TIAA Institute

Association of Public & Land-Grant Universities

Financial aid innovations for college affordability and mitigating student debt

Brief no. 2: CARES Act—Lessons learned: Affordability Fellows' insights on emergency funding, student need, and the impact of the CARES Act

Introduction

COVID-19 has exacerbated systemic and institutional barriers to equity that higher education institutions are working hard to address by seeking solutions to support students struggling to afford college or facing mounting debt burdens. To support its members in this effort, the Association of Public and Land-grant Universities (APLU) has undertaken a research project funded by the TIAA Institute to identify and strengthen the evidence for innovative financial aid strategies designed to improve affordability and reduce student debt for a significant number of students. Teams from nine institutions were selected as Affordability Fellows (hereafter "Fellows") to investigate best practices and promising strategies for improving financial aid effectiveness and equity in the longer term. The research project focuses on universities' financial aid innovations, emergency grants to students funded by the Coronavirus Aid, Relief, and Economic Security (CARES) Act, and other strategies to address student needs during the pandemic and beyond. The nine Fellow institutions are also working collaboratively to establish long-term solutions in the face of a changing landscape.

In its October 2020 report, *Student Debt and Class of 2019*, The Institute for College Access and Success (TICAS)[1], wrote that the COVID-19 crisis raises serious concerns that affordability could worsen as colleges and students face growing pressure from state funding cuts and unexpected expenses linked to the public health crisis. State revenue shortfalls stemming from COVID-19's economic fallout are expected to total $555 billion over state fiscal years 2020-2022. The resulting budget cuts to public colleges and universities could shift more costs of higher education to students and force institutions into drastic cost cutting measures. In June 2020, the National Bureau of Economic Research surveyed 1,500 students at a large public institution to examine the causal impact of the pandemic on students' current and expected educational outcomes. The results of the survey show that due to COVID-19, 13% of students delayed their graduation year; 40% lost a job, internship, or job offer; and 29% expect to earn less at age 35 than their parents, furthering exacerbating socioeconomic gaps. Moreover, the study found that low-income students are more likely to have delayed graduation due to COVID-19 than their higher-income peers.[2]

However, during the pandemic, student voices were brought forward and centered on many campuses as they grappled with complexities resulting from implementing the shift to remote education. In the National Institute for Learning Outcomes Assessment's (NILOA) August 2020 publication, *Assessment During a Crisis: Responding to a Global Pandemic*, "Empathy and Use of Student Voice" and "Addressing Inequities" were two of five areas of changes made in response to the pandemic that survey respondents at 787 institutions stated *should* continue beyond Spring 2020.[3] To successfully shift to remote education, responding institutions paid more attention to individual students and personal factors that impacted their learning, and positioned students as experts of their own experiences. These positive changes were also reflected in the research APLU conducted with the Fellows on how institutions met students' urgent financial needs and distributed emergency federal funding last year through the CARES Act.

This research brief is the second in a series of three that will present the results of qualitative research that seeks to understand the lived realities of students within the broader context of social and economic inequity nationwide, identify and evaluate promising financial aid innovations for increasing college affordability and mitigating student debt, and examine how CARES Act funds were distributed to students as a source of emergency aid. The aim of this second brief is to capture lessons learned from the distribution of CARES Act funding to Title-IV eligible students, understand how campuses supported their students who were ineligible for funding, and provide an overview of how emergency aid programs are being implemented at Fellow institutions. Based upon these lessons learned, recommendations are provided for both federal policymakers and institutions with the goal of improving future efforts to fund and implement emergency aid grants for students.

Research methodology

Qualitative data for this brief was gathered from an extensive group discussion with representatives from the nine Fellow institutions (during which each institution presented information about its programs using a standardized format); via survey research; and through a series of one-hour key informant interviews with teams from each Fellow institution. Participants included senior professionals from the offices of financial aid, enrollment, academic affairs, and student affairs at each institution. Participant identities have been kept confidential.

Overview: CARES Act relief for higher education

The CARES Act, a nearly $2 trillion legislative package, was signed into law on March 27, 2020 to provide American workers, families, and small businesses much-needed financial support at the start of the pandemic. The CARES Act dedicated $30.75 billion to create an Education Stabilization Fund, setting aside $14 billion to be provided directly to colleges and universities by the U.S. Department of Education (the Department).

