

NATIONAL CENTER FOR EDUCATION STATISTICS

Attachments I through VI

NCER- NPSAS Grant Study – Financial Aid Nudges 2017 Focus Groups

OMB# 1850-0803 v.183

December 2016

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Attachment I

Recruitment Procedures

The focus group participants will be selected by an instructor at a public 2-year institution in Milwaukee, Wisconsin. The instructor will describe the purpose of the focus group and details of participation, including the time commitment, incentive for participation, and contact information. The instructor will be very clear that participation in the focus group is entirely voluntary and that the choice to participate will have no impact on students' classes or other college services. Eligible participants will be those determined by the instructor to be low-income and first-generation college students. Up to 12 students will be recruited per focus group, for up to four focus groups.

Attachment II Consent to Participate in Research

Title of Research: Financial Aid Nudges 2017 - Focus Group (OMB# 1850-0803)

Introduction and Purpose

You are being asked to participate in a focus group being conducted by Noreen Siddiqui for a project being sponsored by the National Center for Education Statistics (NCES), part of the U.S. Department of Education. The purpose of the focus group is to bring together students to discuss intervention text messages that are part of the Financial Aid Nudges 2017 study. The results of the focus group discussion will be used to simplify terminology and improve student understanding of the text messages to be used in the study.

Procedures

You are one of a small number of individuals who have been invited to participate in a focus group to discuss your understanding and reaction to the study's intervention text messages.

The focus group will not be audio recorded, but notes will be taken to help us write a report summarizing the results of the group discussions. Your name will never be used in the report that we write. Although we will ask participants not to reveal anything about others in the group, we cannot guarantee this.

Study Duration

Your participation in the focus group will take about 90 minutes.

Possible Risks or Discomforts

We do not anticipate that any of the discussion topics will make you uncomfortable or upset. However you may refuse to answer any question or take a break at any time.

Benefits

Your Benefits You will receive \$20 in cash at the end of this session, as a token of thanks for your participation in this study.

Benefits for Other People We hope that this focus group will help us improve students' understanding of our intervention text messages.

Confidentiality

Noreen Siddiqui is conducting this focus group for the National Center for Education Statistics (NCES) of the U.S. Department of Education. This study is authorized by law under the Education Sciences Reform Act (20 U.S.C., § 9543). All responses that relate to or describe identifiable characteristics of individuals may be used only for research purposes and may not be disclosed, or used, in identifiable form for any other purpose except as required by law (20 U.S.C., § 9573).

Future Contacts

We will not contact you in the future as part of this focus group study.

Your Rights

Your decision to take part in this research study is completely voluntary. You can refuse any part of the study and you can stop participating at any time.

Your Questions

If you have any questions about the study, you may call XXXX.

YOU WILL BE GIVEN A COPY OF THIS CONSENT FORM TO KEEP.

Your signature below indicates that you have read the information provided above, have received answers to your questions, and have freely decided to participate in this study. By agreeing to participate in this study, you are not giving up any of your legal rights.

_____ Date

Signature of Participant

Printed Name of Participant

I certify that the nature and purpose, the potential benefits, and possible risks associated with participating in this study have been explained to the above-named individual.

_____ Date

Signature of Person Obtaining Consent

Printed Name of Person Obtaining Consent

Attachment III
Focus Group Confirmation Email or Text

Greetings,

Thank you for agreeing to participate in the focus group.

The focus group will be held on December X, 2016 in room XXX.

It will begin at XXX and will last approximately 90 minutes.

Prior to the focus group, please review the attached document and be ready to discuss it at the focus group.

The topic of the focus group is to get your feedback on text messages used in a study to increase financial aid application completion and satisfactory academic progress.

As a token of our appreciation, you will receive \$20 at the completion of the focus group.

Your participation is completely voluntary. Please contact me at XXX if you have any questions.

Thank you again,
[NAME]

Attachment IV

Pre-Focus Group Review of Text Messages

For each text message, address the following questions:

What was the message trying to convey?

Did you understand the message?

How did the message make you feel?

Were there any words that were unclear?

How would you phrase this text message to appeal to students like you?

If you received this message, what do you think you would do in response?

Attachment V

Focus Group Protocol

Introduction and Welcome

Hello, my name is Noreen Siddiqui and I will lead our discussion today. We are developing text messages that will provide financial aid information, reminders, and advising to college students to increase completion of the Free Application for Federal Student Aid (FAFSA) and compliance with the Satisfactory Academic Progress (SAP) requirements of the Pell grant program. Also, information will be provided on the availability of additional financial resources and benefits available to students, and the benefit of making use of campus-based support resources.

We are conducting this focus group as a part of our overall study. It will last around 90 minutes. We are particularly interested today in learning how you comprehend these text messages and how you suggest we might improve them.

We will be taking notes so that we can review your ideas and comments after this meeting is over. We will prepare a report that does not single out any one person, but instead summarizes what we heard from the group as a whole. No names will be mentioned in the report. Before we begin, I would like to go over the format for our discussion this afternoon (or evening).

