

2021

COLLEGE CHANGES EVERYTHING<sup>®</sup>  
CONFERENCE

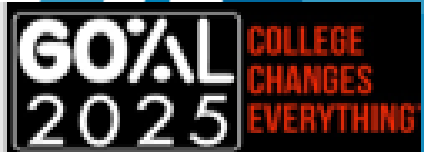


# CHICAGO SCHOLARS

**Providing a Lifeline:  
Supporting First-Generation & Low-  
Income Students through Emergency  
Funding**

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Director of College Success & Scholar Supports



[chicagoscholars.org](http://chicagoscholars.org)

# Welcome!

## Introductions

**Alicia Ferraris**

Director of College Success & Scholar Supports

**Bridget Drury**

Senior Associate of College Success & Wellness

***Who is in the room? Tell us in the chat!***

# Introduction & Goals

*“Reliable and consistent access to affordable **food, housing, transportation, technology, familial care, and health care** is a central condition for learning. Without those needs met, far too many students leave college in debt and without degrees.”<sup>1</sup>*

## Purpose & Goals:

- Elevate the importance of supporting first-gen, low-income students’ basic needs as they work toward a college degree
- Share data and insights about student emergency funds and their impact
- Develop a greater understanding of the components of a successful emergency fund



# Agenda

- Chicago Scholars Overview
- Basic Needs Overview & Data
- Lifeline Emergency Fund Overview
  - Data
  - Application Components
  - Distribution of Funds
  - Impact
- Emergency Fund Components
- Learnings, & Insights
- Q&A

**Does your institution currently have an emergency fund for students?**

**Tell us in the chat!**

1 – Yes, we have an emergency fund

2 – No, not at the moment

3 – I'm unsure if we have an emergency fund



# Chicago Scholars



# Chicago Scholars Overview

## Mission

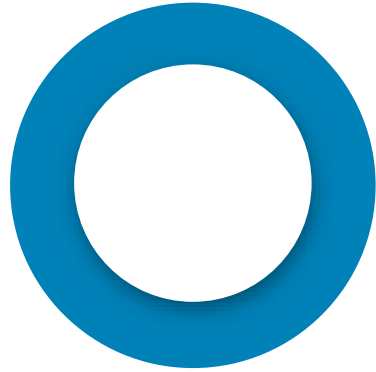
*We uniquely select, train and mentor academically ambitious students from under-resourced communities to complete college and become the next generation of leaders who will transform their neighborhoods and our city.*

