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Emergency Student Financial Assistance Issue Brief

This issue brief was developed by the [CA EDGE Coalition](#), a partnership of business, labor, social justice, education, and workforce leaders committed to advancing broadly shared prosperity. It presents key facts about emergency financial assistance as a critical tool for helping learners in career-focused postsecondary education and training programs stay enrolled, complete their programs, and move into in-demand, high-quality careers.

What is Emergency Financial Assistance?

Emergency financial assistance, administered through various entities including California Community Colleges (CCC), community-based organizations, and workforce training providers, provides **grants to students facing unexpected financial crises that threaten their continued enrollment.**

- Emergency assistance at CCCs most frequently supports core living expenses such as **housing, food, utilities, and transportation.** Other uses include **technology, health care, childcare, and books and supplies.**¹

Housing is not only a frequent need but also a disproportionately costly one: a Washington-based program found that while housing accounted for **24%** of requests, it represented **44%** of total funds distributed.²

Why Emergency Financial Assistance Matters

- In California's community colleges, 67 percent of students experience **basic needs insecurity**, and nationally more than half of undergraduates report they would struggle to obtain \$500 to cover an unexpected expense.³
- **Unexpected financial shocks**, such as a car repair, health emergency, job loss or housing disruption, can quickly derail educational progress.

Impact of Emergency Assistance

Multiple studies demonstrate that emergency assistance improves student persistence and completion.

- At Compton College, recipients of emergency assistance were **twice as likely** to earn a credential.⁴
- In Minnesota, **fall-to-spring retention rates were higher** among emergency assistance recipients than the overall student population, despite those who received an emergency grant being among the highest need students on campus.⁵

Who Receives Emergency Assistance?

Emergency assistance reaches students already balancing significant financial and caregiving responsibilities.

- Recipients disproportionately include Black students, women, first-generation students, and older learners, groups that are also more likely to experience financial instability.⁶
- The vast majority receive financial aid, many work while enrolled, often more than 20 hours per week, and a significant share are student parents.⁷

How Has Emergency Assistance Evolved?

California established and expanded its basic needs infrastructure

- California began formalizing its basic needs infrastructure with the Hunger Free Campus initiative in 2017, followed by state-funded basic needs centers in 2021, now funded at \$43.3 million annually at California Community Colleges.⁸
- Lawmakers have periodically provided supplemental one-time allocations for emergency aid, such as a \$20 million allocation in 2025 for undocumented students.

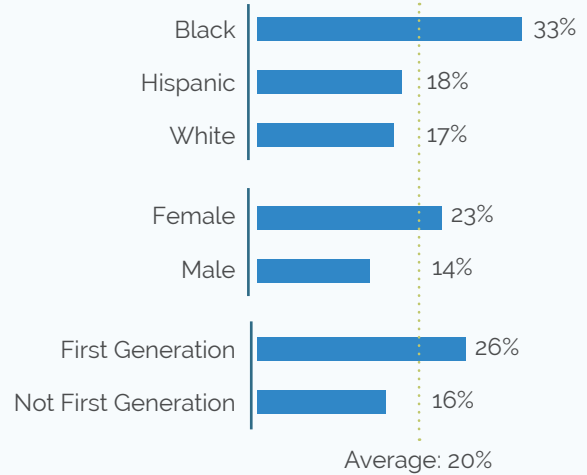
COVID relief funds temporarily supercharged emergency assistance availability.

- Federal Higher Education Emergency Relief Fund (HEERF) dollars provided California \$4.3 billion for direct student aid between 2020 and 2023, including \$1.7 billion for CCC students. These funds expired in 2023.⁹

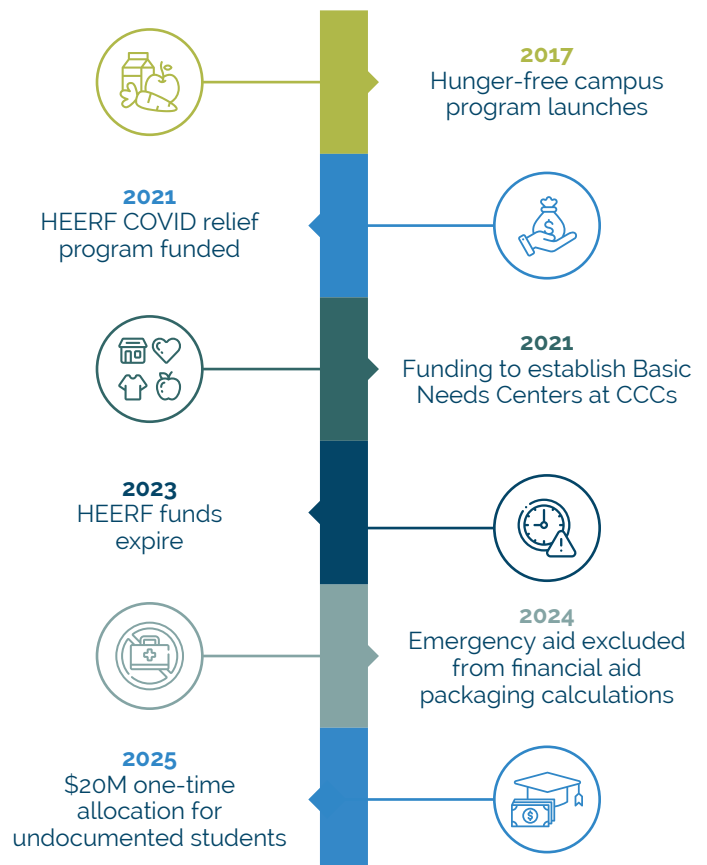
FAFSA Simplification removed barriers to accessing emergency assistance.