Interview Format

- _ I ask that you talk, one at a time, and in a voice at least as loud as mine.
- _ Although each person does not have to comment on every question, I would like to hear from everyone about some of the issues.
- _ In commenting, you can speak to me in response to a question or you can talk with another person in the group regarding his or her comments.
- _ There are no right or wrong answers
- _ It is very important that we talk one at a time, and that we do not have any side conversations.
- _ Because it is important that we cover all of the questions, _____ will act as our timekeeper. If we are spending too much time on one topic, he/she may ask us to move along to the next question.
- _ Your experiences and opinions are important to us, and we hope that you will feel free to share them openly.
- _ I would like to remind you that our report will not identify any names of persons participating in this group discussion and your name will not be associated with what you say.
- _ You will receive \$20 at the end of this meeting as a token of our appreciation.

We will begin by asking each of you to introduce yourself and say what you are studying. If there are no objections, we will start now.

Examples of General Probes

- What did you think the text message was saying?
- How would you rephrase the message in your own words?
- How would you respond to it?
- What were you thinking when trying to respond?
- What was the reason for that comment?

- How easy or difficult was it to understand the message?
- Probe for examples.
- Are there any changes that you would suggest to the text message?
- Do you think that text messages similar to this would work to motivate students to complete their financial aid paperwork? [Probe for ideas about how to better appeal to students.]
- Has anyone here ever forgotten to turn in financial aid paperwork? Or do you know someone who has? Could you talk a little bit about that, and what happened? [Follow up if there are positives: Do you think that getting text message reminders might have helped in that instance? And do you think getting *these* or similar text messages would have helped?] How did you feel when reading the messages?
- Could you explain what you understand by this term?
- Can you tell me more about that?
- You seemed to hesitate/take a moment before giving/entering your response. Can you tell me what you were thinking about?
- What do you mean by...?
- Is there any additional information that we should have provided to help you understand the message?
- Does this term/question sound OK to you, or would you prefer something different?

Closing

This concludes our discussion questions for this session. We really appreciate your involvement in this process. Your comments will be very helpful as we prepare recommendations for improving the text messages. Please check out with _____ for your \$20 token of appreciation.

Attachment VI Intervention Text Messages

GROUP 1A: BASIC – Introduction & Contact 1

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 couple texts/month about renewing financial aid. To learn more about College Possible & these texts: <http://nces.ed.gov/surveys/npsas/grant/>. Text **STOP** to stop texts.

STOP

All text messages stopped*

**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.*

(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 next year in college. Did you finish FAFSA 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

(1/3) Check your email regularly to see if you get any emails about FAFSA. Contact the aid office if you are required to verify your income info. Text **NEXT**.

NEXT

(2/3) You should receive a financial aid award letter some time in spring. This will show how much you'll get in grants, loans, and work-study. Text **NEXT**.

NEXT

(3/3) Meet with a counselor to discuss your award letter. They can help you understand what money is free, what comes in loans, and how much your family owes.

NO

Luckily there is still time to file. Visit FAFSA.gov. Reply **FAFSA** for tips on completing this step.

FAFSA

Now that you've started FAFSA, remember you'll need your FSA ID to digitally sign your application at fafsa.gov. Text **NEXT**.

NEXT

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 NAME] has lots of resources to help you succeed in college. 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_ABBREVV]'s minimum GPA of [SAP GPA] to renew aid.

TIPS

(1/3) Going to professors' office hours is a great way to get questions answered about course materials. Profs can also help you find internship/jobs. Text **NEXT**.

NEXT

(2/3) 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

(3/3) Creating study groups with peers in your classes or with friends is great for bouncing ideas off each other, especially when prepping for mid terms.

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.

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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/Y8QPqewHONFu>]



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

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

(1/4) Remember you'll need your FSA ID to digitally sign your application at fafsa.gov. Text **NEXT**

NEXT

(2/4) Check your email regularly to see if you get any emails about FAFSA. Contact the aid office if you are required to verify your income info. Text **NEXT**.

NEXT

(3/4) You should receive a financial aid award letter some time in spring. This will show how much you'll get in grants, loans, and work-study. Text **NEXT**.

NEXT

(4/4) Meet with a counselor to discuss your award letter. They can help you understand what money is free, what comes in loans, and how much your family owes.

If had filed:

Hi it's Lara. Did you receive email confirming you filed your FAFSA? You should receive your Student Aid Report (SAR) from Federal Student Aid

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, [College abbrev] requires additional financial aid forms: [ADDITIONAL FORMS]. Get these in too to maximize your aid.

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

Contact 5

(1/2) Hi! To be eligible for federal financial aid you need to make Satisfactory Academic Progress (SAP). At [College abbrev] this means earning a XX GPA and other requirements.

(2/2) Contact your financial aid office if you have questions about SAP: [contact info]

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 _____. If eligible you would receive this as part of a Federal Tax Refund when you file.

(2/2) See <https://www.irs.gov/credits-deductions/individuals/earned-income-tax-credit/do-i-qualify-for-earned-income-tax-credit-etc>

Contact 7

(1/2) Hi! Have you ever had to skip meals or cut the size of meals because there wasn't enough money for food? You may be eligible for monthly SNAP (food assistance) benefits from the federal government, particularly if you work, are on work study or have a dependent child. See <http://www.fns.usda.gov/snap/students>

(2/2) To learn more or to apply go to [state SNAP webpage]

GROUP 1A: BASIC – Contact 8 and 9

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: [ONLINE RESOURCE AROUND EFFECTIVE STUDY HABITS]

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 [SCHOOL ABBREVIATION]'s career center for help finding internships. [PROVIDE URL]