Congress set criteria for use of these funds as follows:[4]

1. At least half of the funds that institutions received had to be used for emergency financial aid grants for students, specifically for expenses due to disruptions caused by the coronavirus. This included expenses related to cost of attendance, food, housing, course materials, technology, healthcare, and childcare.

2. The remaining half of the funds could be used to cover any institutional costs related to changes in the delivery of instruction due to the coronavirus. Costs could not include payment to contractors for the provision of pre-enrollment recruitment activities; endowments; or capital outlays associated with facilities related to athletics, sectarian instruction, or religious worship.

Only students eligible to participate in Title IV programs were eligible to receive emergency financial aid grants.

The Department provided colleges and universities with further guidance detailing how these funds could be used, including restrictions on which students were eligible to receive CARES Act emergency financial aid. Department guidance stated that only students who are or could be eligible to participate in programs under Title IV of the Higher Education Act (HEA) of 1965 were eligible to receive emergency financial aid grants. This included students who filed a Free Application for Federal Student Aid (FAFSA) and students who had not filed a FAFSA but were eligible due to U.S. citizenship or eligible noncitizen status, possession of a valid Social Security number, registration with Selective Service for male students, and receipt of a high school diploma, GED, or completion of high school in an approved homeschool setting.[5] Limitations placed on student eligibility by the Department left some of the neediest students without federal financial support. Those included students participating in the Deferred Action for Childhood Arrivals (DACA) program, undocumented students, U.S. citizens who are not registered with Selective Service or have a prior drug conviction, and international students.[6,7]

CARES Act distribution methods

In collaboration with the nine Fellow institutions, the research team reviewed how CARES Act funds were distributed, and gathered preliminary data about the impact and outcomes of those methodologies. While it is too soon to evaluate the impact of CARES Act funds on students and institutions, knowledge of how each campus designed its approach to funds distribution will allow for a deeper and more complete picture of the impact those decisions might have on students in the future. Understanding why institutions made these decisions, as well as their assumptions, incentives, and constraints, may inform future implementation of economic relief programs.

Department guidance allowed each institution to develop its own methodology for determining award amounts, and required institutions to report back:[8]

1. How awards were distributed to students;
2. The amount of each award and how it was calculated; and
3. Any guidance the institution gave to students about their awards.

The Department issued the following directions and recommendations to guide decision-making:

1. Institutions may retain discretion to determine the amount of each individual emergency financial aid grant consistent with all applicable laws including non-discrimination laws;
2. The maximum Federal Pell Grant for the applicable award year is an appropriate maximum amount for a student's emergency financial aid grant;
3. Institutions should take into consideration each student's socioeconomic circumstances in the staging and administration of these grants; and
4. Institutions' financial aid administrators should exercise the use of professional judgment available under Section 479A of HEA, 20 U.S.C § 1087tt, to make adjustments on a case-by case basis to exclude individual emergency financial aid grants from the calculation of a student's expected family contribution.

The following section describes insights and lessons learned from the Fellow institutions regarding their award methodologies, decision-making process, concerns throughout that process, and successes and challenges associated with providing support to students most in need.

Fellow institutions approached funds distribution in one of three ways:

1. An automatic batch award for eligible students at a pre-determined amount, with additional funds available through an application process;
2. A mandatory application process for all eligible students, where fund amounts differed depending on circumstances related to COVID-19 disruption; and
3. An even distribution of funds to all students.

Total award amounts among our nine Fellow institutions ranged from $5.9 million to $14.8 million across an average of 18,618 enrolled undergraduate students per institution. Table 1 below describes these methods in more detail.

Table 1. Three common methods for CARES Act funds distribution

<table>
<tr><th>Design</th><th>Description and Rationale</th></tr>
<tr><td>Automatic Batch Awards + Application</td><td>

Institutions recognized the application process is an additional barrier for students and that those most affected may not apply. To reach those students, some Fellow institutions distributed automatic batch awards for a pre-set amount to Pell-eligible students and students with an Expected Family Contribution (EFC) of $0 to $1,000.

