

GUSTAVUS ADOLPHUS COLLEGE
CARES ACT FINAL REPORT: EMERGENCY FINANCIAL AID GRANTS TO STUDENTS
October 8th, 2020
PR/AWARD NUMBER P425E201525

1. An acknowledgment that the institution signed and returned to the Department the Certification and Agreement and the assurance that the institution has used, or intends to use, no less than 50 percent of the funds received under Section 18004(a)(1) of the CARES Act to provide Emergency Financial Aid Grants to students.

Gustavus Adolphus College acknowledges that it has returned to the Department of Education a signed Certification and Agreement. The College assures that it will use no less than 50 percent of the funds received under Section 18004(a)(1) of the CARES Act to provide Emergency Financial Aid Grants to Students.

2. The total amount of funds that the institution will receive or has received from the Department pursuant to the institution's Certification and Agreement [for] Emergency Financial Aid Grants to Students.

Gustavus Adolphus College has received \$1,018,465 from the department, pursuant to the institution's Certification and Agreement, for Emergency Financial Aid Grants to Students.

3. The total amount of Emergency Financial Aid Grants distributed to students under Section 18004(a)(1) of the CARES Act as of the date of submission (i.e., as of the 30-day Report and every 45 days thereafter).

As of October 8th, 2020, the College has paid \$1,018,465 in emergency financial aid grants to students.

4. The estimated total number of students at the institution eligible to participate in programs under Section 484 in Title IV of the Higher Education Act of 1965 and thus eligible to receive Emergency Financial Aid Grants to students under Section 18004(a)(1) of the CARES Act.

The College estimates that the number of students eligible to participate in programs under Section 484 in Title IV of the Higher Education Act of 1965 is 1,752.

5. The total number of students who have received an Emergency Financial Aid Grant to students under Section 18004(a)(1) of the CARES Act.

As of October 8th, 2020, a total of 1,421 Gustavus Adolphus College students have received emergency financial aid grants.

6. The method(s) used by the institution to determine which students receive Emergency Financial Aid Grants and how much they would receive under Section 18004(a)(1) of the CARES Act.

Gustavus Adolphus College made the decision to distribute approximately half of the CARES Act Emergency Financial Aid Grants to students as quickly as possible. The College used a need-based formula to calculate the amount of each grant, prorating student employment aid awarded to students for the spring semester for final nine weeks of the semester. The decision to use this formula was based in the knowledge that students use the money they make on campus to pay for the items listed as eligible expenses in the guidance.

Additional rounds of grants are being paid to students beginning the week of May 25, 2020. Gustavus Adolphus College created an application whereby students could request additional emergency grant funding to cover allowed expenses. Applications are being reviewed to eliminate any request for reimbursement of lost wages. The remaining request will be fulfilled, with funds distributed based on the following criteria:

Expected Family Contribution	Maximum Award
\$0-\$6,199	\$6,000
\$6,200-\$29,999	\$3,000
\$30,000 or more	\$1,500

Final distribution of funds were made the week of September 28th, 2020. Remaining funds were split between eligible students.

7. Any instructions, directions, or guidance provided by the institution to students concerning the Emergency Financial Aid Grants.

----- Forwarded message -----

From: **President Rebecca Bergman** <president@gustavus.edu>

Date: Fri, Mar 27, 2020 at 3:54 PM

Subject: Important Information Regarding Student Accounts

To: <students-l@gustavus.edu>

TO: Gustavus Students

FROM: President Bergman

SUBJECT: Important Information Regarding Student Accounts

DATE: March 27, 2020

Dear Gusties,

Thank you for your continued engagement, patience, and goodwill as all of us in the Gustavus community navigate these uncertain times. As you prepare to begin online classes on Monday, I know that questions about student accounts and refunds have been a concern for many of you.

Below, you will find detailed information from Student Accounts and Financial Aid about how

the College is handling credits and refunds due to COVID-19. Please carefully read the entirety of this message.

After thoughtfully considering operating expenses, government and institutional financial aid, and the time of semester when this disruption occurred, the College will be providing \$4 million in credits and refunds to current students whose campus living situation has been impacted by this global health crisis. In the same spirit of community, the College will be paying employees their full salary through the remainder of the academic year.

When we first made the difficult decision to transition to online learning, Scott Anderson '89, Chair of the Gustavus Board of Trustees, made a remark that has guided the College's work throughout this process: "We are going to take care of our people." While this is a complicated financial situation for the College, our students, faculty, and staff have always been at the heart of our decision-making process.

