



Supporting Students Beyond Tuition and Fees

Bryce McKibben

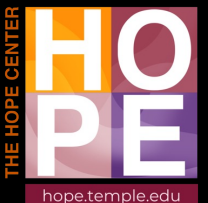
Senior Director of Policy and Advocacy
The Hope Center at Temple University

September 8, 2023

Financial Aid Learning Community Convening



Lewis Katz
School of Medicine



hope.temple.edu

Goals for session

- Set the context for **non-tuition costs** and **basic needs**
- Establish why state action in this area is important
- Provide some examples of state responses
- Generate ideas for improving student outcomes alongside financial aid changes and reform

Students in Distress

- College is **not affordable**
- Basic needs insecurity is **rampant**
- Financial aid is **insufficient**
- Public benefits are **complicated**
- Students need **help and support**

The Hope Center's Survey

Three in five students experience basic needs insecurity while in college.

Nearly half of students experience some form of housing insecurity.

More than half of students experiencing basic needs insecurity **did not apply** for any supports or public benefits.

Student Voices

“I find it very confusing trying to get through the applications.”

“Knowledge of most of the resources is the biggest difficulty.”

“I really do need them, but I fear that I am taking away from someone who needs them more.”

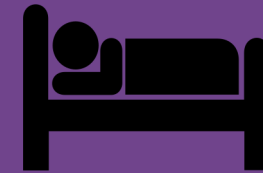
NPSAS:20



Nearly **1 in 4**
undergraduates
are food insecure

2

Food insecurity
for undergrads is
double that of
U.S. households.

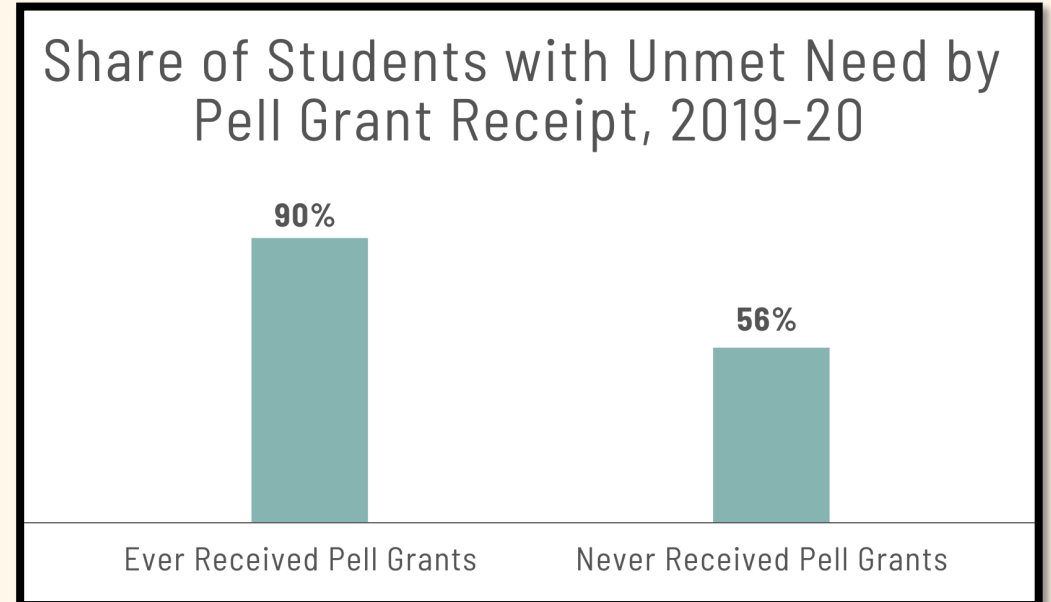


1.5 million
students are
experiencing
homelessness

More than **4 million** students aren't getting enough to eat.

