



## Working Paper:

# Freshman Year Financial Aid Nudges: An Experiment to Increase FAFSA Renewal and College Persistence

Benjamin L. Castleman<sup>1</sup> & Lindsay C. Page<sup>2</sup>

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While educators and policy makers have invested substantial resources to support high school seniors and their families to complete the Free Application for Federal Student Aid (FAFSA), considerably less attention has been devoted to helping students re-file their FAFSA each year they are in college. Yet, students need to renew the FAFSA annually to maintain their financial aid; among freshmen Pell Grant recipients in good academic standing, a substantial share do not successfully re-file their FAFSA. In this paper we investigate, through a randomized controlled trial design, the impact of a low-touch intervention in which we sent college freshman a series of personalized text message reminders related to FAFSA re-filing. The messages (1) provided information about where to obtain help with financial aid; (2) reminded students about important aid-related deadlines and requirements; and (3) offered assistance on financial-aid related processes. The intervention cost approximately \$5 per student served. The intervention produced large and positive effects among freshmen at community colleges. Specifically, text recipients at community colleges were nearly 12 percentage points more likely to persist into their sophomore year of college compared to community college freshmen who did not receive this outreach. By contrast, the intervention did not improve sophomore year persistence among freshmen at four-year institutions, among whom the rate of persistence was already high.

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<sup>1</sup>University of Virginia

<sup>2</sup>University of Pittsburgh

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EdPolicyWorks  
University of Virginia  
PO Box 400879  
Charlottesville, VA 22904

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## **FRESHMAN YEAR FINANCIAL AID NUDGES: AN EXPERIMENT TO INCREASE FAFSA RENEWAL AND COLLEGE PERSISTENCE**

*Benjamin L. Castleman & Lindsay C. Page*

### **I. INTRODUCTION**

Improving college affordability for students and their families has emerged as a top policy priority at both the state and federal levels, particularly in light of heightened public concern about rapidly escalating tuition and the economic consequences of student debt (e.g., Lowrey, 2013). Policy makers have responded with a variety of strategies to make college more affordable for students and their families. One approach has been to directly reduce the cost of college to students and families through efforts such as expanded Pell Grant funding at the federal level and the creation of merit-based aid programs at the state and local levels.

Another set of policy initiatives has focused on improving students' and families' awareness of available financial aid programs and on providing families with assistance to complete the Free Application for Federal Student Aid (FAFSA). The FAFSA is widely recognized as a crucial gateway to college access, particularly for students from low- to moderate-income households (King, 2004; Kofoed, 2013). Yet, the complexity of the application, which requires students and families to provide an array of information about their income, assets, and family composition, may deter college-ready, low-income students from successfully matriculating (ACFSA, 2005; Bettinger et al., 2012; Dynarski & Scott-Clayton, 2006). This recognition has catalyzed a variety of efforts to provide students with additional information about and assistance with the financial aid process. These include the United States of Education (USDOE) FAFSA Completion Pilot, which provides school districts with real-time information about individual students' FAFSA completion status; the privately-funded College Goal Sunday, which offers students across the country individualized assistance with FAFSA completion; and interventions to integrate the FAFSA application into the income tax return process (Bettinger et al., 2012).<sup>1</sup>

While supporting students and their families with initial FAFSA filing during senior year of high school has received substantial attention, there has been comparatively less attention paid to helping students re-file their FAFSA each year they are in college, despite that fact that students

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<sup>1</sup> To learn more about the FAFSA Completion Pilot see <http://www.luminafoundation.org/tag/fafsa/>. To learn more about College Goal Sunday, see <http://www.collegegoalsundayusa.org/Pages/default.aspx>.

need to renew the FAFSA annually to maintain their financial aid. Yet, recent descriptive work documents that nationally almost twenty percent of freshman Pell Grant recipients in good academic standing do not successfully re-file their FAFSA. Re-filing rates are particularly low among community-college students and students enrolled in certificate programs. Even among students who return for sophomore year, nine percent of freshman-year Pell Grant recipients in good standing do not re-file the FAFSA. Failure to renew the FAFSA is negatively associated with persisting in college or eventually earning a degree (Bird & Castleman, 2014). Therefore, just as initial FAFSA filing is a critical step towards college access for many students, FAFSA re-filing may be an important gateway to persistence and success in college.

