Helping Community College Students Cope with Financial Emergencies

Lessons from the Dreamkeepers and Angel Fund Emergency Financial Aid Programs

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With

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May 2008

mdrc
BUILDING KNOWLEDGE
TO IMPROVE SOCIAL POLICY

Funding for this report was provided by Lumina Foundation for Education.

Dissemination of MDRC publications is supported by the following funders that help finance MDRC's public policy outreach and expanding efforts to communicate the results and implications of our work to policymakers, practitioners, and others: The Ambrose Monell Foundation, Bristol-Myers Squibb Foundation, and the Starr Foundation. MDRC's dissemination of its education-related work is supported by the Bill and Melinda Gates Foundation, Carnegie Corporation of New York, and Citi Foundation. In addition, earnings from the MDRC Endowment help sustain our dissemination efforts. Contributors to the MDRC Endowment include Alcoa Foundation, The Ambrose Monell Foundation, Anheuser-Busch Foundation, Bristol-Myers Squibb Foundation, Charles Stewart Mott Foundation, Ford Foundation, The George Gund Foundation, The Grable Foundation, The Lizabeth and Frank Newman Charitable Foundation, The New York Times Company Foundation, Jan Nicholson, Paul H. O'Neill Charitable Foundation, John S. Reed, The Sandler Family Supporting Foundation, and The Stupski Family Fund, as well as other individual contributors.

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Overview

Lumina Foundation for Education created the Dreamkeepers and Angel Fund Emergency Financial Aid Programs to assist community college students who are at risk of dropping out because of unexpected financial crises. Both programs are multiyear pilot projects that began in 2005 and are administered by Scholarship America and the American Indian College Fund, respectively. Eleven community colleges are participating in Dreamkeepers; 26 Tribal Colleges and Universities (TCUs) are participating in Angel Fund. Each Dreamkeepers college receives up to $100,000 over three years; each TCU receives nearly $26,000 over five years. The colleges are responsible for designing the programs and raising funds, both to sustain their programs and to continue receiving matching funds from the initiative.

Lumina asked MDRC to evaluate these programs during their first two years of program design and implementation. The key findings are as follows:

- In their first two years, the Dreamkeepers and Angel Fund programs awarded over $845,000 in emergency financial aid to more than 2,400 students. Students at the Dreamkeepers colleges most frequently asked for help with housing expenses, followed by transportation and books. Students at the TCUs most often needed funds for transportation, and also frequently requested help with child care, housing, and utilities.

- The Dreamkeepers and Angel Fund programs set general parameters but gave the colleges the freedom to customize their programs. As such, their designs vary considerably. Most colleges award grants; a few offer loans. Some colleges require detailed applications, reviewed by senior administrators or a small committee; others empower one individual or frontline staff to make aid decisions.

- Dreamkeepers aid recipients are more likely than other students at their colleges to be older students, parents, first-year students, enrolled full time, enrolled in vocational study, and recipients of financial aid. They are also more likely to take and complete more credits. At some Dreamkeepers colleges, women and African-American students are more likely than other demographic groups to receive emergency assistance.

- Both student aid recipients and administrators say that the emergency aid helped students remain in college, and data show that aid recipients reenroll at rates roughly comparable to the average on their campuses. Aid recipients may also benefit by becoming better connected to on- and off-campus supportive services.

- Nearly all the colleges met or exceeded their fundraising goals during their first two years. The Angel Fund colleges, however, tend to have limited fundraising capacities and remain concerned about meeting their fundraising requirement over the remaining years of the program.

- For colleges interested in starting similar programs, this report suggests several key challenges to address: defining what constitutes a financial emergency, building a flexible administrative structure that safeguards funds yet quickly responds to student needs, ensuring that all eligible students are aware of the program and have equal opportunities to access funds, finding sources of funding, working with technical assistance providers, and using data to evaluate programs.

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Preface

Community colleges and tribal colleges and universities serve large numbers of low-income people and offer a pathway out of poverty and into better jobs. Yet too many students leave school without earning a credential. According to students themselves, inadequate financial aid is one of the reasons. Indeed, many students need and receive financial aid to cover the cost of tuition and fees. But sometimes an education can be derailed by a temporary financial emergency caused by the loss of a job; a health crisis; an unexpected increase in rent, utilities, or child care costs; or even a fire or natural disaster. Many Americans have been hit hard by the spike in gas prices. For students who have few resources to fall back on and live in areas where public transportation is scarce, not having the money to fill up the gas tank, repair a broken clutch, or replace a stolen bicycle can mean the difference between getting to class and dropping out.

Lumina Foundation for Education asked MDRC to study two emergency financial aid programs during their first two years of operation: the Dreamkeepers Emergency Financial Aid Program at 11 community colleges and the Angel Fund Program at 26 tribal colleges and universities. Both provide grants or loans to help students who are at risk of dropping out because of unexpected financial crises. Lumina granted start-up funds for the programs, which were administered, respectively, by Scholarship America and the American Indian College Fund.

This final report shares our findings on the design and implementation of the programs and draws lessons and recommendations from the colleges' experiences. During calendar years 2005-2006 for Dreamkeepers and academic years 2005-2007 for Angel Fund, the colleges awarded over $845,000 in emergency aid to more than 2,400 students — an impressive achievement. The colleges had to design their own programs, create a variety of eligibility criteria and application processes, and meet fundraising goals to sustain their efforts. Their biggest challenges were to strike a balance between stewardship and efficiency — putting systems in place to gauge students' needs and eligibility while responding quickly to their emergencies — and to ensure equity in information about and access to the funds without being overwhelmed by inappropriate applications.

MDRC's study found that Dreamkeepers award recipients were more likely than other students at their colleges to be older, parents, first-year students, enrolled full time, in vocational study, and recipients of other financial aid. At some Dreamkeepers colleges, women and African-American students were more likely to receive aid. According to recipients and administrators at both the Dreamkeepers and the Angel Fund colleges, the aid helped students remain in college. Because MDRC did not use an experimental research design to evaluate the programs, we cannot conclude that the emergency aid alone was responsible. But our data do show that aid recipients reenrolled at rates roughly comparable to the average on their campuses. Moreover, nearly all of the colleges met or exceeded their fundraising goals, which means that the programs will be able to continue to help more students after Lumina's funding has ended.

Gordon L. Berlin
President

Acknowledgments

The Dreamkeepers and Angel Fund evaluation is made possible by the support of Lumina Foundation for Education. We thank Lumina for supporting this evaluation, as a continuation of the collaborative effort to improve outcomes for disadvantaged students.

MDRC would like to thank Marilyn Rundell, Terry Velasquez, and Donald Lassere at Scholarship America and Vicky Stott and Raymond Foxworth at the American Indian College Fund. They contributed to drafts of this report, helped coordinate and organize surveys and interviews with the colleges, and assisted with the distribution and collection of the survey.

MDRC is grateful for the cooperation of all 37 participating colleges in the Dreamkeepers and Angel Fund evaluation. We especially appreciate the openness of the administrators and staff at each of the colleges we visited, interviewed at conferences or over the phone, and who participated in our survey. Their participation and contribution to these efforts is what made this research possible.

We would like to thank the students who took the time to share their experiences with the Dreamkeepers program, providing a valuable context for each program.

MDRC would also like to thank JBL Associates, Inc., especially Rashmi Jain, who helped us analyze data from the Achieving the Dream: Community Colleges Count initiative. This analysis provided us with additional insight into the characteristics of students who received Dreamkeepers awards.

Many individuals at MDRC contributed to this report. Lande Ajose, Casey MacGregor, and Leo Yan were the lead authors of the interim report that informed this report. For the interim report, Jennifer Miller and Susan Gooden (at Virginia Commonwealth University) conducted interviews at three of the site visits, and Allison Milld helped coordinate interviews and focus groups with students. Jenny Au updated and modified existing data tables. Tom Brock, Fred Doolittle, and Colleen Sommo reviewed the report and contributed many helpful suggestions and edits. Margaret Bald edited the report, and David Sobel prepared it for publication.

Executive Summary

With their open admissions, convenient locations, and relatively modest costs, community colleges provide educational opportunities to millions of adults, especially low-income individuals, people of color, and first-generation students. Yet, nearly half of community college students drop out before receiving a credential. Among the problems that can lead students to leave school are financial emergencies caused by unexpected expenses, such as a car repair, a spike in gas prices, a rent increase, an eviction, or unanticipated textbook costs. Especially for low-income students, who may be on tight budgets or face family pressures, such emergencies can interrupt or end their education.

Lumina Foundation for Education provided grants to develop the Dreamkeepers Emergency Financial Aid Program and the Angel Fund Emergency Financial Aid Program to help students who might otherwise have to leave school. These programs were designed with three overarching goals: (1) to develop infrastructures at participating colleges for delivering emergency financial aid; (2) to learn whether the students who receive such aid stay enrolled in college; and (3) to promote long-term sustainability of the emergency aid programs.

Both the Dreamkeepers and Angel Fund programs are multiyear pilot projects administered, respectively, by Scholarship America and the American Indian College Fund. These intermediary organizations also provide technical and fundraising assistance to the colleges. Eleven community colleges are participating in Dreamkeepers; 26 Tribal Colleges and Universities (TCUs) are participating in Angel Fund. Each Dreamkeepers college receives up to $100,000 over three years; each TCU receives nearly $26,000 over five years. The colleges are responsible for designing the programs and raising additional funds to sustain them.

Lumina Foundation for Education asked MDRC to evaluate the design and implementation of both programs, to examine the role of the two intermediary organizations, to evaluate the sustainability of each program over the long term, and to describe the recipients of the awards and their outcomes. This final report expands on the findings from MDRC's interim report, published in February 2007,[1] and describes new findings from interviews, surveys, and focus groups conducted with the programs' administrators; interviews with the intermediary organizations; and quantitative data on aid recipients.

[1]Lande Ajose, Casey MacGregor, and Leo Yan. 2007. *Emergency Financial Aid for Community College Students: Implementation and Early Lessons for the Dreamkeepers and Angel Fund Programs, Interim Report* (New York: MDRC).

The Dreamkeepers and Angel Fund Colleges

The 11 Dreamkeepers colleges were selected to participate in the program because they serve large numbers of low-income students and students of color and they demonstrated a capacity to fulfill the goals of the program. The colleges are located in five states and in a variety of settings, including big cities, midsized cities, and small towns or rural areas. The majority of colleges are small: Eight serve an enrollment of fewer than 3,000 full-time equivalent (FTE) students, while three have FTE enrollment of between 12,000 and 18,000 students. Roughly two-thirds of the students at Dreamkeepers colleges are women. The colleges typically serve large numbers of black and Hispanic students, as the racial and ethnic composition of these schools largely reflects the communities they serve. At least half the students across the colleges receive some form of financial aid. At some colleges, as many as 90 percent of the students receive financial aid.

Because there is a high level of financial need among American Indian college students and limited educational attainment among the American Indian population, all 32 accredited Tribal Colleges and Universities (TCUs) in the United States were invited to participate in the Angel Fund program. The 26 TCUs that chose to participate are located in 10 states. Most colleges are located in rural areas, on or near reservations. The colleges are small, with FTE enrollment ranging from 30 to 1,309. American Indian students are the majority at all but one TCU, but a few TCUs also serve a large number of white, non-Hispanic students. Women make up the majority of the student population. Students attending the tribal colleges tend to be older than those at the Dreamkeepers colleges; a majority of students are age 25 or older at all but two TCUs. At 18 of the 26 participating TCUs, over 80 percent of the student body receives financial aid, and at seven of the TCUs, 100 percent of the student body receives aid.

Key Findings

The Dreamkeepers and the Angel Fund colleges enjoyed considerable flexibility in designing and administering their programs. Lumina and the intermediary organizations intentionally left the parameters open so that colleges could design programs that would be appropriate to their needs and local contexts. As a result, the programs varied considerably, but some key findings were common to colleges in both programs.

- **In their first two years, the Dreamkeepers and Angel Fund programs awarded over $845,000 in emergency financial aid to more than 2,400 students.**

Eleven Dreamkeepers colleges disbursed over 1,600 awards to more than 1,500 students, ranging in size from $11 to $2,286; the average award size increased from $299 in calendar year 2005 to $430 in calendar year 2006. Seventeen Angel Fund colleges in academic year 2005-2006 and 21 in academic year 2006-2007 disbursed almost 1,000 awards to nearly as many students. The awards ranged in size from $15 to $2,055; the average award size increased from $220 to $266 over this same period. This is a solid achievement for pilot projects after only two years, and the programs will help more students as they continue to operate in the years to come.

- **The majority of participating colleges offer grants, but a few offer loans or a combination of grants and loans.**

Some of the colleges that chose a grant structure were concerned that loans would burden students or their programs. Other colleges were unaware that offering loans was an option. The colleges that decided to offer loans often had these same concerns but took steps to make loans a worthwhile approach. They use emergency aid as an advance to students for other pending financial aid or instituted loan forgiveness programs based on hardship or tied to continued retention. Students and administrators at the Dreamkeepers colleges generally seemed pleased with the structure of the aid program at their institutions.

- **The colleges established a variety of eligibility criteria and application processes to make best use of limited funds and to ensure that they reach students with genuine need.**

Colleges in both programs established a range of eligibility criteria, such as academically based criteria (a minimum GPA or a minimum number of credits completed); a requirement that expenses fall into specified categories; documentation of the emergency (for example, a repair estimate, a receipt, or a police report); proof of financial need (completion of the Free Application for Federal Student Aid); or limits on the size of awards and/or the frequency with which a student could request them. They also put in place a variety of application procedures, including interviews with program staff, a written application, an essay by the student describing his or her need, and letters of recommendation.

- **The time colleges take to disburse aid once a student applies ranges from the same day to a few weeks. Some colleges issue payments directly to students; others make payments on students' behalf to a third party.**

Most colleges are able to make a decision on aid requests within one to five business days, and although a few colleges reported that they are able to deliver funds the same day a student submits an application, the majority of colleges disburse funds within one to five business days. Colleges use cash, checks, or debit cards to disburse money to students, or pay funds on students' behalf to a third party.

- **Students typically requested funds for "housing" and "transportation" expenses and rarely for "medical" and "meal" expenses.**

Students at Dreamkeepers colleges most frequently requested money for “housing,” closely followed by “transportation,” “books,” and “other.” Students at the TCUs most often requested money for “transportation,” followed less closely by “child care,” “housing,” and “utilities.” It is notable that transportation was a significant concern at both sets of colleges, especially the TCUs, many of which are located in rural areas. For students who have to travel long distances to class, transportation-related expenses can pose a real barrier to attending college. Students at both sets of colleges infrequently requested funds for “meals” or “medical” expenses; some colleges suggested that students are able to turn to other forms of campus or community-based aid to meet these needs.

- **Women and African-American students were more likely than other students at Dreamkeepers colleges to receive emergency assistance.**

During the first program year, the percentage of women receiving emergency financial aid was greater than the percentage of women enrolled at seven Dreamkeepers colleges; by the second program year, this number increased to 10 colleges. The percentage of African-American aid recipients was greater than the percentage of African-American students enrolled at nine Dreamkeepers colleges during the first two years. The tendency of women and African-American students to receive a disproportionate amount of aid at Dreamkeepers colleges may reflect disproportionate levels of need. It may also reflect the reluctance of certain groups to step forward and ask for funds, a problem that could be exacerbated by the decision of many colleges to limit advertising of their programs. (Some Angel Fund colleges also limited publicity about their programs, but the TCUs did not record data on race and ethnicity, and no similar gender differences were found.) This decision not to widely advertise the aid programs was motivated by concerns, common to many colleges in both programs, that demand for aid would exceed the supply or that students without real emergencies would take advantage of the available funds. Colleges in both programs are beginning to relax these restrictions on outreach and to expand publicity about their programs, but it remains to be seen whether these policy changes in the Dreamkeepers colleges will affect the gender and racial composition of aid recipients.

- **At Dreamkeepers colleges, there were other notable differences between the characteristics of aid recipients and those of the larger student body.**

Dreamkeepers aid recipients were more likely than the general student population to be older students, first-year students, enrolled in a vocational field of study, parents of dependent children, and receiving other sources of financial aid. They were also more likely to be enrolled full time and to attempt and complete more credits. Overall, these traits suggest that Dreamkeepers aid recipients may be slightly more academically challenged and have a more vocational focus to their college careers than the general student population. They also suggest that these students may be more motivated or able to succeed, consistent with policies to restrict awards to those who meet certain academic eligibility criteria and to limit publicity about the program.

- **Program administrators — and student aid recipients themselves — felt that the aid helped the students remain in college. The data show that aid recipients reenrolled in college at rates comparable to the average on their campuses. Students have also benefited in other unplanned ways.**

Both student aid recipients and administrators report that these programs helped students stay in school, and the percentage of aid recipients who reenrolled in the term subsequent to receiving aid is roughly comparable to the average retention rate at these colleges. Aid recipients are also benefiting from these emergency financial aid programs by becoming better connected to on- and off-campus supportive services. Whether these positive outcomes are attributable to the program cannot be known for sure. There was no comparison group to judge what would have happened to students if they had not received emergency aid, and many colleges restricted aid to students who either showed signs of good academic standing or the initiative to step forward and seek out funds.

Challenges and Lessons Learned

The Dreamkeepers and the Angel Fund colleges faced several key challenges in designing and implementing their programs. Their experiences, and those of the intermediary organizations tasked with assisting them, offer lessons both for the participating institutions and for colleges interested in establishing similar aid programs.

- **Defining an emergency was difficult and time-consuming. Colleges should set aside time to design their programs and to make adjustments accordingly.**

A financial emergency is not always easy to define. A student whose house burned down would qualify for emergency aid, but what about more mundane situations, such as running out of bus fare or gas money? How should one assess a student's personal responsibility? Could the student have mitigated or prevented the financial crisis and did the student have the financial planning skills necessary to do so? Many college financial aid administrators view one of their roles as helping students learn to budget wisely but, at the same time, do not want students to drop out because they are a little short of money or because they lack basic financial management skills. Many administrators shared how defining an emergency required a long process of planning, discussion, and ultimately writing eligibility and application policies and procedures to guide staff. Colleges interested in instituting their own emergency financial aid program should be sure to set aside adequate planning time to grapple with this important design issue before putting a program into operation. They should also consider building in frequent review and assessment periods, especially during the program's first few terms in operation.

- **The participating colleges have struggled to create measures to safeguard funds yet distribute them fairly and efficiently. Colleges should strive for a balanced administrative structure that allows them to act as good stewards of the funds while not creating unintended barriers for students applying for aid.**

The issues related to program management, eligibility, and award determination have raised an interesting tension for emergency financial aid programs: What systems need to be in place to safeguard the money while allowing colleges to respond quickly to student need? On one hand, colleges want comprehensive structures with plenty of checks and balances so that they can act as good stewards of the funds. On the other hand, they want a program that allows them to meet students' needs with speed and flexibility. The administrative structures the colleges established reflect this range. Some colleges employ multiple high-level staff and administrators to oversee and review decisions of line staff through formal processes and procedures, while at other colleges, line staff make award decisions. While the procedures of many of the participating colleges fall between these two approaches, the colleges generally have leaned in a more conservative direction. Students' comments suggest that the process of applying for aid could sometimes be burdensome. The colleges should explore whether their application processes or review criteria create unintended barriers for students applying for aid.

- **Demand for emergency aid is less than the colleges initially feared. Colleges should maximize their opportunities to award aid by examining student need, implementing student selection policies in a flexible way, and advertising programs widely.**

The Dreamkeepers and Angel Fund colleges have put in place a wide range of policies to curb excessive demand and the potential for fraud or abuse, including caps on award sizes and amounts, academically based eligibility criteria, and limiting publicity about their programs. However, most of the participating colleges found that demand has not exceeded their supply of aid. In addition, both the Dreamkeepers colleges, especially, and the Angel Fund colleges underspent their available funds during the first two years in operation. The Dreamkeepers and the Angel Fund colleges, as well as other colleges that intend to institute emergency financial aid programs, should carefully consider their use of award limits and eligibility criteria, as well as their marketing practices. It is important to first assess the potential demand for emergency aid before instituting restrictive policies. If such policies are needed, they should be used judiciously — applied with flexibility, in the case of award limits, or consistent with other school policies, in the case of academic criteria. Finally, colleges should advertise their programs widely, in ways that all students can see, and take special care to make sure that underserved groups, including (on some campuses) Hispanics and males, are made aware that emergency aid exists.

- **Emergency aid is appealing to donors. Fundraising proved more challenging, however, for small, rural community colleges, such as the Angel Fund colleges.**

Both the Dreamkeepers and the Angel Fund colleges were required to raise funds in order to be eligible for the subsequent year's funds. All of the Dreamkeepers colleges and all but one of the Angel Fund colleges met or exceeded this requirement for the first two program years. Most Dreamkeepers colleges enlisted their college foundations to use existing funds; make direct appeals to college faculty and staff, local businesses, alumni, and friends of the college; or host fundraising events. Some colleges turned to other local sources and state funds. The TCUs relied largely on their tribal government funds, college general funds, or other local sources, and have thus far been successful in matching their funds. Nevertheless, most of the TCUs remain anxious about Years 3 through 5, when their requirement increases substantially, as they tend to be smaller, have either small college foundations or none at all, are located in economically depressed communities, and have little or no access to state funds. For similar institutions, fundraising may be particularly challenging, and foundations or intermediaries like Scholarship America or the American Indian College Fund may want to provide additional fundraising assistance.

- **Technical assistance and cross-college communication are valuable tools to help colleges develop and operate strong programs.**

Scholarship America and the American Indian College Fund have provided a range of programmatic and fundraising assistance to the participating colleges. In the first year of the program, they held conferences and workshops, distributed program and fundraising materials, and were available for support. During the second year, the intermediaries expanded their assistance, added site visits and guidance on better data collection, and stabilized earlier staffing turnover problems. Overall, administrators at Dreamkeepers and Angel Fund colleges have indicated that they are pleased with both the programmatic and the fundraising assistance provided by their respective intermediary organizations. The one area where both sets of colleges would like more assistance is in facilitating regular cross-college communication to help them learn from the lessons of other colleges that are implementing similar programs. Potential funders of such programs may wish to consider, or Scholarship America and the American Indian College Fund may wish to pursue, future funding to provide technical assistance to colleges that are interested in instituting emergency financial aid programs, including help in developing application and review procedures, marketing and outreach, conducting formative assessments and evaluations, staffing, fundraising, and facilitating cross-college communication.

- **Colleges should develop and use management information systems to help identify gaps in service and evaluate the effectiveness of their programs.**

The Dreamkeepers and Angel Fund colleges collected data for the intermediaries, but these data were often incomplete or inconsistently reported across colleges. Most Dreamkeepers and Angel Fund colleges would also likely benefit from further formative assessments of their programs, gathering feedback on the programs or more closely examining the data on aid recipients already collected. Two specific concerns that might be addressed with more data gathering and analysis include (1) understanding the level of need for emergency aid on their campuses and (2) examining whether all demographic groups on campus are well served by the program. The colleges might also use these data to evaluate the effectiveness of their programs, important for its own sake, but especially for securing additional funds. Colleges that wish to start their own programs will also want to consider these lessons.

Chapter 1

Introduction

Community colleges, with their open admissions, convenient locations, and relatively modest costs, serve as the gateway to postsecondary education for millions of adults and provide especially important opportunities for low-income students, students of color, and first-generation college students. The economic difference a certificate or degree can make is substantial. For example, nearly 40 percent of families headed by a worker with only a high school diploma have an income that is too low to meet their basic needs — compared with less than 8 percent of families headed by a college graduate.[1] Unfortunately, college completion is not widespread, particularly for community college students. Less than 37 percent of students who entered a public, two-year college in 1995-1996 with the goal of earning a degree or certificate had earned that credential after six years. Forty-four percent were no longer enrolled.[2]

Among the many problems that low-income community college students may face are financial emergencies caused by unexpected expenses, such as a car repair, a rise in gas prices, a rent increase, eviction or fire, or even unanticipated textbook costs. Such situations, especially for those who have limited financial management skills, tightly managed budgets, or family pressures can lead to a financial crisis that interrupts or ends a student's education. Lumina Foundation for Education provided grants to develop the Dreamkeepers and Angel Fund Emergency Financial Aid programs to help students who might otherwise have to leave school because of such crises. The programs were designed with three overarching goals:

- To support the development of an infrastructure to offer emergency financial aid at the participating colleges;
- To learn whether the students who receive emergency assistance stay enrolled in college; and
- To promote the long-term sustainability of emergency aid programs at the participating colleges.

