

# BEHAVIORAL COMMUNICATIONS IN POSTSECONDARY EDUCATION

iPASS COMMUNITY WEBINAR

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*November 8, 2017*

**ideas**

**42**

# WHO WE ARE



**Ethan Fletcher**  
Managing Director



**Cassie Taylor**  
Senior Associate



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We use insights from the **behavioral sciences** to  
**design solutions** to some of the world's most  
**persistent social problems.**

# WE PARTNER WITH LEADING ACADEMICS



**Richard Thaler**  
University of Chicago



**Eldar Shafir**  
Princeton University



**Brigitte Madrian**  
Harvard University



**Cass Sunstein**  
Harvard University



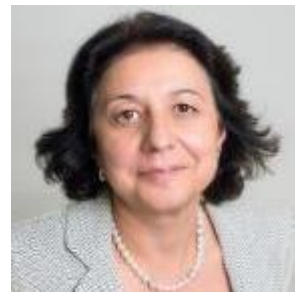
**Dilip Soman**  
University of Toronto



**Antoinette Schoar**  
Massachusetts Institute of  
Technology

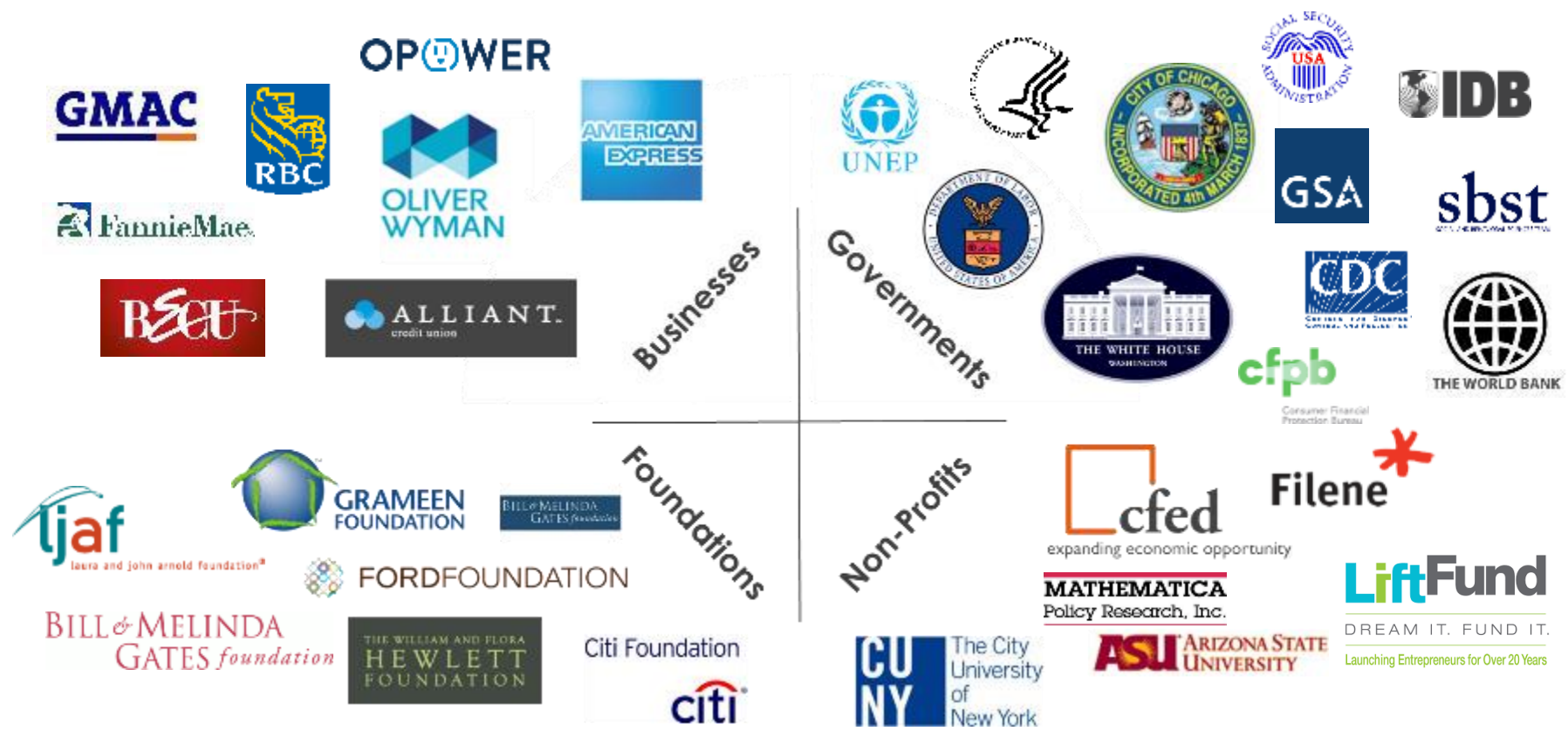


**Sendhil Mullainathan**  
Harvard University



**Annamaria Lusardi**  
George Washington  
University

# WE WORK WITH A WIDE RANGE OF PARTNERS...



# ACROSS MANY DOMAINS



**int'l development**



**education**



**health**



**consumer finance**



**economic mobility**



**government**



**criminal justice**



**energy / environment**






# IDEAS42 WORKED WITH A DOZEN COMMUNITY COLLEGES & UNIVERSITIES ON 20+ PROJECTS

VALENCIA COLLEGE



Community  
College  
of Philadelphia

# ADDRESSING MULTIPLE BEHAVIORAL HURDLES

Goal	Result	Partner
Increase priority FAFSA renewals	<b>+72%</b> priority filings <b>+\$26 million</b> more aid ( <b>+3%</b> filings) overall	
Increase work-study applications	<b>+30%</b> applicants <b>+60%</b> no. of applications	
Increase student time management	<b>+8%</b> GPA for full-time students <b>-16%</b> in SAP violations for full-time students	Community College of Philadelphia
Reduce drop out rate	<b>+10%</b> retention for at-risk students <b>+7%</b> GPA for at-risk students	 SAN FRANCISCO STATE UNIVERSITY
Increase use of advisors	<b>+32%</b> use of advising <b>+6%</b> early registrations, <b>+3%</b> registered students	 SINCLAIR COMMUNITY COLLEGE
Reduce academic (SAP) violations	<b>-32%</b> in academic (SAP) violations for minority students <b>-10%</b> course withdrawals for all students	 The College at BROCKPORT STATE UNIVERSITY OF NEW YORK
Improve course choice	<b>+\$1.5 million (\$181 per student)</b> overall aid eligibility for semester <b>+3%</b> credit hours passed	VALENCIA COLLEGE
Increase tutoring uptake	<b>+34%</b> use of tutoring services ( <i>student intervention</i> ) <b>+316%</b> faculty referrals for tutoring ( <i>faculty intervention</i> )	West Kentucky Community & Technical College



