

**Emergency Financial Aid
for Community College Students:
Implementation and Early Lessons
from the Dreamkeepers and Angel Fund Programs**

Interim Report

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Overview

Lumina Foundation for Education created the Dreamkeepers Emergency Financial Aid Program and the Angel Fund Program to provide emergency financial assistance to community college students who are at risk of dropping out. Both programs are three-year pilot projects administered, respectively, by Scholarship America and the American Indian College Fund. Eleven community colleges are participating in Dreamkeepers; 26 Tribal Colleges and Universities (TCUs) are participating in Angel Fund. Each Dreamkeepers college receives \$100,000 over three years; each TCU receives \$10,000 over five years. The colleges are responsible for designing the programs and raising matching funds to sustain them.

MDRC will evaluate the programs over three years. This report describes early findings from interviews conducted with administrators and students (Dreamkeepers), an online survey and administrator reports (Angel Fund), and information on student aid recipients submitted by the colleges. Among the key findings:

- The Dreamkeepers colleges have disbursed awards ranging from \$12 to \$2,286 to over 600 students; the average award was \$293. Seventeen Angel Fund colleges have disbursed nearly 400 awards ranging from \$20 to \$1,500; the average award was \$220.
- For both programs, housing and transportation problems were the top reasons for students requesting aid. Students generally felt the aid helped them remain in college. Some said that the decision-making process was not transparent, and that it took too long to receive aid.
- Eight Dreamkeepers colleges give grants; three offer loans. Aid approval processes range from casual to formal, and from immediate approval to a wait of weeks. Many programs are not advertised widely for fear that they will be overwhelmed by requests. Students usually learn about the aid from financial aid staff, but sometimes from faculty or fellow students.
- At some Dreamkeepers colleges, there were large differences between the gender or ethnic and racial composition of the student body and that of the students who received aid. Male and Hispanic students, for example, were less likely to receive emergency assistance.
- Colleges in both programs faced some common implementation challenges: defining what constitutes an emergency, determining how best to publicize the program, and building an efficient structure for reviewing and approving applications for aid. Some institutions, particularly the tribal colleges, needed assistance with fundraising strategies, and many colleges would benefit from enhanced programmatic support from Scholarship America or the American Indian College Fund.

MDRC will continue to evaluate the two programs through 2007. A final report will describe both programs' evolution and the academic outcomes of Dreamkeepers aid recipients.

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Preface

Community colleges are a critical resource for low-income people striving to improve their prospects in the labor market. Yet too many community college students drop out without earning a credential. MDRC's research has found that students view insufficient financial aid as one of the top barriers to completing their education.

In 2004, Lumina Foundation for Education, which is committed to funding strategies to help community college students accomplish their academic and personal goals, asked MDRC to evaluate two pilot emergency financial aid programs: the Dreamkeepers Emergency Financial Aid Program and the Angel Fund Program. The programs are administered by Scholarship America and the American Indian College Fund, respectively, at 11 community colleges and 26 tribal colleges and universities. They provide grants or loans to help students who are at risk of dropping out because of unexpected financial crises.

This interim report shares some early findings on the design and implementation of the two programs, and offers some recommendations to the colleges and to Scholarship America and the American Indian College Fund. Dreamkeepers and Angel Fund have succeeded in disbursing awards to more than 900 students since January 2005, a solid accomplishment for newly launched programs. As with most pilot projects, the institutions have encountered some implementation and operational challenges that they must address as their programs develop: how to define an emergency, how to inform needy students about the emergency aid, and how to build the right administrative structure. MDRC is continuing to evaluate the programs, and a final report with more complete information on their operations and outcomes for students will be published in 2008.

Gordon L. Berlin
President

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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.

We appreciate the assistance from Marilyn Rundell at Scholarship America, who carefully reviewed earlier drafts of this report, and Vicky Stott at the American Indian College Fund, who helped coordinate the survey of the Angel Fund colleges.

MDRC is grateful for the cooperation of all colleges in the Dreamkeepers and Angel Fund evaluation. We especially appreciate the openness of college administrators at the five visited Dreamkeepers colleges in candidly sharing their experiences. In particular, we thank the following people: Yvonne “Kitty” Goodman, Karen Statler, and Bill Thompson (Wayne Community College); Ron Crumedy, Rachel Romero, Phyllis Mingus-Pepin, Alan Uyehara, Deborah Scroggins, and Joe Huff (Galveston College); Donna Stanley, Bonnie Elosser, Patti Cantrell, and Carolyn Helms (Mountain Empire Community College); Jill Douglass, Willie Bachicha, James Fry, Richard Marchese, Ruth Romero, and Sandra Lucero (Santa Fe Community College); Lee Carrillo, Samantha Bousliman, Susana La Luz, and Mario Cisneros (Central New Mexico Community College).

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

Many individuals at MDRC contributed to this report. Jennifer Miller and Susan Gooden (at Virginia Commonwealth University) conducted interviews at three of the site visits. Allison Mild helped coordinate interviews and focus groups with students. Tom Brock, Sue Scrivener, Fred Doolittle, and Margaret Bald provided helpful suggestions and edits. Stephanie Cowell prepared the report for publication.

Authors’ Note

The bulk of this interim report cites information gathered through qualitative research methods — namely, interviews and focus groups with program administrators and students over the academic year 2005–2006. We strived for accuracy and consistency in all cases. However, we recognize that there is a margin for error and misinterpretation with work of this nature. We are responsible for any errors or omissions.

Chapter 1

Introduction

Many community college students face unexpected financial emergencies. Health care bills, a rise in gas prices, a sudden reduction of work hours, or unexpected textbook costs can cause a financial crisis that interrupts a student's education. Lumina Foundation for Education provided grants to develop the Dreamkeepers Emergency Financial Aid Program and the Angel Fund Program 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 participating colleges;
- To learn whether and to what extent emergency assistance helps students stay enrolled in college; and
- To promote the long-term sustainability of an emergency aid program at the participating colleges.

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 helping community college students succeed in school — particularly those from traditionally underserved groups. Each college participating in Dreamkeepers is receiving \$100,000 over a three-year period 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 dollar for dollar to augment and sustain the Dreamkeepers program.

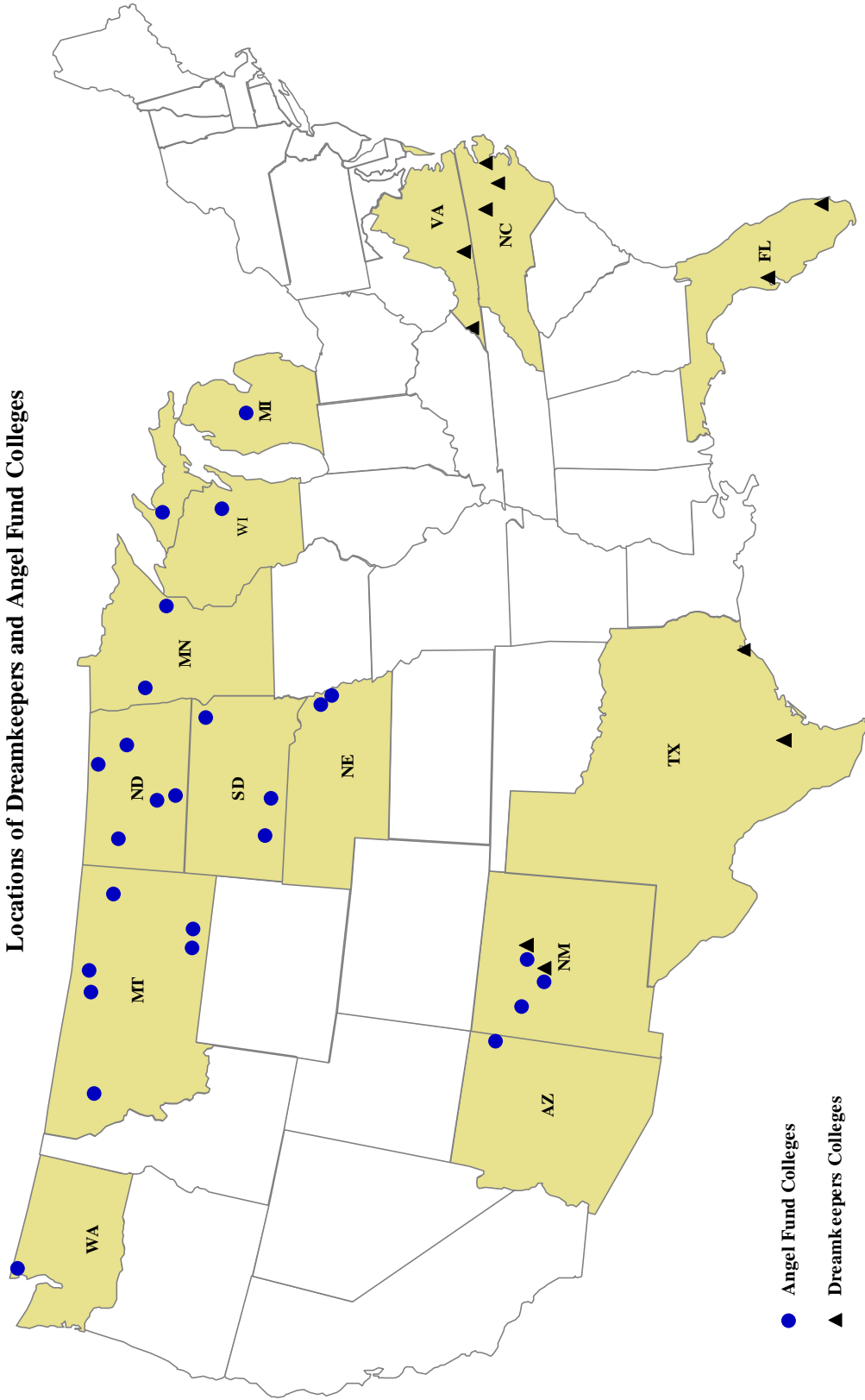
The Angel Fund program is being piloted at 26 of the nation's 32 Tribal Colleges and Universities (TCUs). TCUs serve approximately 30,000 students nationwide, 85 percent of whom live at or below the nation's poverty level.¹ Lumina Foundation provided \$10,000 in seed money to each college, and the colleges committed to raising an additional \$10,000 a year for five years in order to sustain their programs.

