# Completion Grants Playbook

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## I. INTRODUCTION

Completion grants and other forms of emergency aid have emerged as a promising way to help students overcome financial difficulties and continue their journey to graduation. The COVID-19 crisis brought even more attention to the importance of helping students navigate sudden financial hurdles. While the federal government intervened to provide aid to students struggling through the pandemic, most ongoing emergency aid comes from institutions and philanthropic supporters eager to find proven, tangible, and replicable ways to help more students graduate.

Inspired by the promise of completion grants, the University Innovation Alliance (UIA) undertook a multi-year completion grant initiative designed to increase retention and completion rates among first-generation students, low-income students, and students of color. Two UIA member institutions had already demonstrated success with completion grants. In 2011, Georgia State University (GSU) introduced the *Panther Retention Grant*, which provides relatively modest aid to eliminate or reduce student account balances and allow students to remain enrolled in the university and graduate. Following the initial success of the Panther Retention Grant, the University of Central Florida (UCF) implemented a similar effort—the *Knights Success Grant* —building on the lessons learned at Georgia State.

Successfully scaling and transferring student success innovations is at the core of the UIA's work. With financial support from Ascendium Education Group and the Bill & Melinda Gates Foundation, all 11 universities participated in the completion grant program that drew lessons from Georgia State and UCF, while establishing uniform eligibility criteria across all campuses. Designed in partnership with our funders, the UIA completion grant program used the following parameters to determine grant eligibility:

- Recipients must have achieved senior level standing (as defined by the institution)

- Recipients must be currently enrolled (or enrolled within the last two terms), and currently within three quarters or two semesters of graduation

- Recipients must be in good academic standing with the university (2.0 or above GPA)

- Recipients must have an Expected Family Contribution (EFC) of $7,000 or less, with preference to Pell grant recipients first, and must have accepted and received all available aid for which they are eligible (including federal loans)

- Recipients must have an unpaid balance such that $1,000 or less of grant funding will allow for continued enrollment in the current or following semester

Unlike retention grants, which may be awarded to a student at any point in their college career, the UIA's completion grant program was oriented toward students nearing the end of their college journey who needed modest financial aid to complete their degree. Over the course of three full academic years, the 11 participating institutions combined to provide over $3 million in completion grant to nearly 5,000 students. The average grant award was $741, with the average grant across institutions ranging from $423 to $1,000. Eighty-three percent of these students completed their degree or remain enrolled at their university.

Consistent with the UIA's mission of sharing the group's experiences to accelerate the adoption of student success innovations, participating institutions worked together to produce this playbook. It is designed to help colleges and universities that are considering introducing completion grants on their own campuses.

The 11 participating universities range in undergraduate population from 20,000 to 90,000. They have diverse student bodies. Some are urban, some are rural, and some are state flagship universities. While the parameters for UIA completion grant eligibility were identical across all institutions, each university established its own processes to determine why, when, and how to award completion grants. By drawing on these varied experiences, we aim to highlight questions that other universities should consider when assessing a completion grant for their own campuses; elevate practices that were effective; and show how universities overcame certain challenges, in the hope that other universities can draw from our experiences as they seek to make their own completion grant as effective and helpful as possible.

In the sections below, you'll find key issues to consider and examples from participating UIA institutions that help to illuminate challenges and solutions. We have also included specific action steps universities can take as they work through the process of introducing completion grants to their campus. In addition, we invite you to use the planning exercises and templates we've developed to help guide your early-stage team discussions and planning meetings when considering completion grants. The order in which you undertake these action steps and exercises may vary based on institutional circumstances.

(Participating UIA institutions included: Arizona State University, University of California - Riverside, University of Central Florida, Georgia State University, Iowa State University, the University of Kansas, Michigan State University, The Ohio State University, Oregon State University, Purdue University, and the University of Texas at Austin.)

## II. HOW TO USE THIS PLAYBOOK

This playbook is intended to help you consider how a completion grant program might benefit your students – and to take action on creating that program if it's right for your campus. We've provided a few interconnected resources to help you do that.

**1** **Interactive Playbook Site**

Our interactive playbook site presents what we've learned and what we recommend for campuses interested in exploring this approach. You'll find examples from UIA campuses and videos highlighting UIA campus leaders' perspectives and experiences.

**2** **Downloadable Playbook**

This downloadable playbook allows you to pull down all the lessons and recommendations in the interactive site for review and use anytime or anywhere.

**3** **Action Guide**

The action guide outlines key steps and considerations to guide program planning and implementation.