# INTRO TO BEHAVIORAL SCIENCE

# WHAT ARE HUMANS REALLY LIKE?



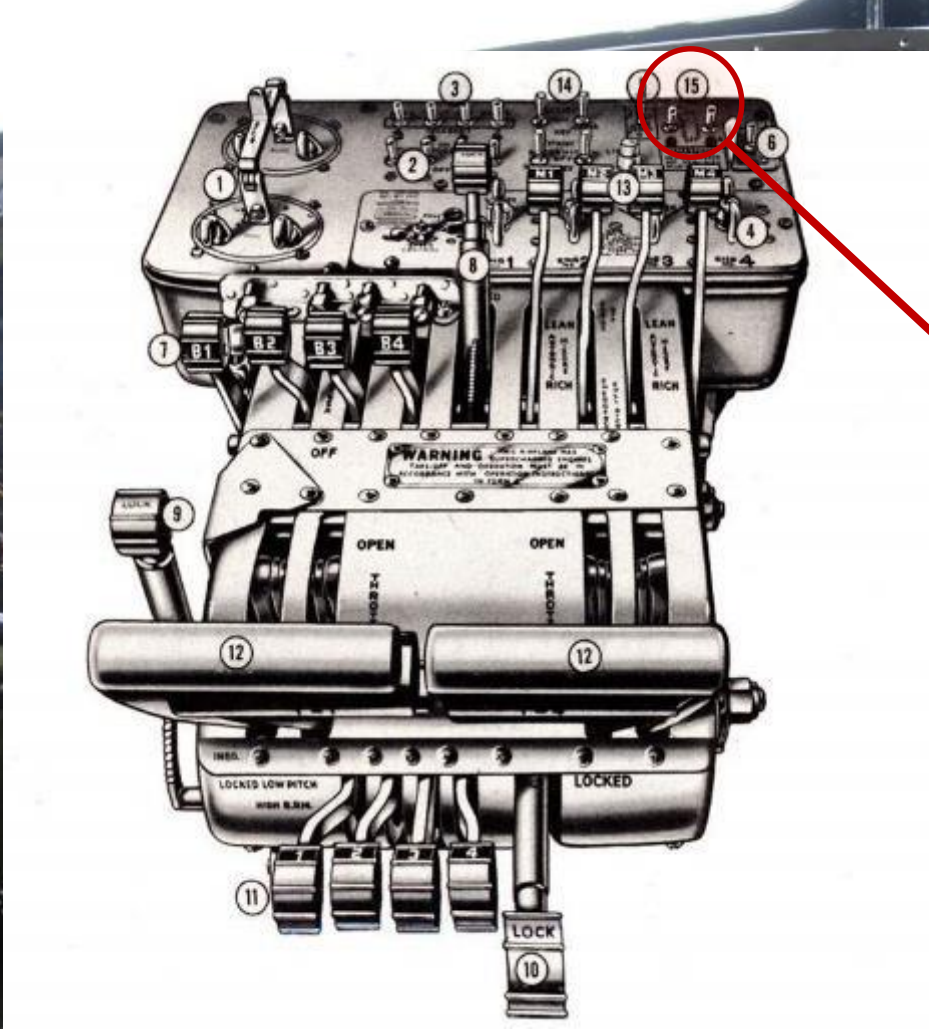






**"EXCELLENT AIRMEN COMMIT NO ERRORS"**







**FIX THE CONTEXT  
NOT THE PERSON**

**CONTEXT MATTERS**

# HASSLE FACTORS



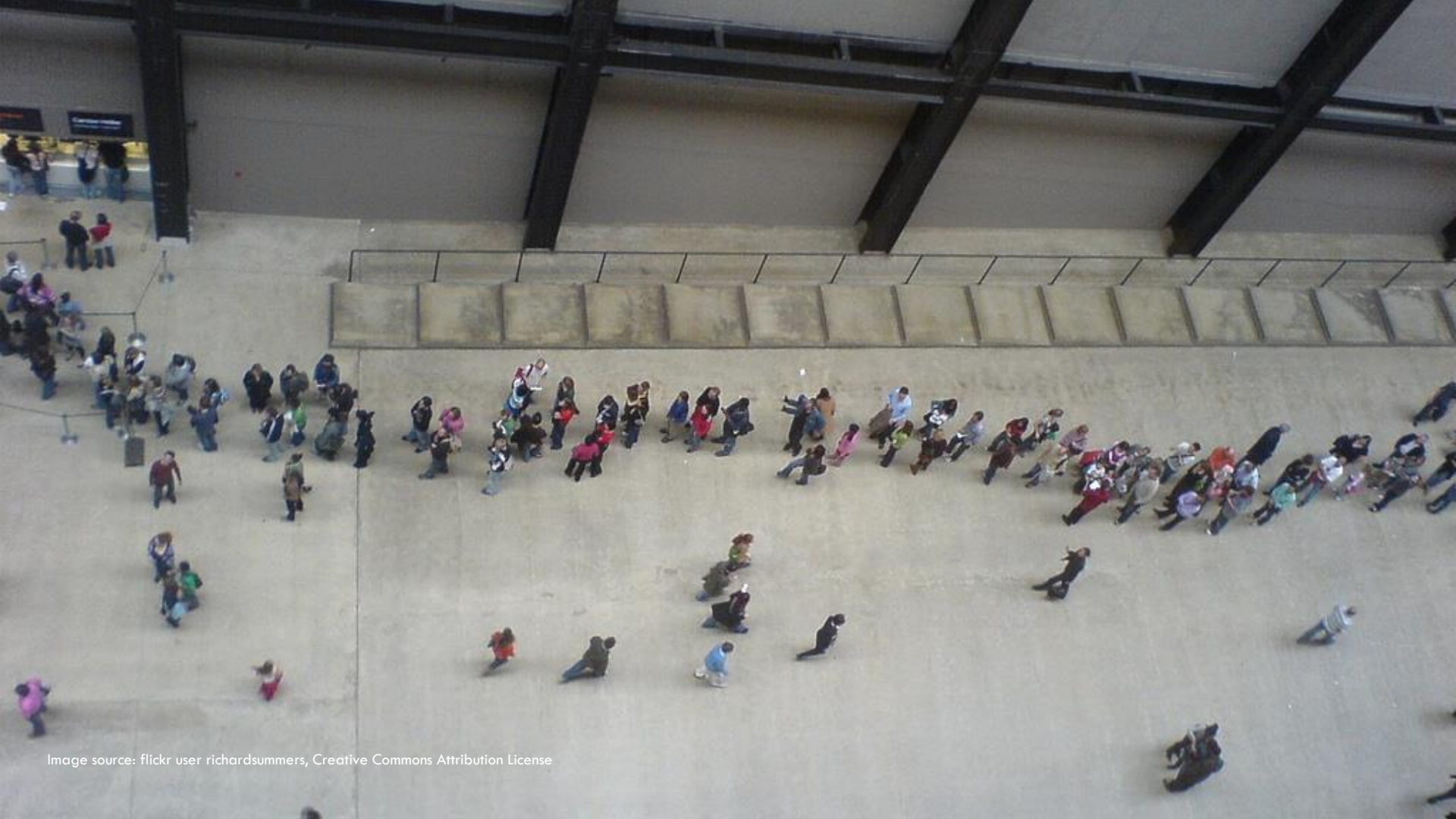




Image source: flickr user troismarteaux, Creative Commons Attribution License

# HASSLES ARE EVERYWHERE



**CooperVision®**

**SAVE UP TO \$85** on your CooperVision® contact lenses

**CooperVision Offer:** 11/01/2015 - 4/30/2016

- Avaira® brand: \$30 off (8) 6-packs
- Biofinity® brand: \$50 off (4) 6-packs
- Myday® brand: \$50 off (8) 90-packs or (24) 30-packs

**It's easy to get your CooperVision Visa® Prepaid Card. Just follow the steps below:**

- 1. Purchase the required number of contact lens boxes between 11/01/15 - 4/30/16.**
  - A. The completed rebate form.
  - B. Original dated sales receipt with eligible lens purchase(s) and date printed.
  - C. Original dated form for receipt with date printed.
  - D. Two original and parents with prescription information from the boxes purchased. If you wear a different type of lens in each eye, please submit one eye from each type. Photocopies will not be accepted.
- 2. Mail the following items to the address provided below:**
  - A. The completed rebate form.
  - B. Original dated sales receipt with eligible lens purchase(s) and date printed.
  - C. Original dated form for receipt with date printed.
  - D. Two original and parents with prescription information from the boxes purchased. If you wear a different type of lens in each eye, please submit one eye from each type. Photocopies will not be accepted.