¹American Indian College Fund (2006b).

Dreamkeepers and Angel Fund Emergency Financial Aid

Figure 1.1

Locations of Dreamkeepers and Angel Fund Colleges



● Angel Fund Colleges

▲ Dreamkeepers Colleges

Both the Dreamkeepers and Angel Fund colleges are supported by a national intermediary organization that assists in the disbursement of funds and provides technical assistance. Scholarship America, a nonprofit organization based in Edina, Minnesota, functions as the intermediary for Dreamkeepers, and the American Indian College Fund, located in Denver, is the intermediary for the tribal colleges. Both organizations re-grant funds to the participating colleges to develop their programs on campus. The organizations also provide technical assistance on program administration and fundraising. In turn, the colleges are responsible for establishing specific guidelines for aid eligibility and award levels, as well as awarding the funds to qualified students.

Because the Dreamkeepers and Angel Fund colleges have a high degree of flexibility in developing all aspects of their programs, their experiences can offer practical lessons to other colleges and funders interested in operating emergency financial aid programs. The Lumina Foundation asked MDRC to capture these lessons and evaluate the two programs. The evaluation will examine four main topics:

Program Design and Implementation

A primary focus will be on considering how colleges organized their programs. For example: How did they determine eligibility criteria and the definition of an emergency? How do students hear about the program? What is the application and disbursement process? Is the program structured as a grant or a loan? The evaluation will also consider the experiences and perceptions of college administration and students: Why are students requesting aid? What is the level of demand? How do students and the administration regard the program's utility and efficacy?

Student Characteristics and Outcomes

The evaluation will describe the students who receive emergency aid at both Angel Fund and Dreamkeepers participating colleges. It will also examine retention and progress of students in the Dreamkeepers program. For example, what are the demographic characteristics of students who receive aid? What are their educational trajectories? How do they compare with the larger student body?

Role of the Intermediary Organizations

The evaluation will consider the role and involvement 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 the technical assistance? How could it be improved? What are the management lessons?

Sustainability

Finally, the evaluation will consider how the colleges have worked to sustain their programs in the long term. How much do each of the colleges raise in matching funds? Who are the contributors? What fundraising strategies seem to work best?

To answer these questions, MDRC has begun data collection efforts that will continue through mid-2007. First, MDRC has relied on field research to better understand how colleges have implemented and operated the Dreamkeepers program. MDRC attended a September 2005 meeting in Minnesota of Dreamkeepers administrators, conducting focus groups with attendees and observing sessions facilitated by Scholarship America. During this meeting, the researchers also conducted a structured interview with Scholarship America staff. In addition, MDRC visited five of the 11 Dreamkeepers colleges during April and May 2006: Galveston College, Wayne Community College, Central New Mexico Community College, Mountain Empire Community College, and Santa Fe Community College. During these site visits, MDRC spoke with all relevant program administrators and staff, and also had the opportunity to interview or hold focus groups with 22 student aid recipients.

To learn more about program operations at the Angel Fund institutions, an online survey was administered in June 2006 to collect basic data on program characteristics.² Seventeen Angel Fund administrators responded to the survey. In addition, brief narrative reports from the Angel Fund colleges were reviewed. To track the outcomes of students who received Dreamkeepers aid, MDRC will make use of data from the student access database created for the Achieving the Dream initiative. These data, collected by JBL Associates in Bethesda, Maryland, will provide information on semester-to-semester retention and grade point averages for students who received awards. MDRC will also analyze self-reported data on characteristics of student recipients and awards submitted to Scholarship America from the participating Dreamkeepers colleges. During 2007, MDRC will visit a selection of Angel Fund colleges, as well as conduct further implementation research with the Dreamkeepers cohort.

This interim report shares some early findings on program design and implementation for both programs, and begins to examine the role of the two intermediary organizations. Chapter Two describes the colleges participating in Dreamkeepers and focuses on their early implementation efforts. Chapter Three describes the Angel Fund colleges and the results of an online survey conducted in mid-2006. Finally, Chapter Four assesses the early lessons of both programs and offers some recommendations to intermediary organizations and the colleges.

²Based on the evaluation schedule and available resources, site visits were not made to Angel Fund Colleges.

Chapter 2

The Dreamkeepers Program

To select a cohort of colleges to participate in an emergency financial aid pilot program, Scholarship America convened an advisory group of community college administrators and other stakeholders to organize a recruitment and selection process. The advisory group decided to issue applications to the first cohort of 27 colleges already participating in the Achieving the Dream initiative. The colleges participating in Achieving the Dream were chosen, in part, because they enroll large numbers of low-income students and students of color — groups with high rates of attrition who have been traditionally underserved in the education system. They also had an infrastructure in place to support program implementation and assessment.

Colleges were selected based on three main criteria: the ability to effectively administer the program; the ability and commitment to collect data on student participants and track student retention outcomes; and the commitment to raise matching funds to sustain the aid program over the long term. Twenty-two Achieving the Dream colleges applied to be in the Dreamkeepers program. While it was originally planned for 10 colleges to receive grants, 11 colleges were ultimately chosen.

Description of Dreamkeepers Colleges

Appendix Tables A.1 and A.2 present descriptive characteristics of the Dreamkeepers colleges, based on federal data from the Integrated Postsecondary Education Data System. The selection committee intentionally tried to distribute the funds among colleges in a variety of geographical settings, including large, midsize, and small communities. 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 12,000 and 18,000 students. At the majority of the colleges, two-thirds or more of the students are part time — though three institutions based in rural North Carolina, Texas, and Virginia enroll a much higher proportion of full-time students.

Across all the colleges, more women attend than men. Roughly two-thirds of the students across Dreamkeepers colleges are female. The ethnic composition of these schools largely reflects the communities they serve. The North Carolina colleges enroll the highest proportion of black students, and the Southwestern colleges (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 black and Hispanic students. Some colleges, such as Santa Fe Community College, enroll a relatively small proportion

of students under the age of 25, while at other institutions, such as Hillsborough Community College, as many as 61 percent of the students are under the age of 25.

Perhaps most importantly to the Dreamkeepers program, a significant proportion of students at all of the colleges demonstrate financial need. At least half the students across all the colleges receive some form of aid; at Santa Fe Community College and Mountain Empire Community College, more than 90 percent of students receive financial assistance. Federal aid is also prevalent at these institutions, with students at Santa Fe receiving the highest average federal grant of \$3,500. The lowest federal grant amount average is \$1,700 at Durham Technical Community College, where 50 percent of the student body receives federal aid. These variations reflect a combination of student need and 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 Financial Aid Program enjoyed considerable flexibility in designing and administering their programs. The parameters were intentionally left open so that the colleges could determine the structure that fit best with their needs and context. Colleges have experimented with various structural arrangements. The following sections describe the number and characteristics of award recipients, and the various program characteristics, including the type of awards given, advertising and outreach mechanisms, and the application, selection, and disbursement processes.

Number and Characteristics of Award Recipients

Tables 2.1 and 2.2 offer a description of the awards, along with the characteristics of their recipients, that were disbursed during calendar year 2005. (It should be noted that colleges began disbursing aid at different times during the year.) These data are culled from reports given to Scholarship America by the Dreamkeepers colleges.

The colleges distributed a total of 681 Dreamkeepers awards, in the form of either grants or loans, to 654 students during 2005, totaling \$199,812 (25 students received two awards and one student received three awards). Central New Mexico Community College gave the highest number of awards (196), while Mountain Empire gave the fewest (20). There was some correlation between the size of the college and the number of awards (large colleges disbursed more awards than small colleges), though this was not uniform. For example, Galveston College, a midsize institution, gave the second-highest number of awards at 157. Durham gave the largest award in 2005 (\$2,286), while Central New Mexico offered the smallest (\$12). Across the institutions, the average award ranged from \$140 to just over \$800. Eight of the 11 colleges gave some students more than one award, but this did not happen often.

Dreamkeepers and Angel Fund Emergency Financial Aid

Table 2.1

**Characteristics of Award Payments and Recipients at Dreamkeepers Colleges
in Florida and New Mexico, January 2005 - December 2005**

	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
Number of awards	36	68	196	38
Number of recipients ^a	36	66	190	34
Female (%)	83.3	57.6	67.4	61.8
Male (%)	16.7	42.4	32.6	38.2
Asian (%)	0.0	3.0	2.1	0.0
African-American (%)	77.8	48.5	6.8	0.0
Hispanic (%)	5.6	18.2	37.9	61.8
Native American (%)	2.8	0.0	18.9	5.9
White (%)	11.1	30.3	25.3	29.4
Multiracial (%)	0.0	0.0	0.0	0.0
Other (%)	0.0	0.0	6.3	2.9
Unknown (%)	2.8	0.0	0.0	0.0
Number of students receiving multiple awards	0	2	6	3
Minimum aid received (\$)	250	61	12	60
Maximum aid received (\$)	600	450	435	900
Average aid received (\$)	444	349	140	452

(continued)

Table 2.1 (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	100.0	38.3	7.9
Child care	5.6	0.0	0.5	0.0
Housing	22.2	0.0	24.5	34.2
Meals	0.0	0.0	1.0	0.0
Transportation	33.3	0.0	10.2	28.9
Tuition	19.4	100.0	0.0	13.2
Other	19.4	0.0	25.5	39.5

SOURCE: MDRC calculations based on data collected by Scholarship America.

