

BEHAVIORAL COMMUNICATIONS IN POSTSECONDARY EDUCATION

iPASS COMMUNITY WEBINAR

November 8, 2017

ideas

42

WHO WE ARE



Ethan Fletcher
Managing Director



Cassie Taylor
Senior Associate



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



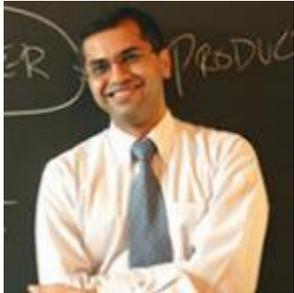
Eldar Shafir
Princeton University



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



ADDRESSING MULTIPLE BEHAVIORAL HURDLES

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

INTRO TO BEHAVIORAL SCIENCE

WHAT ARE HUMANS REALLY LIKE?





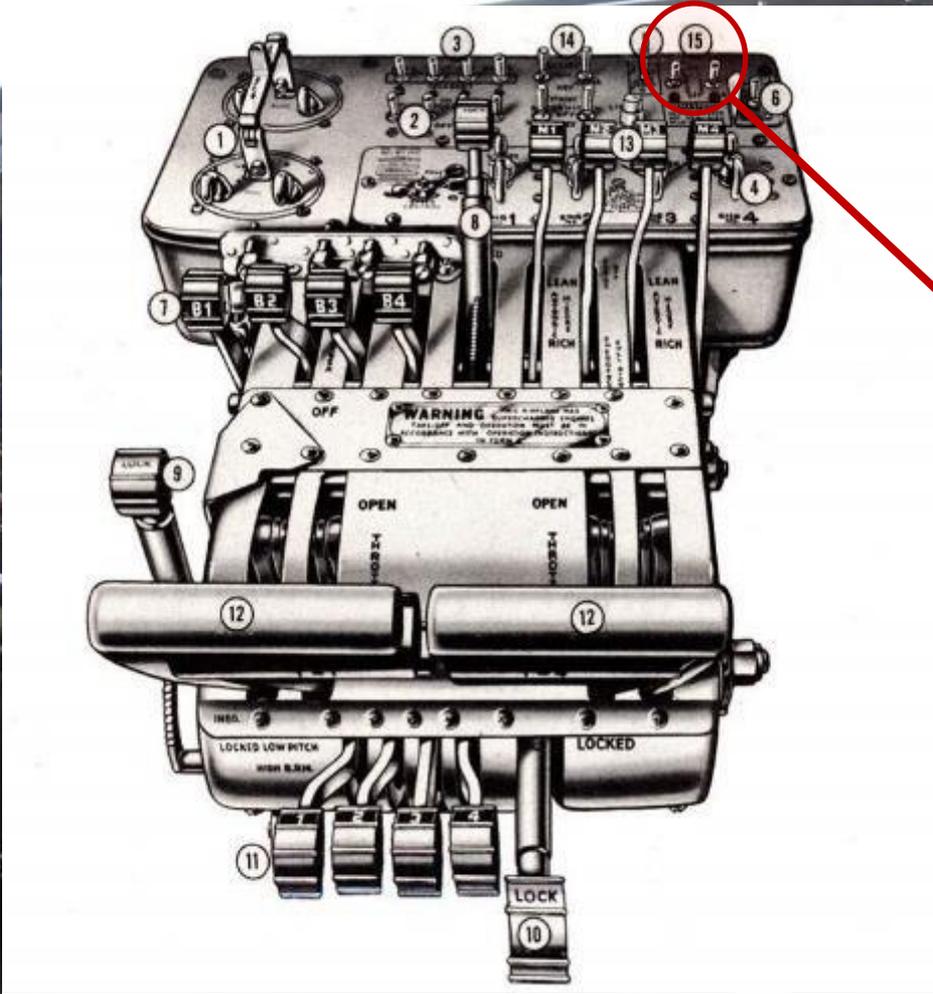


DUCHESS

C
297272



"EXCELLENT AIRMEN COMMIT NO ERRORS"



A detailed view of a vintage aircraft cockpit. The image shows a complex array of instruments, gauges, and controls. On the left, there's a control panel with several dials and switches. In the center, a large, ornate yoke is visible. To the right, a cluster of gauges includes a tachometer and other engine-related meters. Below the yoke, there's a throttle lever with a wooden grip and a control panel with various buttons and switches. The overall scene is filled with mechanical and electrical components, typical of a mid-20th-century aircraft.