Students did not need to apply to receive these awards.
Award amounts ranged from $500 to $1,400 across the nine Fellow institutions, depending on institutional funds available, Pell eligibility, and the student's EFC.

In addition to automatic batch awards, these institutions allowed students who received automatic batch awards to apply for additional CARES Act funds. The application considered current financial, technology, childcare, textbook, housing, food, transportation, medical, and personal hygiene needs.

Award amounts ranged from $500 to $2,000 across the nine Fellow institutions, depending on institutional funds available, Pell eligibility, and articulated need.
Many institutions considered awards over their stated maximum amount if students had exceptional circumstances.

</td></tr>
<tr><td>Application Required</td><td>

Institutions that used this approach required each student to submit an application in order to receive funds. Applications requested information from students including, but not limited to, the following:

Title IV eligibility;
Expenses incurred due to COVID-19 disruptions, such as food, housing, textbooks, technology, health care, and childcare;
Other areas of need and plans for using the funds; and
The student's academic major(s).

Average awards ranged from $200 to $1,000 depending on institutional funds available and Pell eligibility. The maximum award amount ranged from $1,000 to $3,000 across the nine Fellow institutions.
</td></tr>
<tr><td>Universal Distribution</td><td>Institutions that took a universal approach considered the varying degrees of impact that COVID-19 had on all students and awarded a set amount to all enrolled students who were eligible under the Department's guidelines.</td></tr>
</table>

As with any program facing rapid implementation, the CARES Act emergency financial aid rollout presented challenges. Lack of clarity around the Department's Title IV eligibility requirement created what one Fellow referred to as a "nationwide interpretive discussion" on the appropriate use of CARES Act funds. Without timely guidance, students had to wait to receive financial support. The CARES Act states that financial aid funds can be used "to provide emergency financial aid grants to students for expenses related to the disruption of campus operations due to coronavirus (including eligible expenses under a student's cost of attendance, such as food, housing, course materials, technology, health care and child care)." The breadth of this language left institutions uncertain, for example, whether funds could be given to students who had lost an off-campus job or were underemployed due to COVID-19 and therefore needed financial support.

The most successful strategy for helping students ineligible for CARES Act funds was to leverage university networks to fundraise for them.

The Department's lack of clarity in guidance led to confusion around who could receive funds, if a student needed to have a FAFSA on file to receive funds, whether recipients needed to be eligible for federal financial aid, and if recipients could be non-citizens. As the Department slowly rolled out new guidance, requirements, and limitations for use of CARES Act funds over the early spring and summer, many institutions were forced to course correct and change their methodologies for aid disbursement—some more than once.

At the time Affordability Fellows were interviewed in November 2020, all Fellow institutions had spent 85-100% of their CARES Act student funding. Each communicated concerns about insufficient CARES Act funds to help cover student needs during the Spring 2021 term. Their concerns were particularly acute given the large number of students who were ineligible for CARES Act funds and students who had exhausted their federal financial aid eligibility. Only two Fellows reported being able to reserve unused CARES Act funds for student needs in Spring 2021, in part due to guidance from the Department of Education that funds must be expended as quickly as possible.

Tapping into emergency aid programs for students ineligible for CARES Act funds

Because the Department's guidance limited aid to Title IV-eligible students, other groups—including undocumented students, international students, and those without a FAFSA on file with their institution—were unable to receive funds. Thus many institutions found it difficult to equitably distribute CARES Act funds to students with the greatest financial need.

In response, Fellow institutions developed strategies to provide financial support to students who were ineligible for CARES Act funds. The most successful strategy was leveraging the university network to fundraise emergency funds for students with the greatest financial need. Universities launched major fundraising efforts to generate additional institutional dollars; solicited donations from faculty, staff, students, and alumni; and leveraged partnerships with local financial institutions. In one case, the president and cabinet took a 5% pay cut and transferred those funds to their student emergency grant account. For institutional funding set aside to assist students via grants or loans, one Fellow institution noted that it is worth exploring ways to establish emergency funds that are not subject to annual rollover and redistribution at the end of each fiscal year.

