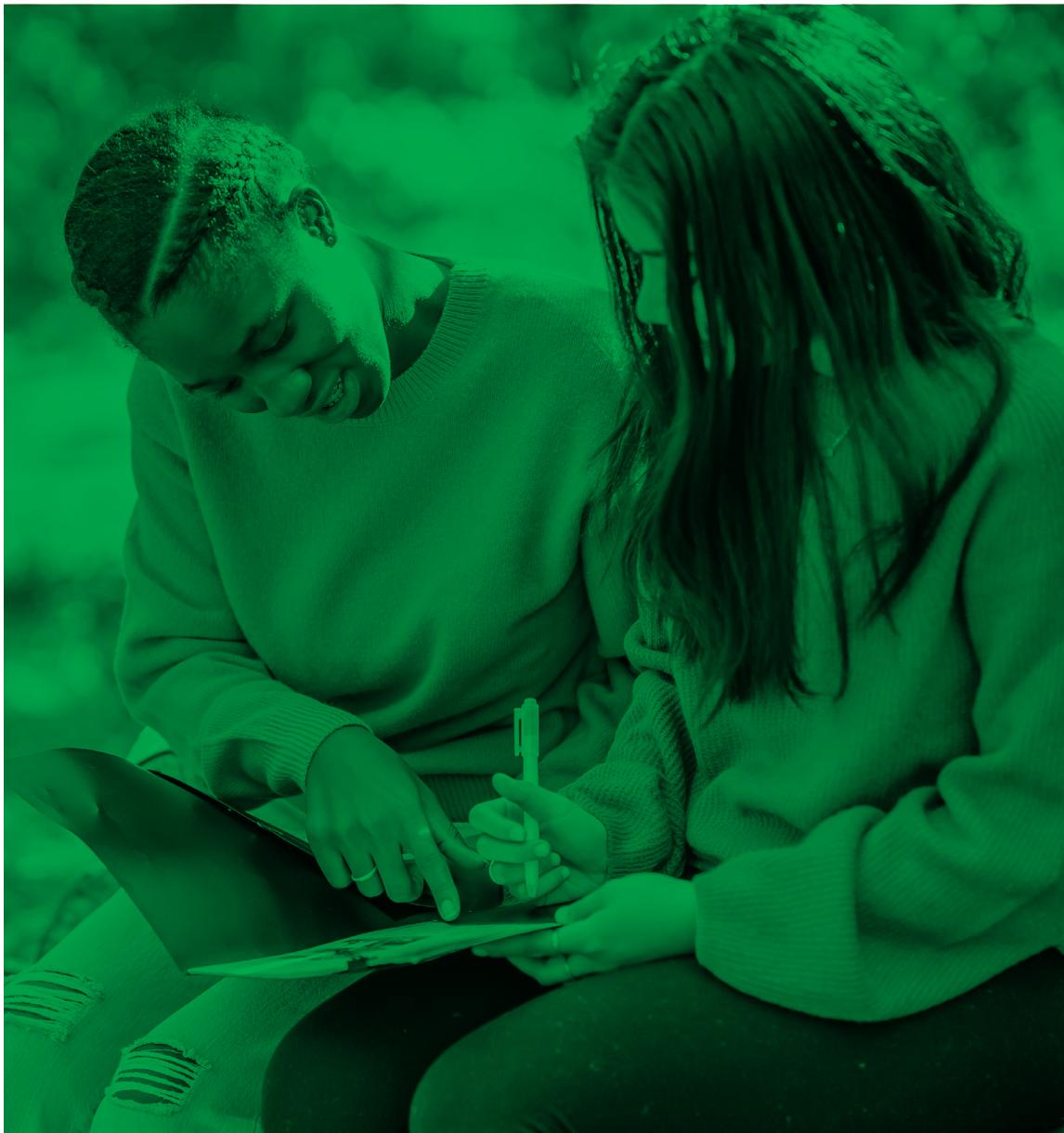
“

**At Heckscher we seek to fund programs that have the potential for catalytic impact and to form strategic partnerships with other funders and public institutions. This is an example of just such a program. Prior to it, there was little empirical evidence to show the impact of emergency grants on college persistence and graduation. Our work with SUNY and the Gerstner Philanthropies should lead private and public funders to expand programs of this kind. We thank the SUNY campus leaders who made it a success.**

”

— Peter Sloane  
Chairman and CEO, Heckscher Foundation for Children

# SEF Program Overview



To combat the negative outcomes of financial emergencies on student persistence, the SUNY Student Emergency Fund (SEF) was launched in January 2018 with funding from Gerstner Philanthropies and the Heckscher Foundation for Children. The program's primary goal was to demonstrate and document the significant gains in student persistence achievable by a carefully designed emergency grants program, in order to promote the expansion of these programs with public and private funding, and establish best practices for doing so.