Financial Aid Landscape

- Most students have **unmet need**
- Little aid for unexpected expenses
- HEERF emergency aid has expired
- Pressure on state aid programs
- Last-dollar programs

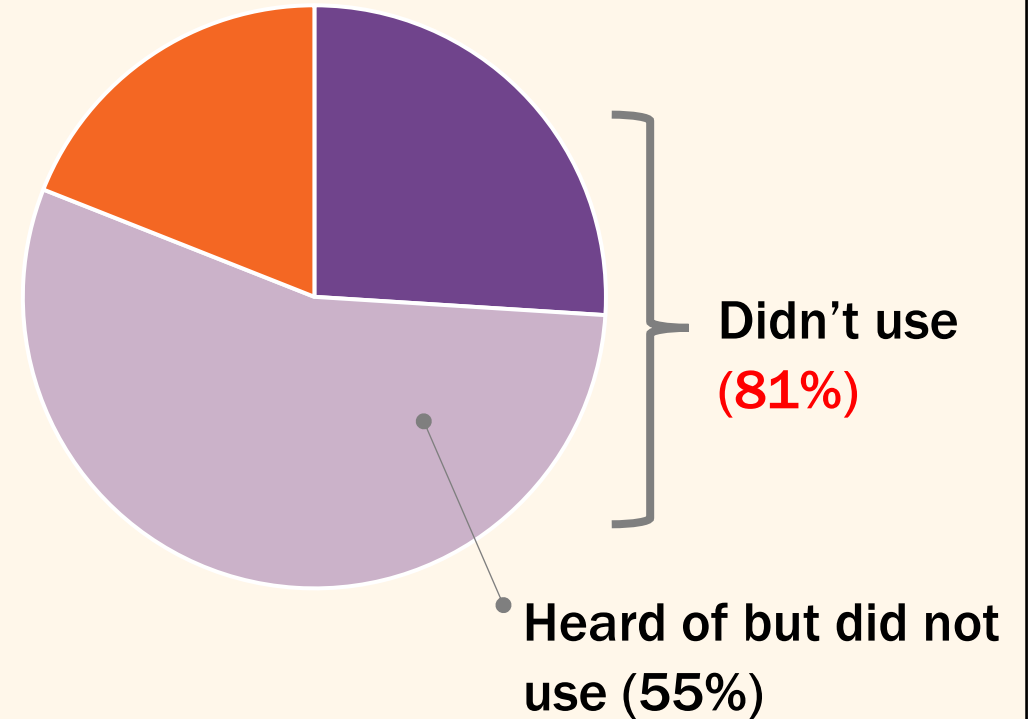


Source: IHEP analysis of NPSAS:20

Public Benefits are Underutilized

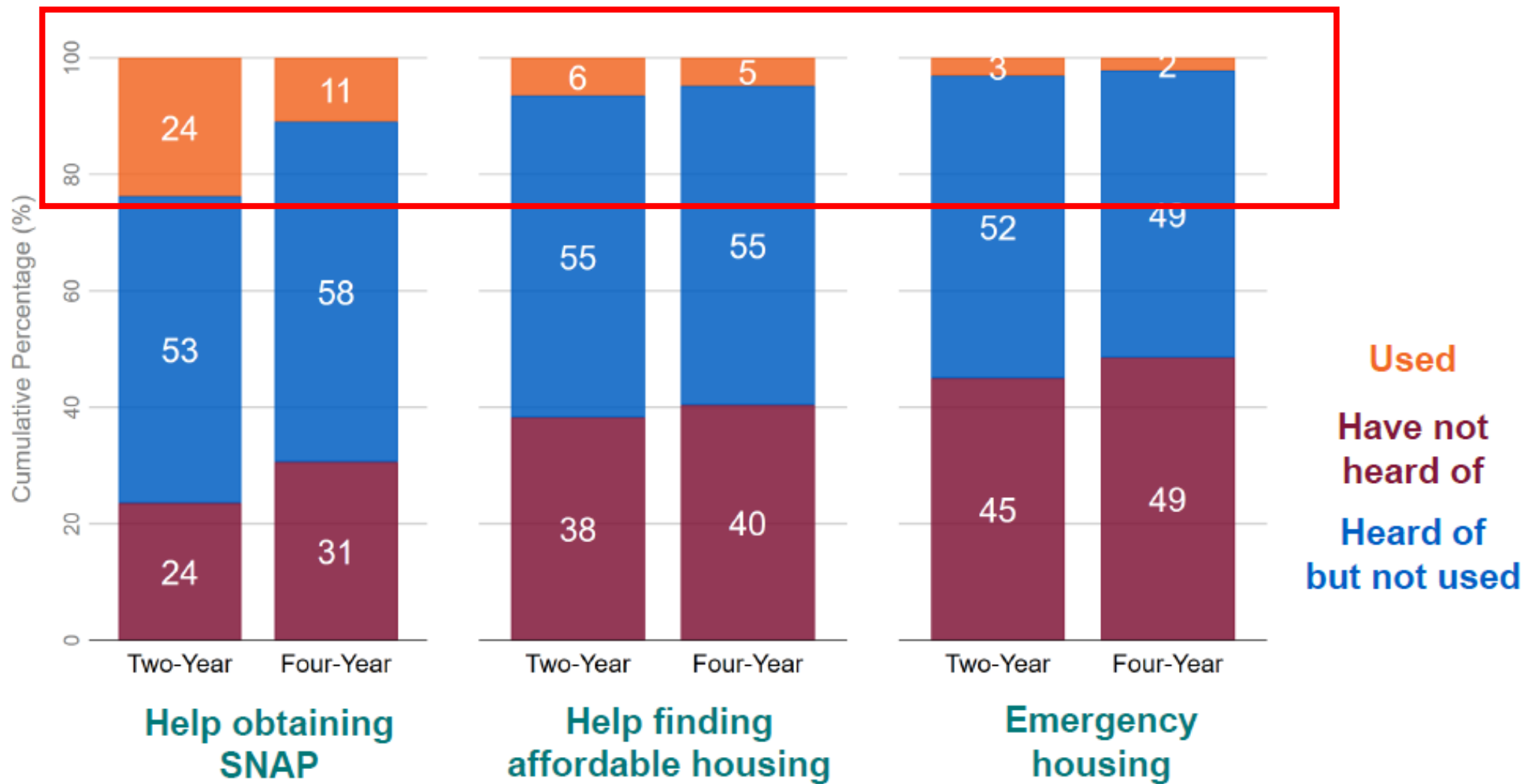
- Not seeking help
- Complexity of programs
- Data not aligned with FAFSA
- Financial aid offices over-worked
- Generally NOT stigma

SNAP Usage Among Students Experiencing Basic Needs Insecurity



The Hope Center: Fall 2020 Survey

FIGURE 30 | USE OF CAMPUS SUPPORTS AMONG STUDENTS WHO EXPERIENCED BASIC NEEDS INSECURITY, BY SECTOR



PUBLIC BENEFITS

Reasons why students experiencing BNI did not use campus supports	%
I do not think I am eligible	73
Other people need those programs more than I do	69
I do not know how to apply	52
I did not know they existed or were available	51
I do not need these programs	44
I am embarrassed to apply	26
People like me do not use programs like that	19
I had difficulty completing the application	14