**FIX THE CONTEXT
NOT THE PERSON**

CONTEXT MATTERS

HASSLE FACTORS

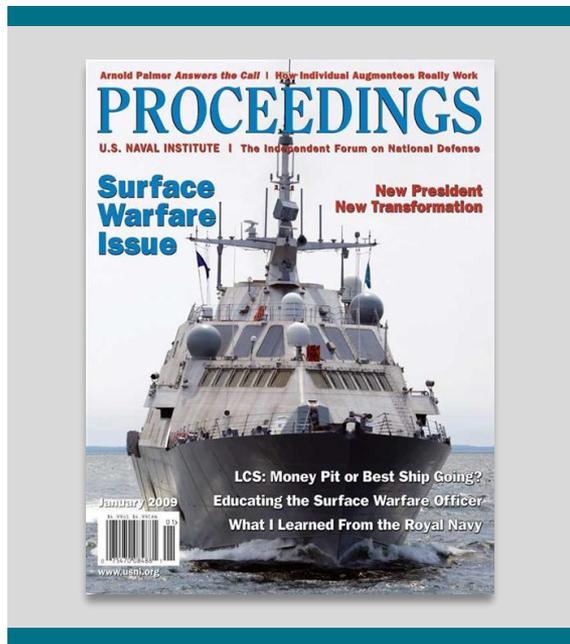


Image source: flickr user richardsummers, Creative Commons Attribution License



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®** 1 day brand: \$50 off (6) 90-packs or (24) 30-packs

COOPERVISION PRODUCT

Brand	Size	Price
8.7	14.4	3.00

COOPERVISION REBATE (FORM # 15-33485) (01/01/2015) (REV. 12/15/2014)

HEALTH INSURANCE CLAIM FORM

PATIENT INFORMATION

INSURANCE INFORMATION

CLAIM INFORMATION

REMARKS

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

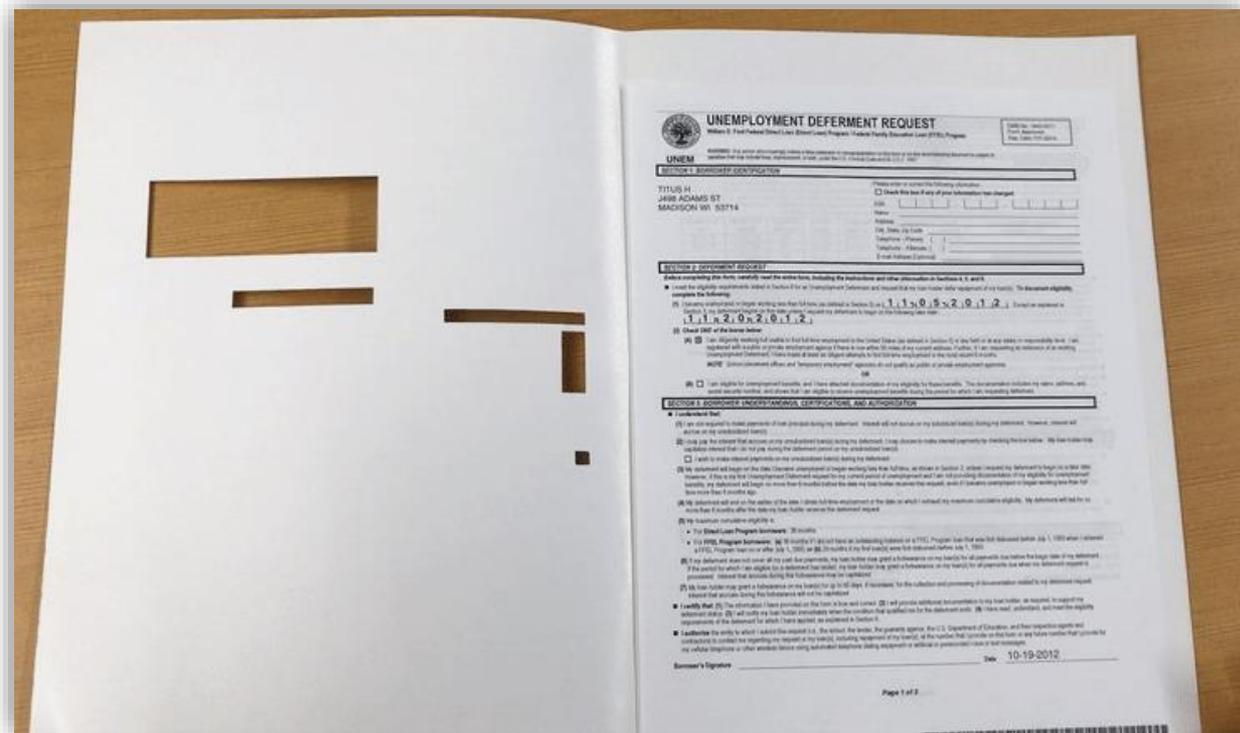
Income Driven Repayment (IDR), Forbearance and Deferment plans were created to help. **Yet, far less than half of delinquent borrowers who commit to sending back the paperwork these programs follow through.**