Six SUNY campuses participated in the pilot program,<sup>3</sup> each receiving between \$50,000-\$100,000 per year for four years to use for student emergency loans along with additional funds to support administrative expenses. To be eligible to receive a SEF grant, students were required to be pursuing a bachelor's or associate degree, currently enrolled at least half-time, have a minimum 2.0 GPA, and otherwise be in good standing with the college.

Grants were made on a rolling basis throughout the academic year and summer for up to a recommended maximum of \$2000. Grants were intended to help students respond to emergencies, such as homelessness or threat of eviction, medical emergencies, natural disasters, domestic violence, theft, or loss of employment. Examples of eligible expenses included rent, utilities, clothing, furniture, medical expenses, childcare, transportation, and

replacement of stolen items needed for school. Examples of non-eligible expenses included tuition, books, credit card debt, cable bills, and legal representation.

Looking at data collected over the course of the SEF program, including student applications, data collected and reviewed by campus SEF teams, student enrollment and retention data, surveys and focus groups of grant recipients, and interviews with campus SEF staff, this report summarizes the outcomes seen for both students and campuses as a result of the SEF program, and outlines recommendations for how other higher education institutions can implement successful emergency grant programs.

## Examples of Emergency Costs Faced by SEF Grantees

- ▶ Accessibility software for a student injured in a car accident who lost the ability to easily write and use a computer.
- ▶ Car repairs for a student who relied on his vehicle to get from home to campus and to and from his part-time job.
- ▶ Travel costs and rent for a student who experienced the loss of their father and could not afford the cost of transportation to the funeral and lost needed work time and income.



# Impact of the SEF Program on Grant Applications and Recipients

Students applying for and receiving emergency grants realized several positive benefits from the program. Students were significantly more likely to persist in college, increased their awareness of and use of other available

supports and resources, gained a stronger sense of belonging and connection to the university community, and experienced positive shifts in mindset and the ability to self-advocate.

# Impact of the SEF Program on Grant Applicants & Recipients



## IMPACT 1

### SEF grant recipients were significantly more likely to persist in college.

There was a clear and striking impact of the grant program on recipients' college persistence immediately following receiving the award, indicating the grant helped students address the near-term crisis they were facing and continue with their education. Looking across the nearly 2000 students who received a grant, 94% were still enrolled in college, or had successfully graduated or completed their program of study, the semester immediately following when they received their award. This high retention rate was seen consistently across the six campuses and when taking into account student characteristics and circumstances, such as gender, ethnicity, years in college at the time of the award, amount of the award, and reason for applying.

Looking at national college persistence and retention rates, according to the National Center for Education Statistics, 76% of full-time, first-time degree or certificate-seeking students in fall 2019 were again enrolled in fall 2020. The retention rate of part-time students from fall 2019 to fall 2020 was 44%.<sup>4</sup> At the six SUNY campuses participating in the SEF program, overall retention rates were similar, with 76% of students at those campuses enrolled in fall 2019 re-enrolling in fall 2020 (regardless of full-or part-time status). **In comparison, 90% of SEF grant recipients receiving an award in fall 2019 were re-enrolled in fall 2020, a rate 14% percentage points higher than retention rates seen on the six campuses as a whole and for full-time students nationally.<sup>5</sup>**

Students were clear when describing the extent to which the SEF award had a large and direct impact on their ability to remain in college and re-enroll in subsequent terms. The grant helped pay bills and provide resources that students noted would have likely derailed their education, either temporarily or permanently, had they not received assistance from the program. For example, one student told of the financial drain her father's cancer diagnosis placed on her family, leaving her unable to afford her rent at school as she neared the end of her bachelor's degree. Receiving the SEF grant was the difference between leaving school and staying to complete her degree. Beyond the direct relief provided by the grant money, students also described the huge weight lifted when their financial problem was resolved. With more focus back on their studies rather than the immediate crisis, the grant helped put college success and persistence back in students' line of sight.

