



Helping Students Cross the Finish Line

Finish Line Grants Guide and O&A as of July 1, 2025

The following document answers frequently asked questions about the revised Finish Line Grants (FLG) program. This document will be updated regularly with changes and further questions. Please read through the entire document or use the topics list to find the section related to your specific question. The North Carolina Community College System (NCCCS) office continues to refine materials and processes. If you have questions, concerns, or suggestions about the Finish Line Grants program that are not addressed below, please contact the Finish Line Grants Supervisor, Allison Gahrman at finishlinegrants@ncccommunitycolleges.edu.

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A. Finish Line Grants General Information

1) What are Finish Line Grants?

Finish Line Grants are combined awards of up to \$1,000 per semester awarded to community college students who are working to complete their education or training and are faced with an **unanticipated financial hardship** that may prevent them from doing so. Too often, financial emergencies—like unexpected healthcare costs, childcare expenses, or car breakdowns—prevent students from completing their programs. Finish Line Grants are awarded to eligible students facing unforeseen challenges. Grants can be used for housing, medical needs, dependent care, or other financial hardships that students face through no fault of their own.

2) What is the history of Finish Line Grants?

Historically, former Governor Roy Cooper proposed budgets in both 2018 and 2019 with funding for Finish Line Grants to be made available for students at four-year public and private institutions, in addition to community college students; however, the General Assembly did not fund the Finish Line Grants program resulting in Governor Cooper making available federal Workforce Innovation and Opportunity Act (WIOA) funds. Effective Fall, 2022, the Governor's office identified a new funding source of Emergency Assistance to non-Public Schools (EANS) effective the Fall semester of 2022 to specifically serve community college students.

With Finish Line Grants transitioning from the NC Department of Commerce to the North Carolina Community College System, funding also transitioned becoming State-appropriated funds in FY 2023-2024.

3) Are Finish Line Grants available at all community colleges?

All 58 community colleges are eligible to receive an allocation of State-appropriated funds that have been approved by the State Board of Community Colleges.

The State Board of Community Colleges approved allocations to each community college with a base award of \$20,000 and additional amounts based upon each community college's curriculum student full-time equivalency.

4) What is the source of this funding?

There is a State appropriation from the General Fund in the sum of one million five hundred thousand dollars (\$1,500,000) in recurring funds for each year of the 2025-2027 fiscal biennium to the North Carolina Community College System for allocation to the NC Finish Line Grants Program.

5) Which entity will receive and disburse this funding?

The local community college receives funding and oversees applicable disbursements as soon as possible after approval of the request and is responsible for disbursing the grants on the students' behalf.

The NCCCS FLG Supervisor must be consulted for pre-approval codes with regard to extenuating circumstances like tuition and course-related expenses (FCOA) and past due amounts. Pre-approval codes are required before awarding.

6) How does a student apply for funding?

Students can contact their college financial aid office for more information including guidance, eligibility requirements, and how to apply for Finish Line Grants.

7) How quickly will a student be able to get a Finish Line Grant?

Students should be able to receive a Finish Line Grant within three business days upon submitting all documentation required by the college. Colleges should structure the student application and review process to ensure grants are distributed as soon as possible after it is determined that a student is eligible to receive the grant.

8) How much funding will be available for individual students?

Effective July 1, 2025, the maximum total of awards per student per semester is \$1,000 with a maximum of \$2,000 per fiscal year. This is a reduction from the previous maximum allowance. Eligible semesters include Fall, Spring, and Summer.

B. Student Eligibility for Finish Line Grants

1) Who is eligible for Finish Line Grants?

In order to be **eligible** for a Finish Line Grant, a student must:

- Be enrolled in a North Carolina community college in a curriculum program or an eligible workforce continuing education course leading to an industry-recognized credential;
- Be in good academic standing as defined by the community college. The threshold may not be higher than a 2.0 grade point average; **and**
- Effective July 1, 2025, there is no minimum completion level. The 25% and 50% completion requirements from previous years are no longer applicable.

2) Can Finish Line Grant funds be used to pay the student account debt of a person attempting to return to college?

No. The Finish Line Grants program's purpose is to help current students enrolled in a degree or credential program.

