

# Shaping the Future of Loan Repayment: Participation and Repayment Progress in Federal Student Loan Plans

## Appendix B. Recruitment Materials

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# Shaping the Future of Loan Repayment Study: Recruitment Materials

## Initial Outreach Letter

[AIR Logo here]

[Date]

[First Name Last Name]

[Address]

[City], [State] [Zip Code]

Hi [First Name],

We are inviting you to take part in a paid interview as part of the *Shaping the Future of Federal Student Loan Repayment* study. By sharing your experiences and decisions about repaying your federal student loans, you can help improve the repayment process for future borrowers. This is your chance to make a real impact—and get compensated for your time.

- We will send you a **\$45 gift card when you complete your interview.**
- We know your time is valuable.
- The interview takes just **30 minutes.**
- **Signing up is easy:** Just **scan the QR code** or visit **[Scheduling URL]**.
- **Have questions?** See the FAQs on a separate sheet, enclosed.

[QR code here]

Your voice matters. Out of 42 million people with federal student loans, only a small group has been invited to share experiences that can shape the future of repayment.

To help you make an informed decision, we've included answers to common questions—like how your privacy will be protected—in the enclosed Frequently Asked Questions.

Thank you for considering this opportunity. Your perspective can make a real difference, and we look forward to hearing your story.

Sincerely,

[Name]

[Role/Title]

[Organization]

[Contact Information]

The U.S. Department of Education's National Center for Education Evaluation and Regional Assistance (NCEE) is authorized to conduct the *Shaping the Future of Loan Repayment: Participation and Repayment Progress in Federal Student Loan Plans* study by the Education Sciences Reform Act of 2002 (ESRA 2002, 20 U.S.C. §9543). The data are being collected for NCEE by the American Institutes for Research (AIR), a U.S.-based research organization. All the information you provide 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 (20 U.S.C. §9573 and 6 U.S.C. §151). The U.S. Office of Management and Budget has approved this data collection under OMB # [insert number], with an expiration date of [DATE].

# Frequently Asked Questions and Informed Consent Information for the Shaping the Future of Federal Student Loan Repayment Study

## 1. What is the purpose of the study?

The purpose of this study is to learn how to make federal student loan repayment plans easier to understand and use. By sharing your experiences, you may help improve how borrowers learn about their repayment options and how the repayment process works.

## 2. What happens if I agree to participate?

If you agree to participate, we will interview you using Microsoft Teams, which is similar to Zoom. You do not need to download or install anything. If needed, you may also complete the interview by phone.

We will ask questions about your experience with repaying your federal student loans. For example, we may ask why you chose your repayment plan, what you knew about other repayment plans, how different features of these plans work, such as interest, loan forgiveness, and how long repayment takes. We will also ask about your income and any other loans or debt you may have. You do not have to answer any question you do not want to answer.

## 3. How long will it take?

The interview will take approximately **30 minutes**.

## 4. Are there any risks to participating?

Some questions may feel uncomfortable, especially those about money or debt. This discomfort should be mild and temporary. We use strong security procedures to protect your information. As with any study that collects data, there is a small risk of a security breach, but this risk is very low. More information about how we protect your information is below (see question 6).

## 5. What are the potential benefits of participating?

Your experience with a federal student loan repayment plan is important to this study. What you share will help us understand what borrowers know about their options and how they make repayment decisions. The information you provide may help policymakers improve the loan repayment experience for future borrowers. There may be no direct benefit to you for taking part in this study.

## 6. Will my information remain private?

We will not share information that identifies you with anyone outside of the study team. We will store interview notes, transcripts, and recordings in secure, encrypted systems. Only members of the study team can access them. We will combine your answers with answers from other participants in a data file. The data file will not include your name or other information

that identifies you. Other researchers may use this de-identified data in the future without asking you again. Any reports from this study will not include your name or identifying information. After the study is complete, we will delete all interview recordings.

## **7. What happens if I decline to participate?**

Taking part in this study is completely your choice. You may refuse to participate or stop at any time. If you choose not to participate, nothing will change about your student loans, including the amount you owe, your repayment plan, or any future student loan applications. Only the study team will know whether you chose to participate in the study.

