



HELPING WOMEN OVERCOME FINANCIAL CRISES AT JONES COUNTY JUNIOR COLLEGE

The Women's Emergency Fund (WEF) was established after a review of the records of women who had dropped out of Jones County Junior College (JCJC) in recent semesters yielded data showing that at least 30% did so for financial reasons. WEF was designed to: (1) establish a referral and review process for female students experiencing emergency financial situations; (2) provide small grants to women whose continued education is threatened by temporary emergencies, such as those related to healthcare, child care, transportation, food, utilities, or other short-term financial burdens; and (3) create a long-term, discretionary, self-sustaining emergency assistance fund with voluntary contributions by JCJC personnel.

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HOW IT WORKS

A woman attending JCJC is referred to WEF staff by an instructor or other college department personnel who become aware of a financial hardship the student is experiencing. The student submits an application for funds to the WEF project manager, who may then decide to interview the student and submit the application and interview notes via e-mail to a committee consisting of the assistant director of financial aid, an academic instructor, and a former nontraditional student who is a JCJC alumna. The committee renders a decision within 24 to 48 hours; approved students receive a check almost immediately thereafter. Grant amounts are determined based on specific need and have ranged from a low of \$15 to a high of \$1,500. Forty-three women have received grants since the start of the project in spring 2015.

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PARTNERS IN IMPLEMENTATION

Pam Brownlee, WEF project manager and faculty member, and WEF grant manager and emergency technology instructor Michael Cole cite the following key WEF partners:

- Teaching and health care staff have been the greatest champions of WEF. Academic instructors and the school nurse provided some of the earliest referrals to the program. The director of the licensed practical nursing department has been an enthusiastic proponent of WEF and a consistent source of referrals.
- The JCJC staff members and alumna who form the WEF grant application review committee are invaluable in the process of discerning which students truly meet the criteria for grants and those who have needs that are not aligned with the grant's purpose of emergency support without which a woman would likely need to withdraw from school.
- The college administration has been supportive of the grantmaking component of WEF, which aligns with a recent strategic plan focus on reducing attrition at JCJC.
- As WEF enters its second year, a key member of JCJC's administration with authority over whether and how the voluntary contributions portion of WEF is implemented is becoming an important partner in securing WEF's long-term sustainability.

ACCOMPLISHMENTS TO DATE

- **Participant Gains:**

TEST FEES

Three students were able to pay state licensing test fees so they could obtain work as full-time registered nurses (RNs).

TRANSPORTATION

Others were able to pay for car repairs, without which they would have had no transportation to school.

MEDICATION

Still others were able to pay for medication to address physical and mental health needs.

BASIC NEEDS

Two students who left physically abusive relationships used grants to pay for food, electricity, and other basics needed to establish new homes with their young children.

FINANCIAL HURDLES

Some of the women qualified for financial aid, while many did not, but their WEF grant enabled them to surmount short-term financial hurdles that threatened their ability to continue with their education.

- **Systems Change:** While WEF has not changed financial aid policies, it seems to have raised the awareness of financial aid staff to the needs of many students, particularly women. Now, staff are more open to working with a woman to see whether she can obtain federal financial aid for her situation and, if not, to referring her to WEF.
- **Ripple Effects:** Students talk to other students about the program. Rather than leading to a deluge of applications (which WEF staff thought could happen), it has given more students on campus hope and the means to stay in school. The children of students who have been able to leave abusive relationships and students who have been able to obtain full-time professional work because of WEF assistance are benefiting as well.

SMALL GRANT: BIG IMPACT

40

WOMEN'S EMERGENCY FUND (WEF) GRANTS WENT TO OVER 40 STUDENTS DURING THE PROJECT'S FIRST TWO SEMESTERS.

HERE ARE FIVE OF THEIR STORIES:

- 1 A 19-year-old with severe allergies and no parental support received money to purchase an EpiPen, which would help her survive in the event of a life-threatening reaction until she could get to a hospital. Because the restaurant where she works uses many foods she is allergic to, the EpiPen enabled her to continue working. The WEF team is helping her apply for insurance through the Affordable Care Act.
- 2 A single mother of two was unable to afford the fee to take the state exam to become a licensed RN. Her husband was out of contact and not helping to support the family. A WEF grant paid her exam fee, and she is now working full-time as an RN.
- 3 A student who lived an hour away had serious car trouble and was going to be unable to come to school any longer. A WEF grant of \$1,500 paid directly to her car repair shop allowed her to safely continue her studies.
- 4 A student was unable to afford blood pressure medication while waiting for financial aid to come through. A WEF grant of \$15 covered her immediate need.
- 5 A nursing instructor learned that one of her students had recently left an abusive relationship and, although she had found a place to stay, she did not have enough money to get the electricity turned on or buy groceries for herself and her child as they moved in. She received a WEF grant within 24 hours of applying, which helped her get set up in her new home.