## IMPACT 2

### SEF recipients and applicants increased awareness and were more likely to use other available supports and resources.

Colleges often have a myriad of programs and resources available to students, yet struggle to make students aware of and promote access to such services. Partner SUNY campuses found that as a result of applying for the SEF Grant, **students increased awareness, access, and use of the broad range of support resources available to them on campus and in the surrounding community.** Of SEF grant recipients, **8 in 10 noted that applying for the grant caused them to learn about other**

“

I only had enough money to get the food I needed for three days at a time. It was overwhelming. So I was choosing to take Instacart jobs during or between classes, which was deprioritizing my courses. The SEF gift card let me put food in my fridge so I could go to class and do my work. If not for that gift card, it would have been hard to prioritize class over food.

”

— SEF Grant Recipient

# Impact of the SEF Program on Grant Applicants & Recipients

In fact, two-thirds of students we surveyed reported that as a result of applying for the SEF grant, staff members from other offices within their college proactively contacted them to offer help or tell them about other available resources. And, because this process occurred with the broader group of grant applicants, positive benefits were seen by students who did not receive the actual grant award, serving to magnify the impact of the program beyond those that received awards.

- Third, the grant application review process also led to campus staff completing a holistic assessment of students' financial situations.

“

**Through the meeting I could connect them to other resources on campus. They came to me for some money because they had a crisis, but asking 'what got you to this crisis' told us the story and let us then address the bigger set of things they were facing. You get a holistic picture of the student, their circumstances, and what they need.**

”

— SEF Grant and Student Resource Coordinator

As a result, staff were able to **maximize the full range of financial supports applicants were able to access**, for example through identifying other financial resources students were eligible for and making connections to financial aid office staff who could directly support students and ensure they were accessing all available sources of funding.

## IMPACT 3

**SEF recipients gained a stronger sense of belonging and connection to the university community.**

Research has consistently shown that college students' sense of belonging at school – generally referring to members of the community feeling connected, involved, and supported – is strongly associated with both academic achievement and persistence, as well as other outcomes such as engagement in school life and improved mental health.<sup>6</sup> **Students consistently described the SEF program as engendering a stronger connection to their university community, with nine out of ten students reporting feeling a greater sense of belonging within their college community as a result of receiving the grant.** Students linked their heightened sense of belonging and connection to the school community with their likelihood of staying in college, particularly after experiencing challenging circumstances.

- Whereas campus staff described many of the students who applied for a grant as having fallen through the cracks in other systems, the

“...for questions.

CAPE



SEF program **caused students to feel valued, seen, and heard.** Students expressed disbelief that their school would be there to help them in this way, and even if they were not awarded a grant they were often left feeling like their voice was valued within the community. A student noted, "The SEF program made me respect the college so much more; it was one of the first times as a student I was really, really heard. There are so many of us, it feels like you're a number. I felt heard and seen, and with everything going on in the world it was a beacon of hope."

► Interactions with caring adults during and after the application review process also led to stronger sense of belonging for students. Students met adults who listened, sought to understand what they were facing, and acted as an advisor and partner to find them the help they needed, resulting in students feeling the college cared about them beyond their ability to pay tuition.

## IMPACT 4

**SEF grantees experienced positive shifts in mindset and ability to self-advocate.**

The financial challenges faced by students applying for an emergency grant weighed heavily on applicants, and were often indicative of a broader set of challenging life circumstances they faced. Participating in the SEF grant program caused many students to experience a positive shift in perspective

regarding their ability to successfully handle challenges and advocate for what they need. Over 90% of students we surveyed reported that applying for and receiving the SEF grant made them more confident in their ability to self-advocate (i.e., to stand up for themselves and their interests when needed).

► **The combination of care and collective problem-solving students experienced as they engaged with adults during the SEF application process caused many students to shift their thinking to a more positive space.** This more positive perspective focused on the future and students' academic and personal goals and interests, rather than the immediate challenging situation they found themselves in. Students reporting feeling like they were starting to take control, and this increased self-confidence as they learned that they have the power to turn things around.