## **8. Will participating in this study affect my student loan?**

No. Participating in this study will not affect your federal student loans in any way. This includes the amount you owe, your repayment plan, or any future loan applications. Your participation in our study is private and only the study team will know if you took part.

## **9. Who is conducting this study?**

The American Institutes for Research (AIR), a not-for-profit research organization, is conducting the study with Activate Research and Abt Global (together, the study team), on behalf of the U.S. Department of Education. For additional information about these organizations, please visit [AIR.org](http://AIR.org), [activateresearch.net](http://activateresearch.net), and [abtglobal.com](http://abtglobal.com).

## **10. How can I obtain additional information about this study?**

If you have questions or concerns about this study, please contact the study director, [Robert Nathenson](mailto:Robert.Nathenson@air.org), at [rnathenson@air.org](mailto:rnathenson@air.org) or 202-403-6820.

If you have concerns or questions about your rights as a research study participant, contact Abt Global's Institutional Review Board (IRB), which is responsible for the protection of study participants, at [IRB@abtglobal.com](mailto:IRB@abtglobal.com) or toll-free at 877-520-6835.

*The U.S. Department of Education's National Center for Education Evaluation and Regional Assistance (NCEE) is authorized to conduct the Shaping the Future of Loan Repayment: Participation and Repayment Progress in Federal Student Loan Plans study by the Education Sciences Reform Act of 2002 (ESRA 2002, 20 U.S.C. §9543). The data are being collected for NCEE by the American Institutes for Research (AIR), a U.S.-based research organization. All the information you provide 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 (20 U.S.C. §9573 and 6 U.S.C. §151). The U.S. Office of Management and Budget has approved this data collection under OMB # [insert number] with an expiration date of [DATE].*

## Initial Outreach Email

Subject: Are you repaying federal student loans? Share your story

Hi [First Name],

We recently mailed you a letter to invite you to participate in a **30-minute interview** for the *Shaping the Future of Federal Student Loan Repayment* study.

**Click here to schedule your interview today!**

**[Scheduling URL]**

You can claim your \$45 gift card after the interview.

Your experiences matter. By sharing your story, you'll help us understand how borrowers learn about repayment options and make decisions. Your input will guide improvements that make the process easier and clearer for future borrowers.

If you have already scheduled your interview, thank you! If you have any questions or would like additional information, feel free to contact us at [**Contact Information**]. To help you make an informed decision, we've included answers to common questions—like how your privacy will be protected—in the enclosed Frequently Asked Questions.

Thank you in advance, and we look forward to learning from you!

Sincerely,

[Name]  
Study Director

[Organization]  
[Contact Information]  
[Logo]

## Reminder Email (1)

Subject: Got federal student loans? Let's chat

Hi [First Name],

Just a friendly reminder to schedule your **30-minute interview** for the *Shaping the Future of Federal Student Loan Repayment* study **today**.

**Click here to schedule your interview: [Scheduling URL]**

We will send you a \$45 gift card after the interview as a thank-you.

Your insights are vital to improving the federal student loan repayment process for future borrowers. By sharing your experiences, you can help us better understand what borrowers know about their options for repaying their student loans and how they make decisions about repaying these loans.

If you have already scheduled your interview, thank you! If you have any questions or would like more information, please feel free to contact us at **[Contact Information]**.

We look forward to learning from you.

Best,

[Name]

[Role/Title]

[Organization]

[Contact Information]

[Logo]

## Reminder Email (2)

Subject: Help shape the future of student loan repayment with your story

Hi [First Name],

Another friendly reminder to schedule your **30-minute interview** for the *Shaping the Future of Federal Student Loan Repayment* study today. After you complete the interview, **we will send you a \$45 e-gift card as a small sign of our appreciation.**

**Click here to schedule your interview:**

[Scheduling URL]

Your feedback is especially valuable. You are one of a small group of the more than 42 million federal student loan borrowers invited to share your experiences.

If you have any questions or would like more information, please feel free to contact us at [Contact Information].

We look forward to hearing from you!

Thank you,

[Name]

[Role/Title]

[Organization]

[Contact Information]

[Logo]



## Reminder Email (3)

Subject: Repaying student loans? Share your story

Hi [First Name],

Your invitation is still open: Complete a quick **30-minute** interview and receive a \$45 e-gift card for your time. By taking part in the *Shaping the Future of Federal Student Loan Repayment* study, you have an opportunity to help policy makers understand the real challenges borrowers face and to contribute to better solutions.

