

**NCER-NPSAS Grant Study**  
**Financial Aid Nudges 2017: A National Experiment to**  
**Increase Retention of Financial Aid and College**  
**Persistence**

**Appendix A**  
**Intervention Communication Materials**

**OMB # 1850-0932 v.3**

Submitted by:  
National Center for Education Statistics  
U.S. Department of Education

**revised March 2017**

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### **Summary of Groups Receiving Text Messages**

**Group 1 - Information and nudges only.** Students will receive automated and predetermined texts. Automated replies will be sent in response to key words included in texted responses from students. Group 1 includes three variations.

- **Group 1A** - Provides a basic presentation of the information.
- **Group 1B** - Leverages positive social norms/pressure to encourage students to complete important tasks.
- **Group 1C** - Provides students with concrete planning prompts to encourage them to schedule specific days and times to complete important tasks.

**Group 2 - Information, nudges, and assistance.** Students will receive initial text content similar to that received by students in Group 1. A financial aid advisor will respond to any replies and provide the student the opportunity to engage in a dialogue on financial aid topics.

# Attachment VI

## Intervention Text Messages

### GROUP 1A: BASIC - Introduction

Information and Nudges Only Group (Responses Delivered by Texting Application)

(1/2) Hi [first\_name] this is Lara from College Possible. When you did the NPSAS survey, you signed up for text messages about college-related topics.

(2/2) I'll send a few texts/month about renewing financial aid. To learn more about my texts: <http://nces.ed.gov/surveys/npsas/giant/>. Text **STOP** to stop texts.

Stop

**Response to STOP:** Thanks for your message. You'll no longer receive text messages with college information. Reply **START** to restart messages.

*(Note: Students may text STOP at any time.)*

Start

**Reply to START:** Great! We'll resume sending you messages now.

Stop All Messages

**NOTE:** Students can reply "STOP" at any point. If a student does not reply to a text message that requires a reply, then they will not receive the follow-up text message.

#### **Response to inbound message from info-only groups.**

Thanks for writing! We're texting 1000s of students so can't respond to individual messages. Visit <http://nces.ed.gov/surveys/npsas/giant/> for more info.

*(Note: This is necessary for student who reply to an info only message)*

## GROUP 1A: BASIC – Contact 1

Information and Nudges Only Group (Responses Delivered by Texting Application)

### (Contact 1 Occurs One Week After Introduction)

Hi, it's Lara again! I want to make sure you get financial aid to help pay for your next year in college. Did you finish FAFSA in fall? Reply **YES** or **NO**.

YES

That's great, congratulations! Reply **FAFSA** for reminders of what to keep an eye out for with financial aid in 2017.

FAFSA

Check your email regularly to see if you get any emails about FAFSA. Contact your aid office if you are required to verify your income info. Text **NEXT**.

NEXT

You should receive a financial aid award letter in the spring. This will show how much you'll get in grants, loans, and work-study. Text **NEXT**.

NEXT

Meet with a counselor to discuss your award letter and get help with what money is free, what you'll pay back and how much you'll owe.

NO

Luckily, there is still time to file. Visit [FAFSA.gov](http://fafsa.gov). Reply **FAFSA** for tips on completing this step.

FAFSA

Step #1 is to set up or look up your FSA ID at [fafsa.gov](http://fafsa.gov). An FSA ID is necessary to access the FAFSA and federal loan websites. Text **NEXT**.

NEXT

Next, gather documents you'll need to complete FAFSA: social security #, driver's license, and tax returns for you and your family. Text **NEXT**.

NEXT

The US Department of Education has a FAFSA live chat and a phone hotline you can contact with any questions: <http://bit.ly/FAFSALiveChat>. Text **NEXT**.

NEXT

There may be FAFSA completion events near where you live where there is additional free help: <http://bit.ly/FAFSAevents>. Text **NEXT**.

NEXT

For short videos showing you how to set up/look up FSA ID and do FAFSA: <http://bit.ly/FAFSAvideos>.

## GROUP 1A: BASIC – Contact 2

Information and Nudges Only Group (Responses Delivered by Texting Application)

(Occurs Approximately 2 Weeks After Contact 1)

Hi, [first\_name]. [[COLLEGE\_ABBREVIATION] or {your school}] has many resources to help you succeed. Have you found helpful supports to turn to for any academic challenges? **YES/NO**

Great! Reply **TIPS** for ideas on getting even more out of your network & staying on track to meet [[COLLEGE\_ABBREVIATION, {your school}]]'s minimum GPA [of SAP GPA] to renew aid.

TIPS

Going to profs' office hours is a great way to get help with course questions. Profs can also help with internships/jobs. Text **NEXT**.

NEXT

Most schools have tutoring centers where you can get 1:1 help with classes! Check your college's website or ask at the library. Text **NEXT**.

NEXT

Study groups with peers in your classes or with friends are great for bouncing ideas off each other, especially when prepping for midterms.

NO

That's OK, it's normal for it to take time to build a network on campus. Reply **TIPS** for ideas on how to build your college support network.

TIPS

Going to profs' office hours is a great way to get help with course questions. Profs can also help with internships/jobs. Text **NEXT**.

NEXT

Most schools have tutoring centers where you can get 1:1 help with classes! Check your college's website or ask at the library. Text **NEXT**.

NEXT

Study groups with peers in your classes or with friends are great for bouncing ideas off each other, especially when prepping for midterms.

