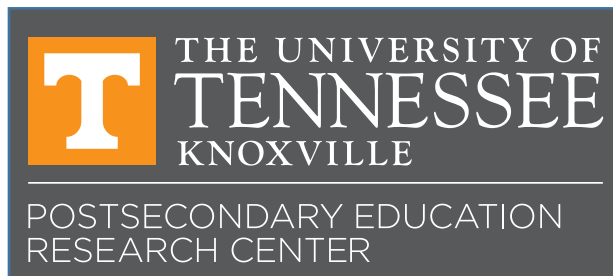


UNIVERSITY STUDENT EMERGENCY RELIEF GRANTS

Benchmarking Report for Implementing a
Micro- or Emergency Grant Program

Christopher T. Davidson | J. Patrick Biddix

December 20, 2017



Christopher T. Davidson,
Postdoctoral Research Associate

J. Patrick Biddix,
Professor, Department of Educational
Leadership and Policy Studies (ELPS)

PERC Affiliated Scholars

Jimmy G. Cheek,
Chancellor Emeritus
Distinguished Professor
Director of PERC

J. Patrick Biddix,
Professor and Associate Department Head,
Educational Leadership and Policy Studies (ELPS)
Associate Director of PERC

Christopher T. Davidson,
Postdoctoral Research Associate

Gresham Collom,
Graduate Research Associate

Lisa G. Driscoll,
Associate Professor Educational
Leadership and Policy Studies

Terry.T. Ishitani
Associate Professor of Higher Education

Dennis A. Kramer,
Assistant Professor of Higher Education
University of Florida

Sally J. McMillan,
Professor, School of Advertising and Public
Relations

Serena Matsunaga,
Academic Analytics & University
Strategy Advisor

Denise Gardner
Assistant Provost and Director of the Office of
Institutional Research and Assessment

The Postsecondary Education Research Center (PERC) is based in the Department of Educational Leadership and Policy Studies in the College of Education, Health & Human Sciences at the University of Tennessee, Knoxville. The mission of the Postsecondary Education Research Center (PERC) is to identify, conduct, and coordinate research on initiatives and ideas designed to enhance higher education at the institution, state, and national levels to enhance policy and practice.

305 Bailey Education Complex, 1126 Volunteer Blvd, Knoxville, TN 37996
865-974-3972 | perc@utk.edu

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ABSTRACT

On behalf of the University of Tennessee, Knoxville (UT), the Postsecondary Education Research Center (PERC) examined the use of micro- or emergency grants for students at aspirational and peer institutions. Additionally, PERC staff gathered information from programs at institutions with high Pell grant and high retention/graduation metrics across the United States. PERC staff reviewed information for 38 institutions and identified two program formats for microgrants or emergency funding for students: short-term or emergency loans and micro- or emergency grants. This report provides an overview of the two program formats, eligibility criteria, summary of current UT programs, and a recommendation and proposal for Smokey's Grant.

Overview

On behalf of the University of Tennessee, Knoxville (UT), the Postsecondary Education Research Center (PERC) staff examined the use of micro- or emergency grants for students at aspirational and peer institutions across the United States. PERC staff also included institutions that have a high amount of Pell Grant recipients that also have either high retention or high graduation rates. This report relates the findings of this examination along with recommendations and considerations for implementation.

Methods

In October 2017, PERC staff began reviewing websites from 17 institutions using a list of 6 aspirational and 11 comparable institutions suggested by Serena Matsunaga, Academic Analytics & University Strategy Advisor. Matsunaga recommended including institutions that also had a high percentage of Pell Grant recipients and high retention and/or graduation rates. Using the Integrated Postsecondary Education Data System (IPEDS), PERC staff identified the top 10 institutions with a high percentage of Pell Grant recipients and high retention rates and the top 10 institutions with a high percentage of Pell Grant and high graduation rates to include in the review. The review did not include any U.S. Territory in the review that appeared in the IPEDS data¹. In addition, PERC staff included Georgia State University because of a recent news story where technology billionaire, Bill Gates highlighted the success of underrepresented populations and lower socioeconomic status students had a higher graduation rate.² A complete listing of all 38 institutions and institutional data appears in Appendix A.