In this paper we investigate, through a randomized controlled trial design, the impact of a low-touch intervention to improve FAFSA re-filing rates among college freshman. In partnership with uAspire, a Boston-headquartered non-profit organization that provides college and financial aid advising, we sent college freshmen who had worked with uAspire during high school a series of 12 personalized text message reminders about important steps in the FAFSA re-filing process. The messages (1) provided students with information about resources at their own college or university where they could get help with financial aid; (2) reminded students about important aid-related deadlines and requirements, like maintaining satisfactory academic progress; and (3) offered students assistance from uAspire on key steps like FAFSA renewal. The intervention cost approximately \$5 per student served.

This type of intervention has the potential to be particularly impactful for community college students. First, even among freshmen with strong GPAs, community college students are nearly three times more likely to fail to refile their FAFSA than freshmen at four-year institutions (Bird and Castleman, 2014). Because community colleges are non-residential, their students spend less time on campus, compared to their counterparts at residential four-year institutions. Similarly, community college students typically have less access to individualized advising and may struggle to navigate bureaucratic processes around financial aid or course registration (Scott-Clayton, forthcoming). Among Pell Grant recipients at community colleges (individuals who stand to benefit the most in terms of securing ongoing grant assistance from renewing their financial aid), students are more likely to be the first in their family to go to college and to work extensive hours while enrolled (Bird & Castleman, 2014). For all of these reasons, the text messages may have provided valuable information and prompts about FAFSA re-filing that students were not otherwise receiving.

To preview our results, we find large and positive effects of the financial aid text message campaign for first-year students at community colleges. Students who were initially enrolled in a community college and who received the text messages were nearly 12 percentage points more likely to persist into their sophomore year of college compared to community college freshmen who did not receive the texts. This represented a 19 percent increase in persistence over the mean persistence rate in the control group. In contrast, among freshmen at four-year institutions, where persistence to sophomore year among the control group was 87 percent, there was no effect of the messages on persistence into sophomore year.

We organize the remainder of our paper as follows. In Section II, we review the education policy, economics and psychology literature relevant to interventions aimed at improving postsecondary access and success. In Section III, we describe our research design, including the site, data and sample; the design of the intervention; and the process of and timeline for randomization. In Section IV, we present our results. In Section V, we conclude with a discussion of these findings and their implications for policy, practice, and further research.

## II. LITERATURE REVIEW

Students, particularly those from low-income backgrounds, commonly lack an accurate understanding of both the net costs of attending college and the availability of financial aid. For example, when surveyed, students from low-income families often provide estimates that substantially overstate actual tuition expenses (Avery & Kane, 2004; Horn, Chapman, & Chen, 2003; Grodsky & Jones, 2007), and popular media coverage regarding the rising cost of attending a highly-selective postsecondary institution fuels common misperceptions about the affordability of college (ACSFA, 2005; Horn, Chen, & Chapman 2003). Further, large shares of parents and young adults—particularly those from low-income backgrounds—are unaware that federal, state, and institutional grant funds are available to reduce the net cost of college that families face (Avery & Turner, 2010; Harris Poll, 2002 and Sallie Mae Fund, 2003, as cited by Bettinger et al., 2012).

Even among students who are aware of and understand the benefits of applying for financial aid, the complexity of the federal financial aid application process may deter college-ready students from successfully matriculating in college (ACSFA, 2005; Bettinger et al., 2012; Dynarski & Scott-Clayton, 2006). The near-term time and effort costs required to complete the FAFSA may be prohibitively high for students and their families, even if they recognize the long-term benefits

