How to Strengthen the Emergency Safety Net for Today's Students

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Many college students have no financial cushion to fall back on when the rent is due, the refrigerator is empty, or their car breaks down. As the cost of living rises and inflation strains student budgets, financial aid increasingly goes toward covering basic necessities, such as food, housing, utilities, and course materials. When that aid runs out, even a single emergency or disruption — such as a job loss, housing insecurity, dealing with a major car repair, or experiencing a medical crisis — can place severe financial pressure on students and jeopardize their ability to attend class or stay enrolled. For those without a reliable income or a financial safety net — particularly students of color, who are more likely to struggle to afford basic needs — these moments highlight a stark gap between what financial aid provides and what persistence actually requires.

Emergency aid has emerged as a targeted response to helping students weather these short-term financial crises. Research suggests that it's most effective when paired with broader student supports. Georgia State University's Panther Retention Grant program shows the promise of this approach: by addressing small financial barriers during critical moments, the program helped ensure that 82% of recipients either graduated or remained enrolled one year after receiving the grant. Outcomes like these show that thoughtfully implemented emergency aid programs designed with students' realities in mind can effectively support persistence.

In 2005, two Lumina-funded pilot initiatives — the Dreamkeepers and Angel Fund programs — were among the first to test and study emergency aid programs. In their first two years, these programs served more than 2,400 students across 26 tribal colleges and universities and 11 community colleges. Beyond providing direct assistance, the pilots aimed to develop emergency aid infrastructure, assess the retention rates of emergency aid recipients, and promote long-term sustainability. These early initiatives revealed the promise of emergency aid, which later became a crucial support system for students during the COVID-19 pandemic, and the operational challenges that persist today.

Those lessons became urgent during pandemic, when student financial insecurity reached unprecedented levels. Emergency funds appropriated through the CARES Act forced financial aid offices to quickly develop and deploy policies and systems for distributing Higher Education Emergency Relief Funds (HEERF). A study conducted by the National Association of Student Financial Aid Administrators (NASFAA) found that this experience strengthened institutional emergency aid systems and led to improvements in application procedures, approval processes, and disbursement timelines.

Yet, while federal emergency relief efforts amid the pandemic enabled many institutions to establish or expand emergency aid programs, the expiration of HEERF exposed persistent inconsistencies in funding and availability. Without federal relief, access to emergency aid depends largely on institutional resources and fundraising capacity. State-level analyses highlight stark disparities. A recent Florida study found that roughly two-thirds of four-year institutions offered emergency aid compared with only about half of community colleges. Because students of color, students from low-income backgrounds, and student-parents are over-represented at two-year institutions, uneven access to emergency aid may widen existing inequities.

Many of the challenges identified in early emergency aid programs — including defining what constitutes an emergency, balancing access with limited funds, and finding sustainable sources of funding — persist today. One of the most pressing questions is when and how emergency aid fills gaps left by longstanding programs like Pell Grants and state aid. With the passage of the One Big Beautiful Bill Act (OBBBA) in July 2025, disparities in access to basic needs such as food and healthcare are expected to worsen, increasing demand for emergency aid and related supports.

EdTrust sought to better understand how emergency aid programs can be strengthened to more effectively and equitably serve students. For this brief, we examined how emergency aid is currently defined and implemented through virtual interviews with stakeholders and practitioners across the emergency aid ecosystem. Participants included representatives from seven national and state associations, six foundations and funders, and 11 colleges or universities. We asked practitioners what advice they would offer to institutions seeking to strengthen or refine their approaches. While our findings reflect practitioner experiences and perspectives, they are not intended to be representative of all institutions.

Across interviews, several themes emerged:

- Defining emergency aid
- Institutional barriers to effective implementation
- Student barriers to accessing emergency aid funds
- Funding restrictions and limitations

In a forthcoming report, we will examine how institutions publicly present emergency aid and identify gaps in traditional financial aid that make emergency aid both necessary and distinct from other forms of aid. Together, this brief and the forthcoming report will lay the groundwork for a framework that funders and institutions can use to strengthen or redesign their emergency aid programs for greater equity and impact.