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>

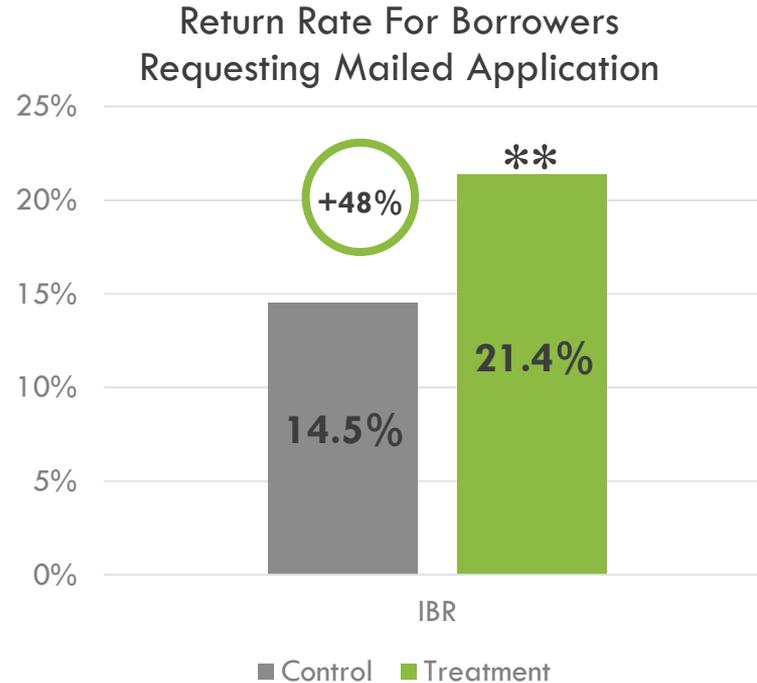
Noun Project: Felix Westphal, Lloyd Humphreys, David Courey

SOLUTION: REDUCE HASSLES TO MAKE IT EASIER



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

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 the 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. Go Anywhere.
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


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.

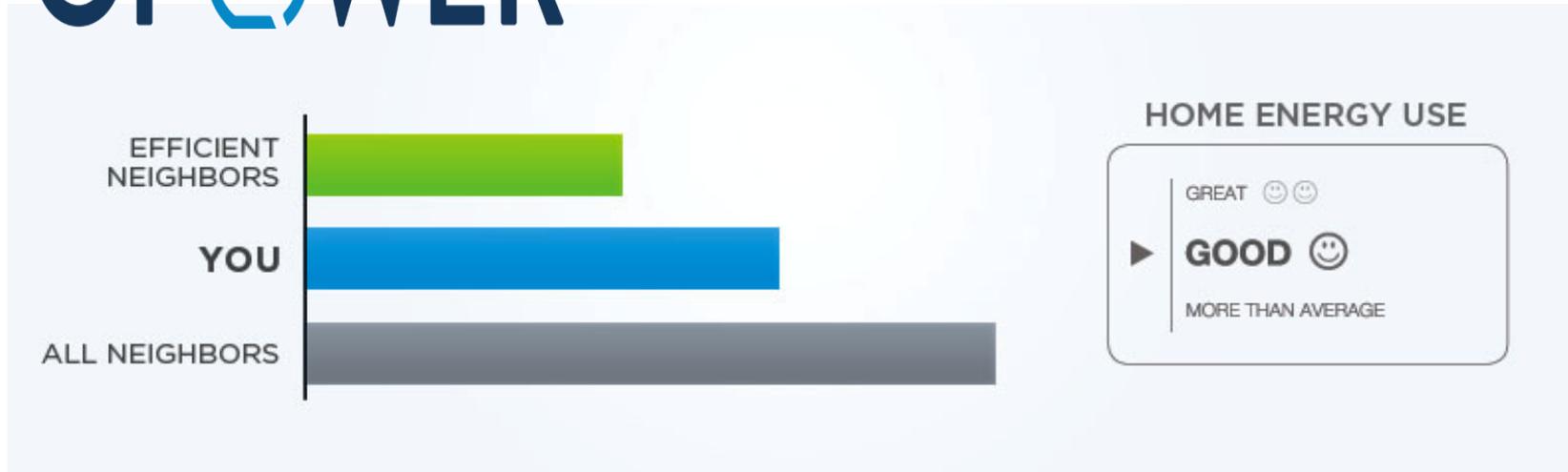
Ready now? You can also [file your FAFSA here](#).