## GROUP 1A: BASIC – Contact 3

Information and Nudges Only Group (Responses Delivered by Texting Application)

(Occurs Approximately 3 Weeks After Contact Or 1 Week After Contact 2)

*If hadn't filed or didn't respond to first FAFSA message:*

We know FAFSA can be a challenge. But just like you've handled academic challenges, you can handle this! Have you started FAFSA yet? Reply **YES** or **NO**.

YES

Way to go! You just took a major step to maximizing how much financial aid you'll receive for your next year in college! [GIF: <http://giphy.com/gifs/Y8QPqawH0NFu>]



NO

Doing FAFSA early can earn you more money. Check out this graphic for a list of free FAFSA help online/where you live:



Non-Responder (after 1 week)

In case you haven't started the FAFSA yet, we wanted to share with you a few steps you can take to get started.

Step #1 is to set up or look up your FSA ID at [fafsa.gov](http://fafsa.gov). An FSA ID is necessary to access the FAFSA and federal loan websites. Text **NEXT**

NEXT

Next, gather documents you'll need to complete FAFSA: social security #, driver's license, and tax returns for you and your family. Text **NEXT**.

NEXT

The US Department of Education has a FAFSA live chat and a phone hotline you can contact with any questions. <http://bit.ly?FAFSALiveChat>. Text **NEXT**.

NEXT

For short videos showing you how to set up/look up FSA ID and do FAFSA: <http://bit.ly/FAFSAvideos>

*If had filed:*

Hi, it's Lara. Did you receive an email confirmation for your FAFSA? You should receive your Student Aid Report (SAR) from Federal Student Aid. Reply **YES/NO**.

YES

Way to go! Be sure to keep an eye on email in case there are additional steps you need to take to finalize your aid application.

NO

OK check for that email to be sure FAFSA has been accepted. If you don't have it, check in with your financial aid office.

## GROUP 1A: BASIC – Contact 4-7

Information and Nudges Only Group (Responses Delivered by Texting Application)

(Each Contact Occurs Approximately 2 Weeks Apart)

### Contact 4

*For students who attend institutions with supplemental forms to complete.*

(1/2) Hi! In addition to FAFSA, some colleges require additional financial aid forms. If your college requires these, get them in ASAP to maximize your aid.

(2/2) Contact your financial aid office if you have questions about what to submit to successfully renew your aid[: financial aid office phone number].

### Contact 4a

Hey, FAFSA now requires your tax docs in hand. A recent change means tax info can't automatically be pulled in. Need help, call your aid office.

### Contact 5

(1/2) Hi! To receive federal financial aid you need to make Satisfactory Academic Progress (SAP). At [{COLLEGE\_ABBREVIATION} or {your school}] this means earning a [{SAP GPA} or {minimum}] GPA & other requirements.

(2/2) Contact your financial aid office if you have questions about SAP and resources to help you succeed academically[: financial aid office phone number].

### Contact 6

*This should only go to students who are over 25 years of age and have incomes that put them below the EITC phaseouts lists in this table: We should estimate the amount for the person using their NPSAS info. These should be sent the first week of April, around tax time.*

Filing Status	Qualifying Children Claimed			
	Zero	One	Two	Three or more
Single, Head of Household or Surviving Spouse	\$14,820	\$39,131	\$44,454	\$47,747
Married Filing Jointly	\$20,330	\$44,651	\$49,974	\$53,267

(1/2) Hi! Based on info you shared in NPSAS you may qualify for the Earned Income Tax Credit of up to [EITC\_max]. This could lower your tax bill or lead to a refund!

(2/2) If eligible you would receive this as part of a Federal Tax Refund when you file. For more info: <http://bit.ly/EITCrefund>

### Contact 7

(1/2) Hi! We've heard that some students have to skip meals or cut the size of meals because they didn't have enough money for food.

(2/2) You may be eligible for monthly SNAP (food assistance) benefits. To learn more or to apply go to [State\_SNAP]

## GROUP 1A: BASIC – Contact 8 – 9a

Information and Nudges Only Group (Responses Delivered by Texting Application)

(Each Contact Occurs Approximately 2 Weeks Apart)

### Contact 8

(1/2) Hey, Lara here. A couple tips to help you do your best on your finals: Study in a quiet place when you are well rested.

(2/2) Test yourself by going through practice questions or exams. For more tips: <http://bit.ly/MyFinalsTips>

### Contact 9

(1/2) Hi, it's Lara. Now's a good time to think about summer internships that can help you earn money and learn more about possible careers.

(2/2) Contact [ {COLLEGE\_ABBREVIATION} or {your school} ]'s career center for help finding internships[: career center URL].

### Contact 9a

Good news— you can now file FAFSA by automatically pulling in information from your taxes! File your FAFSA now.



## GROUP 1B: SOCIAL PRESSURE - Introduction

Information and Nudges Only Group (Responses Delivered by Texting Application)

### Introduction

(1/2) Hi [first\_name] this is Lara from College Possible. When you did the NPSAS survey, you signed up for text messages about college-related topics.

(2/2) I'll send a few texts/month about renewing financial aid. To learn more about my texts: <http://nces.ed.gov/surveys/npsas/grant/>. Text **STOP** to stop texts.

Stop

**Response to STOP:** Thanks for your message. You'll no longer receive text messages with college information. Reply **START** to restart messages.

*(Note: Students may text STOP at any time.)*

Start

**Reply to START:** Great! We'll resume sending you messages now.

Stop All Messages

**NOTE:** Students can reply "STOP" at any point. If a student does not reply to a text message that requires a reply, then they will not receive the follow-up text message.

