



EAB

Scaling Support for Financially Insecure Students

Student Affairs Forum

Student Affairs Forum

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Table of Contents

Top Lessons from the Study 6

Introduction 9

Understand Your Evolving Campus Context 17

Practice 1: Conduct an Audit

Practice 2: Crowdsourcing Affordability Ideas

Reduce Barriers to Access 25

Practice 3: Awareness Building Campaign

Practice 4: Targeted Listserv

Practice 5: Data-Informed Outreach

Practice 6: Satellite “Pocket” Pantry

Practice 7: Pop-Up Connects Students to More Services

Practice 8: Centralized Portal and Application

Practice 9: Comprehensive Basic Needs Center

Leverage Alternative Funding Sources to Scale Services 37

Practice 10: Student Government Partnerships

Practice 11: One-Dollar Meals Café

Practice 12: Textbook Vendor Cost-Sharing

Practice 13: Equity-Focused Senior Gifts

Practice 14: “Last Ask” Donations

Practice 15: Days of Giving

Practice 16: Donor-Matching Campaign

Practice 17: The Rice Investment

Advisors to Our Work 51

Supporting Partners in Best Practice Implementation

Resources Available Within Your Partnership

This publication is only the beginning of our work to help partners scale services for financially insecure students. Recognizing that ideas seldom speak for themselves, our ambition is to work actively with partners of the Student Affairs Forum to decide which practices are most relevant for your organization, to accelerate consensus among key constituencies, and to save implementation time.

We offer a variety of services to assist you with your mission. For additional information about any of the services detailed below, please contact your EAB Strategic Leader or visit our website at eab.com. To order additional copies of this publication, please search for it by title on eab.com.

Implementation Tools

Throughout the publication, this symbol will alert you to any corresponding tools and templates available in the toolkit at the back of this book. These tools are also available on our website at eab.com.

Webconference Sessions

Our website has hour-long webconferences walking through the various practices highlighted in this publication.

Unlimited Expert Troubleshooting

Partners can contact their institution's EAB Strategic Leader to discuss the research, troubleshoot obstacles to implementation, or run deep on unique issues.

Additional Online Resources

Access additional research publications, webconferences, and tools related to scaling support for financially insecure students on our website at eab.com.



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Top Lessons from the Study

Today's students who face financial insecurity don't only come from low-income backgrounds.

Efforts to support financially insecure students on campus often focus on "traditionally" low-income students, such as Pell eligible students or students whose family income falls below the poverty level. However, with the rising cost of college, more and more students cannot afford to graduate and suffer from basic needs or other forms of financial insecurity. These individuals include students from middle-income backgrounds, international students, and students with extenuating circumstances who might not look like they're struggling on paper. Institutions must support all students facing financial insecurity because the cost of not doing so is students' ability to retain and graduate.

Students experience financial insecurity beyond basic needs like food and housing.

In addition to being unable to afford their basic needs, financially insecure students often can't afford class requisites such as books and supplies or critical "extras" like experiential learning activities and internships. The inability to finance these experiences impacts students' likelihood of graduation and future job prospects.

Institutions face three major barriers to successfully scaling existing support services to meet the growing financially insecure student population.

Student affairs leaders know that scaling services to support more students and in new ways needs to be a campus priority. Leaders confront three barriers that limit their efforts:

- Student affairs leaders are unaware of all the services the institution offers
- Program awareness is limited, and services fail to reach students in need
- Programs and services are underfunded and rely on one-off donations

Institutions should audit their existing financial security services to identify gaps, duplicative services, and underused offerings.

Financial insecurity resources are often developed ad hoc across multiple departments, leaving students and administrators without a clear idea of what students can access. EAB recommends institutions conduct a thorough audit of services that support students' financial security (e.g., grants, food pantry, scholarships) as the first step in scaling services. An audit helps identify duplicative services and gaps in offerings based on your unique student body's needs.

Institutions' traditional reliance on word-of-mouth marketing has left critical services underused.

Students face many barriers that impede their ability to access available supports, including social stigma and competing priorities. However, on many campuses, students do not have a clear understanding of existing services or what is available to them. Institutions should get the word out through marketing and awareness-building campaigns that drive student usage. Marketing campaigns let students know about available services and normalize help-seeking.

Ease the burden of help-seeking on students through centralized resources.

The most progressive institutions are taking their efforts to connect students with services a step further with centralized programming that shifts the burden of help-seeking away from students. EAB recommends institutions centralize services online or through a single office to ensure students know where to get help.

Top Lessons from the Study (cont.)

Traditional funding streams for financial security initiatives limit the ability to scale these services.

Due to shrinking institutional budgets, student affairs' efforts to support financially insecure students typically rely on federal and state grants and one-off donations. Grants limit how institutions can serve students and the number of students they can support. One-off donations leave services constantly at-risk, with administrators reluctant to advertise programs that could lose funding at any time.

Work with students, vendors, and institutional advancement to build sustainable funding streams.

EAB recommends institutions look at new and existing partners to find the funds needed to scale programs and services. Student organizations like the student government are natural partners for funding services that support students' financial security. Vendors and corporate partners may also be motivated to help, and institutions can prioritize affordability in contract negotiations.

Work with institutional advancement to incorporate funding asks for affordability programming into existing solicitation efforts. Phonathons, senior gifts, and days of giving all represent opportunities to infuse funds into your services without requiring advancement to develop a dedicated campaign. With just a few hours of effort, these opportunities can fund programs for the long term.



Introduction



Moving Beyond Focus on Pell Eligible

Historically Students from Lowest Income Brackets Targeted for Support

Institutions know the stakes are high for students who struggle to pay for their education. Institutions historically have paid full or near-full tuition and board for academically successful students from low-income backgrounds. However, in recent years, the mounting cost of college for students has shown that many students not typically considered low-income struggle to make ends meet. International students, students with extenuating circumstances, and, increasingly, middle-income students, all struggle with financial insecurity. Institutions are not only taking note of these changes but expanding programming to serve more students.

Looking Beyond the Typical Focus Area...

"Traditional" Low-Income Student

noun

1. *Pell Grant Eligible*: Typically students with family income less than \$50,000
2. *Qualifies for Federal Trio Programs*: Students with family income less than 150% of the poverty level
3. *Falls in the Bottom Quintile*: Families in the bottom 20% of household incomes; upper limit of \$24,638¹

...To Identify Other Financially Insecure Students

International Students



Limited in their ability to work and ineligible for financial aid

Students with Extenuating Circumstances



Unable/unwilling to access parental support

Middle-Income Students



Burdened by the increasing cost of college

Financial Insecurity Takes Many Forms

Data Highlights Students' Struggles in the US

The types of students struggling with financial insecurity isn't the only thing changing. Financial insecurity increasingly takes on new forms, from their basic needs to affording the college experience. Students struggle to pay their tuition, with an average unmet need regardless of income level of almost \$10,000. Additionally, 74 percent of students cannot afford common college "extras," such as unpaid internships and cocurricular activities. The ramifications for students facing financial insecurity extend far beyond their time on campus, as these "extras" can help students secure a job after graduation.

Financial Insecurity Goes Beyond Just Basic Needs

Basic Needs



41%

Of four-year university students are food insecure



36%

Of university students experienced housing insecurity last year

College Costs



\$9,314

Average unmet need for students at four-year institutions regardless of income level



6 in 10

College students worry about having enough money to pay for school

College Experience



88%

Increase in the cost of textbooks from 2006 to 2016



74%

Of students cannot afford common "extras," such as unpaid internships

Source: Goldrick-Rab, et. al. [College and University Basic Needs Insecurity: #RealCollege Survey Report](#). Hope4College. April 2019; Grabmeier, Jeff. ["70 percent of college students stressed about finances."](#) *Ohio State News*. June 2015; National Low Income Housing Coalition. ["College Students Face Housing and Food Insecurity."](#) April 2019; TED: The Economics Daily, [College tuition and fees increase 63 percent since January 2006](#), *Bureau of Labor Statistics*, August 2016; Walizer, Lauren. [When Financial Aid Falls Short](#). CLASP. December 2018; EAB interviews and analysis.

