WHAT WORKS FOR TODAY'S STUDENTS—MICROGRANTS

higher learning ADVOCATES

Microgrants assist today's students overcome completion barriers in higher education

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TODAY'S STUDENTS AND FEDERAL FINANCIAL AID

Our system of federal financial aid hasn't kept up with the reality of today's students—who are more diverse[1] in age, race, and income than previous generations of students. While the net price of college has risen[2], federal aid has remained limited: federal student loans for undergraduate students are capped[3], both yearly and in the aggregate, and students can only receive Pell Grants for 12 semesters[4]. Students today are more likely to be financially independent, working, and are often parents—financial emergencies during the academic year, like a medical bill or car repairs, can derail their studies, and financial holds on student accounts, like unpaid parking tickets or fees for overdue books, can prevent students from re-enrolling and completing their credential.

Only about half[5] of students who enroll in college graduate within eight years of beginning their studies—put differently, higher education has a completion problem. As of December 2018, 36 million students[6] had started college but never completed their degree or credential. Although there are many reasons why students don't complete their degrees, data suggest finances are a large contributor to this decision. At Bunker Hill Community College, 60 percent[7] of students that stopped out had a GPA above 2.5, and 40 percent had completed at least a full year of classes. A larger study conducted by the University Innovation Alliance (UIA) found that as many as 4,000 Pell-eligible[8] seniors were at-risk of not completing because they owed their universities less than $1,000. Overall, fewer than 30 percent[9] of students who stop out due to financial reasons will ever complete a degree at the institution where they stopped out.

1/2 of students who enroll in college graduate within **8** *years* of beginning their studies

MICROGRANTS AS A COMPLETION SOLUTION

Students have complex lives: they juggle work, parenting, and doing classwork. In some cases, the financial burden of these responsibilities can cause students to delay, or fail to finish, their credential. Studies suggest[10] that providing micrograntsto students who are close to completing their degree or credential increases persistence and graduation rates, and colleges also report[11] high returns on investment from these grants.

What are microgrants?

Although institutions have varying criteria and maximum grant amounts, this paper defines microgrants as small, "no-strings attached" grants of up to $2,000 to students who are at least three-quarters of the way to completing their degrees but are at-risk of stopping out due to financial barriers. These grants often ask very little from students but can be partnered with other supports, such as financial literacy coaching or referrals to wrap around services. We categorize these grants in three ways:

1 COMPLETION GRANTS

This type of microgrant is usually awarded to currently-enrolled seniors who are within one year or one semester away from graduation and who have financial difficulty enrolling for their final few classes. Though an Association of Public and Land-grant Universities (APLU) pilot indicates[12] that this type of aid effectively helps students persist or graduate, a landscape analysis of emergency aid programs found[13] that only 33 percent of institutions report offering this type of aid.

33%
of institutions offer completion grants

Example:* *University of North Carolina-Charlotte Completion Grant

The University of North Carolina-Charlotte (UNC-Charlotte) noticed that nearly 700 academically-eligible students were dropping out each semester, so they conducted a study to better understand why. The results showed that an overwhelming majority of students, most of which were in good academic standing and completed at least 60 credit hours, cited[14] finances as their reason for not persisting. UNC-Charlotte found that because of their large number of students who transferred from local community colleges, many of these students were exhausting their financial aid before completing their four-year degree. The university also found that many of the students who stopped out had higher student debt amounts than graduates.

In response to these findings, the university created the Gold Rush Grant Program in 2016 with funds from the Association of Public and Land-Grant Universities (APLU), the U.S. Department of Education (ED), private[15] donations, and a matching donation from the UNC-Charlotte Foundation. The Gold Rush Grant Program gives students with at least 105 credit hours a one-time award of $1,500. Students can use this grant for whatever costs they choose, but they must also complete two "future-building activities"[16] of their choice, such as attending financial literacy lessons, taking their resume to the career center, or creating a degree completion plan. To be eligible to receive the grant, students must have a GPA above 2.0, be a North Carolina resident, and have demonstrated unmet financial need. The university's database flags students who could be eligible for the grant based on financial need and credit hours, and a randomized process chooses which students to invite to submit documentation to receive the grant. The other eligible students who are flagged but are not selected through the randomized process do not receive information about the grant. In order to study how the completion grant impacts student outcomes, the database tracks all flagged students[17] and compares the number of credit hours that each group enrolls in and graduation rates.

As of Spring 2018, 334 students[18] had received a grant for a total expenditure of $501,000. UNC-Charlotte found that recipients had a 24 percent higher graduation rate than students with financial need who did not receive the grant, and 95 percent of all recipients either graduated or were on track for graduation.

