When $300 Would Keep a Student From Dropping Out

By SCOTT CARLSON

I f Susan Warfield’s world, keeping students enrolled at the University of Minnesota-Twin Cities is often the result of a serendipitous encounter, a run-in with someone in tears at a moment of crisis.

Not long ago, in a lounge for low-income students who are parents, Ms. Warfield encountered a young woman sitting at a computer,

puter who had pulled up the form to withdraw from the university. Ms. Warfield, who directs the student-parent center, asked what was going on, and the student tearfully explained that her laptop had been stolen. With no money to replace it, she decided she should quit. She was about to click the button to submit the form when Ms. Warfield stopped her.

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The hardest thing about this is—how do you assess what is a true emergency, and how do you go through this very discretionary process of allocating aid?”

According to the Naspa report, two-thirds of colleges that offer emergency aid “sell” or “never” deny it because of resource constraints — a finding that Ms. Goldrick-Rab questions. Colleges don’t know what the real demand for emergency aid is, she says, and needy students are often reluctant to talk about their hardship.

As both Naspa’s and the HOPE Lab’s reports point out, students are most likely to find out about emergency aid through word of mouth. Colleges usually don’t promote such services widely, and that seems to be intentional, as there might not be enough money to go around. Ms. Warfield has about $30,000 a year to distribute.

The emergency-aid fund is mentioned in a brochure in Ms. Warfield’s office, and — because there’s enough money available right now — in an orientation for students who are parents. But in at least half of cases, the money is distributed through a personal connection — following a support-group meeting, for example. “We’ll say, ‘You might not know this,’ Ms. Warfield says, “but we have some money.”

BARREIRES: MONEY AND RULES

Beyond marketing, the Naspa report identifies two main barriers to colleges that want to give out more emergency aid.

The first is a lack of money. Following the recession, Ms. Warfield’s sources dried up, but a few years ago, she opened an envelope that looked like a bank statement and out fell a $10,000 check, from a former student. Other, smaller donations have helped, too. The HOPE Lab report suggests that emergency-aid programs are appealing to donors and the Naspa report recommends relying more on alumni. Federal rules on financial aid are also confusing a barrier, with nearly 40 percent of colleges in the Naspa survey reporting that limits on aid prevent them from giving needy students more money. Campus officials say the U.S. Department of Education should clarify these rules by providing more guidance on helping students who are in tough situations.

Financial-aid administrators calculate a total cost of attendance for students based on their tuition, where they live, what they must spend on food and transportation, and their own circumstances, experts say, that the formulas were designed for affluent students, who have different considerations and needs.

“It has been a cookie-cutter, one-size-fits-all policy based on a standard middle-class family, and that hasn’t changed for a very long time, says Sarah Bauder, a former financial-aid director at the University of Maryland at College Park, who now directs a program at the Bill and Melinda Gates Foundation focused on low-income students. They often support other family members as well, she notes, and they can find it difficult to meet the one-time fees that colleges impose. Financial-aid formulas don’t necessarily take those kinds of things into account.

The regulatory environment has made financial-aid officers skittish about emergency aid. Program reviews and audits “have made administrators reticent to even go near the edge of regulatory language,” Ms. Bauder says. Financial-aid offices need more guidance and more leeway, she says, in making decisions about emergency aid.

“Emergencies are really a professional judgment,” Ms. Bauder says. “What administrators do is they take the letter of the law and not the essence of the law. The government wants people to graduate — that is the essence of the law.”

For now, at least, without further guidance, administrators must follow the letter of the law.

“The saddest thing in the world is when someone needs the money and can’t find it,” Ms. Warfield says. If that student went to, say, a pastor for help, the need might never be reported. More-affluent students may turn to relatives for a little extra help now and then, and no one ever knows.

“I can’t meet a student out in the parking lot and give them a check,” Ms. Warfield says. “We are bound by those guidelines.”

Shane Long, a student-affairs official at Southern Maine Community College, waits for visitors at a food pantry on his campus. About 74 percent of colleges report offering some kind of emergency aid, including money as well as food.