#### Response to inbound message from info-only groups

Thanks for writing! We're texting 1000s of students so can't respond to individual messages. Visit <http://nces.ed.gov/surveys/npsas/grant/> for more info.

*(Note: This is necessary for student who reply to an info only message)*

# GROUP 1B: SOCIAL PRESSURE – Contact 1

Information and Nudges Only Group (Responses Delivered by Texting Application)

## (Contact 1 Occurs One Week After Introduction)

*If filed after March 1<sup>st</sup> of last year:*

(1/2) Hi, it's Lara again! My records show that you filed your last FAFSA after March 1. Join students who file early to earn more aid!

(2/2) Did you finish FAFSA for next year in college in the fall? Reply **YES** or **NO**.

YES

That's great, congratulations! Reply **FAFSA** for reminders of what to keep an eye out for with financial aid in 2017.

FAFSA

Check your email regularly to see if you get any emails about FAFSA. Contact your aid office if you are required to verify your income info. Text **NEXT**.

NEXT

You should receive a financial aid award letter in the spring. This will show how much you'll get in grants, loans, and work-study. Text **NEXT**.

NEXT

Meet with a counselor to discuss your award letter and get help with what money is free, what you'll pay back and how much you'll owe.

For short videos showing you how to set up/look up FSA ID and do FAFSA: <http://bit.ly/FAFSAvideos>.

*If filed before March 1<sup>st</sup> of last year:*

(1/2) Hi, it's Lara again! My records show that last year you joined other students who filed FAFSA before March 1 to earn more aid!

(2/2) Did you finish FAFSA for next year in college in the fall? Reply **YES** or **NO**.

NO

Luckily, there is still time to file. Visit [FAFSA.gov](http://FAFSA.gov). Reply **FAFSA** for tips on completing this step.

FAFSA

Step #1 is to set up or look up your FSA ID at [fafsa.gov](http://fafsa.gov). An FSA ID is necessary to access the FAFSA and federal loan websites. Text **NEXT**.

NEXT

Next, gather documents you'll need to complete FAFSA: social security #, driver's license, and tax returns for you and your family. Text **NEXT**.

NEXT

The US Department of Education has a FAFSA live chat and a phone hotline you can contact with any questions: <http://bit.ly/FAFSALiveChat>. Text **NEXT**.

NEXT

There may be FAFSA completion events near where you live where there is additional free help: <http://bit.ly/FAFSAevents>. Text **NEXT**.

NEXT

## GROUP 1B: SOCIAL PRESSURE – Contact 2

Information and Nudges Only Group (Responses Delivered by Texting Application)

(Occurs Approximately 2 Weeks After Contact 1)

Hi, [first\_name]. Many of your peers rely on campus resources to help them succeed. Have you found helpful supports to turn to for any academic challenges? YES/NO

YES

Great! Reply **TIPS** for ideas on getting even more out of your network. This helps you stay on track to meet [{{COLLEGE\_ABBREVIATION}} or {your school's}]'s minimum GPA [of SAP GPA] to renew aid.

TIPS

Going to profs' office hours is a great way to get help with course questions. Profs can also help with internships/jobs. Text **NEXT**.

NEXT

Most schools have tutoring centers where students can get 1:1 help with classes! Check your college's website or ask at the library. Text **NEXT**.

NEXT

Study groups with peers in your classes or with friends are great for bouncing ideas off each other, especially when prepping for midterms.

NO

That's OK, it takes time to build a campus network – talk to your friends about what they are doing! Reply **TIPS** for ideas on how to build your college network.

TIPS

Going to profs' office hours is a great way to get help with course questions. Profs can also help with internships/jobs. Text **NEXT**.

NEXT

Most schools have tutoring centers where students can get 1:1 help with classes! Check your college's website or ask at the library. Text **NEXT**.

NEXT

Study groups with peers in your classes or with friends are great for bouncing ideas off each other, especially when prepping for midterms.

## GROUP 1B: Social Pressure – Contact 3

Information and Nudges Only Group (Responses Delivered by Texting Application)

(Occurs Approximately 3 Weeks After Contact Or 1 Week After Contact 2)

*If hadn't filed or didn't respond to first FAFSA message:*

(1/2) Hi, it's Lara. Just checking in about FAFSA. About 70 percent of college students have completed their FAFSA by this time of year.

(2/2) Have you finished FAFSA yet? Reply **YES** or **NO**.

YES

NO

Non-Responder (After 1 Week)

Way to go! You just took a major step to maximizing how much financial aid you'll receive for your next year in college! [GIF: <http://giphy.com/gifs/Y8QPqaeawHONFu>]



Doing FAFSA early can earn you more money. Check out this graphic for a list of free FAFSA help online/where you live:

US Department of Education has live chat support and a phone hotline!

[#Go2FAFSA](#) Twitter

Or, find FAFSA help near you:

[#Go2FAFSA](#) events

Plus, your financial aid office may be able to help you with FAFSA!

In case you haven't started the FAFSA yet, we wanted to share with you a few steps you can take to get started.

Step #1 is to set up or look up your FSA ID at [fafsa.gov](http://fafsa.gov). An FSA ID is necessary to access the FAFSA and federal loan websites. Text **NEXT**

NEXT

Next, gather documents you'll need to complete FAFSA: social security #, driver's license, and tax returns for you and your family. Text **NEXT**.

NEXT

The US Department of Education has a FAFSA live chat and a phone hotline you can contact with any questions. <http://bit.ly/FAFSALiveChat>. Text **NEXT**.