► **The SEF program also helped reduce the stigma associated with seeking help, which left students more open to seeking and utilizing other supports.** Students were reassured that they are not the only ones facing challenges, and reported feeling empowered to seek help and be more proactive in finding ways to address their challenging life circumstances. One staff member noted, "Barriers come down so they're open to receiving support across the spectrum of services."

# SEF Program in Action

The role of Student Resource Coordinator, often those serving as the front-line staff member interacting with students during the application review process, went far beyond the tasks related to administering the SEF program. It was through these interactions that students were able to begin shifting their mindsets to a more positive and proactive space as they worked to address their challenges. One SEF grant recipient described the following interaction with his college's Coordinator:

“

The Student Resource Coordinator met with me and in a very friendly way encouraged and invited me to slow down and see that there are ways we can figure this out. He helped me itemize the list of things I was dealing with and make a plan for how I can get back to where I needed to be, even though everything seemed so hard at the time. Even if there hadn't been a check coming at the end of the application process, the service he provided me just on a personal level offered a lot more than the financial help I needed. It was a good starting point that helped me reframe what was a downward trajectory and gave me somewhere to get back up from. It was invaluable. I can't describe how beneficial it was to me.

”

— SEF Grant Recipient





# Impact of the SEF Program on SUNY Campuses

The six SUNY campuses reported significant learning as a result of participating in the SEF program, ultimately leading to changes many made in the way they conceptualize and deliver supports to students.

# Impact of the SEF Program on SUNY Campuses

## IMPACT 1

Campuses greatly increased their knowledge of the breadth and depth of challenges faced by students.

Campuses reported learning a great deal about the nature and extent of the challenges impacting their students through the applications submitted as part of the SEF program. They credited the program with providing them with real data that both raised previously unknown challenges and supported hunches or informal understandings of student circumstances. Examples of key areas of learning about student support needs include:

- **A much clearer and deeper understanding of what it is like when students experience emergencies, and how financial setbacks are often an integral part of those experiences.** The SEF application process provided students with an opportunity to tell the administration more about their circumstances, and importantly if and how they needed help.
- **The extent to which many students face a scarcity of basic needs.** Staff from nearly all campuses noted they learned students face food insecurity much more than they were previously aware, and that food is often the first things students go without when facing financial pressures.

► The ways in which the complexities inherent to the financial aid system, coupled with a lack of student knowledge around financial responsibility, greatly impacts student financial wellbeing. A key learning for many staff members was how the complexities of the financial aid system are connected to student emergencies. For example, students often do not receive financial aid refunds until well into the semester, after they are required to have funds on hand for books, rent, and other expenses. This timing mismatch led to many students simply not having the money available for basic expenses at the beginning of the school year. Similarly, students often leave money on the table because they are not aware of other sources of funding available to them, or fail to complete all the needed steps to release an award.

At the same time, the extent to which students lack strong knowledge and skills related to financial responsibility, for example understanding the real cost of attending college and how to budget and manage their money, became clear to SEF staff. Yet, many first generation and other students do not have access to family members that can help them navigate these complexities.



## SEF PROGRAM IN ACTION

Where a holistic set of supports did not exist prior to the SEF program, participating in the program led staff to use data to assess student needs and design new or expanded systems of support.

At SUNY Buffalo State, staff analyzed data from the SEF applications to discern the range of student needs and determine what resources and partners were needed to address the full range. They created a spreadsheet with hundreds of resources that could be referred to or used by students, and tasked their marketing team with designing a user-friendly way to communicate these resources to students. They also considered the skills students need to successfully respond to, or avoid, these problems in the future, and created an education series titled "Adulting 101" that addresses issues such as financial aid, the ABCs of leasing an apartment, and utilizing alumni affairs for networking to support future career goals.

# Impact of the SEF Program on SUNY Campuses



## IMPACT 2

### Campuses increased the scale and range of supports offered to students.

Prior to the SEF program, great variation existed in the extent to which holistic student support systems existed across the six partner campuses. Many did not have a system in place that met the full range of student needs in an integrated and comprehensive way. Several campuses also had emergency grant programs in place prior to the SEF program, but these were characterized as very small programs that were largely inconsistent in how they engaged with students and determined what qualified for a grant, were not widely publicized to students or adults, and gave out very small sums of money. One campus leader explained, "Before we had a \$7,000 student emergency fund that no one knew about. We didn't market it because we didn't have the money to really do anything."

