The State of State Emergency Aid for College Students

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The Urgency of Emergency Aid

Students regularly face unexpected financial disruptions—a surprise bill, a spike in housing or utility costs, a medical expense, a car repair, or the need to replace a broken laptop. Because financial aid packages are determined well in advance of the semester, these costs can quickly become a crisis that existing grants, scholarships, or loans do not cover in real time. The options available to students in these moments are often painful, if they exist at all. Picking up extra work hours undermines academic success; private loans carry opaque and predatory terms; and appealing for additional federal financial aid is complex and time-consuming, with no guarantee of relief.

Students often lack the financial means to absorb even a modest shock. According to Trellis Strategies' [Student Financial Wellness Survey](#) (SFWS), 58% of students at two-year institutions and 53% at four-year institutions reported they would have trouble coming up with $500 in cash or credit for an emergency. This financial fragility is even more pronounced among parenting students and first-generation students—populations that traditionally have greater obligation to support family across generations. Over a quarter (28%) indicated they had [run out of money](#) six or more times in the past year—a dynamic that leaves no room for additional unexpected costs.

Too often, these emergencies simply push students out of school. The Hope Center's [Student Basic Needs Survey](#) finds that, among students who previously stopped out of college but later re-enrolled, nearly one-third (31%) cited an unexpected expense or emergency, and over one-third (34%) cited insufficient money for living expenses, as the reason for originally leaving.

Research increasingly confirms that providing emergency aid—typically $500 to $1,000—is a promising strategy to addressing acute basic needs crises facing students. When delivered in a timely manner, students are able to use funds for basic expenses and remain on track in their degree program. Over the past two decades, many institutions of higher education have developed limited emergency aid programs, funded through operating funds, philanthropic support, or other sources. In the midst of the COVID-19 pandemic, Congress, in bi-partisan manner, funded the first-ever federal investment in emergency aid through the Higher Education Emergency Relief Fund (HEERF), which doled out $30 billion over three rounds of funding for the express purpose of emergency grants to students.
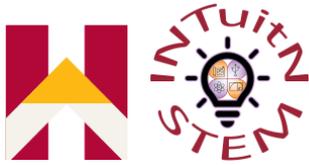
HEERF emergency aid was largely available to all enrolled students, and could cover any unexpected expense related to a student's cost of attendance (COA), with greater flexibility and fewer conditions than traditional grant aid.

Students largely used these grants on basic essentials: 61% used funds to purchase food and 50% used funds for housing. Over two-thirds (70%) of emergency aid recipients said it helped them stay enrolled, and 76% said it reduced their stress. Other studies have found that students who received HEERF emergency grants were more likely to stay enrolled the following term and graduate compared to students who did not receive emergency grants.

Yet the availability of emergency aid has contracted sharply since the pandemic. Data from Trellis show that the share of students reporting they received emergency aid dropped from 44% in fall 2021—when HEERF funding was widely available—to just 6% in fall 2023 and 4% in fall 2024.

The need, however, remains as strong as ever. Students are contending with rising food and rent prices, skyrocketing utility bills, and face new headwinds in accessing both federal financial aid and public benefits due to new laws passed by Congress last year. While colleges and universities across the country have maintained the infrastructure to operate their own emergency aid programs, demand for emergency grants far outpaces the availability of funds, making the case for sustained, systemic investment.

State Emergency Aid Programs: A Promising Model

While institutions across the country continue to operate individual emergency aid initiatives, in the absence of substantial federal support, several states—including Washington, Minnesota, Virginia, California, Michigan, and Tennessee—have created statewide emergency aid programs. These programs vary considerably in structure, funding, and scope, but share a common goal: providing rapid, short-term financial assistance to students facing emergencies that threaten their enrollment.