Many Fellow institutions also leveraged their existing emergency aid programs. These programs provide one-time aid disbursements to students experiencing financial hardship due to an emergency.[9,10] The intent of emergency aid programs is to provide rapid support to students during times of unforeseen need, which allows students to continue with their studies without incurring additional debt. Emergency aid programs vary by institution and include loans, restricted and unrestricted grants, tuition and fee waivers, campus vouchers to cover books and meals, and even food pantries.[11] Some of the most common emergency situations students encounter include loss of housing and transportation, food insecurity, unforeseen medical expense, and loss of childcare.[12]

Institutional insights on student need

"Student need was vast before COVID-19 unsettled the spring 2020 semester. It remains vast and is the most challenging matter to address to allow our students to persist and succeed. If the question is 'did the CARES Act resolve financial need caused directly by COVID-19?', in some cases it did. And in other cases, students are still very much struggling to manage financial impacts."

Affordability Fellow interview response, November 2020

Fellow institutions highlighted several lessons learned from the distribution of CARES Act emergency grant funds to students, and identified gaps between aid provided and actual student need. For most of the Affordability Fellows, the COVID-19 pandemic only illuminated what they already knew: some students' financial needs far exceeded the support available to them, and unmet financial need has a negative impact on retention and completion.

> **"We continue to learn that students are experiencing fiscal gaps in meeting their indirect educational costs, which includes the purchasing of books and supplies, technology, rent, food, medical care, and personal hygiene. Supporting a student means a holistic approach on how we address equity and social mobility. Historically, most conversations have focused on academic preparedness. But we know and the pandemic has reinforced the extent to which nutrition, health, mental health, housing conditions, family circumstances, access to and familiarity with various technologies, and transportation all figure into long-term student success. All of these have great disparities along economic lines."**
>
> Affordability Fellow survey response, November 2020

For all Fellow institutions, students' actual financial needs exceeded the funding available. In all cases, additional funds were needed to supplement CARES Act disbursements, and Fellow institutions were unable to meet the maximum requested need for every student. One university administrator, who runs a program that provides tuition waivers to students, noted that the program repeatedly referred students to the CARES Act funds to cover unmet need. Students who required additional funds after CARES often sought out emergency aid from academic departments and colleges. Funding from these units was more likely to have come from donors.

Communicating to students about available aid and supportive programs was a challenge. One-third of Affordability Fellows noted that their One-Stop Centers (centers established to service student needs across multiple offices such as Admissions, Registrar, Financial Aid and Scholarships, and Student Life) were instrumental to the success of communications related to CARES Act funding and other emergency aid. One-Stop Centers provide a consistent and centralized location for information, reducing the number and variety of communications and connecting the constellation of services that are targeted to diverse student needs.

Several Fellow institutions shared examples of their students prioritizing life needs first and academic success second. At each of these institutions, a considerable segment of the student population was balancing full-time academic schedules and jobs (including some students with multiple part-time jobs or full-time jobs) to make ends meet. Many students were also responsible for supporting their families while balancing their studies and work schedules. Fellows noted that after transitioning to remote education in Spring 2020, many of these students were scheduling their courses around their work schedules. Students indicated in their CARES Act funds applications that employment opportunities were critical to their ability to afford college, with many students relying on part-time employment to stay enrolled. These students struggled with job losses and wage reductions as local businesses closed and on-campus employment opportunities were eliminated.

It was common for Fellow institutions to receive student requests for contributions to support their families. Students and their families were struggling to make both tuition and monthly rent payments and could not afford available federal loan options (e.g., Parent PLUS loans) to cover remaining financial need. In one case, a Fellow institution noted that its residence life office received many requests to cancel housing from students whose families experienced at least a 10% decline in income and who could no longer afford to live in the residence halls.

