UC SANTA BARBARA

Office of Financial Aid & Scholarships: CRRSAA

BACKGROUND

The Higher Education Emergency Relief Fund II (HEERF II) was authorized by the Coronavirus Response and Relief Supplemental Appropriations Act, 2021 (CRRSAA), signed into law on December 27, 2020. In total, CRRSAA authorized \$81.88 billion in support of education to prevent, prepare for, and respond to the COVID-19 pandemic. UC Santa Barbara is eligible for a total allocation of \$38,078,709.

The CARES Act required that 50% of an institution's allocation be used for financial aid grants to students. However, CRRSAA requires that an institution receiving funding provide at least the "same amount" in financial aid grants to students from the new CRRSAA funds that it was required to provide under its original CARES Act Student Aid Portion award. UC Santa Barbara's total financial aid grant allocation to students is \$12,602,098.

The Secretary of Education continues to strongly encourage institutions to expand support for students with the most significant financial needs arising from the COVID-19 pandemic. Unlike the CARES Act, CRRSSAA requires that institutions prioritize students with exceptional need, such as students who receive Pell Grants, in awarding financial aid grants to students. Financial aid grants may be used for any component of the student's cost of attendance or for emergency costs that arise due to coronavirus, such as tuition, food, housing, health care (including mental health care) or child care.

University	Allocation	Min. Fin Aid
University of California, Berkeley	\$45,429,825	\$15,220,314
University of California, Davis	\$51,521,569	\$16,935,882
University of California, Irvine	\$54,737,221	\$18,365,815
University of California, Los Angeles	\$52,623,807	\$17,953,435
University of California, Merced	\$20,217,509	\$6,518,949
University of California, Riverside	\$46,440,300	\$14,867,313
University of California, San Diego	\$52,015,747	\$17,444,885
University of California, San Francisco	\$1,133,080	\$433,978
University of California, Santa Barbara	\$38,078,709	\$12,602,098
University of California, Santa Cruz	\$28,784,842	\$9,663,601
TOTAL	\$390,982,609	\$130,006,270

Table 1: Shares of CARES Act Funding, April 9, 2020.

University of California Office of the President Guidance as of May 24, 2021

The UC Office of the President issued the following guidance for the financial aid portion of the CRRSAA. This guidance reflects the University's current understanding of federal intent and is separated into sections: Guidance which mirrors the CARES Act and that which differs.

The UC Office of the President will help coordinate the sharing of information between campuses and with outside stakeholders. UCOP will not be involved in the allocation of the funding, which will come from the US Department of Education. Campuses are encouraged to work with the Office of the President on summarizing their plans, as well as on future reporting requirements to ensure systemwide coordination for both state and federal policymakers.

Guidance Similar to CARES Act

- Ensuring that students can continue to make progress towards graduation despite financial and other challenges created by the COVID-19 pandemic should be the overarching goal of campuses' plans.
- As with CARES Act, the campus Financial Aid Office will be in the best position to administer in compliance with existing and forthcoming regulations.
- UC Financial Aid Offices are requested to consult with other key leaders on campus, including the Graduate Division, Basic Needs Centers and campus Associated Students, as they develop their process and plans, although not on individual awarding decisions.
- Campuses continue to make myriad decisions about COVID-19 and therefore need flexibility as they develop their local emergency grant funding to meet the needs of their students. In general, the plans should reflect the following principles:
 - Efficient Delivery: Campuses should prioritize delivery in Spring and, if necessary, Summer 2021. Additional funding is anticipated for future terms.
 - Equity: Campuses may provide broad-based support (e.g., a base award to all students), but are also encouraged to provide additional support to groups that may require additional assistance (e.g., low-income, parenting students).
 - Direct Emergency Grant Payments: The Department's guidance is clear that funds should be delivered directly to students, not to pay for past due bills, to reimburse prior expenditures by the campus (e.g., to pay back the campus for purchased laptops), or to replace lost wages.
 - Beyond the Cost of Attendance: The Department also has made it clear that this funding can be made available to students without regard to the normal total cost of attendance limits.
 - Disaster Emergency Relief: The IRS released guidance in late 2020 clarifying that the payments of disaster relief are not reportable on the 1098-T.