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[1]Boushey, Brocht, Gundersen, and Bernstein (2001) p. 7. The figures are for families with earnings, one or two parents, and one to three children under age 12. The authors calculated a "basic family budget" — defined as "the income a family requires to afford basic needs for a safe and decent standard of living" — for different areas of the country. The figures cited in the text are very similar to the percentages of families with incomes of less than twice the federal poverty level.

[2]American Council on Education (2003).

Participating Institutions

The Dreamkeepers and the Angel Fund Programs are being piloted at 37 institutions across the United States (see Figure 1.1).

Eleven community colleges are participating in the Dreamkeepers program. These 11 colleges are also taking part in Achieving the Dream: Community Colleges Count, a multifaceted, national initiative aimed at promoting success for community college students who have traditionally faced the highest barriers to achievement — particularly low-income students and students of color. Lumina Foundation for Education awarded each Dreamkeepers college up to $100,000 over a three-year period (from January 2005 through December 2007) to support emergency aid (one exception is Wayne Community College, a small institution in North Carolina, which requested a smaller grant of $20,000). All the colleges are expected to match the grants they receive over the first two years in order to be eligible for the subsequent year's funding and in order to augment and sustain their Dreamkeepers program.

The Angel Fund program is being piloted at 26 of the nation's 32 accredited Tribal Colleges and Universities (TCUs). TCUs serve approximately 30,000 students nationwide, 85 percent of whom live at or below the nation's poverty level.[3] Lumina Foundation for Education provided $13,000 in seed money to each college, matched by an additional $13,000 for each college from the American Indian College Fund. Each TCU committed to raising an additional $24,000 over a five-year period to sustain their program and to be eligible for the subsequent year's funding.[4] The Angel Fund program began in academic year 2005-2006 and extends through academic year 2009-2010.

Both the Dreamkeepers and Angel Fund colleges are supported by a national intermediary organization. Scholarship America, the intermediary for Dreamkeepers, based in Edina, Minnesota, is the nation's largest nonprofit, private-sector scholarship and educational support organization.[5] Scholarship America operates two main programs: (1) Dollars for Scholars, a national fundraising effort to secure resources for scholarships; and (2) a scholarship-management service that disseminates private resources to needy and deserving students. The American Indian College Fund, the intermediary for the Angel Fund program, located in Denver, Colorado, is the nation's largest nonprofit provider of scholarships for American Indian students. It also raises money and resources for other needs at TCUs, including capital projects, operations, endowments, and program initiatives. The American

[3] American Indian College Fund (2008).

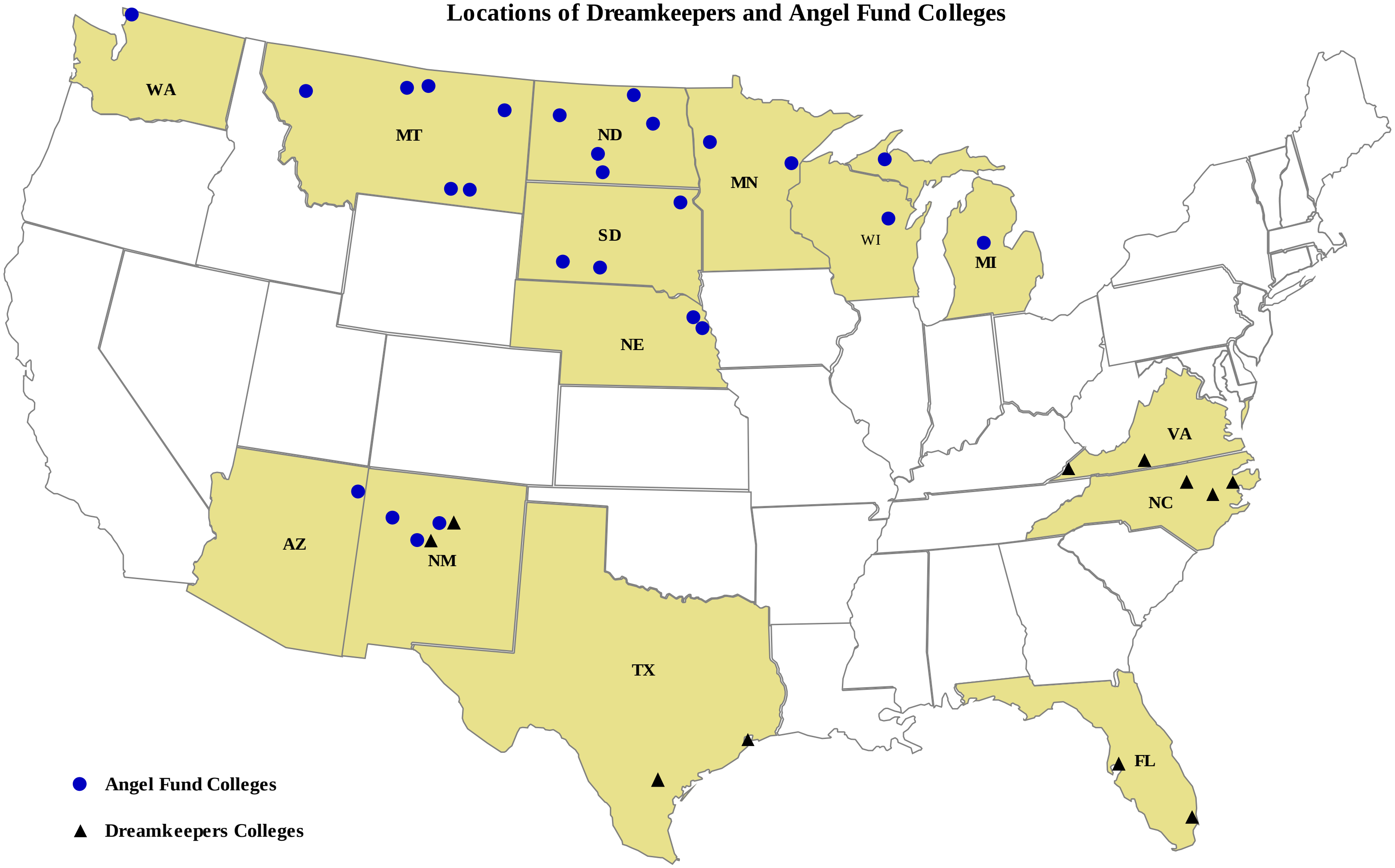
[4] Specifically, each TCU committed to raising $24,230 over this five-year period. There was no fundraising requirement in Year 1. Angel Fund colleges were required to raise $1,231 in Year 2, $6,000 in Year 3, $8,000 in Year 4, and $9,000 in Year 5.

[5] Scholarship America (2008).

Dreamkeepers and Angel Fund Emergency Financial Aid

Figure 1.1

Locations of Dreamkeepers and Angel Fund Colleges



Indian College Fund's programs include scholarship support to American Indian students and an education campaign to raise public awareness of TCUs.

The role of the intermediary organizations is twofold. First, they regrant funds from Lumina to the participating colleges to develop their programs on campus. As stated above, the American Indian College Fund also raised funds to supplement Lumina's grant. Second, the intermediary organizations provide technical assistance in program development and implementation, as well as in fundraising. In turn, the colleges are responsible for establishing guidelines for aid eligibility and award levels, awarding funds to qualified students, and raising matching funds.

Purpose and Outline of Key Topics

Lumina Foundation for Education asked MDRC to evaluate the Dreamkeepers and Angel Fund emergency financial aid programs. This evaluation examines four main topics over the course of each program's first two years:

Program Design and Implementation

A primary focus is how colleges designed and implemented their programs. How did they determine eligibility criteria and the definition of an emergency? Is the program structured as a grant or a loan? Is the program widely advertised? What is the application and disbursement process? The evaluation also considers the experiences and perceptions of college administrators and, in some cases, students: How do students hear about the program? What is the level of demand? How do students and administrators regard the program's utility and efficacy?

Student Characteristics and Outcomes

This evaluation describes the students who received emergency aid at both Angel Fund and Dreamkeepers colleges. How many students are served by the program? What is the size of the awards given? For what reasons do students request aid? What are the demographic characteristics of the students who receive aid? How do these students compare with the larger student body? The evaluation also reports the retention rates of students in the Dreamkeepers and Angel Fund programs and discusses other ways students may have benefitted.

Role of the Intermediary Organizations

The evaluation considers the role of the two intermediary organizations: Scholarship America and the American Indian College Fund. What assistance do they provide to the colleges? How helpful, from the colleges' perspective, is their programmatic and fundraising assistance? How could it be improved? What are the management lessons?

Sustainability

Finally, the evaluation considers how the colleges have worked to sustain their programs in the long term. Have the colleges met their matching requirements? Who are the contributors? How likely is it that the colleges will be able to maintain their programs beyond the terms of the pilot project? What challenges, if any, have the participating colleges faced in fundraising or what challenges do they anticipate in the future?

Data Sources

MDRC engaged in a variety of efforts to collect both qualitative and quantitative data to complete this evaluation of the first two years of each program. First, MDRC relied heavily on field research to better understand how the colleges implement and operate their programs. MDRC attended multiple conferences also attended by Dreamkeepers or Angel Fund colleges, where it learned about their respective programs and conducted focus groups with program administrators and staff. In April and May 2006, MDRC visited five of the 11 Dreamkeepers colleges (Galveston College, Wayne Community College, Central New Mexico Community College, Mountain Empire Community College, and Santa Fe Community College), where it conducted interviews with program administrators and staff and interviewed or held focus groups with 22 students.[6] Since that time, MDRC has conducted phone interviews or phone-based focus groups with program administrators and staff from five additional Dreamkeepers colleges and 15 Angel Fund colleges. MDRC also conducted multiple in-person and phone interviews with staff of both Scholarship America and the American Indian College Fund.

To learn more about program operations, MDRC administered surveys to all participating colleges, including an online survey of Angel Fund colleges in June 2006 and a paper survey (administered via e-mail) to both Angel Fund and Dreamkeepers colleges in summer 2007. Seventeen Angel Fund colleges responded to the 2006 survey, and 21 responded to the 2007 survey. All 11 Dreamkeepers colleges responded to the 2007 survey.

Finally, MDRC analyzed quantitative data collected by the colleges about their Dreamkeepers and Angel Fund aid recipients. These data, reported to the intermediary organizations, include the amount of emergency financial aid given, the demographic characteristics of aid recipients, the reasons students requested aid, and whether the students reenrolled in the college for the term subsequent to receiving aid. In addition, the Dreamkeepers

[6]Based on the evaluation schedule and available resources, MDRC did not conduct site visits to the TCUs.

colleges identified these recipients as part of their data collection and reporting efforts for the Achieving the Dream database. By working with JBL Associates, the organization managing the Achieving the Dream database, MDRC was able to use other data in the database to determine additional characteristics of aid recipients.

Organization of this Report

The rest of this report proceeds as follows. Chapter 2 describes the colleges participating in the Dreamkeepers program, their design and implementation of the program, the emergency financial aid awards they distributed, the characteristics of the aid recipients, the colleges' efforts to raise funds and sustain their programs, and the technical assistance they received from their intermediary organization. Chapter 3 provides similar information regarding the colleges participating in the Angel Fund program. Finally, Chapter 4 presents some cross-cutting lessons learned from both programs and offers recommendations for colleges and funders that may be interested in instituting new emergency financial aid programs.

Chapter 2

The Dreamkeepers Program

Lumina Foundation for Education envisioned the Dreamkeepers program as an extension of the Achieving the Dream: Community Colleges Count initiative. The goal of Achieving the Dream is to increase academic success among community college students, with particular attention to students of color and low-income students — groups with high rates of attrition in higher education who have been traditionally underserved in the education system. Lumina sees providing emergency financial aid to students who are at risk of dropping out as a potential strategy for increasing student retention and success.

To select a cohort of colleges to participate in this emergency financial aid pilot program, Lumina approached Scholarship America, which, in turn, convened an advisory group of community college administrators and other stakeholders to organize a recruitment and selection process. The advisory group issued applications to the first cohort of 27 colleges participating in the Achieving the Dream initiative. The Dreamkeepers colleges were selected based on three main criteria: (1) their ability to effectively administer the program; (2) their ability and commitment to collect data on student participants and to track information on their academic progress; and (3) their commitment to raise matching funds to sustain the program over the long term. Twenty-two Achieving the Dream colleges applied to be in the Dreamkeepers program, and 11 were ultimately chosen.

Description of Dreamkeepers Colleges

The 11 participating colleges are found in the five states represented by Round One Achieving the Dream colleges — Florida, New Mexico, North Carolina, Texas, and Virginia — and in a variety of settings, including big cities, midsized cities, and small towns and rural areas. As shown in Appendix Tables A.1-A.3, which present descriptive characteristics of the Dreamkeepers colleges over both the 2004-2005 and the 2005-2006 academic years, the majority of colleges are small, with eight institutions serving an enrollment of fewer than 3,000 full-time equivalent (FTE) students. The remaining three colleges have an FTE enrollment of between 11,000 and 18,000 students. At the majority of the colleges, roughly 60 percent or more of the students are part time, and at only one college do full-time students comprise a majority.

Over two-thirds of the students at Dreamkeepers colleges are women. The racial and ethnic composition of these schools largely reflects the communities they serve. The North Carolina colleges enroll the highest proportion of black students, and the colleges in Texas and

New Mexico enroll the highest proportion of Hispanic students. The Virginia colleges have the largest number of white, non-Hispanic students, while the Florida colleges have large numbers of both black and Hispanic students. The proportion of students under the age of 25 at Dreamkeepers colleges ranges from 36 percent to 67 percent.

Directly relevant to the Dreamkeepers program is students' high degree of financial need. At least half the students across the colleges receive some form of financial aid, and at some colleges a much higher proportion receives aid. At Santa Fe Community College and Mountain Empire Community College, for example, more than 90 percent of students receive financial assistance. Receipt of federal grants, such as the Pell Grant, is also prevalent at the Dreamkeepers institutions, with the average federal grant aid ranging from $1,700 at Durham Technical Community College to $3,500 at Santa Fe. Variation in the amount of federal grant aid reflects a combination of student need and the cost of attendance. Annual tuition and fees at the Dreamkeepers colleges in 2004-2005 ranged from $1,005 at Santa Fe to $2,095 at Mountain Empire.

Program Implementation

The 11 colleges participating in the Dreamkeepers program enjoyed considerable flexibility in designing and administering their programs. Lumina and Scholarship America intentionally left the parameters open so that colleges could design a program structure that would be appropriate to their needs and local contexts. As a result, the Dreamkeepers colleges have experimented with a variety of structural arrangements.

In summer 2007, MDRC conducted a survey of the Dreamkeepers colleges to record key decisions regarding program implementation. Through in-person and telephone interviews with college administrators and focus groups held with Dreamkeepers aid recipients, MDRC was able to further explore the decisions colleges made about program design and their implications. The following sections include information on how colleges chose to structure their award programs; publicity and outreach mechanisms; eligibility requirements; and the application, selection, and disbursement processes. They also describe the characteristics of the emergency aid programs that colleges put in place, why they made these decisions, and the extent to which they modified their initial plans over time.

Structuring an Emergency Aid Program: Grants or Loans

One key decision Dreamkeepers colleges had to make was whether to provide their emergency financial aid in the form of grants or loans. According to the survey (Table 2.1), six

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Table 2.1

Responses to 2007 Survey of Dreamkeepers Colleges
Type of Aid Program

Type of Aid	Number of Colleges
Grants	6
Loans	3
Both	2

SOURCE: Data based on responses to MDRC's 2007 survey of Dreamkeepers colleges.

NOTES: Calculations for this table used available survey responses collected from Dreamkeepers colleges during spring and summer 2007. Eleven colleges responded to this survey.

Dreamkeepers colleges chose to offer grants, while three (Santa Fe Community College, Wayne Community College, and Durham Technical Community College) chose to offer loans.[1] Two colleges (Mountain Empire Community College and Martin Community College) offer both grants and loans, although, in practice, they offer mostly grants.

Many colleges carefully considered the administrative and philosophical ramifications of these options. Some of the colleges that chose a grant structure were concerned that students would not be fully helped if they had to pay back funds, or that loan collection would add an extra layer of complication to their program.[2] The colleges that offer loan programs discussed these same concerns, but put policies in place to protect students, found ways to use loans to encourage student success, or found that repayment was not an issue at their particular college.

First, since financial aid departments know what loans and grants are expected for each student, Santa Fe Community College, Wayne Community College, and Martin Community College sometimes offer students an "advance" on pending financial aid. When the financial aid arrives, the monies are automatically deducted from each student's aid package. All three colleges use this feature to help ensure that students repay their loans, thus replenishing the

[1]Two of the colleges that offer grants — Broward Community College and Central New Mexico Community College — officially refer to their awards as "scholarships."

[2]Program administrators expressed some confusion regarding whether program guidelines allowed colleges to offer loans rather than grants. Some administrators clearly remembered being told that awards were to be structured as grants, while others did not recall any specific instruction.

Dreamkeepers fund and allowing the college to help additional students. Martin uses loans specifically to fund tuition, fees, and book expenses; it provides grants for other costs.

Four of the colleges that give loans (Santa Fe Community College, Wayne Community College, Mountain Empire Community College, and Durham Technical Community College) also make provisions to forgive them. For example, an administrator at Santa Fe described an exception made for a single mother who had recently been kicked out of her family's home with her children. This woman did not qualify for financial aid, but because of her difficult personal circumstances, she did not have to repay her loan. Santa Fe and Durham also link loan forgiveness to student retention in order to create an incentive for students to stay enrolled. Durham, for example, forgives half of students' loans if they complete the current semester and enroll in the following semester, and the other half if they complete that cycle again.

The Dreamkeepers colleges have combined these elements somewhat differently. Santa Fe, for example, has implemented a three-track structure. In the first track, students pay back the loan in full, without any forgiveness (this is targeted more toward students who are near graduation). In the second track, students do not pay back the loan at all — as in the case mentioned above — and the loan becomes a grant. In the third track, students who successfully complete the following semester get a reimbursement check for half the total loan amount they received, assuming that they have already paid back the loan. While Wayne Community College technically has a forgiveness clause, it rarely employs it, since most students pay back their loans. Mountain Empire Community College rarely awards loans, but when it does, it forgives them. Durham Technical Community College operates what it calls a grant program with a loan structure. It links loan forgiveness to students' retention, yet it ultimately forgives loans, rather than collecting repayment, for students who do not continue.

MDRC asked several students about their perceptions of a grant vs. a loan. One student who had received a loan commented that she would not have applied for a scholarship or a grant because she would have assumed she did not qualify. Another loan recipient felt that the program should be structured as a grant: "I think you should not have to pay it back. Or maybe pay 10 percent back. There should be people who sponsor the program. We are students and we are trying to make money." Generally, though, students seemed pleased with the structure in place at their respective institutions. Most students who received grants said that they supported the current grant structure, while most students who received loans said that they supported the loan structure.

Publicity and Outreach

Program administrators expressed considerable concern about being overwhelmed with students applying for Dreamkeepers funds. Table 2.2 shows that program administrators at 10

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Table 2.2

Responses to 2007 Survey of Dreamkeepers Colleges
Aid Demand, Awareness, Eligibility, and Disbursement

Demand for Aid	**Number of Colleges**
Level of concern that requests would exceed funding	
Very concerned	6
Somewhat concerned	4
Not very concerned	1
Not at all concerned	0
Level of concern that students would take advantage of the program	
Very concerned	6
Somewhat concerned	5
Not very concerned	0
Not at all concerned	0
Requests compared with available funds	
Requests less than available funds	5
Requests matched available funds	3
Requests exceeded available funds	3
Campus Awareness of Aid Program as Perceived by College Administrators	
Student awareness	
Very aware	5
Somewhat aware	5
Not very aware	1
Not at all aware	0
Adviser awareness	
Very aware	10
Somewhat aware	1
Not very aware	0
Not at all aware	0
Faculty/staff awareness	
Very aware	7
Somewhat aware	4
Not very aware	0
Not at all aware	0
Senior administration awareness	
Very aware	9
Somewhat aware	2
Not very aware	0
Not at all aware	0

(continued)

Table 2.2 (continued)

Eligibility and Required Documentation	Number of Colleges
Minimum eligibility requirements	
Expenses of a specified type	6
Minimum GPA requirement	5
Minimum number of credits completed	3
Must be enrolled at least part time	2
Limit on receipt of aid	
1-3 times per term or academic year	8
Only once	2
No limit	1
Required documentation	
Proof of expense	9
Demonstration of financial need	7
Instructor recommendation	3
Proof of enrollment	2
Aid Decisions and Disbursement	
Time between receipt of Dreamkeepers grant and first application	
Less than 1 month	3
1-3 months	5
3-6 months	2
More than 6 months	1
Time between student applying and receiving a decision	
1-5 business days	10
5-10 business days	1
Time between decision and receiving aid	
1-5 business days	7
5-10 business days	3
11-20 business days	1
Disbursement method(s)	
Cash	1
Check to student	7
Debit card or gift card for specific needs	2
Payment to third party	7

SOURCE: Data based on responses to MDRC's 2007 survey of program administrators at Dreamkeepers colleges.

NOTES: Calculations for this table used available survey responses collected from program administrators at Dreamkeepers colleges during spring and summer 2007. Eleven colleges participated in this survey. Responses may sum to more than 11 colleges, as some questions allowed colleges to select more than one answer.

of the 11 Dreamkeepers colleges were "somewhat" or "very concerned" that demand for funds would exceed the supply. Administrators at all 11 colleges were also "somewhat" or "very concerned" that students without emergencies would try to take advantage of the program. One administrator, for example, said that widespread knowledge of the program might bring a flood of applicants "with a sense of entitlement" applying for "free money."

One strategy many colleges used to curb demand in the early stages of implementation was to limit publicity about their programs. Instead of making public announcements, administrators relied on faculty and staff to communicate information about the program to students they knew. Administrators directed faculty and staff, via e-mail and in meetings, to consider Dreamkeepers as a program for promising students with unanticipated emergencies and to refer such students to the appropriate financial aid or student services staff for intake. Colleges took other steps to limit awareness of the program as well. At Patrick Henry Community College, for example, students who were awarded funds were required to sign a confidentiality agreement, stating that they would not share information about the program.

These early efforts to limit publicity appear to have worked. Student recipients who attended focus groups (in 2006) about their experience in the program during its first year mostly reported hearing about it from staff in the financial aid office. A few students, for example, had work-study jobs in the financial aid office and were privy to information about available aid. Other students were acquainted with financial aid staff, who advised them to apply for the program. When students were asked in focus groups if they had told their peers about the program, a majority reported they had done so selectively, and a few students said they would if the situation called for it. A few students suggested that it was important that the funds be "protected" from abuse. "I would only tell someone about it if they had a dire emergency," one student explained.

Some Dreamkeepers colleges have always publicized their programs more extensively. Administrators from Wayne Community College, for example, informed MDRC in interviews in 2006 that they provide information about their Dreamkeepers program on the campus-wide electronic bulletin board. In that same round of interviews, administrators at Santa Fe Community College said that they advertise their program on the college Web site. Santa Fe linked its decision to publicize the program to the fact that the college distributes its funds as loans. As one administrator put it, "An emergency loan doesn't sound too compelling because they know they have to pay it back."

Since the interim report, it appears that other colleges have expanded publicity about their programs. Patrick Henry Community College, for example, no longer enforces its confidentiality clause. Hillsborough, Broward, and Martin Community Colleges, which used to rely solely on communications to faculty and staff, have begun to advertise their programs on their campus Web sites or on sites such as Blackboard.com. Hillsborough and Martin have begun posting flyers and advertising in campus publications. Galveston College even created Dreamkeepers backpacks to increase visibility of its program on campus and at community events.