**COOPERVISION PRODUCT**

BOXES: 8.7 16.4 3.00

**Example of end panel**

**COOPERVISION REBATE (OFFER 115-33485)**

**NO PURCHASE NECESSARY. END DATE 4/30/16. SEE RULES FOR DETAILS.**

**COOPERVISION REBATE (OFFER 115-33485)**

**NO PURCHASE NECESSARY. END DATE 4/30/16. SEE RULES FOR DETAILS.**

**HEALTH INSURANCE CLAIM FORM**

**PATIENT INFORMATION**

NAME: [ ] SEX: [ ] DATE OF BIRTH: [ ]

**INSURANCE INFORMATION**

INSURANCE POLICY NUMBER: [ ] CLAIM NUMBER: [ ]

**CLAIM INFORMATION**

DATE OF SERVICE: [ ] DATE OF BILL: [ ]

**REMARKS**

[ ]

**SIGNATURE**

[ ]

Left image: Proceedings Magazine, U.S. Naval Institute. Center image: CooperVision rebate form. Right image source: flickr user mellertime, Creative Commons Attribution

# PROBLEM: BORROWERS DO NOT COMPLETE PAPERWORK FOR STUDENT LOAN RELIEF



Graduates of the class of 2015 are the **most indebted class** in US history



**One in four** student loan borrowers are either in delinquency or default on their student loans



In the second half of 2015, **2.8 million borrowers** were at least a month behind on payment

Income Driven Repayment (IDR), Forbearance and Deferment plans were created to help.  
**Yet, far less than half of delinquent borrowers who commit to sending back the paperwork these programs follow through.**

Sparshott, Jeffrey. (2015, May 8). Congratulations, Class of 2015. You're the Most Indebted Ever (For Now). <http://blogs.wsj.com/economics/2015/05/08/congratulations-class-of-2015-youre-the-most-indebted-ever-for-now/>

Berman, Jillian. (2016, Jan 19). America's Growing Student Loan Debt Crisis. <http://www.marketwatch.com/story/americas-growing-student-loan-debt-crisis-2016-01-15>

Noun Project: Felix Westphal, Lloyd Humphreys, David Courey



# SOLUTION: REDUCE HASSLES TO MAKE IT EASIER

Hi John,

I'm Bo, a Great Lakes counselor. It seems you have been unable to make your last few loan payments and I'm reaching out so that we can work together to fix this right away. We have options to help!



Please look out for our call

Best,  
Bo  
(800) 236-2700



Hi John,

It's Bo again from Great Lakes. Thanks for speaking with one of my teammates today. I'm glad we agreed to help you address your loan payments with **Income Based Repayment**, a government program that means your student loan payments will change according to your household income.

You should be getting the application in the mail in the next few days. **You can get started even before it arrives** by gathering the additional forms you'll need to send.

Here's what you'll need:



- ☐ If your **income has changed** since you filed your taxes, you'll need a **pay stub** or other documentation that shows how much you are paid

OR

- ☐ If the above does not apply and either you or your spouse has **taxable income**, you'll need the first two pages of your joint **federal income tax return**

**You're in the home stretch** -- all that's left is to send the application and required documents back!

Best,  
Bo



P.S. - Need help? Don't hesitate to give us a call at (800) 236-2700.

Start  
here

Here is the form we promised to send you when we spoke on the phone. It's for **Income Based Repayment**, a government program that means you can make more affordable payments on your student loan(s) for a while. This folder will help walk you through the application. If you have any questions don't hesitate to call us at (800) 236-2700.

1

Talk to us on the phone.

Open this folder briefly to make sure the pre-filled contact information is correct. If not, check the box at the top and enter the correct information.

Please enter or correct the following information.

☐ Check this box if any of your information has changed.

SSN  -  -

Name

Address

City, State, Zip Code

Telephone - Primary (  )

Telephone - Alternate (  )

E-mail Address (Optional)

2

Just so you know, no matter what you choose for any of these questions, you can always change it later. \*

3



Check the box below to apply for lower student loan payments based on your income.

If no box in the chart is already checked, check the box at the bottom of the chart ("only IBR is available...") to ensure you receive the plan that will reduce your monthly payments the most. Feel free to read up on the different plans by turning this page.

	Direct Loan Program Loans*	FFEL Program Loans*
IBR	<input type="checkbox"/>	<input type="checkbox"/>
Pay As You Earn	<input type="checkbox"/>	<input type="checkbox"/>
ICR	<input type="checkbox"/>	<input type="checkbox"/>
	Not Available	Not Available

4



If you checked the first box in step 3, leave these boxes blank! If not, check one of the options below: (A) Updating your current repayment plan based on the annual documentation you are submitting (B) Requesting a change in monthly payment because your circumstances have changed



Do you have student loans with more than one company (Nelnet, Navient, etc.)? If so, check the box. If this isn't familiar, leave it blank.

Now, flip the jacket over.

The front, back and signature pages need to be complete before you send in.

# SOLUTION: REDUCE HASSLES TO MAKE IT EASIER

The image shows an open document with a form titled "UNEMPLOYMENT DEFERMENT REQUEST". The form is divided into several sections, with a document jacket highlighting the following areas:

- Section 1: BARRIER IDENTIFICATION**
  - TITLE: M. JAMES ADAMS ST. MAJORITY: 101
  - Section 1: BARRIER IDENTIFICATION
- Section 2: DEFERMENT REQUEST**
  - Section 2: DEFERMENT REQUEST
  - Section 2: DEFERMENT REQUEST
- Section 3: UNEMPLOYMENT DEFERMENT REQUEST**
  - Section 3: UNEMPLOYMENT DEFERMENT REQUEST
  - Section 3: UNEMPLOYMENT DEFERMENT REQUEST