Given the fiscal constraints at the state level, state programs are often limited by sector or constrained to a specific dollar amount, and can be designed to support specific student populations—such as students nearing graduation, Pell Grant recipients, and those with demonstrated financial need—or as ways to augment other initiatives, such as a state Promise Program or broader basic needs support. Table 1 provides a summary of funding, award levels, and approximate population served across these key programs.

| Table 1: State Emergency Aid Programs: Summary						
State	Program	Est.	Annual Funding	Award Amounts	Students Served	Administered By
California	Emergency Financial Assistance Grants	2025	$20 million, with additional $15 million for Dreamer resource liaisons	$1,400 per year (maximum)	No data yet	CA Community Colleges Chancellor's Office
Michigan	Barrier Removal—Direct to Students (BRDS)	2024	$8.5 million	Not specified	No data yet	MI Dept. of Lifelong Education (MiLEAP)
Minnesota	Emergency Assistance for Postsecondary Students (EAPS)	2017	$3.6M/yr	$1,500 per award (maximum), $697 (average)	4,150+ grants (2024)	MN Office of Higher Education
North Carolina	Finish Line Grant (FLG)	2018	$3.75M/yr	$1,000/semester (maximum)	8,753 students (2018–2022)	NC Community College System
Tennessee	Tennessee COMPLETE Grants (TNCG) through the Tennessee Promise	2022	Approximately $2 million	$1,000/period	3,289 recipients, 17,863 grants (2023–24)	tnAchieves (nonprofit partner)
Virginia	VA Commonwealth Emergency Assistance	2024	Up to 1% of need-based aid (approximately $4 million) from the Virginia Student Financial Assistance Program	$2,000 per year (maximum)	No data yet	State Council of Higher Ed. (SCHEV)
Washington	Student Emergency Assistance Grant (SEAG)	2019	$4 million	$781 (average)	4,985 students funded (2024)	State Board for Community & Technical Colleges (SBCTC)
Note: Funding and recipient data accurate through 2025.						

Distinctions in Design Across State Emergency Aid Funds

While each state emergency aid program varies in funding and scope, programs share key themes and commonalities.
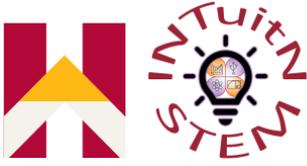
- **Eligibility:** States have varying levels of criteria for students who are eligible for or prioritized for emergency aid grants. Several states, including Washington and Minnesota, maintain few eligibility criteria or leave it to institutions to determine the optimal allocation for students, while others, including Virginia, have introduced requirements that students fill out the FAFSA and demonstrate financial need, maintain Satisfactory Academic Progress (SAP) standards, while North Carolina's program is intended to target funds at students who are closer to completion and is open to students who completed at least 50% of the degree or credential program. Tennessee's program, which is tied to its tuition-free community college program (Tennessee Promise), targets emergency aid to full-time students who are eligible for Pell Grants.

- **Allowable uses:** Across programs, students can apply for emergency grants to cover a consistent set of non-tuition expenses, often limited to between $1,000 - $2,000. Housing is frequently requested category in programs that track usage data, as is food and transportation. Most state programs enumerate rent and utilities, groceries, medical and mental health expenses, childcare and dependent care, and course materials as categories for which students could cite as a reason for needing an emergency grant. Some states, including North Carolina, have specific guidance on circumstances in which emergency aid can be used for direct expenses such as tuition—for example, in the case that an unexpected expense prevents a student from making a payment on a tuition payment plan—or for family members—for example, in the case of an unanticipated medical expense incurred by a child or family member.

- **Application process:** Each application and review process for grants is different, though many states rely on a committee-based review process including staff or faculty from across several departments. Minnesota leaves administration and application processes to the discretion of the institution, who may ask for documentation of need—such as a lease agreement—depending on the size of the expense. Several programs have moved toward streamlining applications by reducing documentation requirements—Washington eliminated the need for supplementary documentation altogether, and North Carolina allows students to attest to their emergency in their own words. Others, such as Tennessee, require documentation, often in the form of screenshots of expenses or receipts, as well as class schedules to confirm that students meet eligibility requirements.