**4** **Planning Toolkit**

The planning toolkit includes a set of worksheets corresponding with the steps you'll find in the playbook and action guide and the questions we think it's helpful to ask your institution as you assess program need and readiness.

**5** **Campus Resources**

We've also compiled campus resources from across the UIA, to offer language and documents we've found effective.

We recommend reading through the playbook first, then using the action guide, planning toolkit, and campus resources to support your next steps. Any questions? Contact us!

Before designing a completion grant program, it will be helpful to understand what problem the grant is trying to solve. By examining institutional roadblocks that may impede student completion, as well as students' financial challenges and experiences, universities can design a completion grant program that responds to the specific needs of their students.

### REVIEW INSTITUTIONAL DROP FOR NONPAYMENT AND HOLD POLICIES

Each university contemplating a completion grant program should complete a thorough inventory of state and institutional policies related to tuition, registration, graduation, drop for nonpayment, billing dates, and other areas related to student enrollment and success. Catalog the consequences students may face if they miss a payment or get dropped for nonpayment. How easy is it to re-register after being dropped? Is there a fine or fee involved? Understanding the answers to these questions will provide insight to guide the construction of completion grant parameters that help students who want to stay enrolled but are in genuine financial distress.

Among the 11 participating institutions, five awarded completion grants to allow students to remain enrolled for the current term and six awarded completion grants to allow students to register for the next term. These decisions were based on institutional policies that determined consequences for students who had an unpaid student account balance at a certain point in the academic term.

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All participating UIA institutions prevent students from registering for classes if they have an account balance above a certain threshold. That threshold varies from $0 (students may not register if they have any outstanding balance at all, such as at University of Texas at Austin or University of Kansas), to around $2,000 (Arizona State and Oregon State). Five institutions drop students for nonpayment if they are already registered for the current term (Georgia State, Purdue, University of California - Riverside, University of Central Florida, UT-Austin). Students can re-register once they have paid (though space may not permit them seats in their intended classes). In some cases, including Florida and Georgia, state and system policies provide no leeway for campuses when determining drop policies.

Six institutions do not drop students from the current term for nonpayment (Arizona State, Iowa State, Kansas, Michigan State, Ohio State, and Oregon State), but those students may not be able to register for the following term unless they pay down their balance.

Ohio State initially awarded the UIA completion grants to keep students enrolled for the current term. However, a university policy change in the second year of completion grant implementation meant that students would no longer be dropped from current enrollment for having a balance; instead, they would be prevented from registering for classes in the next term. As a result, Ohio State changed the way it awarded completion grants. Rather than awarding once very early in the semester, Ohio State shifted to an ongoing process continuing later into the semester, closer to the date for registering for the next term.

Each participating campus completed an inventory of its hold policies and reported some surprise at the scope of holds that were keeping students from progressing. There are many reasons for financial holds, clustered mainly around unpaid tuition and academic fees, library fees, parking fines, and various service fees (for example, charges for room cleaning or keys not being returned).

Hold policies may be largely out of the hands of the financial aid and enrollment teams, made instead by higher-level officials. However, campuses reported gaining insight into the range of hold policies across campus as a result of the completion grant project and are seeking ways to make modifications where possible. The University of Central Florida created a "hold committee" to consider all the holds that prevented students from registering and which offices had the authority to create a hold. This led to the removal of registration holds for parking and library fines (though students still have to pay off fines before receiving their diplomas).

### TALK TO STUDENTS ABOUT THEIR FINANCIAL EXPECTATIONS

Students themselves are an essential source of information in determining where and when need exists. Talking to students can help you map out their current financial experiences and determine when and why they may experience financial hardship. Surveying incoming freshmen and transfers can reveal what students know about personal finance and what they're expecting regarding paying for their education.

Student attitudes toward debt and personal finance may play a role in the implementation of a completion grant program. To be eligible for the UIA completion grants, students were required to avail themselves of all federal loans for which they were eligible. However, some students are averse to taking on additional debt, even if it allows them to receive additional grant aid. Personal and family experiences with debt or cultural attitudes about debt may inform their thinking. They may prefer to take time off from college until more resources become available rather than accumulate more debt to finish their degree sooner. It's important to understand how students view debt and other personal finance issues and use that knowledge to establish parameters for the completion grant program that align with students' understanding of their finances.