> **"The gap between aid awarded and Cost of Attendance (COA) can't always be met with loans. [Parent] PLUS loans can cover [the gap] but families who can't afford the costs many times can't be approved for a PLUS loan. And repaying the loan requires funding from somewhere. Some students still struggle to pay tuition and fees but then also have to pay for additional monthly rent which can cause issues at home."**
>
> Affordability Fellow survey response, November 2020

The Higher Education Data Sharing Consortium reported that students of color worried more than their white counterparts about a range of concerns including paying bills, having a safe place to sleep, and getting enough to eat.[13, 14, 15] Students who are caregivers and students of color reported the highest levels of concern about their physical and mental health.[16] All of the foundational needs identified in Maslow's theory of human motivation (physiological, safety, and health needs) were compromised for some students, forcing them to make a choice between covering their living expenses or continuing with their education.[17]

Table 2 on the next page summarizes additional findings related to how CARES Act funds were distributed by the Affordability Fellow institutions.

Table 2. Additional reflections on lessons learned from CARES Act funds distribution

Loss of income and employment	▪ There is greater need for aid for students in EFC bands where aid does not cover all the direct and indirect costs of attendance and who have been adversely impacted by the pandemic through loss or decrease in employment. The need is especially great for low- to middle-income families. ▪ The CARES Act provided more flexibility in unemployment insurance eligibility for students. However, not all students were aware of this benefit, and delays processing unemployment claims were significant.
Financial aid staffing challenges	▪ Some financial aid offices did not have enough staff to respond to students' requests for assistance with navigating the financial fallout of the pandemic.
Debt-averse students	▪ Affordability Fellow institutions with very limited institutional aid also had large student populations with unmet need who were averse to taking out student loans. Teams at these institutions speculated that common media narratives around student debt and negative perceptions about loans influenced students' decisions not to pursue loans. In some cases, students sought emergency aid before pursuing loans for which they were eligible.
Technology needs	▪ Insufficient technology resources existed for a large segment of students. One Fellow institution found that students were doing course work on their phones, sharing technology with their families, and using devices such as Chromebooks which do not support required exam proctoring technology.
Financial literacy education	▪ Several Fellow institutions have implemented financial aid counseling for students who are in jeopardy of losing their financial aid eligibility due to unpaid balances. Such counseling aims to help students obtain leveraged loans that will help them reach graduation while keeping their debt load manageable.
Credit load for degrees	▪ One Fellow institution is re-examining course loads for juniors, seniors, and graduate students to try to minimize excess credit completion as a strategy for managing costs.

"The issue is, financial literacy education is great if you have money to manage. When you're poor and you don't have money to manage, we can talk about, 'Hey, save this or don't do this or whatever,' but it doesn't matter because you're broke."

Affordability Fellow survey response, November 2020

Recommendations for federal policymakers

Emergency financial aid grants for students provided through the CARES Act provided colleges and universities with critical resources to help students as they grappled with the economic and health impacts of the pandemic. As Fellow institutions shared through interviews and survey results, however, the funds have not come close to addressing the extent of the need faced by students and families.

On December 27, 2020, the Coronavirus Response and Relief Supplemental Appropriations Act (CRRSAA) was signed into law, providing an additional $23 billion in support for higher education. CRRSAA dedicated the same amount of funds provided under the CARES Act as a floor for what institutions could provide in additional emergency financial aid grants to students.[18] At the time of publication, Congress is working on passing an additional COVID-19 response package that has billions more in funding dedicated to higher education.[19]

As was clear from the Fellow institutions' interviews and survey results, this funding will be put to good use helping students support themselves and their families through this difficult time. It was also clear that there was significant unmet need amongst students on campus, and that the Department of Education's lack of clear guidance was the root cause of many implementation challenges that institutions experienced while trying to quickly award emergency aid grants. Federal policymakers may wish to consider the following recommendations when developing and implementing future emergency aid programs:

APLU asks policymakers to provide $97 billion in additional relief for post-secondary students and institutions.

1. **Policymakers should work quickly to provide more funding for institutions and students.** Colleges and universities have been financially overwhelmed by the pandemic, as the costs of educating and serving students has soared while revenues have precipitously declined. While campuses have received additional funds through CRRSAA to support students, overwhelming need remains amongst college students and their families. APLU, along with the higher education community, has requested that policymakers provide at least $97 billion in any additional relief bills to further help postsecondary students and institutions.[20]

2. **All students should be made eligible for emergency financial aid.** Entire groups of students with high financial need were left out from emergency aid provided through the CARES Act because they were not eligible for Title IV funds. These groups included DACA students, undocumented students, international students, and students with prior drug convictions. Student veterans, many of whom do not have a FAFSA on file as they have received education benefits through the Department of Veterans Affairs, are another group left out. In emergency situations, agencies should ensure all members of the campus community are able to meet their basic needs. Fortunately, the Department has made clear that its previous guidance restricting emergency aid to Title IV-eligible students does not apply to CRRSAA funds. Both Congress and the Department should explicitly make clear that all enrolled students are eligible for CRRSAA funds and any additional emergency financial aid Congress provides for students.