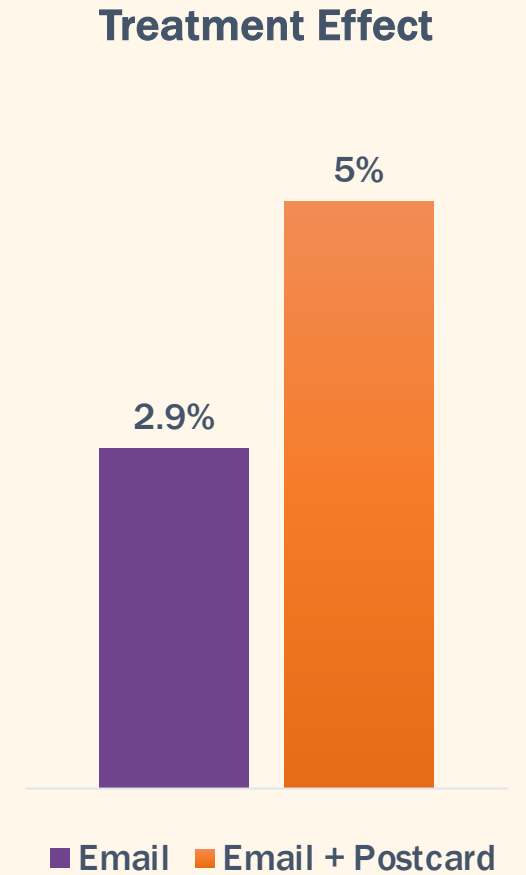
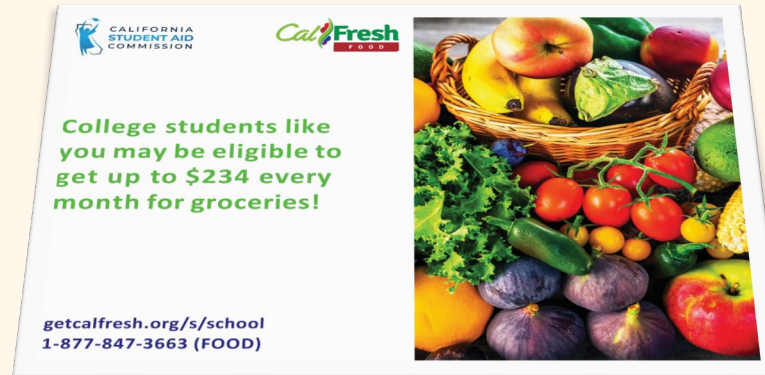
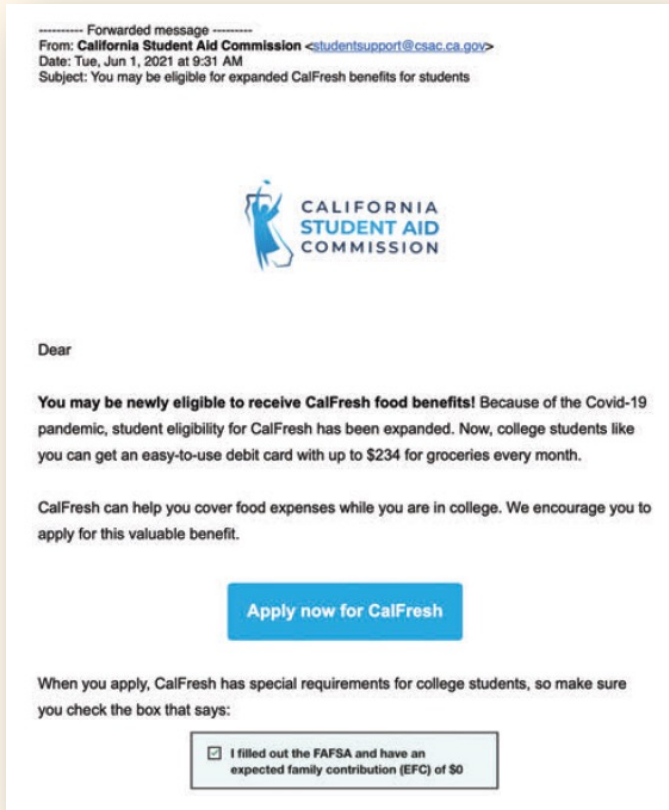
Source: The Hope Center Survey: Fall 2020

Where States Come In

- **CAN**
 - Share information directly with all financial aid applicants
 - Mandate (or help) colleges to conduct targeted outreach (e.g. CA, VA)
 - Track enrollment into benefit programs (e.g. VA)
 - Eliminate eligibility barriers in benefits
 - Facilitate statewide coalitions (e.g. WA, PA, MI)
- **TBD**
 - Conduct statewide outreach using FAFSA data
 - Obtain consent to redisclose FTI to other state agencies
- **CANNOT**
 - Use or share FTI without consent
 - Directly enroll students into benefits without consent




Example: California & SNAP



10,000 students applied over 6 weeks

Example: Massachusetts & SNAP

 Massachusetts Department of Higher Education

MAIN OFFICE
One Ashburton Place, Room 1401
Boston, MA 02108
TEL (617) 994-6950
WEB www.mass.edu

OFFICE OF STUDENT FINANCIAL ASSISTANCE
25 Pleasant Street
Malden, MA 02148
TEL (617) 351-6070
WEB www.mass.edu/ofsa

Carlos E. Santiago
Commissioner
Chris Cabrelli
Board Chairman

SAMPLE of the DHE sent electronically to all MA college students with EFC's of \$0 on 2-3-2021. Students can use this letter as proof when applying for SNAP.