**Georgia State University**

Georgia State went into the UIA completion grant project with the Panther Retention Grant program already well established at its downtown Atlanta four-year campus. Therefore, GSU implemented the UIA completion grant program at its Perimeter campus, which offers two-year associate degrees and the opportunity to transfer into the downtown campus. GSU noted that the student population at its two-year campus tended to be more averse to debt than students at the four-year campus. Students pursuing an associate degree are inclined to enroll in fewer courses or take a semester off if they encounter financial difficulty, rather than take on additional debt. In addition, given the lower cost of attendance at the Perimeter campus, many lower-income students can meet their academic expenses with a Pell grant. These two factors posed challenges to GSU in identifying enough students each semester who met all the criteria for receiving a UIA completion grant. Their experience highlights the importance of considering campus context and student financial preferences when designing a completion grant program.

## ANALYZE HOW AND WHEN STUDENTS PAY THEIR BILLS, OR HAVE TROUBLE DOING SO

A common concern among financial aid administrators in the UIA is that students pay remaining balances with credit cards, which could set them up for additional financial struggles down the line. Students may also be taking other measures, such as opening new lines of credit, adding hours at work, or borrowing from friends and family, that could create challenges now and in the future. Finding out how students cover their financial obligations can help to establish the target population for completion grants. Data analysis will be key to understanding student needs and behaviors, including:

- When students pay their bills
- How students pay their bills (eg. from a bank account or with a credit card)
- Historical trends regarding which students stop-out for financial reasons—and when they do so
- The average balance that creates hardship for students
- When students apply for financial aid and the types of aid for which they apply

At some institutions, students may be more likely to run into financial difficulty earlier in their academic careers. For instance, the University of Kansas found that while fewer students were facing financial challenges close to graduation, a higher number of students were having financial difficulty after freshman and sophomore year, in part because of differential tuition and course costs. In these cases, a retention grant—designed to keep the student enrolled for the next semester of any year—may be more appropriate than completion grants, which are designed to provide help in the final year before graduation.

## BE AWARE THAT STUDENTS WITH THE LOWEST INCOME MAY NOT HAVE THE HIGHEST NEED

Institutions have found that the lowest-income students may not have the greatest need. State, federal, and institutional aid often cover much of the university-based cost of attendance for the lowest-income students. Middle-income students, on the other hand, may have access to less aid and still lack the personal or family resources to make college affordable. For instance, students who do not qualify for a Pell grant may be more likely to have a shortage of funds for school.

Two of the eligibility criteria set by the UIA completion grant program were that students needed to have an EFC on the FAFSA of $7,000 or less and be eligible for a Pell grant. The goal was to direct aid to students who would be most in need. However, universities that had either relatively low tuition rates or that provided high levels of other aid to students most in need found fewer students eligible for completion grants because these students tended to have their university charges covered by other forms of aid. Most participating campuses felt that a higher EFC threshold would have been helpful in identifying more students eligible for grants. Consider analyzing data within certain EFC bands (eg. $0-$5,000, $5,001-$10,000, etc.) to determine where completion grant funds can be targeted for maximum effectiveness.

## LOOK BEYOND THE STUDENT ACCOUNT

UIA completion grant awards could only be applied to charges that appear on a student's university account, including tuition, fees, fines, and other campus charges. Costs incurred outside the university—such as off-campus housing, transportation, food, medical care, or childcare—did not qualify for completion grant aid.

In states or at institutions that already have low tuition, ample aid availability, or both, a completion grant program that focuses on tuition and fees and is targeted at students with very low expected family contributions may not be as effective as one that considers a broader range of student costs. For instance, Purdue University has relatively low in-state tuition and Indiana maintains relatively generous financial aid programs for students. Therefore, Purdue found it difficult to identify students who were eligible for the UIA completion grant. A grant that could be used to cover other student expenses, such as off-campus housing, food, or childcare, might yield greater benefits.

However, it's important to note that allowing completion grant resources to be spent outside the university may reduce the positive financial return a completion grant program may generate for the institution. (See Boston Consulting Group's analysis of the return on investment of Georgia State's Panther Retention Grant below.) Universities should consider how wide a net to cast in establishing student financial need and whether there are financially sustainable ways the completion grants or other institutional aid can be used to meet costs that are not billed through the university.

## ASSESS NEED IN SUMMER TERMS

Several participating campuses found higher demand for completion grant aid during summer terms. For many students, the summer term is essential to staying on track toward graduation, however financial aid may have run out by the time the student enrolls for summer. While year-round Pell was restored in 2018, students who are enrolled during both the fall and spring semesters of the funding year may have, by summer, exhausted other types of aid for the funding year. This leaves lower-income students with fewer options to take summer classes. Universities that award completion grants in the summer are likely to find significant need for funds among a population of students committed to completing their degrees.