An Intensifying Spotlight on Inequality

Institutions Face Scrutiny for Financially Insecure Student Outcomes

Institutions have been thrust into the spotlight on the issue of college affordability. Students' struggles to pay for their education and achieve postgraduate success are increasingly the focus of the news media. Articles highlight the disparities in enrollment and graduation rate across income levels at North America's top universities. Prospective students and their families are taking note. Prominent ranking systems inform prospective students of the state of college costs across institutions. The cost of college has never been more transparent. Prospective students and their families are paying attention and it's influencing where they decide to enroll.

Media Is Quick to Name and Shame Institutions for Disparity

WSJ

*Even at Top Colleges,
Graduation Gaps Persist
for Poor Students*



*Some Colleges Have
More Students From
the Top 1% Than the
Bottom 60. Find Yours.*

Bloomberg
Businessweek

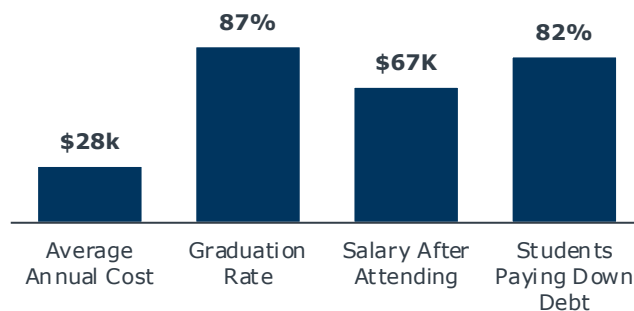
*If the Tuition Doesn't
Get You, the Cost of
Student Housing Will*

National Rankings Increasingly Focus on Socioeconomic Factors



U.S. Department of Education

College Scorecard Maple University



CollegeNET

2019 Social Mobility Index (SMI) Oak University

Tuition	% Low Income ¹	Median Salary ²
\$6,800	46%	\$48,700
Grad Rate	Endowment	SMI Rank
53%	\$106 million	18

1) Defined as percentage of students with family income below the US median household income
2) Median early career salary, defined as reported median salary 0-5 years after graduation

Source: [Social Mobility Index](#); US Department of Education.
[College Score Card](#); EAB interviews and analysis.

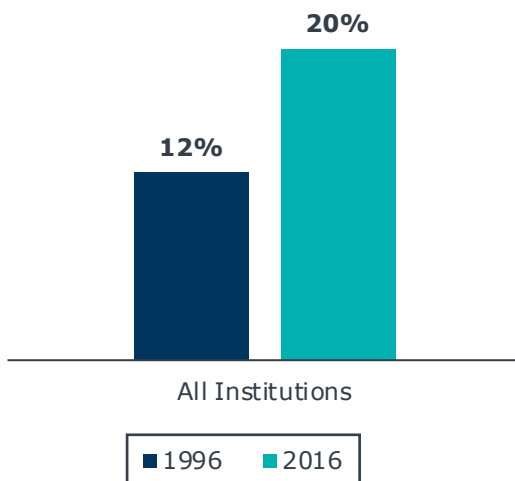
Tomorrow's Students Are Not Yesterday's

Supports Must Scale to Serve Changing Demographics

The urgency for expanding supports for financially insecure students will grow as the number of students facing financial insecurity at universities continues to increase. Already, 41 percent of US children under 18 come from low-income families. College students care deeply about the cost of college, with 67 percent of Generation Z students indicating that college affordability is a top concern.

More Students from Low-Income Backgrounds Enrolling in College

Pew Research, 1996-2016



Tomorrow's Students Paint a Similar Picture

- 41%** Of US children under 18 come from low-income families¹
- 39x** Top one percent of households earn 39 times more on average than the bottom 90 percent
- 67%** Of Gen Zers indicate their top concern is being able to afford college

1) Defined as all incomes below 200 percent of the poverty threshold

Source: [Inequality.org](https://inequality.org); Jian, Yang and Koball, Heather. [Basic Facts about Low-Income Children](#). *National Center for Children in Poverty*. January 2018; Stillman, David [Gen Z @ Work](#). National Association for College Admission Counseling; Pew Research Center. ["Share of undergraduates who are in poverty or nonwhite has increased throughout higher education."](#) May 2019; EAB interviews and analysis.

A Challenge in Canada as Well

Limited Information Complicates Efforts to Help

Canadian colleges and universities are also seeing the impacts of financial insecurity on their student populations. One study found that 40 percent of Canadian postsecondary students experience food insecurity, which are levels similar to those of their US peers.

However, Canadian institutions also face additional complications; institutions do not receive any information about a student's finances or the finances of their family. This lack of financial data means staff must rely on students to self-identify as financially insecure or on proxy populations (e.g., indigenous students, minoritized students) in order to target students for need-based supports.

Canadian Students Present a Familiar Picture, But...

40%

Of Canadian postsecondary students experience **food insecurity**

70K

Postsecondary students in Canada experience **homelessness**

...Province and Federal Guidelines Limit Canadian Institutions' Ability to Help

- ✗ Difficult to allocate financial aid based on need, institutions often **rely on merit aid**
- ✗ **Institutions rely on imperfect proxies**, like indigenous status, to identify students who might benefit from affordability supports

“I believe Canada is different from the United States in that we don't get students' SES status on their education forms. **We don't really know where a student is in terms of money matters** unless they tell us.”

*Heather Doyle
Director, Student Academic Success
Dalhousie University*

Source: Fraser, Elizabeth. "Homelessness among university students bigger than people realize, says prof." *CBC News*; November 2018; Silverthorn, Drew. "Hungry for Knowledge: Assessing the prevalence of student food insecurity on five Canadian campuses." *Meal Exchange*. 2016; EAB interviews and analysis.

How Do We Do This Right?

Institutions Know There's Need, but Supports Fall Short

As economic inequality continues to grow as a societal issue, campus leaders know they must do more to support students. EAB research found that institutions face three major barriers to expanding services for financially insecure students. An evolving campus context makes it difficult to know which supports to prioritize. Stigma and lack of program visibility on campus inhibit the number of students who seek out support. And critical programs receive low funding priority, making it difficult to sustain services.

Three Major Barriers to Expanding Student Support

1



Evolving Campus Context

“Institutions must **understand their own landscape** before they make any sort of suggestion on how to change it.”

*Vice President for
Student Affairs
Private University*

2



Failure to Reach Students in Need

“We have a number of students who **don't have the social capital or understanding of how college works** to even know this resource is available to them.”

*Dean of Students
Regional Public University*

3



Struggles with Limited Budget and Funding

“**It's really resources.** If my funding was \$80K instead of \$40K, we'd be doing the same thing, but we would also be able to scale it much further.”

*Program Director
Private University*

“

We recognize that this [economic inequality] is becoming more and more of an issue in society. We are seeing that manifest on our campus and **we must change how we support our students in response to it.**”

*Vice President for Student Life
Private College*

Scaling Support for Financially Insecure Students

Study Roadmap

This study explores how institutions can address barriers to expanding services for financially insecure students on campus. The first section addresses how institutions can better understand their campus context and students' experiences with financial insecurity. The second section explores how to ensure students in need access critical services. The third section of the study details how institutions can partner with student groups, vendors, and institutional advancement to develop long-term funding for services.