NOTES: Calculations for this table used available data for those students who received a Dreamkeepers grant from their respective college. The Scholarship America database does not include records for those students who applied but were denied funding. The database contains records on payments made between 01/03/2005 and 12/15/2005. Percentage totals may not add to 100%.

^aDifferences between the number of awards and recipients are attributed to some students having received multiple payments. The row "Number of students receiving multiple awards" indicates to whom this applies. Percentage totals may not add to 100% because of missing data.

^bPercentage totals may exceed 100% because students may request Dreamkeepers aid for multiple needs.

Dreamkeepers and Angel Fund Emergency Financial Aid

Table 2.2

**Characteristics of Award Payments and Recipients at Dreamkeepers Colleges
in North Carolina, Texas, and Virginia, January 2005 - December 2005**

	North Carolina			Texas		Virginia	
	Durham Technical Community College	Martin Community College	Wayne Community College	Coastal Bend College	Galveston College	Mountain Empire Community College	Patrick Henry Community College
Location	Durham	Williamston	Goldsboro	Beeville	Galveston	Big Stone Gap	Martinsville
Number of awards	33	23	50	23	157	20	37
Number of recipients ^a	29	22	50	21	151	18	37
Female (%)	72.4	68.2	76.0	71.4	76.2	61.1	75.7
Male (%)	27.6	27.3	24.0	28.6	23.8	38.9	24.3
Asian (%)	0.0	0.0	0.0	0.0	1.3	0.0	2.7
African-American (%)	69.0	59.1	70.0	0.0	48.3	0.0	35.1
Hispanic (%)	0.0	0.0	0.0	61.9	24.5	0.0	0.0
Native American (%)	0.0	0.0	4.0	0.0	0.0	0.0	0.0
White (%)	27.6	36.4	26.0	38.1	25.8	100.0	62.2
Multiracial (%)	3.4	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
Race/ethnicity unknown (%)	0.0	0.0	0.0	0.0	0.0	0.0	0.0
Number of students receiving multiple awards	4	1	0	2	6	2	0
Minimum aid received (\$)	36	50	83	130	128	50	95
Maximum aid received (\$)	2,286	600	400	546	1,591	600	1,881
Average aid received (\$)	744	290	206	285	190	382	809

(continued)

Table 2.2 (continued)

	North Carolina			Texas		Virginia	
	Durham Technical Community College	Martin Community College	Wayne Community College	Coastal Bend College	Galveston College	Mountain Empire Community College	Patrick Henry Community College
Reasons for requesting aid ^b (%)							
Books	6.1	13.0	22.0	13.0	0.0	5.0	2.7
Child care	6.1	0.0	0.0	4.3	0.0	0.0	0.0
Housing	48.5	17.4	42.0	30.4	3.2	30.0	48.6
Meals	9.1	0.0	2.0	0.0	0.0	20.0	0.0
Transportation	39.4	34.8	32.0	39.1	1.3	35.0	32.4
Tuition	3.0	17.4	0.0	17.4	0.0	15.0	0.0
Other	60.6	17.4	4.0	4.3	95.5	50.0	64.9

SOURCE: MDRC calculations based on data collected by Scholarship America.

NOTES: Calculations for this table used available data for those students who received a Dreamkeepers grant from their respective college. The Scholarship America database does not include records for those students who applied but were denied funding. The database contains records on payments made between 01/03/2005 and 12/15/2005. Percentage totals may not add to 100%.

^aDifferences between the number of awards and recipients are attributed to some students having received multiple payments. The row "Number of students receiving multiple awards" indicates to whom this applies. Percentage totals may not add to 100 % because of missing data.

^bPercentage totals may exceed 100% because students may request Dreamkeepers aid for multiple needs.

All colleges gave more awards to women than men. Some colleges had rather large gender disparities. At Broward Community College, for example, 83 percent of the grants went to female students. Women accounted for more than 70 percent of recipients at five other colleges. As noted earlier, all of the colleges enroll more women than men, but the gender disparity among award recipients was greater in many cases than the enrollment would predict.

Large percentages of Dreamkeepers award recipients were African-American. In fact, at eight of the 11 institutions, African-American students were “overrepresented” among the recipients. For example, Wayne Community College’s student body is 32 percent African-American, but 70 percent of the award recipients were African-American. Conversely, based on student body characteristics, Hispanic students appeared to be slightly “underrepresented” at nine institutions. Hispanic students were significantly overrepresented at only one institution — Santa Fe — by approximately 20 percentage points.³ The tendency of certain groups, such as women and African-Americans, to receive a disproportionate amount of aid may be a reflection of disproportionate levels of poverty or a tendency to experience more financial crises — though it could also reflect gaps in communication or outreach. MDRC’s future evaluation work will explore this issue.

Program Characteristics: Types of Awards Given

Dreamkeepers colleges decided to adopt either a grant or a loan program structure. Eight of the 11 colleges decided to operate their program as a grant, and three elected to offer loans. Many colleges carefully considered the administrative and philosophical ramifications of these options. For example, the administrators at Mountain Empire considered structuring their program as a loan, but ultimately determined that loan collection would add an extra layer of complication. They were also concerned that students would not be fully helped if they had to pay back funds.⁴ In contrast, Santa Fe decided to structure the program as a loan, with a forgiveness clause linked to academic performance.

MDRC visited two of the colleges with loan programs: Wayne and Santa Fe. Their loan programs share a number of common features. Since the financial aid office has the ability to know what loans and grants are expected for each student, students are essentially offered an “advance” on their financial aid at both institutions. The monies are then automatically deducted from each student’s aid package. Both institutions have also made provisions to forgive loans

³These disparities must be interpreted with caution, since the pool of total enrollments does not match up exactly to the entire pool of eligible students for Dreamkeepers. Additionally, the total number of students who receive aid at some colleges is small.

⁴Program administrators expressed some confusion regarding whether program guidelines allowed colleges to offer a loan rather than a grant. Some administrators clearly remembered being told that the funds were to be structured as a grant, while others did not recall any specific instruction.

for students who do not qualify for financial aid or have exceptional hardships. 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 due to her difficult personal circumstances, she did not have to repay her loan.

The structure of these loan programs differed in a few ways. For example, Santa Fe recently implemented a three-tracked 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 they already paid back the loan. The first reimbursement checks were slated to be issued during the summer of 2006. Durham has also experimented with linking loan forgiveness to student retention. Durham forgives half of students' loans if they complete the following semester; if they persist to subsequent semesters, they gradually forgive the entire loan. So far, Wayne's loan program has no forgiveness clause.

MDRC asked several students about their perceptions of a grant versus 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 claimed they supported the current grant structure, while most students who received loans supported the loan structure.

Program Characteristics: Advertising and Outreach Mechanisms

During interviews and focus groups, administrators expressed concern that advertising Dreamkeepers too widely could create an influx of students applying for "free money." Therefore, most administrators decided to rely on faculty and staff to communicate to students they knew rather than to make general public announcements. Many administrators directed faculty and staff, via e-mail and meetings, to consider Dreamkeepers as a program for promising students with unanticipated emergencies. Student recipients who attended focus groups mostly reported hearing about the program from an administrator in the financial aid office. In some cases, students had ongoing relationships with staff in the financial aid office, though in other cases they had simply "stopped in." For example, a few students had work-study jobs in the financial aid office, and were privy to information about available scholarships. Other students had relationships with staff who advised them to apply for the program. With one or two excep-

tions, students who attended focus groups did not hear about the Dreamkeepers program from formal advertising efforts.

When students were asked if they told many of their peers about the program, a majority reported they did so selectively — lending credence to administrators’ concerns that there could be a stampede of requests. A few students suggested that it was important that the funds be “protected” from abuse. A few students had not told anybody about the program but said they would if the situation called for it. One student explained, “I would only tell someone about it if they had a dire emergency.” On the other hand, a few students expressed concern that not enough students had heard about the availability of the funds. A student at Mountain Empire suggested the program be advertised more “for those who don’t know about it,” and a student at Galveston remarked that the program seemed “hidden” from students.

Program Characteristics: Application, Selection, and Disbursement Processes

Determining eligibility criteria for the Dreamkeepers program was an important step in the colleges’ design of their programs. With limited funds and presumably a great need, institutions had relatively wide discretion in developing these criteria. The colleges established both formal and informal mechanisms to determine eligibility. Some criteria were common to many of the colleges. For example, seven institutions determined that students should have a grade point average (GPA) of 2.0 or higher, though some schools were willing to make exceptions. Most schools also added minimum credit criteria so that first-time students with no credits or GPA were ineligible. Other eligibility criteria usually included a minimum of part-time enrollment and a consideration of whether the student had already received an emergency grant or loan.

Few students in the focus groups appeared aware of the formal eligibility requirements. A couple of students thought they had understood them, but realized during the discussion in the focus group that they had not. However, many students did recall receiving written materials and verbal explanations about eligibility requirements. Some students said that they simply did not read the materials they received.