¹ Integrated Postsecondary Education Data System (2017). Pell grant and outcomes [Data file]. Available from <https://nces.ed.gov/ipeds>

² Hess, A. (2017, October 10). Bill Gates: US college dropout rates are 'tragic'. Retrieved from <https://www.cnbc.com/2017/10/10/bill-gates-us-college-dropout-rates-are-tragic.html>

Program Findings

Upon reviewing the institutions for a micro- or emergency grants, 14 institutions were excluded. These institutions either did not have a micro- or emergency grant type program or there was not enough information online to decide because the institution named a program but provided no information about it online. Eleven institutions had a short-term or emergency loan administered through the institution. Eleven universities had a micro- or emergency grant for students administered by various offices on campus. Two institutions had some combination of short-term loans, grants, or the college works with external partners to administer the programs. For purposes of this report, PERC focused on the 22 institutions that had either a short-term or emergency loan (Table 1) or grant program (Table 2).

Institutions with Short term Loans
Georgia State University
North Carolina State University
Prairie View A & M University
Purdue University
University of California-Davis
University of California-Los Angeles
University of California-Riverside
University of California-San Diego
University of Nebraska
University of South Carolina
University of Wisconsin

Table 1 Institutions with Short-term Loans

Institutions with Grants
California State University-Los Angeles
Clemson University
CUNY Bernard M Baruch College
Iowa State University
Louisiana State University
Temple University
University of Alabama
University of California-Irvine
University of Georgia
University of Kentucky
Virginia Tech

Table 2 Institutions with Grants

Program: Short-Term or Emergency Loans

At 5 of the 11 institutions that had short-term or emergency loans, the financial aid office administered the program. At the other institutions the Dean of Students, Foundation, Student Services or Success Center, or Treasury Services administered the funds. These loans typically derived from private donors and fundraising efforts. Loan amounts ranged from \$350 to \$1,000. In many instances, the institution also limited the total number of

loans available per semester as well as the number of loans a student could receive. Interest rates for these loans ranged from no interest to 9% interest. Most institutions were no interest loans and two institutions were 8% or 9% interest if the loan was past due but no-interest if paid on time. Five institutions provided no information on terms of the loan. Repayment terms ranged from 30 days to 90 days maximum, with five institutions choosing a 30-day repayment period. Half of the institutions with short-term or emergency loans did not provide any interest or terms of repayment information. Other requirements such as enrollment or GPA varied greatly by institution. Appendix B contains images of a sample website showing requirements. For any loan, the institution required an institutional application. Appendix C contains a sample loan application.

Program: Micro- or Emergency Grants

At 6 of the 11 institutions that had a micro- or emergency grant, the Office of the Dean of Students administered the program. At other institutions financial aid, multicultural, student affairs, or the Vice President for Student Affairs administrated the funds. The grants typically were the results of private donors and fundraising efforts including many family and parent associations. Amounts for the grants typically ranged from \$500 to \$1,000. Terms and processes for receiving the grants varied by institution. Appendix D contains a sample micro- or emergency grant website. Appendix E contains a sample application for an institution's micro- or emergency grant.

Summary of Eligibility Criteria

Eligibility criteria comprised two categories: (a) types of eligible expenses and (b) student requirements. Items that were most commonly eligible for the use of funds were unplanned expenses like:

- Food,
- Auto repairs,
- Medical expenses not covered by insurance,

- Demonstrated a financial crisis or emergency,
- Could provide documentations of financial crisis or emergency, and
- Were U.S. citizens or permanent residents

This is not an all-inclusive list or student eligibility requirements. Figure 2 provides a visual representation of the terms used for eligible expenses based on the 22 websites reviewed for short-term or emergency loans and micro- or emergency loans.