NEXT

For short videos showing you how to set up/look up FSA ID and do FAFSA: <http://bit.ly/FAFSAvideos>

*If had filed:*

Hi, it's Lara. Did you receive an email confirmation for your FAFSA? You should receive your Student Aid Report (SAR) from Federal Student Aid. Reply **YES/NO**.

YES

NO

Way to go! Be sure to keep an eye on email in case there are additional steps you need to take to finalize your aid application.

OK check for that email to be sure your FAFSA has been accepted. If you don't have it, check in with your financial aid office.

## GROUP 1B: SOCIAL PRESSURE – Contact 4-7

Information and Nudges Only Group (Responses Delivered by Texting Application)

(Each Contact Occurs Approximately 2 Weeks Apart)

### Contact 4

*For students who attend institutions with supplemental forms to complete.*

(1/2) Hi! In addition to FAFSA, some colleges require additional financial aid forms. If your college does, join other students who are getting them in ASAP.

(2/2) Contact your financial aid office if you have questions about what to submit to successfully renew your aid[: financial aid office phone number].

### Contact 4a

Hey, FAFSA now requires your tax docs in hand. A recent change means tax info can't automatically be pulled in. Need help, call your aid office.

### Contact 5

(1/2) Hi! To receive federal financial aid you need to make Satisfactory Academic Progress (SAP). At [{ COLLEGE\_ABBREVIATION } or { your school }] this means earning a [{ SAP GPA } or { minimum }] GPA & other requirements.

(2/2) Contact your aid office with questions about SAP & resources to help you succeed[: financial aid office phone number]. Encourage a friend to do so too!

### Contact 6

*This should only go to students who are over 25 years of age and have incomes that put them below the EITC phaseouts lists in this table: We should estimate the amount for the person using their NPSAS info. These should be sent the first week of April, around tax time.*

Filing Status	Qualifying Children Claimed			
	Zero	One	Two	Three or more
Single, Head of Household or Surviving Spouse	\$14,820	\$39,131	\$44,454	\$47,747
Married Filing Jointly	\$20,330	\$44,651	\$49,974	\$53,267

(1/2) Hi! Based on info you shared in NPSAS you may qualify for the Earned Income Tax Credit of up to [EITC\_max]. Most people like you who qualify claim the credit.

(2/2) If eligible you would receive this as part of a Federal Tax Refund when you file. For more info: <http://bit.ly/EITCrefund>

### Contact 7

(1/2) Hi! We've heard that some students have to skip meals or cut the size of meals because they didn't have enough money for food.

(2/2) Like millions of Americans, you may be eligible for monthly SNAP (food assistance) benefits. To learn more or to apply go to [State\_SNAP]

## GROUP 1B: SOCIAL PRESSURE - Contact 8 - 9a

Information and Nudges Only Group (Responses Delivered by Texting Application)

(Each Contact Occurs Approximately 2 Weeks Apart)

### Contact 8

(1/2) Hey, Lara here. We hear a lot from successful students that good study habits were key to their success. Here's what they suggest:

(2/2) Study in a quiet place when you are well rested. Test yourself by going through practice questions or exams. For more tips: <http://bit.ly/MyFinalsTips>

### Contact 9

(1/2) Hi, it's Lara. Many students your age are starting to look for summer jobs and internships. Internships can pay and help you learn about possible careers.

(2/2) Contact [{COLLEGE\_ABBREVIATION} or {your school}]'s career center for help finding internships[: career center URL].

### Contact 9a

Good news—you can now file FAFSA by automatically pulling in information from your taxes! File your FAFSA now.

## GROUP 1C: COMMITMENT DEVICE - Introduction

Information and Nudges Only Group (Responses Delivered by Texting Application)

### Introduction

(1/2) Hi [first\_name] this is Lara from College Possible. When you did the NPSAS survey, you signed up for text messages about college-related topics.

(2/2) I'll send a few texts/month about renewing financial aid. To learn more about my texts: <http://nces.ed.gov/surveys/npsas/grant/>. Text **STOP** to stop texts.

Stop

**Response to STOP:** Thanks for your message. You'll no longer receive text messages with college information. Reply **START** to restart messages.

*(Note: Students may text STOP at any time.)*

Start

**Reply to START:** Great! We'll resume sending you messages now.

Stop All Messages

NOTE: Students can reply "STOP" at any point. If a student does not reply to a text message that requires a reply, then they will not receive the follow-up text message.

#### Response to inbound message from info-only groups

Thanks for writing! We're texting 1000s of students so can't respond to individual messages. Visit <http://nces.ed.gov/surveys/npsas/grant/> for more info.

*(Note: This is necessary for student who reply to an info only message)*



# GROUP 1C: COMMITMENT DEVICE - Contact 1

Information and Nudges Only Group (Responses Delivered by Texting Application)

(Contact 1 Occurs One Week After Introduction)

Hi, it's Lara again! I want to make sure you get financial aid to help pay for your next year in college. Did you finish FAFSA in fall? Reply **YES** or **NO**.

YES

That's great, congratulations! Reply **FAFSA** for reminders of what to keep an eye out for with financial aid in 2017.

FAFSA

Check your email regularly to see if you get any emails about FAFSA. Contact your aid office if you are required to verify your income info. Text **NEXT**.

NEXT

You should receive a financial aid award letter in the spring. This will show how much you'll get in grants, loans, and work-study. Text **NEXT**.

NEXT

Meet with a counselor to discuss your award letter and get help with what money is free, what you'll pay back and how much you'll owe.