Key Insights

Here's what we gleaned from our interviews with stakeholders and practitioners:

1. Emergencies are hard to define and require flexibility.

Our interviewees highlighted the difficulty of defining exactly what constitutes an emergency. Because emergencies are inherently unpredictable, emergency aid programs must remain flexible in interpreting and responding to student needs. Throughout the interviews, emergencies were consistently described as unexpected short-term events that fall outside regular or predictable expenses and pose a risk to a student's academic progress or personal stability. Emergency aid is often viewed as the last line of support for students at risk of stopping out. In many cases, students must exhaust all other forms of financial aid and basic needs assistance before they can access emergency aid.

Under this definition, expenses typically covered by financial aid, such as tuition and living expenses, generally don't qualify for emergency funds. Systemic issues like high living costs or long-term medical needs fall outside the emergency aid umbrella. These small and usually limited funds are intended to help students navigate immediate crises rather than address long-term or chronic hardships.

When deciding whether emergency aid aligns with an institution's definitions, the guiding question often becomes: will this expense be the difference between staying enrolled and dropping out? However, interviewees noted that this framing does not apply in every situation. Some emergencies are recurring or part of broader patterns of instability, and practitioners recognized that emergency aid may serve as a temporary stopgap rather than a decisive intervention. In these cases, while the aid may be crucial in helping a student persist, it can still meet an urgent need that helps the student remain stable in the moment. One interviewee noted that emergency aid is increasingly used by international students who are restricted to on-campus work; when those positions are filled, students struggle to figure out how they will pay for the next semester, let alone afford a flight home during breaks or family emergencies.

The funders we spoke with also noted that they allow institutions to define their own criteria for emergencies, recognizing that needs differ across campuses. The definition an institution adopts often serves as a guardrail to protect limited funds while still allowing for flexibility. While practitioners expressed a desire to trust students and reduce barriers, they must also ensure that funds are reserved for the most pressing crises. Establishing what counts as an emergency is only the first step. Once institutions attempt to put these definitions into practice, the challenges of balancing flexibility with institutional capacity and constraints become even more apparent.

> *"Students are better judge[s]" of what will make "the difference between them dropping out and staying enrolled."* **–research center director**

> *"We don't have a black and white application. It's write your story, and we'll see what we can do."* **–basic needs director at a community college**

2. Institutional processes and resource gaps can hinder the effectiveness of emergency aid.

Basic needs programs are frequently short-staffed, a reality that came through clearly in our interviews. Many frontline practitioners reported being the sole staff member (or part of a very small team) responsible for running their campus emergency aid program in addition to their primary job duties. In some cases, emergency aid is treated as a side project layered onto an unrelated role; in others, it's just one piece of a broader basic needs portfolio. This structure often results in emergency aid practitioners being overextended, making it difficult for them to dedicate the necessary time and resources to these programs.

In addition to determining student eligibility for emergency aid, practitioners often take on multiple responsibilities to support students holistically. These responsibilities include case management, coordinating referrals, and helping students navigate other basic needs programs to stabilize their situations as much as possible. One practitioner described their role as "general case management," which included supporting students through the death of a parent or sibling and the associated grief, addressing basic needs insecurity through food pantry and thrift store operations, and facilitating connections to counseling services for issues related to sexual violence and mental health.

Practitioners also highlighted the challenge of keeping their emergency aid programs afloat while supporting students. Many interviewees discussed the need to produce reports demonstrating the impact of their programs, often through detailed data collection. While necessary for continued funding, these administrative and reporting requirements can take time away from direct student support. One coordinator described advocating to convert their position from part time to full time but encountered pushback from leadership that requested more detailed impact data, despite limited staff capacity to collect it. As the coordinator explained: "I kept getting pushed back on, you know, 'What's the data? What's the data?' And it's like, that's why I'm asking for more personnel bandwidth so we *can* provide more data. There has to be a little faith and understanding that we're working really hard here, and there's a reason we haven't had time to collect the data." Additionally, some of the data relies on student self-reporting, which can itself become a barrier to students. They may feel uncomfortable sharing personal details or may not complete follow-up surveys.

Institutions that are just beginning to develop emergency aid programs often rely on staff members' prior experiences or look to peer institutions to inform their processes. The lack of standardized emergency aid models can lead to newer programs being misunderstood internally, requiring staff to repeatedly explain procedures, or in some cases, restart programs after internal holds or miscommunications between departments.