**UC RIVERSIDE**

The University of California, Riverside experienced high demand for summer completion grants. The university has found that students who are scheduled to graduate in the spring sometimes need to complete additional units in the summer term to graduate. These students often enroll part-time, which reduces aid availability, as most loans and grants must be prorated based on part-time enrollment, according to federal and state regulations. In addition, institutional grant funds designated for summer are far more limited. For instance, the Summer UCR Grant is only offered to students who meet the eligibility criteria for the Pell grant, while in other terms the UCR Grant is offered to a wider profile of students and at higher amounts. Finally, the Cal Grant award, which is a generous state grant, is not currently available for summer, except for students who are graduating and have not yet exhausted their Cal Grant eligibility, which is limited to four years. As can be expected, most students do not have any Cal Grant eligibility left upon reaching their final summer term. With such limited availability of other institutional and state aid, the UIA completion grant was an important form of aid for students completing their degrees in summer.

**CONSIDER THE UNIQUE NEEDS OF TRANSFER STUDENTS**

Transfer students may have unique financial challenges that can be addressed with completion grants. For instance, depending on articulation agreements between institutions, transfer students may have accumulated a large number of credits without yet graduating. Earning these credits may have exhausted the student's eligibility for other aid, or may have exhausted personal resources. Within the UIA, transfer students represented a significant portion of completion grant awards at several institutions, including 77 percent at Arizona State, and 75 percent at the University Central Florida. Therefore, understanding the needs and challenges facing transfer students may be one strategy for ensuring that completion grant resources can be used effectively to help students graduate.

**SEE THE COMPLETION GRANT AS PART OF THE LARGER AID FRAMEWORK**

The completion grant will be one of many sources of student aid at each institution. It may also be one of several emergency aid programs. Developing a clear sense of how the completion grant program fits into the broader financial aid structure will help to ensure the program meets its goals and complements other aid initiatives. Participating campuses recommend completing and maintaining an inventory of existing aid programs and developing a coordination committee to ensure that emergency, retention, and completion grants funds are being used as intended and to identify opportunities for leveraging various sources of aid. Layering awards and outreach can reinforce to students the university's desire to assist them, potentially increase students' follow-through, and allow for multiple points of identifying students in need of assistance.

**IOWA STATE UNIVERSITY**

At Iowa State University, the UIA completion grant spurred the creation of additional completion grant programs across the institution. The athletic department made a large gift to create a completion grant program. Outside donors also supported the creation of completion grant programs in various colleges. By leveraging multiple sources of funds, each targeted toward the same goal but with different criteria for eligibility, Iowa State administrators can determine which grant is most appropriate for each student, based on student need and the grants' eligibility parameters.

As knowledge of completion grants expands on campus, some students may come to expect a grant and therefore delay paying bills in the hopes of qualifying for a grant. Managing student expectations about the purpose of the completion grant will be important in ensuring that the grant continues to reach students with genuine unmet need. Indeed, if students appear to need completion grants early in their college career or in multiple semesters, it may indicate a broader mismatch in the student's financial aid award that should be handled outside the emergency aid process.

Institutions should also be aware of how a completion grant award could affect a student's financial aid package. Participating campuses worked to ensure that completion grants didn't result in students being over-awarded aid, which could require refunds and create complications for other aid in future terms.

## ⚙ Action Steps

- Conduct an inventory of state and institutional drop for nonpayment and hold policies to understand how they may prevent progress toward graduation.

- Talk to students to determine their level of financial knowledge, the sources of their financial concern, and their attitudes toward debt and personal finance, all of which could have an impact on the effectiveness of completion grants.

- Use current and historical student payment data to determine when students are most likely to run into challenges paying their bills.

- Analyze EFC bands to determine where the highest need for emergency aid exists, keeping in mind that students with the lowest EFCs may not have the highest need.

- Determine the extent to which expenses beyond the student account (such as off-campus living expenses) present financial challenges to students.

- Consider whether existing aid programs or policies make it difficult for students to enroll in summer terms.

- Understand the unique needs and challenges facing transfer students, who may have exhausted other financial resources.

- Develop an inventory of all emergency aid programs across campus and how they vary in terms of eligibility, grant amounts, target students, etc. Establish a coordinated process for awarding these grants.

The process for awarding completion grants is critical to success. Given the complexities involved in bringing together multiple offices to make determinations in a relatively short timeframe, it will be important to think through how you will decide which students receive awards, when those decisions will be made, and how you want to communicate those decisions to students.