LOOKING AHEAD

- **Building Sustainability:** WEF staff hope to be able to launch the voluntary contribution component of the project in spring 2016. While the details are still being worked out with the college administration, they are developing a message that would tell staff what even a small contribution could do (e.g., "\$10 would cover a student's meal").
- **Expanding Impact:** WEF has raised awareness about issues that women on campus face, and now there is a desire among WEF staff and teachers to help low-income and nontraditional male students who are in crisis, too. When there is a self-sustaining fund of staff contributions, the plan is for the fund to become a "Student Emergency Fund."
- **Replication:** There has been strong interest in the project by people at two different community colleges in Mississippi, although no one seems to have replicated it yet. WEF staff strongly recommend the project for other schools.

WEF HAS RAISED AWARENESS ABOUT ISSUES THAT WOMEN ON CAMPUS FACE, AND NOW THERE IS A DESIRE AMONG WEF STAFF AND TEACHERS TO HELP LOW-INCOME AND NON-TRADITIONAL MALE STUDENTS WHO ARE IN CRISIS, TOO.

WITH BASIC NEEDS COVERED, A NURSING STUDENT STAYS ON TRACK TO GRADUATE

The husband of a student with three children in diapers needed brain surgery and had lost his job. The family had lost their home and moved to a mobile home with no appliances. Although her financial aid was paying for her tuition, it did not cover living expenses, and the student thought she would have to quit school to find a job so they could get a stove and air conditioner. Her emergency grant paid for a window air conditioning unit and a stove and helped her to complete the summer semester courses in her associate's degree nursing program. She is now enrolled in her final semester of the associate degree nursing program and will graduate in May 2016. After that, she and the Emergency Fund staff are looking forward to her taking the state board exam for her nursing license, and they are sure she will become an asset to the nursing profession. Her family is doing well, too.

LESSONS TO SHARE

“WE HAVE JUST BEEN VERY GRATEFUL TO THE WOMEN’S FOUNDATION OF MISSISSIPPI FOR THIS OPPORTUNITY. OUR STUDENTS HAVE BENEFITED. WE HAVE BENEFITED FROM TALKING TO SOME OF THESE LADIES. IT HAS OPENED OUR HEARTS AND MINDS TO SITUATIONS THAT WE DIDN’T KNOW EXISTED HERE ON OUR CAMPUS.”

— Pam Brownlee,
Women’s Emergency Fund Project Manager

LAYING THE FOUNDATION WITH COLLEGE LEADERSHIP

Ensure that all members of the college’s administration are well-informed about the program’s goals, design, and details before it begins.

It became apparent that not all administrators whose buy-in was essential to the program’s implementation had been fully informed about it or had “signed off” on it. People in the administration, even in interim positions, should all be approached directly about the project to ensure the fullest and smoothest possible implementation.

PROGRAM DESIGN

Recruit a committee to help make decisions about grant applications.

The highly responsive, discerning members of the WEF application review committee enable grants to be made to the most appropriate students, often in less than 48 hours.

Include the financial aid department in emergency grant decisions.

It is important to check with financial aid staff to be sure a grant will not change a student’s income in a way that will jeopardize her ability to receive any existing federal financial aid.

Be ready to change the program based on student needs.

Originally, WEF staff expected to award \$100 grants to pay for books, emergency food, and other small expenses. It soon became apparent that the women’s needs covered a far greater range, and the award limit was changed to address them. Initially, WEF guidelines precluded grants being used to cover tuition costs. However, WEF staff began receiving requests and hearing about students who were going to withdraw from the college due to not being able to pay their full tuition. WEF staff spoke to the Women’s Foundation staff, who allowed WEF grant money to be applied to tuition, helping more students to remain in college.

BUILDING ONGOING SUPPORT OF COLLEGE LEADERSHIP

Be persistent and creative in garnering additional and ongoing administrative buy-in once the program begins.

Continuing to make the case for how the program aligns with college goals and sharing individuals’ stories of program beneficiaries can help garner vital support.

“THE RESEARCH WE CONDUCTED OF OUR OWN DATA TO DESIGN THIS PROGRAM LAUNCHED ALMOST A NEW CULTURE. IT WAS MORE THAN A ‘WOW.’ IT WAS A BIG SURPRISE. WE FOUND THAT THE MAIN REASONS FOR THE WOMEN WITHDRAWING WERE FINANCIAL ISSUES. EVERYBODY ON OUR CAMPUS IS NOW FOCUSED ON PREVENTING WOMEN FROM WITHDRAWING.”

— Michael Cole,
Emergency Technology Instructor and
Women’s Emergency Fund Grant Manager