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

OPPOWER



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

MYTH #1: Most students don't qualify for financial aid.	FACT #1: Over 80% of students qualify for financial aid.
MYTH #2: You only have to file the FAFSA once for college.	FACT #2: You must re-file the FAFSA each year if you wish to continue receiving financial aid.
MYTH #3: Your financial award is always available to you, regardless of when you apply for it.	FACT #3: Apply by March 1st if you're eligible for federal financial aid. Otherwise, apply before then if you're eligible for institutional aid.

Submit your application by the Sunday March 1st priority deadline 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.).

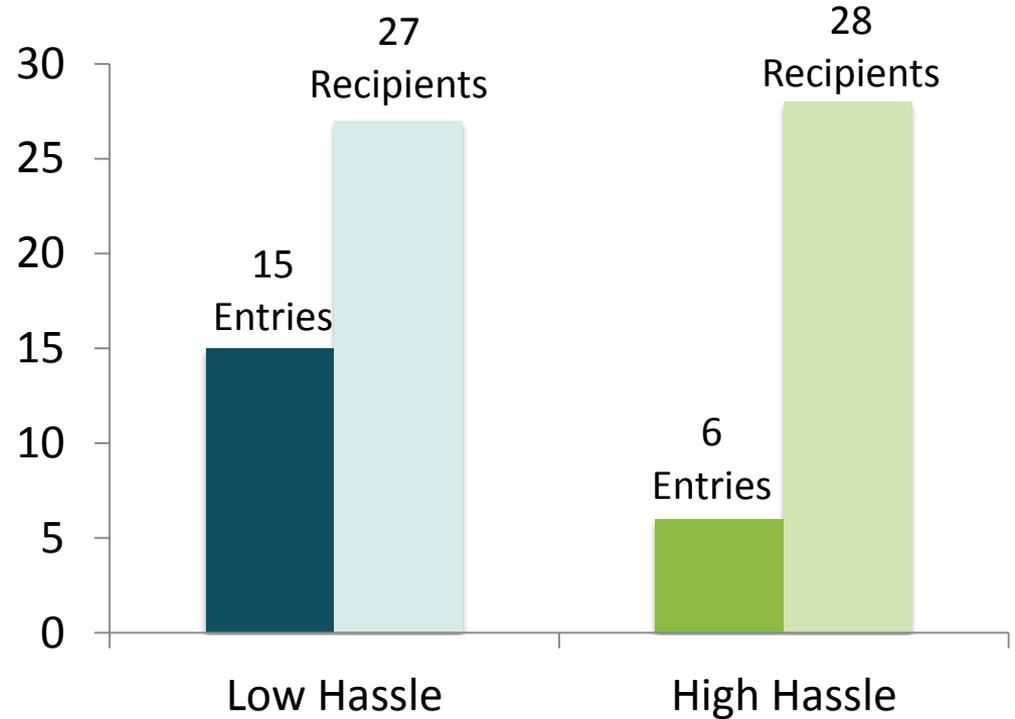
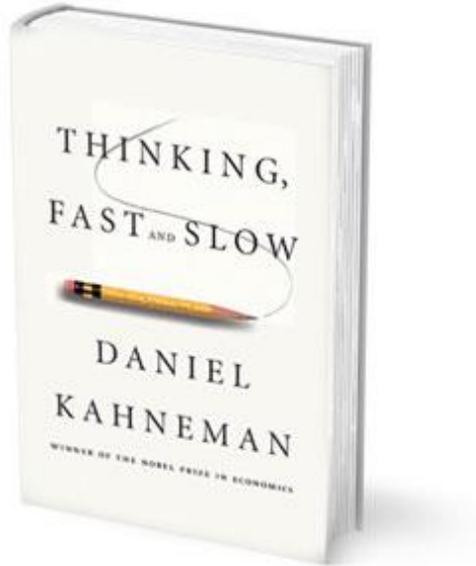
Purchase 9 coffee drinks, get the tenth FREE!