### ESTABLISH COMMUNICATION AND SHARE DATA AMONG OFFICES

Making determinations about completion grant awards will require coordination and communication among multiple offices on campus. Reliable data will be essential to the process, therefore the sources of all necessary data should be identified and included during the initial planning period for the program. Participating institutions reported most often coordinating among the offices of financial aid, bursar/student accounts, registrar, student success, academic advising, academic departments and colleges, institutional research, information technology, development, and university leadership.

While collaboration among offices is key, efficiency is also important. Because of the nature of completion grants, award decisions have to be made and implemented quickly to prevent students from being dropped or from stopping out. A point person should be clearly identified to lead the award process, gathering input from representatives of all offices involved in making grant determinations and distributing awards.

Depending on federal, state, and institutional policies, there may be concerns about sharing student financial data outside the financial aid office. This data will be pivotal in making grant determinations, so each university will have to decide how best to make this data available in the awarding process. At most UIA campuses, the financial aid office took the main responsibility for administering the program and coordinating among other offices. Staff from outside financial aid may find the financial aid process daunting, so it may be helpful for everyone involved in the completion grant process to participate in training to better understand how financial aid works. Similarly, financial aid staff may not be as familiar with the processes around academic advising and student progression, and therefore could benefit from deepening their understanding of these areas.

Staff transitions are also a fact of university life, so it will be valuable for multiple people within offices to understand how the completion grant process works. This can help ensure smooth staff transitions and prevent the project from being delayed or derailed by the departure of a key administrator.

Georgia State has an especially robust student success operation and strong communications between offices with financial and academic connections to students. The university's financial management office includes financial aid, student accounts (bursar), and a student financial management center that works on student outreach and financial counseling. These offices work closely with the university's academic advising team and other student success programs on a range of student success initiatives, including the university's completion grant programs. Each semester, Georgia State begins running reports of students scheduled to be dropped weeks before the payment deadline. Personnel from academic advising and student financial services collaborate on working through the lists to identify candidates who dually meet the academic and financial criteria, continuing to refine the list up to the payment deadline. This process has been advocated by Georgia State's audit office has advocated for this process because it ensures that at least two people are signing off on the awarding of each completion grant, reducing risks of mismanagement.

The University of Central Florida brings together offices with completion grant responsibilities (including a representative from the president's office) at least once a month to discuss the completion grant award process and any updates or adjustments that need to be made. UCF's registrar and student financial assistance office created a virtual access point that both offices share. Folders with data outputs are housed in the shared location, allowing offices to avoid overwhelming, confusing email chains with attachments. This established a smoother workflow and has allowed all parties to freely add, edit, and build on files.

## DETERMINE THE TIMING OF AWARDS

When is the best time to intervene and provide completion grants? This is a critical question that can be hard to answer. An ideal award timeframe will both ensure that students who receive awards have genuine need and that students receive help before dropping or stopping out, reducing course loads, or paying bills in a way that leaves them exposed to future financial challenges. The ideal date is likely to be dependent on when bills are due in the semester and what consequences students face if they cannot pay their entire balance. Financial aid disbursement dates will also come into play. It will be helpful to analyze data to determine when students are likely to reach the point beyond which they do not pay.

Fluctuating student account balances are a persistent challenge for universities trying to get a lock on when students should receive award funding. Charges and payments may hit a student's account at any time, and students may receive additional aid such as a late-arriving external scholarship, an increase in Pell funding, or additional state aid. Last-minute changes to a student's course load may also affect the student account balance. Ultimately, determining the best time to make awards involves a mix of art and science.

For instance, Michigan State allows students to enroll in a payment plan with three due dates over the course of the term. MSU originally awarded completion grants if students had a past due balance after the third payment date, but found that the grant was not helping as many students as intended. After gathering more data about when students were most likely to be dropped for nonpayment, the university realized that the second payment point was where most students ran into trouble and faced being dropped. They moved up the grant award date to the second payment point and found that the completion grant had a much larger impact in helping students stay enrolled.

### MICHIGAN STATE UNIVERSITY

MSU's process for determining completion grant eligibility begins on the Monday following quarter-term each semester and is completed within two weeks. Quarter-term is the date at which data for the current semester is "frozen," and allows for consistent and repeatable reporting of student data across various institutional research reports.

The institutional research office starts the process by pulling records of all students with senior status, then representatives from financial aid and the controller's (bursar's) office add student financial balances for all students in the data set. Finally, the UIA Fellow determines how many students meet the eligibility criteria for the completion grant.