3. **Policymakers should maintain flexibility for institutions and provide clear and consistent guidance to prevent widespread confusion.** Fellow institutions reported that CARES Act guidance was released in a piecemeal fashion and introduced significant confusion and uncertainty. This made it difficult for Fellows and other institutions to develop their campus emergency grant distribution models, determine how best to target students with the greatest need, and achieve equity goals. Initial implementation of CRRSAA in the midst of a change in Administrations has introduced further uncertainty.[21] Providing institutions with greater flexibility and letting them know what to expect as soon as possible, with clear and consistent guidance, will increase the odds that aid will be routed to the right students at the right time and reduce the need for midway course corrections.

4. **Student funding should support the full array of the Cost of Attendance (COA).** The Department's CARES Act guidance did not permit student grants to be used for tuition, despite tuition being a component of COA. Fortunately, CRRSAA and the Department's related guidance provide for broader use of student funds. Congress and the Department should continue to allow student funds to be used for all components of COA, including tuition.

5. **Guidance should continue to be informed by input from higher education institutions and experts.** Consulting with institutions and incorporating their feedback has allowed federal policymakers to understand and address roadblocks that may not be visible to those outside of college campuses. On-the-ground stakeholders at institutions are well-placed to share information from their students about their needs, and problems that may arise during aid distribution. Using this input to inform future guidance likely will increase the effectiveness of future emergency aid programs directed to students.

Recommendations for institutions of higher education

The following recommendations are drawn from successful strategies deployed by the Fellow institutions, as well as from the higher education literature on emergency aid and creating a student-centered campus:

1. **Embrace students as stakeholders and subject matter experts.** Many universities centered the student voice on campus as they grappled with emergency aid distribution. Campuses engaged students in making decisions, gathered feedback from students about what was working for them and what was not, and partnered with students to creatively solve problems. Institutions should build on these trends to become more student-centered and incorporate the student voice into emergency aid programs and other student-facing programs. Employing a human-centered design and asking the right questions will help administrators identify root causes of student financial need.[22] Strengthening feedback loops will give university leaders access to just-in-time information about the emergency aid program's impact on students.

Student funding should support the full array of the Cost of Attendance (COA).

2. **Keep it simple.** Although there were positives and negatives to all three strategies deployed by the Fellow institutions to distribute CARES Act funds, minimizing barriers to students and burdens for staff resulted in more efficient and timely aid distribution. The Hope Center for College, Community, and Justice, an independent research center based at Temple University, provides expert guidance for higher education practitioners around meeting students' basic needs. The Hope Center recommends institutions adopt three principles: "Maximize *equity* by keeping barriers for students to a minimum; maximize *impact* by ensuring that the application and distribution processes are quick; and maximize *efficiency* by imposing as little administrative burden as possible on program staff."[23] Furthermore, we would add

that institutions maximize access by making program communications, policies, and procedures consistent and easy to understand.

3. **Diversify revenue streams for emergency aid programs.** One of the most promising outcomes identified among the Fellows institutions was their fundraising success from sources other than the CARES Act. Incorporating emergency aid into the institution's strategic plan for university advancement will ensure funding continues to flow through these new streams. Formalizing these programs will ensure sustainability. Institutions may consider developing fundraising plans that incorporate emergency aid into appeals to donors and structure major giving campaigns around these programs. The Texas Higher Education Coordinating Board has provided additional recommendations along these lines that may be helpful.[24]

4. **Review policies and practices that may be presenting roadblocks to students.** Universities can only help the students they know about, and unfortunately students who withdraw or are unable to register may get lost in the shuffle. To prepare for future crises, universities might consider reviewing their internal policies and processes to identify barriers to student persistence. One example of a common barrier is the registration hold, which can be applied if the student owes even a negligible amount of money to the university. Using an approach such as process mapping—"a collaborative exercise that engages stakeholders across campus that 'touch' a common administrative process to understand how that process is currently executed and why,"—might help break down these barriers and prepare institutions for future emergencies.