I am proud of the way that you have individually and collectively responded to the COVID-19 pandemic. As we move forward together through the coming days and weeks, know that I am thinking about you and cheering for your success.

Take care of yourselves. Support one another. Be safe. Be well.

Yours in community,

President Bergman

TO: Gustavus Students

FROM: Doug Minter, Associate Vice President for Enrollment, Dean of Financial Aid

SUBJECT: Important Information Regarding Student Accounts

DATE: March 27, 2020

Gustavus Students,

Thank you for your patience and understanding as we have been working through the challenges created by COVID-19. Now that it is clear which students are remaining on campus and which students have left for the semester, the Financial Aid office has individually reviewed student accounts for those who had room and/or meal plan charges. Please carefully read the information below for an overview of the College's plan for addressing student account balances as well as student employment, deposits, parking fees, guidance for parents who have lost jobs, and refunds for seniors whose student accounts show a positive balance.

More detailed information about your specific account will be mailed to your home address. If you have questions after reviewing this information, please email studentaccts@gustavus.edu and we will respond promptly.

Room Credits:

Gusties who were living in campus housing this semester and left campus will receive a 40 percent credit to their student account for their housing charges. For example, a first-year student who paid \$3,230 for the semester will have a \$1,292 credit added to their account. Students whose room charges are completely covered by grant or scholarship aid will not receive a credit to their account.

Meal Credits:

Gusties who had a meal plan this semester and left campus will receive a credit to their student account in the amount of their remaining meal plan balance. Students whose meal plan charges are completely covered by grant or scholarship aid will not receive a credit to their account.

Parking Permits:

All Gusties who possess a currently valid parking permit will receive a \$70 credit to their student account.

Student Employment:

Students working through student employment programs will receive a credit to their student account equal to their average weekly earnings multiplied by the nine (9) remaining weeks of class time. This credit cannot exceed your maximum student employment award. Email finaid@gustavus.edu with any questions.

Academic tutors may receive a separate communication from their department chair or work supervisor with specific information about options for remote tutoring.

Student Accounts:

All refunds and credits will first be applied to any outstanding balance on your account, and then automatically applied to your \$500 fall registration deposit. For example, first-year student Gus Davis has an outstanding balance of \$1,000 on their student account and will receive credits and refunds totaling \$1,600. The first \$1,000 will clear the outstanding balance on the student account, the next \$500 will be applied to the fall registration fee, and the remaining \$100 will go on the student account as a credit for Fall 2020.

As a result of the uncertainty surrounding refunds and credits, the College is waiving all interest on student account balances for the month of March.

If you have a positive balance after clearing outstanding student account charges and making the fall registration deposit, you may keep it as a credit for Fall 2020 or request a refund. Information on how to request a refund will follow by mail in your individual account summary.

Registration Deposit:

All students may wait to see the results of these refunds/credits prior to making further payment for the \$500 fall deposit. As referenced above, you may or may not have a remaining payment to apply toward this deposit.

Seniors:

Students who will complete their degree and will not be returning to campus may complete the refund form enclosed in their letter if the refund/credits results in a positive balance on their student account. Instructions to request the refund will follow by mail in your individual account summary.

Job Loss:

We understand this is a time of financial stress for many families. Students who have a supporting parent who has lost a job and been approved for unemployment in their home state may complete the [Appeal Form linked here](#). We will use this information to determine if a family has additional eligibility for the current academic year.

Thank you again for your patience as the College responds to the COVID-19 pandemic. From all of us in Financial Aid, we wish you success as you begin online classes. Please [contact our office](#) if you have any questions.

We miss you on the hill!

Doug Minter
Associate Vice President for Enrollment
Dean of Financial Aid
finaid@gustavus.edu

TO: Gustavus Students
FROM: President Bergman
SUBJECT: Update on Room and Board Credits
DATE: April 17, 2020

We are coming to the close of another week of online teaching and learning. I hope that you are adjusting well, and I encourage you to be actively engaged in academics while also taking time for your mental and physical wellbeing.

I write today to let you know that the Financial Aid and Student Accounts offices have been hard at work in calculating individualized room and board credits/refunds and student employment grants. [Please reference my message from March 27](#) for a general outline of how credits/refunds are being handled. We will begin mailing individualized summaries early next week, so keep an eye on your home mailbox for your personal account information.

Here on campus, we are planning for a virtual Honors Day, monitoring state and federal guidelines in regards to summer activities, preparing for the phased move-out from residence halls, and continuing to work on a plan for on-campus commencement for the Class of 2020 once we can have large group gatherings. Stay tuned for more information about these and other important topics as we move forward.