Participating in the SEF program allowed staff to learn more about the needs of their own students, while also gaining views into the programs and services existing on other campuses. Together, this resulted in campuses significantly increasing the scale and range of available supports. In some cases, campuses created a new, holistic system of supports, using data from the SEF program to guide decisions about what that system should look like. In other cases, campuses expanded, increased capacity, and implemented new approaches within their existing support systems. As a result, the student support systems in place across the six campuses after the initial years of the SEF grant program now incorporate some or all of the following core principles and characteristics:

- ▶ **Expand reach to a broader set of students,** and offer more widely known and accessible opportunities for students to self-identify as having a need.

- ▶ **Seek to gain a comprehensive picture of a student's circumstances** when they reach out for support. For the emergency grant programs, this happened through processes such as one-on-one applicant meetings during the review process, regular cross-functional meetings of team members from different departments, and shared technology tools for staff to review and collaborate on applications.

- ▶ Design and implement a more **organized, systematic set of supports** targeted at addressing the comprehensive set of student needs.

- ▶ **Make student support a cross-department partnership and responsibility.** Whereas prior to the program communication about student needs did not happen across departments, the grant structure required departments to work together and institutionalized the structures needed to make this happen. It also set the expectation that student support was the responsibility of the entire campus administration.

- ▶ Design student supports with an orientation towards becoming an **ongoing, longitudinal system of support rather than one that just responds to immediate crises.** This includes an intention to remain in contact with students wherever possible after emergency grants or other supports are provided, ensuring interactions with students are designed to arm them with the skills and resources they can use to help themselves in the future and/or avoid future challenges, and creating

new educational programs and resources to teach students skills that can help prevent or address circumstances before they become emergencies, such as financial literacy programs and "Adulting 101" courses.

- ▶ **Rethink and expand communication to increase awareness about the SEF program specifically, and other supports generally.** This includes expanded communication to both students and adults, and a recognition of the importance of ensuring other departments and adults on campus, for example student academic advisors, are more aware of and better positioned to help drive students to resources and services.

- ▶ **Expand partnerships as a way of meeting a wider range of student needs.** The SEF program led staff to place greater priority on creating new partnerships, both on campus and within their broader community, to serve student needs. For example, several campuses partnered with community organizations to create food pantries and clothing closets.

“

**Right at intake we're working together as a team. We're all responsible. This program shows and is a manifestation of that perspective.**

”

— SEF Team Member

# The Path to Program Sustainability and Independent Funding

As the initial philanthropic support for the SEF program ended, leaders from each of the six campuses characterized the program as a new, important thread within their institution's fabric, responsible for driving deep and lasting change on their campus. A big part of this change was a shift in perspective about the institution's overall role in promoting student success. Awareness on the part of campus leadership about the program's impact on student retention, as well as new understandings about the standard of care they must provide for students in order to promote these improved retention outcomes, was a strong driver in leaders' prioritization of the SEF program for fundraising and ongoing implementation. As a result, the SEF program was expanded to five additional campuses with SUNY providing a 1:1 match for philanthropic dollars.

Several lessons emerged about how to pilot and grow SEF programs in a way that leads to institutional buy-in, support, and long-term financial sustainability.