3) Can an out-of-state student who attends a North Carolina Community College be eligible?

Yes. In-state residency is not an eligibility requirement for Finish Line Grants.

4) Are students enrolled in college transfer programs eligible for Finish Line Grants?

Yes.

5) If a student already has a degree and is enrolled in another program, is this student eligible for Finish Line Grants?

Yes, this student is eligible. Having an existing degree is not a disqualification.

6) Are students enrolled in short-term programs that lead to a credential, and likely employment eligible?

Yes. Students in short-term workforce-continuing education programs leading to an industry-recognized credential are eligible.

7) Are students enrolled in more than one community college eligible?

Yes. Students enrolled in more than one community college are eligible for this grant.

8) Is the 2.0 GPA based on the major or is it a cumulative GPA?

This should be a local decision. Decisions should be made in the best interests of the student.

In the absence of an established GPA (transfer/new students), an instructor attestation that the student is performing at a 2.0 GPA level is sufficient.

9) What is considered an ‘enrolled student’?

For Finish Line Grant eligibility, students are considered enrolled after they have registered and have paid for or have arranged for payment (e.g., financial aid, payment plan, etc.) of tuition/registration fees. For example, can a student register for upcoming classes apply now for Finish Line Grants if school is not currently in session? If a student has registered and paid for, or arranged payment for, upcoming classes, this student can apply and receive Finish Line Grants assistance before the start of next semester's classes.

10) Will students enrolled in summer classes be eligible for Finish Line Grants?

Yes. Though the “summer term” is considered a “semester” for Finish Line Grants purposes, the amount a student can receive is limited to \$2,000 in an academic year. With the average of the distributed grants being much less than \$1,000, most eligible students could receive a grant in each of the three terms if needed and not reach the \$2,000 limit.

The FLG Program awards eligible students up to \$1,000 per semester (Fall/Spring/Summer), up to a maximum of \$2,000 per fiscal year, for an unanticipated financial hardship.

11) Do outstanding fees, such as library fines, need to be paid before a student can receive Finish Line Grants?

No. Student eligibility for Finish Line Grants is not dependent on the status of other outstanding payments. (See Item #2 in B. Student Eligibility regarding outstanding debt.)

12) If a student applies for a Finish Line Grant because money is needed to pay a bill, does there have to be an unanticipated hardship associated with qualifying for a Finish Line Grant award?

Yes, an explanation must be given in the student’s application detailing an unexpected circumstance that occurred and the nature of that unexpected circumstance. Students can attest to the emergency, for example, “spouse’s job hours were cut back this month,” without having their spouse’s employer provide a letter.

13) Month after month, during the semester, we have students returning for the same type of request. At what point is this no longer an emergency?

The Finish Line Grants program may assist when there is an unanticipated hardship. Care must be given to be sure that the expenditure solves a short-term problem. Local staff working with students are in the best position to assess the whole situation. When Finish Line Grants are not the appropriate resource, local partnerships are encouraged to work with students through referrals and connections with other avenues of assistance.

Typically, unanticipated financial hardships should have occurred within the past 30-45 days (about 1 and a half months) preceding FLG application. Some exceptions may be awarded with qualification and a pre-approval code from the NCCCS FLG Supervisor.

C. Covered Costs Under Finish Line Grants Program

1) What is the Finish Line Grants' definition of a qualifying emergency?

A Finish Line Grants emergency is defined as: Any unforeseen circumstance that occurs resulting in the potential disruption of a student's ability to complete a degree/certification.

Finish Line Grants are for unanticipated financial hardships that impede a student's ability to stay enrolled in a community college. Finish Line Grants are intended to assist as many students as possible without imposing restrictive interpretations of what constitutes an emergency. Staff directly working with each individual student can best assess that student's situation with the goal of putting the student first.

Typically, unanticipated financial hardships should have occurred within the 30-45 days (about one and a half months) preceding FLG application. Some exceptions may be permitted with pre-approval from the NCCCS FLG Supervisor.

2) Can Finish Line Grant funds be used to pay the student's tuition, fees, and/or other course-related items?