## Vision

*A vibrant Chicago powered by diverse leaders from every neighborhood.*

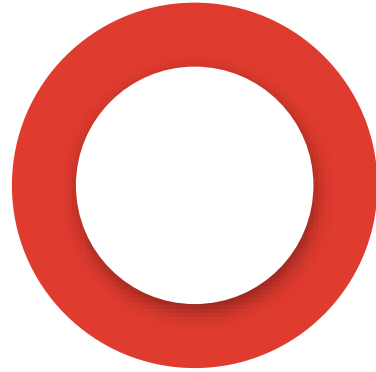


# Who We Serve

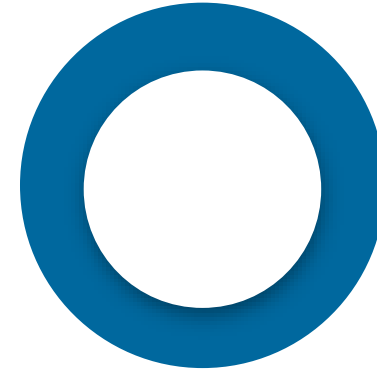


**Nearly 5,000  
Scholars**

Across all phases from  
high school through  
alumni programming



**Students from all  
77 community  
areas and over  
120 Chicago high  
schools**

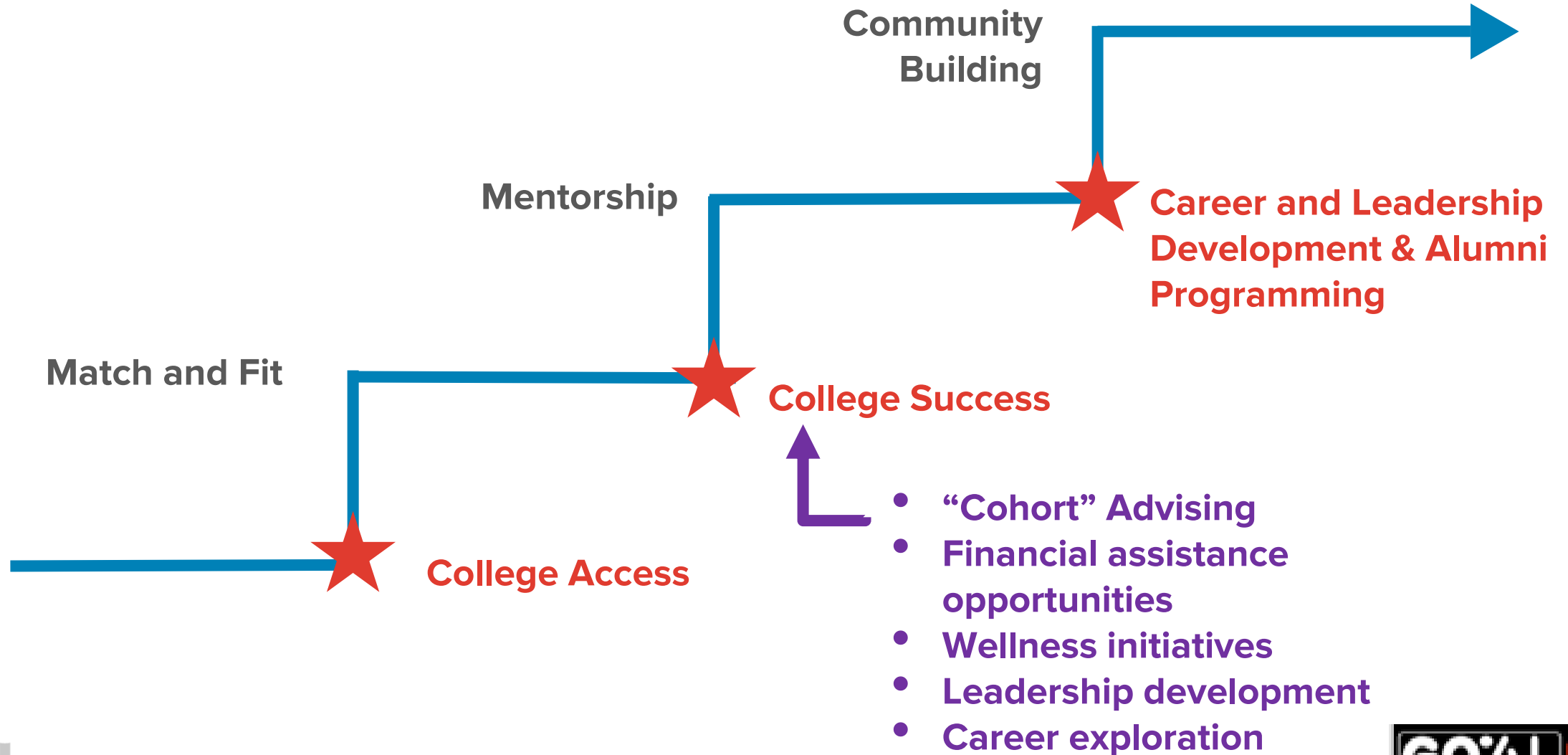


**81% First-Gen  
88% Low-Income  
73% both**

Data from Class of 2025

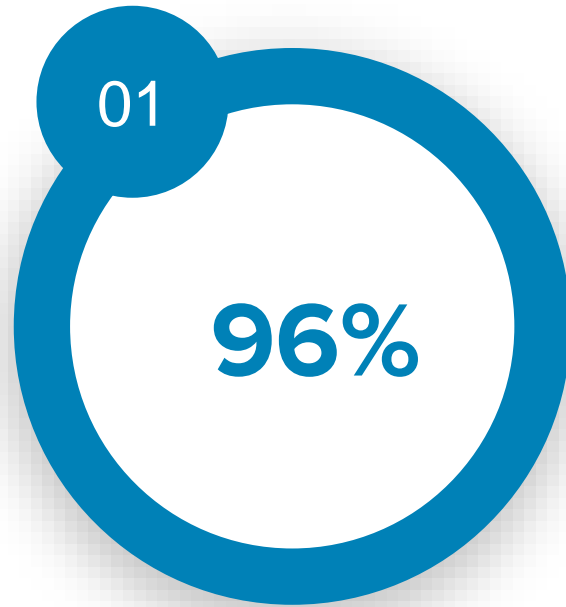


# Our 7-Year Model

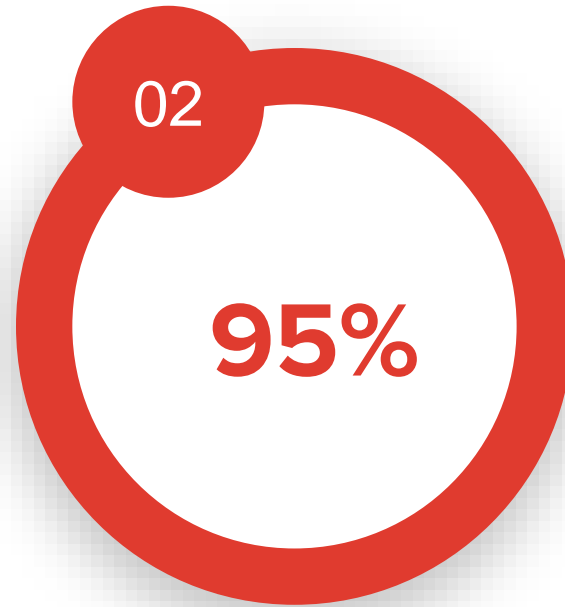




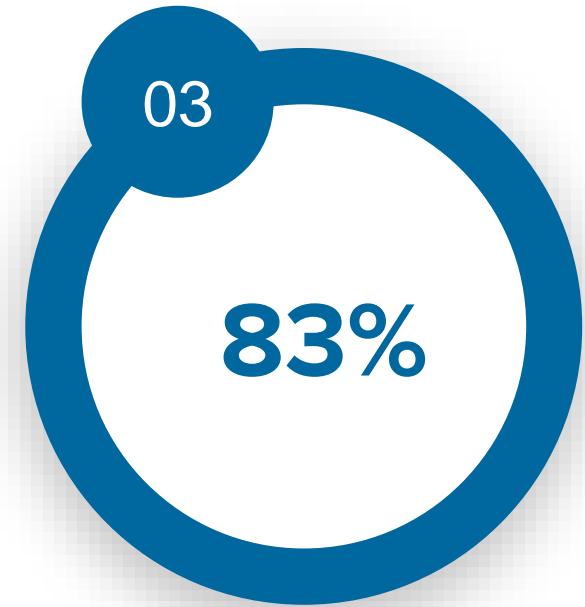
# Our Impact



Enroll in a 4-year college after high school



Persist into their second year of college



Graduate within 6 years



# Supporting Students' Basic Needs



# Basic Needs Defined

An ecosystem that supports financial stability by ensuring equitable access to nutritious and sufficient **food**; safe, secure, and adequate **housing** (to sleep, study, cook, and shower); **healthcare** to promote sustained mental and physical well-being; affordable **transportation**; resources for **personal hygiene** care; and **emergency needs** for students with dependents.<sup>3</sup>

*Many college students, especially first-generation and low-income students, struggle to have their basic needs met.*