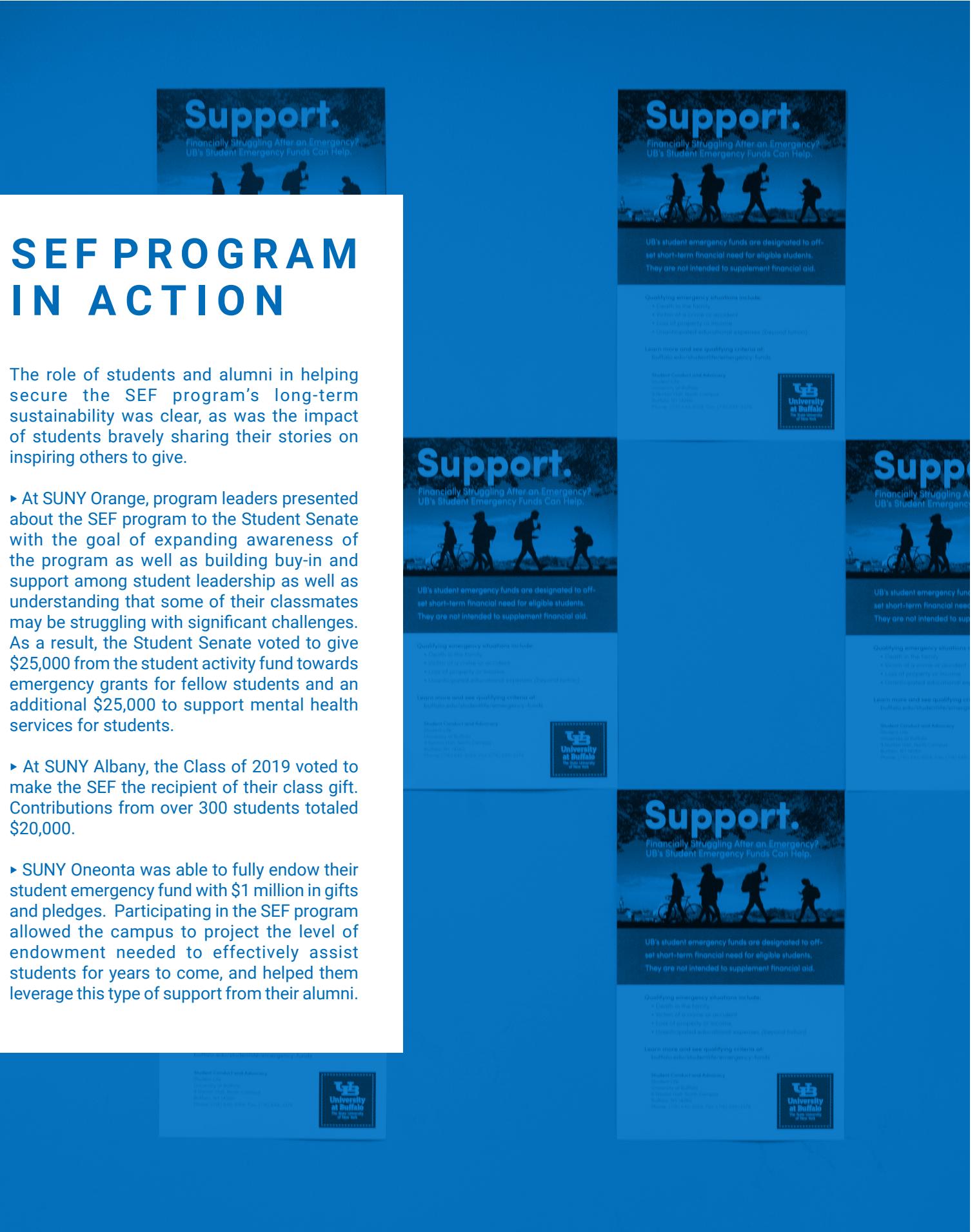
► As described earlier, **involving a cross-department team of leaders and staff** throughout the planning and implementation of the program led to a widespread sense of ownership, and importantly let the learnings gained flow to multiple departments. Notably, the involvement of the Advancement team and Grants office throughout implementation of the program was critical as these teams would ultimately lead future fundraising efforts to support emergency grants programs and holistic student support systems more broadly.

► **Using data gleaned from SEF applications helped institutional leaders and donors understand the need and sense of urgency** surrounding the availability of these grants, and played an important role in driving support and donations.

► A primary way campuses raised awareness with alumni and other donors was through **naming emergency grants for students as a priority area in their recent giving campaigns**. All six partner campuses made emergency grants a top priority of their giving campaigns.

► Campuses were also able to **leverage the initial philanthropic grants to help secure additional funds**. Campus leaders credited the initial grant with allowing them to set up the structures and processes to manage the program, giving them the data to show the need for the program and its impact, and providing them with the credibility to demonstrate the likely success of the program in the future. With this in hand, many of the campuses described ongoing or upcoming work to **create an endowment to support future emergency grants**.

► In the final two years of the program, a **match requirement was introduced to aid the campuses in planning for future sustainability**. In the third year of the grant, campuses were required to raise between 20-35% (depending on two-year vs. four-year college status) of the grant amount on top of funds provided by the funders, were required to raise between 35-50% in the fourth and final year of the grant.



## SEF PROGRAM IN ACTION

The role of students and alumni in helping secure the SEF program's long-term sustainability was clear, as was the impact of students bravely sharing their stories on inspiring others to give.