Dear (Student First Name/Last Name)

It's been a challenging year, but we are reaching out with some potentially good news that could, if you are eligible, help you pay for food and stay in college.

In response to the COVID-19 public health crisis, the federal government has expanded college students' access to the Supplemental Nutrition Assistance Program or SNAP benefits (formerly called Food Stamps). The federal government has also boosted the amount of SNAP. For someone who purchases and prepares their food alone, the SNAP benefit is **\$234 per month!** Right now, because of the pandemic, everyone who qualifies for SNAP gets the maximum amount for their household size (see chart below).

Household Size	Monthly Maximum SNAP Benefit Amount*
1	\$234
2	\$430
3	\$616
4	\$782
5	\$929

Eligible students can use SNAP benefits to buy food through an EBT card (like a debit card). SNAP can be used to buy food at supermarkets, local groceries, corner stores, farmers markets and [online](#) from Amazon, Walmart and ALDI (through Instacart).

There is no "shame" in using SNAP. It's how I fed my family when I was a graduate student in college years ago. Without it, I would have had to drop out of school. I would never have earned my degree.

You are receiving this email and may qualify for SNAP because you:

- Receive a MASSGrant or Pell Grant,
- Are eligible for work study (even if you do not have a work study job), **OR**
- Have an "Estimated Family Contribution" of \$0 (determined through the FAFSA process)

IMPORTANT NOTE: There are additional SNAP rules and income eligibility criteria you must meet to qualify.

For example, you may need to apply for SNAP with *other people you live with* including:

- Your parents - if you are under 22 years old
- If you are parent, your children who are under age 22
- Your spouse
- Anyone else you *live with* and you *share most* (2/3 or more) of your meals with them.

If you are a member of a household already receiving SNAP, **please submit this letter to DTA so you may be added to your household's case.** If you misplace this letter, you can also send DTA any document from your college that has your name on it, your EFC or if you get MassGrant, Pell Grant or work study.

Below are the current SNAP eligibility income limits and monthly benefit amounts:

Massachusetts Commissioner of Higher Education

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Carlos E. Santiago,
Massachusetts Commissioner
of Higher Education