associated with college, and may lead students to procrastinate about or put off indefinitely completing the application (Madrian & Shea, 2001; Thaler & Bernatzi, 2004). For first-generation college students who lack parental assistance with college or financial aid application processes, the FAFSA is likely to be particularly daunting. During the time period that students are engaged with college and aid applications, neurological systems that respond to immediate stimulation are at their peak activity, while brain systems required for self-regulation are still in development. As a result, adolescents are more impulsive and more likely to put off onerous tasks in favor of more pleasurable pursuits (Casey, Jones, & Somerville, 2011; Steinberg, 2008; Steinberg et al., 2009). High school seniors are particularly likely to procrastinate on tasks like the FAFSA, especially when their attention is spread thin across more pressing school, family, friendship, and work commitments (Castleman, 2013; Castleman & Page, forthcoming; Castleman, Schwartz, & Baum, forthcoming; Ross et al., 2013). This is especially true for students from lower-income communities who often have to devote substantial portions of their cognitive capacity and attention to more immediate stressors, like financially supporting their families; taking care of siblings; or dealing with neighborhood violence (Mullainathan & Shafir, 2013).

Encouragingly, various empirical studies demonstrate that providing students with assistance completing the FAFSA can generate substantial improvements in the rate at which students enter and persist in college. Students whose families were randomly assigned to receive assistance with the Free Application for Federal Student Aid (FAFSA) as part of their tax preparation at H&R Block offices were 8 percentage points more likely to have completed two years of college than students whose families were not offered similar help (Bettinger et al., 2012). In another study, students who received school-based support to file the FAFSA were nearly 12 percentage points more likely to enroll in college than peers in previous graduating cohorts who were not offered additional support (Owen, 2012).

Despite broad acknowledgement that FAFSA completion serves as a key milestone on the path to college for many high school seniors from low-income families, there has been little focus on FAFSA re-filing, notwithstanding the fact that students have to renew their FAFSA on an annual basis to maintain their financial aid. Yet, substantial shares of freshman year financial aid recipients in good academic standing do not successfully re-file their FAFSA. This is particularly the case among students enrolled in community colleges and certificate programs. Nationwide, 13.4 percent

of community college freshman Pell recipients with a GPA of 3.0 or higher re-file their FAFSA, compared with 4.7 percent their peers at four-year institutions (Bird & Castleman, 2014).

Currently, standard efforts to support FAFSA renewal primarily consist of email and postal mail reminders from the USDOE as well as from students' colleges and universities. However, communication channels such as these are less effective at reaching students. While the majority of students report texting with each other on a daily basis, only six percent report exchanging emails each day (Lenhardt, 2012). The attention of college freshmen is often divided among a range of academic, extracurricular, social commitments, so they may have a hard time remembering to re-file their FAFSA (Castleman, forthcoming; Castleman & Page, forthcoming; Castleman, Schwartz, & Baum, forthcoming; Karlan et al., 2010; Ross et al., 2013). And while student-to-counselor ratios are high in secondary school, they are often even higher at the postsecondary level (Scott-Clayton, forthcoming). Therefore, students may have trouble accessing professional assistance with re-filing their FAFSA.

Lack of access to support with FAFSA re-filing is likely to be particularly salient for students at community colleges, where advising resources are often particularly limited and where students typically have to navigate complex bureaucracies in order to access individualized assistance (Scott-Clayton, forthcoming). Furthermore, students at community colleges spend less time on campus, are more likely to be the first in their family to go to college, and are more likely to be balancing extensive work and family commitments (Bird & Castleman, 2014). Each of these characteristics is likely to be negatively associated with knowing about the need or remembering to re-file the FAFSA.

While we are unaware of evidence from interventions designed to support students with FAFSA re-filing specifically, a growing literature demonstrates that providing adolescents with additional information and prompts about college and financial aid can be quite impactful. For example, recent research illustrates how difficulty completing college-related procedural tasks can hinder college-intending high school graduates from realizing their postsecondary aspirations (Arnold et al., 2009; Castleman & Page, 2014a; Castleman, Page & Schooley, 2014; Castleman & Page, forthcoming). Encouragingly, low-cost, technological solutions—and text-based outreach in particular—show promise for supporting students to overcome these barriers. Text messaging has been used in a variety of policy arenas to support individuals to follow through on their intentions, such as contributing to financial savings accounts or getting flu vaccinations (Karlan et al., 2010; Stockwell et al., 2012).