Guidance Unique to CRRSAA: Emphasis on Exceptional Financial Need

The CRRSAA guidance from the Department of Education places much more emphasis on the needs faced by recipients. Below is a quote from Question 8, Page 5 of the Q & A:

Unlike the CARES Act, the CRRSAA requires that institutions prioritize students with exceptional need, such as students who receive Pell Grants, in awarding financial aid grants to students. However, students do not need to be only Pell recipients or students who are eligible for Pell grants... Institutions should carefully document how they prioritize students with exceptional need in distributing financial aid grants to students, as the Department intends to establish reporting requirements regarding the distribution of financial aid grants to students consistent with section 314(e) of CRRSAA.

UC campuses awarded CARES Act funding to undergraduate students in a way that is consistent with the "exceptional need" above, providing tiered awards based on their Expected Family Contribution or status as parenting students.

However, some campuses provided CARES funds to graduate students without a Free Application for Federal Student Aid (FAFSA) as long as they signed an affidavit that they would otherwise have qualified as Title IV eligible.

The Office of the President recommends that campuses require CRRSAA recipients either file a FAFSA or California Dream Act Application or develop a robust alternative means of confirming that a student has extraordinary financial need.

Guidance Unique to CRRSAA: Undocumented and International Students

On May 11, 2021, the Department of Education released revised guidance that pertains to all HEERF funds. Of particular note, the Department clarified that all students are eligible for emergency grants:

8. Question: May undocumented students and international students receive HEERF?

Answer: Yes. The Department's final rule on student eligibility for HEERF states that all students who are or were enrolled in an institution of higher education during the COVID-19 national emergency are eligible for emergency financial aid grants from the HEERF, regardless of whether they completed a FAFSA or are eligible for Title IV. That includes citizens, permanent residents, refugees, asylum seekers, Deferred Action for Childhood Arrival (DACA) recipients, other DREAMers, and similar undocumented students.

Prior UCOP guidance encouraged campuses to find alternative fund sources to support undocumented and international students given the Department's reluctance to clarify their eligibility before the May 11 release. Given the new guidance, UCOP encourages campuses to provide equivalent support to California's undocumented students, particularly those with demonstrated financial need through the California Dream Act Application.

UCOP strongly recommends that campuses develop an alternative means to assess the financial need of any international students before providing a HEERF emergency grant. For example, campuses could require that international students provide a written narrative with documentation of their financial challenges, including how their circumstances may have changed since filing their I-20. Alternatively, campuses could ask international students to fill out the equivalent of a FAFSA, e.g., using online need analysis calculators.

Furthermore, as the Department emphasizes, priority should be given to domestic students. As the May 11 guidance expands,

International students may also receive HEERF. However, as noted in Questions 11 and 12, institutions must ensure that funds go to students who have exceptional need. The Department encourages institutions to prioritize domestic students, especially undergraduates, in allocating this funding. This includes citizens, permanent residents, refugees, asylum seekers, DACA recipients, other DREAMers, and similar undocumented students.

UC Santa Barbara CRRSAA Awarding

Table 1: CRRSAA Emergency Grant Allocation for Title IV eligible students for Winter and Spring 2021 by Enrollment Type.

Enrollment Type	Headcount	%
Undergraduate	22,243	88.49% of enrolled students
Graduate	2,892	11.51% of enrolled students
Total Eligible Students	25,135	
Total Student Award Allocation	\$12,602,098	
Undergraduate	\$11,152,117	88.49% of student award allocation
Graduate	\$1,449,981	11.51% of student award allocation

Table 2: Winter and Spring 2021 CRRSAA Act Emergency Grants for Undergraduate Students

FAFSA Filer Type	Headcount	Amount	Funding
Pell Grant Recipients	6965	\$1,000	\$6,965,000
Targeted Pell Grant Recipients*	307	\$1,250	\$383,750
Other Grant Recipients	3,219	\$650	\$2,092,350
Targeted Grant Recipients*	17	\$900	\$15,300
Non-Grant Recipients with Financial Need	909	\$450	\$409,050
Total Funding Disbursed	11,418		\$9,865,450

* Targeted populations received special consideration, including: student parents, formerly incarcerated students, former foster youth, unaccompanied homeless youth, and students with an approved dependency override appeal. These populations received a supplemental amount of \$250

Table 3: Summer 2021 CRRSAA Act Emergency Grants for Undergraduate Students

FAFSA Filer Type	Headcount	Amount	Funding
Pell Grant Eligible EFC	2,086	\$500	\$1,043,000
Pell Grant Eligible EFC*	106	\$300	\$31,800
Pell Grant Eligible EFC**	1	\$350	\$350
Grant Eligible EFC	655	\$300	\$196,500
Total Funding Disbursed	2,848		\$1,271,650
Remaining Balance			\$15,017

* Pell grant eligible students with \$300 awards also received \$200 HEERF III awards, totaling \$500. **Pell grant eligible student with \$350 award also received a \$150 HEERF III award, totaling \$500.