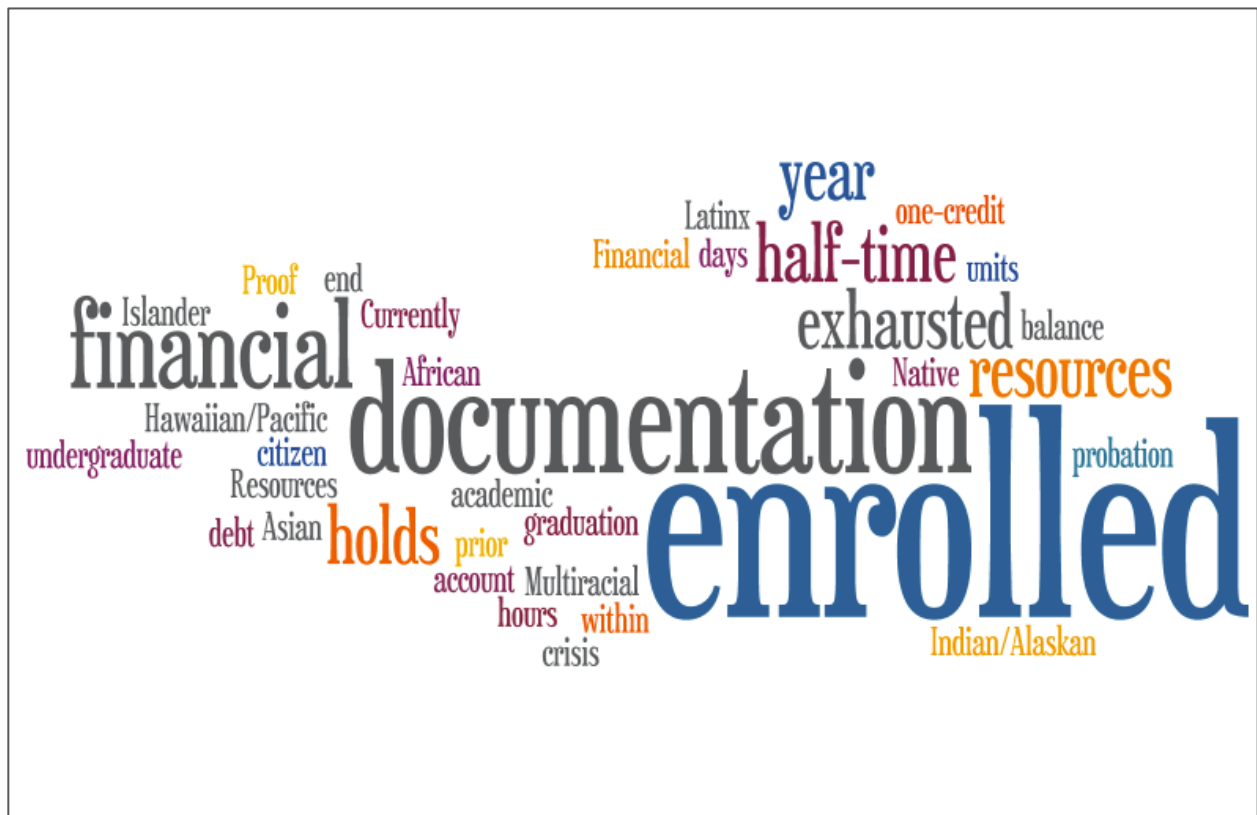


Figure 2 Visualization of Student Requirements

Appendix A

Review of Institutions

Peer Category	University	Has Grant Program?
Comparable	Auburn University	Maybe
Comparable	Clemson University	Yes
Comparable	Iowa State University	Yes - Loan
Comparable	Louisiana State University	Yes
Comparable	North Carolina State University	Yes - Loan
Comparable	University of Alabama	Yes
Comparable	University of Kentucky	Yes
Comparable	University of Missouri	Maybe
Comparable	University of Nebraska	Yes - Loan
Comparable	University of South Carolina	Yes - Loan
Comparable	Virginia Tech	Yes
Aspirational	Michigan State University	Maybe
Aspirational	Purdue University	Yes - Loan
Aspirational	University of Florida	Yes - Loan, Hurricane Grants
Aspirational	University of Georgia	Yes
Aspirational	University of Minnesota	No
Aspirational	University of Wisconsin	Yes - Loan
Recommended	Georgia State University	Yes - Loan
High Pell/High Retention	University of California-Riverside	Yes - Loan
High Pell/High Retention	CUNY Bernard M Baruch College	Yes
High Pell/High Retention	University of California-Irvine	Yes
High Pell/High Retention	University of California-Davis	Yes - Loan
High Pell/High Retention	University of California-Santa Barbara	Yes - not centralized
High Pell/High Retention	University of California-San Diego	Yes - Loan
High Pell/High Retention	Fashion Institute of Technology	No
High Pell/High Retention	University of California-Los Angeles	Yes - Loan
High Pell/High Retention	Massachusetts College of Art and Design	No
High Pell/High Retention	Temple University	Yes
High Pell/High Graduation	Winston-Salem State University	No
High Pell/High Graduation	California State University-Los Angeles	Yes
High Pell/High Graduation	North Carolina Central University	No
High Pell/High Graduation	Jackson State University	No