Educational researchers have begun to experiment with text messaging to improve student outcomes. For instance, personalized texts from teachers or school personnel can contribute to increased parental involvement and improved educational outcomes (Bergman, 2013; Kraft & Dougherty, 2013; Kraft & Rogers, 2014). In the context of the transition to postsecondary education, college-intending high school graduates who were randomly assigned to receive text message reminders about important college and financial aid tasks required for successful matriculation were substantially more likely to enroll in college than students who did not receive the text messages (Castleman & Page, 2014b). Taken together, both the theoretical and empirical literature suggest that providing students with personalized encouragement about and the offer of support with re-filing the FAFSA has the potential to generate improvements in college persistence and success.

In this paper we investigate whether providing college freshmen with personalized information and prompts about FAFSA re-filing, delivered via text message, increases the rate at which they persist in college. Our paper is organized around the following questions:

1. Do college freshman who receive text message reminders about FAFSA renewal and the offer of help with re-filing persist at higher rates than students who do not receive this outreach?
2. Does the impact of the text outreach vary by the type of institution in which a student is enrolled?

Answers to these questions are particularly timely and relevant given renewed focus by the Obama administration on improving college access and success for low-income students.

### III. RESEARCH DESIGN

During the 2012-2013 academic year, we collaborated with uAspire to conduct the text-based campaign to promote financial aid renewal and sophomore year persistence among college freshmen. uAspire is a Boston-headquartered national non-profit organization focused on issues of college affordability and financial literacy. Currently, their services include providing direct college financial aid advising to more than 14,000 high school students and their families in several metropolitan area school districts in Massachusetts as well as Miami, FL and the Bay Area of California.

### *Data and Sample*

The text campaign focused on college freshmen with whom uAspire had worked while the students were still in high school in either their Springfield, MA or Boston, MA site. Our analytic sample includes students who had received either text-based or peer mentor outreach as part of a summer 2012 experiment to examine the impact of these outreach strategies on whether students matriculated on time in college (see Castleman & Page, 2014b for details). We additionally restricted the sample to students for whom we had a cell phone number on file and who enrolled in college on time in the Fall of 2012.<sup>2</sup> Across the two sites, the experimental sample includes 808 first-time college freshmen, 639 of whom had worked with uAspire in Boston and 169 of whom had worked with uAspire in Springfield.<sup>3</sup>

We utilize several different sources of data to investigate the impact of the freshman year text outreach on whether students persisted in college. First, we utilized uAspire administrative records to provide students' demographic and prior academic achievement information. Specifically, we are able to observe students' gender and race / ethnicity, as well as a categorical, self-reported measure of high school GPA. In addition, because uAspire worked with many of these students on financial-aid related tasks during their senior year of high school, we are able to observe for a large share of students in the sample their expected family contribution (EFC) to the cost of the first year of college, as calculated by the United States Department of Education upon completion of the FAFSA. Within our focal sample of students, the continuous EFC variable is highly skewed, owing to the fact that uAspire provides support within school districts that serve large shares of students from low-income households. Among students for whom EFC is observed, approximately 60 percent of students had an expected family contribution of zero. Therefore, we created a categorical EFC variable with the following categories included: EFC of zero, non-zero EFC within the Pell-eligible range, and EFC outside of the Pell-eligible range.

Second, the text-messaging platform which we utilized to provide outreach to students captured the timing and content of all text-based communication. This included automated messages that were distributed to students as well as their responses and any student-advisor conversations that ensued. Third, uAspire advisors maintained logs of their interactions with students that occurred outside the text messaging platform, noting the content and tasks

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<sup>2</sup> We relied on data from the National Student Clearinghouse to observe whether students were enrolled in Fall 2012.

<sup>3</sup> We exclude from our analytic sample an additional 21 students who were enrolled in transitional college programs in the year after high school graduation.

accomplished during those meetings. Finally, we matched all of these student-level data sources to data from the National Student Clearinghouse in order to examine the impact of the intervention on persistence into the sophomore year of college.<sup>4</sup> As noted, the primary focus of the messages was FAFSA renewal. Therefore, it would have been optimal to have information on students' FAFSA renewal status. Unfortunately, uAspire did not have comprehensive information on students' renewal status, although we do observe, based on the advisor logs, whether an advisor provided support to a student to complete renewal.