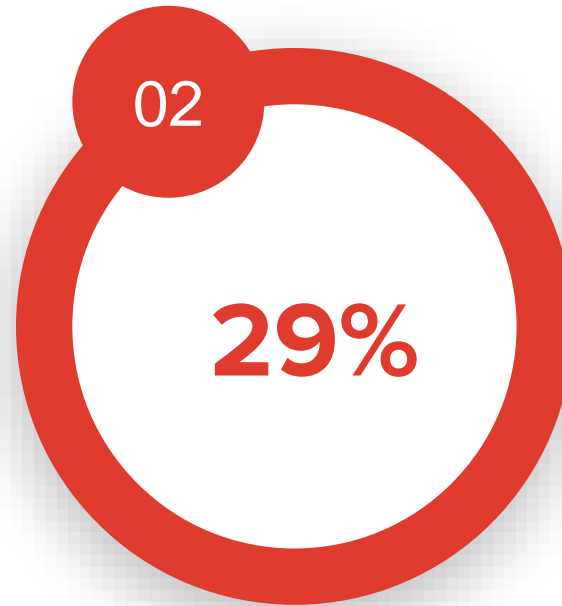


# Basic Needs Data

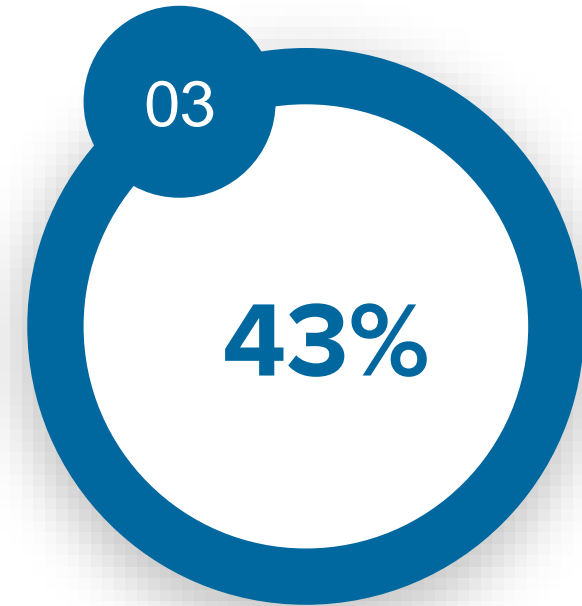
According to the Hope Center's 2020 #RealCollege Survey<sup>1</sup>:



**Students  
experienced  
basic needs  
insecurity**



**Reported food  
insecurity\***



**Reported  
housing  
insecurity\***

*\*Students at 4-year schools*

# Basic Needs Data – Low-Income Students

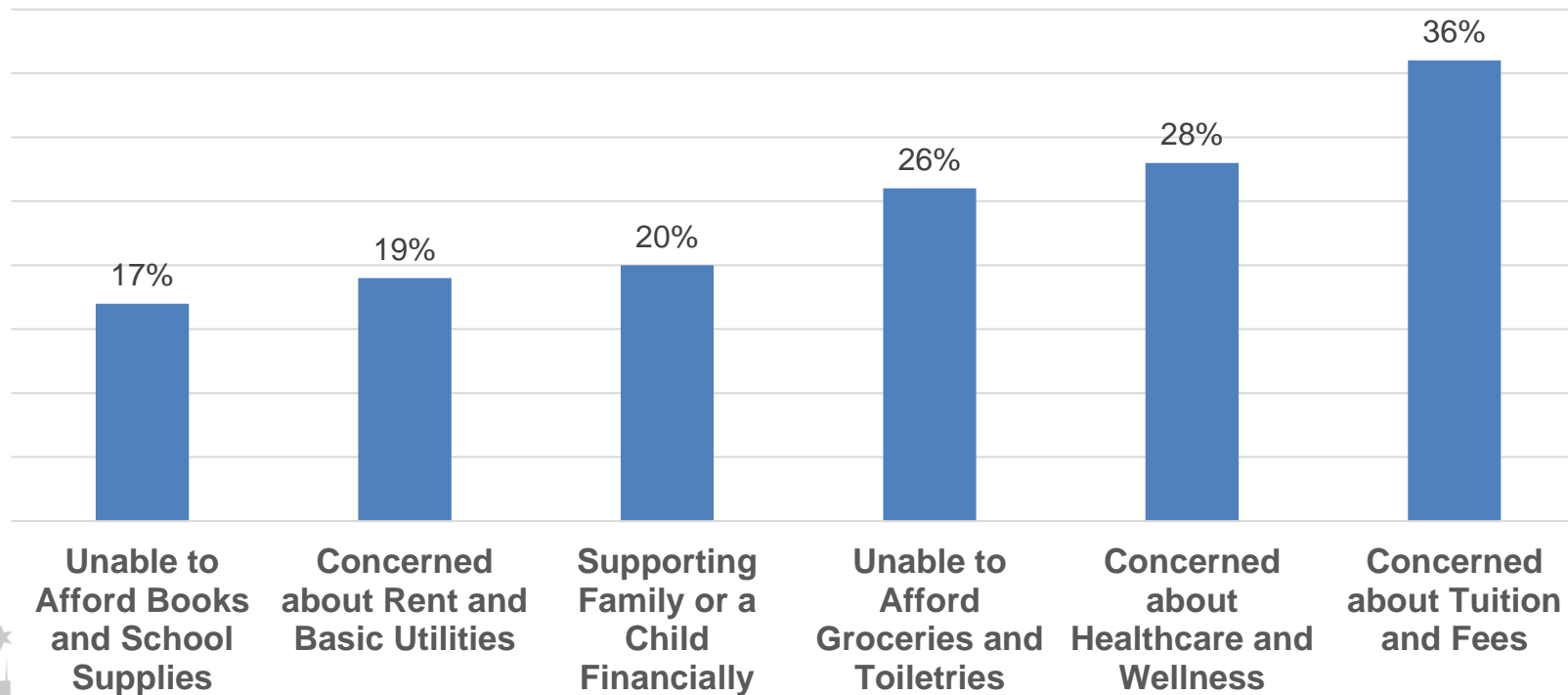
Based on a 2020 report from the Student Experience in the Research University (SERU) Consortium<sup>4</sup>:

- 63% of low-income students experienced the **loss or reduction of income from other family members**
  - Compared to 36% of middle-class, 24% of upper-middle class, and 18% of wealthy students
- Low-income and working-class students were almost twice as likely to **experience loss of wages** from a job
- Low-income students were two to three times as likely to experience unexpected **increases in living and technology expenses** compared to middle-class and upper-middle class students



# Chicago Scholars Basic Needs Data

In a Spring '21 survey of 567 Scholars (20% of population), Scholars shared concerns about affording their basic needs.



56% stated they were concerned about finding a job or internship



# Common Experiences of Scholars

- Parents lost jobs or had hours reduced
- Signed a lease pre-pandemic and could not get out of the lease despite moving home
- Lost on-campus and off-campus work or had hours reduced
- Worked as the sole earner and provide for family
- Had to move off campus quickly and pay for storage and travel home
- Had to purchase technology for remote learning

*Students are facing impossible choices about what to prioritize – rent, groceries, or tuition?*

# Chicago Scholars Emergency Fund





# Lifeline Emergency Fund

*Up to \$2000 per semester for emergencies and unexpected needs/hardships.*

**Purpose of Lifeline:** Provide financial assistance to meet an immediate need in support of Scholars' wellbeing and college persistence.