Students and administrators described an eligibility determination process that began informally during the student’s prescreening conversation with financial aid office staff. In some cases, frontline workers — including work-study students — questioned students about their eligibility and their reasons for applying before offering them an application. Interviews with administrators suggested that they encouraged many workers to offer applications liberally so that students could get to the next step of the process.

Most institutions required students to fill out paper applications. Several colleges also expected a written statement from students regarding their need. These applications were usu-

ally no longer than a page and could be filled out in a matter of minutes. At Santa Fe, the written application helped students understand the guidelines for the “definition of emergency” by describing categories and the maximum amount awarded. Santa Fe was the only one of the five colleges that assigned upper dollar limits to a range of emergency categories on the application. For example, when students filled out the form, they learned that the maximum amount awarded for child care expenses was \$300; for rent, \$500; and for car repair, \$100.

In addition to written applications, it was common for colleges to require verification of need or other documentation before considering a request for aid. Some examples included lease agreements, copies of overdue utility bills, car repair estimates, and medical bills. However, there was wide variation in the level of documentation required. Galveston, for example, asked students who requested help with car repairs to submit as many as three estimates before they could approve a grant. Patrick Henry Community College required students to take a standardized assessment test that measured their study skills and motivation. Notably, neither of the loan programs visited by MDRC (Santa Fe and Wayne) required formal documentation.

Central New Mexico required that two faculty members send supporting letters before students could receive emergency aid. A few students thought this requirement created an awkward situation. 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. Students at some of the other colleges complained that they had to jump through hoops to get a grant. For example, at Galveston, some students expressed frustration at having to produce additional documentation after they thought their application was complete.

Most of the colleges required a face-to-face interview. However, the importance of the interview in determining eligibility varied considerably by institution. At some colleges, such as Santa Fe and Mountain Empire, the interview played a key role in determining the merit of a student’s request for aid. At Mountain Empire, for example, the director of Student Services interviewed students for 45 minutes. At Central New Mexico, support staff generally interviewed 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 they valued the interview component of the application process. Some administrators thought the interview supplemented and humanized the student’s written application, and they used the time as an opportunity to suggest changes to the application. Perhaps most importantly, many administrators said they discussed budgeting and other financial aid opportunities during the interview.

Colleges created various administrative structures to approve applications for aid, ranging from highly formalized to more casual. Among the colleges visited, Galveston had the strictest measures of accountability and the most formalized selection process. 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 — reviewed materials individually. The financial aid office, which helped assemble the materials and conducted an initial interview with students, did not participate in the decision-making process. Because the committee often did not meet as a group, applications traveled serially from member to member until three of the five reviewers approved the application. Committee members believed the process took only a few days. Some students in the focus groups, however, reported it could take several weeks. During the Minnesota meeting of Dreamkeepers colleges, a representative from Broward also described a similar committee structure of five high-ranking administrators to decide awards.

At the other end of the spectrum, at Santa Fe, the director of Financial Aid was authorized to make a decision on Dreamkeepers assistance following a brief interview with the student. The director reviewed the student's financial aid profile during the interview, in addition to discussing the student's need for emergency assistance. This particular administrator emphasized his lengthy experience at judging the character of students during the interview. 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's approach to aid decisions fell in between those taken by Galveston and Santa Fe. It instituted a three-person committee that meets twice a week to vet applications. The committee members include the director of Financial Aid, the director of Development, and an administrator in the Scholarship Office. They review the documentation submitted by students and conduct follow-up interviews on an as-needed basis. One administrator at Central New Mexico said, "We have stringent requirements...but I don't want students dropping out because of \$50."

The time that elapsed between students' applications and receipt of money ranged from the same day to several weeks. This was an issue of considerable discussion among students in the focus groups. At one college, students reported receiving money within the hour of their interview. At another, students reported waiting several weeks before a decision was made. In two cases, students said they would not apply if they had to do it over again because of the long turnaround time and the stress of waiting without knowing the status of their application.

Most colleges preferred to issue a check to vendors (such as landlords, utility companies, or car repair shops) rather than to students directly, though there were a few exceptions. For example, Mountain Empire issued checks to students directly. At Santa Fe, students were given cash payments because many did not have checking accounts.

Students generally applied for a specific dollar amount, but colleges sometimes made 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 documen-

tation, 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 had determined an award ceiling amount. In some cases, they disclosed the ceiling, but not always. Overall, administrators noted that students were generally careful in their requests and did not ask for excessive amounts.

Chapter 3

The Angel Fund Program

There are 32 Tribal Colleges and Universities (TCUs) in the United States. The Navajo Nation established the first in 1968 as a distinctively Native American-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 Native American, and serves a majority of Native American students. TCUs receive federal funding but minimal or no local and state tax support. TCUs generally award associate's degrees, while a few offer bachelor's and master's degrees. The American Indian College Fund was founded in 1989 to help address this funding gap and raise scholarship funds for qualifying Native American students.

The American Indian College Fund invited all 32 TCUs to participate in the Angel Fund at an annual meeting in April 2005. By September, 17 institutions had committed to participate. Since then, an additional nine have joined the fund, for a total of 26 participating institutions. The Fund reported that some of the colleges who declined expressed concerns about their institutional capacity to both administer the program and raise the matching funds.

Appendix Tables A.3 to A.8 present demographic and institutional data for each of the Angel Fund colleges. Six of the 26 colleges are located in Montana, five in North Dakota, three in South Dakota, and three in New Mexico. The remaining nine colleges are located in six other states. The large majority are in rural environments, most on or near reservations; only Southwestern Indian Polytechnic Institute is in a large city.

Native American students are the majority at all but one college. A few colleges also serve a large number of white, non-Hispanic students. Women make up the majority of the student population, as they do at Dreamkeepers institutions and community colleges in general. Students attending the tribal colleges tend to be older than those at the Dreamkeepers colleges; a majority of students are age 25 and over at all but two colleges.

The amount of in-district tuition varies considerably. Southwestern Indian Polytechnic Institute in New Mexico, for example, reports annual tuition and fees for local residents of \$150, while College of the Menominee Nation in Wisconsin charges \$3,900 for in-state tuition. The size of the student body at participating TCUs also varies considerably. White Earth Tribal College in Minnesota has a full-time equivalent enrollment (FTE) of only 30, while Diné College in Arizona has an FTE enrollment of 1,309.

Students at the tribal colleges have significant financial need. According to Table 3.1, at 18 of the participating institutions, over 80 percent of the student body receives financial aid. In fact, at seven institutions, 100 percent of the student body receives aid.

Online Survey

MDRC learned about the Angel Fund programs primarily through an online survey administered in July 2006.⁵ This survey was sent out to college representatives identified by the American Indian College Fund at all 26 participating institutions, and inquired about general program characteristics, student need, award disbursement, and fundraising efforts. Though MDRC and the Fund encouraged all of the colleges to fill out the survey, only 17 responded. Hence, the subsequent analysis and conclusions are limited to this group.⁶

Program Characteristics

Like the Dreamkeepers colleges, the Angel Fund colleges enjoyed considerable flexibility in their program design. The American Indian College Fund offered a brief set of written guidelines to the participating TCUs, but each participating institution ultimately determined its own eligibility rules, administration structure, and operating procedures.

Table 3.1 summarizes the number of applications received, awards given, and funds distributed as of July 2006. A total of 372 Angel Fund awards have been distributed, totaling \$81,770.11. The awards ranged from \$20 to \$1,500; the average amount was \$220. Seven of the colleges reported disbursing their total funds of \$10,000, while three colleges had yet to disburse any Angel Fund awards; the remaining four schools disbursed less than half of their funds. The variation is likely due in large part to the length of time the college had been involved in the Angel Fund program, since some colleges had only recently joined when the survey was administered.

Like the Dreamkeepers colleges, the majority of the Angel Fund schools opted to set up their programs as grants rather than loans. Eleven of the colleges reported that they offer a grant program. Three colleges implemented a combination grant/loan program, and only one college

⁵MDRC will make site visits to some of the Angel Fund colleges in 2007 as part of its implementation research. However, unlike the Dreamkeepers institutions, the Angel Fund colleges are not reporting into a central database, and information on student outcomes will not be available.

⁶The 17 colleges that responded were: Chief Dull Knife College, Diné College, Fort Belknap College, Fort Berthold Community College, Institute of American Indian Arts, Little Big Horn College, Little Priest Tribal College, Nebraska Indian Community College, Oglala Lakota College, Saginaw Chippewa Tribal College, Salish Kootenai College, Sitting Bull College, Southwestern Indian Polytechnic Institute, Stone Child College, United Tribes Technical College, Turtle Mountain Community College, and White Earth Tribal and Community College.

Dreamkeepers and Angel Fund Emergency Financial Aid

Table 3.1

Responses to Online Survey From 17 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
<hr/>	
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)

Table 3.1 (continued)

Program Characteristics	Number of Colleges
Pell Grant recipient	1
<i>Missing</i>	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
<i>Missing</i>	3
Demand for emergency financial aid exceeded available resources	10
<i>Missing</i>	1
Fundraising	Number of Colleges
\$1-499	1
\$1,500-1,999	1
\$2,500 or more	5
<i>Missing / Unspecified</i>	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.

^aCalculated value from total divided by sample size.

^bData are not available on how many students received multiple awards.

^cTCUs were instructed to pick eligible expenses from a provided list. There was no limit on the number of expenses they could select.

^dTCUs were instructed to indicate the top three reasons students requested emergency financial aid.

reported instituting a loan-only program. All three of the combination grant/loan programs also allow loan forgiveness under certain conditions. The one school that offers a loan-only program requires students to sign a promissory note and does not allow loan forgiveness.