High Pell/High Graduation	Elizabeth City State University	No
High Pell/High Graduation	South Carolina State University	No
High Pell/High Graduation	Grambling State University	No
High Pell/High Graduation	Southern University and A & M College	No
High Pell/High Graduation	Alcorn State University	No
High Pell/High Graduation	Prairie View A & M University	Yes – Loan

Appendix B

Sample Short-Term or Emergency Loan Website

10/16/2017

Emergency Loans - General Support - Purdue University



General Support (../index.html)

Office of the Dean of Students (<http://www.purdue.edu/odos/>)



Emergency Loans

How do emergency loans work?

Emergency loans are interest-free loans available to Purdue University students registered in the current semester, and must be used for educational expenses. Students who meet ALL eligibility criteria may borrow a maximum of \$800 per semester (all summer modules combined count as one semester). Students may borrow up to \$400 at a time.

Loan applicants must visit the Office of the Dean of Students in Schleman Hall (SCHL), Room 207, from 8:00 a.m. to 4:00 p.m., Monday through Friday, to apply for the emergency loan. Students can call 765-494-1747 with questions about emergency loans, but must come to the office in order to be approved. Please keep in mind that a loan will take time and student's showing up at 4:00p.m. may not have the money deposited into their account that evening.

How may I get an emergency loan?

- You must be currently registered for at least one (1) credit hour at the time of application for the loan, AND
- You must not have any holds on your Purdue account, AND
 - If you have borrowed an emergency loan in the past, you must have paid the loan(s) back on time or:
 - In the case that your most recent payment was past due, you must complete the Financial Responsibility Program in order to become eligible for subsequent loans.
 - If you have acquired two late payments, you are no longer eligible for emergency loans.

If you meet the criteria to receive a loan, you must talk with a drop-in staff member and do the following:

- Show a Purdue ID Card or other government-issued photo ID
- Complete an online application
- Provide your driver's license or other state-issued ID number
- Provide the names, addresses and telephone numbers of two (2) references (these references cannot be in the same household as each other)
- Enter your Social Security number on a secure financial site
- Create a password that can be used for a secure financial account
- E-sign a promissory note that outlines the conditions and repayment requirements of the loan

Emergency loans must be paid back within thirty (30) calendar days.

If you are not able to pay your loan back by the due date, you must contact the University Receivables and Collections Office (URCO) either in person in Schleman Hall, Room 334, or by phone at 765-494-9459 **prior to the due date** in order to make alternate payment arrangements.

- If you pay your loan back on or before the original due date, or the agreed-upon due date with URCO, the payment will be considered on time.
- If you do not pay the loan back on or before the original due date, or the agreed-upon due date with URCO, the payment will be considered late.

We strongly recommend that you pay back emergency loans in person at the Purdue University Receivables and Collections Office, located in Schleman Hall, Room 334. If you mail a payment or make an online payment, it is recommended that you do this 4-5 business days in advance of the deadline, in order to allow processing time. Payments received or that post after the deadline will be considered past due.

If a loan is paid past due:

If you have a history of one (1) past-due loan, you must complete the Financial Responsibility Program in order to be eligible for subsequent emergency loans. In order to complete the program, you must call the Office of the Dean of Students at 765-494-1747 or visit Schleman Hall, Room 207, to schedule an appointment. The program should take approximately 30 minutes to complete. It is recommended that students with past-due payments complete the Financial Responsibility

<http://www.purdue.edu/advocacy/students/financial/emergencyLoan.html>

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10/16/2017

Emergency Loans - General Support - Purdue University

Program immediately.