1

Understand Your Evolving Campus Context

1. Conduct an Audit
2. Crowdsourcing Affordability Ideas

2

Reduce Barriers to Access

3. Awareness Building Campaign
4. Targeted Listserv
5. Data-Informed Outreach
6. Satellite "Pocket" Pantry
7. Pop-Up Connects Students to More Services
8. Centralized Portal and Application
9. Comprehensive Basic Needs Center

3

Leverage Alternative Funding to Scale Services

10. Student Government Partnerships
11. One-Dollar Meals Cafe
12. Textbook Vendor Cost-Sharing
13. Equity-Focused Senior Gifts
14. "Last Ask" Donations
15. Days of Giving
16. Donor-Matching Campaign
17. The Rice Investment



Understand Your Evolving Campus Context

SECTION

1

Beyond the National Trends

Zeroing In on What Financial Insecurity Looks Like at Your Institution

There is no shortage of data illustrating that financial insecurity among students is a rising issue in higher education. But students' experiences with financial insecurity are different at every institution depending on the campus context, such as a campus's location, student body, and unique culture. Understanding your campus context is essential to crafting the right mix of supports and services for your students.

Rising Need Among Students Looks Different at Every Campus

41%

Of college students were **food insecure** in the past 30 days

"In Kentucky, a Hunger Strike for Basic Support Forces a President's Hand"

THE CHRONICLE of HIGHER EDUCATION

36%

Of four-year college students were **housing insecure** in the past year

"Irvine Student Housing Cost and Crowding Under Scrutiny in Report"

Daily Pilot

70%

Of college students feel **stressed** about their **personal finances**

"Rising Anxiety on Campuses Linked to Finances...in UC Berkeley Study"

San Francisco Chronicle

Source: Grabmeier, Jeff. 70 percent of college students stressed about finances. The Ohio State University, July 12, 2018; Goldrick-Rab, et. al. College and University Basic Needs Insecurity: #RealCollege Survey Report. Hope4College. April 2019; National Low Income Housing Coalition. "College Students Face Housing and Food Insecurity." April 2019; EAB interviews and analysis.

Two Recommendations for Your Institution

Institutions can better understand students' experiences with financial insecurity by auditing current offerings and gathering student input. Conducting an audit allows institutions to systematically evaluate current resources for financially insecure students and proactively identify underutilized or duplicative services. Collecting student input can surface unmet needs and help prioritize development of new supports. Institutions should employ these proactive measures to improve current resources for financially insecure students and identify existing gaps in services.

RECOMMENDATION #1

Audit Current State to Identify Underutilized Offerings



- ✓ Identify siloed resources
- ✓ Improve existing supports
- ✓ Use EAB's self-audit tool to conduct your audit

RECOMMENDATION #2

Use Student Input to Highlight Service Gaps



- ✓ Learn about the student experience through surveys
- ✓ Boost student participation through crowdsourcing
- ✓ Surface innovative ideas from students

Don't Reinvent the Wheel

Conduct an Audit to Identify Siloes, Duplicative and Underused Services

To improve support for financially insecure students, institutions need to assess their current resources. Universities often struggle to coordinate their efforts to support financially insecure students. Different offices, from the financial aid office and dining services to student clubs and academic departments create programs to address financial insecurity. These duplicative services consume valuable time and resources, while siloed supports create confusion about where students should seek help. Conducting an audit will allow your institution to evaluate and rightsize current offerings.

Why Do an Audit?

Gaps in Staff Knowledge



Staff are unaware of service gaps because they don't know what is and is not offered.

Lack of Student Awareness



Valuable financial supports go underutilized because **students do not know about them.**

Duplicative Services



Multiple departments **offer the same affordability resources**, causing redundancy in service.

Finding a Diamond in the Rough

NYU's Comprehensive Audit Identifies Campus Affordability Resources

New York University (NYU) conducted an effective audit of its financial insecurity resources by enlisting the help of staff and faculty to identify and evaluate lesser-known and underused resources. Members of NYU's affordability steering committee led the audit, working with staff and faculty across the departments they worked with. Committee members collected information about available resources in their departments and sourced information on other offerings at cross-departmental meetings. The committee compiled a list of all relevant programs on campus in just 90 days.

Impetus for an Audit

“We reached out to partners to conduct an audit [of affordability initiatives] because we know solving a university-wide problem **requires a university-wide perspective.**”

*Owen Moore
Assistant Vice President
New York University*

Select Committee Members

- Senior Vice President for Student Affairs
- Vice President for Enrollment
- Vice President for Budget and Planning
- Academic Deans and Faculty
- Student Senators

Key Steps

- 1 **Selected** units and leaders to participate in audit
- 2 **Identified** unit-level programs and resources
- 3 Conducted central **review** of all programs and services
- 4 Created a **comprehensive list** of resources
- 5 **Shared** resource list among staff members and students

NYU cataloged its programs and services in a single spreadsheet, making it easy for the affordability task force to identify gaps in services and share information between departments. The steering committee further maximized the benefit of the audit by meeting regularly to evaluate the identified services. Through those meetings, the committee identified resources that weren't being used to their full extent, most notably their meal voucher program.

Audit Highlights Opportunity for Improvement

Audit Uncovers Untapped Potential in Dining Dollars Program

Further investigation identified two primary reasons why students were underusing the meal voucher program: a lack of advertising and stigma associated with how the program distributed aid—the program required students to use physical vouchers to get into the dining hall, making students feel as if they were using food stamps.



NYU Dining Dollars Program

- NYU Dining offered free meal vouchers to students experiencing food insecurity
- Students could receive five to six meal vouchers at a time
- Program was underutilized due to poor advertising and students' discomfort using physical vouchers

Changes NYU Made

- ➔ **Converted meal vouchers to dining dollars** that added \$75 to student IDs
- ➔ Launched **campus-wide marketing campaign**
- ➔ Allowed students to request dining dollars at **10 different locations**

Audit Achieves Results in Dining Dollars Program

2,500 New students using dining dollars program within one semester

2,000% Increase in student use after program marketing began

As a result of the audit findings, NYU changed its meal vouchers to dining dollars using previously allocated funds. NYU now loads \$75 onto students' ID cards when they make a request. The dollars also apply to campus convenience stores so students can use dining dollars to buy necessities like personal hygiene products or school supplies. After revamping the advertising around the dining dollars program through email outreach and ads in the student newspaper, student use increased over 2,000 percent with 2,500 new students using the program.

Surveys Showcase Students' Concerns

Two Common Approaches to Surveying Students

Institutions recognize the importance of student voices that can identify service gaps and emerging student needs. The most common way to gather student input is through institution-wide and targeted feedback surveys. A traditional institution-wide survey helps establish a baseline of the student experience. However, institutions have concerns about survey fatigue and low response rates for surveys on basic needs.

Targeted feedback surveys help institutions refine specific services to better meet students' needs. These surveys help improve existing resources by asking students who use the resources for feedback. However, these types of surveys do not capture input from nonusers who need services, but do not access what the institution offers.

Approach #1: Traditional Campus Survey

- **Establish a baseline** for the student experience on campus
- **Build support for action** and create sense of urgency through survey results
- **Add questions to existing surveys**, decreasing workload



Approach #2: Targeted Feedback Survey

- **Request feedback** from students when using a resource
- **Target input from existing users** who have greatest stake in the resource
- **Improve students' experience** by implementing feedback



Harnessing the Power of the Crowd

Crowdsourcing Ideas at NYU

New York University adopted an innovative approach to collecting community input by crowdsourcing student and faculty voices that goes beyond a typical campus survey. NYU partnered with IdeaScale to launch an online portal where students, faculty, and staff could propose initiatives, comment, and vote on their favorite ideas for making NYU more affordable.

