



## ECMC EMERGENCY AID PROGRAM GUIDELINES

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### INTRODUCTION

Educational Credit Management Corporation (ECMC) is pleased to provide guidelines for the Emergency Aid Program offered to your institution as part of Project Success. Project Success is an initiative designed by the U.S. Department of Education to help minority-serving institutions improve student success and institutional outcomes and is administered by ECMC.

As part of the goal to provide services to your students to assist them in achieving postsecondary educational success, the Emergency Aid Program supports student persistence toward degree completion by removing unforeseen financial obstacles from their path, which if not resolved quickly, could cause students to abandon their plans for higher education.

There are no fees charged to the school for this program, but the school is required to assign two staff members, including a designated primary point of contact, to work with ECMC and BEAM, emergency aid online platform for applications and awards. The school will administer the funds and provide eligible students facing short-term, nonrecurring emergencies with an award of emergency aid dollars to remedy the situation. The student requesting the aid will complete an online application and submit supporting documentation of the emergency. All applications should have a minimum of one document. The school will use a pre-determined list of criteria to approve or deny a student's request. The school must complete all required documentation in the online portal and adhere to all program guidelines for use of emergency aid funds to remain eligible for this program.

### WHAT YOU CAN EXPECT FROM ECMC

ECMC provides:

- BEAM, an online portal that contains the student application for aid as well as administrative functions for the institution.
- Introduction to the aid program and the online tools.
- Sharing of best practices to ensure a successful program.
- Ongoing support as necessary. There is no onboarding training for the BEAM platform. Please reference the BEAM Guide.

## KEYS TO A SUCCESSFUL PROGRAM

We want to collaborate with you to create and administer a strong emergency aid program as part of your overall student success strategy. The key to the success of the program is institution-wide support. You will need to set the expectation across campus that the program is a priority and mobilize a team that can efficiently work across department lines to provide assistance quickly to students in need.

In order to be successful, you will be asked to:

- Identify a main point of contact and a secondary point of contact on campus that will be primarily responsible for the administration of the program. This includes reviewing applications within 48-hours and making a decision and sending the award notification to the student immediately.
- Educate faculty and staff about the availability of the program and its benefits.
- Raise awareness with students about the availability of emergency aid.

## REQUIREMENTS FOR ECMC EMERGENCY AID RECIPIENTS

The ECMC Emergency Aid Program includes a defined set of requirements to which all participants must adhere. By adhering to these requirements, you ensure that the students you help are truly in need of emergency aid and in this way, are helping the greatest number of students possible.

Emergency aid recipient institutions will:

- Refer students requesting emergency aid to additional campus, community, and financial literacy resources to supplement the aid, address root causes or contributing factors to the financial emergency and further support the student's persistence.
- Use the provided Beam web portal for student applications and reporting. Make an award determination, notify the student of the approval or denial within two business days of receiving a completed application and required documentation.
- Ensure emergency aid applications are reviewed and approved, if applicable, within two business days of application. This includes requesting any additional documentation if necessary.
- Provide emergency aid up to a maximum of \$500 per eligible student. The student may apply multiple times, but the \$500 limit is over the life of the program, not per request or per academic year.
- Track enrollment of all aid recipients to determine if program increases retention rates.

Eligible students will:

- Be enrolled part-time or full-time in a certificate, associate or bachelor's degree program at the time of the aid request. Graduate students are not eligible.
- Have a GPA of 2.0 or greater at the time of application approval.
- Complete the online application provided by ECMC/Beam and upload supporting documentation of the financial need (i.e., required uninsured medical treatment, automotive repair estimate, documented notice of unexpected change in housing or

utilities expense).

- Benefit from having an expense paid with emergency aid through this program, not to exceed \$500 per student during the life of the aid program.
- Be entitled to use of the emergency aid funds with no expectation of repayment.

Emergency aid funds may:

- Be approved for eligible expenses including, but not limited to, utilities, housing/rent, food, medical/dental, transportation and childcare.
- Be awarded for the unexpected expenses of an eligible undergraduate regardless of how many credits the student has earned (there is no undergraduate credit minimum or maximum for this program).

Emergency aid funds may **NOT**:

- Be used to cover school expenses (parking, fines, tuition, books, supplies, required tools/equipment, fees or housing, etc.).
- Be used to pay prior balances owed to the school.
- Be released without a completed application and supporting documentation.

## BEST PRACTICES

You are the key to a successful ECMC Emergency Aid Program and strong institutional support is critical. Here are additional ways to ensure a successful Emergency Aid Program.

- Meet with each student, either in person or over the phone, requesting emergency aid to fully assess the situation as well as to encourage the student to remain enrolled. Ask, “What will you do if you do not get this funding?” It is the best way to assess the magnitude of the financial emergency and to determine if the situation fits the definition of a financial emergency for this program. For purposes of this aid program, a financial emergency is defined as an **unforeseen expense** that, if not resolved quickly, could lead to the student’s departure from the institution and loss of momentum toward completion. The word unforeseen is key to making an award determination.
  - While expenses such as rent, gas, groceries, utility bills, etc. are not typically unforeseen expenses, the student may have had an unforeseen occurrence that forced them to divert funds away from their planned expenses to pay for the unforeseen event. Now, they are unable to pay their planned expense and are applying for emergency aid. Assuming the event was truly unforeseen and puts the student at risk of dropping out of school, this would likely be an eligible expense to have paid with emergency aid.
  - Monitor students return to portal to select their fund options. If a student does not claim funds within a maximum of one-week, the student should be contacted by the school and if emergency has resolved, the funds should be unawarded and the application will move to a denied status. This will allow the unclaimed funds to go back into your school’s balance of eligible funds.
- Balance stewardship and efficiency. While it is important to be fiscally responsible, it is equally important to assist as many students as you can with the funds allocated.
- Advertise the ECMC Emergency Aid Program. This can be done on the campus website, with posters on campus, through email campaigns, at orientation or with social media.
- Educate faculty and staff about the availability of the program and its benefits. Coach them to identify and refer students they believe are at risk of dropping out due to a

financial emergency.

- Note - referral letters/recommendations from a faculty or staff member are not proof the student qualifies for emergency aid.
- Be sensitive to the student, as they may be feeling self-conscious about asking for help.

Let them know that it is OK to apply for emergency aid.

## REQUIREMENTS

Periodic audits: Remember you have agreed to follow the guidelines of the emergency aid program. Your applications and awards will be audited throughout the program. If a school is contacted because of awards being processed for ineligible expenses, your school may be removed from the program and will stay ineligible going forward.

Questions –Email [projectsuccess@ecmc.org](mailto:projectsuccess@ecmc.org)