Students who have a history of two (2) past-due emergency loans will not be eligible for subsequent emergency loans.

How does ACH distribution work?

An ACH transaction allows us to deposit the emergency loan directly into your bank account. In order to process the ACH transaction you will need to bring your Bank Routing Number/ABA and Account Number. The Bank Routing Number and Account Number can be found on the bottom of a check. This information will be entered directly into the loan application by the student.

<http://www.purdue.edu/advocacy/students/financial/emergencyLoan.html>

2/2

Appendix C

Sample Short-Term or Emergency Loan Application

SHORT-TERM LOAN APPLICATION UNIVERSITY OF WISCONSIN-MADISON		<small>BURSAR-STUDENT LOAN OFFICE 333 EAST CAMPUS MALL # 10501 MADISON WI 53715-1383 (608) 262-1791 stuloans@bussvc.wisc.edu</small>
--	--	--

STUDENT INFORMATION

Campus ID _____ Requested Amount \$ _____

Name _____

Last _____ First _____ Mi _____

Mailing Address _____

Phone Number _____ Email _____

Gender _____ WI Resident- Yes No _____ Date of Birth _____

Major and Year in School _____ Expected Graduation Date _____

Driver's License # _____ State _____

Marital Status- Single Married _____ Spouse's Name and Address _____

PARENTAL INFORMATION

(If no parental information, skip to **REFERENCES**)

Name of Parent or Guardian _____

Last _____ First _____

Street Address _____

City _____ State _____ Zip _____

Phone Number _____

REFERENCE INFORMATION (Two contacts who will be in touch with you throughout your life)

Name _____ Phone _____

Address _____

Name _____ Phone _____

Address _____

AGREEMENT AND SIGNATURE

I hereby certify that all the information provided on this application is true and complete, and that if granted a loan, I will use it only for educational purposes, for the period covered by this application at the University of Wisconsin-Madison. I further authorize this department to obtain such additional information concerning my educational program and/or financial record as needed to complete this application. It is my understanding that my diploma, as well as all requests for official transcripts or other information may be denied until either payment or satisfactory arrangement for payment of the University Short-Term Loan shall be made. And that if I have for 30 days or more ignored the statements regarding this loan, a hold may be placed upon my records, which will prohibit me from enrolling for the next semester. It is also my understanding that this department may, as it deems appropriate, release to others who may be considering me for financial assistance, or making decisions relating to my educational plans, information concerning the amount of any University Short-Term Loan I receive. I understand that I must be enrolled for the current term in session at UW-Madison to receive these funds.

STUDENT SIGNATURE _____ **DATE** _____

FOR OFFICE USE ONLY

Loan Amount \$ _____ Loan Fund _____ Summer Session _____

To Be Repaid as Follows

☐ Single Payment Due on _____ 1st, 20____

☐ Monthly Payment Plan # of Payments _____ Beginning Date _____

☐ Source of Repayment _____

☐ Financial Aid- Year _____ Term- Summer _____ Fall _____ Spring _____

Any Negative Service Indicators? LMF FDU LST TUB OTHER _____

Co-Signer Required (if under 18 years of age) YES NO _____

Name _____ Phone _____

Address _____

AUTHORIZED COUNSELOR

SIGNATURE _____ **DATE** _____

Counselor Comments _____

What is the unexpected and/or extenuating circumstance that has resulted in this loan request?

What is the amount of this request and the reason for this particular amount?

What other resources have you already investigated?

How will you pay this back? (Keep in mind that using financial aid funds to be disbursed for the next semester may not be appropriate, given that that aid is for expenses that term).

(To be completed by DOS staff)

Has student previously received a crisis loan? Yes _____ No _____

If yes, has loan been repaid? Yes _____ No _____ (Call 2-1791 to verify if needed)

Loan Denied _____ Reason:

Loan Approved for the following (check all that apply):

Rent _____ Emergency Travel _____ Book _____ Living Expenses _____ Medical _____ Accident _____
Other _____

Approval Explanation:

_____ Fax completed form to Bursar's Office (5-3201)

_____ Enter in Maxient

_____ Called Bursar's Office to alert fax was sent (2-1791)
document

_____ Scan and upload

Appendix D

Sample Micro- or Emergency Grant Website

10/16/2017

Emergency Fund | Office of the Vice President for Student Affairs

STUDENT EMERGENCY FUND



The UGA Student Emergency Fund is available to provide limited, one-time financial assistance to enrolled students who are unable to meet immediate, essential expenses because of temporary hardship related to an emergency situation.