IdeaScale Platform Provides Multiple Opportunities for Feedback

1 Propose Initiatives

Students post new affordability ideas

2 Upvote Favorites

Voting highlights popular ideas

3 Post Comments

Commenters modify or improve proposals



The collaborative platform allowed NYU to reach a broader swath of the campus community than they could reach with a traditional survey. Its interactive design and the ability to vote and comment on ideas ensured participants had multiple avenues to contribute to the initiative. In the first 12 hours, more than 1,000 users joined the platform. In less than six months, NYU received over 70 unique ideas through crowdsourcing, many of which continue to inform NYU's ongoing work addressing financial insecurity.



Reduce Barriers to Access

SECTION

2

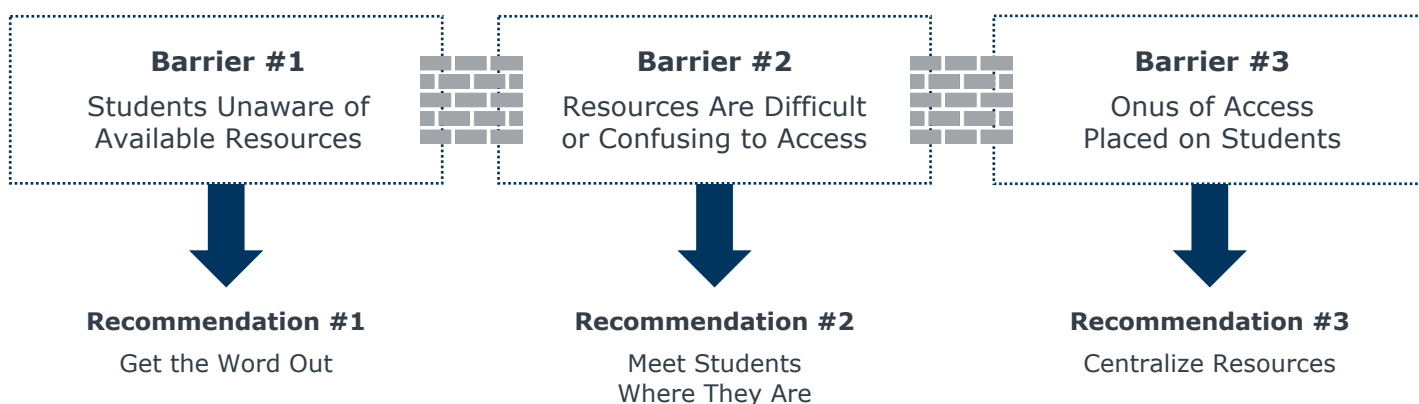
“If We Build It, They Will Come...”

...But in Reality, Barriers to Access Abound

Many factors may prevent financially insecure students from finding and accessing needed support: lack of knowledge of resources, stigma, eligibility concerns, tyranny of the immediate, and more.

Institutions can better serve financially insecure students by deliberately building awareness of resources rather than relying on word-of-mouth education, and by making it easier for students to connect with services.

This section spotlights three steps to reduce barriers to access: get the word out, meet students where they are, and centralize resources for easier access.



Promoting Institution-Wide Awareness

North Carolina State University's Multipronged Advertising Strategy

North Carolina State University's (NC State) "*You Don't Have to Choose*" marketing campaign expands awareness of Pack Essentials, NC State's suite of basic needs support resources. The campaign illustrates potential financial dilemmas students face, like being forced to choose between medical bills and a meal plan. By emphasizing that students don't need to choose between their basic needs and other necessary expenses (like medical bills or car repairs), NC State empowers students to reach out for support when they need it. The web link to access support is featured prominently on the posters.

Campaign Images Highlight Common Financial Dilemmas



"You Don't Have to Choose" Messages Shared Via

✓ Twitter posts

✓ Online video testimonials

✓ Digital billboards

✓ Instagram photos and videos

✓ Dining hall advertising

✓ Posters and fliers

The images are promoted widely throughout the campus community via social media, posters, digital billboards, and even on paper napkin holders in dining halls. The campaign also includes testimonial videos from students who received support from Pack Essentials, which helps reduce stigma for students and bring the program to life for Pack Essentials supporters.

In the year after the "*You Don't Have to Choose*" campaign launched, Pack Essentials saw a 75 percent increase in its caseload.

Creating a Network of Champions

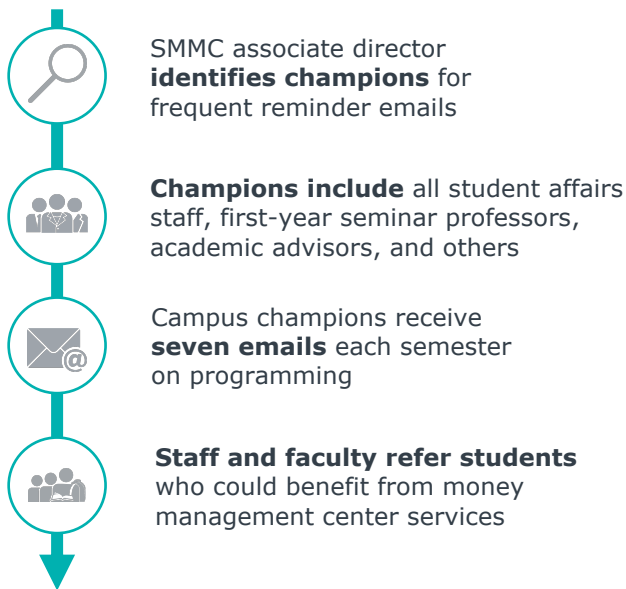
Target Information at Those Who Will Share It

Rather than a broad, student-facing information campaign, Sam Houston State University focuses on targeting information to key frontline partners across campus. Their “Friends of” email listerv goes beyond word of mouth by formalizing information-sharing to a network of champions who will distribute information to students and staff.

The email list includes campus partners who frequently work with the Student Money Management Center (SMMC), such as student affairs staff, faculty who teach first-year seminar courses, and other interested staff and faculty. Staff use the information in the emails to refer students to programs or resources they could benefit from. With over 400 faculty and staff recipients, Sam Houston State’s email list has achieved its goal of systematizing information-sharing around services to support financially insecure students.



“Friends of” List Streamlines Email Communication



Email Excerpt

Bolding added for emphasis

Greetings to Friends of the SMMC!

Back by popular demand, the SMMC will be hosting “Student Loan Repayment” tomorrow, September 11th at 6 PM; Room 230A in the Lowman Student Center.

There will be free pizza; first come; first served. We will also hand out graduation cap (mortarboard) covers with the SH logo! And don’t forget, there will be a drawing for a \$100 scholarship at the end of the event. **I’ve attached a flyer for your information.**

Please remind your students to let us know if they will **receive credit for attending our event** so we can be sure to confirm their attendance with you!