This sea change is likely the result of several different factors. MDRC's interim report found that some students had expressed concern that not enough students had heard that funds were available. A student at Galveston College, for example, remarked that the program seemed "hidden" from students. It may also have to do with feedback the colleges received from their own students and faculty. Martin Community College, for instance, changed its outreach policies after students voiced similar concerns in a formative feedback survey. The colleges may also have changed their policies because demand for the program was lower than anticipated. As shown in Table 2.2, administrators at eight Dreamkeepers colleges found that requests were on par with or less than available funds. Demand exceeded the supply of funds at only three institutions.

By the time of the 2007 survey, administrators at the Dreamkeepers colleges had reasonably positive impressions of the campus-wide awareness of their programs. The program administrator at only one college indicated that students were not very aware of the program (Table 2.2). In all other cases, program administrators believed that students, faculty/staff/counselors, and upper-level administrators were all "somewhat" or "very aware" of the Dreamkeepers programs on their campuses. MDRC was not able to survey these groups to confirm whether this perception accurately reflected their awareness of the program.

Determining Eligibility

With limited funds and, presumably, tremendous need, the Dreamkeepers colleges established a variety of eligibility criteria to select certain groups of students, to help identify students with genuine emergencies, or to limit fraudulent requests.

Several colleges established academic criteria. Five institutions require that students have a minimum grade point average (GPA), typically 2.0 or higher, although some schools are willing to make exceptions (Table 2.2). Three colleges specify that in order to be eligible a student must have completed a minimum number of credits (for example, 12 credits), while two colleges require that students be enrolled at least half time. The colleges may also consider other academic criteria. One college, for example, discussed in interviews that it requires that students take a standardized assessment test to measure study skills and motivation. The most commonly stated reason for these criteria was to ensure that only students with a demonstrated commitment to college would be eligible to receive funds. The assumption was that students whose commitment to learning was limited and who would be more likely to “stop out” or drop out because of other circumstances should not take away funds from more committed students.

Other colleges introduced criteria designed to better identify genuine emergencies. Six colleges, for example, specified that student expenses must be of a certain type (Table 2.2). The colleges commented in the survey and discussed in interviews that students should have foreseen certain expenses — tuition or books, for example — and that therefore they were not true emergencies. Many schools, however, also noted that there were always exceptions. Those schools noted that an unplanned loss of income could lead to an inability to pay for tuition, for example, so some colleges learned that it was important to remain flexible and look at a student’s entire profile.

Finally, most colleges placed some form of limit on either the number of times a student was eligible to receive funds, such as once per term, or the value of an award; for example, no more than $500 (Table 2.2). While colleges did not discuss these criteria at length, they suggested in interviews and in comments on their surveys that they were put in place to stop abuse (either fraud or simple chronic mismanagement), to stretch available funds and thus help more students, or to institute a degree of fairness and ensure equal access to the funds.

The Application Process

The Dreamkeepers colleges also instituted application processes designed to help administrators assess students’ eligibility and to explain the eligibility criteria to students. The application process provides staff with further information about a student’s emergency and his or her broader financial need. The basic steps may include a written application, in-person interviews, and submission of supplementary materials, such as receipts or a general financial aid application.

Most institutions require students to fill out a Dreamkeepers application, although some colleges also use a prescreening conversation to determine whether to provide students with an application. Several colleges ask for a written statement from students regarding their need. These applications are usually no longer than a page and can be filled out in a matter of minutes. At Santa Fe Community College, for example, the written application helps students understand the guidelines for the “definition of emergency” by describing the categories and the maximum amount awarded. When students fill out the form, they learn, for example, that the maximum amount awarded for child care expenses is $300, for rent, $500, and for car repair, $100.

In addition to written applications, nine colleges require verification of need or documentation of an expense (such as a lease, copies of overdue utility bills, car repair estimates, or medical bills) before considering a request for aid (Table 2.2). However, there is wide variation in the level of documentation required. Galveston College, for example, asks students who request help with car repairs to submit as many as three estimates before it can approve a grant, while several colleges simply ask for a receipt. Seven colleges require that students prove their financial need by completing documents such as the Free Application for Federal Student Aid (FAFSA).

A few colleges also require that students obtain recommendations from faculty members before they can receive aid (Table 2.2). A few students at these colleges found that this requirement was awkward; one student described a resistant faculty member who believed that issues related to a student's financial well-being went beyond the normal faculty-student relationship. Some students also complained that they had to jump through hoops to get a grant. A few students, for example, expressed frustration at having to produce additional documentation after they thought their applications were complete.

Most of the colleges also require a face-to-face interview. However, the importance of the interview in determining eligibility varies considerably by institution. At some colleges, such as Santa Fe Community College and Mountain Empire Community College, the interview plays a key role in determining the merit of a student's request for aid. At Mountain Empire, for example, the director of Student Services interviews students for 45 minutes. At Central New Mexico Community College, on the other hand, support staff generally interview students. One staff person said, "[During the interview], I try to get an idea of how desperate their need is." Most administrators and staff said that they value the interview component of the application process. Some administrators think that it supplements and humanizes the student's written application, and they use the time as an opportunity to suggest changes to the application. Many administrators also said that they discuss budgeting and other sources of financial aid during the interview.

The Decision and Disbursement Process

Colleges created various administrative structures to approve applications for aid, ranging from highly formalized to more casual. Galveston College has one of the strictest measures of accountability and the most formalized selection processes. A five-member committee of high-ranking administrators at the college — including the vice president for Academic and Student Affairs, the dean of Workforce Development, and the dean of Learning Resources, Distance Education, and Continuing Education — reviews materials. The financial aid office, which helps assemble the materials and conducts an initial interview with students, does not participate in the decision-making process. Because the committee often does not meet as a group, applications travel serially from member to member until three of the five reviewers approve the application. Committee members believe that the process takes only a few days. Some students in the focus groups, however, reported that it could take several weeks. During the 2005 Minnesota meeting of Dreamkeepers colleges, a representative from Broward

Community College also described a similar committee structure of five high-ranking administrators to decide awards.

At the other end of the spectrum is Santa Fe Community College, where the director of Financial Aid is authorized to make a decision on Dreamkeepers assistance following a brief interview. The director reviews the student's financial aid profile, in addition to discussing the student's need for emergency assistance. This particular administrator emphasized his lengthy experience at judging the character of students. This perspective was shared by administrators from other colleges who said that they relied on their "gut instinct" after years of experience in gauging students' sincerity and need for assistance.

Central New Mexico Community College's approach to aid decisions falls in between those taken by Galveston and Santa Fe. It instituted a three-person committee, which includes the director of Financial Aid, the director of Development, and an administrator in the Scholarship Office, which meets frequently to vet applications and conduct follow-up interviews, as needed. "We have stringent requirements…but I don't want students dropping out because of $50," one administrator said.

The time that elapses between a student's submission of an application and receipt of funds can range from the same day to several weeks (Table 2.2). Ten colleges reported that they are able to make a decision on an application within one to five business days; one college indicated that this process takes five to 10 days. It takes additional time to disburse funds to students. Seven colleges reported that they are able to deliver funds to students within one to five business days; three others take five to 10 business days; and one college takes 11 to 20 days. A few colleges said in interviews that they are sometimes able to get funds to students the same day they request them. The time required to receive funds was raised by some students in the focus groups. In two cases, students said they would not apply if they had to do it over again because of the long turnaround time (a few weeks) and the stress of waiting without knowing the status of their application.

Colleges chose a variety of disbursement methods (Table 2.2). Six colleges issue a check to vendors (such as landlords, utility companies, or car repair shops), while seven colleges issue checks directly to students. Three colleges combine these two methods, depending upon the circumstances. The two exceptions are Santa Fe Community College, which gives cash payments because many of its students do not have checking accounts, and Hillsborough Community College, which integrates students' aid payments into the college's debit card system.

Students generally apply for a specific dollar amount, but colleges sometimes make their own determination of how much to award. Administrators acknowledged that it was challenging to determine the appropriate amount. Even in cases where the student provided documentation, some administrators questioned whether a particular amount was reasonable and would rely on personal experiences or contacts to make a judgment. For example, when determining the appropriate reimbursement for a car repair, an administrator at one college contacted a friend at an auto mechanic shop to compare quotes. Many colleges have determined an award ceiling amount. In some cases, they disclose the ceiling, but not always. Overall, administrators noted that students are generally careful in their requests and do not ask for excessive amounts.

Information on Aid Recipients

Data on aid recipients for the Dreamkeepers colleges come from two major sources. Most of the data come from reports provided to Scholarship America by the Dreamkeepers colleges. These data are presented in Tables 2.3-2.6 and describe the size and number of Dreamkeepers awards disbursed at all 11 colleges during calendar years 2005 and 2006 (that is, the first two years of the Dreamkeepers program), information on the race or ethnicity and gender of the recipients, and the reasons these recipients requested aid. MDRC also had the opportunity to analyze data from the Achieving the Dream database, which is presented in Tables 2.7-2.8 and is discussed below.

Number, Size, and Type of Dreamkeepers Awards

The Dreamkeepers colleges grew their programs substantially over their first two years. Table 2.3 shows that a total of 701 Dreamkeepers awards were distributed in the form of either grants or loans to 672 students during calendar year 2005. In calendar year 2006, Dreamkeepers colleges awarded 902 grants or loans to 849 students. The total aid awarded increased from $209,776 in 2005 to $387,598 in 2006, while the average award size increased from $299 to $430.[3]

According to Tables 2.4-2.6, Central New Mexico Community College gave the highest number of awards in any given program year (334 in 2006), while Mountain Empire Community College gave the fewest (18 in 2006). The size of a given award ranged from $11 in 2006 to $2,427 in 2006, and the amount of the average award per college ranged from $140 in 2005 to $865 in 2006. Nine of the colleges gave some students more than one award, but this did not happen often.

[3]Values of award sizes may differ slightly from those reported by Scholarship America due to different decisions about how to calculate missing or incomplete data. Typically, MDRC’s estimates are lower. Values for 2006 are artificially low due to an early reporting deadline. Colleges will update 2006 data in the next reporting cycle.

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Table 2.3

Characteristics of Aid Payments at All Dreamkeepers Colleges, Calendar Years 2005 and 2006

	All 11 Dreamkeepers colleges	
Program year	2005	2006
Awards	701	902
Recipients[a]	672	849
Students receiving multiple awards	28	49
Minimum aid received ($)	12	11
Maximum aid received ($)	2,286	2,427
Average aid received ($)	299	430
Total aid disbursed ($)	209,776	387,598
Reasons for requesting aid[b] (%)		
Books (%)	23.8	12.6
Child care (%)	1.1	2.4
Housing (%)	21.4	26.2
Meals (%)	1.6	2.2
Medical (%)	0.6	1.9
Transportation (%)	15.8	17.4
Tuition (%)	13.1	17.5
Utilities (%)	0.4	7.2
Other (%)	39.9	12.3

SOURCE: MDRC calculations based on data collected by participating colleges and reported to Scholarship America.

NOTES: Calculations for this table used available data for those students who received Dreamkeepers aid from their respective college between January 2005 and December 2006. The Scholarship America database excludes records for those students who applied but were denied funding. Distributions may not add to 100 percent because of rounding.

[a]Differences between the number of awards and the number of recipients are attributed to some students having received multiple payments as presented under the row "Students receiving multiple awards."

[b]Percentage totals may exceed 100 percent because students may request Dreamkeepers aid for multiple needs.

Students requested money for a variety of reasons, but no strong preference emerged across all colleges. Money for “housing” was requested more than any other category during 2006 (26.2 percent) and was the second most-requested category in 2005 (21.4 percent) behind “other” (39.9 percent). Money for “transportation,” “tuition,” “books,” and “other” were also popular categories over both years. The “utilities” category topped the list in 2006 at Broward Community College and Wayne Community College, which is notable, since this category was not nearly as requested at other colleges or in other years. More consistent are the categories for which students made few requests: Students requested funds for “child care,” “medical expenses,” and “meals” less than 2.5 percent of the time in either program year. The colleges provided only limited information as to why students so infrequently requested aid in these categories, but did suggest that students may be able to turn to other forms of aid to meet these needs (such as food from an emergency food pantry or Medicaid).

Demographic Characteristics of Aid Recipients

All 11 colleges gave more emergency financial aid to women than to men. This fact is not surprising, since, as noted earlier, all of the colleges enroll more women than men. However, the percentage of women who received aid (Tables 2.4-2.6) was greater in many cases than their enrollment would predict (Appendix Tables A.1-A. 3), and, at some schools, there were rather large gender differences. At Broward Community College, for example, the percentage of aid that went to female students was 83 percent in 2005 and 89 percent in 2006, yet women accounted for only 62 percent of the students during the 2004-2005 and 2005-2006 academic years. Moreover, this gap appears to be growing both across and within colleges. Over the first two program years, the number of colleges where the percentage of women recipients was greater than the percentage of women enrolled at the college increased from seven to 10. At most colleges, the percentage of women aid recipients increased by anywhere from 3 to 18 percentage points, while enrollment of women at those same colleges stayed flat or increased by no more than 3 percentage points.[4]

Large percentages of Dreamkeepers aid recipients were African-American. At nine of the 11 colleges in calendar year 2005, the percentage of African-American students who received aid (Tables 2.4-2.6) was greater than the percentage enrolled at the college during the 2004-2005 academic year (Appendix Tables A.1-A.3). At Wayne Community College, for example, 67 percent of the aid recipients were African-American during calendar year 2005, while only 32 percent of the students enrolled during the 2004-2005 academic year were African-American. At the same time, two of the remaining colleges had no African-American

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[4]Differences between recipients and enrolled students should be considered carefully, since the total number of students who receive aid at some colleges is quite small. These concerns are especially true for minority groups, such as Hispanic students, who comprise only small percentages of aid recipients.

Dreamkeepers and Angel Fund Emergency Financial Aid

Table 2.4

Characteristics of Aid Payments and Recipients at Dreamkeepers Colleges in Florida and New Mexico, Calendar Years 2005 and 2006

	Florida				New Mexico			
	Broward Community College		Hillsborough Community College		Central New Mexico Community College		Santa Fe Community College	
Location	Ft. Lauderdale		Tampa		Albuquerque		Santa Fe	
Program year	2005	2006	2005	2006	2005	2006	2005	2006
Awards	36	90	68	54	196	334	46	102
Recipients[a]	36	90	66	54	190	318	41	79
Female (%)	83.3	88.9	57.6	68.5	67.4	63.2	61.0	70.9
Male (%)	16.7	11.1	42.4	31.5	32.6	36.8	39.0	29.1
Asian (%)	0.0	0.0	1.5	0.0	2.1	1.9	0.0	0.0
African-American (%)	77.8	1.1	50.0	37.0	6.8	9.7	7.3	8.9
Hispanic (%)	5.6	17.8	18.2	13.0	37.9	43.7	51.2	46.8
Native American (%)	0.0	2.2	0.0	0.0	18.9	15.4	4.9	6.3
White (%)	11.1	1.1	30.3	48.1	25.3	21.7	31.7	31.6
Multiracial (%)	0.0	0.0	0.0	0.0	0.0	0.6	0.0	0.0
Other (%)	0.0	0.0	0.0	0.0	6.3	0.0	2.4	0.0
Unknown (%)	5.6	77.8	0.0	1.9	2.6	6.9	2.4	6.3
Students receiving multiple awards	0	0	2	0	6	15	4	20
Minimum aid received ($)	250	165	61	50	12	11	60	50
Maximum aid received ($)	600	1000	450	500	435	1,242	900	1,000
Average aid received ($)	444	609	349	402	140	278	439	488
Total aid disbursed ($)	15,985	54,822	23,716	21,714	27,474	92,907	20,210	49,765

(continued)

Table 2.4 (continued)

	Florida				New Mexico			
	Broward Community College		Hillsborough Community College		Central New Mexico Community College		Santa Fe Community College	
Reasons for requesting aid[b] (%)								
Books (%)	0.0	4.4	100.0	16.7	38.3	19.8	6.5	4.9
Child care (%)	5.6	6.7	0.0	1.9	0.5	0.3	0.0	2.9
Housing (%)	22.2	22.2	0.0	11.1	24.5	31.4	28.3	16.7
Meals (%)	0.0	0.0	0.0	0.0	1.0	3.3	0.0	1.0
Medical (%)	0.0	5.6	0.0	0.0	0.0	0.3	2.2	2.9
Transportation (%)	33.3	21.1	0.0	16.7	10.2	3.9	23.9	31.4
Tuition (%)	19.4	13.3	100.0	46.3	0.0	28.7	10.9	5.9
Utilities (%)	0.0	24.4	0.0	1.9	0.0	0.3	0.0	7.8
Other (%)	19.4	2.2	0.0	5.6	25.5	12.0	30.4	24.5

SOURCE: MDRC calculations based on data collected by participating colleges and reported to Scholarship America.

NOTES: Calculations for this table used available data for those students who received Dreamkeepers aid from their respective college between January 2005 and December 2006. The Scholarship America database excludes records for those students who applied but were denied funding. Distributions may not add to 100 percent because of rounding. The colleges made some updates to their 2006 data when reporting on calendar year 2007 recipients. Due to the data reporting cyle, however, these updated data were not available for this report.

[a]Differences between the number of awards and the number of recipients are attributed to some students having received multiple payments as presented under the row "Students receiving multiple awards."

[b]Percentage totals may exceed 100 percent because students may request Dreamkeepers aid for multiple needs.

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Table 2.5

Characteristics of Aid Payments and Recipients at Dreamkeepers Colleges in North Carolina, Calendar Years 2005 and 2006

	North Carolina					
	Durham Technical Community College		Martin Community College		Wayne Community College	
Location	Durham		Williamston		Goldsboro	
Program year	2005	2006	2005	2006	2005	2006
Awards	35	43	24	45	52	68
Recipients[a]	31	42	22	44	52	62
Female (%)	71.0	73.8	72.7	77.3	76.9	86.9
Male (%)	29.0	26.2	27.3	22.7	23.1	13.1
Asian (%)	0.0	4.8	0.0	0.0	0.0	0.0
African-American (%)	74.2	64.3	63.6	72.7	67.3	75.8
Hispanic (%)	0.0	4.8	0.0	0.0	0.0	0.0
Native American (%)	0.0	0.0	0.0	0.0	3.8	0.0
White (%)	22.6	21.4	36.4	27.3	28.8	24.2
Multiracial (%)	3.2	4.8	0.0	0.0	0.0	0.0
Other (%)	0.0	0.0	0.0	0.0	0.0	0.0
Unknown (%)	0.0	0.0	0.0	0.0	0.0	0.0
Students receiving multiple awards	4	1	2	1	0	6
Minimum aid received ($)	36	40	50	23	83	50
Maximum aid received ($)	2,286	2,427	600	1,035	400	1,313
Average aid received ($)	754	707	282	334	206	255
Total aid disbursed ($)	26,405	30,418	6,766	15,026	10,701	17,311

(continued)

Table 2.5 (continued)

	Durham Technical Community College		Martin Community College		Wayne Community College	
Reasons for requesting aid[b] (%)						
Books (%)	5.7	2.3	12.5	6.7	21.2	7.4
Child care (%)	8.6	2.3	0.0	6.7	0.0	10.3
Housing (%)	48.6	41.9	20.8	6.7	40.4	11.8
Meals (%)	8.6	2.3	0.0	0.0	3.8	7.4
Medical (%)	0.0	0.0	0.0	6.7	3.8	2.9
Transportation (%)	37.1	25.6	33.3	22.2	30.8	25.0
Tuition (%)	2.9	2.3	16.7	31.1	0.0	1.5
Utilities (%)	0.0	11.6	8.3	17.8	1.9	27.9
Other (%)	60.0	11.6	8.3	2.2	0.0	5.9

SOURCE: MDRC calculations based on data collected by participating colleges and reported to Scholarship America.

NOTES: Calculations for this table used available data for those students who received Dreamkeepers aid from their respective college between January 2005 and December 2006. The Scholarship America database excludes records for those students who applied but were denied funding. Distributions may not add to 100 percent because of rounding. The colleges made some updates to their 2006 data when reporting on calendar year 2007 recipients. Due to the data reporting cyle, however, these updated data were not available for this report.

[a]Differences between the number of awards and the number of recipients are attributed to some students having received multiple payments as presented under the row "Students receiving multiple awards."

[b]Percentage totals may exceed 100 percent because students may request Dreamkeepers aid for multiple needs.

Table 2.6

Characteristics of Aid Payments and Recipients at Dreamkeepers Colleges in Texas and Virginia, Calendar Years 2005 and 2006

	Texas				Virginia			
	Coastal Bend College		Galveston College		Mountain Empire Community College		Patrick Henry Community College	
Location	Beeville		Galveston		Big Stone Gap		Martinsville	
Program year	2005	2006	2005	2006	2005	2006	2005	2006
Awards	23	36	157	73	22	18	42	39
Recipients[a]	21	35	151	68	20	18	42	39
Female (%)	71.4	71.4	76.2	79.4	60.0	77.8	78.6	84.6
Male (%)	28.6	28.6	23.8	20.6	40.0	22.2	21.4	15.4
Asian (%)	0.0	0.0	1.3	0.0	0.0	0.0	4.8	0.0
African-American (%)	0.0	0.0	48.3	35.3	0.0	5.6	40.5	43.6
Hispanic (%)	61.9	57.1	24.5	22.1	0.0	0.0	0.0	0.0
Native American (%)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
White (%)	38.1	37.1	25.2	38.2	100.0	94.4	54.8	56.4
Multiracial (%)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Other (%)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Unknown (%)	0.0	5.7	0.7	4.4	0.0	0.0	0.0	0.0
Students receiving multiple awards	2	1	6	5	2	0	0	0
Minimum aid received ($)	130	44	128	20	50	200	95	250
Maximum aid received ($)	546	450	1,591	2,150	600	1,000	1,881	1,000
Average aid received ($)	285	242	190	732	365	541	810	865
Total aid disbursed ($)	6,564	8,722	29,894	53,451	8,036	9,746	34,025	33,718

(continued)

Table 2.6 (continued)

	Texas				Virginia			
	Coastal Bend College		Galveston College		Mountain Empire Community College		Patrick Henry Community College	
Reasons for requesting aid[b] (%)								
Books (%)	13.0	27.8	0.0	15.1	4.5	0.0	2.4	0.0
Child care (%)	4.3	0.0	0.0	0.0	0.0	0.0	2.4	0.0
Housing (%)	30.4	30.6	3.2	38.4	27.3	5.6	47.6	48.7
Meals (%)	0.0	0.0	0.0	0.0	18.2	11.1	0.0	0.0
Medical (%)	0.0	2.8	0.0	0.0	0.0	0.0	2.4	5.1
Transportation (%)	39.1	36.1	1.3	11.0	31.8	44.4	31.0	43.6
Tuition (%)	17.4	2.8	0.0	1.4	13.6	5.6	0.0	0.0
Utilities (%)	0.0	0.0	0.0	1.4	0.0	0.0	0.0	0.0
Other (%)	4.3	0.0	94.9	32.9	54.5	33.3	57.1	2.6

SOURCE: MDRC calculations based on data collected by participating colleges and reported to Scholarship America.

NOTES: Calculations for this table used available data for those students who received Dreamkeepers aid from their respective college between January 2005 and December 2006. The Scholarship America database excludes records for those students who applied but were denied funding. Distributions may not add to 100 percent because of rounding. The colleges made some updates to their 2006 data when reporting on calendar year 2007 recipients. Due to the data reporting cyle, however, these updated data were not available for this report.

[a]Differences between the number of awards and the number of recipients are attributed to some students having received multiple payments as presented under the row "Students receiving multiple awards."

[b]Percentage totals may exceed 100 percent because students may request Dreamkeepers aid for multiple needs.

aid recipients, even though at least a small percentage of their total enrollment was filled by African-American students. By the second program year (calendar year 2006), the percentage of African-American aid recipients decreased at three colleges and increased at one of the colleges that previously had no African-American aid recipients. However, the percentage of African-American students who received emergency aid in 2006 was still greater than the percentage of African-American students enrolled in those colleges.

