For many low-income students, a small amount of money—ranging from $500 to $1,500—can make the difference between dropping out and graduating. Financial challenges do not stop when students receive scholarships, loans, or work while in school, but follow them throughout their college journey. Given this, how do institutions rethink financial aid to improve completion, not just access? Completion grants—which provide micro grants to students who are on track for graduation within a year, have an outstanding financial gap, and have used all other sources of finance—are one promising effort.

The Coalition of Urban Serving Universities (USU) and the Association of Public and Land-grant Universities (APLU) recently led a pilot project implementing completion grants across nine public universities. As part of this project, a variety of completion grant practices were researched and profiled in a report titled Foiling the Drop Out Trap: Completion Grant Practices for Retaining and Graduating Students.

**PILOT PROJECT OVERVIEW**

**Completion Grants** are small grants to students who are academically on track to graduate within a year.

**Eligible Students:** Low-to-middle-income students who are on track for graduation within one year and have genuine unmet financial need and an unpaid university balance.

**Genune Unmet Need** occurs when the total cost of enrollment exceeds resources compiled for student gap, such as Pell Grants, Institutional Aid, Work-Study, Federal Loans.

**Pilot Sites:** Nine universities participated in the pilot, which collectively served 75,206 seniors. Of these, 59% had some level of unmet financial need, ranging from small (e.g. $400) to large (e.g. $6,000). One in ten seniors had gaps in financial need and were on track for graduation, making them eligible for completion grants.

<table>
<thead>
<tr>
<th>Universities</th>
<th>Seniors</th>
<th>Eligible Seniors</th>
<th>Average Range</th>
<th>Credit Hours</th>
</tr>
</thead>
<tbody>
<tr>
<td>9</td>
<td>44,651</td>
<td>8,062</td>
<td>$500–$1,500</td>
<td>30 or less</td>
</tr>
</tbody>
</table>

8,062 students were eligible.
IT'S A PARADIGM SHIFT. Completion grants require that universities revisit standard operating procedures—such as how financial aid is packaged and how emergency needs are identified—and shift the paradigm around these issues. Specifically, how can institutions rethink financial aid through a completion lens and emergency support through a proactive one?

RESULTS

<table>
<thead>
<tr>
<th>TOTAL GRANTS DISTRIBUTED</th>
<th>1,213</th>
</tr>
</thead>
<tbody>
<tr>
<td>93% of grantees were</td>
<td></td>
</tr>
<tr>
<td>RETAINED or COMPLETED</td>
<td></td>
</tr>
<tr>
<td>their degrees</td>
<td></td>
</tr>
<tr>
<td>MORE THAN HALF</td>
<td></td>
</tr>
<tr>
<td>the pilot sites leveraged</td>
<td></td>
</tr>
<tr>
<td>ADDITIONAL SUPPORT</td>
<td></td>
</tr>
<tr>
<td>from DONORS AND FOUNDATIONS</td>
<td></td>
</tr>
<tr>
<td>to start related programs</td>
<td></td>
</tr>
<tr>
<td>(those grants not included in this count)</td>
<td></td>
</tr>
</tbody>
</table>

LESSONS LEARNED

It’s a paradigm shift. Completion grants require that universities revisit standard operating procedures—such as how financial aid is packaged and how emergency needs are identified—and shift the paradigm around these issues. Specifically, how can institutions rethink financial aid through a completion lens and emergency support through a proactive one?

Context matters for defining success. Completion grants are not a one-size-fits-all program. The pilot programs varied to meet the needs of different student populations, state rules and regulations, and university policies, among other differences.

Embed the grants into wider student success resources. Many students receiving the grants face more than one challenge and thus the grants must be part of a bigger, well-connected web of resources that promote student success.

The grants address students’ financial challenges but also may enhance their well-being. Institutions that surveyed students found that in addition to the financial assistance, the students also received an emotional boost from the award.

Financial need is growing. Financial need among students is greater than available funding and this need is projected to grow in coming years, as more low-income students enroll in college.
Completion grants bring together institutional staff in disparate offices to identify and support struggling students quickly. They can increase the institution’s overall capacity to improve student success.

**DATA:** Completion grant programs depend on university staff to quickly identify at-risk students, determine need, and ensure they are on track for graduation. Data are also critical for measuring the success of the program.

**INSTITUTIONAL PARTNERSHIPS:** Completion grants are a team sport requiring collaboration. Key university team members include financial aid, enrollment servers, bursars, and institutional research. Academic advisors and student success leaders are usually included as well.

**COMMUNICATION PLATFORMS:** Getting the grants to students in a timely manner requires communication strategies to reach students who receive grants and facilitate collaboration across university departments.

**INITIAL FINANCING:** The funds can be started with a small amount of funding. For example, $50,000 can support 50 students at about $1,000 each. Sources of funding include university operational funds, foundations, and donors.

Our report, *Foiling the Drop Out Trap: Completion grant practices for retaining and graduating students*, provides a how-to guide with more details on how to get a program off the ground, and case highlights from a variety of programs across the country.

[www.aplu.org/completiongrants](http://www.aplu.org/completiongrants)
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Coalition of Urban Serving Universities
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University of Arkansas, Pine Bluff
University of Central Florida
University of Houston
University of North Carolina at Charlotte
Wayne State University

WHAT STUDENTS ARE SAYING

[Completion grants] made something impossible, possible! I’m actually so grateful for this grant that I hope to donate money to a scholarship over time. It was a blessing and as I call them, “true Santa Claus moments” that make you believe.

The Ohio State University at Mansfield

I had to have an unpaid internship this semester working about 25–30 hours a week, while going to school full time and maintaining over 30 hours at my paying job. I pay for school out of pocket, along with all other expenses, with no financial help from my parents. I honestly didn’t know how I was going to be able to make it through the semester. When you reached out to me about the grant and I actually received the money, it literally brought tears to my eyes.

The Ohio State University at Newark

It made me feel like a valued member of the campus because the grant is not offered to everyone. It is need-based, but the university took the time to notice that I needed extra help. The grant made me feel more invested in the campus because I felt they were invested in me being able to perform my best with less of a financial burden.

University of North Carolina at Charlotte

The grant has made an impact to me by being the key to maintaining focus throughout the semester. As an adult student paying for college from my own pocket, the expense often becomes a barrier to success. Grants [like this help students] make ends meet.

University of North Carolina at Charlotte

For more information, contact:
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