In Table 1, we provide descriptive statistics for the students included in our experimental sample. Sixty-two percent of the students are female, and nearly all (90 percent) are non-white. Of those students for whom we observe expected family contribution, only 17 percent have an EFC outside of the Pell-eligible range. Therefore, the majority of students come from low-income households. Finally, in Fall 2012, approximately 28 percent of students were enrolled in a two-year community college, while 72 percent were enrolled as freshmen in a four-year institution.

### *Measures*

We examine several indicators of students' responsiveness to the text-based outreach. These include whether a student responded to the outreach via text; whether the student requested that the messages stop; whether the student engaged with uAspire in a text-based interaction; whether the student met with a uAspire advisor during the course of the intervention, and whether the student received assistance from uAspire in renewing the FAFSA. We considered a student to have had a text-based interaction if he engaged in a two-way interaction via text that involved asking a question and participating in a back-and-forth communication. Interaction topics included how to renew the FAFSA; where to find scholarships; how to secure a high school diploma from one's district; how to waive health insurance; how to obtain federal loans; and when to file taxes in relation to deadlines for FAFSA renewal.

To assess the impact of the freshman year outreach on students' persistence to their sophomore year of college, we focus on three primary outcomes of interest: a binary indicator of enrollment in a postsecondary institution in what would be each student's second year in college, an

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<sup>4</sup> An important point about the NSC data is that coverage rates vary considerably by state. For instance, in West Virginia the NSC only covers 68 percent of higher education institutions. Fortunately, the coverage rates are fairly high in Massachusetts (94 percent), where the majority of students in our experimental sample attend college (Dynarski, Hemelt, & Hyman, 2012).

indicator for sophomore enrollment in a two-year institution, and an indicator for sophomore enrollment in a four-year institution. In addition, we examine whether students continued on within the same college or university in which they began the freshman year. Across outcomes, the explanatory variable of primary interest is the indicator for the experimental group to which each student was assigned. To increase precision, we include the academic, demographic, socio-economic, and initial college enrollment covariates described in Table 1. We included indicator variables for missingness for any covariate with missing values. In addition, we include fixed effects for site-by-wave, the level of randomization, so that experimental contrasts are limited to within-site-by-wave comparisons, as described below.

### *Intervention Design*

Students selected for outreach received automated, text-based outreach from uAspire during the spring semester of their freshman year of college. Because students included in the intervention had received financial-aid related support from uAspire during high school, freshman-year outreach from uAspire would not have been unusual for the students. Students in the control group did not receive this text-based outreach, but they received comprehensive support from a uAspire advisor if they initiated contact independently from the text messages. Message outreach began to students at the end of January 2013 and continued through the end of August of the same calendar year.<sup>5</sup> After an introductory message, messages were sent to students approximately every two weeks. Messages primarily focused on financial aid and FAFSA renewal but also reminded students about related topics, such as the importance of maintaining satisfactory academic progress in order to continue to qualify for financial aid. Please see Appendix A for complete message content and the date on which messages were sent.

In our summer text-based intervention, messages explicitly prompted students to respond via text with questions or to seek additional one-on-one support. In contrast, in this school-year intervention, messages more typically directed students to resources at their own college or university or to register for a FAFSA renewal event hosted by uAspire. Nevertheless, the messaging

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<sup>5</sup> uAspire divided eligible recipients into two separate waves. Within the first eligible sample of 526 students, 270 students began receiving messages on January 28, 2013. uAspire identified an additional 282 students who met the same sample criteria as above but who had not been eligible for the first round of messages. 143 from this second sample began receiving messages on February 18, 2013. Following the second message, on February 19<sup>th</sup>, both groups remained on the same messaging schedule for the remainder of the intervention. We include a fixed effect for message wave in our analyses to account for the possibility of varying impacts between waves on students' persistence.

platform that we utilized allowed for two-way texting. Students could therefore respond directly to the automated text outreach to connect with a uAspire advisor who staffed the intervention. Signal Vine, a company focused on improving educational outcomes through the application of mobile technologies, delivered the messages and hosted the interactive messaging platform that allowed uAspire staff to monitor and respond to incoming text messages from students.

