

## LAB 5 – Financing Pathways & Sustainability

### Nexus 3.0 Input

### 1. Background

Financing higher education pathways for students from vulnerable or crisis contexts remains a major challenge. Students with refugee backgrounds, as well as other disadvantaged groups, often face financial barriers that prevent them from accessing or completing higher education studies.

Even when students enter higher education, unexpected financial difficulties—such as the loss of family income, personal emergencies, or economic crises—can put their educational trajectories at risk.

At the same time, sustainable support cannot rely on a single actor. Higher education institutions (HEIs), governments, donors, employers, and civil society organizations all play different roles in supporting higher education pathways.

For this reason, many successful programmes rely on **blended financing approaches**, combining multiple types of contributions across stakeholders.

### 2. Key Challenges

Several structural issues affect the sustainability of education pathways:

- reliance on short-term scholarship programmes
- fragmented funding sources across multiple actors
- lack of predictable multi-year financial support
- insufficient coordination between universities, donors and partners.

Without coordinated financing systems, students may face uncertainty regarding their ability to **complete the full cycle of study**.

### 3. Possible Direction: Blended Financing Ecosystems

Blended financing combines **cash and in-kind contributions from multiple stakeholders** into a coherent financing system covering the full cost of a higher education pathway.

Typical blended arrangements may include:

- HEIs providing **tuition waivers, accommodation or academic services**
- donors and foundations supporting **living costs or scholarships**
- governments enabling **student entitlements or co-financing mechanisms**
- employers contributing through **paid internships or transition-to-employment opportunities**
- NGOs coordinating programme delivery.

Such arrangements distribute responsibility across actors, increase resilience and reduce dependence on a single funding source.

## 4. Proposal for Discussion – The HELP! Fund

Nexus 3.0 is currently developing the **HELP! Fund (Higher Education Lifeline Programme)**, a solidarity-based financing mechanism designed to complement existing funding sources.

The fund mobilizes **small voluntary contributions from the academic community**—students, faculty, staff, and alumni—which are aggregated into a collective solidarity fund. But basically, it is designed as a Fund by students for students.

For example, if each student contributes just **€1 per year**, the collective impact could generate significant resources to support students facing financial hardship.

The model includes:

- micro-contributions from the academic community
- matching contributions from institutional or private partners
- governance involving student representatives through institutional **HELP! Teams**.

Within a broader financing ecosystem, such a fund does not replace institutional or donor funding but **strengthens resilience by providing complementary support**, including emergency assistance and living-cost support.

The model also promotes a **dual solidarity approach**:

- **local solidarity**, supporting students within the institution facing financial difficulties
- **global solidarity**, supporting students affected by conflict, displacement or humanitarian crises.

*Nexus 3.0 is exploring collective financing models that combine micro-giving, institutional partnerships, and blended financing approaches to strengthen inclusive higher education pathways. Nexus 3.0 has begun consultations with students' unions, associations, and federations to mobilise them for HELP! Fund.*