Conversely, in 2005, at nine institutions, the percentage of Hispanic students who received aid was slightly less than their representation in the student body. By 2006, the percentage of Hispanic aid recipients had increased slightly at three colleges, but decreased slightly at four colleges. The overall picture, therefore changed very little (there were only very slight changes in enrollment of Hispanic students from the 2004-2005 to the 2005-2006 academic year). At only one institution, Santa Fe Community College, in 2005, did Hispanic students receive significantly more awards — approximately 20 percentage points more — than their representation among the study body.

The racial, ethnic, and gender gaps identified above do not necessarily signal a problem. The tendency of any of these groups to receive a disproportionate amount of aid may reflect disproportionate levels of need. African-American students, for example, may have lower income on average than white students. Women may have lower income than men, or they may be single parents whose financial needs are greater. There may also be differences in willingness to ask for funds. Women, for example, may be more likely to step forward than men; likewise, Hispanic students may be less so than white or African-American students. Nevertheless, these differences reinforce the need for colleges to make all students aware of the opportunity for emergency financial aid and perhaps to conduct special outreach to groups that may be less likely to come forward. It may be, for example, that some groups are uncomfortable with or perceive a stigma in requesting financial help or that word about these programs does not permeate all segments of the study body equally.

Other Characteristics of Aid Recipients

MDRC worked with JBL Associates to analyze data on aid recipients that were included in the Achieving the Dream database. The Dreamkeepers colleges added measures to their Achieving the Dream data collection process to track Dreamkeepers aid recipients. Tables 2.7-2.8 present these data, as well as data on all other Achieving the Dream students at these colleges. The major limitation of the data in these tables is that they describe only a subset (approximately one-third) of Dreamkeepers aid recipients, since the Achieving the Dream cohort is only a subset of all students at the colleges, namely first-time, degree-seeking students, enrolling in a fall term. The students described in Tables 2.7-2.8, therefore, are not a representative sample of all Dreamkeepers aid recipients. Nevertheless, it is worth noting that

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Table 2.7

Demographic and Background Characteristics of a Subset of Aid Recipients and Nonrecipients at Dreamkeepers Colleges, Spring-Fall Terms, 2005, and Spring Term, 2006

	Recipients	Nonrecipients
Number of awards	295	0
Number of students	273	54,914
Under age 20 (%)	31.9	53.6
Ages 20-24 (%)	22.7	22.6
Ages 25-29 (%)	10.6	8.5
Age 30 or older (%)	34.8	15.2
2002 cohort (%)	9.2	14.4
2003 cohort (%)	18.3	20.0
2004 cohort (%)	25.3	33.1
2005 cohort (%)	47.3	32.5
Student is dependent (%)	31.9	16.6
Student has 1 or more dependent children (%)	16.5	4.9
Single[a] (%)	57.9	24.3
Single parent (%)	12.1	3.5

SOURCE: Calculations by JBL Associates and MDRC generated from the Achieving the Dream Database.

NOTES: Students, both recipients and non-recipients, analyzed in this table are a subset of all students enrolled at the Dreamkeepers colleges, as defined by the terms of the Achieving the Dream cohort, that is, first-time, degree-seeking students enrolling in a fall term. Data is from four terms: spring 2005, summer 2005, fall 2005, and spring 2006. Percentages that do not add up to 100 are the result of missing data.

[a]Includes "single," "separated," "widowed," and "single, widowed or divorced" categories.

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Table 2.8

Financial Aid Award and Educational Characteristics of a Subset of Aid Recipients and Nonrecipients at Dreamkeepers Colleges, Spring-Fall Terms, 2005, and Spring Term, 2006

	Recipients	Nonrecipients
Number of awards	295	0
Number of students	273	54,914
Minimum Dreamkeepers aid received ($)	12	0
Maximum Dreamkeepers aid received ($)	1,881	0
Average Dreamkeepers aid received ($)	340	0
Any Pell financial aid received (%)	79.5	21.8
Any grant aid received (%)	91.9	28.0
Any loan aid received (%)	31.9	6.3
Any work-study aid received (%)	12.8	0.9
Average Pell aid received ($)	1,492	1,182
Average grant aid received ($)	1,968	1,354
Average loan aid received ($)	2,413	1,966
Average work-study aid received ($)	1,189	1,189
Enrolled full time (%)	69.2	44.3
Average number of credits attempted during the term	12	9
Average number of credits completed during the term	8	6
Vocational field of study (%)	66.7	40.6
General education/Liberal arts (%)	31.9	54.0
Undeclared field of study (%)	1.1	2.2
Missing (%)	0.4	3.2
Placed or referred to any developmental-level course upon enrollment[a] (%)	87.2	81.9
Attempted any developmental-level course in previous term[a] (%)	49.2	40.4
Attempted any developmental-level course during term[a] (%)	45.4	39.3
Completed any developmental course taken during term[a] (%)	28.9	25.0

SOURCE: Calculations by JBL Associates and MDRC generated from the Achieving the Dream Database.

NOTES: Students, both recipients and non-recipients, analyzed in this table are a subset of all students enrolled at the Dreamkeepers colleges, as defined by the terms of the Achieving the Dream cohort, that is, first-time, degree-seeking students enrolling in a fall term. Data is from four terms: spring 2005, summer 2005, fall 2005, and spring 2006. Percentages that do not add up to 100 are the result of missing data.

[a]Includes any English, reading, or math developmental education course that is one or more levels below the general education level for the college.

MDRC found the demographic characteristics of all Dreamkeepers aid recipients at each college to be roughly comparable to the demographic characteristics of aid recipients found in the Achieving the Dream database, suggesting some similarity between the subset of aid recipients portrayed in Tables 2.7-2.8 and the full set of aid recipients.

Tables 2.7-2.8 show that the basic demographic characteristics of Dreamkeepers aid recipients who are also Achieving the Dream students differ from those of other enrolled Achieving the Dream students at the colleges in several distinct ways. Aid recipients tend to be older, are more likely to be over age 25, and less likely to be under age 20. They are also more likely to be parents and to be single parents. A greater percentage of aid recipients appear to be part of more recent cohorts at the college. In other words, they are more typically first-year students at the time they receive aid, even if they also happen to be older than other students at the college. Finally, Dreamkeepers aid recipients are far more likely to receive financial aid than other students, and the average amount of aid they receive is greater than that of other students who receive financial aid.

Data from the Achieving the Dream database also show that Dreamkeepers aid recipients tend to have a somewhat different academic profile than other students on their campus. They are more likely to be enrolled in a vocational field of study than a general degree program (67 percent of Dreamkeepers aid recipients vs. 40 percent of nonrecipients); attempt more credits, on average (12 vs. 9); complete more credits, on average (8 vs. 6); and enroll full time rather than part time (69 percent vs. 44 percent). Aid recipients are also slightly more likely than nonrecipients to be placed into, to attempt, and to complete developmental education courses, although the differences here are relatively small. Overall, these data suggest that Dreamkeepers aid recipients may be slightly more academically challenged and have a more vocational focus to their college careers than the general population of students (consistent with the lack of educational opportunities available for this demographic group of students), at least among students in the Achieving the Dream cohort. They also suggest that Dreamkeepers aid recipients may be more motivated or able to succeed (consistent with policies to limit publicity about the program and restrict awards to those who meet certain minimum academic eligibility criteria).

Student Retention and Other Benefits

Tables 2.9-2.10 report reenrollment rates at all 11 Dreamkeepers colleges for three different samples of students. First, they show the rate at which Dreamkeepers recipients who

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Table 2.9

Reenrollment Rates Among Aid Recipients and Other Students at Dreamkeepers Colleges In Florida and North Carolina, 2004-2006

	Florida		North Carolina		
	Broward Community College	Hillsborough Community College	Durham Technical Community College	Martin Community College	Wayne Community College
Location	Ft. Lauderdale	Tampa	Durham	Williamston	Goldsboro
Term-to-term reenrollment rates					
Dreamkeepers aid recipients[a] (%)	75.0	70.1	74.3	78.3	76.9
Achieving the Dream sample students[b] (%)	63.5 - 73.2	40.7 - 71.2	61.7 - 70.8	55.7 - 73.1	59.1 - 72.6
Annual reenrollment rates					
All full-time students[c] (%)	66.0	60.0	60.0	46.0	60.0

SOURCES and NOTES:

[a]Measures the percentage of students who received Dreamkeepers aid during either the spring or fall terms of 2005 and reenrolled in the term subsequent to receiving that aid. MDRC calculations based on data collected by participating colleges and reported to Scholarship America.

[b]Measures the percentage of students in the Achieving the Dream sample (first-time, degree-seeking students, enrolling in a fall term) reenrolling from term to term over two periods. The first number indicates the percentage of students enrolled in spring 2005 who reenrolled in fall 2005 (includes the 2002-2004 cohorts). The second number indicates the percentage of students enrolled in fall 2005 who reenrolled in spring 2006 (includes the 2002-2005 cohorts). Calculations by JBL Associates and MDRC generated from the Achieving the Dream Database.

[c]Measures the percentage of all full-time students enrolled in the fall 2004 term who reenrolled in the fall 2005 term. U.S. Department of Education, National Center for Education Statistics, Integrated Postsecondary Education Data System (IPEDS).

Table 2.10

Reenrollment Rates Among Aid Recipients and Other Students at Dreamkeepers Colleges In New Mexico, Texas, and Virginia, 2004-2006

	New Mexico		Texas		Virginia	
	Central New Mexico Community College	Santa Fe Community College	Coastal Bend College	Galveston College	Mountain Empire Community College	Patrick Henry Community College
Location	Albuquerque	Santa Fe	Beeville	Galveston	Big Stone Gap	Martinsville
Term-to-term reenrollment rates						
Dreamkeepers aid recipients[a] (%)	86.3	66.7	36.4	37.7	65.0	68.3
Achieving the Dream sample students[b] (%)	61.5 - 68.3	58.4 - 69.4	48.2 - 65.6	50.7 - 66.9	60.4 - 70.6	54.8 - 68.8
Annual reenrollment rates						
All full-time students[c] (%)	61.0	50.0	50.0	25.0	55.0	51.0

SOURCES and NOTES:

[a]Measures the percentage of students who received Dreamkeepers aid during either the spring or fall terms of 2005 and reenrolled in the term subsequent to receiving that aid. MDRC calculations based on data collected by participating colleges and reported to Scholarship America.

[b]Measures the percentage of students in the Achieving the Dream sample (first-time, degree-seeking students, first enrolling in a fall term) who reenrolled from term to term over two periods. The first number indicates the percentage of students enrolled in spring 2005 who reenrolled in fall 2005 (includes the 2002-2004 cohorts). The second number indicates the percentage of students enrolled in fall 2005 who reenrolled in spring 2006 (includes the 2002-2005 cohorts). Calculations by JBL Associates and MDRC generated from the Achieving the Dream Database.

[c]Measures the percentage of all full-time students enrolled in the fall 2004 term who reenrolled in the fall term 2005. U.S. Department of Education, National Center for Education Statistics, Integrated Postsecondary Education Data System (IPEDS).

received aid during calendar year 2005 reenrolled in the term subsequent to receiving that aid.[5] Second, they show the rate at which all students included in the Achieving the Dream sample — that is, first time, degree-seeking students, enrolled in a fall semester — reenrolled over two different term-to-term periods: spring 2005 to fall 2005, and fall 2005 to spring 2006. Third, they show, as reported in the U.S. Department of Education's Integrated Postsecondary Education Data System (IPEDS), the rate at which all full-time students, first enrolled in fall 2004, reenrolled in fall 2005.

As Tables 2.9-2.10 show, reenrollment rates of Dreamkeepers aid recipients varied considerably from college to college. Coastal Bend College, for example, reported that 36 percent of its recipients reenrolled in the term subsequent to receiving aid, while Central New Mexico Community College reported that 86 percent of recipients reenrolled. At the same time, reenrollment rates for students who did not receive Dreamkeepers aid also varied considerably. Reenrollment rates for students in the Achieving the Dream sample, for instance, ranged from 41 percent at Hillsborough Community College for the spring-to-fall period, to 73 percent at Broward Community College and Wayne Community College during the fall-to-spring period. Year-to-year reenrollment rates for full-time students, as reported in IPEDS, ranged from 25 percent at Galveston College to 66 percent at Broward.

It is noteworthy that the reenrollment rate of Dreamkeepers emergency aid recipients is higher than the rates reported by IPEDS at all but one college, and comparable to or higher than the reenrollment rates reported for Achieving the Dream students at all but two colleges. These findings are encouraging and suggest that Dreamkeepers recipients are mostly keeping pace with their peers. Nevertheless, such comparisons must be examined with caution. The reenrollment rates displayed in Tables 2.9-2.10, as explained above, measure reenrollment over different periods of time and for different samples of students.

More important, though, is that Dreamkeepers aid recipients are likely to be different from other students at the college in important and meaningful ways, making it impossible to isolate the effect of emergency aid on retention. The eligibility requirements for emergency aid of a certain minimum GPA, for example, or the completion of a certain minimum number of credits likely select students with more demonstrated success. Also, students who have sought out minimally advertised funds may be more willing to seek help than other students. In other words, while Dreamkeepers aid recipients may appear to persist at higher rates than other students, this success cannot be attributed to having received a Dreamkeepers award.

[5]MDRC excluded this same data for the second program year (calendar year 2006) because much of the data was incomplete or missing. Dreamkeepers colleges updated their second year of reenrollment data at the beginning of 2008, but the update was not available in time for this report.

Box 2.1

Dreamkeepers Aid Recipients: Student Voices

- Maria was admitted to college and was willing to drive an hour each way, but "could not afford the school fees." She had accumulated too many credit hours at another university and had "exhausted" her financial aid. Although it was "not easy to borrow money from people," she had "come a long way to finish" and wasn't about to give up hope. She applied for emergency aid and was awarded Dreamkeepers funds, which she felt made it possible for her to advance in her career and give her children a better future.

- Before being allowed to reenroll in college, Tamara needed to repay outstanding fees from previous semesters. Obtaining additional aid was "the only way" she could return to school, as family problems and a disability prevented her from having a steady source of income. The Dreamkeepers award allowed her to pay her fees and continue her education.

- Ruben was concerned that rising gas prices would make his commute prohibitively expensive; transportation costs are "a determining factor" in whether he is able to make it to campus. Without aid from the Dreamkeepers program, he felt that he "probably wouldn't have been able to get here." This award helped to relieve his worries, he reported, and this was reflected in his grades.

- Robin faced financial hardships in her first year at college. "Tutoring and work study" just didn't "pay the kinds of bills [she] had." She thought she was going to have to drop out after her first semester. Because of her Dreamkeepers award, she felt she had "a whole new life" ahead of her. She reported, "I just received information that I received a full scholarship to go to [a four-year university].…I don't think this would have been happening if I hadn't received this award."

SOURCE: Data based on responses from student focus groups conducted by MDRC in spring 2006. Names and some basic descriptive information about the students were changed to protect their confidentiality.

Nevertheless, the Dreamkeepers program is popular among program administrators and students, who feel strongly that it has helped to retain students. Table 2.11 shows that administrators at all 11 colleges indicated that the program was either "somewhat" or "very effective" at improving student retention. They frequently cited examples of students who managed to stay in school despite serious financial adversity. Student aid recipients themselves also agree, as illustrated by students' stories in Box 2.1.

Students may also have benefited from a greater connection to supportive services. Table 2.11 shows that staff at six colleges "always" or "frequently" refer Dreamkeepers award applicants to other services on campus. At Hillsborough Community College, for instance,

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Table 2.11

**Responses to 2007 Survey of Dreamkeepers Colleges
Program Effectiveness**

Program Effectiveness	Number of Colleges
Perceived effectiveness of program at improving retention/success	
Very effective	7
Somewhat effective	4
A little effective	0
Not effective at all	0
Frequency of referral to other campus services	
Always	2
Frequently	4
Sometimes	4
Rarely	1

SOURCE: Data based on responses to MDRC's 2007 survey of program administrators at Dreamkeepers colleges.

NOTES: Calculations for this table used available survey responses collected from program administrators at Dreamkeepers colleges during spring and summer 2007. Eleven colleges responded to this survey.

students are required to complete the FAFSA as part of their award application. As a result, staff have been able to secure other funding for students who did not know they were eligible. At Patrick Henry Community College, the director of the Dreamkeepers program also serves on the college's retention committee, which gives her the opportunity to continue to monitor and counsel aid recipients. Program administrators at Martin Community College and Durham Technical Community College also look beyond the campus and refer students to social service providers within the larger community. At many of the other colleges, administrators also spoke about using interviews as an opportunity to help students with financial planning and budgeting skills.

Fundraising and Sustainability

The Dreamkeepers colleges were selected, in part, because of their capacity to raise funds and to sustain their programs over the long term; each of the 11 colleges was expected to raise funds during each of the first two years in order to be eligible for the subsequent year's funding provided by Lumina. The colleges report that they have been successful at fundraising

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Table 2.12

Responses to 2007 Survey of Dreamkeepers Colleges
Fundraising and Sustainability

Fundraising and Sustainability	**Number of Colleges**[a]
Effort level to raise funds	
Very easy	5
Somewhat easy	4
Somewhat difficult	1
Very difficult	0
Likelihood of maintaining funding levels after program ends	
Very easy	2
Somewhat easy	5
Somewhat difficult	3
Very difficult	0

SOURCE: Data based on responses to MDRC's 2007 survey of program administrators at Dreamkeepers colleges.

NOTES: Calculations for this table used available survey responses collected from program administrators at Dreamkeepers colleges during spring and summer 2007. Eleven colleges participated in this survey.

[a]Only 10 colleges responded to the questions in this table.

thus far. As shown in Table 2.12, only one college indicated that meeting this requirement was "somewhat difficult"; the other nine that responded said that it was "somewhat easy" or "very easy." Many of the colleges also appear to be well positioned financially to continue their programs in the long run. Seven colleges indicated that it will be "somewhat easy" or "very easy" to maintain current funding levels after the end of the original three-year pilot in 2007.[6] In fact, Scholarship America reports that all 11 Dreamkeepers colleges have met their fundraising requirement; two colleges even exceeded it.

The primary source of these matching funds has been the colleges' own foundations, which in turn tap into a mixture of private donors, corporate funds, and donations from the college faculty and staff. The two exceptions are Wayne Community College, which used proceeds from the bookstore (that is, institutional funds), and Hillsborough Community

[6]Santa Fe Community College did not respond to survey questions about fundraising. The staff who know about this aspect of the program were not available at the time of the survey. However, some information on Santa Fe's fundraising efforts was gathered during interviews.

College, which applied for and received a state grant whose endowment will be used to continue a scaled-back version of the program indefinitely.

While the close of 2007 marked the end of the colleges' three-year commitment to the Dreamkeepers program, all 11 colleges have informally committed to working with and reporting to Scholarship America as they run their programs for an additional two years. The colleges' success at fundraising is one of the things that made it possible for them to continue this important work. In some cases, this funding will allow for long-term sustainability; in others, sustainability is less clear. In addition, nearly all the colleges have funds left over from their original grants from Lumina. After disbursements for 2007 and including interest, Scholarship America estimates that approximately $230,000 will remain of the original funds. This money will be disbursed to the colleges during 2008 and possibly 2009 to supplement the funds the colleges have raised themselves.

Technical Assistance: Scholarship America

At the time of the interim report in early 2007, Scholarship America had convened the program's administrators twice — once at the Achieving the Dream Strategy Institute in January 2005 and again in Minnesota later that year. The focus of the first meeting was to clarify program objectives and answer questions from college representatives. An important topic of discussion involved the definition of an emergency. Colleges struggled to establish the line between genuine emergencies and simply poor management of personal funds. The second meeting provided an opportunity for the colleges to share their early experiences, discuss initial challenges, and receive a three-hour in-service training session on fundraising. Scholarship America convened a third conference in September 2006, where program administrators addressed reporting requirements, fundraising, and other programmatic challenges, and MDRC presented early findings from its interim report.

In addition to this work, Scholarship America, along with MDRC, developed and distributed self-assessment tools for the colleges to use to gather feedback on their programs from students. While these efforts met with mixed success, at least one college reports having made substantial changes in its outreach approach as a result of the self-assessments, and all 11 colleges report having engaged in some degree of self-assessment, even if in a few cases it was fairly limited.

Chapter 3

The Angel Fund Program

There are 32 accredited Tribal Colleges and Universities (TCUs) in the United States.[1] The Navajo Nation established the first TCU in 1968 as a distinctively American Indian-controlled and -governed institution; other Native communities followed suit. A TCU, as defined by the American Indian Higher Education Consortium, is chartered by a tribe, governed by a board that is majority American Indian, and serves a student body that is majority American Indian. TCUs generally award associate's degrees, while a few offer bachelor's and master's degrees. TCUs receive federal funding, but minimal or no local and state tax support, with the exception of local tribal funds. The American Indian College Fund was founded in 1989 to help address this funding gap and to raise scholarship funds for qualifying American Indian students.

The American Indian College Fund invited all accredited TCUs to participate in the Angel Fund at its annual meeting in April 2005. By September, 17 institutions had committed to participate. In 2006, an additional nine joined the program, for a total of 26 participating institutions. The American Indian College Fund reported that some of the colleges that declined expressed concerns about their institutional capacity to both administer the program and raise the matching funds.

The motivation for the Angel Fund program is partly rooted in the intensive financial need of American Indian students and high levels of poverty among the American Indian population, especially those who live on or near reservations. In 1999, for example, the percentage of Americans who lived at or below the poverty line was 12 percent; for American Indians/Alaskan Natives, it was 26 percent. [2] Residents of reservations experience deep poverty at about twice the rate of the total U.S. population.[3]

The Angel Fund program is also motivated by the need to improve very limited educational attainment among the American Indian population. During 2004, for instance, only 42 percent of American Indians pursued any form of higher education, and only 13 percent earned a bachelor's degree or higher. By comparison, during that same year, 53 percent of the rest of the U.S. population pursued some form of higher education, and 28 percent attained a

[1]At the start of the Angel Fund program, there were 34 accredited TCUs. However, two institutions that had originally committed to joining the Angel Fund program — D-Q University in California and Si Tanka University in South Dakota — closed their doors in 2006.

[2]Ogunwole (2006); cited in Institute for Higher Education Policy (2007).

[3]Taylor and Kalt (2005); cited in Institute for Higher Education Policy (2007).

bachelor's degree or higher. This degree-attainment rate for American Indians is lower than for any other racial or ethnic group in the country; it is even lower for individuals on reservations.[4]

Description of the Angel Fund Colleges

Six of the 26 Angel Fund colleges are located in Montana, five in North Dakota, three in South Dakota, three in New Mexico, and nine in six other states. Most of the colleges are in rural areas and are on or near reservations. Only Southwestern Indian Polytechnic Institute is in a large city. As shown in Appendix Tables A.4-A.9, which present demographic and institutional data for each of the Angel Fund colleges over academic years 2004-2005 and 2005-2006, many of the institutions are quite small. Full-time equivalent enrollment (FTE) ranges from 30 to 1,309. Only one of the 11 Dreamkeepers colleges, by comparison, has an FTE enrollment within this range.

Not surprisingly, American Indian students are the majority at all but one TCU, but a few TCUs also serve a large number of white, non-Hispanic students. Women make up the majority of the student populations, as they do at the Dreamkeepers institutions and at community colleges in general. Students attending the tribal colleges tend to be older; a majority of students are age 25 or older at almost all the TCUs.

The amount of in-district tuition varies considerably, from $150 annually at Southwestern Indian Polytechnic Institute in New Mexico to $3,900 at College of Menominee Nation in Wisconsin. Students at the tribal colleges also have significant financial need. At 18 TCUs, for instance, over 80 percent of the student body receives some form of financial aid. At 10 TCUs, 100 percent of the student body received aid during either or both of the academic years examined in Appendix Tables A.4-A.9.