**Click here to schedule your interview today:**

[Scheduling URL]

Join the conversation—book your interview now and make a real impact.

Please let us know if you would like more information about the interview by contacting us at [Contact Information].

Thank you,

[Name]

[Role/Title]

[Organization]

[Contact Information]

[Logo]

## Reminder Email (4)

Subject: Repaying student loans? Share your story before it's too late

Hi [First Name],

Your voice could make a difference, and we'd love to hear from you. Our study is wrapping up soon, and this is your last chance to schedule a quick **30-minute** interview for the *Shaping the Future of Federal Student Loan Repayment* study.

**Click here to schedule your interview today!**

[Scheduling URL]

After the interview, we'll send you a \$45 gift card.

Your insights will help policy makers better understand the circumstances, challenges, and needs of borrowers like yourself.

If you have already scheduled your interview, thank you very much, and we look forward to talking to you. If you have any questions or would like more information, please reach out to us at [Contact Information].

Thank you for your consideration,

[Name]

[Role/Title]

[Organization]

[Contact Information]

[Logo]

## Reminder Email (5)

Subject: Study deadline extended. Let's talk about your student loans.

Hi [First Name],

You still have time to make your voice heard—and earn a \$45 thank-you! We've extended the deadline so you can be part of this important study. Schedule a quick **30-minute interview** for the *Shaping the Future of Federal Student Loan Repayment* study **today!**

**Click here to schedule your interview:**

[Scheduling URL]

After the interview, we will send you a \$45 gift card.

Join the conversation—book your interview now and make a real impact.

If you have any questions or would like more information, please contact us at [Contact Information].

Thank you for your consideration,

[Name]

[Role/Title]

[Organization]

[Contact Information]

[Logo]

## Reminder Email (6)

Subject: Have you shared your story about your federal student loans yet?

Hi [First Name],

This is your LAST CHANCE to join the conversation and make a real impact! Schedule a quick **30-minute interview** for the *Shaping the Future of Federal Student Loan Repayment* study and **earn a \$45 e-gift card!**

**Schedule your interview now:**

[Scheduling URL]

Thank you, and we look forward to hearing from you.

[Name]

[Role/Title]

[Organization]

[Contact Information]

[Logo]

## **Reminder Text (1)**

Hi **[First Name]**. This is **[NAME]** at the American Institutes for Research. We're doing a federal study on student loan repayment and would love to hear your story. It's just a 30-minute conversation, and as a thank-you, you'll get a \$45 e-gift card. Click below to choose a time that works for you! Click **[Scheduling URL]** or call **[xxx-xxx-xxxx]** to schedule your 30-minute interview today. For more information, see our website: **[website]**.

Reply STOP to opt out of future messages.

## **Reminder Text (2)**

Hi **[First Name]**. Do you have student loans? Speak with us and claim your \$45 e-gift card. Schedule your 30-minute interview for our federal student loan repayment study today!

Click **[Scheduling URL]** or call **[xxx-xxx-xxxx]**.

Reply STOP to opt out of future messages.

## **Reminder Text (3)**

**[First Name]**, we hope you'll set up your 30-minute interview today. Talk with us about repaying your student loans and claim your \$45 gift card.

Click **[Scheduling URL]** or call **[xxx-xxx-xxxx]**.

Reply STOP to opt out of future messages.

## **Reminder Text (4)**

**[First Name]**, are you repaying student loans? Have your say before time runs out. Claim your \$45 gift card by participating in a 30-minute interview for our federal student loan repayment study today!

Click **[Scheduling URL]** or call **[xxx-xxx-xxxx]**. Reply STOP to opt out of future messages.

## **Reminder Text (5)**

Hi **[First Name]**. Student loan repayment study deadline extended: We want to hear from you! Claim your \$45 gift card by participating in a 30-minute interview today.

Click **[Scheduling URL]** or call **[xx-xxx-xxxx]**.

Reply STOP to opt out of future messages.

## **Reminder Text (6)**

Hi **[First Name]**, we'd still really like to hear from you. Our study is closing in 1 week. This is your LAST CHANCE to claim your \$45 gift card. Click below to schedule your 30-minute interview for our federal student loan repayment study today.