How the Fund Operates

UGA campus partners in the Office of Student Financial Aid and the Division of Student Affairs will review submitted applications and determine any appropriate funding source and amount. Applicants may be required to provide additional information or take further steps as part of the application review. UGA emergency funding takes existing financial aid into consideration in determining any award.

While we attempt to support as many students as possible with emergency funding, we are not able to grant every request, or in other cases, offer the full amount requested.

Please note on submission your request will be distributed immediately to campus partners for review. Given the complexity of individual circumstances and the volume of student requests, it may take 2-7 business days to receive a full response on your application. However, staff from Student Care and Outreach will be in contact in the interim to see if there are additional, non-financial, resources at UGA that may be of support. A listing of campus hardship resources is available here (<http://financialhardship.uga.edu>).

Types of Expenses that May Be Covered

A range of circumstances may result in financial hardships. Typical expenses covered include, but are not limited to:

- Medications or other health-related costs
- Rent, utilities, or other essential household expenses
- Books or other essential academic expenses
- Personal safety needs (e.g. changing a lock)
- Replacement of essential personal belongings due to natural disaster, fire, theft, or other unforeseen circumstance
- Travel costs related to a death or serious illness in the immediate family

https://studentaffairs.uga.edu/vp/content_page/emergency-fund

1/2

Eligibility Requirements

- Applicant must be a currently enrolled student at the University of Georgia and have temporary financial hardship resulting from an emergency situation.
- Other possible resources must have been considered and are either unavailable or insufficient. Please note unwillingness to take out student loans does not constitute a financial hardship.
- As requested, applicant must be able to provide sufficient documentation of financial hardship.

Click here to submit an application. (https://ugeorgia.qualtrics.com/SE/?SID=SV_0J3nr3oqMRvKfS5)

The Student Emergency Fund is made possible by the extremely generous support of the Office of the President, the Office of the Senior Vice President for Academic Affairs and Provost, and the UGA Parents and Families Association (https://dar.uga.edu/parents_families/index.php/site).

Submit an Application

The UGA Student Emergency Fund is available to provide limited, one-time financial assistance to enrolled students who are unable to meet immediate, essential expenses because of temporary hardship related to an emergency situation, such as an accident, illness, death of a family member, natural disaster, or other unforeseen circumstance.

Click here to submit an application.
(https://ugeorgia.qualtrics.com/jfe/form/SV_0J3nr3oqMRvKfS5)

Financial Hardship Resources

Financial circumstances can change quickly, at times in ways outside your control. We understand financial hardship can bring significant stress and impact your ability to succeed and flourish at UGA.

Click here to visit the Financial Hardship Resources website. (<http://financialhardship.uga.edu/>)

(<https://studentaffairs.uga.edu/site>)

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UGA Main Site (<http://uga.edu>) | Office of the Provost (<http://provost.uga.edu>)

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BARC (<http://dos.uga.edu/barc/index.html>)

Contact Us (https://studentaffairs.uga.edu/vp/vp_contact_page)

Keep in touch

706-542-3564

UGA STUDENT AFFAIRS

306 Memorial Hall

Athens, GA 30602

askstudentaffairs@uga.edu (<mailto:askstudentaffairs@uga.edu>)

Appendix E

Sample Micro- or Emergency Grant Application

10/16/2017

Student Emergency Support Fund -- Apply

Student Emergency Support Fund

Application Process

- Fill out the application below.
- Gather appropriate documentation and email to ehester@lsu.edu (mailto:ehester@lsu.edu%20?subject=) or mail to:

LSU Division of Student Affairs
Attn: Emily Hester
146 Thomas Boyd Hall
Baton Rouge, LA 70803

*First Name

*Last Name

*LSU Student ID (89-xxx-xxxx)

*Current Street Address

*Current City, State, Zip Code

*Phone (xxx) xxx-xxxx

*Email Address

*How did you hear about the Student Emergency Support Fund?