### ***Randomization and Baseline Equivalence***

From among the 808 students selected for the intervention, we randomly selected 413, approximately half, for outreach. Randomization was conducted separately by site and wave (see footnote 5 for additional detail). In Table 2, we assess the equivalence of the treatment and control group students on all pre-treatment covariates. In no instance do we detect significant differences in average values of baseline covariates between the two groups.<sup>6</sup> Overall, we conclude that we have achieved baseline equivalence.

### ***Empirical Strategy***

We rely on linear probability models to assess the impact of the text outreach on students' responses to the outreach and well as on the college persistence outcomes. To assess overall impacts, we utilize an intent-to-treat model of the following general form:

$$ENROLL13_{ij} = \alpha_j + \beta_1 TX_{ij} + \mathbf{X}\boldsymbol{\gamma} + \varepsilon_{ij},$$

where for student  $i$  in site  $j$ ,  $ENROLL13_{ij}$  is an indicator for enrollment in college in the fall of 2013;  $\alpha_j$  is a set of site-by-wave fixed effects; and  $\mathbf{X}$  is a vector of student-level covariates.  $TX_{ij}$  is an indicator for assignment to the treatment condition. Therefore,  $\beta_1$  represents the causal effect of being assigned to the text messaging intervention on sophomore year persistence.

For the reasons outlined above, FAFSA re-filing may be particularly challenging but important for community college students. Therefore, in addition to this main specification, we also specify intent-to-treat (ITT) models that allow for differential effects of the text outreach by institutional sector. These models take the following general form:

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<sup>6</sup> In the results that follow, we additionally present impacts disaggregated by sector of freshman year institution (two-year versus four-year). We do not detect covariate imbalance in the subgroups examined. These additional baseline checks are available upon request.

$$ENROLL13_{ij} = \alpha'_j + \theta_1 TX_{ij} + \theta_2 TWOYEAR_{ij} + \theta_3 TX \times TWOYEAR_{ij} + \mathbf{X}\boldsymbol{\gamma}' + \varepsilon_{ij},$$

In this model,  $\theta_1$  represents the causal effect of being assigned to the text messaging intervention among students who initially enrolled in a four-year institution, and  $\theta_1 + \theta_3$  represents the causal effect of assignment to the intervention for students who initially enrolled in a two-year institution.  $\theta_2$  represents the differential in persistence between control group students attending four-year institutions and control group students attending two-year institutions in their first year of college. In our results, in addition to presenting estimates for parameters  $\theta_1$ ,  $\theta_2$  and  $\theta_3$ , we report the results of an F-test investigating whether the treatment effect among the two-year students (e.g.,  $\theta_1 + \theta_3$ ) is significantly different from zero.

#### IV. RESULTS

We begin by examining students' responsiveness to the freshman year text outreach. We present results associated with these outcomes in Table 3. Overall, approximately 20 percent of students who received text outreach responded to at least 1 message (Table 3, column 1). This overall reply rate is lower than in our summer text-outreach campaign (Castleman & Page, 2014b), but this difference is expected given that, as noted above, the messages did not include explicit prompts for students to message back. Rather, the messages more typically prompted students to follow up with their college or university or to sign up via another mechanism for a group event hosted by uAspire. In column 2, we observe that three percent of students requested at some point during the course of the intervention that uAspire stop sending them the text-based outreach. This stop rate is similar to our previous intervention and suggests that students are overall positive or at least neutral about receiving this type of outreach. Just over 11 percent of treatment group students engaged in a more substantial text-based advising conversation with a uAspire advisor as a result of the outreach (column 3). Yet, the outreach did not improve the rate with which students received in-person FAFSA renewal assistance from a uAspire advisor. Nearly 13 percent of students in the control group met with a uAspire advisor and nine percent of students in the control group obtained support with FAFSA re-filing. These rates were virtually identical for students in the treatment group, overall (Table 3, columns 4 and 5).