Click **[Scheduling URL]** or call **[xxx-xxx-xxxx]**.

Reply STOP to opt out of future messages.

## Telephone Script (if Sampled Borrower Answers the Phone)

Hello,

May I please speak with [Borrower]? My name is [Researcher Name]. I work for [the **American Institutes for Research/Activate Research**], and I'm calling to follow up on the letter we recently sent inviting you to take part in the *Shaping the Future of Federal Student Loan Repayment* study. For this study, we are talking to people with federal student loan debt to better understand how borrowers make decisions about repaying these loans.

If you volunteer to participate, we'll send you a \$45 electronic gift card as a thank-you.

Before I say more, I need to confirm for your safety that you're not driving and that you're in a safe, private place to talk. Is that the case right now?

[If yes, safe and private place now, continue]

[If no not in safe/private place now]: Ok, let's pause for now and I will call you back. Would [Choose best option given current time of day: later this morning/this afternoon/this evening | tomorrow morning/afternoon/or evening be the best time to try again?]

Are you available to take part in a 30-minute video interview right now? I can email you a link, and you can join from a computer or mobile device.<sup>1,2</sup>

[If yes, available now]

Excellent! May I confirm that your email is [xxx@xxx] so I can send you a Teams video meeting link? [If needed: My colleague, [interviewer name], will be conducting your interview, and I will stay on the call to take notes.]

OK, I've sent the message invite; did you receive it?

[If yes] Terrific, go ahead and click on the link, and I will meet you on Teams. [Hang up phone call once sampled borrower successfully accesses the Teams link]

[If no] Let's give it another minute or two. If the meeting link doesn't come through, I'll send it again.

[If not available right now]

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<sup>1</sup> Because the interview protocol directs the interviewer to show PowerPoint slides to the participant, we wrote the telephone script to request access to computer or mobile device. However, if the potential participant is absolutely unwilling or unable to access a video call, we can conduct the interview using an audio connection. We will include contingency training for this occurrence.

<sup>2</sup> If a sampled borrower is interested and available BUT doesn't have access to their email, we can offer to send the Teams meeting via text. This can be a bit complicated for PC users so we did not offer it as a scripted option. We will include step-by-step procedures for texting a Teams link in our interviewer and notetaker training.

May I go ahead and schedule an interview for you later today or another date in the next few days when you would have about 30 minutes to speak with us?

[If yes, schedule an interview]

Fantastic. I can go ahead and schedule your interview now [study team member accesses scheduling tool, asks about borrower's availability, and schedules interview].

Will you please confirm that your email address is [xxx@xxx] so I can send you a meeting confirmation? [Obtain other email address if borrower provides one.]

[If no, do not schedule]

Do you have any questions that I could answer to help you reconsider your decision? Your participation is very valuable to us, and we don't want to lose this opportunity to learn from your experiences.

[Pause and answer any questions as needed.]

[If, after multiple attempts to schedule, sampled borrower still declines scheduling:]

We appreciate your taking the time to talk with us today. If you change your mind, please feel free to contact our study team at [Contact Information] or use the scheduling link or QR code found in our mail, email, and text communications to schedule an interview.

Thank you and have a nice day.



## Telephone Script (for Leaving a Voice Mail Message)

Hello,

This message is for [Borrower]. My name is [Researcher Name]. I work for [the **American Institutes for Research/Activate Research**], and I'm calling to follow up on the letter we recently sent inviting you to take part in the *Shaping the Future of Federal Student Loan Repayment* study. For this study, we are talking to people with federal student loans to better understand what borrowers know about loan repayment options and how borrowers make decisions about repaying these loans.

The voluntary interview takes **30 minutes**, and we will send you a \$45 gift card after you complete the interview.

We would like to schedule an interview with you as soon as possible. If you are interested, please call us at [xxx-xxx-xxxx] or email us at [email address: **Spell out**]. You can also schedule your interview using the website address or QR code included in the letter, emails, and text messages we've sent.

Thank you, and we look forward to speaking with you.

## Telephone Script (for Leaving a Message When Someone Else Answers)

Hello,

May I please speak with [Borrower]? My name is [Researcher Name]. I work for [the **American Institutes for Research/Activate Research**], and am calling about a paid research study we're conducting.