## **Eligible Expenses:**

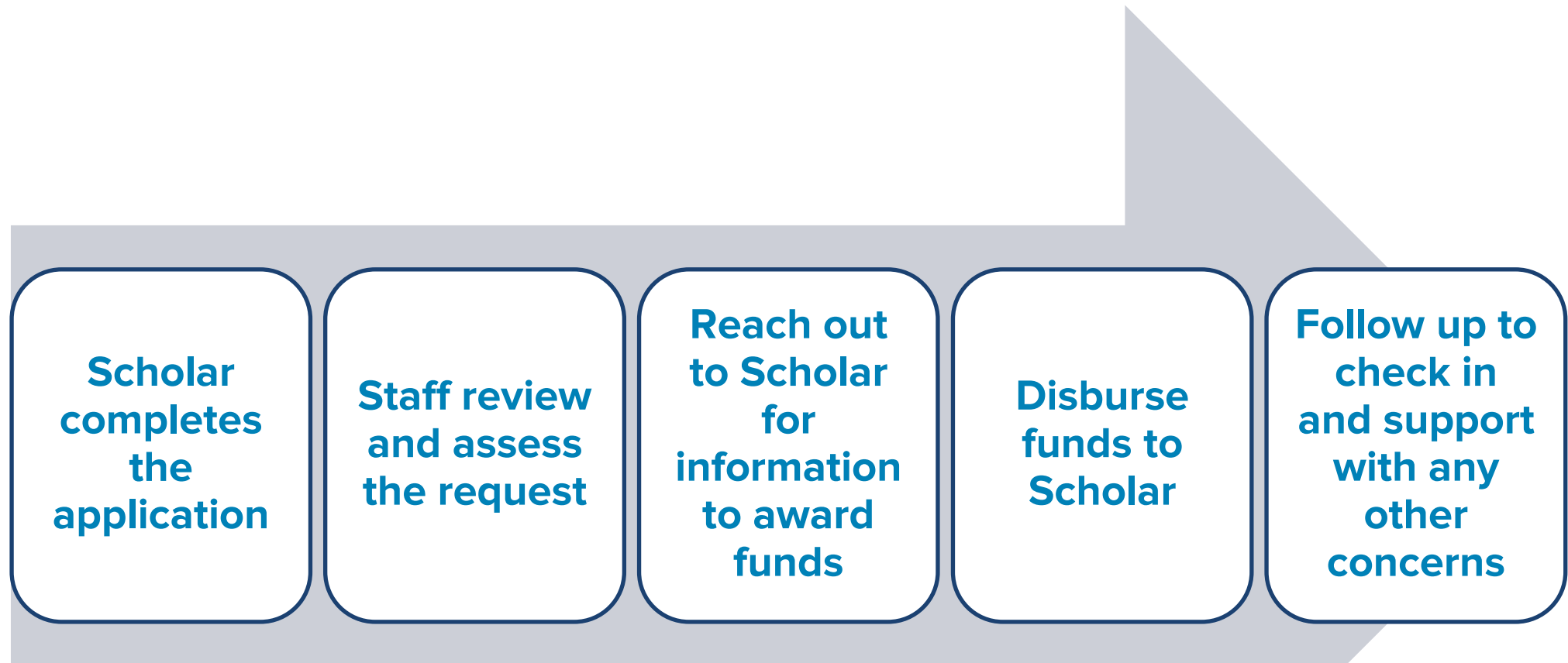
- Groceries & personal items
- Computer
- Rent & utilities
- Medical expenses
- Transportation
- Storage fees
- In special cases - tuition/fees and textbooks
- and more!

## **Scholar Eligibility:**

- College Scholar
- Currently enrolled or trying to re-enroll
- Has not already received funds this semester\*
- Facing a hardship, emergency, or unexpected need



# Lifeline Emergency Fund – Funding Process



# Lifeline Emergency Fund – Application Components

- Contact Information
- Academic Information:
  - GPA, Anticipated Graduation Date, Credits Earned, Transcript
- Information about their request:
  - Main category of need: Transportation, Housing, Personal Items, School Supplies/Technology, Medical, Textbooks, Tuition/Fees
- Membership in Other College Access/Success Organizations
- Itemized Budget
  - Expense, Amount, and Proof/Documentation
- Short Answer Questions
  - Why they are requesting funding, intention for the funds
  - Other resources they've looked into prior to applying for Lifeline
  - Their plans to address the emergency if we cannot provide funds



# Lifeline Emergency Fund – Application Review

## What We Evaluate:

- ✓ Baseline eligibility:
  - ✓ Are they a college Scholar? Are they enrolled or trying to re-enroll in school? Is this an eligible expense within the limits of our maximum award amount?
- ✓ Is this an unexpected need, or the result of a crisis?
- ✓ Has the Scholar exhausted other options?
- ✓ Will the funds move the needle?