Table 4. CRRSAA Act Emergency Grants for Graduate Students

	Headcount	Amount	Funding
Block Grants	1,663	\$650	\$1,080,950
Approved Appeals	102	Varied	\$106,338
Emergency Grants	39	Varied	\$261,393
Remaining Balance			\$1,300

Subject: Distribution of COVID CRSAA Grants to Eligible UCSB Undergraduates

UC SANTA BARBARA

Division of Student Affairs

Coronavirus Response and Relief Supplemental Appropriations Act (CRRSAA) Details – Winter 2021

The CRRSAA authorized the Higher Education Emergency Relief Fund II (HEERF II) and directed institutions to use this new federal funding to provide direct emergency financial grants to students for expenses related to any component of their cost of attendance, including: tuition, food, housing, health care (including mental health), and childcare. Unlike the CARES Act, the CRRSAA requires that institutions prioritize students with exceptional need, such as students who receive Pell Grants. UCSB distributed HEERF II funding during Winter 2021.

This funding program is separate from the one authorized in the Coronavirus Aid, Recovery, and Economic Security (CARES) Act. <u>UCSB distributed HEERF I funding during Spring 2020</u>.

Eligibility for CRRSAA Funding Through HEERF II

To establish eligibility for funding at UCSB, undergraduate students are required to complete the 2020-21 <u>Free</u> <u>Application for Federal Student Aid (FAFSA)</u> in order to accurately determine financial need.

COVID CRRSAA Grant

UCSB Office of Financial Aid & Scholarships (OFAS) established the COVID CRRSAA Grant to make direct awards to eligible undergraduate students. Award amounts are based on financial need: Pell Grant recipients received the largest awards, followed by non-Pell Grant recipients that were otherwise grant-eligible, and nongrant recipients with demonstrated financial need received the most modest awards. Targeted populations in each of the three categories received special consideration, including: student parents, formerly incarcerated students, former foster youth, unaccompanied homeless youth, and students with an approved dependency override appeal.

Eligible undergraduate students were awarded on March 3, 2021. If you were determined eligible, you can view your COVID CRRSAA Grant or UCSB COVID19 Relief Grant on <u>My Aid Status</u>. A total of 11,193 students received awards ranging from \$450 to \$1,250, equaling \$9,690,350 in emergency funding.

Institutional Support for Dream Scholars UCSB COVID19 Relief Grant

Current guidance excludes Dream Scholars from being considered for funding through CRRSAA. However, this population is eligible for state and institutional aid, and because we recognize that Dream Scholars are also affected, the UCSB Office of Financial Aid & Scholarships has committed funding to award undergraduate Dream Scholars using parallel eligibility criteria. Eligible Dream Scholars with a complete 2020-21 <u>California Dream Act</u> <u>Application</u> have been awarded the UCSB COVID19 Relief Grant. Award amounts range from \$450 to \$1,250.

International Student Support

International students who have experienced financial hardship as a result of the current COVID-19 pandemic can reach out to the Financial Crisis Response Team to be considered for emergency funding. Please email <u>financialcrisis@sa.ucsb.edu</u>.

Graduate Student Support

The Graduate Division will soon be awarding eligible students through their established process. More information will be provided in a forthcoming message from the Graduate Division.

Refund Timeline and Processing

FAFSA Applicants: The COVID CRRSAA Grant will be refunded in full. This means that funds will not be applied to any outstanding balance on BARC. CA Dream Act Applicants: The UCSB COVID19 Relief Grant may result in adjustments to other aid to ensure compliance with Cal Grant regulations. Funding for this grant is provided by UCSB, as we are committed to providing parallel funding for Dream Scholars, but awards must be counted for Cal Grant purposes. Typically, students will only see reductions to previously accepted loans.