- New federal rules exclude emergency financial assistance from "Other Financial Assistance" calculations so emergency grants for unexpected expenses no longer reduce a student's need-based aid eligibility.¹⁰

Percent of respondents who ran out of money eight or more times during the year, by characteristic



Source: Trellis Company 2022 Student Financial Wellness Survey



What Resources Are Currently Available for Emergency Assistance?

California currently has no dedicated, ongoing funding source for emergency financial assistance.

- CCCs are expected, as feasible, to use a portion of state funding for basic needs centers to provide emergency assistance and can choose to leverage other state funding sources such as the Student Equity and Achievement (SEA) program or California Promise.
- Specialized state-funded programs such as EOPS, CARE, NextUp, Veterans' Centers, and Dream Resource Centers sometimes provide limited assistance to participants.
- Community-based organizations sustain emergency financial assistance largely through philanthropic support, but available funding is insufficient to meet the level of need.¹¹
- While state-funded workforce-training programs such as the High Road Training Partnership (H RTP) allow funds to support participants, they are not required to do so, and the majority of grantees do not provide direct financial assistance.¹²

Examples of State Funded Emergency Aid Programs

Washington State has funded the State Emergency Aid Grant since 2019 to support community and technical college students with demonstrated financial need. The program receives \$9 million over a two-year period, but reports indicate that funding falls far short of demand. The program is notable for requiring institutions to provide low-barrier access, prohibiting a requirement to submit a Free Application for Federal Student Aid (FAFSA) to be eligible, and mandating that aid be awarded within four days of a student's request.

North Carolina launched the Finish Line Grant program for community college students in 2018 using Workforce Innovation and Opportunity Act (WIOA) funds. In 2023, the state transitioned the program to a dedicated annual appropriation of \$1.5 million. Institutions are required to process assistance requests within three business days.



Program Considerations

Drawing on research and practitioner experience, the following best practices are widely recognized as essential to effective emergency aid programs.¹³



ADMINISTRATION

- Create an emergency assistance team led by a high-level administrator.
- Fundraise actively to ensure program sustainability. This could include partnering with the college foundation, hosting annual giving campaigns, or seeking funding from philanthropic partners.
- Connect with other institutions or convene communities of practice to inform best practices.
- Develop robust data systems to track uses and outcomes and use data to inform program design and demonstrate program impact for advocacy and fundraising.
- Regularly solicit feedback from students to ensure the program remains responsive to their evolving needs.



PROGRAM DELIVERY

- Expedite eligibility determinations and disbursements and aim to respond within 48 hours.
- Communicate compassion, understanding and empathy throughout the process to ensure that students feel comfortable asking for help. For example, employ active listening techniques, use affirming phrases like 'I'm glad you came in,' and provide confidential spaces for students seeking assistance.
- Pair emergency assistance with case management, benefits access and financial counseling to address longer-term or chronic challenges.
- Follow up with students to assess whether the crisis has been resolved.



MARKETING

- Robustly market programs through multiple channels including presentations, websites, social media, texts, emails, flyers, college newspapers and syllabi, as word-of-mouth alone can create inequitable access to program information.
- Train faculty and educate community partners to refer students who need support.



APPLICATION & ELIGIBILITY

- Create a simple, student-friendly application available both in person and virtually, with application support as needed.
- Establish guidelines for defining an emergency while also remaining flexible for unanticipated situations.
- Avoid overly burdensome eligibility restrictions such as minimum GPA requirements, full time enrollment or FAFSA completion.
- Avoid excessive documentation requirements and offer flexibility when third-party documentation is not available.
- Allow assistance to be used for a broad range of critical living expenses.
- Allow students to apply more than once.
- Proactively reach out to students in need rather than waiting for them to ask for help.

Acknowledgements

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The conclusions presented here reflect themes identified through a review of existing literature; they do not necessarily represent the views of any individual or organization that participated in the process.

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End Notes

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