## Our Approach:

- Trust our Scholars
- Extreme empathy and care
- Gratitude that they reached out and trusted us to help



# Lifeline Emergency Fund – Application Data, FY21

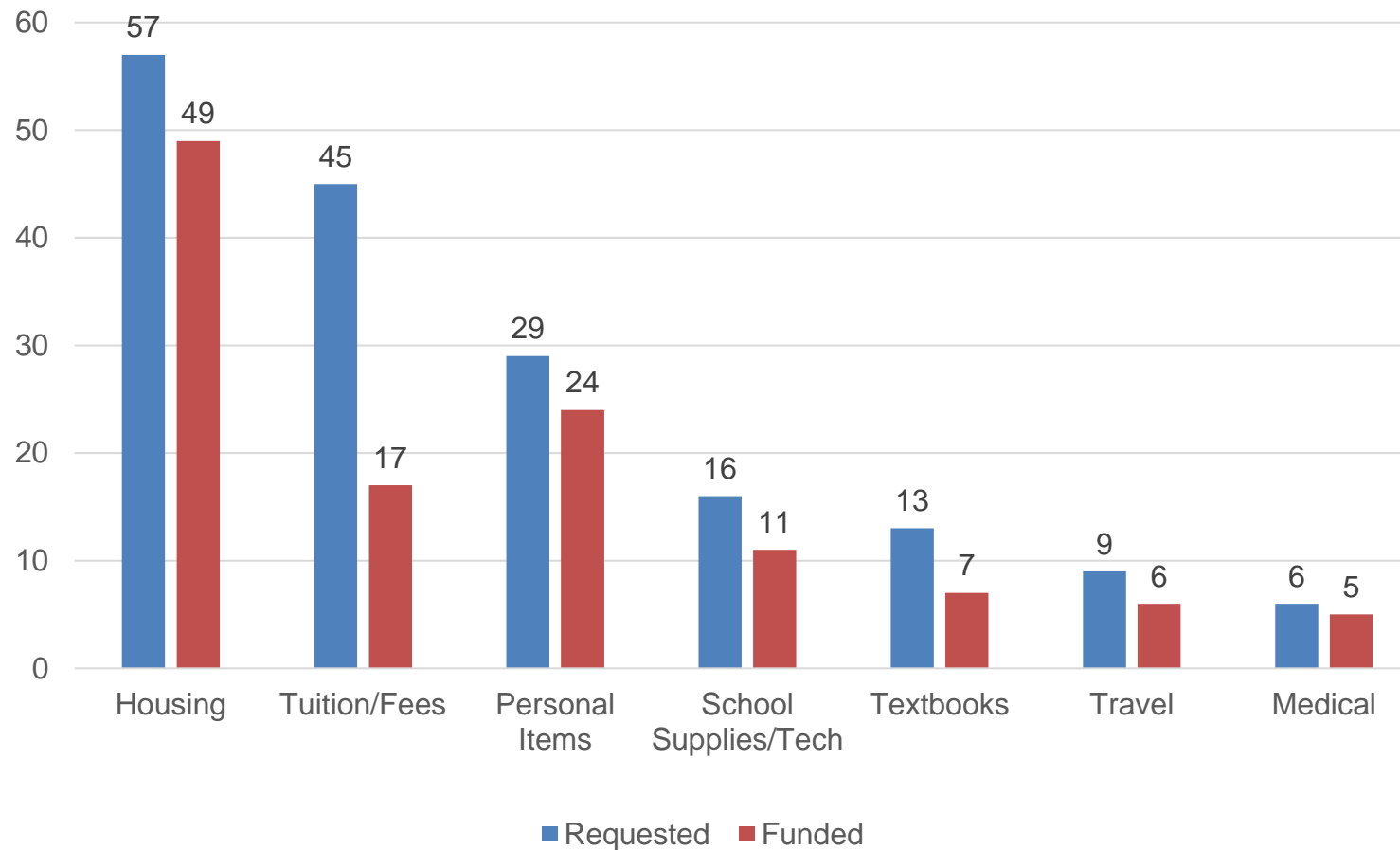
	Requested	Funded
<b># Applications</b>	175 Applications	119 Applications
<b># Scholars</b>	140 Scholars*	94 Scholars*
<b>Total Amount</b>	\$250,179	\$111,916

