



Offering Emergency Funds

Sometimes students find their educational journey derailed because of other unexpected expenses. They may fall ill and, with insufficient insurance or no insurance at all, could incur large medical expenses. All of their books may be stolen from the library. Their car may break down. They may lose a part-time job and be unable to pay their rent. Or, it may be as simple as having a budget too tight to afford weekly groceries. There are many financial difficulties that make it impossible for a student to continue in college, without assistance.

Based on more than 30 years of working with foster youth, among the most vulnerable of college populations, the Foster Care to Success Foundation (FCS), formerly Orphan Foundation of America, has come to believe that emergency funds, offered judiciously to students who really need them, can be the lifesaver that keeps students in school and on track to success.

The FCS Family Fund provides extra money for students in much the same way as a parent might lend a helping hand. Family Funds have helped students in each of the situations mentioned above and many others, keeping what is a “situation” from turning into an “emergency.”

The foundation does not advertise the Family Fund. Rather, it relies on developing a personal relationship with each student, so that the student feels comfortable confiding in staff when facing a problem. Tina Raheem of the Foster Care to Success Foundation shares these observations and suggested practices:

- If a student is overwhelmed by school, work, and life, a little infusion of cash (\$400 for new tires, or \$150 towards an overdue doctor bill, for example), along with counseling and advice, can set the student back on track.
- When students require emergency funding, they must complete a form, detailing the need, the dollar amount requested, and documentation, if available. Of course, documentation may have to be provided after the fact, in the form of a receipt.
- The emergency situation should always be discussed with the student to find out what exactly is needed, how the problem came about, and through which other avenues the student has sought to resolve the problem. This builds trust and ensures that the student has made an attempt to solve the problem. In the case of FCS students, as independent students, they often have no other resources at all.
- The responsible staff member should obtain documentation, before or after the fact, to ensure proper use of the funds. In most instances, FCS writes a check to a third party, such as a landlord. When a check is written to a student, it is understood that no additional funding can be received (including scholarship disbursements) until proper documentation regarding the use of the emergency funds has been received.
- The organization must keep strict records of who receives how much emergency funding. The foundation has found over the years that it is sometimes the same students who run into trouble again and again, requiring follow-up work on budgeting and financial planning.



The Family Fund has paid for eyeglasses, violin repair, winter clothing, diapers, transmissions, medical bills, rent, groceries, textbooks, travel, motel stays, and even, sadly, funeral expenses.

Sometimes, the Family Fund keeps a student on course to graduate when otherwise they would have had to leave school, at least temporarily. Other scholarship providers who are seeking ways to support foster care students, or students who have “aged out” of the foster care system, are encouraged to check the [resource guide](#) for additional help or view the [report by MDRC](#), a national research firm that examined the use of emergency funds at community colleges.

Source: Tina Raheem, Director, Scholarships and Grants, Foster Care to Success Fund