NO

Can you pick a day by next week when you can get this completed? (Reply **Monday**, **Wednesday**, **Friday**, or **CANT**)

CANT

That's OK. FAFSA can seem daunting but if you are organized it will be easier than you think. When can you make time? (Reply **1** or **2** for how many weeks you need)

M, W, or F

That's great! I will be in touch the day before to make sure you are on track. Reply **FAFSA** for tips on how to get started.

FAFSA

Step #1 is to set up or look up your FSA ID at [falsa.gov](http://falsa.gov). An FSA ID is necessary to access the FAFSA and federal loan websites. Text **NEXT**.

NEXT

Next, gather documents you'll need to complete FAFSA: social security #, driver's license, and tax returns for you and your family. Text **NEXT**.

NEXT

The US Department of Education has a FAFSA live chat and a phone hotline you can contact with any questions: <http://bit.ly/FAFSALiveChat>. Text **NEXT**.

NEXT

There may be FAFSA completion events near where you live where there is additional free help: <http://bit.ly/FAFSAevents>. Text **NEXT**.

NEXT

For short videos showing you how to set up/look up FSA ID and do FAFSA: <http://bit.ly/FAFSAvideos>.

*Reminder text message sent Monday of FAFSA selection week:*

(1/2) Don't forget: you set a goal of getting to the FAFSA this week.  
  
(2/2) Take five minutes now to pick a time on your calendar and get organized with this checklist <http://falsa.ed.gov/help/before003.htm>

*Reminder text message sent day before FAFSA selection date:*

Do n't forget tomorrow is the day to work on your FAFSA. Get organized in advance with this checklist <http://falsa.ed.gov/help/before003.htm>

*Reminder text message sent 1 week after FAFSA selection date/week:*

Hi, it's Lara. Did you get your FAFSA finished? Reply **YES** or **NO**.



## GROUP 1C: COMMITMENT DEVICE – Contact 2

Information and Nudges Only Group (Responses Delivered by Texting Application)

(Occurs Approximately 2 Weeks After Contact 1)

(1/2) Hi, [first\_name]. This term, set a goal of exploring a new campus resource to support your success.

(2/2) Have you found helpful supports to turn to for any academic challenges? **YES/NO**

YES

Great! Reply **TIPS** for ideas on getting even more out of your network. This helps you stay on track to meet [{COLLEGE\_ABBREVIATION} or {your school}]'s minimum GPA [of SAP GPA] to renew aid.

TIPS

Going to profs' office hours is a great way to get help with course questions.. Profs can also help with internships/jobs. Text **NEXT**.

NEXT

Most schools have tutoring centers here you can get 1:1 help with classes! Check your college's website or ask at the library. Text **NEXT**.

NEXT

Study groups with peers in your classes or with friends are great for bouncing ideas off each other, especially when prepping for midterms.

NO

That's OK, it takes time to build a campus network. Reply **TIPS** for ideas on how to build your college support network & pick one thing to do in the next week.

TIPS

Going to profs' office hours is a great way to get help with course questions.. Profs can also help with internships/jobs. Text **NEXT**.

Most schools have tutoring centers here you can get 1:1 help with classes! Check your college's website or ask at the library. Text **NEXT**.

Study groups with peers in your classes or with friends are great for bouncing ideas off each other, especially when prepping for midterms.

## GROUP 1C: Commitment Device – Contact 3

Information and Nudges Only Group (Responses Delivered by Texting Application)

(Occurs Approximately 3 Weeks After Contact Or 1 Week After Contact 2)

*If hadn't filed or didn't respond to first FAFSA message:*

We know FAFSA can be a challenge. But just like you've handled academic challenges, you can handle this! Have you started FAFSA yet? Reply **YES** or **NO**.

YES

Way to go! You just took a major step to maximizing how much financial aid you'll receive for your next year in college! [GIF: <http://giphy.com/gifs/Y8QPqaeawHONFu>]



NO

How about finishing FAFSA this week? Check out this graphic for a list of free FAFSA help online/ where you live and text us which day you'll do FAFSA:



Non-Responder (After 1 Week)

In case you haven't started the FAFSA yet, we wanted to share with you a few steps you can take to get started.

Step #1 is to set up or look up your FSA ID at [faisa.gov](http://faisa.gov). An FSA ID is necessary to access the FAFSA and federal loan websites. Text **NEXT**.

NEXT

Next, gather documents you'll need to complete FAFSA: social security #, driver's license, and tax returns for you and your family. Text **NEXT**.

NEXT

The US Department of Education has a FAFSA live chat and a phone hotline you can contact with any questions: <http://bit.ly/FAFSALiveChat>. Text **NEXT**.

NEXT

For short videos showing you how to set up/look up FSA ID and do FAFSA: <http://bit.ly/FAFSAvideos>.

*If had filed:*

Hi, it's Lara. Did you receive an email confirmation for your FAFSA? You should receive your Student Aid Report (SAR) from Federal Student Aid. Reply **YES/NO**.

YES

Way to go! Be sure to keep an eye on email in case there are additional steps you need to take to finalize your aid application.

NO

OK check for that email to be sure your FAFSA has been accepted. If you don't have it, check in with your financial aid office.

## GROUP 1C: COMMITMENT DEVICE – Contacts 4-7

Information and Nudges Only Group (Responses Delivered by Texting Application)

(Each Contact Occurs Approximately 2 Weeks Apart)

### Contact 4

*For students who attend institutions with supplemental forms to complete.*

(1/2) Hi! In addition to FAFSA, some colleges require additional financial aid forms. Get these in too to maximize your aid.