CS Class Year	Total # Scholars Applied
2018	1
2019	1
2020	14
2021	32
2022	35
2023	41
2024	15
2025	1



# Lifeline Emergency Fund – Application Data, FY21

# of Applications by Need Type



# Lifeline Emergency Fund – Application Data, FY21

## Top Categories of Need – Amount Requested & Funded

	Sum of Requests	Sum of Applications Funded	Average Amount Requested	Average Amount Funded
<b>Housing</b>	\$100,948	\$58,415	\$1,771	\$1,192
<b>Tuition/Fees</b>	\$93,640	\$23,315	\$2,128	\$1,371
<b>Personal Items</b>	\$23,904	\$11,415	\$824	\$476



# Lifeline Emergency Fund – Fund Disbursement & Follow-Up

## If we fund the request...

- Scholars are notified that we will fund their request
- Depending on their need, we will either
  - Purchase items or pay directly for the expense online
  - Do an ACH or wire transfer to their bank
  - Send funds via a payment app (Zelle or PayPal)
- After funds have gone through, encourage Scholars to stay in touch for any other support needed
- Follow up with every Scholar at the end of the term and beginning of next term
- Document all notes and updates on the Scholar's record in Salesforce





# Lifeline Emergency Fund – Impact

Among Scholars classes 2017-2023 who received Lifeline Funds at least once:

- **93% persisted** into the next year (and beyond)
  - *no persistence data for class of 2024 yet*
- **80% graduated** within 6 years
  - *classes 2017-2019, do not yet have 6-year graduation data for classes 2020, 2021*



# Essential Components to an Emergency Fund



**Defined Emergency  
and Purpose of  
Funding**



**Processes for  
Administration**



**Cross-Team  
(or Dept.)  
Collaboration**



**Communication  
& Marketing**



**Student Follow-Up  
for Sustainable  
Solutions**



**Management of  
Resources**



**Data &  
Evaluation**



# Lifeline Emergency Fund – Areas for Improvement

- **Promotion to more Scholars**
  - Accessibility of the funds to more Scholars
- **Application improvements to align with our diversity, equity, inclusion, and accessibility values**
  - Removing questions that are not essential to our assessment or support
  - Rephrasing questions so as not to ask Scholars to relive trauma or perform their poverty in order to receive funds
  - Overall making it simpler and faster for Scholars to complete



# Learnings & Insights

- Promote the funds, make students aware of the funds and any eligibility requirements
- Students need a quick response and turnaround time
- Get them funds in the best way to meet their needs (ask them!)
- If you can't provide funds, direct them to other resources and continue checking in to provide support
- Trust your students!
- Only require information needed to assess the application
- If you can offer more money, do it!



# Q&A



# References

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5. NASPA (2016). *Landscape Analysis of Emergency Aid Programs*, [https://www.naspa.org/files/dmfile/Emergency\\_Aid\\_Report.pdf](https://www.naspa.org/files/dmfile/Emergency_Aid_Report.pdf)





CHICAGO  
SCHOLARS

**Thank You!**

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