The award date coincides with the time when the student's second payment in the three-payment deferred plan is due. Almost all students who receive completion grants are on a deferred payment plan. MSU analyzed when late payments and dis-enrollments occur and determined that students who miss the second payment are most likely to be struggling to meet expenses while also planning to continue their studies.

Once award determinations are made, information is added into financial aid packages manually, performed over the course of about 12 hours total by three financial aid advisors. Advisors then call all students awarded completion grants to inform them of the award and provide any additional assistance the student may need.

Similarly, Iowa State, which has a three-installment pay plan, assumed that if students couldn't make the third payment, they were in real financial distress. However, waiting until the third payment date and then running degree audits on every identified student took a lot of time, which meant that awards were hitting accounts too late. Iowa State decided to back up their award date to the second payment date. They also began requiring students to visit with a financial literacy counselor to go over aid packages and make sure they have everything in order for the next term to hopefully avoid future financial problems.

## DEFINE TIME TO DEGREE AND SATISFACTORY ACADEMIC PROGRESS

The UIA completion grant could only be awarded to students who were deemed to be two semesters or three quarters from graduation. However, making this determination was a challenge. A number of factors influence how far a student is from graduation, including the number of credits earned, requirements in the major, and availability of needed classes. It may be helpful to analyze data and use a fixed definition of when students are within a realistic timeframe of graduation.

### Oregon State University

Oregon State University initially took a very time-intensive approach to determining time to graduation. Administrators and advisors performed individual degree audits to determine whether a student could graduate within the next academic year. However, the time involved in making these determinations slowed the awarding process and limited the number of completion grants Oregon State could distribute. The university later implemented a more automated process using the Degree Works tool. They defined senior standing as having a degree progress percentage greater than or equal to 90%. This sped up the process and allowed the university to reach more students in need.

The UIA completion grant also required that students be in good academic standing, with a GPA of 2.0 or above. However, campuses noted that satisfactory academic progress (SAP) may be a better barometer for determining good academic standing than GPA. Students who struggle early on or who change majors may have their GPA weighed down by earlier performance. Using SAP as the measure of academic standing may more accurately reflect how students are currently progressing toward their graduation goal.

## MICHIGAN STATE
### UNIVERSITY

To better understand how likely students are to graduate within two semesters, Michigan State looked back at five years of data for students who would have met the criteria to receive completion grants if the program had been in place. They analyzed the number of course credits these students took in their senior year and the number of course credits they achieved at graduation. The analysis revealed that while attaining 88 credits establishes a student at senior standing, attaining 98 credits is a more meaningful guide to whether a student will graduate within two semesters. Therefore, MSU has established 98 credits as a threshold for grant eligibility.

### DECIDE WHETHER TO AWARD AUTOMATICALLY OR TO INVITE APPLICATIONS

Administrators may opt to run an automated process for awarding completion grants—which involves no prior knowledge by the student—or seek or accept applications from students who believe they have financial need. Most participating universities chose an automated approach. Administrators worked together to determine which students had account balances and met the eligibility criteria for completion grants. Once students were selected, awards were applied to the student account and students were informed of the award. Be aware that in an age of phishing emails and scam phone calls, students may express skepticism when they find out they've been awarded a grant they didn't apply for. Multiple campuses reported that students contacted them to check on the validity of the communications they received about the completion grant award. However, skepticism quickly turned to gratitude when the award was explained.

Some participating universities operate one-stop-shop emergency aid resource centers that allow students to apply for completion grants and other emergency aid. Requiring an application may allow administrators to focus on students who clearly (by their own estimation) have an immediate need. It can also allow administrators to direct students to other forms of aid if a student does not meet the eligibility criteria for completion grants.

## KU THE UNIVERSITY OF KANSAS

The University of Kansas established an Emergency Aid Network with a student-accessible website that offers details on a variety of emergency aid programs. Students can apply for all the programs with a single application, and KU administrators determine how best to meet students' needs by pulling resources from various sources of funding located in offices across campus. This allows KU to maximize the amount of aid available to students.

## UNIVERSITY OF CENTRAL FLORIDA

The University of Central Florida requires students to apply for its preexisting Knights Success Grant; however, UCF ran an automated award process to administer the UIA completion grant. The awarding process for the Knights Success Grant allows UCF administrators to take a more holistic look at students' needs and generate more personal interaction to direct students to resources that may be available. The UIA completion grant process relied more on institutional data about each student and generated less personal interaction. While the Knights Success Grant allowed for higher award amounts (up to $2,500), the UIA grant was awarded to more students each semester.