- **Reporting Requirements:** Reporting requirements vary considerably across the seven programs, from detailed and codified to vague or largely unspecified. Washington has perhaps the most structured approach: Washington's SEAG program submits a report each fiscal year covering the number of students served, reasons for assistance, and amounts distributed, and outcomes from follow-up assessments and evaluations are reported to the SBCTC quarterly. Minnesota
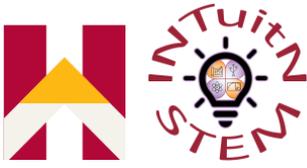
requires institutions receiving EAPS funds to complete all monitoring and reporting documentation required by the Office of Higher Education, including four narrative reports (interim and final) covering how the program is delivered, what application and follow-up processes are used, data on grants issued, and impact data such as whether recipients remained enrolled. Tennessee, through its nonprofit-administered model, encourages community and technical colleges to submit student data to a regular system maintained by the Tennessee Board of Regents, and tnAchieves sends monthly reports back to each institution detailing which students received funds and in what amounts, which institutions then use for their own financial aid reporting.

Recommendations Across State Emergency Aid

While states face substantial financial barriers in funding emergency aid programs to the scale of the need, there are several design and delivery principles that undergird the most promising, and to-date, successful efforts at meeting students' needs. In particular, state programs that reduce red tape and confusion—both on the front end for students and the back-end for administrators—are more likely to fulfill program goals, while remaining nimble to the changing needs of students each semester or year.

Minimize Barriers to Entry

In order to maximize impact, emergency aid programs should be designed with the fewest possible eligibility restrictions. Requirements such as completing the FAFSA, meeting satisfactory academic progress (SAP), enrolling full-time, or meeting minimum credit thresholds may seem reasonable on paper but can screen out the very students who need help most—those who are already struggling to navigate institutional systems. Washington's SEAG program offers a model for other programs: the program relies on a simple application with minimal initial eligibility criteria while encouraging institutions to trust students who submit requests. States should carefully evaluate every eligibility criterion to confirm which are designed to facilitate aid and which present undue barriers on students and administrators alike that result in students not applying or aid not being disbursed in a timely manner. Where restrictions are deemed necessary, they should be as minimal and clearly justified as possible, and programs should actively monitor whether certain populations are being disproportionately excluded or being tripped up in the process of obtaining support.

Establish a Clear Application Process with Proactive Outreach

Students cannot access emergency aid if they do not know it exists or cannot figure out how to apply. Programs should establish a straightforward application process that is clearly publicized across multiple channels (including institutions' and state higher education agency websites, orientation materials, financial aid documents) and invest in outreach—particularly during moments of widespread financial stress. For example, the
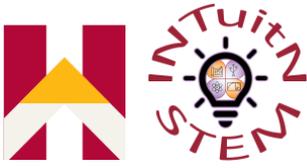
Trump Administration's initial decision during the [November 2025 government shutdown](#) to withhold SNAP benefits, created an acute and predictable spike in food insecurity for students across the country; programs that had proactive outreach strategies in place were better positioned to reach affected students quickly. Where at all possible, institutions should make emergency aid feel like a normal, accessible part of the student support ecosystem rather than a last resort that students stumble upon too late.

Clarify That Emergency Aid Is Not "Other Financial Assistance"

A persistent source of confusion—and a real barrier to students receiving help—is uncertainty about whether emergency aid must be counted as part of a student's financial aid package and offset against other awards. The FAFSA Simplification Act codified that emergency aid is excluded from consideration as "other financial assistance," meaning it should not reduce a student's Pell Grant, institutional aid, or other awards. States and institutions should proactively communicate this to financial aid offices, since many staff may still be operating under pre-pandemic assumptions. Programs should include clear guidance in their administrative materials affirming that emergency grants do not trigger cost-of-attendance adjustments or reductions in other aid.