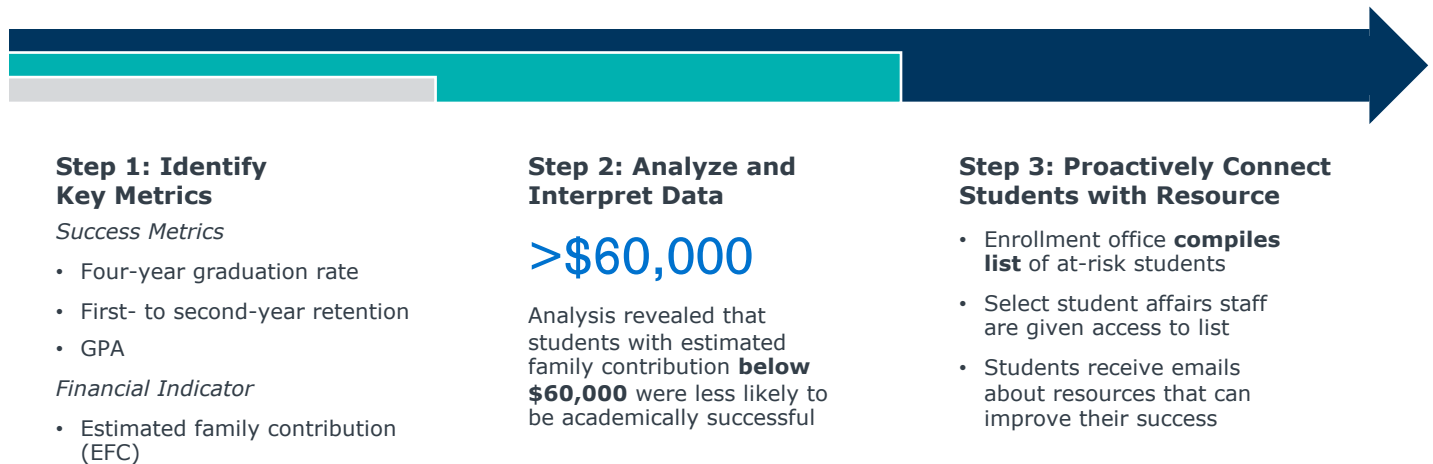
Thank you for your continued support of our various programs. Please don’t hesitate to contact me using any of the methods listed below if you have any questions or would like the SMMC to make a presentation in your classroom or club event! We will be happy to work with you!!!

Using Targeted and Proactive Program Marketing

Baylor Uses Success Metrics to Connect to Students with Greatest Need

Baylor University took an even more targeted approach to getting the word out after identifying that usage of available services was acutely low. Baylor University chose to pursue data-driven targeting to get information to students in need as quickly and efficiently as possible. Baylor uses data to identify a subset of students who would likely benefit from support for financial insecurity to ensure they receive information about available resources.

Baylor's institutional research office analyzed success metrics (including four-year graduation rate, first- to second-year retention, and GPA) and financial indicators (estimated family contribution, or EFC) to determine the EFC threshold at which student success began to decline (e.g., increased likelihood of not graduating in four years, persisting through to the second year, and lower GPA). Baylor found students with an EFC below \$60,000 were academically at risk.



Using this information, Baylor's financial aid office compiles a list of students with EFCs of \$60,000 or lower. Only select student affairs staff receive access to the list to protect student privacy. These students then receive proactive emails about support resources like tutoring, emergency grants, and textbook lending

Integrate Resources into Students’ Day-to-Day

Colorado State University’s Strategically Located Pocket Pantries

Beyond improving awareness of programs and resources, institutions should work to make resources easier for students to access. Colorado State University (CSU) expanded access to emergency food options on campus by opening strategically located “pocket pantries.” CSU opened pantries in central campus locations (e.g., student center, health and counseling services) to reach different groups of students. The pantries provide access to grab-and-go food including cereal, granola bars, and soup.

CSU keeps maintenance costs for the pantries low by enlisting staff in each satellite location to monitor stock levels and alert student affairs staff of any problems. Staff typically restock the pantries every other week, including over the summer.






Satellite locations like these are a smart solution to expand utilization of critical resources, from food pantries to career closets and textbook rentals. Satellite locations help reduce barriers to accessing support by bringing resources right to where students are.



Pocket Pantry Components

- ✓ Open to all (students, staff, and faculty) to reduce stigma
- ✓ Funded by donation from the student government
- ✓ Staff and student government members monitor stock levels
- ✓ Restocked every other week, including summer

Pantry Locations

-  Student center
-  Health and counseling services
-  Veteran and adult learner center
-  Student diversity program and services’ office
-  Student achievement center

Potential Resources for Satellite Locations



Career or coat closets



Drop-in counseling sessions



Textbook or course material libraries

Expanding Your Reach Outside the Office

Low-Lift Pop-Ups Bring Resources Directly to Students

Use pop-up shops to draw students in and connect them with other campus resources. UC-Berkeley's Educational Opportunity Program (EOP) does just that with its Wellness Apparel Project. Wellness Apparel pop-up shops bring donated new or lightly used athletic apparel to high-traffic areas where eligible students can take a few items. A crucial benefit of the program is its ability to draw EOP-eligible students in and connect them with other program services.

EOP academic and career counselors staff the pop-ups and quickly check students' eligibility. After quick conversation, counselors connect students to other relevant services, like career counseling.



Wellness Apparel Pop-Up



Occurs monthly



Easy to quickly set up in high-traffic areas (gym, student plaza)



Students choose two to three free items each visit



Volunteers quickly check students' low-income eligibility

Benefits of the Pop-Up Approach



Brings support to students so they **don't have to search for it**



Welcoming store layout in a public area **reduces stigma**



Staff connect students **to other campus resources**



Whether a student knows about a resource or not, **bringing that resource to their favorite study spot or lunch spot guarantees they'll learn about it.**



*Yuki Burton, EOP Assistant Director
UC Berkeley*

Make It Easy to Get Help

NC State Connects Students to Support Through “Pack Essentials” Website

Most institutions have many programs to support financially insecure students, from emergency grants to emergency housing to textbook loans. Progressive institutions are centralizing services for financially insecure students, removing the burden of help-seeking.

North Carolina State University’s Pack Essentials website and centralized application process provide financially insecure students with quick, easy, and streamlined access to cross-campus support without high cost to the university.

NC State Pack Essentials Web Portal

NC STATE UNIVERSITY **RESOURCES** **search ncsu.edu**

About | Faculty Resources | Departments | Giving

Division of Academic and Student Affairs **THINK AND DO THE EXTRAORDINARY**
Support Student Success →

Arts and Culture | Career Development | Developing Leaders | Diversity | Health and Wellness | Student Life | University College

NC State and campus partners have developed many programs to support students in need of food, housing, financial, and educational security.

Pack Essentials

Campus Basic Needs Resources

Complete a Pack Essentials Application

Food and Housing
NC State is dedicated to providing support for those who are food and/or housing insecure. From the Feed the Pack Food Pantry to temporary and emergency housing, there are resources for students across campus.

Financial
Several entities across campus, including the Division of Academic and Student Affairs, offer emergency funds for student emergencies. You can also learn more about on-campus and part-time employment opportunities.

Education
Departments across NC State offer educational support, high impact experiences, and opportunities for research funding and scholarships.

Miscellaneous Campus Resources
Check out these resources from free computer software to clothes for an interview, childcare, and more.

Student Ombuds Services
If you want to discuss your situation and review available resources in a confidential meeting with the Student Ombuds, you can schedule a face-to-face or phone meeting by calling 919.513.3401.

NORTH CAROLINA STATE UNIVERSITY

Access the Pack Essentials site [here](#).

A Few Simple Questions

Online Application Lowers Barriers to Access

At most institutions, each support program typically has its own application process and eligibility requirements. This siloed setup prevents students from connecting with the best-fit resources. However, on the Pack Essentials website, students can easily access a centralized application. The application allows students to request access to all the website's relevant services. The application asks a few simple questions as a first step in connecting students with support.

Completing the application doesn't require any documentation or information that students don't already have on hand. This simple, streamlined process ensures students can access all the information and support they need without being stymied by confusing processes or eligibility concerns.