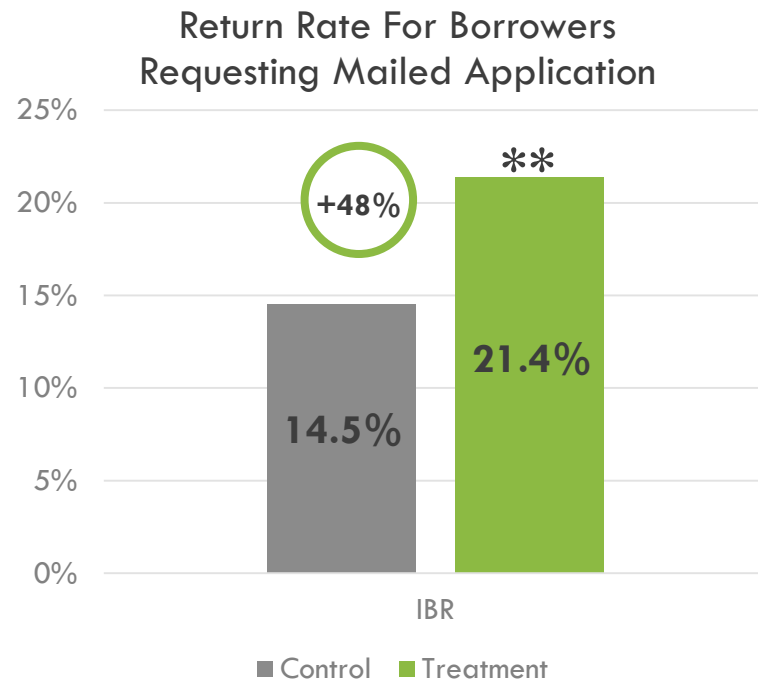
The document jacket is a white strip with black text, highlighting the following sections:

- Section 1: BARRIER IDENTIFICATION
- Section 2: DEFERMENT REQUEST
- Section 3: UNEMPLOYMENT DEFERMENT REQUEST

The form is dated 10-19-2012 and is page 1 of 2.

Easy-to-use document jacket highlights important form fields

# WITH FEWER HASSLES, MORE BORROWERS COMPLETED LOAN RELIEF PAPERWORK



\*\* =  $p \leq 0.05$

# PRINCIPLES & EXAMPLES OF BEHAVIORAL COMMUNICATIONS



# UNDERSTANDING THE PROBLEM: THREE STAGES OF COMMUNICATIONS ENGAGEMENT



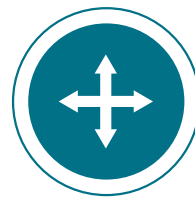
## Opening

How can we increase the opening of envelopes or emails?



## Understanding

How can we help people understand the message?



## Taking Action


How can we help people quickly take action?



**Grab & hold attention**

# MAKE IT CLEAR RIGHT AWAY THAT THE MESSAGE IS RELEVANT

Dear Daniel,

 Your child will be entering kindergarten through grade 3 for the 2016-2017 school year and you are interested in Gifted & Talented (G&T) programs, please submit a Request for Testing (RFT) form online by 11:59pm or in person by 3pm on **Thursday, November 12**. Submitting a RFT by the deadline gives your child the opportunity to test for eligibility to apply to G&T programs.

There are two ways to submit a RFT:

- [Online](#).
- **In Person**. If you prefer a paper RFT, print and complete the RFT form in the [G&T Handbook](#) and submit it in person. If your child attends a NYC public school, submit the form to your child's school. If your child attends a non-public or charter school, submit the form to a [Family Welcome Center](#).

Be sure to save the receipt whether you apply online or in person!

For more information about G&T Admissions, visit [our website](#) or call 718-935-2009. If you already submitted a RFT, please ignore this email.

The Gifted & Talented Admissions Team

# MAKE IT CLEAR RIGHT AWAY THAT THE MESSAGE IS RELEVANT

Dear [NAME],

## Congratulations!

As you prepare for kindergarten next year, I would like to invite [STUDENT NAME] to test for New York City's **Gifted & Talented (G&T)** program.

Submit a request for testing TODAY and give your child the opportunity to have:

*Enriched curriculum  
and teaching*

*Access to schools  
outside your zone*

*Classroom of  
engaged learners*

Join **other families in your neighborhood** already taking advantage of the G&T program.

# COMMUNICATE AT THE RIGHT TIME

## A personal story...

1 message

Kevin Gericke <kevin.gericke@kctcs.edu>

Fri, May 29, 2015 at 1:07 PM

Reply-To: kevin.gericke@kctcs.edu

To: dana@ideas42.org

**Dear Dana,**

I want to share a personal story with you that helped me realize how valuable the Tutoring Center is for our students.

When I was teaching statistics, I often had students request extra assistance to master the concepts. One student in particular comes to mind. She was taking the class for the second time. Her first attempt at the class was full of personal challenges and her grades reflected her life situation. The second time, however, she began to use the Tutoring Center and was able to raise her exam scores, resulting in a B for the class. After the semester, she let me know that tutoring was crucial to her understanding of the material.

**Right before midterms is a great time for tutoring referrals. Help your students get a jump on midterm studying - send them a referral for tutoring THIS WEEK through Starfish and follow up with a personal note.**

Your encouragement will make a difference!

Best regards,

Dr. Gericke

Kevin Gericke

[kevin.gericke@kctcs.edu](mailto:kevin.gericke@kctcs.edu)

Twitter: @studentpeptalk

P.S. Click [here](#) to access Starfish and submit your tutoring referrals.



Encourage faculty to send referrals at the **optimal time** in the semester

# USE A TONE LIKELY TO INSPIRE ACTION

To: Danny [REDACTED]  
Subject: 201420 Financial Aid Non-Compliant Courses

Dear Danny,

The following course(s) will not be covered by Federal financial aid. Either the course is not required for your program of study or you have more than 30 attempted developmental credit hours.