UNC-Charlotte

microgrant recipients

24% **higher graduation rate than students with financial need who did not receive the grant**

95% **graduated or were on track for graduation**

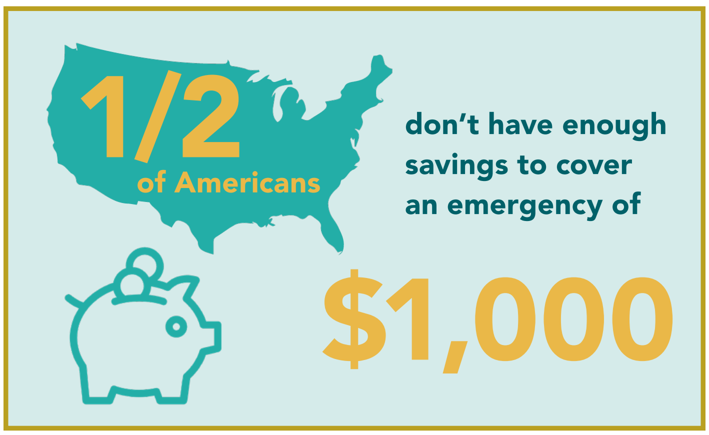
Challenges:

The biggest challenge that UNC-Charlotte identified was finding the funding to start this program. Although the university received a start-up grant from APLU to create the program, they could not distribute[19] the start-up funds to students. Universities have a finite amount of unrestricted dollars, or dollars that they can choose how to spend, and often these dollars are already being spent on need-based aid programs. Not only is sufficient funding to get the program started a challenge, but ensuring that funding levels remain sustainable for future semesters is difficult.

Another difficulty that universities face is determining how to prioritize eligible students since there is more financial need than available money. UNC-Charlotte proactively reaches out to students who are flagged by their system on a randomized basis, but that requires that colleges and universities have the capacity to proactively reach out to these students. Other universities adapt their priority system to meet state goals. For example, Virginia Commonwealth University (VCU) targets[20] its completion grants for students in STEM-H programs because it has a state goal to improve outcomes for those students. VCU also requires recipients to have a GPA below 3.0 because it believes that students with a higher GPA are more likely to be able to find assistance elsewhere through merit-aid. Institutions need to have the capacity to define the students that they hope to target with these grants and to find those students.

2 EMERGENCY AID

Emergency aid grants are usually dispersed mid-semester to students who encounter unexpected financial hardship, such as a medical bill or car repair. Nearly half of Americans don't have enough savings to cover a $1,000 emergency[21], and unexpected bills can cause students to drop out to work in order to pay that bill. This is the most common type[22] of microgrant that institutions offer.



Example: Texas Emergency Aid Pilot

Although studies and financial aid administrators indicate[23] that emergency aid helps students persist in college, this has usually been an initiative that is either supported by philanthropic or institutional dollars. Beginning in 2017, Texas has taken a more active role at the state level to improve the effectiveness of these programs and to provide a limited amount of supporting funds.

As part of the Texas 60x30 campaign[24]—a campaign to increase degree and credential attainment to 60 percent by 2030 in the state—the Texas Higher Education Coordinating Board (THECB) surveyed[25] its member institutions to better understand their emergency aid practices and offerings in 2017. They found that most of the responding institutions had an emergency aid program. Although award amounts varied, the average was below $1,000, and most provided grants to fewer than 300 students per year. Nearly two-thirds of colleges reported they are not able to assist all students who request emergency aid.

The survey revealed a need to improve the efficiency and efficacy of the emergency aid programs, so THECB selected 10 institutions with existing grant programs and a large enrollment of underrepresented minority students to create an "Emergency Aid Network[26]." This network collaborated to create and disseminate best practices for emergency aid programs in order to help institutions improve their programs and improve data collection and tracking to better determine the impact that these aid programs have. THECB then hosted an emergency grant convening[27] in 2018 for participants to learn about emergency aid best practices from entities outside of the state, including the Upjohn Institute.

Beyond technical support, the coordinating board selected 12 colleges and universities to receive a grant for their emergency aid programs, and in the 2019 legislative session supported a bill[28] that would create a state-funded microgrant program for qualified universities with a high percentage of low-income students. Although the bill didn't pass, THECB shows that states can have a role to play in helping institutions refine existing programs and a role in providing crucial financial support.

Challenges:

Like the completion grant, adequately funding emergency aid programs is difficult. Texas found that its institutions were most likely to rely on internal and external funding and very unlikely to rely on state or federal funding. The survey found that 4-year institutions are more likely to have emergency aid programs and more likely to have well-established programs, indicating that community colleges in the state might not have the internal or external financial resources to provide these grants.

A unique challenge for emergency aid is how institutions define "emergency." Institutions must determine what qualifies as an emergency and how they require students to prove that they are encountering a true emergency. Although institutions need to do their due diligence to be a good steward of funds, making the hoops too strenuous can cause truly needy students to miss out on this crucial support.