Maybe, with pre-approval from the NCCCS FLG Supervisor. Tuition, fees, or books are not an unanticipated hardship. If an eligible unanticipated hardship occurs and has negatively impacted the student's ability to pay for tuition, fees, or books, then the NCCCS FLG Supervisor may approve the use of a Finish Line Grant for tuition, fees, or books; however, it is not the intent of Finish Line Grants to function as scholarships. Pre-approval from the NCCCS FLG Supervisor is required before awarding course-related amounts.

3) Please elaborate on medical needs that are appropriate for Finish Line Grants.

Finish Line Grants are appropriate for medical needs that jeopardize a student's ability to complete a degree/certification. When medical needs are long-term and require additional financial resources, the staff working with the student should identify other resources that may be available for ongoing medical issues.

4) Can Finish Line Grants be used for student family members?

In some circumstances, yes. For example, if a dependent child of a student encounters an unanticipated event like a broken arm resulting in an emergency hospital bill thereby affecting the student's ability to complete a degree/certification, a Finish Line Grant may be used to help with that hardship.

5) Can Finish Line Grants be used for a current rental housing payment or a utility bill with no past due balance, no disconnection, and no eviction notice?

Yes, a Finish Line Grant can be used for a current rent payment or other bills, if the eligible student has experienced an unanticipated hardship that impacts the student's ability to complete a degree/certification.

Effective July 1, 2025, FLG awards for past due amounts may be made at the discretion of the NCCCS FLG Supervisor. When appropriate circumstances surrounding an unforeseen financial hardship occur, a pre-approval code may be provided prior to any awards that include a past due balance. Not all requests are applicable.

- 6) If a student has applied for a Finish Line Grant to assist with a utility bill that is not in the student's name, but is in the spouse's name, can a Finish Line Grant be utilized for the student?**

Yes, if the bill is for services at the student's residence, it is valid for Finish Line Grants consideration regardless of whether the spouse, parent, or student is listed on the utility record.

- 7) A car repair is needed for the student's primary transportation due to an unexpected event/accident, and there is a \$500 insurance deductible, can a Finish Line Grant pay for the insurance deductible portion to keep the car on the road and enable the student to go to class?**

Yes. This is an unexpected event.

- 8) A student has been determined eligible for Finish Line Grants, but his repair bill is more than the \$1,000 available from Finish Line Grants. May \$1,000 be awarded to apply towards the total cost of repair?**

Yes. A Finish Line Grant does not need to cover the entire cost of an emergency. It is intended to help with any eligible costs up to \$1,000 per semester. The staff working with the student should ensure that other resources have been identified for the repair balance and that the repair entity completes the repair and accepts the Finish Line Grants payment, along with the remaining payment from another source.

- 9) Can licensure exams be funded through Finish Line Grants?**

Yes, when an unforeseen hardship impacts a student's ability to pay the exam/licensing fee. The expense must be pre-approved through the NCCCS FLG Office and paid prior to graduation. Finish Line Grants may be used for required testing related to obtaining licensure, certification, and/or completion if student is eligible for Finish Line Grants and if local, state, and federal policies are followed. Prior to graduation, the licensure exam is considered a continuation of the course of study.

- 10) Is paying for internet an allowable cost through Finish Line Grants?**

Yes. If a local determination is made that an unforeseen event prevents a student from paying for a month of internet service or setting up internet service needed for current coursework, a Finish Line Grant may be awarded. "Bundled services" should be itemized to isolate any internet amount payment due. No mobile phone services of any kind may be paid with FLG funds.

- 11) Can a Finish Line Grant be used to pay for a non-certified daycare provider?**

Yes.

- 12) Will Finish Line Grants pay for renter insurance?**

No.

- 13) Is payment for towing a vehicle to a repair shop allowed through Finish Line Grants?**

This is allowed if the vehicle is the only means of transportation for the participant and the only way to get the vehicle to a repair shop.

14) Can Finish Line Grants pay for home repairs/replacements (roofing, windows, heating units, air conditioning units, hot water heaters, washing machines, dryers, and/or other appliances?)

Maybe. These repairs and replacements are considered assets/personal property. Contact the NCCCS FLG Office for guidance.

15) Is dependent care/childcare an expense payable with a Finish Line Grant?