► At SUNY Orange, program leaders presented about the SEF program to the Student Senate with the goal of expanding awareness of the program as well as building buy-in and support among student leadership as well as understanding that some of their classmates may be struggling with significant challenges. As a result, the Student Senate voted to give \$25,000 from the student activity fund towards emergency grants for fellow students and an additional \$25,000 to support mental health services for students.

► At SUNY Albany, the Class of 2019 voted to make the SEF the recipient of their class gift. Contributions from over 300 students totaled \$20,000.

► SUNY Oneonta was able to fully endow their student emergency fund with \$1 million in gifts and pledges. Participating in the SEF program allowed the campus to project the level of endowment needed to effectively assist students for years to come, and helped them leverage this type of support from their alumni.



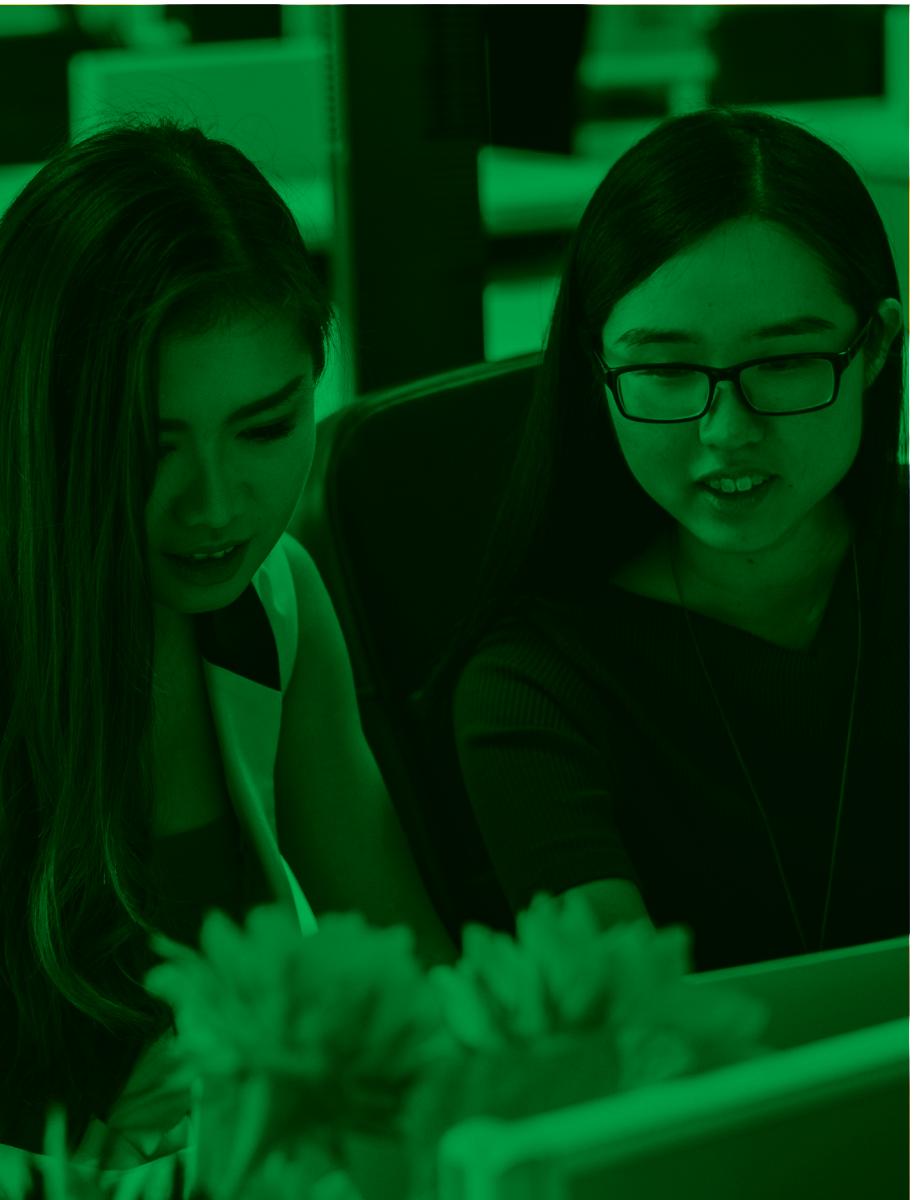
“

**Public officials and college leaders who care about college persistence should take note of the significant impact of this privately funded initiative and devote more public dollars to student emergency funds.**

”

**— Peter Sloane**  
**Chairman and CEO, Heckscher Foundation for Children**

# Creating A Successful Emergency Grant Program



The successes seen as a result of the SEF program point to several design features that may serve as a guide to other institutions in developing similar programs.