(2/2) Pick a time between classes to contact your financial aid office if you have questions about what to submit to successfully renew your aid[: financial aid office phone number ].]

### Contact 4a

Hey, FAFSA now requires your tax docs in hand. A recent change means tax info can't automatically be pulled in. Need help, call your aid office.

### Contact 5

(1/2) Hi! To receive federal financial aid you need to make Satisfactory Academic Progress (SAP). At [{ COLLEGE\_ABBREVIATION } or {your school}] this means earning a [{SAP GPA } or {minimum }] GPA and other requirements.

(2/2) Questions on SAP or resources to help you succeed academically? Schedule an appointment today with your financial aid office[: financial aid office phone number ].

### Contact 6

*This should only go to students who are over 25 years of age and have incomes that put them below the EITC phaseouts lists in this table: We should estimate the amount for the person using their NPSAS info. These should be sent the first week of April, around tax time.*

Filing Status	Qualifying Children Claimed			
	Zero	One	Two	Three or more
Single, Head of Household or Surviving Spouse	\$14,820	\$39,131	\$44,454	\$47,747
Married Filing Jointly	\$20,330	\$44,651	\$49,974	\$53,267

(1/2) Hi! Based on info you shared in NPSAS you may qualify for the Earned Income Tax Credit of up to [EITC\_max]. This could lower your tax bill or lead to a refund!

(2/2) If eligible you would receive this as part of a Federal Tax Refund when you file. Go to <http://bit.ly/EITCrefund> and make a plan to file today!

### Contact 7

(1/2) Hi! We've heard that some students have to skip meals or cut the size of meals because they didn't have enough money for food.

(2/2) You may be eligible for monthly SNAP (food assistance) benefits. Explore this option today by visiting [State\_SNAP]

## GROUP 1C: COMMITMENT DEVICE – Contacts 8 and 9a

Information and Nudges Only Group (Responses Delivered by Texting Application)

(Each Contact Occurs Approximately 2 Weeks Apart)

### Contact 8

(1/2) Hey, Lara here. A couple tips to help you do your best on your finals: Study in a quiet place when you are well rested. Test yourself on practice questions.

(2/2) Take time today to organize your study schedule. Study at least 2 – 3 hours/ day to do your best. For more tips: <http://bit.ly/MyFinalsTips>

### Contact 9

(1/2) Hi, it's Lara! Now is a good time to think about summer internships that can help you earn money and learn more about possible careers.

(2/2) If you need help or ideas, you should make an appointment today with [{COLLEGE ABBREVIATION}] or {your school}'s career center[: career center URL].

### Contact 9a

Good news— you can now file FAFSA by automatically pulling in information from your taxes! File your FAFSA now.

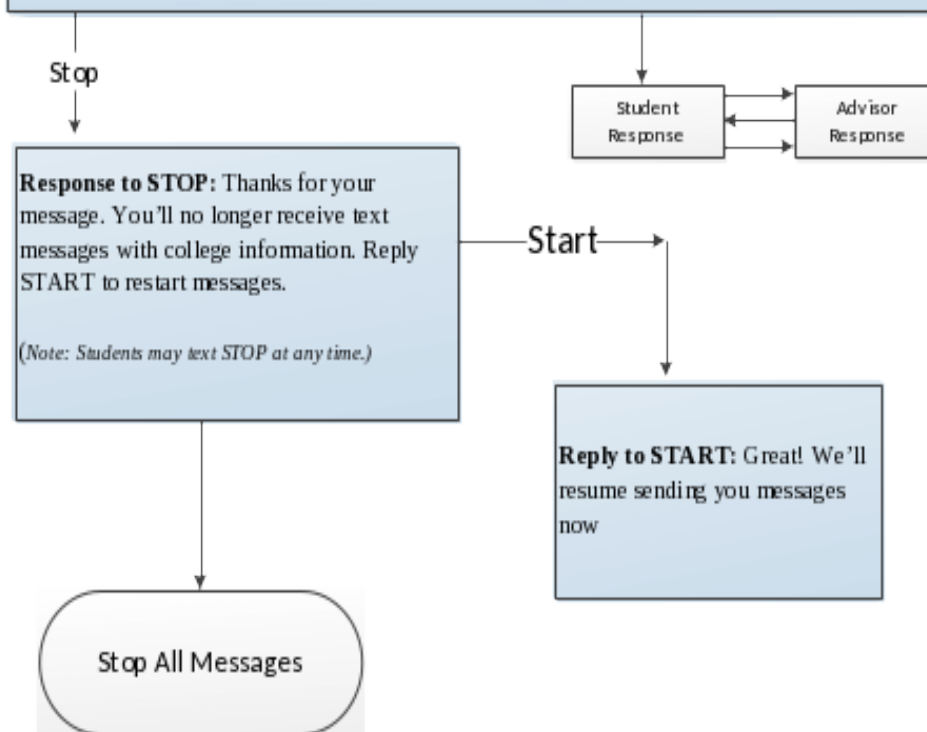
## GROUP 2 - Introduction

Information, Nudges, and Assistance Group (Responses Sent By Financial Aid Advisor)

### Introduction

(1/2) Hi [first\_name] this is [advisor] from College Possible. When you did the NPSAS survey, you signed up for text messages about college-related topics.

(2/2) I'll send a few texts/month about renewing financial aid. To learn more about my texts: <http://nces.ed.gov/surveys/npsas/grant/>. Text **STOP** to stop texts.