Program Implementation

Like the Dreamkeepers colleges, the Angel Fund colleges enjoyed considerable flexibility in designing their programs. The American Indian College Fund offered a brief set of written guidelines to the participating TCUs, but each institution ultimately determined its own eligibility rules, administrative structure, and operating procedures. Angel Fund administrators appreciated this flexibility, since it allowed them to design their programs to reflect local needs, as well as their colleges' administrative structures.

MDRC learned about the program by surveying Angel Fund program administrators during summer 2007. Program administrators also completed a similar online survey in 2006

[4]Institute for Higher Education Policy (2007).

(Appendix Table A.10). Both surveys inquired about program characteristics, student need, award disbursement, and fundraising efforts. Of the 26 TCUs participating in the Angel Fund program, 17 responded to the first survey, and 21 responded to the second. MDRC also conducted in-person and telephone focus groups with program administrators and staff from 15 Angel Fund colleges to further explore their program implementation decisions, successes, and challenges.[5]

Structuring an Emergency Aid Program: Grants or Loans

Like the Dreamkeepers colleges, the majority of Angel Fund colleges opted to award grants rather than loans. In MDRC's 2007 survey of Angel Fund colleges (Table 3.1), 17 reported that they offer grants, three offer some combination of grants and loans, and one offers only loans. Of the four TCUs that issue at least some loans (College of Menominee Nation, Little Priest Tribal College, Nebraska Indian Community College, Southwestern Indian Polytechnic Institute), only one, Southwestern Indian Polytechnic Institute, indicated that it offers some form of loan forgiveness.[6]

Focus groups with program administrators revealed that not all TCUs were aware that offering loans was an available option. Those that considered giving loans but decided to give grants agreed that students were too poor to repay them, and that if loans were offered, the default rate would be extremely high. At Little Big Horn College, for example, it is a college-wide practice not to award any loans for precisely this reason. Not all TCUs share this concern, however. Little Priest Tribal College, for example, which disburses mostly loans, has had no difficulty collecting repayment and has therefore not considered any form of loan forgiveness. These differences are no doubt grounded in economic realities and local attitudes that differ from college to college. Notably, student opinions about grants vs. loans did not appear to factor into the programmatic choices colleges made.

TCUs presented a few other reasons for offering loans as well. One TCU reported that it uses loans as a stop-gap measure for students with pending financial aid, so that it can get this anticipated funding to students more quickly, yet guarantee that the Angel Fund program will be repaid. An administrator at another TCU explained that loans are a deterrent to fraud: "[H]aving

[5]Focus groups were conducted with staff from the following colleges: Chief Dull Knife College, Diné College, Fort Berthold Community College, Fort Peck Community College, Institute of American Indian Arts, Little Big Horn College, Little Priest Tribal College, Nebraska Indian Community College, Salish Kootenai College, Sinte Gleska University, Sitting Bull College, Stone Child College, United Tribes Technical College, and White Earth Tribal and Community College.

[6]In MDRC's 2006 survey of TCUs, three colleges reported that they offer some form of loan forgiveness. These different findings likely reflect the fact that the two surveys captured different colleges; they could also reflect a change in practices among program administrators.

Dreamkeepers and Angel Fund Emergency Financial Aid

Table 3.1

Responses to 2007 Survey of Angel Fund Colleges
Type of Aid Program

Type of Aid	Number of Colleges
Grants	17
Loans	1
Both	3

SOURCE: Data based on responses to MDRC's 2007 survey of Angel Fund Colleges.

NOTES: Calculations for this table used available survey responses collected from Angel Fund colleges during spring and summer 2007. Twenty-one out of 26 Angel Fund colleges responded to this survey.

them have pay it back is a good thing…to make sure that they stand accountable for their own actions and themselves."

Publicity and Outreach

Even more so than at the Dreamkeepers colleges, administrators at Angel Fund colleges expressed concerns about being overwhelmed by requests for funding. As Table 3.2 shows, 19 of the 21 TCUs that responded to the survey reported that they were "somewhat" or "very concerned" about excessive demand, while 14 TCUs reported that they were "somewhat" or "very concerned" that students without emergencies would try to take advantage of program funds.

Similar to many of the Dreamkeepers colleges, several TCUs limited publicity about their programs as a means of reducing student demand for aid. The TCUs that participated in focus groups were split as to how widely they advertise their programs to the general student population. All the programs communicate with student advisers, faculty members, and other staff, and encourage them to refer students to the program. However, only some TCUs publicize their program more widely, through mass e-mails, on-campus flyers, or in their student handbook. A few administrators discussed in focus groups how they limited advertising to avoid being overwhelmed by applicants, though this attitude was not reflected in the survey responses. At least two TCUs advertise their programs widely, but offer aid for only a few weeks each semester or year. While this approach may help reduce excessive demand, it limits

Dreamkeepers and Angel Fund Emergency Financial Aid

Table 3.2

Responses to 2007 Survey of Angel Fund Colleges
Aid Demand, Awareness, Eligibility, and Disbursement

Demand for Aid	**Number of Colleges**
Level of concern that requests would exceed funding	
Very concerned	11
Somewhat concerned	8
Not very concerned	2
Not at all concerned	0
Level of concern that students would take advantage of the program	
Very concerned	8
Somewhat concerned	6
Not very concerned	6
Not at all concerned	1
Requests compared with available funds	
Requests less than available funds	6
Requests matched available funds	9
Requests exceeded available funds	6
Campus Awareness of Aid Program as Perceived by College Administrators	
Student awareness	
Very aware	10
Somewhat aware	9
Not very aware	2
Not at all aware	0
Adviser awareness	
Very aware	14
Somewhat aware	7
Not very aware	0
Not at all aware	0
Faculty/staff awareness	
Very aware	5
Somewhat aware	15
Not very aware	1
Not at all aware	0
Senior administration awareness	
Very aware	12
Somewhat aware	9
Not very aware	0
Not at all aware	0

(continued)

Table 3.2 (continued)

Eligibility and Required Documentation	**Number of Colleges**
Minimum eligibility requirements	
Expenses of a specified type	11
Minimum GPA requirement	4
Minimum number of credits completed	2
Must be enrolled at least part time	10
Limit on receipt of aid	
1-3 times per term or academic year	15
Only once	5
No limit	1
Required documentation	
Proof of expense	12
Demonstration of financial need	13
Aid Decisions and Disbursement	
Time between receipt of Angel Fund grant and first application[a]	
Less than 1 month	10
1-3 months	9
More than 3 months	1
Time between student applying and receiving a decision	
1-5 business days	18
5-10 business days	2
11-20 business days	1
Time between decision and receiving aid	
1-5 business days	17
5-10 business days	3
11-20 business days	1
Disbursement method(s)	
Cash	1
Check to student	18
Payment to third party	6

SOURCE: Data based on responses to MDRC's 2007 survey of program administrators at Angel Fund Colleges.

NOTES: Calculations for this table used available survey responses collected from program administrators at the Angel Fund colleges during spring and summer 2007. Twenty-one out of 26 Angel Fund colleges responded to this survey. Responses may sum to more than 21 colleges, as some questions allowed colleges to select more than one answer.

[a]One college did not respond to this question.

the program's flexibility, since emergencies may occur throughout the semester, and students may not be able to wait until aid is available.

As presented in Table 3.2, most program administrators believe that faculty, staff, counselors, and senior administrators are "somewhat" or "very aware" of their college's Angel Fund program. It is surprising to see, however, that administrators at 19 TCUs believe that *students* are also "somewhat" or "very aware" of their program. While the small size of these institutions might help to explain the high level of student awareness, despite a conservative approach to publicity, it seems possible that students might not be as aware of the program as administrators think. Conversations with students at the Dreamkeepers colleges, for instance, revealed that many recipients only first discovered the program through close contact with the staff running it, and that awareness of the program was not widespread. It is likely that Angel Fund administrators would benefit from similar conversations with their own students.

Regardless of the TCUs' reasons for pursuing more conservative publicity policies, demand for funds turned out not to be as high as administrators feared, just as was the case at the Dreamkeepers colleges. As Table 3.2 shows, the amount of aid requested either matched or was less than the available funds at 15 Angel Fund colleges; only six colleges indicated that demand was greater than available funds. This reality may reflect TCUs' care and attention in designing their programs, but it may also suggest that a less cautious approach to publicity would not pose any serious administrative challenges.

Interestingly, a small number of program administrators discussed in focus groups how their institutions' small size excluded them from concerns that students who did not have real emergencies would take advantage of the program. In these tight-knit communities, where college staff have close relationships with their students, staff can easily filter out ineligible requests with little need for additional information from students. Most TCUs, however, established an array of application procedures and eligibility criteria to help identify students who had genuine emergency expenses and to ensure that funds would be available as the need arose.

Eligibility and the Application Process

The American Indian College Fund provided some guidelines to TCUs about how to define qualifying emergency situations.[7] They included "child-care expenses, books and/or supplies, job lay-off, gas monies, utility bills, unexpected healthcare expenses, and other unexpected expenses." The Fund also defined what should not qualify: "internships, graduation ceremonies, feasts, gifts, travel expenses incurred by the college on behalf of their students,

[7] American Indian College Fund (2006).

discretionary funds used by the college (that is, field trips), purchase of institutional equipment, and matching Supplementary Educational Opportunity Grants." Not surprisingly, 11 TCUs indicated on their survey that in order for students to be eligible for funding, their expenses must typically fall into one of the categories specified above (Table 3.2). Many TCUs also reported that they refused to consider applications if the request did not fall into one of their specified categories.

The American Indian College Fund also required the colleges to collect an application form and a picture of the applicant. During focus groups, college staff had mixed views of this application. Some felt that the process was too long and tedious for students and was an obstacle for them to apply for the program. Other colleges felt that the intensity of the application process and its required documentation and narrative helped students clarify their own reasons for wanting an award and helped them prepare for completing similar applications for funding. Some Angel Fund colleges have added steps to the application process, such as a formal interview or additional essay, while others require additional documentation. Twelve TCUs, for example, require that students produce proof of their emergency, such as a bill, police report, or letter of explanation, while at 13 TCUs, students must demonstrate their financial need by completing a form such as the FAFSA (Table 3.2).

Several TCUs have also placed limits on their awards, both on frequency and size. Table 3.2 shows that only one TCU places no limits on the number of times a student can receive an award. Ten, on the other hand, limit awards to once per semester, while five limit them to one time only. Many TCUs also have upper limits on the size of an award: Little Big Horn College, for example, limits awards to $300, while Chief Dull Knife College sets a limit of $1,000.

Although 18 of the 21 TCUs that responded to the survey distribute funds to students via cash or checks, some colleges have taken measures to limit fraud by ensuring that funding is nonfungible (Table 3.2). Six TCUs sometimes pay awards directly to a third party, and one sometimes deposits funds in students' accounts at the college. At least one TCU uses gift cards for a local merchant, such as Wal-Mart, and several discussed distributing gas vouchers to students.

Finally, some TCUs have established academic eligibility criteria designed to either select certain types of students or to screen out students who would be less likely to continue their studies, regardless of their emergency or receipt of funds. Table 3.2 shows that 10 TCUs require applicants to be enrolled at least half time. A small number of colleges have also established criteria, such as a minimum GPA (four colleges), minimum number of credits completed (two colleges), or good attendance (one college). One college indicated on the survey that it limits funding to single parents.

Establishing these policies, procedures, and structures was time-consuming. It is therefore noteworthy that 10 TCUs were able to have their programs up and running, their first application in hand, within just one month. Nine other TCUs were able to begin their programs within one to three months. Now that their programs are established and taking applications, most TCUs take between one to five business days to make a decision, and a similar amount of time to disburse the award. Interviews revealed that some colleges were able to disburse funds to students the same day they applied, while others could take much longer. The concern, of course, is that given the urgent nature of many of these expenses, timely disbursement of an award may ultimately be important in ensuring that students stay enrolled.

Information on Aid Recipients

Information on the recipients of Angel Fund awards comes from two sources. Recipient data for the first program year (the 2005-2006 school year) comes from MDRC's online survey of Angel Fund program administrators (Appendix Table A.10). Recipient data for the second program year (the 2006-2007 school year) was gathered by Angel Fund program administrators and reported to the American Indian College Fund. Tables 3.3 - 3.7 include data on the second program year from 21 of the 26 TCUs.[8] The American Indian College Fund collected only limited data on recipients from the Angel Fund colleges during the first program year but, as can be seen in Tables 3.3-3.7, expanded its data collection efforts during the second year.[9]

Number, Size, and Types of Angel Fund Awards

During the second program year alone (Table 3.3), 21 Angel Fund colleges disbursed over $165,000 in emergency financial aid to 587 students in the form of 622 grants or loans (28 students received multiple awards). The size of these awards ranged from $15 to $2,055; average award sizes at each college ranged from $100 to $720. The overall average award size was $266. As can be seen in Tables 3.4-3.7, the number of awards disbursed at a given TCU ranged from three to 96. The American Indian College Fund noted in its 2007 Annual Report to Lumina that this program has provided financial assistance to more students than any other in its history.

[8]One TCU did not collect recipient data, and three only did so by hand, rather than electronically. Budget limitations prevented MDRC from keying in handwritten data to make it useable for analysis.

[9]The American Indian College Fund gathered only limited data from the Angel Fund colleges in program Year 1. For program Year 2, the American Indian College Fund required colleges to complete a more extensive data collection form modified from the form Scholarship America used with the Dreamkeepers colleges.

Dreamkeepers and Angel Fund Emergency Financial Aid

Table 3.3

Characteristics of Aid Payments at All Angel Fund Colleges
Academic Year 2006-2007

	Total
Awards	622
Recipients[a]	587
Students receiving multiple awards	28
Minimum aid received ($)	15
Maximum aid received ($)	2,055
Average aid received ($)	266
Total aid disbursed ($)	165,437
Reasons for requesting aid[b] (%)	
Books (%)	6.4
Child care (%)	11.9
Housing (%)	12.1
Meals (%)	3.5
Medical (%)	3.9
Transportation (%)	59.6
Tuition (%)	7.1
Utilities (%)	12.9
Other (%)	12.2

SOURCE: MDRC calculations based on data submitted by participating colleges and reported to the American Indian College Fund.

NOTES: Calculations for this table used available data for those students who received an Angel Fund disbursement from their respective college during the 2006-2007 academic year. This excludes records for those students who applied but were denied funding. Distributions may not add to 100 percent because of rounding.

[a]Differences between the number of awards and the number of recipients are attributed to some students having received multiple payments as presented under the row "Students receiving multiple awards."

[b]Percentage totals may exceed 100 percent because students may request Angel Fund aid for multiple needs.

Dreamkeepers and Angel Fund Emergency Financial Aid

Table 3.4

Characteristics of Aid Payments and Recipients at Angel Fund Colleges in Montana, Academic Year 2006-2007

	Chief Dull Knife College	Fort Belknap College	Fort Peck Community College	Little Big Horn College	Salish Kootenai College	Stone Child College
Location	Lame Deer	Harlem	Poplar	Crow Agency	Pablo	Box Elder
Awards	31	N/A	4	72	31	N/A
Recipients[a]	24	N/A	4	72	31	N/A
Female	14	N/A	2	44	17	N/A
Male	10	N/A	2	28	14	N/A
Students receiving multiple awards	6	N/A	0	0	0	N/A
Minimum aid received ($)	21	N/A	720	15	300	N/A
Maximum aid received ($)	1,231	N/A	720	305	300	N/A
Average aid received ($)	323	N/A	720	137	300	N/A
Total aid disbursed ($)	10,000	N/A	2,880	9,880	9,300	N/A
Enrolled in term after receiving aid	15	N/A	4	N/A	26	N/A
Enrolled in term after receiving aid or graduated within a term after receipt[b]	21	N/A	4	N/A	26	N/A
Reasons for requesting aid[c]						
Books	2	N/A	0	0	1	N/A
Child care	3	N/A	0	0	3	N/A
Housing	3	N/A	0	0	13	N/A
Meals	1	N/A	0	0	9	N/A
Medical	0	N/A	0	0	1	N/A
Transportation	19	N/A	0	72	12	N/A
Tuition	3	N/A	4	0	1	N/A
Utilities	3	N/A	0	0	6	N/A
Other	0	N/A	0	0	0	N/A

(continued)

Table 3.4 (continued)

SOURCE: MDRC calculations based on data submitted by participating colleges and reported to the American Indian College Fund.

NOTES: Calculations for this table used available data for those students who received an Angel Fund disbursement from their respective college during the 2006-2007 academic year. This excludes records for those students who applied but were denied funding. Values of N/A indicate either that data were submitted by hand and not analyzed in this report or that the college did not provide sufficient data to analyze the given variable. Distributions may not add to 100 percent because of rounding.

[a]Differences between the number of awards and the number of recipients are attributed to some students having received multiple payments as presented under the row "Students receiving multiple awards."

[b]Includes students graduating up to one term after the receipt of the Angel Fund aid.

[c]Total reasons for requesting aid may exceed total awards because some students requested Angel Fund aid for multiple reasons.

Dreamkeepers and Angel Fund Emergency Financial Aid

Table 3.5

Characteristics of Aid Payments and Recipients at Angel Fund Colleges in Michigan and North Dakota, Academic Year 2006-2007

	Michigan		North Dakota				
	Keweenaw Bay Ojibwa Community College	Saginaw Chippewa Tribal College	Cankdeska Cikana Community College	Fort Berthold Community College	Sitting Bull College	Turtle Mountain Community College	United Tribes Technical College
Location	Baraga	Mt. Pleasant	Fort Totten	New Town	Fort Yates	Belcourt	Bismarck
Awards	N/A	3	20	50	28	31	96
Recipients[a]	N/A	3	20	44	28	31	96
Female	N/A	1	19	23	17	25	73
Male	N/A	2	1	21	11	6	23
Students receiving multiple awards	N/A	0	0	5	0	0	0
Minimum aid received ($)	N/A	65	200	20	350	164	100
Maximum aid received ($)	N/A	1,000	400	250	400	500	100
Average aid received ($)	N/A	672	365	102	398	442	100
Total aid disbursed ($)	N/A	2,015	7,300	5,091	11,150	13,698	9,600
Enrolled in term after receiving aid	N/A	2	14	N/A	21	16	N/A
Enrolled in term after receiving aid or graduated within a term after receipt[b]	N/A	2	17	N/A	21	16	N/A
Reasons for requesting aid[c]							
Books	N/A	0	2	0	10	0	0
Child care	N/A	0	2	2	1	1	11
Housing	N/A	0	3	0	0	7	12
Meals	N/A	0	2	4	0	0	0
Medical	N/A	0	0	6	0	0	12
Transportation	N/A	2	13	31	18	23	49
Tuition	N/A	1	2	0	0	0	2
Utilities	N/A	0	6	7	0	0	12
Other	N/A	0	2	4	0	0	10

(continued)

Table 3.5 (continued)

SOURCE: MDRC calculations based on data submitted by participating colleges and reported to the American Indian College Fund.

NOTES: Calculations for this table used available data for those students who received an Angel Fund disbursement from their respective college during the 2006-2007 academic year. This excludes records for those students who applied but were denied funding. Values of N/A indicate either that data were submitted by hand and not analyzed in this report or that the college did not provide sufficient data to analyze the given variable. Distributions may not add to 100 percent because of rounding.

[a]Differences between the number of awards and the number of recipients are attributed to some students having received multiple payments as presented under the row "Students receiving multiple awards."

[b]Includes students graduating up to one term after the receipt of the Angel Fund aid.

[c]Total reasons for requesting aid may exceed total awards because some students requested Angel Fund aid for multiple reasons.

Dreamkeepers and Angel Fund Emergency Financial Aid

Table 3.6

Characteristics of Aid Payments and Recipients at Angel Fund Colleges in New Mexico and South Dakota, Academic Year 2006-2007

	New Mexico			South Dakota		
	Institute of American Indian Arts	Navajo Technical College	Southwestern Indian Polytechnic Institute	Oglala Lakota College	Sinte Gleska University	Sisseton Wahpeton College
Location	Santa Fe	Crownpoint	Albuquerque	Kyle	Mission	Agency Village
Awards	16	16	22	26	39	N/A
Recipients[a]	16	16	19	26	39	N/A
Female	6	12	10	19	28	N/A
Male	10	4	9	7	11	N/A
Students receiving multiple awards	0	0	3	0	0	N/A
Minimum aid received ($)	150	183	76	150	100	N/A
Maximum aid received ($)	553	500	500	500	2,055	N/A
Average aid received ($)	410	347	289	385	325	N/A
Total aid disbursed ($)	6,558	5,558	6,366	10,000	12,692	N/A
Enrolled in term after receiving aid	N/A	13	N/A	8	N/A	
Enrolled in term after receiving aid or graduated within a term after receipt[b]	N/A	15	N/A	11	N/A	N/A
Reasons for requesting aid[c]						
Books	0	0	0	1	8	N/A
Child care	0	1	1	3	14	N/A
Housing	6	2	4	6	4	N/A
Meals	0	0	1	0	3	N/A
Medical	0	1	1	1	0	N/A
Transportation	10	6	3	11	24	N/A
Tuition	0	3	0	1	19	N/A
Utilities	3	3	2	3	3	N/A
Other	1	5	10	4	12	N/A

(continued)

Table 3.6 (continued)

SOURCE: MDRC calculations based on data submitted by participating colleges and reported to the American Indian College Fund.

NOTES: Calculations for this table used available data for those students who received an Angel Fund disbursement from their respective college during the 2006-2007 academic year. This excludes records for those students who applied but were denied funding. Values of N/A indicate either that data were submitted by hand and not analyzed in this report or that the college did not provide sufficient data to analyze the given variable. Distributions may not add to 100 percent because of rounding.

[a]Differences between the number of awards and the number of recipients are attributed to some students having received multiple payments as presented under the row "Students receiving multiple awards."

[b]Includes students graduating up to one term after the receipt of the Angel Fund aid.

[c]Total reasons for requesting aid may exceed total awards because some students requested Angel Fund aid for multiple reasons.

Dreamkeepers and Angel Fund Emergency Financial Aid

Table 3.7

Characteristics of Aid Payments and Recipients at Angel Fund Colleges in All Other States, Academic Year 2006-2007

	Arizona	Minnesota		Nebraska		Washington	Wisconsin
	Diné College	Fond du Lac Tribal and Community College	White Earth Tribal and Community College	Little Priest Tribal College	Nebraska Indian Community College	Northwest Indian College	College of Menominee Nation
Location	Tsaile	Cloquet	Mahnomen	Winnebago	Macy	Bellingham	Keshena
Awards	25	N/A	44	28	22	13	5
Recipients[a]	25	N/A	39	18	19	12	5
Female	22	N/A	36	13	12	9	3
Male	3	N/A	3	5	7	3	2
Students receiving multiple awards	0	N/A	4	6	3	1	0
Minimum aid received ($)	133	N/A	20	110	25	200	300
Maximum aid received ($)	1,000	N/A	250	200	500	1,400	828
Average aid received ($)	468	N/A	212	196	265	637	546
Total aid disbursed ($)	11,692	N/A	9,327	5,493	5,829	8,280	2,728
Enrolled in term after receiving aid	5	N/A	N/A	5	N/A	10	4
Enrolled term after receiving aid or graduated within a term after receipt[b]	15	N/A	N/A	9	N/A	10	5
Requests for particular aid categories[c]							
Books	16	N/A	0	0	0	0	0
Child care	5	N/A	21	3	0	0	0
Housing	0	N/A	3	1	2	7	1
Meals	0	N/A	1	0	1	0	0
Medical	0	N/A	1	0	0	0	0
Transportation	13	N/A	32	6	8	4	2
Tuition	8	N/A	0	0	0	0	0
Utilities	6	N/A	2	6	9	0	3
Other	0	N/A	16	5	1	1	0

(continued)

Table 3.7 (continued)

SOURCE: MDRC calculations based on data submitted by the participating colleges and reported to the American Indian College Fund.

NOTES: Calculations for this table used available data for those students who received an Angel Fund disbursement from their respective college during the 2006-2007 academic year. This excludes records for those students who applied but were denied funding. Values of N/A indicate either that data were submitted by hand and not analyzed in this report or that the college did not provide sufficient data to analyze the given variable. Distributions may not add to 100 percent because of rounding.