3 INSTITUTIONAL DEBT FORGIVENESS

Institutional debt forgiveness is a new model for how some colleges are re-engaging adults who stopped out after completing some college credit but not completing a degree or credential. Students can't re-enroll or obtain their transcript if they owe an institution money, leading to many stopping out over small debt amounts. Completion grants and emergency aid are ways that institutions are trying to keep students enrolled, and institutional debt forgiveness is a way to incentivize prior students who weren't fortunate enough to benefit from microgranta while enrolled. Few institutions currently have this model, but it has become a regional completion strategy[29] in Detroit, and a number of colleges and universities are hoping[30] to adopt this type of program.

Example: Wayne State University Warrior Way Back Program

In 2011, Wayne State University's board passed a multi-pronged plan[31] to increase graduation and retention rates. The university's graduation rate was the lowest in the country in 2011, but Wayne State won an award from APLU[32] in 2018 for its success in increasing the percentage of students who graduated in six years. But Dr. Monica Brockmeyer, Senior Assistant Provost of Student Success, wanted to find a way to reconnect with students who left before the university implemented new support services. Dr. Brockmeyer had the idea[33] to create a debt forgiveness program after hearing a commercial about forgiving parking fines for residents of Detroit.

The university compiled[34] a list of 12,574 students who, since 2004, obtained credits at Wayne State but left without a degree or credential and hadn't enrolled in another four-year institution. They categorized the non-completers into categories: those with only financial holds, students with both academic and financial holds, and students without any holds. They ultimately ended up with a list of 5,000 former students who had been out of school for at least two years, owed the university $1,500 or less, had a GPA above 2.0, and for who the university had a current address. Over half[35] were seniors when they left, and 80 percent had some level of financial need. Wayne State reached out to former students by mail to advertise their new debt forgiveness program: the Warrior Way Back Program.

The Warrior Way Back Program allows former students who owe the university $1,500 or less to re-enroll and have that debt forgiven over the course of three semesters or upon graduation if they graduate in one or two terms. The $1,500 eligible for forgiveness doesn't include[36] interest capitalization or past due fees, and if students owe more than $1,500 then they must pay down their balance in order to be eligible for the program. Those who re-enroll must maintain a 2.5 GPA for the three semesters; if a student is at-risk of not completing the program, staff intervene and connect students with financial aid advisors or academic advisors to address issues before they force a student to leave the university again.

The program started in Fall 2018, and as of Fall 2019, 142 students[37] have enrolled at Wayne State through the program, 20 have graduated, and 10 more are expected to graduate in December 2019. Warrior Way Back is currently completely funded by Wayne State, but the university hopes to[38] obtain philanthropic dollars to support the program and students who owe more than $1,500. In its first seven months of existence, the program brought in a net revenue of $200,000[39]. Further, this initiative combined with the city of Detroit's other efforts to increase graduation rates led to the city's designation as a Talent Hub[40] by the Lumina and Krege Foundations, and debt forgiveness initiatives have subsequently expanded as a regional strategy[41] with Oakland University and Henry Ford College implementing similar programs[42].

Challenges: Developing an institutional debt forgiveness program requires[43] a wide variety of stakeholders to buy into the program, including financial officers and those who work with student financial accounts. Universities must also coordinate with debt collection agencies to close out the accounts of students who re-enroll but had their previous balance sent to collections, and private entities have different requirements and approaches to student debt than universities. This level of cohesion across departments and with outside organizations can be difficult to achieve without strong leadership driving the change.

Additionally, universities need to have enhanced support services to properly serve re-enrolling adults. Wayne State implemented the Warrior Way Back Program after[44] revamping its general education curriculum, hiring 45 new academic advisors, and creating an advisor academy to provide training and an in-house credential to the advisors. The university also budgeted[45] to hire an additional academic advisor for every 100 students that enroll through the program. Institutions must ensure that they are not bringing students back into the same environment that failed them before.

THE ROLE OF FEDERAL POLICY

Institutions, regions, and states are implementing innovative microgrant programs to meet the needs of today's students. From leveraging alumni donations, philanthropic support, state aid, and institutional dollars, they are leaving no stone unturned in finding funding sources for these programs. Each type of microgrant program requires an upfront investment to fund the grant and staff to administer the grant—an investment that the federal government can help institutions make by adjusting federal policies.

Many community colleges, Historically Black Colleges and Universities (HBCUs) and Minority Serving Institutions (MSIs) receive institutional support through the Strengthening Institutions Program (SIP) in Title III, but they are currently not allowed to use these funds for microgrant programs. Federal provisions do not allow institutions to use Supplemental Education Opportunity Grant (SEOG) funds for microgrants, either. These federal prohibitions prevent colleges and universities from using federal dollars for this evidence-backed completion strategy.

Colleges have more students with financial need than they can fund[46], and inequitable institutional funding[47] means that the colleges that serve the highest numbers[48] of low-income students are often the same institutions which are underfunded. The federal government can help these institutions support students with financial need by allowing them to use institutional aid funds like SIP and SEOG to support microgrant programs.

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