NOTE: Students can reply \*STOP\* at any point. If a student does not reply to a text message that requires a reply, then they will not receive the follow-up text message.

## GROUP 2 - Contacts 1-2

Information, Nudges, and Assistance Group (Responses Sent By Financial Aid Advisor)

(Contact Occurs Approximately 2 Weeks Apart)

### Contact 1

Hi, it's [advisor] again! I want to make sure you get financial aid to help pay for your next year in college. Did you finish FAFSA in fall?



### Contact 2

Hi, [first name]. I wanted to check in on how the semester is going academically. Do you feel on track with your courses so far?



## GROUP 2 – Contact 3

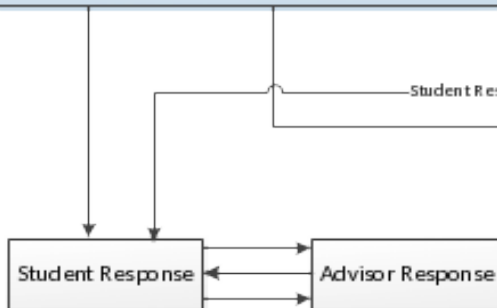
Information, Nudges, and Assistance Group (Responses Sent By Financial Aid Advisor)

(Contact Occurs Approximately 2 Weeks Apart)

### Contact 3

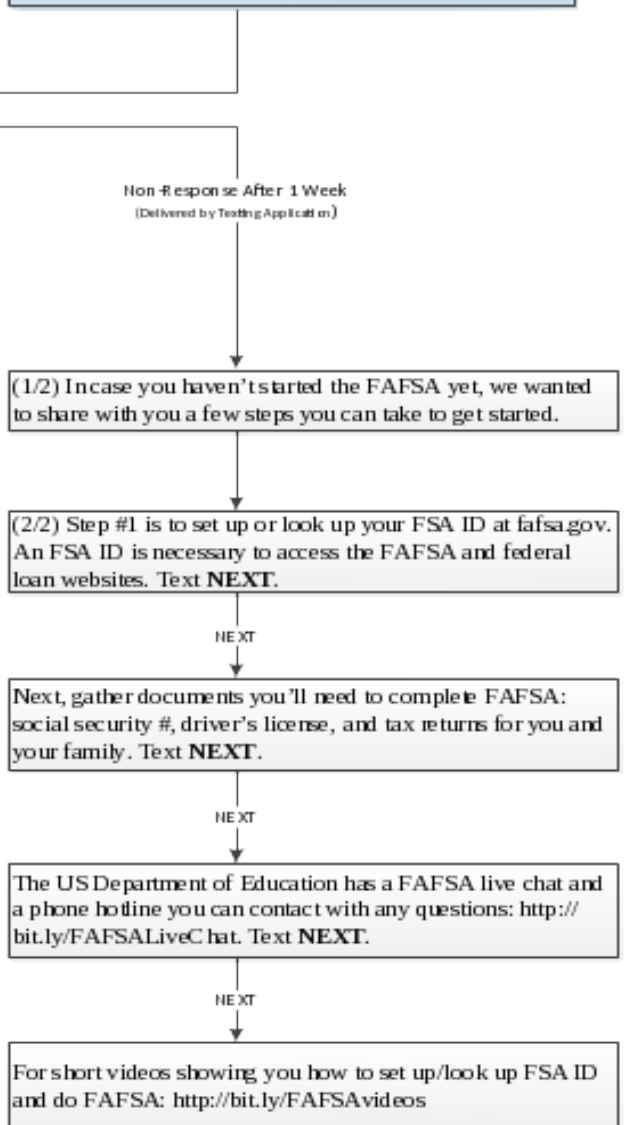
*If hadn't filed or didn't respond to FAFSA Message:*

Hey, It's [advisor]. I know FAFSA can be a challenge, but getting it done unlocks financial aid for next year. Have you started FAFSA yet?



*If had filed:*

Hey, It's [advisor]. Just checking—did you receive an email from Federal Student Aid confirming your FAFSA is all set?



## GROUP 2 – Contacts 4-6

Information, Nudges, and Assistance Group (Responses Sent By Financial Aid Advisor)

(Contact Occurs Approximately 2 Weeks Apart)

### Contact 4

Hi, it's [advisor]! [COLLEGE\_ABBREVIATION] may require additional financial aid forms. Want to work together on finalizing your aid renewal?



### Contact 4a

Hey, FAFSA now requires your tax docs in hand. A recent change means tax info can't automatically be pulled in. Need help getting FAFSA done?

### Contact 5

Hi, it's [advisor]! Just checking on how courses are going. Do you feel on track to meet [{COLLEGE\_ABBREVIATION} or {your school}]'s academic progress requirements[(including a [SAP GPA] GPA)]?



### Contact 6

Hey, it's [advisor]. Based on the info you provided to NPSAS, it looks like you might qualify for a tax break from the federal government. Want to discuss?





## GROUP 2 - Contacts 7-9a

Information, Nudges, and Assistance Group (Responses Sent By Financial Aid Advisor)

(Contact Occurs Approximately 2 Weeks Apart)

### Contact 7

Hey, it's [advisor]. I've heard from some students that they had to skip meals or cut the size of meals because they didn't have enough money for food.

Is this something you've experienced?



### Contact 8

Hey, [advisor] here. I imagine you have finals coming up pretty soon. How are you feeling going into your exams and papers?