[a]Differences between the number of awards and the number of recipients are attributed to some students having received multiple payments as presented under the row "Students receiving multiple awards."

[b]Includes students graduating up to one term after the receipt of the Angel Fund aid.

[c]Total requests for particular aid categories may exceed total awards because some students requested aid for multiple reasons.

Much of the data from the first program year cannot be compared with data from the second, because of the different set and number of TCUs for which data were collected. Nevertheless, by comparing the survey results in Appendix Table A.10 with the data in Table 3.3, MDRC is able to determine that the total amount awarded over the first two program years was over $247,000. The Angel Fund colleges have also likely increased both the size and number of their awards. The average award amount increased from $220 to $266, and the average number of awards per TCU increased from 27 to 43. This change is likely to be due in large part to the variation in the length of time TCUs have been involved in the Angel Fund program. Some colleges joined only shortly before the beginning of the second program year; by the second year the programs were more established and more capable of awarding students. The data also likely reflect an increase in giving at individual TCUs. As was the case for the Dreamkeepers colleges, and is explained further below, the Angel Fund colleges mostly underspent their funds in the first program year. In other words, actual giving in the second year has more closely lined up with what was expected of the Angel Fund colleges overall.

While the top reasons students requested aid varied at each Angel Fund institution, 60 percent of all Angel Fund requests were for transportation-related problems. "Transportation" was also the single most requested aid category at 15 of the 21 TCUs for which MDRC has data. These results are similar to those of MDRC's earlier survey, which found the top reasons students requested funds to be "gas for vehicle," "car repair," or "transportation," and consistent with other research showing that transportation is a primary concern for tribal college students, given the rural location of most TCUs.[10] At Northwest Indian College and Diné College, for example, students must often travel as many as 50 to 80 miles between satellite campuses. Program administrators in focus groups often discussed the long distances students had to travel to school or the lack of public transportation. A car repair or a spike in gas prices might represent a significant cost to a student already on a tight budget. While "child care," "housing," "utilities," and "other" issues were the next most-requested categories, each one comprised only about 12 percent of all requests. Similar to the students at the Dreamkeepers colleges, only a small percentage of students requested aid for "meals" or "medical" expenses. Administrators mentioned referring students to local food pantries when students came to program administrators with food-related emergencies.

Characteristics of Aid Recipients

There were some differences between the gender of emergency aid recipients and the general student population at the Angel Fund colleges, but they were not substantial. At 11 of the 21 TCUs for which MDRC has data, the percentage of female aid recipients (Tables 3.4-3.7)

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[10]Institute for Higher Education Policy (2007).

was somewhat lower than the percentage of females at the college (Appendix Tables A.4-A.9); at the other 10, the percentage of female aid recipients was higher.[11] Aid recipients at four TCUs much less closely resembled the student body in terms of gender. At two TCUs, male aid recipients were in the majority, even though females comprised the majority of students. At another two TCUs, the percentage of female aid recipients was over 20 percentage points higher than the percentage of women in the student body. Overall, though, these comparisons should be viewed carefully, given the relatively small numbers of emergency aid recipients at any one of the Angel Fund colleges.[12]

The American Indian College Fund replaced the racial demographic category with tribal affiliation, consistent with its mission and organizational charter to offer aid only to students with a tribal affiliation. Tribal affiliation was not formally analyzed for this report. In most cases, students' tribal affiliation is similar to that of their colleges, with the exception of a few colleges, such as United Tribes Technical College, for example, which serves a diverse American Indian student population. Tribal affiliation, however, can play an important role in the Angel Fund program. At Little Big Horn College, for example, much of the college's matching funds come from the local Crow tribal council and can be used only to assist students who are members of that tribe.

Student Retention and Other Benefits

Tables 3.4-3.7 show the numbers of Angel Fund aid recipients during academic year 2006-2007 (the second program year) who reenrolled or graduated in the term subsequent to receiving emergency financial aid. Even more so than with the Dreamkeepers colleges, reenrollment rates of aid recipients ranged widely; the lowest reenrollment rate was 20 percent (five students at Diné College), and the highest was 100 percent (four students at Fort Peck Community College). The percentage of aid recipients that either reenrolled or graduated was slightly higher, and ranged from 42 percent (eight students at Oglala Lakota College), to 100 percent (five students at College of Menominee Nation and four students at Fort Peck Community College). At the same time, Appendix Tables A.4-A.9 show that the rate at which full-time students reenrolled from year to year at these same colleges for the previous academic year ranges from 11 percent to 80 percent. These results are encouraging, since Angel Fund aid recipients appear to be reenrolling at roughly the same rate, if not at a higher rate, than other students.

[11]One college had four recipients, and one had five recipients. Gender comparisons with these few students may not be particularly meaningful.

[12]In fact, data in Tables 3.4-3.7 report numbers of recipients rather than percentages, because the total number of recipients at many of the Angel Fund colleges is particularly small. MDRC calculated percentages for the purposes of comparing the data in Tables 3.4-3.7 to the data in Appendix Tables A.4-A.9.

There are several caveats that should be mentioned about these data, however. First, data from the TCUs were often incomplete and or inconsistent. As such, MDRC has reported retention for only 13 of the 26 TCUs. Second, as discussed in the previous chapter, such comparisons must be examined with caution. The reenrollment numbers displayed in Tables 3.4-3.7 are based on term-to-term retention for all recipients (part time or full time), whereas the rates displayed in Appendix Tables A.4-A.9 show student retention from year to year for full-time students only.[13] It is likely that the year-to-year retention rate of aid recipients is lower, since students are more likely to continue to the following term than to the following year. It is also the case that the reenrollment numbers for Angel Fund recipients are subject to wider variations, because the total numbers of students who received aid is particularly small. The retention rate for five recipients, for example, can drop by 20 percent if just one student fails to return. Finally, Angel Fund aid recipients, because they are often selected based upon minimum academic eligibility criteria, may be different qualitatively from other students at their college in terms of their academic potential or motivation. Without determining a true comparison group or using a random assignment research design, it is not possible to isolate the impacts of emergency aid on retention or to directly attribute the success of these students to the Angel Fund program.

That said, administrators at Angel Fund colleges do have a favorable impression of their programs. As shown in Table 3.8, 18 surveyed institutions reported that their Angel Fund program was "somewhat" or "very effective" at improving the retention and success of aid recipients. Program administrators were quick to offer anecdotal evidence and compelling stories of students who would not have been able to stay in school if it had not been for these funds. The American Indian College Fund has even collected and printed a series of success stories from the program, some of which are presented in Box 3.1.

As with the Dreamkeepers colleges, an interesting finding is that these programs might positively affect the lives of applicants and aid recipients by connecting them to on- and off-campus services. Ten TCUs reported that they "sometimes" refer students to other services on campus, and six TCUs reported that they "frequently" or "always" do (Table 3.8). A number of program administrators also discussed connecting students with social services in the community, such as the local food pantry, Temporary Assistance for Needy Families programs, or the local tribal day care program.

[13] Appendix Tables A.4-A.9 also consider only full-time students. The retention rate of full-time students is typically higher than that of part-time students, so if part-time students were considered, the retention rate gap between aid recipients and students at large would be larger.

Box 3.1

Angel Fund Aid Recipients: Student Voices

- "Unfortunately, the clutch and starter on my vehicle went out. I live 21 miles away from the college and have missed a few classes due to a lack of transportation. With this [Angel Fund] funding, I can repair my vehicle and stop hitchhiking to school everyday."
- "After my father was hospitalized, I spent what little funds I had to pay for my family's stay…so that we could be close to the hospital. With an Angel Fund scholarship, I can offset some of my emergency costs and pay my electricity bill."
- "My beloved 2-year-old daughter has passed away. Financial assistance will allow me to remain in school while we pay for funeral expenses."
- "Last month I became homeless and dependent upon friends and others to let me stay with them for a night or two. With this scholarship, I can continue my schoolwork and stop worrying about where I am going to sleep the next night."
- "The scholarships and financial assistance I was counting on are currently delayed and pending approval from the Federal Student Aid Program. In the meantime, I will use assistance from the Angel Fund to pay my tuition and purchase my books so that I don't fall behind in class."
- "Recently my books were destroyed when my car caught fire with my backpack in it. This scholarship will help me pay for the books and school supplies I need to repurchase."

SOURCE: The American Indian College Fund (2007).

Some TCUs use the application process as an opportunity to build skills that are central to managing funds or obtaining future financial aid. Diné College, for example, requires that applicants complete a course in financial literacy and time management. Nebraska Indian Community College requires that students be interviewed and complete a line-item budget. Administrators at these colleges explained how financial management skills can be especially important. Many of their students are first-generation college students, have little knowledge of financial aid systems, or lack the personal financial management skills required to even put together a simple household budget.

Dreamkeepers and Angel Fund Emergency Financial Aid

Table 3.8

Responses to 2007 Survey of Angel Fund Colleges
Program Effectiveness

Program Effectiveness	Number of Colleges
Perceived effectiveness of program at improving retention/success	
Very effective	7
Somewhat effective	11
A little effective	2
Not effective at all	1
Frequency of referrals to other campus services	
Always	2
Frequently	4
Sometimes	10
Rarely	3
Never	2

SOURCE: Data based on responses to MDRC's 2007 survey of program administrators at Angel Fund Colleges.

NOTES: Calculations for this table used available survey responses collected from program administrators at Angel Fund colleges during spring and summer 2007. Twenty-one out of 26 Angel Fund colleges responded to this survey.

Administrators at other TCUs discussed how they integrated their Angel Fund programs with existing student services programs on campus. Many applicants at Northwest Indian Community College and Little Big Horn College, for example, are also eligible for the U.S. Department of Education-funded TRIO programs, which provide a range of supports to low-income students designed to help them stay in school.[14] The additional counseling and advising these students receive can help them complete their Angel Fund applications and support them after their financial emergency has passed. Another example is Fort Peck Community College, which has integrated its Angel Fund program with its Search and Rescue Committee, a group of faculty and staff members who work to contact students who stop attending classes and try to convince them to come back. Because of the relationship of the Search and Rescue Committee members with students, they are in a unique position to refer students to the Angel Fund, provide insight into these students' real needs, and help keep a close watch on them as they proceed with their college careers.

[14]For more on the TRIO programs, see: http://www.ed.gov/about/offices/list/ope/trio/index.html.

Fundraising and Sustainability

The Angel Fund colleges are required to raise funds in increasing amounts over the five years of the grant. They were granted a full $10,000 in the first year. In the second year, they were granted $8,769 if they were able to raise $1,231, or the difference between the grant and $10,000. By the third year, the amount TCUs are required to raise to receive their match increases substantially to $6,000. In the fourth and fifth years of the program, the funding requirement climbs to $8,000 and $9,000, respectively.[15]

Understandably, the Angel Fund colleges show an increasing concern about their fundraising requirement. As shown in Table 3.9, administrators at 15 (out of 21) Angel Fund colleges indicated that meeting this requirement for program Year 2 was "somewhat" or "very easy." In fact, all but one TCU met their fundraising goal for Year 2, while 10 TCUs actually exceeded it. With regard to program Year 3 (the 2007-2008 school year), however, administrators at only 11 TCUs feel that it will be "somewhat" or "very easy" to raise the required funds, a notable drop. Many TCUs may simply be unprepared for the increase in their fundraising requirement.

At the same time, not all Angel Fund colleges spent their emergency aid budgets. Reports to the American Indian College Fund, while not comprehensive on spending, indicate that several TCUs spent less than the $10,000 budgeted for their school during the 2006-2007 academic year, regardless of whether they met the fundraising requirement. No reasons for this shortfall in spending were provided, but they are likely to be related to the same issues that contributed to slow spending for Dreamkeepers colleges, including limited demand due to lack of publicity, slower than anticipated program start-up, and caution and planning in designing administrative and eligibility processes.

Another important factor to consider is that participating TCUs may have very different capacities or levels of commitment to raise funds. A third of the Angel Fund colleges raised more than the fundraising requirement, and Table 3.9 shows that administrators at eight TCUs believe it is "very likely" that they will be able to continue their programs after funding ends. Another nine indicated that it is "somewhat likely" that they will be able to continue their programs, and four indicated that they are "not very likely" or "not at all likely" to be able to continue their programs after funding ends.

[15] This jump in the fundraising requirement between Years 2 and 3 is greater than planned. Six colleges originally slated to join the Angel Fund program declined to do so, in part because of this requirement. The American Indian College Fund added these additional funds to its distribution for program Year 2, thus lowering the fundraising requirement for that year.

Dreamkeepers and Angel Fund Emergency Financial Aid

Table 3.9

Responses to 2007 Survey of Angel Fund Colleges
Fundraising and Sustainability

Fundraising and Sustainability	Number of Colleges
Effort level to raise funds through 2006-2007	
Very easy	5
Somewhat easy	10
Somewhat difficult	5
Very difficult	1
Anticipated effort level to raise funds in 2007-2008	
Very easy	2
Somewhat easy	9
Somewhat difficult	7
Very difficult	3
Likelihood of continuing program after final year with funding provided	
It will continue	1
Very likely to continue	7
Somewhat likely to continue	9
Not very likely to continue	3
Not at all likely to continue	1

SOURCE: Data based on responses to MDRC's 2007 survey of program administrators at Angel Fund Colleges.

NOTES: Calculations for this table used available survey responses collected from program administrators at Angel Fund colleges during spring and summer 2007. Twenty-one out of 26 Angel Fund colleges responded to this survey.

Examples of this diverse range of capacity and commitment are evident in interviews and focus groups. One college administrator, for instance, discussed how the college’s financial aid program is recognized by other state universities for its organizational strength and overall capacity to serve students. At the same time, the facilities of another TCU were described to MDRC as being an “old kind of garage-looking structure” that “leaks when it rains.” Some participating TCUs are in a position to raise funds for emergency aid, but others may have more pressing concerns.

To help TCUs with fundraising, the American Indian College Fund distributed lists of potential funding sources and worked with several colleges on sustainability during site visits. At this point, the TCUs are working hard to put their plans into action. White Earth Tribal and Community College, for example, is working directly with its development team to become more involved in the local community and network with businesses. The American Indian

College Fund noted that this was an excellent opportunity for TCUs to approach potential local donors.

TCUs also face many unique fundraising challenges. Most of the institutions are small, and many are relatively new. While some have foundations, others may have only a single grants writer or no one at all dedicated to fundraising. The TCUs report that the funds they have raised for their Angel Fund programs to date come mostly from their colleges' general funds, with small amounts from other private sources. Being part of sovereign Indian nations means that TCUs are often not eligible for many state and local government funds. In addition, their locations, typically rural and in economically depressed areas, mean that there are fewer local businesses or prominent members of the community to connect with. Finally, TCUs often find themselves competing with other TCUs for the same pots of money available to serve all American Indian students.

Technical Assistance: The American Indian College Fund

At the time of the interim report, the American Indian College Fund distributed a basic set of guidelines for participating TCUs, including a standardized student application form. It reported providing assistance to Angel Fund colleges in administration and fundraising, primarily through phone and e-mail conversations. It also answered questions about the definition of emergencies, proper use of funds, and fundraising ideas. It distributed a book on fundraising to all the participating TCUs and is currently working on a newsletter on funding sources. It also led a session on program implementation and fundraising with most of the Angel Fund colleges during a student services conference held in Montana in 2006.

While high staff turnover initially presented problems for the American Indian College Fund, since the interim report, turnover has been no higher than might be expected of any organization. Subsequently, Angel Fund program administrators have had more consistent and regular contact with staff at the American Indian College Fund. There are and will continue to be some changes — the coordinator of the Angel Fund program recently left the American Indian College Fund for another position — but the changes that have taken place have been well coordinated and communicated to the colleges.

Since the interim report, the American Indian College Fund has expanded its technical assistance to the Angel Fund colleges. It made site visits to several participating TCUs and learned about their concerns from focus groups of program administrators held by MDRC. The American Indian College Fund also continued to lead workshops on fundraising in 2007 at a second student services conference in Montana and at the annual conference of the American Indian Higher Education Consortium, where the Fund held a workshop attended by presidents and staff from over 15 of the participating TCUs. Finally, while it has not helped Angel Fund colleges to conduct self-assessments of their own, the American Indian College Fund did work with Scholarship America to modify the data collection tool used by the colleges to track their aid recipients. This tool not only provides more informative data for reports such as this one, but also can help schools take a closer look at information about their own aid recipients.

Chapter 4

Challenges and Lessons Learned

The Dreamkeepers and Angel Fund colleges have developed and implemented emergency financial aid programs that have served more than 1,000 students in their first year and more than 1,400 students in their second year, and have disbursed almost $845,000 in emergency financial aid. This is a solid achievement for pilot projects after only two years. These programs will continue for at least another one to three years, respectively, and will be able to help many more students during that time. As in the case of most pilot programs, this success did not come easily. The participating institutions faced challenges in designing and implementing their programs, as did Scholarship America and the American Indian College Fund in assisting the colleges.

This final chapter considers some of these challenges and revisits issues that were first raised in MDRC's interim report.[1] MDRC recognizes that many colleges, including those that are part of the Achieving the Dream: Community Colleges Count initiative, may be interested in strategies to increase retention, especially for low-income students and students of color. Therefore, this chapter draws from the findings in this report to present lessons and recommendations for colleges interested in instituting similar emergency financial aid programs.

Challenge One: Defining an Emergency

The first step in developing an effective emergency aid program is determining how best to define an emergency. Clearly, a student whose house burned down or was displaced by a hurricane would qualify, but what about more mundane situations, such as running out of bus fare or gas money? The issue of recurring expenses offered a dilemma for many Dreamkeepers and Angel Fund colleges. Some program administrators believe that students should be effectively planning to pay their regular bills. Other administrators recognize the interrelatedness of financial planning — an unanticipated expense, such as a car repair bill, could derail a student's normal budgeting for an "anticipated" utility bill. Seven Angel Fund administrators, for example, stated in the 2006 online survey (Appendix Table A.10) that recurring expenses *could* qualify a student for emergency financial aid, while six stated that they could not.

[1]Ajose, MacGregor, and Yan (2007).

An underlying question is: How to assess the student's personal responsibility? Could the student have mitigated or prevented the financial crisis and did the student have the financial planning skills necessary to do so? Since many college financial aid administrators view one of their roles as helping students learn to budget wisely, some may be reluctant to provide emergency assistance to students who appear to have made poor decisions. As one Angel Fund administrator put it, "We've got this mantra now where it's acute, not chronic." At the same time, colleges do not want students to drop out because they are a little short of money or because they lack basic financial management skills. Administrators at both sets of colleges alluded to this quandary during interviews and focus groups.

Lesson: Reserve time to plan and assess program approach

The process of defining an emergency was challenging for administrators. At some colleges, administrators continued to review their policies through the first year or two of implementation. As many administrators shared in conversation and in their surveys, it requires a long process of planning, discussing, and ultimately writing policies and procedures to guide staff as they meet with students and review applications. Administrators emphasized that it is important to be flexible; they have to be able to change or adapt their procedures based on what works and the types of issues and challenges their students present. Colleges interested in implementing their own emergency financial aid programs should be sure to set aside adequate planning time for staff to grapple with these and other important design questions before they put a program into operation. They should also consider creating frequent review and assessment periods for the program, especially during its first few terms.

Challenge Two: Building the Right Administrative Structure

The Dreamkeepers and Angel Fund colleges have broad discretion in determining the structure and operations of their emergency financial aid programs. However, the issues related to program management, eligibility, and award determination point to an interesting tension for emergency financial aid programs: What systems need to be in place to safeguard the money but also respond quickly to student need with as little burden as possible?

At one college, for example, there was much discussion about being good stewards of limited funds — a sentiment expressed by program administrators nearly everywhere. Administrators were concerned about preventing fraud and abuse by students, and thus developed a highly formalized and, arguably, laborious decision-making progress with many checks and balances. Operationally, this resulted in a marked division between those who are responsible for the program's day-to-day administration and those who make aid decisions. Though the financial aid office administers the program, aid officers are responsible mainly for the mechanics of completing applications and have little input into the decision-making process;

a committee of high-ranking administrators makes award decisions. The college's administration views this arrangement as the best way to ensure that funds are fairly distributed, because it prevents financial aid staff from drawing on other information about students to bear on their decisions.

By contrast, a second college heralds decentralized program management as a cornerstone of effective decision-making. The director of Financial Aid assumes primary responsibility for management and decisions. He relies upon a student's financial aid profile, his personal knowledge of the student, and his years of experience in the field to make determinations about which students are worthy of funds. His commitment to serving students first is also evident in how he has structured the disbursement of funds — often providing students with cash rather than checks to expedite their access to funds. Although this system means that the college can turn around awards quickly — often within a day — it may give too much authority to a single individual.

Lesson: Strike a balance between stewardship and efficiency

Colleges that intend to design their own emergency financial aid programs will need to consider what administrative structures work best, given the characteristics and needs of their students and the current political structure at the college. Ultimately, though, colleges should work to strike a balance between administrative structures that are overly burdensome and could slow the decision and disbursement process, and programs that are so independent of checks and balances that they encourage fraud or abuse, which can limit the amount of funding available for students in need. While the Dreamkeepers and Angel Fund colleges did create a diverse range of administrative structures, they tended to take a more conservative approach in disbursing their emergency funds; both sets of colleges underspent their available funds in the first two years, and the Dreamkeepers colleges as a whole will end their three-year pilot program with a surplus. The desire to be good stewards of the funds is understandable, yet colleges need to be sure that they are giving out sufficient funds to meet student need. As one Dreamkeepers program administrator put it, "It wasn't the idea to hold onto the money, but to give it away. We're not used to having a lot of money to give away."

Challenge Three: Bracing for the Flood

The Dreamkeepers and Angel Fund colleges have used a wide range of strategies to limit excessive demand and/or fraud and abuse. Some Dreamkeepers and Angel Fund colleges, for example, have chosen to limit the amount of aid or the number of times a student can receive an award. Many of the participating colleges have also instituted academically based eligibility criteria, such as a minimum number of credits earned, a minimum GPA, or a minimum enrollment status. Finally, program administrators, especially at the Dreamkeepers colleges, have struggled with how widely they should advertise their programs, with most having taken a circumscribed, albeit expanding, approach. While it is clearly necessary and important for colleges to put policies and procedures into place to help select students who genuinely need help and to screen out those who do not, colleges need to consider the implications of these policies so that they do not unfairly select some students over others or exclude students with legitimate needs.

The danger of academically based eligibility criteria and policies that restrict access to information about the program is that colleges may inadvertently select students who are more likely than other students with similar financial needs to succeed in the absence of emergency aid. This makes it difficult to know just how much positive student outcomes are a product of self-selection, and also indicates that there may be a reservoir of unmet need.

Lesson: Maximize opportunities for students by assessing student need for aid, being flexible in giving aid, and advertising programs widely.

Colleges interested in starting emergency financial aid programs should carefully consider the use of award limits, eligibility criteria, and marketing practices; current Dreamkeepers and Angel Fund colleges should revisit their policies and practices. Eligibility criteria and/or award limits, for example, may be important tools if funds are indeed limited, to ensure that aid goes to students with a greater chance of persisting or to stretch limited funds. As discussed previously in this report, however, program administrators at the majority of the Dreamkeepers and Angel Fund colleges found that demand was equal to or less than the supply of funds, thus limiting the need for such policies. Colleges that wish to start their own programs would likely benefit from a needs assessment to first determine the actual demand on their campuses for emergency aid. In turn, they can use this information to help them decide whether such policies are needed.

To the extent that colleges decide to establish award limits or academically based eligibility criteria, they may want to do so with some discretion. A given student's financial emergency, for example, may be greater or occur more often than the parameters of the program allow. If less money than requested would not actually help the student with his or her emergency, a college may want to make an exception to the stated policy. Of course, some criteria may be inflexible, such as, for example, the policy in place at many colleges that prohibits financial aid to students who are not in good academic standing. Additional limits or criteria, however, may serve only to deprive potentially needy students of this opportunity for assistance.