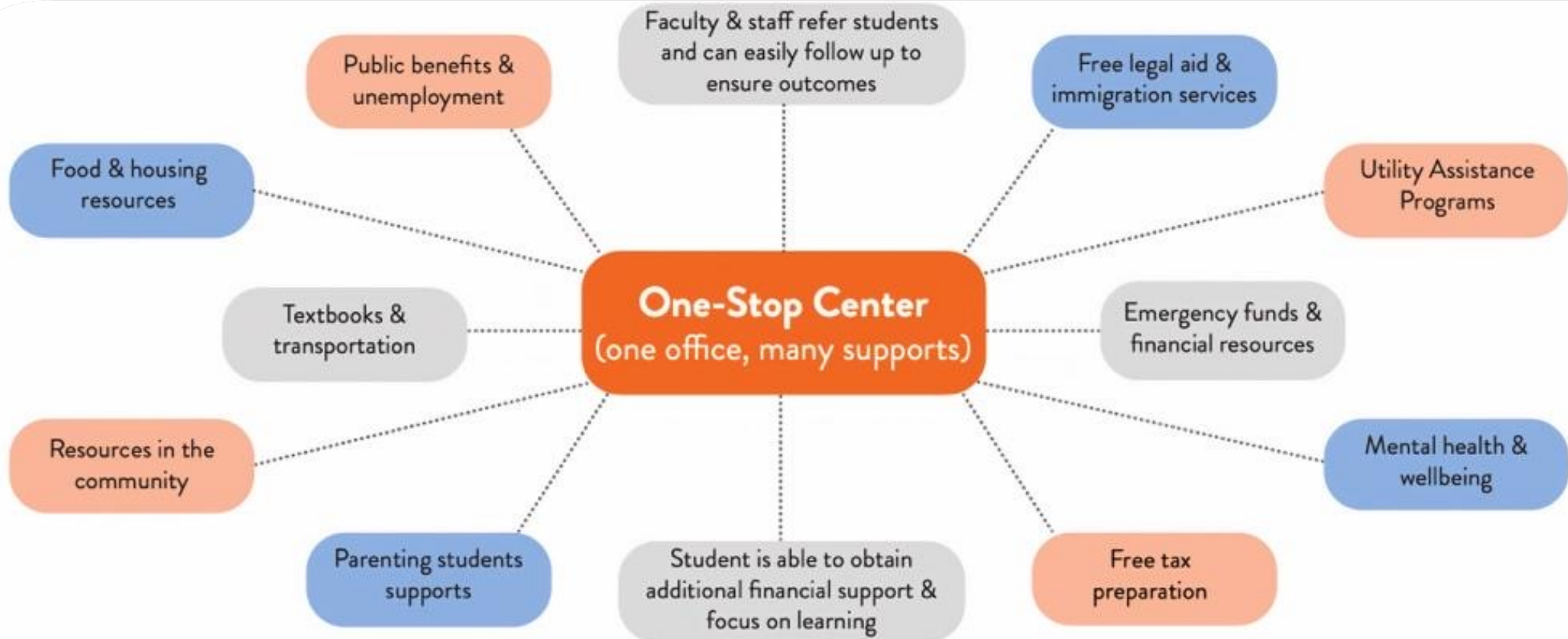
The FAFSA Simplification Act

- **ALLOWS** students to authorize sharing their FAFSA information (like SAI, Pell status, name, email, etc.) to connect with benefits.
- **REQUIRES** the U.S. Department of Education to follow up with students with an SAI less than or equal to 0 with information on public benefits directly.
- **PERMITS** the U.S. Department of Education to establish data-sharing agreements with other agencies for outreach and direct referral to benefits.

Eliminating Eligibility Barriers

- Most states have some role in interpreting federal rules, which act as a floor and states set the “ceiling” – including student rules.
 - SNAP: can be between **130%** and **200%** of the federal poverty level.
- Ensure that state financial aid programs:
 - Consider non-tuition costs
 - If locked into last-dollar: provide stipends
 - Attempt to use negative SAI to prioritize recipients for more aid (and prep for potential changes in ED guidance)
 - Develop emergency aid programs

Benefits Hubs



Building Coalitions

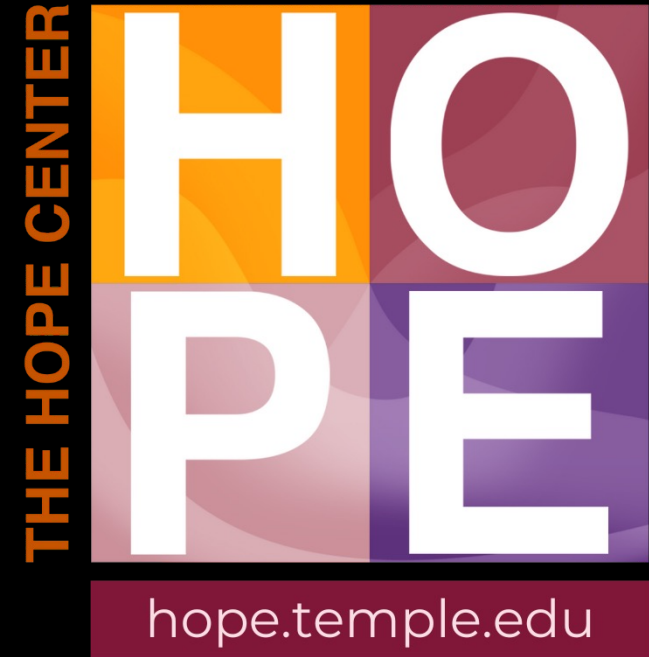
- Bringing together stakeholders (WA, PA)
- Developing joint legislative priorities
- Network of basic needs navigators (OR)
- Power of statewide data (WA, NM)
- Building on hunger-free campus legislation



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