In Table 4, we examine these same measures of responsiveness but consider differential rates by institutional sector (e.g., whether students were enrolled as freshmen in a two-year or a four-year institution). Two- and four-year college students did not differ in the rate with which they responded to the messages (column 1). Two-year college students were somewhat more likely to request that the messages stop, but the stop rate was low for both groups of students: two percent among treatment group students attending four-year institutions and six percent among treatment students enrolled in two-year institutions.

A significant share of four-year enrollers (13 percent) and two-year enrollers (7 percent) participated in more in-depth text-based interactions with a uAspire advisor, with four-year enrollers somewhat more likely to do so (column 3).

Interestingly, approximately 15 percent of control group students who were enrolled in a four-year institution met with a uAspire advisor during the course of the intervention (column 4). This level of participation is not necessarily surprising, given increased marketing and outreach via other channels regarding their FAFSA renewal events. Within the control group, students enrolled in two-year institutions were significantly less likely than their four-year counterparts to have met with an advisor during the intervention. The text messages appeared to have a positive impact on whether two-year enrollers in the treatment group met with a uAspire, though this difference is not statistically significant. Nonetheless, the positive direction of the coefficient suggests that text-based outreach may help to compensate for the differential in help seeking that otherwise exists between two- and four-year enrollers.

Finally, 10 percent of four-year enrollers and 6 percent of two-year enrollers in the control group obtained support from uAspire in renewing the FAFSA (column 5). The intervention did not have a significant impact on four-year enrollers obtaining FAFSA support from uAspire but doubled the rate (from 6 to 12 percent) at which community college freshmen obtained support from uAspire with FAFSA renewal.<sup>7</sup>

In Table 5, we present estimates of the impact of the intervention on persistence into the sophomore year of college. Overall, nearly 81 percent of control group students persisted to their second year of college, with 19 percent persisting to a two-year college and 62 percent to a four-year college. The intervention did not have a significant impact on these overall rates of persistence.

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<sup>7</sup> We hypothesize but cannot observe that the messaging prompted a higher share of treatment group students to seek assistance with FAFSA renewal from their college or university.

This lack of an overall effect masks considerable heterogeneity in the impact of the text-based financial aid nudges by whether students were initially enrolled at a four- or a two-year institution. In Table 6, we present estimates of the impact of the intervention on college persistence again disaggregated by type of freshman year institution. As in Table 4, the control group rates pertain to students who initially enrolled in four-year institutions, and the coefficients associated with two-year enrollers represent the differential in persistence between two-year and four-year enrollers in the control group. Absent the intervention, 87 percent of students who were freshmen at a four-year institution and 64 percent of students who were freshmen at two-year institutions persisted to their second year of college. While the intervention had no significant impact on persistence among the four-year enrollers (for whom persistence was otherwise relatively high), it led to a positive and significant increase of nearly 12 percentage points in persistence to the second year among community college students. Much of this effect seems to stem from increasing the probability that students remain at the same two-year institution. While the treatment estimate is not statistically significant, the text messages increased by 9 percentage points the probability that two-year enrollers in our sample persisted at the same institution (Table 6, column 2).

## V. DISCUSSION

At the modest cost of approximately \$5 per student served, the freshman year text outreach had a large and positive impact on sophomore year persistence for students enrolled in a community college. In contrast, the additional outreach and prompting had no discernable effect on persistence among four-year enrollers. This pattern of results is consistent both with the institutional differences we discuss above and with the compositional differences of community college versus four-year enrollees. For instance, over 71 percent of the community college freshmen in the sample had an expected family contribution of zero compared with 56 percent of four-year starters. For these students, their ability to persist in college may be particularly dependent on whether they are able to maintain need-based financial aid.