chocolate café
THE SOUTH BEND CHOCOLATE COMPANY
of South Haven

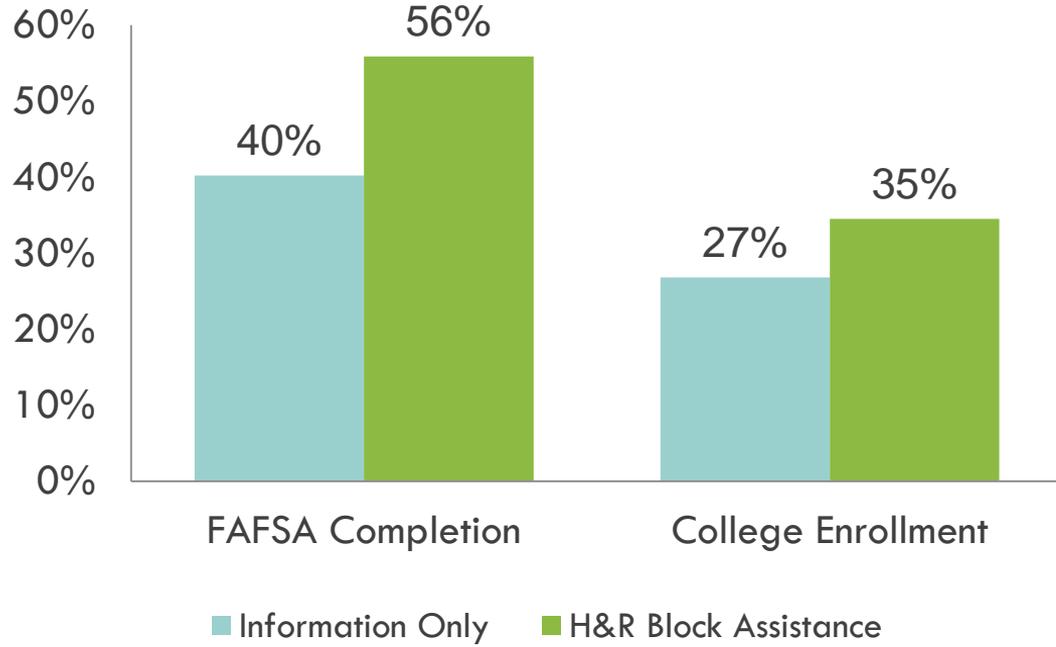
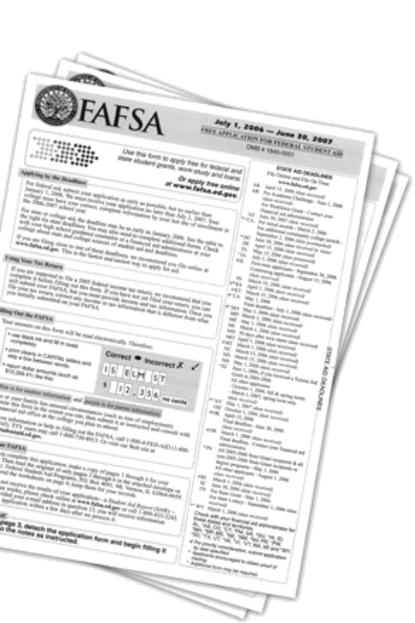
(269) 637-1700

www.sbchocolatecafe.com

ELIMINATE HASSLES, NO MATTER HOW SMALL



MAKE IT EASY TO GET HELP



Bettinger, Long, Oreopoulos, & Sanbonmatsu, 2009

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



ideas **42**