Targeted Universalism addresses cultures and structures contributing to the rising cost of college and student debt.

5. **Create a culture of care on campus that encourages students to ask for help.** Students need to know that emergency aid programs exist in order to make use of them, and they need to know their university cares about their welfare before they will ask for help. Strategies include connecting emergency aid to other programs on campus such as food pantries, health care, and childcare; training staff and faculty on how to recognize implicit bias;[25] using technology judiciously and in combination with more personal approaches; and including standards of care in employee evaluations.[26]

Using Targeted Universalism to develop equitable financial aid innovations

Targeted Universalism was discussed in detail in the first brief of this series, *Financial aid innovations for college affordability and mitigating student debt*.[27] We offer a brief explanation here as well, given its potential value in achieving the institutional recommendations outlined above. Targeted Universalism is a framework that can help universities address the institutional cultures and structures contributing to and exacerbating the rising costs of college and student debt.

There are five steps to creating a Targeted Universalism Framework:[28]

1. Establish a universal goal based upon a broadly shared recognition of a societal problem and collective aspiration.
2. Assess general population performance relative to the universal goal. (Measurement)
3. Identify groups and places that are performing differently with respect to the goal. Groups should be disaggregated. (Measurement)
4. Assess and understand the structures that support or impede each group or community from achieving its universal goal. (Analytical—understanding the nature of the problem at its root)
5. Develop and implement targeted strategies for each group to reach the universal goal.

In addressing systemic inequities related to affordability through a Targeted Universalism framework, it is imperative that the persons most affected by the inequities—students —be intentionally involved in the creation of the universal goal on affordability and access (Step 1); engaged as knowledge experts in any activities seeking to understand and assess the structures that impede students from achieving the universal goal (Step 4); and be involved in the development of targeted strategies to improve affordability and access across all impacted students (Step 5). There is one caveat—participation must exceed traditional notions of engagement wherein information is extracted from impacted groups without vesting any authority or meaningful influence for them in the process. To anticipate the current and future needs of university students, their voices and participation must be fully leveraged in any efforts to make university systems more affordable and accessible.[29]

Conclusion

For several of our Affordability Fellow institutions, the pandemic has exposed, exacerbated and amplified the class, race and ethnicity inequalities, barriers, and unmet basic needs that students have experienced and grappled with for years.[30, 31] The trauma brought by the pandemic will echo for generations, especially for young people and students who have lost family members and whose household finances have been upended by the economic downturn.[32]

However, in addition to federal support, the pandemic also catalyzed a groundswell of generosity from fellow students, staff, faculty, alumni, and members of the community, as evidenced by the many successful fundraising campaigns across campuses. Fellow institutions noted the tremendous support they received from alumni who assisted their universities in generating unrestricted funds to support students who were ineligible for

CARES Act funds. Furthermore, the high level of collaboration established campus-wide, across departments, to coordinate, communicate about, and disburse emergency funds was pivotal in serving students effectively and in a timely manner.

As noted in the 2020 NILOA survey,[33] universities engaged with students to determine what was doable as they responded to the pandemic and focused on creating student-focused policies supportive of student health, well-being, learning, success, finances, and engagement. That said, the political, economic, and public health repercussions of COVID-19 will reverberate and impact students and universities for decades. Going forward, the inclusion of students in decision-making will be required so that the transformative efforts universities are undergoing now will continue to serve their students well in the years ahead.

> **"We know that for many campuses…structures have been in place for a long time, and what we try to do in higher education, unfortunately, is to take our students and try to fit them into those structures, instead of trying to reimagine our structures to educate our current students."**
>
> Dr. Tia Brown McNair, Association of American Colleges & Universities[34]

The third and final brief in this series (expected Spring 2021) will showcase some of the financial innovations in place at Affordability Fellow institutions that show promise for improving college affordability and reducing student debt burden.

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