The American Indian College Fund provided some guidelines to colleges about how to define qualifying emergency situations.⁷ They included “child-care expenses, books and/or sup-

⁷American Indian College Fund (2006a).

plies, 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, discretionary funds used by the college (i.e., field trips), purchase of institutional equipment and matching Supplementary Educational Opportunity Grants.” Beyond these initial guidelines, colleges were responsible for defining and interpreting emergencies as they deemed appropriate.

To better understand how Angel Fund colleges defined emergencies, the survey asked the colleges to identify all the circumstances that would qualify for emergency aid from a list of possible requests. “Gas for vehicle” was the most common response, followed by “car repair,” “transportation,” and “child care” (all tied for second). “Utility bills” came in third. Schools were also asked to identify the major reasons that students actually requested emergency financial aid. Transportation-related emergencies, including “gas for vehicle” and “car repair,” were consistently cited. “Child care costs,” “utility bills,” and “school fees” also ranked highly. Two institutions indicated that “rent” was a primary reason for students requesting aid.

Apart from experiencing a financial emergency, the colleges indicated that there were relatively few eligibility requirements for an award. Six colleges reported that a recipient had to be attending full time. Four schools reported having a minimum grade point average requirement, two schools reported an income requirement, and one school reported that applicants must be Pell Grant recipients. Several schools did not report any eligibility requirements.

The schools were asked about the demand for aid relative to the available funds. Ten schools responded that student demand exceeded their resources. Of those 10 schools, six had already spent all of their emergency financial aid funds. Even though they stated that student demand exceeded the supply of funds, a few schools had spent less than half of their funds.

Fundraising

All of the colleges participating in the Angel Fund agreed to raise matching funds over a five-year period, with the assistance of the American Indian College Fund. During the first year, neither the colleges nor the American Indian College Fund were required to raise any matching funds. Nevertheless, seven colleges have begun raising money for the Angel Fund, and five colleges reported raising \$2,500 or more. When asked to rate the level of difficulty in raising money, most of the colleges chose the middle of the scale — “somewhat difficult.” Most of the schools that have begun fundraising have been involved in the Angel Fund the longest. Six of the eight schools that have begun fundraising joined the Angel Fund in fall 2006. The colleges that raised the most money also tended to have disbursed the most money to students.

Chapter 4

Early Lessons and Recommendations

The Dreamkeepers and Angel Fund colleges have developed and implemented programs that have served more than 900 needy students since January 2005. This is a solid achievement for newly launched programs. As with most pilot programs, the institutions have also encountered various implementation and operational challenges. Scholarship America and the American Indian College Fund, the two organizations that provide support to the programs across colleges, are tasked with helping them navigate these challenges. This final chapter first considers some of the major issues and concludes with a list of suggestions for colleges and their respective intermediary organizations as the programs develop.

Challenge One: Defining an Emergency

The first challenge 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? For some colleges, any unplanned situation that might prevent a student from attending school could qualify as an emergency, while for other colleges emergencies that could have been prevented through better planning did not qualify. The issue of recurring expenses presented a dilemma for many Dreamkeepers and Angel Fund colleges. Some program administrators believe that students should be effectively planning to pay their bills on a regular basis. 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. For example, seven Angel Fund administrators stated that recurring expenses *could* qualify for emergency financial aid, while six stated that they could not.

An underlying question is: How to assess the student’s personal responsibility? Could the student have mitigated or prevented the financial crisis? Since many college financial aid administrators view one of their roles as helping students learn to budget wisely, they may be reluctant to provide emergency assistance to students who appear to have made poor decisions. At the same time, they don’t want students to drop out because they are a little short of money. Some administrators alluded to this quandary during interviews. While there is no easy resolution, it is an issue that calls for further reflection and dialogue among the intermediaries and the colleges.

Challenge Two: How to Inform Needy Students about the Program

Program administrators have struggled with the question of how widely they should advertise their programs. While some colleges, such as Wayne Community College, advertise Dreamkeepers on the campus-wide electronic bulletin board, most take a more circumscribed approach. In one extreme example, a Dreamkeepers college asked grant recipients to sign an agreement to keep news of the fund private. Colleges generally expressed concern that, if the word got out, the demand would far outstrip the supply of funds. As the experience at the tribal colleges suggests, broad advertising could, in fact, increase the demand.

Preliminary research also suggests that certain groups of students may be disproportionately served by these programs. This may simply be because certain groups are more likely to be financially needy and to experience a crisis. It could also be that outreach efforts, including word of mouth, permeate differently across gender or certain racial and ethnic groups. Key staff members may have stronger relationships with particular groups of students whom they connect with aid programs. Future evaluation work will further investigate why the students served by the program are not entirely reflective of the colleges' student bodies. For example, the slight underrepresentation of Hispanic aid recipients at several Dreamkeepers institutions raises questions about whether information about the program was available in Spanish.

Finally, colleges may want to consider how they describe their programs to students. A few students said that they would not have considered applying if they had thought it was a "scholarship." Even though this sentiment was raised in the context of a loan versus a grant program, it suggests that some students may associate the program with merit-based scholarships and hesitate to apply. Framing the program as emergency financial aid is distinct from framing it as a scholarship.

Challenge Three: Building the Right Administrative Structure

Colleges have broad discretion in determining the structure and operations of the program. This has posed both opportunities and challenges as they have considered how best to administer the programs. At Galveston College, for example, there was much discussion about being good stewards of limited funds — a sentiment expressed by program administrators at other colleges as well. Galveston administers its program with many checks and balances. Operationally, this has resulted in a marked division between those responsible for the program's day-to-day administration and those who make decisions about which students will receive aid and the amount of their awards. 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. Galveston'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.

Santa Fe Community College, by contrast, heralds centralized 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.

The issues related to program management and decision-making have raised an interesting tension for emergency financial aid programs: What systems need to be in place to safeguard the money but also respond to student need? Administrators at Galveston were largely concerned with preventing fraud and abuse by students, and thus developed a highly formalized — and arguably laborious — decision-making process. Some students complained about the lack of clarity in the process, and more importantly, the length of time actually required to receive funds. By contrast, Santa Fe could turn around awards quickly — often within a day — but perhaps created a system that gave too much authority to a single individual.

Technical Assistance

A key component of the emergency scholarship program model is the assistance provided by two intermediary organizations: Scholarship America and the American Indian College Fund. These organizations received grants from Lumina, which in turn were re-granted to the colleges. They are also tasked with providing technical assistance to the colleges on their program design and implementation.

Scholarship America

Scholarship America is a national nonprofit organization that specializes in providing college students with the resources they need to attend and graduate from college. It 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 resources to needy and deserving students. Scholarship America is clearly capable of handling the administrative functions and ensuring that the resources provided by Lumina Foundation reach the colleges. It is also well positioned to help the colleges think about fundraising opportunities for their programs. However, Dreamkeepers represents a departure for Scholarship America in the area of providing technical assistance to colleges that are developing new programs.

At Scholarship America, almost the entire senior leadership team has turned over since Dreamkeepers began, with a new president and new vice presidents joining the organization within the past year. The individual responsible for the day-to-day operations of the Dreamkeepers program retired in early 2006. Scholarship America hired her back as a contractor, and it appears that this arrangement will remain intact for the foreseeable future. From an organizational perspective, this may also mean that the project will be less integrated into the fabric of Scholarship America than if a full-time employee was overseeing the program. Staffing changes at this level of the organization have implications for the strategic direction of the organization and the extent to which a project such as Dreamkeepers remains an organizational priority.

Scholarship America has convened the program's administrators twice since the colleges were selected — 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 situation. 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. While the training delivered useful information, few of the program administrators in attendance had direct responsibility for fundraising. The colleges have met the grant requirements by raising matching funds, but the intent of the Dreamkeepers grant was also to expand each college's donor base. Up to this point, Scholarship America has offered limited guidance in this area.

Beyond the two meetings, Scholarship America's contact with the Dreamkeepers colleges appears limited. The colleges confirmed that Scholarship America responds to their questions, but does not actively follow their progress beyond specific reporting requirements.

The American Indian College Fund

The American Indian College Fund was the ideal intermediary to work with the Angel Fund Tribal Colleges and Universities (TCUs) because of its preexisting relationship. It began recruiting colleges for the Angel Fund beginning in spring 2005, and within a year was successful in involving 26 of the 32 TCUs in the nation. As noted earlier, the remaining six colleges declined primarily because they had concerns about their ability to raise matching funds.

The American Indian College Fund has also experienced considerable staff turnover throughout its involvement in the Angel Fund. Its first Angel Fund program coordinator left in October 2005 and was not replaced until three months later. The most recent program coordinator left in July 2006, and a full-time replacement was named in September. In between full-time program coordinators, there was an interim program coordinator to work with the Angel Fund colleges. Even so, the departure of these staff, who had the most direct contact with the colleges

and the most intimate knowledge of the program, may make it difficult for the Angel Fund colleges to continue to maintain momentum.

The American Indian College Fund's role with the Angel Fund colleges has included distribution of a basic set of guidelines for participating colleges, including a standardized student application form. It has reported providing assistance in the administration and fundraising of the Angel Fund programs primarily through phone and e-mail conversations. It has also fielded questions about the definition of emergencies, proper use of funds, and fundraising ideas. It distributed a book on fundraising ideas to all the schools participating in the Angel Fund and is currently working on a newsletter on funding sources.