Students enrolled in eRefund (direct deposit) with BARC can expect to receive their funding during the week of

sa.ucsb.edu

UC SANTA BARBARA

Division of Student Affairs

March 8th. If you are not signed up for eRefund, a refund check will be mailed to the permanent mailing address you have on file with BARC and is expected to be delivered during the week of March 15th.

Appealing for Support

We recognize that all students have been affected by the current situation in one way or another. Though we were not able to award all students, we have established an appeal process so that students can notify us of their circumstances. If you are a student that did not receive the COVID CRRSAA Grant nor the UCSB COVID19 Relief Grant but have experienced financial hardship due to COVID-19, please <u>complete the appeal</u>. This process is open to undergraduate students only and will be open **between March 3rd and April 1st**.

Summer Emergency Awards

We understand that enrolling in Summer courses plays a critical role in ensuring that students earn their degree in a more timely manner. Since financial aid availability for Summer is typically more limited, approximately \$1.4 million has been set aside for Summer emergency awards.

Differences in Grant Amounts: CARES (Spring 2020) and CRRSAA (Winter 2021)

If you received a COVID-related grant in Spring 2020 and again in Winter 2021, you might notice that they are different amounts. There are several reasons this might be the case, including but not limited to:

- The authorizing legislation of the two funding sources, and therefore the guidance to colleges and universities, differs slightly.
- Different student financial aid applications were used to determine eligibility: the 2019-20 application in Spring 2020 and the 2020-21 application in Winter 2021.
- · Campus enrollment fluctuates from quarter to quarter.
- A modest amount of funding was set aside for Summer 2021 Emergency Awards as described above.

You might also notice that other colleges and universities are distributing funding differently (e.g. an application is required). In both Spring 2020 and Winter 2021, UC Santa Barbara's automatic distribution process was designed after careful review of our student financial aid application information, and in order to provide emergency funding as quickly as possible, to as many eligible students as possible.

CRRSAA Student Aid Portion & Reporting

UCSB received \$12,602,098 in HEERF II funding for Student Aid. Those funds are being distributed proportionally to undergraduate and graduate students.

- Undergraduate student aid (\$11,152,117) from HEERF II includes COVID CRRSAA grants, new applicants and successful appellants, and the Summer Emergency Awards.
- Graduate student aid (\$1,449,981) from HEERF II is being managed by the Graduate Division.

UCSB will publish a quarterly CRRSAA Student Aid Portion report on the Office of Financial Aid and Scholarships website for the duration of the program.

Email#2 and #3 - March, 4, 2021 and April 13, 2021

Subject: UCSB COVID-19 COVID CRRSAA Grant

Dear Student,

The Office of Financial Aid and Scholarships is happy to inform you that you have been awarded the COVID CRRSAA Grant, which has been made available through the Coronavirus Response and Relief Supplemental Appropriations Act (CRRSAA).

Award amounts are based on 2020-2021 FAFSA information and are intended to help cover educational expenses related to any component of the cost of attendance such as tuition, food, housing, health care and child care expenses.

Students signed up for eRefund should have funds directly deposited to their bank accounts during the week of March 8th. Students not enrolled in eRefund will have a refund check mailed out to their permanent mailing address and is expected to be received during the week of March 15th.

If you have additional questions, please use the following options to contact us:

- 1. Visit our websites homepage "Join the Line"
- Text OFAS to 805-585-5821 or
- 3. Email us at: https://www.finaid.ucsb.edu/contact-us

Thank you,

Office of Financial Aid and Scholarships

UC SANTA BARBARA Financial Support Graduate Division

Dear Graduate Student,

We are pleased to inform you that **you will be receiving a \$650 Emergency Relief Grant**, made possible through the Coronavirus Response and Relief Supplemental Appropriations Act (CRRSAA).

CRRSAA, which established and funds the Higher Education Emergency Relief Fund II (HEERF II), directs institutions to use this new federal funding to provide direct emergency financial grants to students with exceptional need, supporting expenses related to any component of their cost of attendance, including: tuition, food, housing, health care (including mental health), and child care, or for emergency costs that arise due to coronavirus. Students with 2020-21 FAFSAs on file that demonstrate financial need are being provided this award. As the campus has your 2020-21 FAFSA, these funds are now being disbursed through the normal campus financial channels and should reach your bank account by Friday, March 26th, provided you have direct deposit configured as your preference with the BARC office. Instructions on how to set up direct deposit can be found here. If your preferred method of payment is a physical check, you will be contacted by the BARC office via email to confirm delivery address and/or options to convert the payment to a direct deposit. If you have not received these funds or an email from the BARC office by Monday, April 5th, contact financial@graddiv.ucsb.edu.