[If borrower is not available]

Could you please tell [him/her] that I called? My number is [xxx-xxx-xxxx]. We would be happy to answer any questions [he/she] might have about the study. Thank you!

[If borrower is available, continue with telephone script for when the sampled borrower answers the phone.]

## Telephone Script (for iPhones That Screen Unknown Calls)

[After dialing, the caller will hear a voice message asking the caller to state their name and reason for calling. *Note:* there is no beep to signal when the caller should start speaking so the caller should begin speaking immediately following the voice message. The sampled borrower will see voice-to-text translation.]

My name is [Researcher Name]. I work for [the **American Institutes for Research/Activate Research**], and I'm calling to follow up on the letter we recently sent inviting you to participate in a paid interview we're conducting. We'd appreciate the opportunity to speak with you to explain the purpose of the interview and why your participation is important.

[If borrower picks up, continue with the telephone script for when the sampled borrower answers the phone.]

[If borrower does not pick up, continue with the telephone script below:]

The voluntary interview is part of a study called *Shaping the Future of Federal Student Loan Repayment*. For this study, we are talking to people with federal student loans to better understand what borrowers know about loan repayment options and how borrowers make decisions about repaying their loans.

The interview takes **30 minutes**, and we will send you a **\$45 gift card** after you **complete the interview**.

We would like to schedule an interview with you as soon as possible, so please call us at [xxx-xxx-xxxx] or email us at [email address: **Spell out**]. You can also schedule your interview using the website address or QR code included in the letter, emails, and text messages we've sent. Thank you very much.

## Email Confirming Participant's Scheduled Interview

Subject: Confirming Your Federal Student Loan Repayment Study Interview on [Date]

Dear [First Name],

Thank you for agreeing to participate in the *Shaping the Future of Federal Student Loan Repayment* study! We have scheduled your interview for [date; time in participant's time zone].

Within the next 48 hours, a member of our study team will email you a calendar invite containing a Microsoft Teams meeting link. You do not need to install any software. When it's time for the interview, just click on the meeting link, and you'll be connected to the interview.

We understand that schedules may change. If you need to reschedule your interview or have any further questions, please don't hesitate to reach out to [Contact] at [Contact Information].

Thank you again for your participation. We look forward to speaking with you!

Sincerely,

[Name]

[Role]

[Institution]

[Logo]

## Email Reminding Participant of Their Interview

Subject: REMINDER: Your Federal Student Loan Repayment Study Interview on [Date]

Hi [First Name],

This is a reminder that your interview for the *Shaping the Future of Federal Student Loan Repayment* study is scheduled for [date] at [time in participant's time zone].

You will need a computer or mobile device to participate.

Please plan to participate in the interview in a place where you feel comfortable speaking freely about the details of your federal student loans and repayment plan.

If you experience trouble accessing your Microsoft Teams invitation on your calendar invite, please use the following link: [Teams Link].

If you need to reschedule your interview or have any questions or concerns, please don't hesitate to reach out to [Study Team Member] at [Contact Information].

Thank you again for your participation. We look forward to speaking with you soon!

Sincerely,

[Name]

[Role]

[Institution]

[Logo]

## Text Reminding Participant of Their Interview

Hi [First Name]. This is a reminder that your interview for the *Shaping the Future of Federal Student Loan Repayment* study is scheduled for [date] at [time in participant's time zone]. If you need to reschedule your interview or have any questions or concerns, please reach out to [Study Team Member] at [Contact Information].

## Thank You Email

Dear [First Name],

Thank you so much for participating in the *Shaping the Future of Federal Student Loan Repayment* study. The insights you provided will help ensure that future research and policy makers are informed about the real circumstances, challenges, and needs of student loan borrowers like yourself.

You will receive your \$45 gift card within the next 2 business days. **If you don't see it, be sure to check your "spam" or "junk" folder. It might have landed there.** If you have any questions about receiving your incentive, please don't hesitate to reach out.

See the attached document with the correct responses to the questions we asked you on some of the major features of loan repayment plans and how they might affect things like how much a borrower pays each month.

Thank you, again, for your time and valuable contribution.

Best regards,

[Name]

[Role]

[Institution]

[Logo]

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