I want to reiterate how proud I am of all of you. You continue to respond to these difficult circumstances with poise, maturity, and empathy. We remain committed to supporting you throughout this period of disruption.

As always, please feel free to contact Gustavus faculty and staff if you have any questions or concerns.

Yours in community,

President Bergman

The following was sent to students' home address on April 20, 2020:



Gus Davis
800 W. College Ave

Saint Peter, MN 56082

Dear Gus,

Thank you for your patience and understanding as we have been working through the challenges created by COVID-19 and the College's response to those challenges. The Financial Aid and Student Accounts offices individually reviewed student accounts for those who had room and/or meal plan charges. Please carefully read the information below for an overview of the College's plan for addressing student account balances as well as student employment, deposits, parking fees, guidance for parents who have lost jobs, and refunds for seniors whose student accounts show a credit balance.

Included in this letter is information about account credits, your specific student account summary and a Credit/Refund Selection Form to notify our office of your preference. If you have questions after reviewing this information, please email studentaccts@gustavus.edu and we will respond promptly.

Account Summary for Gus Davis

ID: 123456

Gustavus is closely monitoring directives by the U.S. Department of Education regarding student account adjustments. Housing, meal plan, and parking permit credits of the affected students living on campus impacted by the COVID-19 crisis are listed below:

Current Student Account Balance as of 4/15/20: \$ 47.96

COVID Room Credit: \$ 0.00

COVID Meal Credit: \$ 0.00

COVID Parking Credit: \$ 70.00

Deposit Due: \$ 0.00

Adjusted Student Account Balance: \$ (22.04)

COVID Employment Grant: \$ 339.00

Your COVID Employment Grant will be a separate payment through Paymerang. See next page for further information.

MAKE YOUR LIFE COUNT



COVID Refunds through Paymerang:

Direct deposit (ACH) of your student account credit balance and COVID Employment Grant will be available through the College's partnership with Paymerang. The enrollment process is completed through a simple, secure, and confidential site so that your banking information is protected. You will soon receive an email invitation to sign up with Paymerang to receive your funds via ACH. Look for an email that says, "Welcome to Paymerang and Click to Enroll!"

Room Credits:

Gusties who were living in campus housing this semester and left campus will receive a 40 percent credit to their student account for their housing charges. For example, a first-year student who paid \$3,230 for the semester will have a \$1,292 credit added to their account. You will find a COVID Room Credit on your account summary.

Meal Credits:

Gusties who had a meal plan this semester and left campus will receive a credit to their student account in the amount of their remaining meal plan balance. You will find a COVID Meal Credit on your account summary.

Parking Permits:

All Gusties who have a valid parking permit for the current semester will receive a \$70 credit to their student account. You will find a COVID Parking Permit Credit on your account summary.

Student Employment:

Students working through student employment programs will receive a payment equal to their average weekly earnings multiplied by the nine (9) remaining weeks of class time. This payment cannot exceed your maximum student employment award. You will find a COVID Student Employment Grant on your account summary.

Student Accounts/Registration Deposit:

The credits will be applied to any outstanding balance on your account, and then automatically applied to your \$500 fall registration deposit (unless you are on the graduation list for May 2020.) For example, first-year student Gus Davis has an outstanding balance of \$1,000 on their student account and will receive credits totaling \$1,600. The first \$1,000 will clear the outstanding balance of the student account, the next \$500 will be applied to the fall registration fee, and the remaining \$100 will go on the student account.

As a result of the uncertainty surrounding refunds and credits, the College has waived all interest for the months of March and April.

A Credit/Refund Selection Form has been enclosed for those that have a credit on your account after clearing outstanding student account balances and making the fall registration deposit.

MAKE YOUR LIFE COUNT

Seniors:

All seniors approved for graduation in May 2020 will receive a direct deposit (ACH) of the credit balance on your account after May 1, 2020 through Paymerang if you have completed the enrollment process for Paymerang. If you wish to reduce your loans with the credit balance, please return the Credit/Refund form enclosed in the postage paid envelope.

COVID Appeal:

We understand this may be a time of financial stress for you and your family. If you are experiencing additional expenses due to COVID, you may complete the COVID Appeal Form on the Financial Aid website. We will use this information to determine if you have additional eligibility for the current academic year.

Registration for Fall 2020 Classes:

An email was sent to all students from the Registrar's Office with information about registration for fall semester 2020 classes. This email also included your registration time.