CRN	CH	TITLE	LEVL	SUBJ	CRSE	TE
26990	3	U.S. GOVERNMENT	CR	POS	2041	201

If you need assistance with your course schedule or have questions, please print this message and visit the Academic Advisement Center on campus. If you are seeking an AA degree, please see your Program Advisor. If you are seeking an AS degree, please see your Career Program Advisor. If you are seeking a BS degree, please see your Program Advisor.

Sincerely,  
Financial Aid District Processing Center

ID Number: V [REDACTED]  
[REDACTED]

## SUBJECT: You need to fix your registration

Hi Danny,

This is Christen from the Financial Aid office. While reviewing your course schedule, we found that you're registered for at least one class that won't be paid for by your federal financial aid:

POS 1643 | US GOVERNMENT | CRN: 269903

POS 1644 | US POLITICS | CRN: 269903

POS 1645 | US LEGISLATION | CRN: 269903


Students last year lost hundreds of dollars for this reason. But don't worry, it's easy to keep your full financial aid.

Please take 10 minutes now to follow these steps so that you don't lose any of your aid:

1. Your current program of study is: AA GENERAL STUDIES. If you need the above courses to transfer to a different program of study, make an appointment with an advisor or contact advising directly by clicking [here](#).
2. Otherwise, log into [Atlas](#) to drop US GOVERNMENT, US POLITICS, US LEGISLATION using the CRNs 269903, 209392, 309301.
3. Register for a new course or courses that meet your degree requirements:

# BE AUTHENTIC






**PROVIDENCE**  
Health & Services

Center for Outcomes Research and Education  
 5211 NE Glisan St.  
 Portland, OR 97213

Address Service Requested



PRESORTED  
FIRST CLASS MAIL  
US POSTAGE  
**PAID**  
PORTLAND OR  
PERMIT NO. 5510

Recipient Name  
 Street Address  
 Address 2  
 City, ST  
 ZIP Code




**Make it easy**



# MAKE THE ACTION & CONSEQUENCES SALIENT

## Standard email to students



Start Here. Get Ahead.  
Borough of Manhattan Community College  
The City University of New York

May 6, 2016

Dear RACHELLE ABRAMS,

**Have you forgotten something?**  
The spring semester is almost over. Have you reapplied for financial aid? **It's time to re-file your FAFSA for the 2016-17 school year.**


**File your FAFSA today!**  
If you plan to re-enroll at BMCC for the Summer/ Fall 2016 and Spring 2017, reapply NOW! Don't put off re-applying a second longer. File your 2016-2017 FAFSA by **May 1, 2016** at <http://www.fafsa.gov>.

**View your financial aid in CUNYfirst!**  
If you have already filed a 2016-17 FAFSA, you will be able to view information about your application and award status in CUNYfirst.

**Respond promptly to requests for information**  
After your FAFSA is processed, be sure to respond promptly to any requests for additional information that you see on the "To Do List" in your CUNYfirst Self-Service Student Center. A delayed response will delay your financial aid awards and refund. Don't wait until your bill is due to take action.

Office of Financial Aid Rm N365  
Borough of Manhattan Community College  
199 Chambers St, New York, NY 10007

Borough of Manhattan Community College  
The City University of New York

BMCC IS 

## Behavioral email

Subject Line: Applying for Financial Aid Early Gets You More! Email #3



**File your  
2016 - 2017 FAFSA!**

<name>,

Would you rather get \$1,000 for submitting an assignment today or get \$500 for submitting it next week?



**OR**



If you chose the first option, then you should complete your FAFSA before the priority filing period ends on Sunday, May 1. There is a limited amount of financial aid to go around. Some programs are awarded on a first-come, first-served basis. Ensure you get all of the aid you could qualify for rather than just some of it. You'd still be filling out the same application later, but you might get less money.

Get the FAFSA done and over with this week.

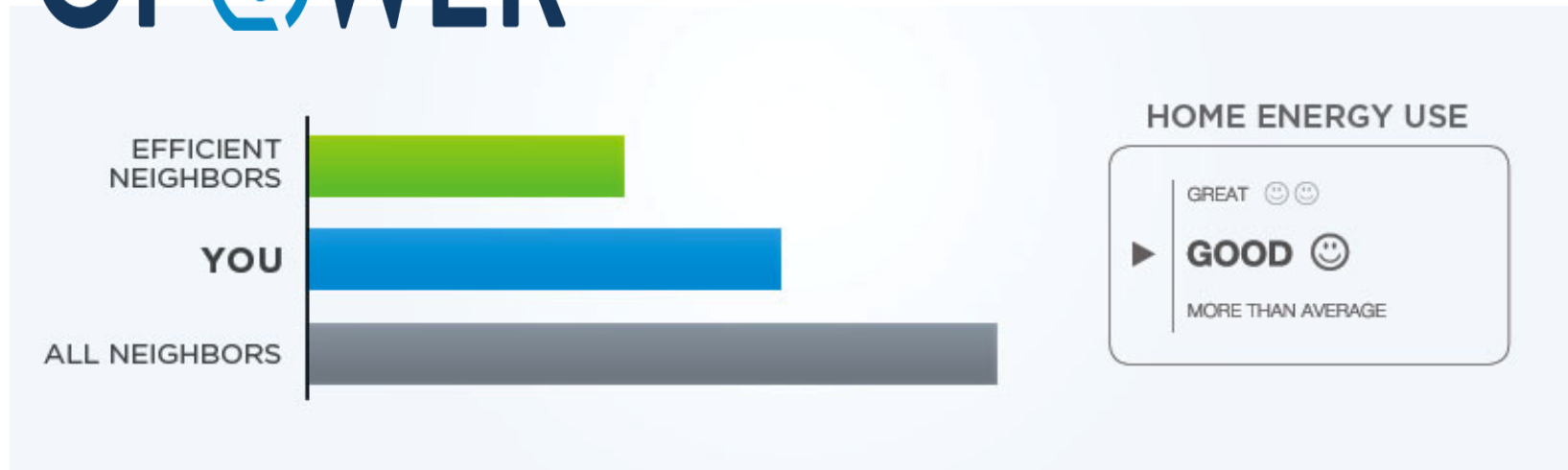
Ready now? You can also [file your FAFSA here](#).

