



Scaling State Emergency Aid Cohort Opportunity

Letter of Intent Guidelines and Instructions

October 2026

Emergency Aid (EA) programs provide short-term relief to students facing financial hardship. EA programs are designed to address unexpected expenses through small-dollar investments (typically, \$500-\$1,000). These just-in-time grants provide an important financial cushion, minimizing the impact of one-time costs that might otherwise derail a student's education.

While EA grants are available at many institutions, they are less common at the state level. The result is fragmented access, insufficient funding to meet student need, and inconsistent program design and practice. State-level support can augment the impact of existing EA programs and lay the groundwork for comprehensive access to emergency aid for all eligible students. In addition, efforts to enshrine EA programs at the state level can help meet state education, workforce, and economic development goals by increasing timely degree completion and minimizing the effects of food, housing, and other basic needs insecurities.

The Opportunity

Scholarship America, HCM Strategists, the National College Attainment Network (NCAN), and the Education Trust (EdTrust) are pleased to announce a funding opportunity for nonprofits, community-based organizations, state agencies, and others committed to advancing state emergency aid initiatives.

This funding opportunity is intended to support multi-sector coalitions working to develop, launch, or implement state-level emergency aid programs.

We intend to make four awards of **\$85,000-\$125,000**, to be awarded over a two-and-a-half-year period, ending in fall 2029. Award amounts will be determined based on an evaluation of the proposed project budget, the scale of the initiative, and other relevant factors.

Recipients will receive ongoing support from a national partner organization and will have the opportunity to connect with other awardees to strategize, network, and share successful practices. Support will include:

- A landscape analysis of institutional emergency aid programs, related policies and programs, and relevant stakeholders in the state, conducted by the national partner.
- Collaborative design and facilitation of a state convening on emergency aid. Convening costs will be covered as an additional benefit and should not be included in the proposed budget.
- Retainer-style advice and technical assistance, including but not limited to communications, stakeholder engagement, strategy development, and policy and data analysis.

Eligibility

We welcome applications from non-governmental organizations, community-based organizations, and state agencies. Applicants must be based in a state that does **not** currently have a statewide emergency aid program in place. A list of eligible states is available in the appendix.

Applications may be submitted on behalf of a coalition or an established partnership comprising multiple organizations. However, one organization must be identified as the primary grantee and will hold all fiduciary responsibilities on behalf of the coalition.

Application Process

Interested applicants should submit a letter of intent (LOI) in response to the questions below by Wednesday, November 25, 2026.

All applicants will be notified by early February. All applicants, regardless of the outcome of the application, may opt to receive regular updates on developments and progress nationwide.

Grant Conditions

This grant is intended to support development and implementation of a strategy to build support for and ultimately enact a statewide emergency aid program. Funded projects should focus on establishing the conditions for a statewide program and should not be limited to a single campus, university system, or region.

As part of the grant agreement, all funded projects will be expected to share regular updates with Scholarship America, HCM Strategists, NCAN, and EdTrust. In addition, participants will be expected to:

- Participate in regular meetings with the assigned national partner organization.
- Complete a data and evaluation self-assessment, culminating in a brief report on existing data infrastructure and a plan for future program evaluation.
- Plan and facilitate a state convening on emergency aid, with support from the national partner organization. The cost of the convening will be covered and will not come out of the project budget.
- Provide a detailed report of how funding is utilized, including any subgrants.
- Develop a plan to sustain or advance the work after the conclusion of the grant period.

LOI Priorities

The initiative will be looking for LOIs that:

- Reflect an understanding of state policy enablers and barriers to establishing an emergency aid grant program.
- Consider sustainability beyond the grant period.
- Express interest and openness to participating in an evaluation process.

Application for Funding

1. Describe the current conditions in your state pertaining to emergency aid. (500 words)
 - Are you aware of any existing emergency aid programs in your state? If so, provide a brief description of existing programs and any known limitations.
 - Describe any recent statewide efforts to better understand and address students' emergency financial needs or basic needs.
 - How will implementation of a state-supported emergency aid program address student persistence and/or completion issues in your state?
2. Describe your vision for this project, including the change you ultimately intend to achieve, where you expect to be in achieving that change by the end of the grant period, and the strategies you may utilize to ensure the success of developing support for a state-supported program. (500 words)
 - Describe the likely policy windows, enabling conditions, barriers, and funding mechanisms that could affect successful deployment of these strategies.
3. Explain why your organization is well-positioned to lead this effort. (350 words)
 - If applicable, describe your organization's experience in the field of emergency aid and/or student success.
 - Who will act as the project lead? Which staff members in your organization will be involved in the project? Describe their relevant experience and why they were selected.
 - Which organizations or agencies in your state will you collaborate with to ensure the success of this project? What do they bring to the table (capacity, expertise, relationships, etc.)? Describe your existing partnerships with these entities.
4. How will funding provided through this grant opportunity support your vision? (350 words)
 - Describe how funds will be allocated and provide a justification for each budget area.
 - The project budget will be considered preliminary and subject to change pending consultation with the national partner organization. All grantees will be required to submit a detailed budget justification before funds are disbursed.
5. What strategies will you implement to ensure sustainability of efforts beyond the project timeframe? (500 words)
 - What capacity is available in your state to track necessary data to determine program reach and impact? Note that existing state-level data on emergency aid

uptake is not required for a successful application. However, we are interested in hearing how you will build the foundation for future evaluation efforts.

- Are there other potential funding sources that may be able to supplement state funding?

Eligible States

We invite applications from entities in states that **do not currently have a state-wide emergency aid program**, including:

- Alabama
- Alaska
- Arizona
- Arkansas
- Colorado
- Connecticut
- Delaware
- District of Columbia
- Florida
- Georgia
- Hawaii
- Idaho
- Illinois
- Indiana
- Iowa
- Kansas
- Kentucky
- Louisiana
- Maine
- Maryland
- Massachusetts
- Mississippi
- Missouri
- Montana
- Nebraska
- Nevada
- New Hampshire
- New Jersey
- New Mexico
- North Dakota
- Ohio
- Oklahoma
- Oregon
- Pennsylvania
- Puerto Rico
- Rhode Island
- South Carolina
- South Dakota
- Texas
- Utah
- West Virginia
- Wyoming