**1. University systems and states must invest their own resources into developing emergency grants programs** as recognition of both the great need for these programs, and their positive impact on student persistence and degree completion in the short term and ultimately on earnings and other life outcomes for students and society in the long term.

**2. Members of multiple departments should be involved in the planning and implementation of the program from the beginning** as a way of creating a shared vision and goals, ensuring the program leverages the knowledge and resources residing within various departments and staff, and building joint ownership of the program. In particular, a **multi-department application review committee should be formed**. This ensures members from all relevant departments, such as student support, academic affairs, financial aid, and advancement, are involved in the review of all applications and engaged in the process of understanding students' circumstances and identifying a wide range of supports.

**3. Simple and clear application requirements should be created that are understandable and easy to complete when viewed from a student's perspective.** Recent guidelines on how to provide emergency aid to college students, emerging as a result of the challenges faced during the COVID-19 pandemic, underscore

the need to clearly outline all tasks students must complete, reduce unnecessary steps and hurdles, and make sure students understand the aid is a grant rather than a loan that must be repaid.<sup>7</sup>

**4. The application process should include both written and personalized components.** The SEF program utilized an online application form that required students to articulate the specific challenge(s) they faced, coupled with an interview where students met with one or more staff members to discuss their situation and possible solutions. In particular, the one-on-one meeting component was seen as critical by both staff and students.

**5. Expectations should be set that ensure a fast turnaround time and clear communication with students throughout the process.** In many cases the challenges students faced were time sensitive. A quick turnaround on the application review process and decision is critical for students in the middle of a crisis, as is clear communication about where students are in the process and when they can expect a decision.

**6. Capacity and data systems must be put in place to track student applications and associated data, engage with students, and make projections about future need.** Having the people and tools to organize information, meet and follow-up with students, and determine current and future needs is critical in order to be responsive to students' immediate challenges while also ensuring the long-term sustainability of the program.

<sup>1</sup> 2012-2015 Emergency Grant Closing Report and Best Practices. (2016) Madison, WI: Great Lakes Higher Education Corporation & Affiliates.

<sup>2</sup> Carnevale, A. P., Cheah, B. and Wenzinger, E. (2021) The College Payoff: More Education Doesn't Always Mean More Earnings, Washington, D.C.: Georgetown University Center on Education and the Workforce.

<sup>3</sup> The original pilot included seven campuses, but only six were awarded grants in the successive years of the program, so data on the six campuses are referred to and included in this report.

<sup>4</sup> U.S. Department of Education, National Center for Education Statistics, Integrated Postsecondary Education Data System (IPEDS).

<sup>5</sup> IPEDS defines retention rate as: For four-year institutions, the percentage of first-time bachelors (or equivalent) degree-seeking undergraduates from the previous fall who are again enrolled in the current fall. For all other institutions, the percentage of first-time degree/certificate-seeking students from the previous fall who either re-enrolled or successfully completed their program by the current fall. 2020 fall retention for SEF awardees is defined as any fall 2019 recipients who were enrolled in any capacity or had successfully graduated by fall 2020.

<sup>6</sup> Gopalan M, Brady ST. College Students' Sense of Belonging: A National Perspective. *Educational Researcher*. 2020;49(2):134-137. Mi Young Ahn & Howard H. Davis (2020) Four domains of students' sense of belonging to university, *Studies in Higher Education*, 45:3, 622-634. Tinto, V. (1987). Leaving college: Rethinking the causes and cures of student attrition. Chicago: University of Chicago. Tucker JE. Tinto's Model and Successful College Transitions. *Journal of College Student Retention: Research, Theory & Practice*. 1999;1(2):163-175.

<sup>7</sup> Weissman, E. & Schmidt, J. (2020). Providing Emergency Aid to College Students in a Time of Crisis. New York, NY: MDRC.

# HECKSCHER FOUNDATION *for CHILDREN*

123 E 70th St  
New York, NY 10021

[heckscherfoundation.org](http://heckscherfoundation.org)