Finally, publicity policies that hide information about aid programs from students have little merit. Aid recipient data show that certain demographic groups of students may be disproportionately served by these programs. This may be because certain groups are more likely to be financially needy and to experience an emergency. It could also mean that outreach efforts, including word of mouth, permeate differently across gender or certain racial and ethnic groups. As was illustrated in student focus groups at Dreamkeepers colleges, key staff members may have stronger relationships with particular groups of students whom they connect with aid programs. Colleges would do well to advertise their programs in ways that all students can see, and to take extra care to ensure that underserved groups, including (on some campuses) Hispanics and males, are aware that emergency aid exists.

Challenge Four: Fundraising

The Dreamkeepers colleges are required to raise $70,000 during their first two years (there was no requirement for the third year), while the Angel Fund colleges are required to raise approximately $24,000 over five years in increasing amounts. During the first two years of the project, however, fundraising has posed relatively few challenges. As discussed in Chapters 2 and 3, only one (Angel Fund) college has been unable to meet its fundraising requirement, and many of the colleges have exceeded their requirements. At this point in the project, the main fundraising concern of the Dreamkeepers colleges is how to sustain funding over the long term; an important challenge that should not be overlooked. Of course, their fundraising success so far suggests that this should be a manageable task, even if it may require a shift in their thinking, with greater emphasis on long-term sustainability strategies rather than year-to-year fundraising efforts. The fundraising challenges that confront the Angel Fund colleges are more substantial. While several of the TCUs appear to be well suited to the task of meeting their matching requirement, many others are small, lack a foundation or development staff, or are in economically depressed areas where fundraising is particularly difficult.

Lesson: Raising funds for emergency aid is appealing to donors.

The good news for colleges that would like to implement emergency financial aid programs is that there are likely to be several sources of available funds. As discussed earlier in this report, nine of the 11 Dreamkeepers colleges were able to raise funds through their college foundations without significant difficulty. The foundations were willing to use existing funds; make direct appeals to college faculty and staff, local businesses, or alumni and friends of the college; or host charitable events. One Dreamkeepers college also turned to another source of local funds, the college bookstore, a private business with which the college has a close partnership. Small or rural community colleges, like the Angel Fund colleges, may find fundraising to be somewhat more challenging, although this is not necessarily the case. Many of the Dreamkeepers colleges are also small and rural, and several Angel Fund colleges are not particularly concerned about raising funds. Besides, there are also state and federal government sources of funds, as well as foundations. Hillsborough Community College, for example, was awarded a Florida state grant with which it is planning to endow its Dreamkeepers program indefinitely.

Of course, not all colleges would have immediate access to the substantial funding provided to the colleges participating in the Dreamkeepers and Angel Fund programs. Colleges that institute their own programs may need to start small and build their programs gradually, possibly building on existing programs (conversations with colleges indicated that many schools had already operated similar programs before they participated in Dreamkeepers and Angel Fund). Another advantage might be to use this time as an opportunity to test design choices before expanding them and to gather data on program effectiveness in order to leverage additional funds.

Challenge Five: Helping Colleges Learn from Others

A key component of the emergency scholarship program model is the assistance provided by the two intermediary organizations: Scholarship America and the American Indian College Fund. These organizations received grants from Lumina, which in turn were regranted to the colleges. In the case of the American Indian College Fund, they also raised additional funds to supplement Lumina's seed money. Both organizations are tasked with providing technical assistance to the colleges on their program design, implementation, and fundraising.

Overall, the colleges appear to be pleased with the assistance provided by their respective intermediaries. As Table 4.1 illustrates, program administrators at all 11 Dreamkeepers colleges reported that they found Scholarship America's *programmatic* assistance either "somewhat helpful" or "very helpful," while nine found its *fundraising* assistance "somewhat helpful" or "very helpful." Program administrators at 19 (out of 21) Angel Fund Colleges found the American Indian College Fund's *programmatic* assistance "somewhat helpful" or "very helpful," while 19 found its *fundraising* assistance to be "somewhat helpful" or "very helpful."

The one area where the colleges felt that the intermediaries' technical assistance may have fallen short was in facilitating cross-college communications. Program administrators at Dreamkeepers colleges appreciated opportunities to meet one another at the conferences convened by Scholarship America, but they would have liked additional opportunities to speak with other Dreamkeepers colleges on a regular basis. The American Indian College Fund did not have a budget to convene such conferences, but administrators at the TCUs did express interest in any opportunity to hear about what other Angel Fund programs were doing and why. Angel Fund administrators even appreciated the knowledge they gained about other colleges' programs while participating in focus groups for this report. The intermediary organizations are

Table 4.1

Responses to Surveys of Angel Fund and Dreamkeepers Colleges
Technical Assistance

	Dreamkeepers Colleges	Angel Fund Colleges
Program assistance received from intermediary organization[a]		
Very helpful	10	14
Somewhat helpful	1	5
A little helpful	0	1
Not helpful	0	0
No program assistance received	0	1
Fundraising assistance received from intermediary organization[a]		
Very helpful	5	11
Somewhat helpful	4	8
A little helpful	2	0
Not helpful	0	0
No program assistance received	0	2

SOURCE: Data based on responses to MDRC's 2007 survey of program administrators at Angel Fund and Dreamkeepers colleges.

NOTES: Calculations for this table used available survey responses collected from program administrators at Angel Fund and Dreamkeepers colleges during spring and summer 2007. Eleven Dreamkeepers colleges and 21 out of the 26 Angel Fund colleges responded to this survey.

[a]The intermediary organization is Scholarship America for the Dreamkeepers program and the American Indian College Fund for the Angel Fund Program.

in an ideal position to broker introductions among colleges that may have similar issues and concerns, through conference calls, e-mail discussions, and other forms of communication.

Lesson: Technical assistance and cross-college communication are valuable tools to help colleges develop and operate strong programs.

It seems likely that many colleges will want to develop similar emergency aid programs and would benefit from the kind of support offered by Scholarship America and the American Indian College Fund, with the addition of greater cross-college communication. Potential funders may wish to consider, or Scholarship America and the American Indian College Fund may wish to pursue, funding to provide such services as:

- developing application and review procedures;

- marketing and outreach;
- conducting formative assessments and evaluations;
- staffing for emergency aid programs;
- raising and sustaining funding for emergency aid; and
- facilitating cross-college communications.

Challenge Six: Harnessing the Power of Data

The Dreamkeepers and Angel Fund colleges collected data on award recipients as requested by the two intermediary organizations. The data, however, were often incomplete or inconsistently reported both within and across colleges. These erratic data collection practices make analysis challenging for both the external evaluators and for the colleges themselves. It is also unclear from conversations with the colleges whether they are making much use of the data they do have. As discussed above, some of the Dreamkeepers colleges collected and used student survey data to inform program decisions, but most of the Dreamkeepers colleges would likely benefit from further self-assessment. The Angel Fund colleges have not engaged in any self-assessment, at least not formally for the project.

Lesson: Develop and use a management information system

Dreamkeepers and Angel Fund colleges, as well as any college that would like to implement a similar program, should carefully consider what data to collect, how to collect it, and ultimately how the college will analyze and use this data. Two specific concerns that might be addressed by more and better data gathering and analysis on the college campuses include (1) understanding the level of need for emergency aid and (2) examining whether all demographic groups on campus are well served by the program. The colleges might also use these data to evaluate the effectiveness of their programs, important for its own sake, but especially important for securing additional funds.

Appendix Tables

Characteristics of Dreamkeepers and Angel Fund Colleges and Angel Fund College Survey Responses

Appendix Table A.1

Characteristics of Dreamkeepers Colleges in Florida and New Mexico
Academic Years 2004-2006

	Florida				New Mexico			
	Broward Community College		Hillsborough Community College		Central New Mexico Community College		Santa Fe Community College	
Location	Ft. Lauderdale		Tampa		Albuquerque		Santa Fe	
Degree of urbanization	Midsize city		Large city		Large city		Midsize city	
Published in-district tuition and fees[a] ($)	1,755		1,833		1,476		1,005	
Academic year	2004-2005	2005-2006	2004-2005	2005-2006	2004-2005	2005-2006	2004-2005	2005-2006
Fall Enrollment								
Full-time equivalent (FTE) enrollment	17,784	17,384	12,043	11,717	12,276	12,358	1,915	1,955
Total enrollment	32,948	31,835	22,123	21,377	22,927	23,107	3,897	3,894
Full-time students (%)	30.7	31.4	31.4	32.0	30.1	29.6	23.4	23.6
Part-time students (%)	69.3	68.6	68.6	68.0	69.9	70.4	76.6	76.4
Male (%)	37.5	38.0	40.8	39.0	40.1	41.0	37.2	38.0
Female (%)	62.5	62.0	59.2	61.0	59.9	59.0	62.8	62.0
Foreign/nonresident (%)	9.0	9.0	1.8	2.0	0.2	0.0	0.3	0.0
Black, non-Hispanic (%)	27.7	27.0	18.3	19.0	3.0	3.0	1.2	1.0
American Indian or Alaska Native (%)	0.2	0.0	0.5	0.0	7.0	7.0	3.3	3.0
Asian or Pacific Islander (%)	3.3	3.0	3.6	4.0	2.3	2.0	1.5	2.0
Hispanic (%)	21.9	23.0	19.3	20.0	41.2	41.0	40.8	38.0
White, non-Hispanic (%)	33.8	33.0	56.2	54.0	39.2	39.0	48.1	46.0
Race/ethnicity unknown (%)	4.2	5.0	0.4	1.0	7.1	8.0	4.8	10.0
Under age 25 (%)	57.7	61.5	61.0	63.4	45.0	47.6	36.3	35.6

(continued)

Appendix Table A.1 (continued)

	Florida				New Mexico			
	Broward Community College		Hillsborough Community College		Central New Mexico Community College		Santa Fe Community College	
Academic year	2004-2005	2005-2006	2004-2005	2005-2006	2004-2005	2005-2006	2004-2005	2005-2006
Financial Aid[b]								
Any financial aid received[c] (%)	55.9	56.0	55.5	57.0	76.0	71.0	91.4	100.0
Federal grant aid received (%)	44.3	40.0	41.4	39.0	46.8	46.0	63.6	69.0
State grant aid received (%)	34.9	30.0	19.7	26.0	48.3	38.0	78.6	54.0
Institutional grant aid received (%)	17.8	14.0	7.2	9.0	2.8	31.0	36.4	30.0
Student loan aid received (%)	13.0	10.0	16.7	20.0	18.8	19.0	10.7	24.0
Average federal grant aid ($)	2,893	2,873	2,918	2,812	2,482	2,391	3,500	2,800
Average state grant aid ($)	1,106	1,229	1,115	1,059	512	501	400	400
Average institutional grant aid ($)	982	1,046	1,101	1,171	295	229	300	400
Average student loan aid ($)	2,330	2,306	2,311	2,102	3,774	3,526	2,625	2,900
Completions and Retention								
Awarded an associate's degree or certificate	3,984	4,258	3,179	3,191	2,010	2,202	209	219
Graduation rate[d] (%)	23.0	23.0	27.0	27.0	7.8	8.0	8.0	4.0
Retention rate[e] (%)	66.0	64.0	60.0	60.0	61.0	55.0	50.0	55.0

SOURCE: U.S. Department of Education, National Center for Education Statistics, Integrated Postsecondary Education Data System (IPEDS).

NOTES: N/A = not available. Rounding may cause slight discrepancies in sums and differences.

[a]Published in-district tuition and fees are valid for the 2004-2005 academic year only; costs were unavailable for the 2005-2006 academic year.

[b]Financial aid data refer to full-time, first-time, degree/certificate-seeking undergraduate students for academic years 2003-2004 and 2004-2005.

[c]Any financial aid includes grants, loans, assistantships, scholarships, fellowships, tuition waivers, tuition discounts, veteran's benefits, employer aid (tuition reimbursement), and other monies (other than from relatives/friends) provided to students to meet expenses.

[d]Graduation rates are for cohort year 2001. Graduation rates are determined by completers within 150 percent of the normal time to complete a degree.

[e]Retention rates are calculated as the percentage of full-time students that reenrolled at the institution as either a full-time or part-time student in the following fall term.

Appendix Table A.2

Characteristics of Dreamkeepers Colleges in North Carolina
Academic Years 2004-2006

	Durham Technical Community College		Martin Community College		Wayne Community College	
Location	Durham		Williamston		Goldsboro	
Degree of urbanization	Midsize city		Small town		Midsize city	
Published in-district tuition and fees[a] ($)	1,260		1,254		1,400	
Academic year	2004-2005	2005-2006	2004-2005	2005-2006	2004-2005	2005-2006
Fall Enrollment						
Full-time equivalent (FTE) enrollment	2,857	2,788	615	619	1,835	2,138
Total enrollment	5,534	5,495	927	956	3,272	3,166
Full-time students (%)	27.2	25.9	49.4	37.4	33.9	52.8
Part-time students (%)	72.8	74.1	50.6	62.6	66.1	47.2
Male (%)	35.2	36.0	22.5	23.0	37.4	35.0
Female (%)	64.8	64.0	77.5	77.0	62.6	65.0
Foreign/nonresident (%)	9.4	9.0	0.0	0.0	0.1	0.0
Black, non-Hispanic (%)	41.1	40.0	55.9	56.0	32.1	31.0
American Indian or Alaska Native (%)	0.4	0.0	0.3	0.0	0.9	1.0
Asian or Pacific Islander (%)	2.5	2.0	0.2	0.0	1.8	2.0
Hispanic (%)	3.1	3.0	0.2	0.0	2.7	3.0
White, non-Hispanic (%)	41.8	44.0	42.5	41.0	59.9	60.0
Race/ethnicity unknown (%)	1.6	2.0	0.9	3.0	2.4	3.0
Under age 25 (%)	37.5	37.8	53.4	50.7	55.3	56.1

(continued)

Appendix Table A.2 (continued)

	Durham Technical Community College		Martin Community College		Wayne Community College	
Academic year	2004-2005	2005-2006	2004-2005	2005-2006	2004-2005	2005-2006
Financial Aid[b]						
Any financial aid received[c] (%)	51.6	50.0	77.9	77.0	54.7	55.0
Federal grant aid received (%)	50.5	46.0	71.6	67.0	47.1	50.0
State grant aid received (%)	11.1	10.0	24.2	21.0	8.9	17.0
Institutional grant aid received (%)	0.3	0.0	6.3	8.0	3.8	4.0
Student loan aid received (%)	1.7	3.0	32.6	29.0	4.2	5.0
Average federal grant aid ($)	1,700	2,000	3,039	3,110	2,836	3,422
Average state grant aid ($)	500	500	808	1,241	647	913
Average institutional grant aid ($)	626	N/A	344	411	699	567
Average student loan aid ($)	450	650	4,252	3,776	1,791	2,348
Completions and Retention						
Awarded an associate's degree or certificate	417	425	94	125	444	501
Graduation rate[d] (%)	7.0	9.0	18.0	24.0	21.0	24.0
Retention rate[e] (%)	60.0	55.0	46.0	51.0	60.0	41.0

SOURCE: U.S. Department of Education, National Center for Education Statistics, Integrated Postsecondary Education Data System (IPEDS).

NOTES: N/A = not available. Rounding may cause slight discrepancies in sums and differences.

[a]Published in-district tuition and fees are valid for the 2004-2005 academic year only; costs were unavailable for the 2005-2006 academic year.

[b]Financial aid data refer to full-time, first-time, degree/certificate-seeking undergraduate students for academic years 2003-2004 and 2004-2005.

[c]Any financial aid includes grants, loans, assistantships, scholarships, fellowships, tuition waivers, tuition discounts, veteran's benefits, employer aid (tuition reimbursement), and other monies (other than from relatives/friends) provided to students to meet expenses.

[d]Graduation rates are for cohort year 2001. Graduation rates are determined by completers within 150 percent of the normal time to complete a degree.

[e]Retention rates are calculated as the percentage of full-time students that reenrolled at the institution as either a full-time or part-time student in the following fall term.

Dreamkeepers and Angel Fund Emergency Financial Aid

Appendix Table A.3

Characteristics of Dreamkeepers Colleges in Texas and Virginia
Academic Years 2004-2006

	Texas				Virginia			
	Coastal Bend College		Galveston College		Mountain Empire Community College		Patrick Henry Community College	
Location	Beeville		Galveston		Big Stone Gap		Martinsville	
Degree of urbanization	Small town		Midsize city		Small town		Small town	
Published in-district tuition and fees[a] ($)	1,232		1,330		2,095		1,911	
Academic year	2004-2005	2005-2006	2004-2005	2005-2006	2004-2005	2005-2006	2004-2005	2005-2006
Fall Enrollment								
Full-time equivalent (FTE) enrollment	2,536	2,047	1,379	1,314	1,785	1,770	1,989	1,841
Total enrollment	4,013	3,366	2,353	2,230	2,906	2,974	3,341	3,228
Full-time students (%)	44.6	39.7	37.7	37.9	41.9	36.8	39.1	34.0
Part-time students (%)	55.4	60.3	62.3	62.1	58.1	63.2	60.9	66.0
Male (%)	41.4	39.0	35.4	35.0	34.2	35.0	35.0	34.0
Female (%)	58.6	61.0	64.6	65.0	65.8	65.0	65.0	66.0
Foreign/nonresident (%)	0.3	1.0	1.7	1.0	0.0	0.0	0.0	0.0
Black, non-Hispanic (%)	4.8	3.0	19.2	19.0	1.4	2.0	23.1	22.0
American Indian or Alaska Native (%)	0.5	0.0	0.2	0.0	0.1	0.0	0.6	1.0
Asian or Pacific Islander (%)	0.6	1.0	2.6	3.0	0.1	0.0	0.5	0.0
Hispanic (%)	62.2	64.0	22.9	24.0	0.2	0.0	0.8	1.0
White, non-Hispanic (%)	30.9	31.0	53.5	53.0	98.2	98.0	74.9	76.0
Race/ethnicity unknown (%)	0.7	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Under age 25 (%)	60.0	67.1	60.8	57.5	53.9	60.1	44.6	52.3

(continued)

Appendix Table A.3 (continued)

	Texas				Virginia			
	Coastal Bend College		Galveston College		Mountain Empire Community College		Patrick Henry Community College	
Academic year	2004-2005	2005-2006	2004-2005	2005-2006	2004-2005	2005-2006	2004-2005	2005-2006
Financial Aid[b]								
Any financial aid received[c] (%)	71.2	79.0	60.0	70.0	92.1	95.0	72.9	78.0
Federal grant aid received (%)	64.7	66.0	37.2	48.0	79.7	82.0	65.5	68.0
State grant aid received (%)	23.2	32.0	15.4	22.0	75.2	83.0	17.5	25.0
Institutional grant aid received (%)	12.7	16.0	7.0	25.0	14.1	21.0	0.0	0.0
Student loan aid received (%)	0.0	17.0	0.4	15.0	0.0	0.0	0.9	0.0
Average federal grant aid ($)	3,154	3,348	1,842	1,922	2,716	2,748	2,700	2,898
Average state grant aid ($)	1,194	1,887	653	1,085	694	826	1,213	1,311
Average institutional grant aid ($)	1,158	963	1,220	796	715	580	N/A	N/A
Average student loan aid ($)	N/A	2,692	2,000	1,198	N/A	N/A	789	N/A
Completions and Retention								
Awarded an associate's degree or certificate	783	532	282	285	353	401	610	598
Graduation rate[d] (%)	21.0	19.0	8.0	12.0	12.0	10.0	15.0	24.0
Retention rate[e] (%)	50.0	44.0	25.0	52.0	55.0	55.0	51.0	53.0

SOURCE: U.S. Department of Education, National Center for Education Statistics, Integrated Postsecondary Education Data System (IPEDS).

NOTES: N/A = not available. Rounding may cause slight discrepancies in sums and differences.

[a]Published in-district tuition and fees are valid for the 2004-2005 academic year only; costs were unavailable for the 2005-2006 academic year.

[b]Financial aid data refer to full-time, first-time, degree/certificate-seeking undergraduate students for academic years 2003-2004 and 2004-2005.

[c]Any financial aid includes grants, loans, assistantships, scholarships, fellowships, tuition waivers, tuition discounts, veteran's benefits, employer aid (tuition reimbursement), and other monies (other than from relatives/friends) provided to students to meet expenses.

[d]Graduation rates are for cohort year 2001. Graduation rates are determined by completers within 150 percent of the normal time to complete a degree.

[e]Retention rates are calculated as the percentage of full-time students that reenrolled at the institution as either a full-time or part-time student in the following fall term.

Dreamkeepers and Angel Fund Emergency Financial Aid

Appendix Table A.4

Characteristics of Angel Fund Colleges in Montana, Academic Years 2004-2006

	Chief Dull Knife College		Fort Belknap College		Fort Peck Community College		Little Big Horn College		Salish Kootenai College		Stone Child College	
Location	Lame Deer		Harlem		Poplar		Crow Agency		Pablo		Box Elder	
Degree of urbanization	Rural		Rural		Rural		Rural		Rural		Rural	
Published in-district tuition and fees[a] ($)	2,280		2,410		1,890		2,780		3,201		2,310	
Academic year	2004-2005	2005-2006	2004-2005	2005-2006	2004-2005	2005-2006	2004-2005	2005-2006	2004-2005	2005-2006	2004-2005	2005-2006
Fall Enrollment												
Full-time equivalent (FTE) enrollment	193	268	169	138	401	315	248	209	894	862	249	212
Total enrollment	356	554	257	175	504	408	291	259	1,130	1,142	347	344
Full-time students (%)	30.9	22.2	48.6	68.0	69.2	65.7	78.0	71.0	65.7	59.6	57.6	42.2
Part-time students (%)	69.1	77.8	51.4	32.0	30.8	34.3	22.0	29.0	34.3	40.4	42.4	57.8
Male (%)	31.7	40.0	35.8	50.0	38.3	39.0	36.1	32.0	38.5	36.0	30.0	31.0
Female (%)	68.3	60.0	64.2	50.0	61.7	61.0	63.9	68.0	61.5	64.0	70.0	69.0
American Indian or Alaska Native (%)	75.3	83.0	91.4	91.0	80.6	77.0	96.6	96.0	81.2	81.0	91.9	85.0
White, non-Hispanic (%)	24.7	17.0	7.4	8.0	16.5	19.0	3.1	4.0	18.1	18.0	7.5	14.0
Other race/ethnicity (%)	0.0	0.0	1.2	1.0	3.0	4.0	0.3	0.0	0.7	1.0	0.6	1.0
Under age 25 (%)	39.6	26.4	34.4	50.3	33.4	35.8	49.7	50.2	49.0	45.6	24.9	28.5
Financial Aid[b]												
Any financial aid received[c] (%)	100.0	100.0	100.0	100.0	92.1	94.0	59.5	92.0	81.7	80.0	83.3	100.0
Federal grant aid received (%)	89.7	95.0	100.0	100.0	84.2	68.0	59.5	91.0	56.7	73.0	81.0	100.0
State grant aid received (%)	41.4	5.0	100.0	36.0	65.8	9.0	13.1	13.0	11.5	12.0	7.1	8.0
Institutional grant aid received (%)	62.1	97.0	0.0	0.0	26.3	71.0	57.1	92.0	35.6	41.0	73.8	45.0
Student loan aid received (%)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	19.2	28.0	0.0	0.0

(continued)

Appendix Table A.4 (continued)

	Chief Dull Knife College		Fort Belknap College		Fort Peck Community College		Little Big Horn College		Salish Kootenai College		Stone Child College	
Academic year	2004-2005	2005-2006	2004-2005	2005-2006	2004-2005	2005-2006	2004-2005	2005-2006	2004-2005	2005-2006	2004-2005	2005-2006
Average federal grant aid ($)	3,500	4,050	2,025	3,287	3,700	3,219	2,025	2,025	980	2,760	1,883	2,557
Average state grant aid ($)	250	250	840	992	1,559	465	1,000	1,000	500	866	250	296
Average institutional grant aid ($)	1,500	2,500	N/A	N/A	906	958	500	500	804	1,623	2,412	535
Average student loan aid ($)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	2,500	3,275	N/A	N/A
Completion and Retention												
Awarded an associate's degree or certificate	26	27	12	25	71	49	16	46	141	162	27	21
Graduation rate[d] (%)	82.1	80.0	40.0	44.0	10.3	5.0	3.1	12.0	61.0	51.0	24.0	10.0
Retention rate[e] (%)	72.0	68.0	53.0	46.0	0.0	50.0	5.0	29.0	70.0	80.0	63.0	19.0

SOURCE: U.S. Department of Education, National Center for Education Statistics, Integrated Postsecondary Education Data System (IPEDS).