## TEXAS
#### The University of Texas at Austin

The University of Texas at Austin administered its UIA completion grants via an automated process—but when establishing a separate completion grant program, UT decided to use a student application process. UT reported that having an application for emergency aid didn't exclude students, as had been feared, but rather "opened the floodgates," as students who wouldn't have appeared on their radar as having financial need made themselves known to administrators. Some students' situations could be resolved with a completion grant, while other students could be directed to different resources to help with challenges they were facing.

Offices throughout the university can be essential partners in identifying students who have financial need. When they ask for help, students are likely to go to sources that are familiar to them, whether that is the financial aid office, student accounts, an academic advisor, the dean of students, a student success office, a faculty member, or another part of the university. Therefore, it's important to distribute information about completion grants as widely as possible, so that anyone a student reaches out to will know where to direct the student.

## CONSIDER WHETHER TO REQUIRE STUDENTS TO MEET WITH ADVISORS

Some universities required students to meet with an advisor to receive their award. Requiring contacts between advisors and students during the award process can be beneficial in surfacing other financial or academic challenges students may be facing. A completion grant program is both a solution to an immediate financial challenge and a signal that the student may have steeper challenges that need to be addressed. By definition, if a student is eligible for a completion grant, a financial obligation has not been met. Understanding the reasons why that obligation has not been met can be important to helping the student avoid financial challenges in the future. For instance, all participating universities report that many of their lower-income students face housing and food insecurity. Parking tickets and late fees for computer rentals are also charges that frequently lead to holds being placed on student accounts. Requiring or requesting students who receive completion grants to contact an advisor can help to surface these challenges, direct students to solutions, and ensure that students understand what the completion grant is and why they're receiving it.

### MICHIGAN STATE UNIVERSITY

Michigan State calls students to inform them of their Spartans Will Completion Grant award. Academic advisors from the *MAAPS project* (a separate UIA collaboration) make the calls. These advisors have experience in proactively identifying and responding to students' needs. When the advisor makes the award notification call, he or she has the student's information at hand and is willing and able to answer questions or address needs such as housing, food, and academic assistance. Advisors can discuss how students can get into courses they need to graduate, how to apply for graduation, and other matters. Advisors have found that some students didn't know they had blocks or holds on their accounts, or didn't know how to apply for graduation. By contacting students, the university is able to address these problems. The MAAPS advisors then share details of their interactions with students through MSU's advising note system, which allows the students' regular advisors to access the information.

### ASU® Arizona State University

Arizona State reaches out to all students who receive completion grants and, through a series of emails sent via the university's Salesforce software, invites them to connect over email with one of the university's Finish Line advisors. These advisors have special training in helping students overcome hurdles that may keep them from progressing or completing their degree. They also work with the student's academic advisor to ensure that everyone is up to date on the information students are receiving.

Given the opportunity to check in over the phone or meet in person, ASU found that most students prefer to chat over the phone. The conversations allowed ASU to explain the completion grant and make sure students knew the next steps they'd have to take toward graduation. They also allowed ASU to collect qualitative data about how the completion grant benefits students and what actions the students might have taken without the grant. Many students reported that they were going to take on a second job or open up a new credit card before they learned they would receive a completion grant.

## ⚙ Action Steps

- Identify which office will have primary responsibility for awarding completion grants and which other offices will be involved, and establish a process for regular communication between these offices.

- Locate all the data that will be necessary to make award determinations and ensure that these data sources are quickly accessible to everyone involved in the process.

- Analyze historical and current data to determine when awards should be distributed, and continue to monitor and update as needed.

- Use data analysis and automated processes to define when a student is within reach of graduation for award purposes.

- Determine whether you will award grants to students without their prior knowledge, or whether you will invite or accept applications directly from students or from other campus offices.

- Communicate information about the completion grant widely to ensure that offices across campus can direct students to completion grant aid when appropriate.

- Decide whether students will be required or requested to meet with an advisor to accept an award, and determine which advisors will take on that responsibility and how they will coordinate with other financial or academic advisors.

Evaluating your completion grant program will help you to determine whether it is achieving the outcomes and objectives you established, and point the way toward necessary adjustments. Sharing outcomes with university leaders, other departments, and external audiences can also build support for the program and spur additional investments in student success initiatives.

## Build evaluation into your implementation plan

Evaluation planning should begin early in the project design process. Some participating institutions wished they had more time to gather data that could have helped both with implementation and evaluation. Institutions should start with an understanding of how they are going to define success and at what points they are going to make decisions about continuing or discontinuing a program, changing it, or scaling it up or down. At a minimum, universities should set a timeline with decision points when everyone involved will provide input on how the project is going, review descriptive data about student participants, and have an opportunity to advocate for modifications. If possible, institutions should also consider setting up an evaluation process that allows them to know whether or not the grants are having an impact on student outcomes.