Please answer the following questions to help us understand your situation:

*Do you have housing?

*Do you currently have any relatives living with you?

- Yes, partner / roommate
Yes, my partner and/or children
Yes, my parents and/or siblings
No
Other

If you answered OTHER above, please provide additional information.

If you answered YES above, are you the sole provider (source of income)?

*Are you currently employed?

If you answered YES above, where do you work and how many hours a week?

<http://www.lsu.edu/students/studentaffairs/giving/emergencyfundapp.php>

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10/16/2017

Student Emergency Support Fund -- Apply

***Do you currently receive financial aid or a scholarship?**

Please Select 

**** If you currently receive financial aid, please be aware that receiving funds from the Student Emergency Support Fund could impact your future aid package. ****


If you answered YES above, please list.

***If you receive aid, have you received a refund check?**

Please Select 

If you answered YES above, please provide a breakdown of how the funds were used.

***Are you an international student?**

Please Select 

**** International students should know that receiving funds from the Student Emergency Support Fund may or may not impact visa status. Please check with the LSU Office of International Services for guidance. ****

***Please describe your situation in your own words.**

***Please describe how you would use funds from the Student Emergency Support Fund, including specific items and amounts.**

***Explain how these unexpected expenses could affect your ability to remain enrolled at LSU.**

***Please describe your efforts to obtain assistance for these unexpected expenses through other sources (family, friends, campus/community organizations, etc.). List aid that has already been provided.**

***Please state the amount of your request.**

Please include anything else you feel relevant as the committee considers your application.

Email appropriate documentation relating to your situation to Emily Hester at ehester@lsu.edu.

These items can include:

- emergency medical bills
- estimates for repairs
- photos
- letters of support
- email correspondence related to the emergency
- financial information
- expert evaluations
- police/fire reports
- other accident reports

***Documentation**

<http://www.lsu.edu/students/studentaffairs/giving/emergencyfundapp.php>

2/3

10/16/2017

Student Emergency Support Fund -- Apply

- ☐ I have the documentation now and will email it to Emily
☐ I need additional time to pull my documentation together, but will send at least something to Emily within 24 hours of this application

***Certify**

- ☒ By adding my e-signature below, I authorize LSU Student Affairs to evaluate my financial aid information.

***Signature of Applicant**

***Date**

08/12/2017

ADDITIONAL RESOURCES

STUDENT ADVOCACY ([HTTPS://WWW.LSU.EDU/STUDENTS/SAA/STUDENTS/ADVOCACY/INDEX.PHP](https://www.lsu.edu/students/saa/students/advocacy/index.php))

LSU CARES

DISASTER RELIEF ([HTTP://LSU.EDU/FLOODRELIEF/](http://lsu.edu/floodrelief/))



Louisiana State University (http://www.lsu.edu/index.php?utm_source=lsuhomepage&utm_medium=footer&utm_content=textlink&utm_campaign=internal_site_traffic)
Baton Rouge, Louisiana 70803
webmaster@lsu.edu (<mailto:webmaster@lsu.edu>)

Provide Website Feedback (</feedback/index.php>)
Accessibility (</accessibility/index.php>)

[v.facebook.com/geauslsu](https://www.facebook.com/geauslsu) [v \(http://twitter.com/LSUstudents\)](https://twitter.com/LSUstudents) [v \(https://instagram.com/lsustudents/\)](https://www.instagram.com/lsustudents/)
[v \(http://www.youtube.com/lsu\)](http://www.youtube.com/lsu)

[v \(http://www.linkedin.com/edu/louisiana-state-university-18422\)](https://www.linkedin.com/edu/louisiana-state-university-18422) [v \(http://www.pinterest.com/viewlsu\)](http://www.pinterest.com/viewlsu)

Division of Student Affairs (</students/studentaffairs/index.php>)

146 Thomas Boyd Hall

Baton Rouge, LA 70803

225-578-8607

studentaffairs@lsu.edu (<mailto:studentaffairs@lsu.edu>)

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POSTSECONDARY EDUCATION
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Postsecondary Education Research Center
303 Bailey Education Complex
1126 Volunteer Blvd.
Knoxville, TN 37996
(865) 974 3972
perc@utk.edu