NOTES: N/A = not available. Rounding may cause slight discrepancies in sums and differences.

[a]Published in-district tuition and fees are valid for the 2004-2005 academic year only; costs were unavailable for the 2005-2006 academic year.

[b]Financial aid data refer to full-time, first-time, degree/certificate-seeking undergraduate students for academic years 2003-2004 and 2004-2005.

[c]Any financial aid includes grants, loans, assistantships, scholarships, fellowships, tuition waivers, tuition discounts, veteran's benefits, employer aid (tuition reimbursement), and other monies (other than from relatives/friends) provided to students to meet expenses.

[d]Graduation rates are for cohort year 2001. Graduation rates are determined by completers within 150 percent of the normal time to complete a degree.

[e]Retention rates are calculated as the percentage of full-time students that reenrolled at the institution as either a full-time or part-time student in the following fall term.

Dreamkeepers and Angel Fund Emergency Financial Aid

Appendix Table A.5

Characteristics of Angel Fund Colleges in New Mexico, Academic Years 2004-2006

	Institute of American Indian Arts		Navajo Technical College		Southwestern Indian Polytechnic Institute	
Location	Santa Fe		Crownpoint		Albuquerque	
Degree of urbanization	Midsize city		Rural		Large city	
Published in-district tuition and fees[a] ($)	2,490		720		150	
Academic year	2004-2005	2005-2006	2004-2005	2005-2006	2004-2005	2005-2006
Fall Enrollment						
Full-time equivalent (FTE) enrollment	151	95	279	321	658	516
Total enrollment	176	113	306	333	772	614
Full-time students (%)	76.1	73.5	86.6	94.6	77.7	75.9
Part-time students (%)	23.9	26.5	13.4	5.4	22.3	24.1
Male (%)	45.5	44.0	47.7	50.0	43.1	44.0
Female (%)	54.5	56.0	52.3	50.0	56.9	56.0
American Indian or Alaska Native (%)	90.3	85.0	99.3	99.0	100.0	100.0
White, non-Hispanic (%)	6.3	12.0	0.0	1.0	0.0	0.0
Other race/ethnicity(%)	3.4	3.0	0.7	0.0	0.0	0.0
Under age 25 (%)	48.1	53.1	45.7	71.8	55.7	55.0
Financial Aid[b]						
Any financial aid received[c] (%)	100.0	100.0	100.0	87.0	35.3	53.0
Federal grant aid received (%)	76.9	100.0	71.2	87.0	35.3	48.0
State grant aid received (%)	23.1	25.0	10.6	19.0	19.9	16.0
Institutional grant aid received (%)	100.0	100.0	0.0	0.0	5.6	12.0
Student loan aid received (%)	0.0	0.0	0.0	0.0	0.0	0.0
Average federal grant aid ($)	3,626	3,625	1,778	1,825	1,270	1,266
Average state grant aid ($)	1,094	1,094	1,610	790	478	350
Average institutional grant aid ($)	2,215	2,215	N/A	N/A	400	500
Average student loan aid ($)	N/A	N/A	N/A	N/A	N/A	N/A

(continued)

Appendix Table A.5 (continued)

	Institute of American Indian Arts		Navajo Technical College		Southwestern Indian Polytechnic Institute	
Academic year	2004-2005	2005-2006	2004-2005	2005-2006	2004-2005	2005-2006
Completions and Retention						
Awarded an associate's degree or certificate	16	8	185	164	105	76
Graduation rate[d] (%)	33.0	10.0	82.7	71.0	20.0	14.0
Retention rate[e] (%)	56.0	18.0	71.0	71.0	28.0	25.0

SOURCE: U.S. Department of Education, National Center for Education Statistics, Integrated Postsecondary Education Data System (IPEDS).

NOTES: N/A = not available. Rounding may cause slight discrepancies in sums and differences. Crownpoint Institute of Technology changed its name to Navajo Technical College in 2005. IPEDS recognizes the Institute of American Indian Arts as the Institute of American Indian and Alaska Native Culture.

[a]Published in-district tuition and fees are valid for the 2004-2005 academic year only; costs were unavailable for the 2005-2006 academic year.

[b]Financial aid data refer to full-time, first-time, degree/certificate-seeking undergraduate students for academic years 2003-2004 and 2004-2005.

[c]Any financial aid includes grants, loans, assistantships, scholarships, fellowships, tuition waivers, tuition discounts, veteran's benefits, employer aid (tuition reimbursement), and other monies (other than from relatives/friends) provided to students to meet expenses.

[d]Graduation rates are for cohort year 2001. Graduation rates are determined by completers within 150 percent of the normal time to complete a degree.

[e]Retention rates are calculated as the percentage of full-time students that reenrolled at the institution as either a full-time or part-time student in the following fall term.

Appendix Table A.6

Characteristics of Angel Fund Colleges in North Dakota, Academic Years 2004-2006

	Cankdeska Cikana Community College		Fort Berthold Community College		Sitting Bull College		Turtle Mountain Community College		United Tribes Technical College	
Location	Fort Totten		New Town		Fort Yates		Belcourt		Bismarck	
Degree of urbanization	Rural		Rural		Rural		Rural		Midsize city	
Published in-district tuition and fees[a] ($)	2,040		2,640		2,540		1,776		2,780	
Academic year	2004-2005	2005-2006	2004-2005	2005-2006	2004-2005	2005-2006	2004-2005	2005-2006	2004-2005	2005-2006
Fall Enrollment										
Full-time equivalent (FTE) enrollment	153	148	229	183	247	234	630	538	477	734
Total enrollment	197	198	285	241	289	287	787	615	536	885
Full-time students (%)	66.5	62.1	70.5	63.9	75.8	69.0	67.2	79.3	81.7	71.8
Part-time students (%)	33.5	37.9	29.5	36.1	24.2	31.0	32.8	20.7	18.3	28.2
Male (%)	37.1	30.0	31.6	41.0	29.1	31.0	32.3	39.0	36.4	29.0
Female (%)	62.9	70.0	68.4	59.0	70.9	69.0	67.7	61.0	63.6	71.0
American Indian or Alaska Native (%)	96.4	94.0	92.6	91.0	84.8	80.0	91.5	92.0	88.2	75.0
White, non-Hispanic (%)	3.6	5.0	7.4	9.0	15.2	20.0	7.8	7.0	11.0	24.0
Other race/ethnicity (%)	0.0	1.0	0.0	0.0	0.0	0.0	0.8	1.0	0.7	1.0
Under age 25 (%)	42.1	43.4	44.5	29.0	26.5	25.8	34.8	47.3	41.2	35.1
Financial Aid[b]										
Any financial aid received[c] (%)	97.4	86.0	100.0	100.0	97.4	81.0	83.5	88.0	73.6	100.0
Federal grant aid received (%)	89.5	75.0	65.2	100.0	89.5	81.0	68.7	73.0	63.7	100.0
State grant aid received (%)	10.5	33.0	17.4	6.0	18.4	0.0	65.2	71.0	17.6	31.0
Institutional grant aid received (%)	81.6	72.0	100.0	0.0	42.1	33.0	30.4	35.0	63.7	49.0
Student loan aid received (%)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Average federal grant aid ($)	3,526	2,882	1,250	2,025	5,042	3,139	3,234	3,014	2,169	2,552
Average state grant aid ($)	550	1,426	250	300	1,191	N/A	1,968	1,883	609	493

(continued)

Appendix Table A.6 (continued)

	Cankdeska Cikana Community College		Fort Berthold Community College		Sitting Bull College		Turtle Mountain Community College		United Tribes Technical College	
Academic year	2004-2005	2005-2006	2004-2005	2005-2006	2004-2005	2005-2006	2004-2005	2005-2006	2004-2005	2005-2006
Average institutional grant aid ($)	1,296	920	500	N/A	677	726	1,580	1,492	867	463
Average student loan aid ($)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Completions and Retention										
Awarded an associate's degree or certificate	34	21	33	51	36	40	112	120	109	104
Graduation rate[d] (%)	16.1	3.0	62.5	65.0	4.0	19.0	57.0	31.0	32.0	25.0
Retention rate[e] (%)	47.0	29.0	40.0	55.0	0.0	40.0	75.0	62.0	49.0	70.0

SOURCE: U.S. Department of Education, National Center for Education Statistics, Integrated Postsecondary Education Data System (IPEDS).

NOTES: N/A = not available. Rounding may cause slight discrepancies in sums and differences.

[a]Published in-district tuition and fees are valid for the 2004-2005 academic year only; costs were unavailable for the 2005-2006 academic year.

[b]Financial aid data refer to full-time, first-time, degree/certificate-seeking undergraduate students for academic years 2003-2004 and 2004-2005.

[c]Any financial aid includes grants, loans, assistantships, scholarships, fellowships, tuition waivers, tuition discounts, veteran's benefits, employer aid (tuition reimbursement), and other monies (other than from relatives/friends) provided to students to meet expenses.

[d]Graduation rates are for cohort year 2001. Graduation rates are determined by completers within 150 percent of the normal time to complete a degree.

[e]Retention rates are calculated as the percentage of full-time students that reenrolled at the institution as either a full-time or part-time student in the following fall term.

Dreamkeepers and Angel Fund Emergency Financial Aid

Appendix Table A.7

Characteristics of Angel Fund Colleges in South Dakota, Academic Years 2004-2006

	Oglala Lakota College		Sinte Gleska University		Sisseton Wahpeton College	
Location	Kyle		Mission		Agency Village	
Degree of urbanization	Rural		Rural		Rural	
Published in-district tuition and fees[a] ($)	2,036		2,052		3,190	
Academic year	2004-2005	2005-2006	2004-2005	2005-2006	2004-2005	2005-2006
Fall Enrollment						
Full-time equivalent (FTE) enrollment	1,046	950	845	731	207	214
Total enrollment	1,501	1,302	1,400	1,123	287	290
Full-time students (%)	49.6	54.9	34.9	42.7	58.2	60.7
Part-time students (%)	50.4	45.1	65.1	57.3	41.8	39.3
Male (%)	29.4	30.0	29.8	30.0	30.0	31.0
Female (%)	70.6	70.0	70.2	70.0	70.0	69.0
American Indian or Alaska Native (%)	88.4	79.0	71.5	75.0	79.1	83.0
White, non-Hispanic (%)	10.6	9.0	28.5	25.0	20.6	17.0
Other race/ethnicity (%)	1.0	12.0	0.0	0.0	0.3	0.0
Under age 25 (%)	32.8	32.9	28.7	25.6	23.3	37.9
Financial Aid[b]						
Any financial aid received[c] (%)	80.5	77.0	38.1	38.0	100.0	100.0
Federal grant aid received (%)	76.7	75.0	38.1	24.0	100.0	92.0
State grant aid received (%)	25.6	0.0	0.0	0.0	0.0	0.0
Institutional grant aid received (%)	39.1	25.0	7.6	15.0	74.5	100.0
Student loan aid received (%)	0.0	0.0	0.0	0.0	0.0	0.0
Average federal grant aid ($)	4,050	1,660	1,812	1,850	2,732	2,171
Average state grant aid ($)	1,500	N/A	N/A	N/A	N/A	N/A
Average institutional grant aid ($)	300	415	985	600	2,400	1,300
Average student loan aid ($)	N/A	N/A	N/A	N/A	N/A	N/A

(continued)

Appendix Table A.7 (continued)

	Oglala Lakota College		Sinte Gleska University		Sisseton Wahpeton College	
Academic year	2004-2005	2005-2006	2004-2005	2005-2006	2004-2005	2005-2006
<u>Completions and Retention</u>						
Awarded an associate's degree or certificate	105	113	53	95	37	38
Graduation rate[d] (%)	26.0	19.0	36.0	61.0	4.0	10.0
Retention rate[e] (%)	50.0	37.0	63.0	65.0	14.0	15.0

SOURCE: U.S. Department of Education, National Center for Education Statistics, Integrated Postsecondary Education Data System (IPEDS).

NOTES: N/A = not available. Rounding may cause slight discrepancies in sums and differences.

[a]Published in-district tuition and fees are valid for the 2004-2005 academic year only; costs were unavailable for the 2005-2006 academic year.

[b]Financial aid data refer to full-time, first-time, degree/certificate-seeking undergraduate students for academic years 2003-2004 and 2004-2005.

[c]Any financial aid includes grants, loans, assistantships, scholarships, fellowships, tuition waivers, tuition discounts, veteran's benefits, employer aid (tuition reimbursement), and other monies (other than from relatives/friends) provided to students to meet expenses.

[d]Graduation rates are for cohort year 2001. Graduation rates are determined by completers within 150 percent of the normal time to complete a degree.

[e]Retention rates are calculated as the percentage of full-time students that reenrolled at the institution as either a full-time or part-time student in the following fall term.

Dreamkeepers and Angel Fund Emergency Financial Aid

Appendix Table A.8

Characteristics of Angel Fund Colleges in Minnesota and Nebraska, Academic Years 2004-2006

	Minnesota				Nebraska			
	Fond du Lac Tribal and Community College		White Earth Tribal and Community College		Little Priest Tribal College		Nebraska Indian Community College	
Location	Cloquet		Mahnomen		Winnebago		Macy	
Degree of urbanization	Small town		Rural		Rural		Rural	
Published in-district tuition and fees[a] ($)	3,000		2,040		2,400		2,438	
Academic year	2004-2005	2005-2006	2004-2005	2005-2006	2004-2005	2005-2006	2004-2005	2005-2006
Fall Enrollment								
Full-time equivalent (FTE) enrollment	1,112	1,269	30	32	114	77	129	77
Total enrollment	1,775	1,981	67	61	154	109	190	107
Full-time students (%)	37.4	39.7	9.0	21.3	57.1	51.4	51.6	57.9
Part-time students (%)	62.6	60.3	91.0	78.7	42.9	48.6	48.4	42.1
Male (%)	40.2	39.0	13.4	23.0	38.3	30.0	31.6	39.0
Female (%)	59.8	61.0	86.6	77.0	61.7	70.0	68.4	61.0
American Indian or Alaska Native (%)	19.7	15.0	65.7	80.0	88.3	87.0	81.6	75.0
White, non-Hispanic (%)	73.5	79.0	32.8	20.0	11.0	11.0	9.5	11.0
Other race/ethnicity (%)	6.8	6.0	1.5	0.0	0.6	2.0	8.9	14.0
Under age 25 (%)	67.6	76.8	8.6	19.7	38.5	30.3	35.3	37.4
Financial Aid[b]								
Any financial aid received[c] (%)	73.5	77.0	100.0	0.0	88.2	100.0	95.9	46.0
Federal grant aid received (%)	55.9	57.0	0.0	0.0	76.5	81.0	67.0	46.0
State grant aid received (%)	47.6	49.0	0.0	0.0	47.1	27.0	0.0	0.0
Institutional grant aid received (%)	4.1	6.0	100.0	0.0	47.1	46.0	71.1	11.0

(continued)

Appendix Table A.8 (continued)

	Minnesota				Nebraska			
	Fond du Lac Tribal and Community College		White Earth Tribal and Community College		Little Priest Tribal College		Nebraska Indian Community College	
Academic year	2004-2005	2005-2006	2004-2005	2005-2006	2004-2005	2005-2006	2004-2005	2005-2006
Student loan aid received (%)	39.4	47.0	0.0	0.0	0.0	0.0	0.0	0.0
Average federal grant aid ($)	2,990	2,818	N/A	N/A	2,582	2,706	1,637	2,341
Average state grant aid ($)	1,149	1,248	N/A	N/A	912	484	N/A	N/A
Average institutional grant aid ($)	571	400	2,000	N/A	1,071	1,500	1,800	1,000
Average student loan aid ($)	3,562	3,591	N/A	N/A	N/A	N/A	N/A	N/A
Completions and Retention								
Awarded an associate's degree or certificate	267	304	6	3	6	15	7	17
Graduation rate[d] (%)	17.0	12.0	55.0	75.0	0.0	0.0	100.0	0.0
Retention rate[e] (%)	54.0	50.0	100.0	100.0	43.0	20.0	0.0	11.0

SOURCE: U.S. Department of Education, National Center for Education Statistics, Integrated Postsecondary Education Data System (IPEDS).

NOTES: N/A = not available. Rounding may cause slight discrepancies in sums and differences.

[a]Published in-district tuition and fees are valid for the 2004-2005 academic year only; costs were unavailable for the 2005-2006 academic year.

[b]Financial aid data refer to full-time, first-time, degree/certificate-seeking undergraduate students for academic years 2003-2004 and 2004-2005.

[c]Any financial aid includes grants, loans, assistantships, scholarships, fellowships, tuition waivers, tuition discounts, veteran's benefits, employer aid (tuition reimbursement), and other monies (other than from relatives/friends) provided to students to meet expenses.

[d]Graduation rates are for cohort year 2001. Graduation rates are determined by completers within 150 percent of the normal time to complete a degree.

[e]Retention rates are calculated as the percentage of full-time students that reenrolled at the institution as either a full-time or part-time student in the following fall term.

Appendix Table A.9

Characteristics of Angel Fund Colleges in All Other States, Academic Years 2004-2006

	Arizona		Michigan		Washington		Wisconsin	
	Diné College		Saginaw Chippewa Tribal College		Northwest Indian College		College of Menominee Nation	
Location	Tsaile		Mount Pleasant		Bellingham		Keshena	
Degree of urbanization	Rural		N/A		Midsize city		Rural	
Published in-district tuition and fees[a] ($)	785		1,456		2,646		3,900	
Academic year	2004-2005	2005-2006	2004-2005	2005-2006	2004-2005	2005-2006	2004-2005	2005-2006
Fall Enrollment								
Full-time equivalent (FTE) enrollment	1,309	1,173	62	70	329	330	345	353
Total enrollment	1,935	1,825	109	123	519	495	507	532
Full-time students (%)	51.3	46.2	34.9	35.0	44.9	49.9	47.1	44.2
Part-time students (%)	48.7	53.8	65.1	65.0	55.1	50.1	52.9	55.8
Male (%)	24.1	24.0	22.9	25.0	30.4	33.0	24.7	23.0
Female (%)	75.9	76.0	77.1	75.0	69.6	67.0	75.3	77.0
American Indian or Alaska Native (%)	97.8	98.0	88.1	85.0	69.4	78.0	79.9	81.0
White, non-Hispanic (%)	1.3	2.0	8.3	10.0	21.2	16.0	18.1	18.0
Other race/ethnicity (%)	0.9	0.0	3.7	5.0	9.4	6.0	2.0	1.0
Under age 25 (%)	41.6	43.9	33.3	25.2	26.4	29.5	39.1	43.8
Financial Aid[b]								
Any financial aid received[c] (%)	89.4	88.0	0.0	78.0	69.8	65.0	85.0	93.0
Federal grant aid received (%)	83.5	81.0	0.0	33.0	32.6	57.0	73.3	73.0
State grant aid received (%)	4.7	5.0	0.0	0.0	16.3	30.0	75.0	76.0

(continued)

Appendix Table A.9 (continued)

	Arizona		Michigan		Washington		Wisconsin	
	Diné College		Saginaw Chippewa Tribal College		Northwest Indian College		College of Menominee Nation	
Academic year	2004-2005	2005-2006	2004-2005	2005-2006	2004-2005	2005-2006	2004-2005	2005-2006
Institutional grant aid received (%)	3.4	4.0	0.0	78.0	4.7	48.0	40.0	27.0
Student loan aid received (%)	0.0	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Average federal grant aid ($)	3,439	3,197	N/A	4,050	1,208	2,983	3,221	2,955
Average state grant aid ($)	686	1,022	N/A	N/A	359	1,983	4,307	4,405
Average institutional grant aid ($)	913	868	N/A	4,491	1,008	1,528	979	891
Average student loan aid ($)	N/A	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Completions and Retention								
Awarded an associate's degree or certificate	218	235	14	7	79	35	42	49
Graduation rate[d] (%)	0.0	5.0	0.0	0.0	2.0	10.0	33.3	8.0
Retention rate[e] (%)	58.0	53.0	75.0	55.0	15.0	39.0	48.0	41.0

SOURCE: U.S. Department of Education, National Center for Education Statistics, Integrated Postsecondary Education Data System (IPEDS).

NOTES: N/A = not available. Rounding may cause slight discrepancies in sums and differences. Data not available for Keweenaw Bay Ojibwa Community College in Baraga, MI.

[a]Published in-district tuition and fees are valid for the 2004-2005 academic year only; costs were unavailable for the 2005-2006 academic year.

[b]Financial aid data refer to full-time, first-time, degree/certificate-seeking undergraduate students for academic years 2003-2004 and 2004-2005.

[c]Any financial aid includes grants, loans, assistantships, scholarships, fellowships, tuition waivers, tuition discounts, veteran's benefits, employer aid (tuition reimbursement), and other monies (other than from relatives/friends) provided to students to meet expenses.

[d]Graduation rates are for cohort year 2001. Graduation rates are determined by completers within 150 percent of the normal time to complete a degree.

[e]Retention rates are calculated as the percentage of full-time students that reenrolled at the institution as either a full-time or part-time student in the following fall term.

Appendix Table A.10

Responses to 2006 Online Survey of Angel Fund Colleges

Progress	**Number of Colleges**
Joined the Angel Fund	
Fall 2005	11
Winter 2005	2
Spring 2006	3
Missing	1
Total number of applications received	418
Average number of applications received per TCU[a]	30
Total number of awards given out[b]	372
Average number of awards given out per TCU[a]	27
Total amount disbursed ($)	81,770
Average amount disbursed per TCU[a] ($)	5,841
Number of schools disbursing full amount of grant	7
Number of schools that have disbursed $1,500-2,500	2
Number of schools that have disbursed $3,500-4,500	2
Number of schools that have not disbursed any funds	3
Highest single award ($)	1,500
Lowest single award ($)	20
Average amount disbursed per award[a] ($)	220
Missing	3
Program Characteristics	**Number of Colleges**
Grant	11
Loan	1
Both	3
Missing	2
Acceptable expenses for emergency financial aid[c]	
Gas for vehicle	14
Car repair	13
Child care	13
School fees	8
Utility bills	12
Books	9
Transportation	13
Health care	9
Rent	1
Specific curriculum-related equipment	4
Missing	1
Recurring expenses accepted	
Yes	7
No	6
Undecided	2
Missing	2
Student eligibility requirements	
Part- or full-time enrollment	9
Minimum GPA	4

(continued)

Appendix Table A.10 (continued)

Program Characteristics	Number of Colleges
Pell Grant recipient	1
Missing	3

Student Need	Number of Colleges
Primary reasons students requested emergency financial aid[d]	
Gas for vehicle	9
Car repair	8
Child care	7
School fees	5
Utility bills	5
Books	3
Transportation	2
Health care	2
Rent	2
Specific curriculum-related equipment	0
Missing	3
Demand for emergency financial aid exceeded available resources	10
Missing	1

Fundraising	Number of Colleges
$1-499	1
$1,500-1,999	1
$2,500 or more	5
Missing/Unspecified	2

SOURCE: Self-reported survey results from Angel Fund Tribal Colleges and Universities (TCUs).

NOTES: Data are from 17 TCUs that responded to the survey. TCUs did not answer all questions. Nine TCUs did not respond to the survey. Not all reported data are shown because of omitted or erroneous related data. The survey was conducted June 14-30, 2006.

[a]Calculated value from total divided by sample size.

[b]Data are not available on how many students received multiple awards.

[c]TCUs were instructed to pick eligible expenses from a provided list. There was no limit on the number of expenses they could select.

[d]TCUs were instructed to indicate the top three reasons students requested

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- Improving Public Education
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