Graduate students registered in the Winter 2021 quarter who are either U.S. Citizens or Permanent Residents <u>are also eligible to apply for a</u> <u>Supplemental Emergency Relief Grant</u> from these federal funds. These grants are for students who can demonstrate **extreme financial need** due to expenses related to the coronavirus and have not been covered by other programs. Some students have received funds to address these shortfalls through the GSA <u>COVID-19 Emergency Relief</u> <u>Grant</u> or the <u>Financial Crisis Response Team</u>. These Supplemental Emergency Relief funds need to be expended as soon as possible. Distributions will be made until the funds are depleted. If you still have coronavirus- related expenses, we encourage you to apply soon. It is unfortunate that we were unable to provide funds through our fall Technology Grant Program. If you applied for funds through that program for expenses that qualified as described above, we strongly encourage you to apply to the Supplemental CRRSAA Grant Program.

Please be aware of these additional resources for students who are experiencing financial hardship:

Basic Needs Peer Advising (available in person and remotely)

The Food Security and Basic Needs Advising Center (SNAC), located in the UCEN, offers in person basic needs advising, CalFresh registration assistance, immediate resources such as mask and toiletries distribution, and more! Stop in during hours of operation. Please visit Food.ucsb.edu to live chat with a basic needs advocate to chat about resources.

Financial Crisis Response Team

The UCSB Financial Crisis Response Team exists to assist students who are facing a financial crisis or urgent financial need. This effort aims to assist undergraduate and graduate students who are facing significant financial difficulties that jeopardize their path to graduation. The team will review student's circumstances holistically to provide support and resource connection. Students may qualify for transitional housing, emergency grants, and meal plan scholarships to assist. Please reach out to financialcrisis@sa.ucsb.edu to request assistance.

Pantry Sites on Campus

Associated Students Food Bank

Currently open for brown bag and seed bank distribution on Wednesdays 10:00 AM-2:00 PM and Friday 9:00-1:00 PM. AS Food Bank provides fresh, free and nutritious food as well as toiletries to the Gaucho community.

Miramar Food Pantry

Serving our West Campus student community, the Miramary Pantry is open Monday, Tuesday and Thursdays from 4:00-7:00 PM. The Miramar Pantry provides free healthy food to all qualified* UCSB students to ensure Gauchos are food secure! Students can visit the pantry each day it is open.

Sincerely,

The Graduate Division Financial Support Unit

For more information, contact the Financial Support Team.



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3117 Cheadle Hall University of California Santa Barbara, CA

UC **SANTA BARBARA Financial Support** Graduate Division

Dear Graduate Student,

This email is to inform you that **you may be eligible to receive a \$650 Emergency Relief Grant** as part of the federal government's response to the COVID-19 pandemic, made possible through the Coronavirus Response and Relief Supplemental Appropriations Act (CRRSAA).

CRRSAA, which established and funds the Higher Education Emergency Relief Fund II (HEERF II), directs institutions to use this new federal funding to provide direct emergency financial grants to students for expenses related to any component of their cost of attendance, including: tuition, food, housing, health care (including mental health), and child care, or for emergency costs that arise due to coronavirus.

Students with 2020-21 FAFSAs on file that demonstrate financial need are being provided this award. UC Santa Barbara does not currently have a FAFSA on file for you, but you can still submit one for this year (2020-21). We urge you to do this as soon as possible, but no later than Friday, April 16th. The form takes about 30 minutes to complete, and is

typically received by campus in about a week, after federal processing. Once the information is returned to campus, the \$650 Emergency Relief Grant will automatically be processed and should appear in your bank account within two weeks. **These funds must be disbursed expeditiously**, **so it is important that you complete and submit the FAFSA as soon as possible**. If you have not already done so, you may also want to consider setting up direct deposit through the BARC office, which will allow you to receive funds more quickly than via a mailed check.