Remember, BMCC is here to help you get the most financial aid you can get. Visit BMCC's [Financial Aid Support Team \(F.A.S.T.\) Web Services Center](#) and our staff can help you complete the FAFSA in time to receive the most aid possible!

Sincerely,

# SOCIAL NORMS CAN DRIVE BEHAVIORS

## OP@WER



Allcott, Hunt (2011). "Social Norms and Energy Conservation." Journal of Public Economics, Vol. 95, No 9-10 (October), pages 1982-1095.

# BREAK DOWN LARGER TASKS INTO A CLEAR CHECKLIST

%%FIRST NAME%%,

The FAFSA is now available. With FAFSA Mythbusters, we debunk three common myths and help you stay on track for the **March 1st priority deadline**. It could mean thousands more dollars in your financial aid package.

### FAFSA Myths Debunked

<b>MYTH #1:</b> Most students don't qualify for financial aid.	<b>FACT #1:</b> Over 80% of students qualify for financial aid.
<b>MYTH #2:</b> You only have to file the FAFSA once for college.	<b>FACT #2:</b> You must re-file the FAFSA each year if you wish to continue receiving financial aid.
<b>MYTH #3:</b> Your financial award is always available to you, regardless of when you apply for it.	<b>FACT #3:</b> Apply by March 1st to ensure you're eligible for the maximum amount of aid. Apply before then to get a jump start on your application.

**Submit your application by the Sunday March 1st priority deadline. Here's what you need to do now:**

- ✓ Get ASU's college code — it's 001081.
- [ ] [Retrieve your PIN.](#)
- [ ] [See this graphic](#) to figure out if you need your parent's financial information.

Sincerely,

Melissa Pizzo  
Executive Director  
Financial Aid and Scholarship Service

P.S. Please feel free to reach us at 480-965-3355, via online [chat](#) or at our [office locations](#) (open Monday from 9 A.M. – 5 P.M. and Tuesday — Friday from 8 A.M. – 5 P.M.).

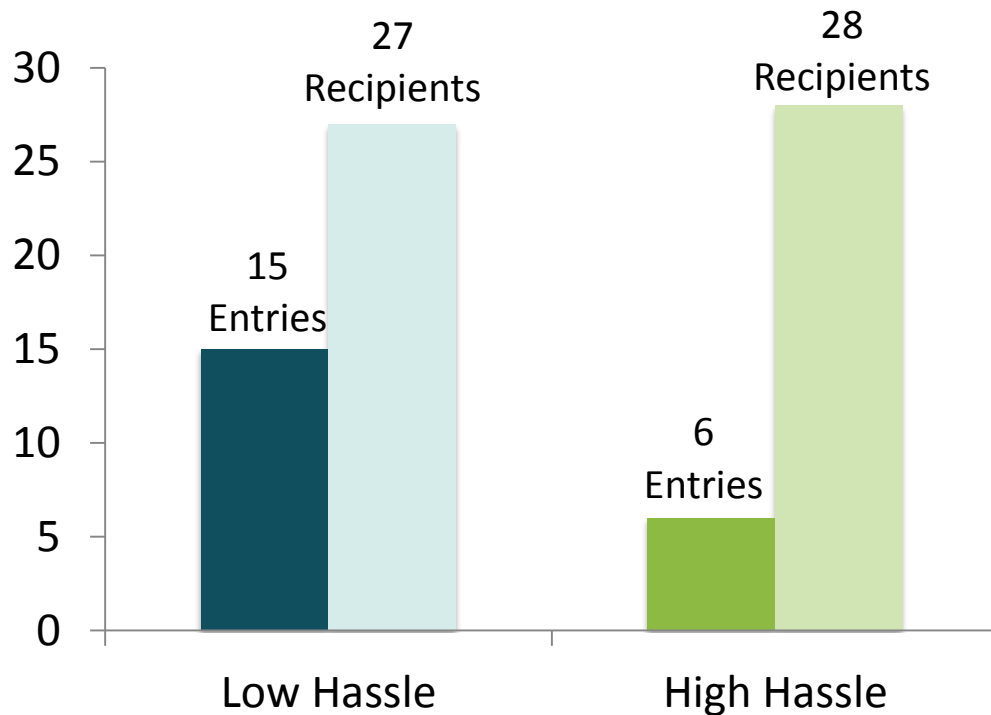
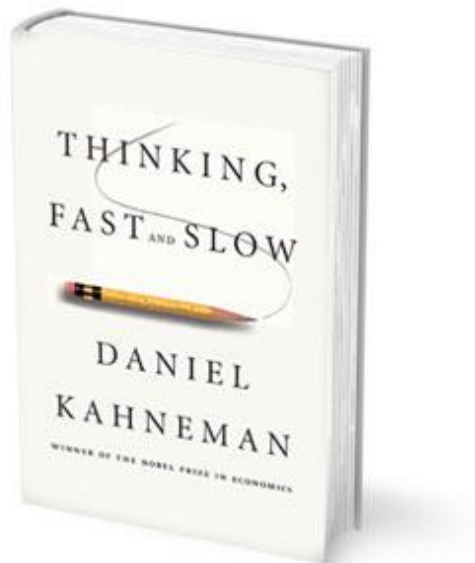
**Purchase 9 coffee drinks, get the tenth FREE!**