Pack Essentials Centralized Application

Sample Questions

- 1** May someone connect with you via phone?
☐ Yes
☐ No
Phone # _____
- 2** Which of the following concerns are you currently facing?
(check all that apply)
☐ Food insecurity
☐ Housing insecurity
☐ Financial insecurity
☐ Other
- 3** Please explain your current circumstances and what support you need.
- 4** Please upload documentation, if available, that supports your request (receipts, copy of bill, etc.). *[not required]*

Students Connected to Supports Within 24 Hours

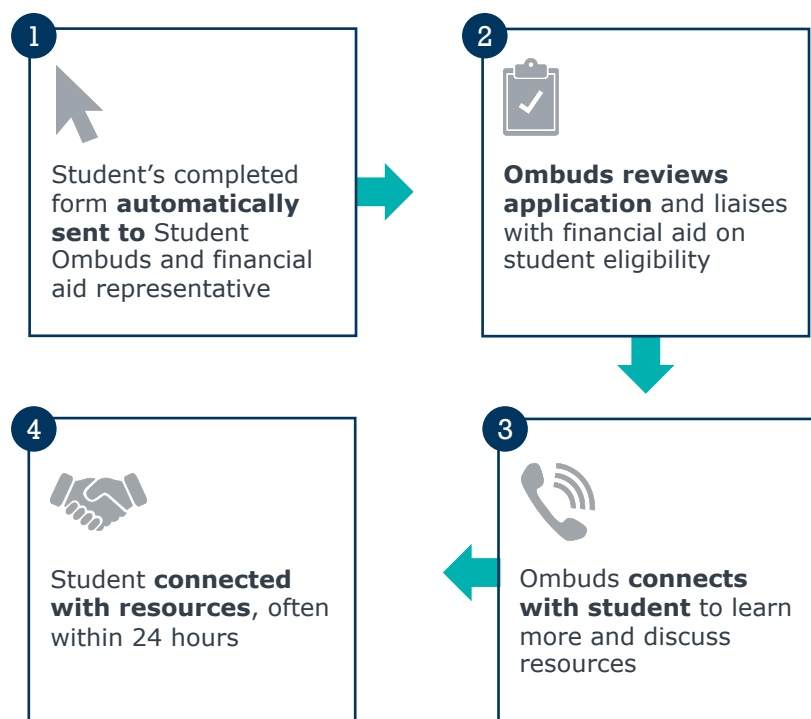
Student Ombuds Reviews Every Pack Essentials Application

Pack Essentials applications are automatically sent to the Student Ombuds and a staff member in the financial aid office. These two individuals work together to determine what resources the student is eligible for based on their financial aid status.

Then the Student Ombuds personally reaches out to the student, typically within 24 hours of receiving their application. Together they discuss the student's unique needs and identify the best supports from across the suite of resources available at NC State.

NC State's centralized portal and application process quickly and seamlessly connects students with support.

An Online Hub with Personalized Follow-Up



Easing the Burden on Students

“Our greatest success was bringing existing supports under the umbrella of the Pack Essentials initiative and then building out new resources from there. We focused on **cutting the red tape from the outset** to help meet students' basic needs.”

*Mike Giancola
Assistant Vice Provost & Student Ombuds
North Carolina State University*

It Takes a Village

UC Berkeley's Large-Scale Commitment to Financially Insecure Students

The University of California at Berkeley's Basic Needs Center provides a dedicated one-stop shop for students experiencing basic needs insecurity. Berkeley's Basic Needs Center is a one-of-a-kind center that connects students to both university-based and community-based resources.

At the center, students can speak with a case manager, access the food pantry, and get help with application and eligibility questions. Financial aid and university health services offer regular drop-in hours for financial aid and nutrition counseling. Community housing and food services providers are also at the Center to provide support. Berkeley's Center is funded through student fees, public-private partnerships, system grants, and a state budget allocation. The Center showcases the high level of investment progressive institutions are dedicating to improving students' basic needs.

The impact of Berkeley's efforts has been tremendous. The Center helped 1,500 students submit CalFresh (Federal SNAP) applications in 2019, and they expect to serve between 5,000 and 6,000 students across the 2019-20 academic year.

While this level of support won't be achievable or necessary for most institutions, Berkeley's center shows the enormous impacts of centralized services that bring together all resources for students, both university- and community-based.



Berkeley's Basic Needs Center

Mission

The Basic Needs Center serves as a **physical resource hub** for basic needs resources and services. The Center also is a space for students to create community and **access coordinated support for their basic needs**. We are committed to cultivating wellness and belonging in the Basic Needs Center space.

Staff and Budget

10

Staff, including case managers, individual program coordinators, and graduate researcher

\$1.2M

Center budget funded by student fees, public-private partnerships, UC president's office, and state budget

Select Services

- Case managers triage student needs
- Dedicated support for CalFresh (Federal SNAP) applications
- Drop-in hours held by local housing and food services
- Includes campus food pantry and emergency housing services

Center's Impact

1,500

Expected number of CalFresh applications submitted on behalf of students in 2019

5,000-6,000

Students estimated to be served in 2019-2020 school year



Leverage Alternative Funding Sources to Scale Services

SECTION

3

Fighting for a Piece of a Shrinking Pie

Decreased Budgets Make Scaling Programs Even More Difficult

Institutions face large funding barriers for programming that supports financial insecure students. In the 10 years since the 2008-09 Great Recession, fewer than 20 percent of US states returned to their pre recession levels of university funding. Student affairs efforts are often one of the first areas impacted by decreased statewide funding. However, institutional leadership and students increasingly expect more robust student affairs programming.

Institutions Face Stagnant Budgets and Decreased State Spending...

<20%

Of states have recovered to pre recession state spending on higher education



"Facing \$130 Million Budget Cut, University of Alaska Braces for Big Budget Decisions Ahead"



"UO faces \$12.9 million budget shortfall despite tuition increases, budget cuts"

...Increasing Pressure on Student Affairs Staff to Do More With Less

“**The university expects us to perform miracles** on a daily basis and it’s just not possible given my shrinking budget.”

*Assistant Program Director
Public Research University*

“**Having to fight for resources internally and externally** is just really, really challenging to do.”

*Director of Student Services
Private University*

Source: Desrochers, Donna and Hurlburt, Steven. "[Trends in College Spending: 2003-2013](#)." Delta Cost Greg. "Per-Student Public Spending Recovers Halfway since Recession: Study." 9 Apr. Project. Toppo, 2019.; EAB interviews and analysis.

Hard to Find the Dollars

Traditional Funding Streams Are Not Enough

Institutions traditionally rely on two sources of funding for programming that addresses financial insecurity: narrowly defined federal and state programs and one-off donations. These one-off and ad hoc funding sources limit institutions' ability to scale financial insecurity work to reach more students on campus.

Federal and state programs often have restrictions on how the money can be used, which students qualify, and the number of students the program can serve. One-off donations have drawbacks as well—students are left hanging in the balance when program funding dries up.

Federal Funding Comes with Strings Attached...



Restrictions on which students programs serve



Only a small number of students served

...While One-Off Donations Are Unreliable



Uncertain funding makes programs' futures cloudy



Chasing donations pulls staff from other responsibilities

Unable to Scale



Fears Demand Will Exceed Funding

"We haven't marketed the grants because we're not ready - we'll get more applications than we can handle."



Innovation Stymied by Limited Resources

"We are saving funds for a crisis moment because we don't have a way to replenish a one-time donation."

Find the Right Match

Three Different Opportunities for Partnership

Instead of relying on traditional funding streams, institutions must turn to new funding pathways to sustain their programs. EAB recommends institutions look to student partners, such as the student government to finance popular financial insecurity programs. Institutions should also work with vendor and corporate partners to identify ways they can provide sustainable funding for programs in contract negotiations. EAB also recommends institutions look inward to integrate financial insecurity fundraising into their advancement offices’ ongoing efforts.