### KEY DECISIONS

• Will evaluation be for internal administrative purposes only or will it be carried out as an academic research project? Either way, an early consultation with the institutional review board (IRB) may be helpful, but especially if the primary purpose is academic research.

• Will the evaluation be designed primarily as a descriptive and qualitative exercise to inform institutional decision-making, or will it attempt to assess the causal effects of completion grants on student outcomes? Smaller programs (fewer than a hundred awards or so) should probably focus primarily on the former, while large programs (several hundred or more awards) will probably be able to produce enough data for a causal study, if designed appropriately.

If institutions want to try to assess the impact of completion grants causally, there are at least two approaches they could take: an experimental, random assignment design, or a quasi-experimental difference-in-differences methodology.

### EXPERIMENTAL

The gold standard method for determining the effect of a new program is experimental design, in which some eligible students receive the award while others do not (or the amount is varied randomly, or both). Then there is a true control group available to compare outcomes. One institution, Michigan State, used this method to evaluate its own completion grant program.

### QUASI-EXPERIMENTAL

Quasi-experimental evaluation design could also work, but may require more advance planning to gather the right data. In quasi-experimental design, there is not a truly random control group, but there is a reasonably similar control group not affected by the program. If awards are not going to be given to students randomly, it is difficult to compare results for students who receive the awards with results for those who don't, since the reasons the students were selected make them different from others. The best comparison group is likely to be prior year students who would have been eligible for the award before it existed. If institutions can gather good data on these students in the planning year, they can be compared to eligible students after the program begins, and any change from one cohort to the next can be compared to changes for non-eligible students in a "difference-in-differences" study. Since it is indirect, however, it may require larger numbers of students and more data about those students than would be needed for a purely experimental design.

Since the UIA completion grant program involved accounts payable data that was not routinely collected at most institutions, participating campuses did not have enough information about prior year students to make for a meaningful comparison using difference-in-differences. But other institutions considering similar programs could collect such data during their planning year and use it later for evaluation.

## Communicate with university leaders and external audiences

University leadership should be kept informed about the progress of completion grant implementation and outcomes. Regularly reporting completion grant outcomes can help to ensure that key officials become champions of the program, increase awareness and support for the program across campus, and identify ways that the program can be refined to become even more effective. Senior leaders should know how a completion grant program can contribute to increases in graduation rates, reductions in write-offs, and other academic and financial goals the university is pursuing.

It may also be worthwhile to conduct a financial analysis of the return on investment (ROI) from the completion grant program. A *Boston Consulting Group study of Georgia State's Panther Retention Grant found a positive ROI* for the program. The Panther Retention Grant awards a maximum of $2,500 and an average of $900 per grant, delivering a positive ROI of between $2,700 and $5,200 per grant because keeping students enrolled allows additional tuition dollars to flow to the university. If a student leaves school, the university forgoes the future payments that student would have made.

Sharing outcomes externally may also help to encourage donors to fund completion grants and expand the scope of the program. At Iowa State, the university's leaders now regularly talk about the value of completion grant programs with prospective donors and have been able to create new completion grant funds using donor resources.

## Action Steps

- Decide early in your planning process how you plan to evaluate completion grant outcomes, and whether the evaluation will be designed primarily as a descriptive and qualitative exercise to inform institutional decision-making, or will attempt to assess the causal effects of completion grants on student outcomes.

- Consult with your institutional review board (IRB), especially if the primary purpose of your evaluation is academic research.

- Regularly prepare reports on completion grant outcomes, including student progression and completion rates and potential financial implications for the university. Communicate these results to university leaders, who can leverage the results to build support for the completion grant program internally and externally.

The 11 participating institutions received feedback from students that confirmed how important completion grants can be to helping students achieve their graduation goals. While certain grant parameters might have been adjusted based on the campuses' experiences—and may be at certain institutions in the future—the overall effect of the program was clearly positive.

In addition to helping students stay enrolled and graduate from college, the completion grant project catalyzed changes to institutional policies that were hindering student success. Staff at participating universities also valued the ability to collaborate with their colleagues at other institutions as they sought ways to deepen the project's impact. We hope the experiences and recommendations shared in this playbook will help other institutions seeking to establish a successful completion grant program on their campuses. The UIA believes deeply in the value of continuous learning and improvement, and we welcome your feedback and insight as you use this playbook.