The degree of the American Indian College Fund's contact with the Angel Fund colleges has been difficult to assess thus far. Results of the survey of Angel Fund colleges suggest that some institutions feel well supported by the American Indian College Fund, while others have had little or no contact or support. Angel Fund colleges rated their experience with the American Indian College Fund's technical assistance. Six schools rated its technical assistance as "very helpful," three schools rated it as "somewhat helpful," one school rated it as "a little helpful," and five schools rated it as "not helpful/none received." An interim Angel Fund program coordinator visited a few of the schools in spring 2006, but these visits were not solely focused on discussing the Angel Fund. On a promising note, the American Indian College Fund recently led a session on program implementation and fundraising with most of the Angel Fund colleges during a student services conference held in Montana.

Recommendations

Based on the implementation research it has conducted thus far, MDRC offers the following early observations and suggestions to the colleges and intermediary organizations:

1. At this point, most colleges have been operating programs for a full year or more. Programs would likely benefit from an *internal* assessment or "program scan" by college staff and administration. For example, MDRC learned a great deal from speaking with students served by the programs. If they are not doing so already, college administrators might benefit from hosting focus groups or interviewing students to answer these questions: Is the program addressing emergency situations as intended? How long are students waiting to receive funds? Who initially tells students about the program?
2. The colleges would benefit from more frequent communication with one another about implementation strategies, challenges, and solutions. The intermediary organizations could play a key role in facilitating such communica-

tion. One proposal is an additional annual meeting, perhaps on a regional level, for both sets of colleges. The creation and maintenance of a listserv would be an inexpensive approach to support greater communication across college programs. Scholarship America and the American Indian College Fund could develop a mechanism for colleges to share data and their own program outcomes with one other for benchmarking purposes.

3. Some of the colleges, especially those participating in the Angel Fund program, could use more assistance in developing their fundraising strategies. Six tribal colleges declined to participate in the program because of fundraising concerns, and the online survey identified the need among some colleges for help with fundraising. Though the American Indian College Fund is assisting colleges by providing some matching funds themselves, it could also offer fundraising assistance in ways that build the overall capacity of these institutions and the sustainability of the programs.
4. Scholarship America and the American Indian College Fund could offer colleges enhanced programmatic support. Colleges have expressed difficulty with a range of programmatic concerns, such as, for example, advertising and defining an emergency. Scholarship America and the Fund could organize low-cost virtual training or “Webinars” on special topics to help programs develop and improve their practices.
5. Colleges would benefit from consistent permanent staffing contacts at both intermediary organizations. Consistent contact with the same staff person would likely improve communications and strengthen program implementation at both groups of colleges.

Appendix Tables

**Characteristics of Dreamkeepers and
Angel Fund Colleges**

Dreamkeepers and Angel Fund Emergency Financial Aid

Appendix Table A.1

**Characteristics of Dreamkeepers Colleges
in Florida and New Mexico, Academic Year 2004 - 2005**

	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	Midsized city	Large city	Large city	Midsized city
Published in-district tuition and fees (\$)	1,755	1,833	1,476	1,005
<u>Fall Enrollment 2004</u>				
Full-time equivalent (FTE) enrollment	17,784	12,043	12,276	1,915
Total enrollment	32,948	22,123	22,927	3,897
Full-time students (%)	30.7	31.4	30.1	23.4
Part-time students (%)	69.3	68.6	69.9	76.6
Male (%)	37.5	40.8	40.1	37.2
Female (%)	62.5	59.2	59.9	62.8
Foreign/nonresident (%)	9.0	1.8	0.2	0.3
Black, non-Hispanic (%)	27.7	18.3	3.0	1.2
American Indian or Alaska Native (%)	0.2	0.5	7.0	3.3
Asian or Pacific Islander (%)	3.3	3.6	2.3	1.5
Hispanic (%)	21.9	19.3	41.2	40.8
White, non-Hispanic (%)	33.8	56.2	39.2	48.1
Race/ethnicity unknown (%)	4.2	0.4	7.1	4.8
Under age 25 ^a (%)	57.7	61.0	45.0	36.3
<u>Financial Aid^b</u>				
Any financial aid received ^c (%)	55.9	55.5	76.0	91.4

(continued)

Appendix Table A.1 (continued)

	Florida		New Mexico	
	Broward Community College	Hillsborough Community College	Central New Mexico Community College	Santa Fe Community College
Federal grant aid received (%)	44.3	41.4	46.8	63.6
State grant aid received (%)	34.9	19.7	48.3	78.6
Institutional grant aid received (%)	17.8	7.2	2.8	36.4
Student loan aid received (%)	13.0	16.7	18.8	10.7
Average federal grant aid (\$)	2,893	2,918	2,482	3,500
Average state grant aid (\$)	1,106	1,115	512	400
Average institutional grant aid (\$)	982	1,101	295	300
Average student loan aid (\$)	2,330	2,311	3,774	2,625
<u>Completions, 2003</u>				
Awarded an associate's degree or certificate	4,908	3,235	1,841	185
Graduation rate ^d (%)	22.5	26.5	7.5	7.6
Transfer-out rate ^e (%)	16.4	12.2	11.0	N/A

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.

^aAge distribution was incomplete for data year 2004 - 2005. Consequently, age data refer to 2003 - 2004 enrollments.

^bFinancial aid data refer to full-time, first-time degree/certificate-seeking undergraduate students for the academic year 2003 - 2004.

^cAny 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.

^dGraduation rates are for cohort year 2001. Graduation rates are determined by completers within 150% of the normal time to complete a degree.

^eTransfer-out rates are for cohort year 2001. Transfer-out rates are determined by students known to have transferred to another postsecondary institution within 150% of the normal time to complete a degree.

Dreamkeepers and Angel Fund Emergency Financial Aid

Appendix Table A.2

Characteristics of Dreamkeepers Colleges in North Carolina, Texas and Virginia, Academic Year 2004 - 2005

	North Carolina			Texas		Virginia	
	Durham Technical Community College	Martin Community College	Wayne Community College	Coastal Bend College	Galveston College	Mountain Empire Community College	Patrick Henry Community College
Location	Durham	Williamston	Goldsboro	Beeville	Galveston	Big Stone Gap	Martinsville
Degree of urbanization	Midsize city	Small town	Midsize city	Small town	Midsize city	Small town	Small town
Published in-district tuition and fees (\$)	1,260	1,254	1,400	1,232	1,330	2,095	1,911
Fall Enrollment 2004							
Full-time equivalent (FTE) enrollment	2,857	615	1,835	2,536	1,379	1,785	1,989
Total enrollment	5,534	927	3,272	4,013	2,353	2,906	3,341
Full-time students (%)	27.2	49.4	33.9	44.6	37.7	41.9	39.1
Part-time students (%)	72.8	50.6	66.1	55.4	62.3	58.1	60.9
Male (%)	35.2	22.5	37.4	41.4	35.4	34.2	35.0
Female (%)	64.8	77.5	62.6	58.6	64.6	65.8	65.0
Foreign/nonresident (%)	9.4	0.0	0.1	0.3	1.7	0.0	0.0
Black, non-Hispanic (%)	41.1	55.9	32.1	4.8	19.2	1.4	23.1
American Indian or Alaska Native (%)	0.4	0.3	0.9	0.5	0.2	0.1	0.6
Asian or Pacific Islander (%)	2.5	0.2	1.8	0.6	2.6	0.1	0.5
Hispanic (%)	3.1	0.2	2.7	62.2	22.9	0.2	0.8
White, non-Hispanic (%)	41.8	42.5	59.9	30.9	53.5	98.2	74.9
Race/ethnicity unknown (%)	1.6	0.9	2.4	0.7	0.0	0.0	0.0
Under age 25 ^a (%)	37.5	53.4	55.3	60.0	60.8	53.9	44.6
Financial Aid^b							
Any financial aid received ^c (%)	51.6	77.9	54.7	71.2	60.0	92.1	72.9
Federal grant aid received (%)	50.5	71.6	47.1	64.7	37.2	79.7	65.5

(continued)

Appendix Table A.2 (continued)

	North Carolina			Texas		Virginia	
	Durham Technical Community College	Martin Community College	Wayne Community College	Coastal Bend College	Galveston College	Mountain Empire Community College	Patrick Henry Community College
State grant aid received (%)	11.1	24.2	8.9	23.2	15.4	75.2	17.5
Institutional grant aid received (%)	0.3	6.3	3.8	12.7	7.0	14.1	0.0
Student loan aid received (%)	1.7	32.6	4.2	0.0	0.4	0.0	0.9
Average federal grant aid (\$)	1,700	3,039	2,836	3,154	1,842	2,716	2,700
Average state grant aid (\$)	500	808	647	1,194	653	694	1,213
Average institutional grant aid (\$)	626	344	699	1,158	1,220	715	N/A
Average student loan aid (\$)	450	4,252	1,791	N/A	2,000	N/A	789
<u>Completions, 2003</u>							
Awarded an associate's degree or certificate	458	111	483	720	262	315	714
Graduation rate ^d (%)	6.7	17.8	20.6	21.0	7.9	12.2	15.1
Transfer-out rate ^e (%)	N/A	N/A	27.9	19.1	N/A	3.6	3.9

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.

^aAge distribution was incomplete for data year 2004 - 2005. Consequently, age data refer to 2003 - 2004 enrollments.

^bFinancial aid data refer to full-time, first-time degree/certificate-seeking undergraduate students for the academic year 2003 - 2004.

^cAny 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.

^dGraduation rates are for cohort year 2001. Graduation rates are determined by completers within 150% of the normal time to complete a degree.

^eTransfer-out rates are for cohort year 2001. Transfer-out rates are determined by students known to have transferred to another postsecondary institution within 150% of the normal time to complete a degree.