Student Partners



Partner with student government to promote access and affordability

Vendors and Corporate Partners



Leverage vendor relationships for financial support of resources

Advancement Partners



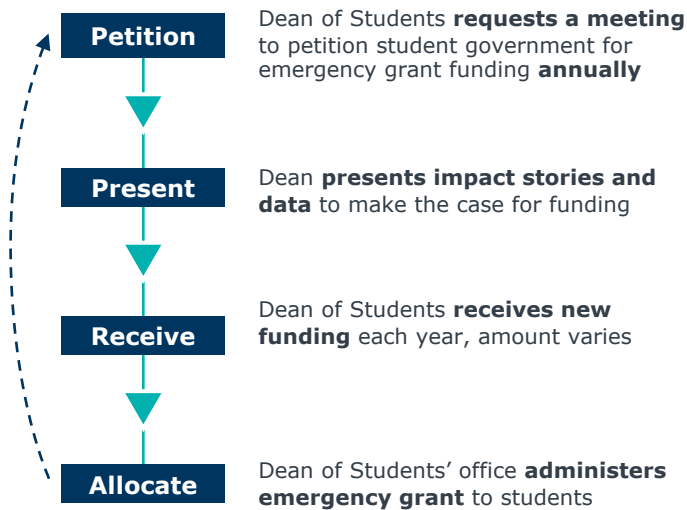
Staff in advancement recognize affordability resonates with donors.

Two Partnerships with Student Governments

Providing Funding and Support to Programs

Institutions can capitalize on existing relationships between the student affairs division and the student government to find long-term funding for projects that are relevant to students' day-to-day. Maple University and the University of Iowa illustrate how some institutions are partnering with student government to fund and administer programs that support students' basic needs.

Maple University's¹ Emergency Grant Funding Partnership



University of Iowa Meal Swipe Program

The Office of the Dean of Students Provides Logistical Support...



Students request swipe through the Dean of Students' office and are loaded onto IDs



Work with student government representatives to reduce stigma around program

...While Student Government Motivates Peers to Donate

>4,000 Meal swipes donated in first month

1) Maple University is a regional public institution located in the West

One-Dollar Meals Fight Food Insecurity

University of Kentucky and Aramark Address Campus Hunger

Increasingly, corporate partners are developing initiatives to address financial insecurity, such as scholarship and meal donation programs. These shared values provide an opportunity for institutions to work with campus vendors in a number of areas, including dining, textbook, and events, to fund affordability programming.

Aramark staff at the University of Kentucky found an innovative and sustainable way to impact student hunger on their campus. Aramark staff approached the University to pilot a café that served meals to students for just one dollar. The One Café launched in spring 2019 and ran for six weeks. Due to the program's popularity, Aramark and University of Kentucky partnered to build a sustainable model for the café, which began full-time service in fall 2019. The café runs from Monday to Friday from 10a.m. to 2p.m.

Aramark Spearheads New Café to Provide One-Dollar Meals to Students



215 Students on average served each day

Create Your One Café

- ✓ **Use Student Volunteers as Staff**
Students fill low-skill positions at no extra cost to the institution
- ✓ **Partner with Local Restaurants to Source Meals**
Restaurants provide meals in exchange for exposure and marketing
- ✓ **Provide One FTE to Manage Café**
Manager oversees critical logistics for the café like coordinating staff; paid by vendor or institution
- ✓ **Do Not Limit Access Based on Financial Status**
Open access reduces stigma and encourages student use

In order to make the One Café sustainable, students volunteer as staff and local restaurants provide food in exchange for positive exposure. The café is open to all students and is prominently placed on campus, which helps drive utilization and reduce potential stigma.

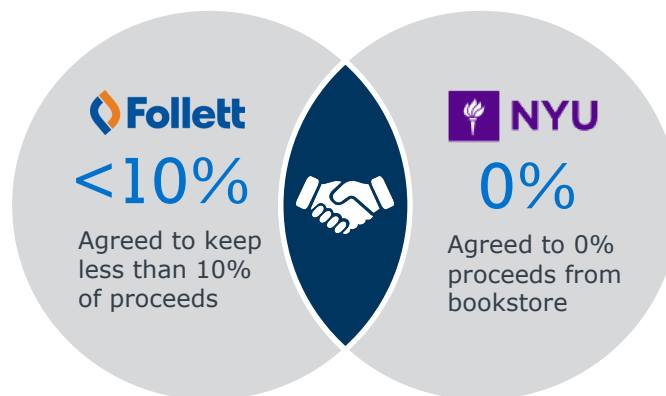
A New Type of Partnership

NYU and Follet Found Savings for Students in Bookstore Agreement

New York University prioritized textbook affordability in contract negotiations with bookstore vendors. NYU wanted to ensure its new bookstore partnership would reduce the total cost of textbooks. Students had identified textbook cost as an obstacle to graduation. NYU's approach highlights vendors' willingness to partner with institutions to find savings for students.

Follet proposed a different in-kind partnership, where NYU would forgo profit from new textbook sales and Follet would reduce the percentage of proceeds it took. This proposal immediately provided savings to students, reducing textbook costs by at least 15 percent. NYU and Follet have reduced the overall cost of textbooks for students by 34 percent since the partnership launched in 2017.

Shared Sacrifices Pass Savings to Students



Impressive Results

15%

Cheaper textbooks than the rest of the market

34%

Reduction in overall textbook costs at NYU

\$100K

Granted each year in textbook scholarships

Uncovering Donors Through Advancement

Donor Appeal of Affordability Initiatives Drives New Partnerships

EAB recommends institutions work with their institutional foundation or advancement office to build long-term donation streams for financial insecurity programming. Today's donors increasingly want to fund programs that directly impact students—57 percent of donors say knowing their donations' impact makes them more likely to give. Affordability efforts, such as food pantries and emergency grant programs, provide ample opportunity for advancement partners to highlight success stories to donors.

Initiatives Focused on Financial Insecurity Resonate With Donors

57%

Of donors say knowing their donations' impact makes them more likely to give

64%

Of donors want to hear stories about people who were helped with their donations

Institutions can work with their advancement offices to incorporate donation asks into existing solicitation efforts, and partner to invest in larger-scale funding initiatives that build endowments for critical programs on campus.

Partnering With Advancement

Two Recommendations

1

Incorporate Asks into Existing Solicitation Efforts

Take advantage of existing initiatives to promote supports



2

Invest in Larger-Scale Initiatives

Push fundraising further with university-wide commitment



RICE

Source: The Giving Institute, *Giving USA 2017: The Annual Report on Philanthropy for the Year 2016, 2017*; Wyllie, Julian. "[Want More Alumni Donors? Ask People With Student-Loan Debt](#)," *The Chronicle of Philanthropy*, 10 July 2019; EAB interviews and analysis.

A New Kind of Senior Gift

Affordability-Driven Campaigns Excite Students

Senior gifts are one natural area to integrate fundraising for financial insecurity initiative on campus. Giving to a tangible cause that directly relates to their student experience spurs graduating seniors to donate. The four initiatives below showcase the success of senior gift programs focused on supporting basic needs and affordability initiatives.



UW Bothell seniors have donated their senior gift to the student emergency fund since 2015

Seniors: Vote for the 2018 Class Gift

Voting continues through Friday, Oct. 13



Penn State seniors donated their senior gift to establish a food pantry within the Office of Student Affairs



University of California Irvine's seniors voted to fundraise for student meal plan scholarships through UCI's basic needs hub



Salisbury seniors continued their tradition of gifts dedicated to access and affordability by giving to SU's career closet

Funding Dining Dollars for Students in Need

Towson Uses “Last Ask” Donations in Its Phonathon

Towson University builds support for food security initiatives into phonathon scripting as a “last ask.” Donors are asked to give small-dollar donations to the dining fund at the end of the call. Scripting highlights the impact of the donation—a \$10 donation feeds a student one meal.

The integration allows Towson to solicit donations for the dining fund without disrupting advancement’s ongoing solicitation efforts. This approach also elevates awareness of the dining dollars program among students and alumni and increases donor giving due to the low threshold for participation.