### Contact 9

Hi there! Now is a good time to think about summer internships that can help you earn money & learn more about possible jobs. Want to explore these together?



### Contact 9a

Good news—you can now file FAFSA by automatically pulling in information from your taxes! File your FAFSA now.

<http://nces.ed.gov/surveys/npsas/grant/>

## NCER-NPSAS Grant Study: Financial Aid Nudges 2017: A National Experiment to Increase Retention of Financial Aid and College Persistence

### Purpose

This NCER- NPSAS Grant Study, *Financial Aid Nudges 2017: A National Experiment to Increase Retention of Financial Aid and College Persistence* investigates whether an intervention that provides financial aid information, reminders, and advising to college students increases completion of the Free Application for Federal Student Aid (FAFSA) and compliance with the Satisfactory Academic Progress (SAP) requirements of the Pell grant program. This research is being conducted under a grant awarded through the NCER- NPSAS grant opportunity. The primary grantee is Sara Goldrick-Rab, Temple University (Grant Award #R305A160400), and the co-principal investigators are: Benjamin Castleman, University of Virginia; Lindsay Page, University of Pittsburgh; and Bruce Sacerdote, Dartmouth College. Data collection will be led by the research organization contracted by the National Center for Education Statistics to conduct NPSAS, RTI International (RTI), with College Possible and Signal Vine subcontracted for this study. A project description is available at: <https://ies.ed.gov/funding/grantsearch/details.asp?ID=1848>.

### NCER-NPSAS Grant Opportunity

In 2010, the National Center for Education Research (NCER) and the National Center for Education Statistics (NCES), both within the U.S. Department of Education's Institute of Education Sciences (IES), began collaborating on an education grant opportunity related to the cross-sectional National Postsecondary Student Aid Study (NPSAS). Under the NCER-NPSAS grant opportunity, researchers could submit applications to the Postsecondary and Adult Education topic within the Education Research Grants program (CFDA 84.305A), under either the *Exploration* or *Efficacy and Replication* research goal. Consistent with these two goals, NCER supports research projects using NPSAS to: 1) explore relationships between malleable factors (e.g. information on benefits of financial aid and FAFSA renewal) and postsecondary persistence and completion, as well as the mediators and moderators of those relationships; and 2) evaluate the efficacy of interventions aimed at improving persistence and completion of postsecondary education (e. g. financial aid and FAFSA renewal advice delivered via mail and email). Researchers approved for funding through this program can obtain indirect access to a subsample of the national NPSAS sample (after the study's student interviews are completed) in order to conduct unique research projects that adhere to the guidelines set forth in the Request for Applications for the Education Research Grants Program, as well as guidelines set forth by NCES and the NPSAS program.

On July 1, 2016, two grants were awarded using a subsample of 2015-16 NPSAS sample members:

- *Financial Aid Nudges: A National Experiment to Increase Retention of Financial Aid and College Persistence*. A project description is posted here: <http://ies.ed.gov/funding/grantsearch/details.asp?ID=1848> , and
- *Could Connecting Students with Financial Aid Lead to Better College Outcomes? A Proposal to Test the Effectiveness of FAFSA Interventions Using the NPSAS Sample* (referred to as

“Connecting Students with Financial Aid (CSFA) 2017”). A project description is posted here: <http://ies.ed.gov/funding/grantsearch/details.asp?ID=1853>).

## **Confidentiality**

Since these NCER-NPSAS grant studies are conducted using a subset of NPSAS:16 sample members, all data collection must be done through NCES and the NPSAS:16 data collection contractor, RTI International. This ensures that the confidentiality of the study participants is protected. Specifically, the grantee will have no access to personally identifiable information and is prohibited from having direct contact with sample members. RTI International follows strict procedures to protect the privacy and confidentiality of study participants. All project staff members have signed confidentiality agreements and affidavits of nondisclosure. Any data released to the public will be in aggregate form (e.g., statistical tables, graphs). Information obtained may be used only for statistical purposes and may not be disclosed, or used, in identifiable form for any other purpose, except as required by law (ESRA 2002, 20 U.S.C., § 9573).

## **Paperwork Reduction Act**

The National Center for Education Statistics (NCES) is authorized to conduct the National Postsecondary Student Aid Study (NPSAS) and its follow up studies, including the Financial Aid Nudges 2017 study, by the Education Sciences Reform Act of 2002 (ESRA 2002, 20 U.S.C., § 9543), and to collect students' education records from educational agencies or institutions for the purposes of evaluating Federally supported education programs under the Family Educational Rights and Privacy Act (FERPA, 34 CFR §§ 99.31(a)(3) and 99.35). Data collected from or about individual students are used only for statistical purposes and may not be disclosed or used, in identifiable form, for any other purpose except as required by law (ESRA 2002, 20 U.S.C. § 9573). These data are being collected for NCES by RTI International, a nonprofit research organization based in North Carolina, and its subcontractors Signal Vine and College Possible.

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this voluntary information collection is 1850-0932. The time required to read and respond to text message prompts in the *Financial Aid Nudges 2017* study is approximately 7 minutes per contact. If you have any comments concerning the accuracy of the time estimate, suggestions for improving this study, or any comments or concerns regarding the status of your individual submission in this study, please write directly to: The *Financial Aid Nudges 2017* Study, National Center for Education Statistics (NCES), Potomac Center Plaza, 550 12<sup>th</sup> St., SW, PCP-4007, Washington, DC 20202.

OMB Clearance No: 1850-0932 Expiration Date: 01/31/2020

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