Dependent care/childcare expenses can be covered if the student is participating in clinicals, labs, in-class instruction, or worksite learning.

16) Can a student apply for more than one semester and/or non-sequential semesters?

Yes. An unanticipated hardship is not planned, so there is no way to know when assistance may be needed. Students may apply whenever needed provided all qualifying criteria are met.

Effective July 1, 2025, the maximum grant per student per semester is \$1,000 with a maximum of \$2,000 per fiscal year. This is a reduction from the previous maximum allowance.

D. Implementation and Processes

1) Is there a state-wide logo for Finish Line Grants?



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Please use the name “Finish Line Grants” in materials as the statewide identifier.

2) Does funding go directly to students?

Maybe. As colleges follow their local policies, common practice appears to be that in most situations, funds should not be distributed directly to students. For example, if a student applies for a Finish Line Grant to pay for a car repair, the approved payment will go to the car repair entity; if a student applies for a Finish Line Grant to cover an unexpected medical expense, the approved payment will go to the healthcare entity. Alternatively, grants for gas may be distributed through fuel cards given directly to the student as determined by the college. In a situation where funds are given directly to a student, it is the college’s responsibility to ensure that the funds are used for allowable expenses addressing the unexpected financial hardship.

3) How will grant decisions be made?

The community college will establish a standardized process for reviewing funding requests and deciding who will be awarded a Finish Line Grant. Decisions should be made in the best interest of the student. FCOA and Past Due decisions require pre-approval codes from the NCCCS FLG Office. Not all FCOA and/or Past Due amounts qualify for FLG assistance, Awards paid without pre-approval may result in chargebacks to the college.

4) Who is responsible for the funding?

The NC Community College System Office is responsible for reviewing and monitoring all colleges' Finish Line Grants awards and reserves the right to take necessary actions to ensure compliance. The college is responsible for compliance with this guidance document and any other published material to include email correspondence, required reporting, and establishing standardized Colleague workflows. Further, colleges should regularly conduct internal audits and reconciliation between the financial aid office, the business office, and any other pertinent offices.

5) What happens if a student receives a Finish Line Grant and still fails to complete the training?

Finish Line Grants will not be conditioned on students completing any additional requirements (e.g., community service hours) but every effort should be made to support students to be highly likely to continue their training. There will be no payback requirement unless it is determined that the student fraudulently acted to obtain or use the Finish Line Grant. Community colleges may want to adjust their processes of determining eligibility if it is found that a student receiving Finish Line Grants frequently fails to complete training.

6) Will there be tracking of student success and completion?

Yes. As a part of required reporting, colleges may need to provide student success and completion data not available at the system office.

7) Will there be additional funding to colleges for administrative expenses?

There is no funding allocated for administrative expenses.

8) May a Finish Line Grants Partnership purchase fuel cards in advance?

Yes. Colleges may purchase fuel cards in advance to expedite the service to students, if permissible under the purchasing entity's financial policies. As fuel cards are, in effect, cash on hand, appropriate care should be taken to safeguard the cards, to require recipients to sign for the card value they receive, and to hold a limited number of cards on hand (as cards purchased in the current program year cannot be carried over into the next program year).

9) Are all details of Finish Line Grants procedures final?

Finish Line Grants procedures may be updated periodically. Please make suggestions for improvements to Finish Line Grants Supervisor, Allison Gahrman at finishlinegrants@ncccommunitycolleges.edu.

10) Is there flexibility in the 72-hour requirement to fulfill requests?

The purpose of Finish Line Grants is to meet student financial needs in true emergency situations. To do so, program staff must evaluate and determine responses to students' requests within three business days. Students should be able to receive a Finish Line Grant within three business days upon submitting all documentation required by the college.

11) Should financial aid offices vet potential awards for people receiving student aid (e.g., Pell Grant, student loans, etc.)?

Other financial aid and grants are not applicable in determining Finish Line Grants eligibility.

12) Can colleges conduct a public relations campaign regarding the Finish Line Grants?

Yes. Outreach to inform students about Finish Line Grants is encouraged. Methods and costs of promoting Finish Line Grants are the responsibility of the college.