

# Last-Minute Funding Through Campus Resources

*A step-by-step guide to finding help on campus first*

## Start Here: Figuring Out Your Financial Gap

Before you panic, get clear on what you're trying to cover. That will help you (and your campus) figure out the best solution.

### Ask yourself:

- Do I owe money right now to stay enrolled or move into housing?
- Is this a one-time emergency (car repair, medical bill, sudden loss of income)?
- Is this a longer-term gap between what school costs and what my aid covers?

Once you know your situation, use this guide to walk through campus resources step-by-step, then explore outside options like scholarships and grants. Log in to [Red Kite](#) to keep applying for scholarships that match your profile and to stay on top of new opportunities.

## Step 1: Talk to Financial Aid and Student Accounts

Ask for help *before* you miss a deadline.

Your financial aid office and student accounts/bursar's office are your first stop when you need money fast. Their job is to help students stay enrolled and manage bills, especially when something unexpected happens.

### Questions to ask at the Financial Aid Office:

- "Are there any emergency grants or funds available for students in financial hardship?"
- "Can you review my financial aid to see if anything was missed or can be adjusted?"
- "Am I eligible for professional judgment or a special circumstances appeal based on changes in my family's income or situation?"
- "Are there campus-based scholarships or department awards that reopen if someone doesn't claim them?"
- "Can you help me understand my remaining loan eligibility, and what borrowing more would mean for future payments?"

### Questions to ask at the Student Accounts / Bursar's Office:

- "Are there payment plan options so I don't have to pay this all at once?"
- "Is there a way to push my payment deadline while I work on funding?"
- "What happens if I can't pay by this date? Will I be dropped from classes or housing?"

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## Step 2: Look for Emergency Grants & Crisis Support on Campus

Many campuses have emergency funds or short-term aid for students facing sudden financial stress. These might not be advertised loudly, so you may need to ask directly.

### Places to check:

- Financial Aid Office – emergency grants, short-term loans, completion grants
- Dean of Students / Student Affairs – crisis funds, retention grants
- Student Success or Retention Programs – “completion grants” for students close to graduation
- TRIO, Opportunity, or First-Gen Programs – may have funds for program participants
- Diversity, Equity, & Inclusion or Multicultural Centers – targeted emergency support
- International Student Office – if you’re an international student facing restrictions on work/aid

### Questions to ask:

- “Does the college have any emergency grants or hardship funds for students?”
- “Are there application forms for emergency funding I can complete?”
- “Is there anyone on campus who helps students with financial crises or basic needs (food, housing, utilities)?”

## Step 3: Protect Your Basics – Food, Housing, and Work

### Campus resources to look for:

#### Campus food pantry

Many colleges have a pantry where students can grab groceries or essentials for free—no questions asked or with simple intake.

#### Student emergency housing / housing office

Ask if they have short-term housing solutions, temporary rooms, or help if you’re at risk of losing housing.

#### Work-Study office / student employment

Ask about open positions, extra shifts, or remote/on-campus jobs you can start quickly.

#### Counseling or student support centers

Money stress is heavy. These offices can connect you to both emotional support and practical resources.

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## Step 3: Protect Your Basics – Food, Housing, and Work, Cont’d.

### Questions you can use:

- “Is there a campus food pantry or basic needs center I can access?”
- “Does the housing office have any short-term help or resources for students at risk of losing housing?”
- “Are there student employment jobs available now, either on campus or remote through the school?”

## Step 4: Ask Within Your Department and Programs

Your academic department or special programs you’re part of may have funds that never show up on the main financial aid website.

### Who to reach out to:

- Your academic advisor or department chair
- Program directors for:
  - Honors
  - Leadership programs
  - STEM/Research programs
  - TRIO, Upward Bound, McNair, etc.
- Coaches or staff for:
  - Athletics
  - Fine arts or performance groups

### Message template (students can email or say this in person):

*“Hi [Name], I’m a [year/major] in your program and I’m currently facing a gap in paying my bill of about \$\_\_\_\_. I’m working with financial aid and student accounts, but I wanted to check if there are any department scholarships, completion grants, or emergency funds I might qualify for. Even a small amount would make a difference. Thank you for any guidance you can offer.”*

You’ve taken the first step by learning how to use your campus resources. Now, let Red Kite help you keep closing the gap with scholarships matched to your unique story.

Log in to your [Red Kite](#) dashboard to complete your profile, bookmark scholarships, and set deadline alerts so you don’t miss out on free money.