**chocolate café**  
THE SOUTH BEND CHOCOLATE COMPANY  
*of South Haven*

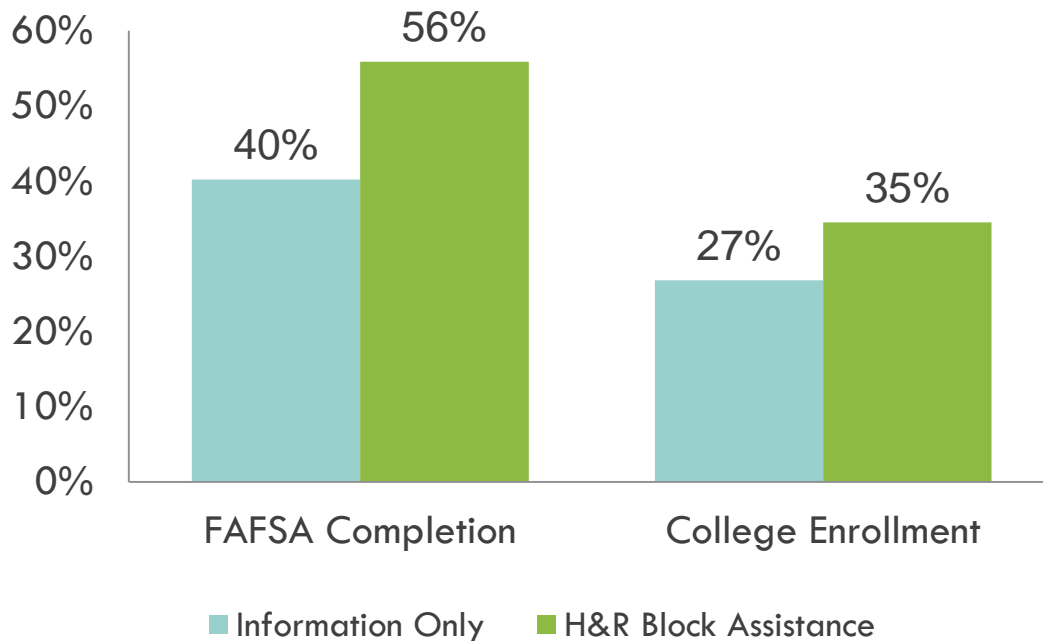
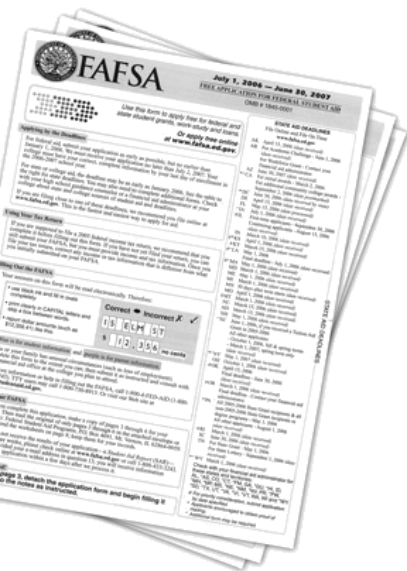
**(269) 637-1700**

**www.sbchocolatecafe.com**

# ELIMINATE HASSLES, NO MATTER HOW SMALL



# MAKE IT EASY TO GET HELP



# PRINCIPLES OF BEHAVIORAL COMMUNICATIONS



## Grab & hold attention

**Relevance:** Is information shared necessary for reader?

**Timing:** Sent when recipient is likely to take action?

**Tone:** Is the tone casual where possible? (Yes!) Blaming the reader? (No!)

**Authenticity:** Striking an authentic tone? Do the communication and sender seem credible?



## Make it easy

**Salience:** Have you focused recipients' attention on the desired action and highlighted the benefits of taking it?

**Social norms:** Can you draw attention to other people's behaviors?

**Checklist:** Next steps summarized succinctly? Is it easy to get started?

**Hassles:** Is there anything you could do to remove even small barrier to make it easier for recipients to take the action?

**Help:** Is easy-to-access help offered sincerely?

# PRACTICE APPLYING THE PRINCIPLES

# CHECKLIST FOR DRAFT COMMUNICATIONS

## Grab & hold attention:

- ☐ **Relevance** – Is the information shared necessary for recipients?
- ☐ **Timing** – Will it be sent when recipients are likely to take action?
- ☐ **Tone** – Is the tone casual where possible? (Yes!) Blaming the reader? (No!)
- ☐ **Authenticity** – Striking an authentic tone? Do the communication and sender seem credible?

## Make it easy:

- ☐ **Salience** – Does it focus recipients' attention on the desired action and the benefits of taking it?
- ☐ **Social norms** – Can you draw attention to people like the recipient taking the action?
- ☐ **Checklist** – Next steps summarized succinctly? Does it feel easy to get started?
- ☐ **Hassles** – Could you remove additional small barriers to make it easier for recipients to take the action?
- ☐ **Help** – Does it offer easy-to-access help?





# Questions



ideas42