Allow Broad and Flexible Uses

Emergency aid is most effective when it can be used to cover the specific needs of students, while recognizing that an acute financial need is often linked to other forms of basic needs insecurity. In marketing and designing programs, administrators should include a broad set of allowable uses, from housing, food, transportation, utilities, medical and mental health expenses, childcare, technology, and other costs that threaten a student's ability to remain enrolled, while being clear that students may be able to receive aid for other expenses that are connected to their COA. Overly narrow restrictions reduce the program's ability to respond to the unpredictable nature of emergencies and induce confusion among students. Given that the data from existing programs consistently shows that non-tuition costs are the primary driver of requests (including housing, food, and transportation), states should require institutions to list the potential availability of emergency aid at key touch points when students apply for housing, meal plans, visit campus pantries or stores, interact with financial aid offices, and more.

Collect Meaningful Data and Reassess Need Continuously

Strong data collection is essential in understanding the efficacy of emergency aid programs as well as improving program design over time. Programs should systematically track who is applying, what categories of need are most common, how much is being awarded, how quickly funds reach students, and—critically—what happens afterward. States such as Minnesota and Washington have committed to robust data collection and assessment in order to encourage program improvement. These have allowed program administrators to better understand needs that may not have been predictable—including
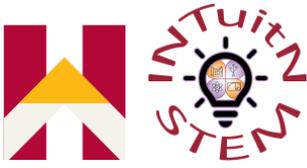
delays or lags in utility bills even after unseasonable weather, or spikes in transportation costs—in order to better prepare for the following semester or year. Beyond individual student outcomes like persistence and graduation, programs should regularly analyze trends in their data to answer key questions, such as (1) when emergencies are most concentrated, (2) why students request aid and whether reasons shift over time, within a semester, or across demographics, (3) how quickly funds are distributed, and (4) whether students report that needs have been met and whether they maintained enrollment through the semester or academic year.

Conclusion

Unexpected financial shocks are not rare disruptions in students' lives—they are a defining feature of the modern college experience. For millions of students, even relatively small expenses can trigger cascading consequences that jeopardize their ability to remain enrolled and complete a credential. The evidence is clear: when emergency aid is available, timely, and easy to access, it plays a critical role in stabilizing students during moments of acute need, reducing stress, and improving persistence and completion outcomes.

The rapid expansion of emergency aid during the COVID-19 pandemic demonstrated what is possible when resources are deployed at scale and with flexibility. At the same time, the sharp contraction of aid following the expiration of federal funding has revealed the fragility of the current system and the risks of relying on temporary solutions to address persistent challenges. In this context, state-level programs have emerged as a promising model for sustainable emergency aid infrastructure.

Yet the effectiveness of these programs depends not only on funding levels, but on design. Programs that minimize administrative barriers, clearly communicate eligibility and availability, allow for flexible use of funds, and invest in data-driven improvement are better positioned to meet students where they are. Just as importantly, emergency aid should be understood not as an ancillary benefit, but as a core component of a broader student success strategy—one that acknowledges that academic performance is inextricably linked to financial stability and basic needs security.

Looking ahead, states have an opportunity to build on existing models and scale what works. Doing so will require sustained investment, cross-sector coordination, and a continued commitment to centering students' lived experiences in program design. Emergency aid, when implemented effectively, is not merely a short-term intervention—it is a powerful tool for ensuring that unexpected setbacks do not become permanent barriers to opportunity.
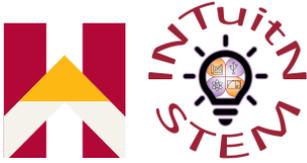
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About the INTuitN-STEM Hub

With support from the National Science Foundation (NSF), the INTuitN-STEM Hub (Investigating Non-Tuition Needs among community college STEM students) (a) conducts collaborative research with S-STEM programs to understand and address basic needs insecurity and student access to non-tuition supports and resources and (b) creates a broader community of institutions interested in building knowledge around supporting students' basic needs. Join our community by emailing us at hopestem@temple.edu.