Dreamkeepers and Angel Fund Emergency Financial Aid

Appendix Table A.3

Characteristics of Angel Fund Colleges in Montana, Academic Year 2004 - 2005

	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 (\$)	2,280	2,410	1,890	2,780	3,201	2,310
<u>Fall Enrollment 2004</u>						
Full-time equivalent (FTE) enrollment	193	169	401	248	894	249
Total enrollment	356	257	504	291	1,130	347
Full-time students (%)	30.9	48.6	69.2	78.0	65.7	57.6
Part-time students (%)	69.1	51.4	30.8	22.0	34.3	42.4
Male (%)	31.7	35.8	38.3	36.1	38.5	30.0
Female (%)	68.3	64.2	61.7	63.9	61.5	70.0
American Indian or Alaska Native (%)	75.3	91.4	80.6	96.6	81.2	91.9
White, non-Hispanic (%)	24.7	7.4	16.5	3.1	18.1	7.5
Other race/ethnicity ^a (%)	0.0	1.2	3.0	0.3	0.7	0.6
Under age 25 ^b (%)	39.6	34.4	33.4	49.7	49.0	24.9
<u>Financial Aid^c</u>						
Any financial aid received ^d (%)	100.0	100.0	92.1	59.5	81.7	83.3
Federal grant aid received (%)	89.7	100.0	84.2	59.5	56.7	81.0
State grant aid received (%)	41.4	100.0	65.8	13.1	11.5	7.1
Institutional grant aid received (%)	62.1	0.0	26.3	57.1	35.6	73.8
Student loan aid received (%)	0.0	0.0	0.0	0.0	19.2	0.0
Average federal grant aid (\$)	3,500	2,025	3,700	2,025	980	1,883
Average state grant aid (\$)	250	840	1,559	1,000	500	250

(continued)

Appendix Table A.3 (continued)

	Chief Dull Knife College	Fort Belknap College	Fort Peck Community College	Little Big Horn College	Salish Kootenai College	Stone Child College
Average institutional grant aid (\$)	1,500	N/A	906	500	804	2,412
Average student loan aid (\$)	N/A	N/A	N/A	N/A	2,500	N/A
<u>Completions, 2003</u>						
Awarded an associate's degree or certificate	33	29	63	23	119	24
Graduation rate ^c (%)	82.1	40.0	10.3	3.1	N/A	24.0
Transfer-out rate ^f (%)	3.6	13.3	N/A	9.4	N/A	56.0

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.

^aOther race/ethnicity includes the following categories: foreign; nonresident alien; black, non-Hispanic; Asian or Pacific Islander; Hispanic; and race/ethnicity unknown.

^bAge distribution was incomplete for data year 2004 - 2005. Consequently, age data refer to 2003 - 2004 enrollments.

^cFinancial aid data refer to full-time, first-time degree/certificate-seeking undergraduate students for the 2003 - 2004 academic year.

^dAny 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.

^eGraduation rates are for cohort year 2001. Graduation rates are determined by completers within 150% of the normal time to complete a degree.

^fTransfer-out rates are for cohort year 2001. Transfer-out rates are determined by students known to have transferred to another postsecondary institution within 150% of the normal time to complete a degree.

Dreamkeepers and Angel Fund Emergency Financial Aid

Appendix Table A.4

Characteristics of Angel Fund Colleges in New Mexico, Academic Year 2004 - 2005

	Crownpoint Institute of Technology	Institute of American Indian Arts	Southwestern Indian Polytechnic Institute
Location	Crownpoint	Santa Fe	Albuquerque
Degree of urbanization	Rural	Midsize city	Large city
Published in-district tuition and fees (\$)	720	2,490	150
<u>Fall Enrollment 2004</u>			
Full-time equivalent (FTE) enrollment	279	151	658
Total enrollment	306	176	772
Full-time students (%)	86.6	76.1	77.7
Part-time students (%)	13.4	23.9	22.3
	32		
Male (%)	47.7	45.5	43.1
Female (%)	52.3	54.5	56.9
American Indian or Alaska Native (%)	99.3	90.3	100.0
White, non-Hispanic (%)	0.0	6.3	0.0
Other race/ethnicity ^a (%)	0.7	3.4	0.0
Under age 25 ^b (%)	45.7	48.1	55.7
<u>Financial Aid^c</u>			
Any financial aid received ^d (%)	100.0	100.0	35.3
Federal grant aid received (%)	71.2	76.9	35.3
State grant aid received (%)	10.6	23.1	19.9
Institutional grant aid received (%)	0.0	100.0	5.6
Student loan aid received (%)	0.0	0.0	0.0
Average federal grant aid (\$)	1,778	3,626	1,270
Average state grant aid (\$)	1,610	1,094	478
Average institutional grant aid (\$)	N/A	2,215	400

(continued)

Appendix Table A.4 (continued)

	Crownpoint Institute of Technology	Institute of American Indian Arts	Southwestern Indian Polytechnic Institute
Average student loan aid (\$)	N/A	N/A	N/A
<u>Completions, 2003</u>			
Awarded an associate's degree or certificate	161	22	91
Graduation rate ^e (%)	82.7	N/A	20.0
Transfer-out rate ^f (%)	N/A	N/A	N/A

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.

^aOther race/ethnicity includes the following categories: foreign; nonresident alien; black, non-Hispanic; Asian or Pacific Islander; Hispanic; and race/ethnicity unknown.

^bAge distribution was incomplete for data year 2004 - 2005. Consequently, age data refer to 2003 - 2004 enrollments.

^cFinancial aid data refer to full-time, first-time degree/certificate-seeking undergraduate students for the 2003 - 2004 academic year.

^dAny 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.

^eGraduation rates are for cohort year 2001. Graduation rates are determined by completers within 150% of the normal time to complete a degree.

^fTransfer-out rates are for cohort year 2001. Transfer-out rates are determined by students known to have transferred to another postsecondary institution within 150% of the normal time to complete a degree.

Dreamkeepers and Angel Fund Emergency Financial Aid

Appendix Table A.5

Characteristics of Angel Fund Colleges in North Dakota, Academic Year 2004 - 2005

	Fort Berthold Community College	Cankdeska Cikana Community College	Sitting Bull College	Turtle Mountain Community College	United Tribes Technical College
Location	New Town	Fort Totten	Fort Yates	Belcourt	Bismarck
Degree of urbanization	Rural	Rural	Rural	Rural	Midsized city
Published in-district tuition and fees (\$)	2,640	2,040	2,540	1,776	2,780
<u>Fall Enrollment 2004</u>					
Full-time equivalent (FTE) enrollment	229	153	247	630	477
Total enrollment	285	197	289	787	536
Full-time students (%)	70.5	66.5	75.8	67.2	81.7
Part-time students (%)	29.5	33.5	24.2	32.8	18.3
Male (%)	31.6	37.1	29.1	32.3	36.4
Female (%)	68.4	62.9	70.9	67.7	63.6
American Indian or Alaska Native (%)	92.6	96.4	84.8	91.5	88.2
White, non-Hispanic (%)	7.4	3.6	15.2	7.8	11.0
Other race/ethnicity ^a (%)	0.0	0.0	0.0	0.8	0.7
Under age 25 ^b (%)	44.5	42.1	26.5	34.8	41.2
<u>Financial Aid^c</u>					
Any financial aid received ^d (%)	100.0	97.4	97.4	83.5	73.6
Federal grant aid received (%)	65.2	89.5	89.5	68.7	63.7
State grant aid received (%)	17.4	10.5	18.4	65.2	17.6
Institutional grant aid received (%)	100.0	81.6	42.1	30.4	63.7
Student loan aid received (%)	0.0	0.0	0.0	0.0	0.0
Average federal grant aid (\$)	1,250	3,526	5,042	3,234	2,169
Average state grant aid (\$)	250	550	1,191	1,968	609

(continued)

Appendix Table A.5 (continued)

	Fort Berthold Community College	Cankdeska Cikana Community College	Sitting Bull College	Turtle Mountain Community College	United Tribes Technical College
Average institutional grant aid (\$)	500	1,296	677	1,580	867
Average student loan aid (\$)	N/A	N/A	N/A	N/A	N/A
<u>Completions, 2003</u>					
Awarded an associate's degree or certificate	44	19	40	139	84
Graduation rate ^e (%)	62.5	16.1	N/A	N/A	31.9
Transfer-out rate ^f (%)	7.5	6.5	N/A	N/A	4.2

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.

^aOther race/ethnicity includes the following categories: foreign; nonresident alien; black, non-Hispanic; Asian or Pacific Islander; Hispanic; and race/ethnicity unknown.

^bAge distribution was incomplete for data year 2004 - 2005. Consequently, age data refer to 2003 - 2004 enrollments.

^cFinancial aid data refer to full-time, first-time degree/certificate-seeking undergraduate students for the 2003 - 2004 academic year.

^dAny 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.

^eGraduation rates are for cohort year 2001. Graduation rates are determined by completers within 150% of the normal time to complete a degree.

^fTransfer-out rates are for cohort year 2001. Transfer-out rates are determined by students known to have transferred to another postsecondary institution within 150% of the normal time to complete a degree.