Due to the current situation with COVID, there will not be any financial holds on registration for fall semester 2020 classes.

The Student Accounts Office and Financial Aid Office will send information regarding balances due after the credits are applied to the accounts of students that qualify to receive a credit. Please contact the Student Accounts Office at studentaccts@gustavus.edu if you have any further questions concerning your student account balance.

Credit/Refund Selection Form

_____ I give Gustavus permission to leave the credit balance on my student account for Fall 2020

_____ I request that Gustavus reduce my student loans in the amount of \$ _____

Gustavus will reduce private loans first, then unsubsidized federal loans, subsidized student loans and PLUS loans last

_____ I give Gustavus permission to refund the credit balance on my student account via Paymerang. (If you have not set up your Paymerang you will receive a check in the mail.)

Student Name (Please Print): _____ ID # _____

Student Signature: _____ Date _____

Return the form in the enclosed postage paid envelope or email the form to studentaccts@gustavus.edu from your Gustavus Email with all the above information.

MAKE YOUR LIFE COUNT

The following was sent to student via email on 5/8/2020

The Federal CARES Act has provided emergency grant money for students. These funds are meant to cover expenses related to the disruption of campus operations due to coronavirus, including eligible expenses under a student's cost of attendance such as food, housing, course materials, technology, health care, and travel home from campus. These funds are available to students who were enrolled in face-to-face programs as of March 13, 2020.

To apply for assistance through the Federal CARES Act, please complete the [online emergency grant application](#). Funding is limited and not guaranteed. Priority consideration will be given to applications received by May 18.

Because of the generosity of the greater Gustavus community, financial assistance is also available through the student emergency fund. If you do not meet the criteria for Federal CARES Act funding, small grants for essential and immediate needs are available. Please email dos@gustavus.edu for information about these funds.

Students, if you feel your financial situation has changed in a way that will impact your ability to pay for your education this fall, please complete a [financial aid appeal](#) to have your financial aid offer reviewed by the Financial Aid Office.

The following is on the Gustavus Financial Aid website (<https://gustavus.edu/financialaid/>)

The Federal CARES Act has provided emergency grant money for students. These funds are meant to cover expenses related to the disruption of campus operations due to coronavirus, including eligible expenses under a student's cost of attendance such as food, housing, course materials, technology, healthcare, and travel home from campus. These funds are available to students who were enrolled in face-to-face programs as of March 13, 2020.

To apply for assistance through the Federal CARES Act, please complete the [online emergency grant application](#). Funding is limited and not guaranteed. Priority consideration will be given to applications received by May 18.

Gustavus Adolphus College CARES Act Student Relief Fund

This application is for the emergency assistance fund to help students with education-related expenses due to the disruption of campus operations due to coronavirus (COVID-19).

Completion of this application does not guarantee relief funding will be awarded. Priority deadline for the application is May 18, 2020.

According to the Department of Education, in order to be eligible, students must have an active FAFSA for this academic year and met the following requirements. (You can still file a 2019-20 FAFSA at fafsa.gov):

- Be enrolled on March 13, 2020.
- Must not have been enrolled in high school on March 13, 2020.
- Be a US Citizen or eligible noncitizen
- Have a valid social security number
- Be registered with Selective Service (if the student is male)
- Have a high school diploma, GED, or completion of high school in an approved homeschool setting
- Must be making satisfactory academic progress

Note for students: If your family's financial circumstances have changed due to a change in income, please submit a Financial Aid Appeal Form for the 2019-20 or 2020-21 academic year on the [Financial Aid website](#).

Student Name: _____ Gustavus ID: _____

Cause of Hardship:

Please enter your costs for all applicable items relating to your circumstances* (if they occurred after March 13, 2020):

\$_____ Additional cost to return home after The College went online.

\$_____ Additional cost due to technology needs (computer, internet access, etc).

\$_____ Additional basic needs due to COVID-related issues (groceries, housing, etc).

\$_____ Healthcare costs due to a COVID diagnosis or a recommended self-quarantine.

\$_____ Increased material costs to replicate course assignments at home.

Other:

\$_____

Please expand upon your circumstances indicated above:

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Student Signature: _____ Date: _____

I understand that by signing, I am attesting to meeting all these eligibility requirements. I also understand that the CARES funds will not be used to pay any unpaid balance I may have with Gustavus Adolphus College. The funds will be disbursed through Paymerang directly to me, the student, to be used for expenses I have incurred due to COVID-19.

*additional supporting documentation may be required.