Instructions on how to set up direct deposit can be found **here**. If you <u>have</u> not received the funds within three weeks following FAFSA submission, you can contact <u>financial@graddiv.ucsb.edu</u>.

Graduate students registered in the Winter 2021 quarter who are either U.S. Citizens or Permanent Residents are also eligible to <u>apply for a</u> <u>Supplemental Emergency Relief Grant</u>. These grants are for students who can demonstrate **extreme financial need** due to expenses related to the coronavirus and have not been covered by other programs.

Some students have received funds to address these shortfalls through the GSA <u>COVID-19 Emergency Relief Grant</u> or the <u>Financial Crisis</u>

<u>Response Team</u>. These Supplemental Emergency Relief funds need to be expended as soon as possible. Distributions will be made until the funds are depleted. If you still have coronavirus-related expenses, we encourage you to apply soon. It is unfortunate that we were unable to provide funds through our fall Technology Grant Program. If you applied for funds through that program for expenses that qualified as described above, we strongly encourage you to apply to the Supplemental CRRSAA Grant Program.

Please be aware of these additional resources for students who are experiencing financial hardship:

Basic Needs Peer Advising (available in person and remotely)

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Sincerely,

The Graduate Division Financial Support Unit

For more information, contact the Financial Support Team.



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3117 Cheadle Hall University of California Santa Barbara, CA | 93108-2070 US

This email was sent to marge.perko@ucsb.edu. To continue receiving our emails, add us to your address book. A reminder about the Coronavirus Response and Relief Supplemental Appropriations Act (CRRSAA) and the opportunity for supplemental emergency relief funding

UC SANTA BARBARA Financial Support Graduate Division

Dear Graduate Student,

We are pleased to inform you that **you will be receiving a \$650 Emergency Relief Grant**, made possible through the Coronavirus Response and Relief Supplemental Appropriations Act (CRRSAA).

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U.S. Citizens or Permanent Residents <u>are also eligible to apply for a</u> <u>Supplemental Emergency Relief Grant</u> from these federal funds. These grants are for students who can demonstrate **extreme financial need** due to expenses related to the coronavirus and have not been covered by other programs. Some students have received funds to address these shortfalls through the GSA <u>COVID-19 Emergency Relief</u> <u>Grant</u> or the <u>Financial Crisis Response Team</u>. These Supplemental Emergency Relief funds need to be expended as soon as possible. Distributions will be made until the funds are depleted. If you still have coronavirus- related expenses, we encourage you to apply soon. It is unfortunate that we were unable to provide funds through our fall Technology Grant Program. If you applied for funds through that program for expenses that qualified as described above, we strongly encourage you to apply to the Supplemental CRRSAA Grant Program.

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3117 Cheadle Hall University of California Santa Barbara, CA | 93108-2070 US

This email was sent to marge.perko@ucsb.edu. To continue receiving our emails, add us to your address book.

UC **SANTA BARBARA Financial Support** Graduate Division

Dear International Graduate Student,

We are pleased to inform you that recent changes in the eligibility requirements for the Coronavirus Response and Relief Supplemental Appropriations Act (CRRSAA) have opened this program to international students. You are now able to apply for a \$650 Emergency Relief Grant.

CRRSAA, which established and funds the Higher Education Emergency Relief Fund II (HEERF II), directs institutions to use this new federal funding to provide direct emergency financial grants to students with exceptional need, supporting expenses related to any component of their cost of attendance, including: tuition, food, housing, health care (including mental health), and child care, or for emergency costs that arise due to coronavirus.

To apply for this grant, please complete and submit this **application**. The form takes less than 10 minutes to complete. Following your submission, a staff committee will review your application and inform you of a decision as soon as possible. Please note that, in some cases, the committee will contact you to request supporting documentation before a decision is made. **The deadline to apply is Tuesday, July 6**.

Once your application is approved, you will be notified and the \$650 Emergency Relief Grant will be automatically processed. Awards should appear in your bank account or be mailed to you via check within two weeks of approval. If you have not already done so, you may also want to consider setting up direct deposit through the BARC office, which will allow you to receive funds more quickly than via a mailed check.

Instructions on how to set up direct deposit can be found <u>here</u>. If your preferred method of payment is a physical check, you will be contacted by the BARC office via email to confirm delivery address and/or options to convert the payment to a direct deposit.

Please be aware of these additional resources for students who are experiencing financial hardship:

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