BEHAVIORAL COMMUNICATIONS IN POSTSECONDARY EDUCATION

iPASS COMMUNITY WEBINAR

November 8, 2017
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

<table>
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<th>Goal</th>
<th>Result</th>
<th>Partner</th>
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| Increase priority FAFSA renewals | +72% priority filings  
+ $26 million more aid (+3% filings) overall | ASU                                          |
| Increase work-study applications | +30% applicants  
+ 60% no. of applications | ASU                                          |
| Increase student time management | +8% GPA for full-time students  
- 16% in SAP violations for full-time students | Community College of Philadelphia           |
| Reduce drop out rate          | +10% retention for at-risk students  
+ 7% GPA for at-risk students | San Francisco State University               |
| Increase use of advisors      | +32% use of advising  
+ 6% early registrations, +3% registered students | Sinclair Community College                   |
| Reduce academic (SAP) violations | -32% in academic (SAP) violations for minority students  
- 10% course withdrawals for all students | The College at Brockport State University of New York |
| Improve course choice         | +$1.5 million ($181 per student) overall aid eligibility for semester  
+ 3% credit hours passed | Valencia College                            |
| Increase tutoring uptake      | +34% use of tutoring services (student intervention)  
+ 316% faculty referrals for tutoring (faculty intervention) | West Kentucky Technical College             |
INTRO TO BEHAVIORAL SCIENCE
WHAT ARE HUMANS REALLY LIKE?
"EXCELLENT AIRMEN COMMIT NO ERRORS"
CONTEXT MATTERS

FIX THE CONTEXT
NOT THE PERSON

CONTEXT MATTERS
HASSLE FACTORS
HASSLES ARE EVERYWHERE
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.


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!

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 filled 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.

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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

Return Rate For Borrowers Requesting Mailed Application

Control: 14.5%
Treatment: 21.4%

+48%

** = p ≤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 Gi#ed & 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  
**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.

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If you need assistance with your course schedule or have questions, please print this message and visit the Academic Advisement office 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 need assistance with your registration, please see your Program Advisor.

Sincerely,

Financial Aid District Processing Center

**ID Number:** [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

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

Address Service Requested

Recipient Name
Street Address
Address 2
City, ST
ZIP Code
Make it easy
**MAKE THE ACTION & CONSEQUENCES SALIENT**

**Standard email to students**

May 6, 2016

**Dear ROCHELLE 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](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 (BMCC)

191 Chambers St, New York, NY 10007

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

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 filing 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](http://www.fafsa.gov).

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](http://www.fafsa.gov) and our staff can help you complete the FAFSA in time to receive the most aid possible!

Sincerely,

**Behavioral email**

Subject: Applying for Financial Aid Early Gets You More!

<name>,

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

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 filing 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](http://www.fafsa.gov).

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](http://www.fafsa.gov) and our staff can help you complete the FAFSA in time to receive the most aid possible!

Sincerely,
SOCIAL NORMS CAN DRIVE BEHAVIORS

BREAK DOWN LARGER TASKS INTO A CLEAR CHECKLIST

FAFSA Myths Debunked

| MYTH #1: | FACT #1: |
| Most students don’t qualify for financial aid. | Over 80% of students qualify for financial aid. |

| MYTH #2: | FACT #2: |
| You only have to file the FAFSA once for college. | You must re-file the FAFSA to continue receiving financial aid. |

| MYTH #3: | FACT #3: |
| Your financial aid is always available to you, regardless of when you apply for it. | Apply by March 1st if you’re eligible for aid, or apply before the end of your academic year. |

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 Pizo
Executive Director
Financial Aid and Scholarship Service

P.S. Please feel free to reach us at 480-665-3355, via online chat or at our office locations (open Monday from 9 A.M. – 5 P.M. and Tuesday — Friday from 9 A.M. – 5 P.M.).

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ELIMINATE HASSLES, NO MATTER HOW SMALL

Entries

Recipients

0 5 10 15 20 25 30
Low Hassle

High Hassle

15

27

15 Entries

27 Recipients

6

28

6 Entries

28 Recipients
MAKE IT EASY TO GET HELP

FAFSA Completion

- Information Only: 40%
- H&R Block Assistance: 56%

College Enrollment

- Information Only: 27%
- H&R Block Assistance: 35%

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