Another common hurdle relates to how funds are delivered to students. Some institutions provide gift cards directly to students, while others require payments to be made directly to vendors, which triggers institutional compliance processes that can be slow and difficult to navigate. For example, a campus may need to obtain a W-9 from a mechanic before paying for a car repair that is essential to a student's ability to get to class. Both approaches carry compliance and audit risks, which can be especially daunting for smaller institutions with limited administrative capacity. As one interviewee noted, "[A large university] can do that because they're a huge institution. They could manage an audit from the feds, but if that happened to [a small institution], it would be a disaster."

> *"The biggest barrier with emergency aid" is typically the "general university bureaucracy that slows things down and makes it a snail's pace."* **–dean of students at a large university**

> *"It's a lot of work, and I don't think colleges fully realize the amount of work it is .... [We] don't have the resources to track the data .... [My] priority is responding to students and not managing a spreadsheet."*
> **–associate director of a basic needs program at a community college**

3. Awareness gaps, stigma, and complex systems prevent students from accessing emergency aid.

Even when funds are available and staff want to help, a lack of awareness about emergency aid programs, bureaucratic barriers, and students' reluctance to self-disclose can hinder access. Many students don't see their institution as a primary source of emergency support and instead turn to family, friends, or borrowing through loans or credit cards before exploring the resources their campus may offer. What's more, some students may intentionally avoid using school resources due to the stigma or embarrassment associated with needing help.

Personal or cultural factors can also shape whether students seek emergency aid. Several interviewees noted that male students are less likely to access these resources. Practitioners also noted that disclosing financial hardship can be uncomfortable or stigmatizing. Others noted that students may minimize their own struggles, believing that "someone else might need it more," and seek support off campus instead.

In fact, emergency aid is frequently viewed as a last resort, several interviewees observed. When students attempt to seek help on campus, they may encounter a confusing maze of offices and referrals, making it difficult to identify the appropriate person or department, especially if they are unfamiliar with their institution's internal structure. A single negative interaction with frontline staff can discourage students from seeking help altogether. For those in immediate need of help, having to navigate these complex systems to access essential funds can lead to critical delays and exacerbate situations that threaten their academic progress.

For some students, the application or interview process itself is a barrier. Being asked to explain their circumstances in detail can feel like having to justify their need through "poverty narratives," which creates emotional discomfort and may deter them from completing the process, even if they are eligible for support. Fear of denial due to unclear or vague eligibility language may discourage some from even starting the application.

Funding constraints can hinder the promotion of emergency aid programs. When emergency aid funds are scarce, institutions may not widely advertise these programs, leaving students unaware that support exists. One institution reported that it chose not to publicize its emergency aid program due to limited funds; instead, it directed students to emergency loans before considering emergency grants or scholarships. Practitioners also noted that even when institutions do publicize emergency aid, students typically learn about these programs only after experiencing hardship themselves.

> *"The 'poverty performance' of reliving and walking through and needing to create the narrative ... stifles people from applying."* **–chief officer at a nonprofit**
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> *"Even though there's posters and there's the website, there are students saying, 'Oh, I didn't know you guys existed,' even though, again, there's marketing materials."*
> **–director of counseling at a community college**

4. Scarce and unstable funding limits the reach of emergency aid.

Emergency aid programs operate within funding structures that are scarce, uncertain, and reliant on philanthropy, instead of a stable source of investment. Across interviews, practitioners emphasized that emergency aid funds run out quickly, even under normal conditions. With limited resources, staff must make difficult decisions about how to ration aid, determine which emergencies are most pressing, and decide how many students they can realistically support.

Often, the same funding streams are used not only for emergency assistance but also to support staffing, administrative costs, and program infrastructure. As a result, institutions face the challenge of reduced staffing capacity while demand for emergency aid is increasing. Interviewees also noted the rise in usage following the pandemic, which has left fewer staff members managing larger caseloads and more complex student needs.

Interviewees also expressed ongoing concerns about the availability of emergency aid funds from one year or even one semester to the next. Uncertainty surrounding state and federal budgets can create hesitation to spend funds that institutions expect to receive, particularly when future appropriations are doubt. In some cases, this uncertainty leads institutions to hold back resources out of fear that anticipated funds may not come through, potentially limiting aid availability when student need is high.

