College Students in Need

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Activity

• On the sheet of paper in front of you please fill it out from your personal experiences. DO NOT write your name on the sheet of paper.

• Once you are done please turn it face down and place in the middle of the table.

• Sheets will then be collected, shuffled and redistributed.
• As we go through the sheet please stand if the paper in front of you answered yes to each statement. Remember you are not doing this from your personal experiences but from the activity sheet you have been given.
At your table discuss the following questions

• What did you observe during the activity?
• Were you surprised? Why or why not?
• What initial concerns do you have?
• What do you hope to learn?
Objectives

• More knowledgeable and empathetic
• Students feel safe speaking up and asking for help
• Brainstorm how to identify students in need
• Idea generation to help students in need
Myth Vs. Fact

Students that have PELL grants have tuition completely covered.

Myth

PELL grants are a federal grants that range from $623-$6,195 based on availability of funds and student needs. Pell grants do not have to be paid back.
Myth Vs. Fact

Most low to low-middle income families are PELL eligible.

MYTH!
The cut off for PELL eligibility is $58,257. Families earning more than this amount, who need aid, must apply for loans and scholarships.
Myth Vs. Fact

College tuition increases are based on standard of living increases.

**MYTH**

College tuition increases are a reflection of reduced state funding, along with an increase of university operational expenses.
Myth or Fact

Students who receive work study funds are not eligible for SNAP benefits.

Myth

If a student receives work study funds, they are eligible to apply for SNAP benefits.
Myth vs Fact

The federal Poverty Rate is calculated based on the cost of housing and changes every year.

**Myth**

The federal poverty rate is calculated using pre-tax cash income against a threshold that is set at three times the cost of a minimum food diet in 1963 and adjusted for family size.
<table>
<thead>
<tr>
<th></th>
<th>South Carolina Resident</th>
<th>Out-Of-State Resident</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tuition/Fees</td>
<td>$16,300</td>
<td>$30,884</td>
</tr>
<tr>
<td>Room/Board</td>
<td>$9,628</td>
<td>$9,628</td>
</tr>
<tr>
<td>Books/Supplies</td>
<td>$1,200</td>
<td>$1,200</td>
</tr>
<tr>
<td>Transportation</td>
<td>$1,560</td>
<td>$1,560</td>
</tr>
<tr>
<td>Personal</td>
<td>$1,560</td>
<td>$1,560</td>
</tr>
<tr>
<td>Loan Fees</td>
<td>$80</td>
<td>$80</td>
</tr>
<tr>
<td><strong>Total</strong></td>
<td><strong>$30,328</strong></td>
<td><strong>$44,912</strong></td>
</tr>
</tbody>
</table>
# Cost Of Living in the United States 1975 vs 2015

<table>
<thead>
<tr>
<th></th>
<th></th>
<th></th>
<th></th>
</tr>
</thead>
<tbody>
<tr>
<td>New House¹</td>
<td>$48,000</td>
<td>$209,417</td>
<td>$270,200</td>
</tr>
<tr>
<td>Median Income</td>
<td>$12,686</td>
<td>$55,347</td>
<td>$51,759</td>
</tr>
<tr>
<td>New Car</td>
<td>$3,800</td>
<td>$16,578</td>
<td>$31,252</td>
</tr>
<tr>
<td>Minimum Wage</td>
<td>$2.10/hour</td>
<td>$9.16/hour</td>
<td>$8.25/hour</td>
</tr>
<tr>
<td>Public College²</td>
<td>$1,819</td>
<td>$7,938</td>
<td>$18,943</td>
</tr>
<tr>
<td>Private College²</td>
<td>$3,776</td>
<td>$16,475</td>
<td>$42,419</td>
</tr>
<tr>
<td>Movie Ticket</td>
<td>$2.03</td>
<td>$8.86</td>
<td>$8.17</td>
</tr>
<tr>
<td>Gasoline</td>
<td>$0.59/gallon</td>
<td>$2.57/gallon</td>
<td>$2.38/gallon</td>
</tr>
<tr>
<td>Postage Stamp</td>
<td>$0.13</td>
<td>$0.57</td>
<td>$0.49</td>
</tr>
<tr>
<td>Sugar</td>
<td>$0.65/5 pounds</td>
<td>$2.84/5 pounds</td>
<td>$3.25/5 pounds</td>
</tr>
<tr>
<td>Milk</td>
<td>$1.65/gallon</td>
<td>$7.20/gallon</td>
<td>$3.49/gallon</td>
</tr>
<tr>
<td>Coffee</td>
<td>$1.12/pound</td>
<td>$4.89/pound</td>
<td>$4.91/pound</td>
</tr>
<tr>
<td>Eggs</td>
<td>$0.84/dozen</td>
<td>$3.66/dozen</td>
<td>$2.08/dozen</td>
</tr>
<tr>
<td>Bread</td>
<td>$0.28/pound</td>
<td>$1.22/pound</td>
<td>$1.43/pound</td>
</tr>
</tbody>
</table>
National Stats

• The % of low-income college students (at or below 130% of federal poverty line) increased from 28% in 1999 to 39% in 2016

• Pell grants have increased from 23% of students in 1999 to 40% in 2016

• Most students below the poverty line also experience an additional "risk factor". Risk factors include 1st gen student, receive SNAP benefits, or single parent

• Nationally, 11% of households with a student at a 4-year institution experience food insecurity
Winthrop Stats

• 98% of incoming students have a state scholarship (HOPE, LIFE or Palmetto Fellows)
• 56% of returning in-state students have a state scholarship (LIFE or Palmetto Fellows)
• In 18/19, 45% of our in-state students had LIFE scholarship
• The LIFE scholarship is $5000 per year
• 50% of students lose their LIFE scholarship after their first year, and very few ever get it back.
Simulation

Your table will now be given one family situation. This has been adapted from the Missouri Community Action Poverty Simulation and formatted to fit this presentation.
What did you advise your student to do?
So, what are we doing?

- Students no longer need a 3.0 to keep Winthrop scholarships. They just must be making satisfactory academic progress.
- There are a couple of small emergency funds that students may apply for.
- The Dean of Students works with Campus Ministries in emergencies to provide funding to students.
- The Dean of Students Office works with the Project HOPE crisis assistance to provide food for students in need.
- A small food shelf exists in the Dean of Students Office.
- The Dean of Students Office is in talks with Sodexo to provide meal swipe or food donations.
Some resources/ideas to help students

- SNAP benefits
- Work study, if eligible
- Small emergency fund on campus, if eligible
- Think about the books you are ordering. Digital codes cannot be sold back and cannot be purchased used. Only 1 person can use them.
- Place textbook orders through the bookstore so students can use their aid
- Be inclusive with your programming. Does everything have an additional fee?
Resources

• Winthrop.edu
• Mybudget360.com
• Winthrop Financial Aid Office (thanks, Michelle Hare!)
• Urban Institute Report