A Small Intervention With a Big Impact

Sample Scripting

Volunteer: One last thing I’d like to mention is we’re also fundraising for College X’s food insecurity fund. The fund directly benefits my peers who are struggling with food insecurity, and a donation of **as little as \$10 can buy a student a meal** at our dining hall. Can we count on your support?

Key Benefits of Last Asks

- ✓ Easy to embed in a variety of fundraising activities
- ✓ Low lift for advancement and volunteers to include in pitch
- ✓ Elevates awareness of the program among students and alumni
- ✓ Increases donor participation as accessibility is an increasingly resonant issue for alumni

Results

\$94,471

Raised for the food insecurity fund in three years

4,600

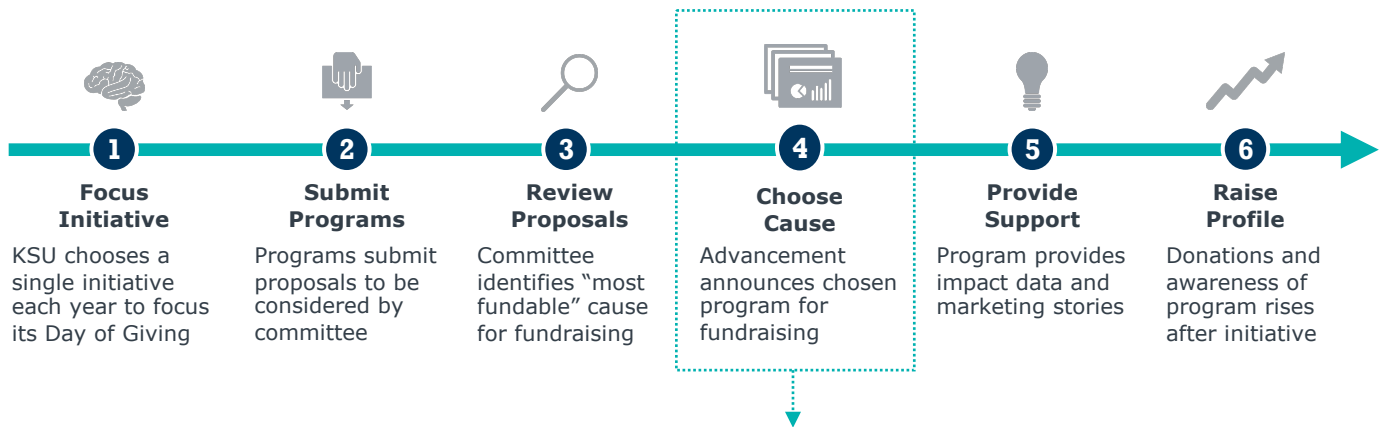
Meals available for students through the fund

Getting Donors to Go “All in for K-State”

Spotlight on Food Pantry Provides Lasting Impact

Another natural opportunity to incorporate asks into existing solicitation efforts are days of giving, 24-hour fundraising pushes supported by the university. Kansas State University’s (KSU) “All in for K-State” campaign used its first day of giving to solicit donations for the Cats’ Cupboard food pantry. Kansas State saw the opportunity to get donors excited to give using a program that connected to the growing national concern on college affordability and its land grant mission. A committee chose the cupboard from among a group of equity-focused programs at the university.

Finding the Right Focus for Day of Giving



Making the Case as the “Most Fundable” Program

Three Key Advantages of Programs Focused on Access



Growing national concern on college affordability



Easy to communicate impact to donors



Widespread support for filling students’ basic needs

A Lasting Impact

Day of Giving Delivers 10 Years' Worth of Donations

The day of giving at KSU saw huge success, soliciting over \$320,000 through 1,436 gifts to Cats' Cupboard. The benefit of giving initiatives like this is enormous for financial insecurity programs; the donations equaled 10 times the amount the Cupboard raised alone the previous year. Kansas State's success highlights how dedicated campaigns focused on financial insecurity can demonstrate meaningful impact to donors and spur giving.

Kansas State will continue to highlight Cats' Cupboard during ongoing campus solicitation efforts. KSU will also focus on a new equity-focused program for each year's day of giving, such as the digital alternative textbook program and the peer-to-peer financial literacy program.

Unprecedented Giving and Ongoing Support

Day of Giving Drives Donation to Pantry

\$320,560

Raised in a single day

1,436

Individual donors during
Day of Giving

10x

The amount of funding raised in
one day than in 10 years of giving

\$50,000

Single largest donation;
donated by Kroger

Success Creates Buy-In On Affordability Initiatives

*Other Access-Focused Initiatives
Considered for Future Days of Giving*



Digital Alternative
Textbook Initiative



Peer-to-Peer Financial
Literacy Program



We're shifting to cause-based giving because people want to **align their giving with a cause**, not an organization."

*Eric Holderness
AVP of Development
Kansas State University*

Endowment Matching Drives Donations

Volume of Donations Showcases Donor Interest in Giving

In addition to program-specific fundraising, progressive institutions are developing large-scale dedicated campaigns focused on college affordability. Penn State offers an endowment-matching program for its Open Doors Scholarship programs that serve low-income students, students struggling to graduate on time due to unexpected hardships, and select online students.

To augment support for the Open Doors Scholarships, Penn State offered to match any donation of \$50,000 or more to create small endowments. The matching funds resonated with donors, whose dollars were immediately amplified when they gave to the program. The matching program resulted in 546 endowments, with over \$92.4M in raised or matched funds.



Penn State Showcases Institutional Investment to Power Initiative

- Penn State's **endowment-matching program** drove donations for its Open Doors Scholarship Program, which increased access and affordability.
- The university **amplified donors' impact by matching any gift above \$50,000.**

Results to Date

\$31.7M

Raised in pledges, securing **\$60.7M** in matching dollars for a total impact of **\$92.4M**

546

Total endowments created since the drive began

Keys to Success



Focus on access and affordability reflects **institutional mission**



Endowment matching incentivizes participation by **amplifying impact**



Institutional **willingness to contribute** funds for programs **drives donor investment**

Keeping Access and Equity Top of Mind

Rice University Takes Aim at Student Debt, Radically Reducing Costs

Rice University is taking college affordability beyond scholarship programs with the Rice Investment. The Rice Investment aims to meet the needs of not only traditionally low-income students but also middle- and upper middle-income families. The initiative covers the cost of tuition, fees, and often room and board for a broad set of students, without requiring them to take out loans. Rice launched a fundraising campaign to support the investment, which has seen strong support and enthusiasm from alumni, donors, and prospective students.

Rightsizing Aid to Income Ratios

Household Income	Aid Package
<\$65K	Full grant for tuition, fees, room and board
\$65K-\$130K	At least full tuition scholarship
\$130K-\$200K	At least half tuition scholarship

Qualifying students are **not required to take out any loans**

Rice Commits to Supporting Low- and Middle-Income Families

2018

Rice announces initiative to expand aid for low- and middle-income students

\$7-9M

Anticipated annual expenditure for the initiative

\$150M

Fundraising campaign Rice launched to support the initiative

Leading to Increase in Giving and Application Numbers

\$40M Total funds raised for the Rice Investment as of June 2019

29.4% Growth in **applications** (from 20,923 to 27,084)¹

As of June 2019, Rice raised \$40 million for the campaign's \$150 million goal. Additionally, Rice saw nearly a 30 percent increase in applications in one year, indicating the value prospective students place on institutional support for college affordability. Rice's efforts highlight how institutions can set themselves apart and build donor and student enthusiasm when they prioritize initiatives that fight financial insecurity.

1) From 2017-18 to 2018-19.

Source: Miller, Doug. "Rice University Announces New Program to Dramatically Expand Scholarships for Middle Class." Rice News, September 18, 2018. "The Rice Investment", Rice University, 2019; EAB interviews and analysis.



Advisors to Our Work



Advisors to Our Work

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