Dreamkeepers and Angel Fund Emergency Financial Aid

Appendix Table A.6

Characteristics of Angel Fund Colleges in South Dakota, Academic Year 2004 - 2005

	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 (\$)	2,036	2,052	3,190
<u>Fall Enrollment 2004</u>			
Full-time equivalent (FTE) enrollment	1,046	845	207
Total enrollment	1,501	1,400	287
Full-time students (%)	49.6	34.9	58.2
Part-time students (%)	50.4	65.1	41.8
Male (%)	29.4	29.8	30.0
Female (%)	70.6	70.2	70.0
American Indian or Alaska Native (%)	88.4	71.5	79.1
White, non-Hispanic (%)	10.6	28.5	20.6
Other race/ethnicity ^a (%)	1.0	0.0	0.3
Under age 25 ^b (%)	32.8	28.7	23.3
<u>Financial Aid^c</u>			
Any financial aid received ^d (%)	80.5	38.1	100.0
Federal grant aid received (%)	76.7	38.1	100.0
State grant aid received (%)	25.6	0.0	0.0
Institutional grant aid received (%)	39.1	7.6	74.5
Student loan aid received (%)	0.0	0.0	0.0
Average federal grant aid (\$)	4,050	1,812	2,732
Average state grant aid (\$)	1,500	N/A	N/A
Average institutional grant aid (\$)	300	985	2,400

(continued)

Appendix Table A.6 (continued)

	Oglala Lakota College	Sinte Gleska University	Sisseton Wahpeton College
Average student loan aid (\$)	N/A	N/A	N/A
<u>Completions, 2003</u>			
Awarded an associate's degree or certificate	111	74	28
Graduation rate ^e (%)	N/A	N/A	4.4
Transfer-out rate ^f (%)	N/A	N/A	6.7

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.

^aOther race/ethnicity includes the following categories: foreign; nonresident alien; black, non-Hispanic; Asian or Pacific Islander; Hispanic; and race/ethnicity unknown.

^bAge distribution was incomplete for data year 2004 - 2005. Consequently, age data refer to 2003 - 2004 enrollments.

^cFinancial aid data refer to full-time, first-time degree/certificate-seeking undergraduate students for the 2003 - 2004 academic year.

^dAny 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.

^eGraduation rates are for cohort year 2001. Graduation rates are determined by completers within 150% of the normal time to complete a degree.

^fTransfer-out rates are for cohort year 2001. Transfer-out rates are determined by students known to have transferred to another postsecondary institution within 150% of the normal time to complete a degree.

Dreamkeepers and Angel Fund Emergency Financial Aid

Appendix Table A.7

**Characteristics of Angel Fund Colleges in Minnesota and Nebraska,
Academic Year 2004 - 2005**

	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 (\$)	3,000	2,040	2,400	2,438
<u>Fall Enrollment 2004</u>				
Full-time equivalent (FTE) enrollment	1,112	30	114	129
Total enrollment	1,775	67	154	190
Full-time students (%)	37.4	9.0	57.1	51.6
Part-time students (%)	62.6	91.0	42.9	48.4
Male (%)	40.2	13.4	38.3	31.6
Female (%)	59.8	86.6	61.7	68.4
American Indian or Alaska Native (%)	19.7	65.7	88.3	81.6
White, non-Hispanic (%)	73.5	32.8	11.0	9.5
Other race/ethnicity ^a (%)	6.8	1.5	0.6	8.9
Under age 25 ^b (%)	67.6	8.6	38.5	35.3
<u>Financial Aid^c</u>				
Any financial aid received ^d (%)	73.5	100.0	88.2	95.9
Federal grant aid received (%)	55.9	0.0	76.5	67.0
State grant aid received (%)	47.6	0.0	47.1	0.0
Institutional grant aid received (%)	4.1	100.0	47.1	71.1

(continued)

Appendix Table A.7 (continued)

	Minnesota		Nebraska	
	Fond du Lac Tribal and Community College	White Earth Tribal and Community College	Little Priest Tribal College	Nebraska Indian Community College
Student loan aid received (%)	39.4	0.0	0.0	0.0
Average federal grant aid (\$)	2,990	N/A	2,582	1,637
Average state grant aid (\$)	1,149	N/A	912	N/A
Average institutional grant aid (\$)	571	2,000	1,071	1,800
Average student loan aid (\$)	3,562	N/A	N/A	N/A
Completions, 2003				
Awarded an associate's degree or certificate	229	6	5	19
Graduation rate ^e (%)	N/A	55.0	N/A	100.0
Transfer-out rate ^f (%)	N/A	N/A	11.1	N/A

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.

^aOther race/ethnicity includes the following categories: foreign; nonresident alien; black, non-Hispanic; Asian or Pacific Islander; Hispanic; and race/ethnicity unknown.

^bAge distribution was incomplete for data year 2004 - 2005. Consequently, age data refer to 2003 - 2004 enrollments.

^cFinancial aid data refer to full-time, first-time degree/certificate-seeking undergraduate students for the 2003 - 2004 academic year.

^dAny 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.

^eGraduation rates are for cohort year 2001. Graduation rates are determined by completers within 150% of the normal time to complete a degree.

^fTransfer-out rates are for cohort year 2001. Transfer-out rates are determined by students known to have transferred to another postsecondary institution within 150% of the normal time to complete a degree.

Dreamkeepers and Angel Fund Emergency Financial Aid

Appendix Table A.8

Characteristics of Angel Fund Colleges in All Other States, Academic Year 2004 - 2005

	Diné College	Saginaw Chippewa Tribal College	Northwest Indian College	College of Menominee Nation
Location	Tsaile, AZ	Mount Pleasant, MI	Bellingham, WA	Keshena, WI
Degree of urbanization	Rural	N/A	Midsized city	Rural
Published in-district tuition and fees (\$)	785	1,456	2,646	3,900
<u>Fall Enrollment 2004</u>				
Full-time equivalent (FTE) enrollment	1,309	62	329	345
Total enrollment	1,935	109	519	507
Full-time students (%)	51.3	34.9	44.9	47.1
Part-time students (%)	48.7	65.1	55.1	52.9
Male (%)	24.1	22.9	30.4	24.7
Female (%)	75.9	77.1	69.6	75.3
American Indian or Alaska Native (%)	97.8	88.1	69.4	79.9
White, non-Hispanic (%)	1.3	8.3	21.2	18.1
Other race/ethnicity ^a (%)	0.9	3.7	9.4	2.0
Under age 25 ^b (%)	41.6	33.3	26.4	39.1
<u>Financial Aid^c</u>				
Any financial aid received ^d (%)	89.4	0.0	69.8	85.0
Federal grant aid received (%)	83.5	0.0	32.6	73.3
State grant aid received (%)	4.7	0.0	16.3	75.0
Institutional grant aid received (%)	3.4	0.0	4.7	40.0
Student loan aid received (%)	0.0	0.0	0.0	0.0
Average federal grant aid (\$)	3,439	N/A	1,208	3,221
Average state grant aid (\$)	686	N/A	359	4,307
Average institutional grant aid (\$)	913	N/A	1,008	979

(continued)

Appendix Table A.8 (continued)

	Diné College	Saginaw Chippewa Tribal College	Northwest Indian College	College of Menominee Nation
Average student loan aid (\$)	N/A	N/A	N/A	N/A
<u>Completions, 2003</u>				
Awarded an associate's degree or certificate	238	6	42	60
Graduation rate ^e (%)	N/A	N/A	1.8	33.3
Transfer-out rate ^f (%)	7.6	N/A	14.3	N/A

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 is not available for Keweenaw Bay Ojibwa Community College in Baraga, MI.

^aOther race/ethnicity includes the following categories: foreign; nonresident alien; black, non-Hispanic; Asian or Pacific Islander; Hispanic; and race/ethnicity unknown.

^bAge distribution was incomplete for data year 2004 - 2005. Consequently, age data refer to 2003 - 2004 enrollments.

^cFinancial aid data refer to full-time, first-time degree/certificate-seeking undergraduate students for the 2003 - 2004 academic year.

^dAny 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.

^eGraduation rates are for cohort year 2001. Graduation rates are determined by completers within 150% of the normal time to complete a degree.

^fTransfer-out rates are for cohort year 2001. Transfer-out rates are determined by students known to have transferred to another postsecondary institution within 150% of the normal time to complete a degree.

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About MDRC

MDRC is a nonprofit, nonpartisan social and education policy research organization dedicated to learning what works to improve the well-being of low-income people. Through its research and the active communication of its findings, MDRC seeks to enhance the effectiveness of social and education policies and programs.

Founded in 1974 and located in New York City and Oakland, California, MDRC is best known for mounting rigorous, large-scale, real-world tests of new and existing policies and programs. Its projects are a mix of demonstrations (field tests of promising new program approaches) and evaluations of ongoing government and community initiatives. MDRC's staff bring an unusual combination of research and organizational experience to their work, providing expertise on the latest in qualitative and quantitative methods and on program design, development, implementation, and management. MDRC seeks to learn not just whether a program is effective but also how and why the program's effects occur. In addition, it tries to place each project's findings in the broader context of related research — in order to build knowledge about what works across the social and education policy fields. MDRC's findings, lessons, and best practices are proactively shared with a broad audience in the policy and practitioner community as well as with the general public and the media.

Over the years, MDRC has brought its unique approach to an ever-growing range of policy areas and target populations. Once known primarily for evaluations of state welfare-to-work programs, today MDRC is also studying public school reforms, employment programs for ex-offenders and people with disabilities, and programs to help low-income students succeed in college. MDRC's projects are organized into five areas:

- Promoting Family Well-Being and Child Development
- Improving Public Education
- Raising Academic Achievement and Persistence in College
- Supporting Low-Wage Workers and Communities
- Overcoming Barriers to Employment

Working in almost every state, all of the nation's largest cities, and Canada and the United Kingdom, MDRC conducts its projects in partnership with national, state, and local governments, public school systems, community organizations, and numerous private philanthropies.