Most practitioners reported that their emergency aid programs rely primarily on private donations, alumni contributions, or foundation grants. These funding sources are often treated as discretionary, reinforcing the idea that emergency aid is something institutions should fundraise for rather than directly support. This reliance on philanthropy creates uneven program capacity across campuses, as institutions with stronger fundraising infrastructures are better positioned to sustain emergency aid efforts than those with fewer resources. These conditions make emergency aid programs highly vulnerable to economic shifts and institutional capacity, even as student reliance on these programs continues to grow.

> *"Where are the dollars? Can we find the dollars? Do the dollars exist? In many cases, these are private, philanthropically raised funds. The challenge is getting to a place where there's predictability — where students know that if they turn to the fund, there will actually be funding there."* **–director at a nonprofit**

> *"I don't have any operational budget at all. All of it comes from grants or the foundation. June 30th comes and it's a blank slate. What's going to happen? This is entirely dependent on grants and the foundation."* **–resource coordinator at a community college**

Emerging Practices and Remaining Gaps

Throughout our interviews, practitioners identified persistent gaps that need to be addressed and promising practices that could make emergency aid systems more effective. While challenges related to definitions, institutional processes, student access, and funding remain, interviewees consistently emphasized that these barriers are not insurmountable. They highlighted the need for greater alignment across policies, organizational guidance, and institutional implementation, as well as increased collaboration among practitioners. These insights provide the building blocks of a shared emergency aid framework that prioritizes flexibility, trust, and coordination as its core principles.

1. Defining emergencies with flexibility and trust

Because emergencies are inherently unpredictable, interviewees emphasized that effective emergency aid programs must retain flexibility in how emergencies are defined and addressed. One promising practice involves setting broad guiding principles, such as focusing on short-term, unexpected disruptions to enrollment, rather than adhering to rigid definitions. Some practitioners described adopting dollar thresholds below which documentation is not required, allowing staff to respond quickly while preserving student dignity. Moving away from rigid, proof-based models toward trust-centered approaches can help ensure that aid reaches students when it matters most.

2. Reducing institutional barriers through coordination and capacity building

To address institutional process barriers, practitioners underscored the importance of cross-department coordination and administrative streamlining. They cited low-barrier review models, clearer internal protocols, and shared ownership across financial aid, basic needs, and student support offices as ways to reduce delays and confusion. Interviewees also highlighted the importance of rejecting fear-based decision-making (such as concerns about misuse) in favor of approaches that prioritize speed and student well-being. Building internal clarity and investing in staffing capacity are crucial steps toward making emergency aid more responsive.

3. Improving student access through awareness and human connection

Interviewees noted that improving student access requires more than simply offering emergency aid; it requires intentional outreach and trusted messengers. Faculty members are crucial partners, as they are often among the first to notice when students are struggling. Training and awareness-building for faculty can help connect students to resources earlier, before crises escalate. Simplifying application processes, reducing stigma, and minimizing the need for students to recount "poverty narratives" can further lower barriers to access.

4. Stabilizing funding through investment and resource coordination

Finally, practitioners emphasized that emergency aid cannot remain effective without more stable and predictable funding. While many programs rely on philanthropy or short-term grants, interviewees highlighted the need for sustained investment to avoid constant uncertainty. In the meantime, some institutions are coordinating emergency aid with other basic needs supports, short-term assistance, and referrals to maximize impact when funds are scarce. Long-term solutions will require elevating emergency aid from a discretionary expense to a core component of student success strategies.

Emergency aid has become a critical tool for supporting students through crisis, yet it continues to operate within inconsistent implementation and unstable funding structures. Our ongoing research will build on these findings by offering deeper analysis and presenting a comprehensive emergency aid framework for funders, policymakers, and institutions. In the meantime, we urge stakeholders across sectors to reflect on how emergency aid is currently structured, where barriers persist, and how coordinated, low-barrier approaches can better support students facing crises. Strengthening emergency aid will require sustained investment, cross-sector collaboration, and a shared commitment to meeting students' urgent needs with both flexibility and trust. As the cost of living continues to rise, the demand for robust, equitable emergency aid and basic needs support systems will only grow.