Absent interventions such as these, community college students, even those who are in good academic standing, are less likely to re-file the FAFSA (Bird & Castleman, 2014). Further, they are substantially less likely to persist in college than their four-year counterparts.<sup>8</sup> There are several

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<sup>8</sup> NCHEMS Information Center for Higher Education Policymaking and analysis.  
<http://www.higheredinfo.org/dbrowser/?level=nation&mode=map&state=0&submeasure=223>.

factors which are likely to contribute to lower rates of FAFSA re-filing among community college students. Because advising resources are quite limited and students spend limited time on campus, information about FAFSA re-filing may simply not reach community college students. For example, more passive forms of communication about FAFSA renewal, such as posters and message board announcements, are more likely to go unseen or unnoticed by community college students. In addition, a lack of social capital—less interaction with peers and staff in college and less college guidance at home—may mean that community college students are unaware that they even have to renew their FAFSA in order to maintain their financial aid (Bird & Castleman, 2014). By virtue of being spread thin among academic, work, family, and social commitments, community college students may be less likely to devote time to FAFSA re-filing. In addition, as we have observed in the data presented here, absent encouragement to do so, community college students may be less likely to seek help with challenging processes like FAFSA renewal. Therefore, outreach with information and the offer of support may be particularly beneficial for these students. Taken collectively, these factors suggest that: (1) there is greater room for improvement on FAFSA re-filing and sophomore year persistence within the community college population, and (2) community college students may be particularly responsive to the informational and behavioral content of the text messages we sent.

While the positive impacts we observe were concentrated among community college students in this study, we nevertheless believe that this type of low-cost outreach still has promise for supporting students at four-year institutions as well. This relates to an important limitation of this study. Compared to the sophomore year retention rates of 64 and 87 percent for two-year and four-year college freshmen, respectively, in our control group, national analogs of these figures are far lower, at 50 and 75 percent. Therefore, the results from our experiment, which was conducted primarily with freshmen at Massachusetts colleges and universities, may lack generalizability and therefore underestimate the potential impact that this type of intervention could yield in other settings where college persistence rates are lower, particularly among disadvantaged populations of students.

An additional limitation of this investigation is that we were not able to observe actual FAFSA re-filing behavior. Future work building on this investigation would ideally include data collection on actual FAFSA re-filing, the mechanism that we hypothesize drove the improvements in sophomore year retention among community college students. Therefore, we plan to investigate

the benefit of this text-based FAFSA renewal intervention in a larger and more representative setting and with implementation partners (e.g., colleges and universities) that are able to observe not only sophomore year college enrollment but also FAFSA re-filing at the end of freshman year.<sup>9</sup>

In conclusion, the evidence presented here contributes to a growing body of research that suggests that low-cost strategies, such as utilizing text messaging to provide students with information and to connect them to support, hold promise for helping students to successfully navigate complex educational processes like FAFSA re-filing and completing the many steps required in the summer transition to college (e.g., Castleman & Page, 2014b). Similar strategies may prove useful in supporting students with processes such as considering whether and where to apply to college, filing the FAFSA for the first time, and selecting courses once in college. Such low-cost strategies can help an increasingly diverse population of students to access higher education and to persist and succeed once they have matriculated.

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<sup>9</sup> This work will be conducted in collaboration with Sara Goldrick-Rab.

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**Tables and Figures****Table 1. Descriptive statistics for Fall 2012 college enrollers**

Variable	Mean (N = 808)
Female	0.623 [799]
Black	0.356 [763]
Hispanic	0.248 [763]
White	0.092 [763]
Other race / ethnicity	0.203 [763]
EFC of zero	0.609 [535]
EFC in range of Pell eligibility	0.219 [535]
EFC above range of Pell eligibility	0.172 [535]
GPA < 2	0.065 [674]
GPA between 2 and 3	0.407 [674]
GPA > 3	0.528 [674]
Enrolled in a two-year institution	0.278 [808]
Enrolled in a four-year institution	0.722 [808]

Source: uAspire administrative records; National Student Clearinghouse

Notes: The number of observations is shown in brackets

**Table 2. Assessing balance in covariates across treatment groups**

	Treatment (N = 413)	Control (N = 395)
Female	0.616	0.631
Black	0.343	0.371
Hispanic	0.236	0.26
White	0.096	0.088
Other race / ethnicity	0.214	0.191
EFC of zero	0.615	0.603
EFC in range of Pell eligibility	0.212	0.226
EFC above range of Pell eligibility	0.173	0.17
GPA < 2	0.052	0.079
GPA between 2 and 3	0.42	0.392
GPA > 3	0.528	0.528
Enrolled in a two-year institution	0.282	0.276
Enrolled in a four-year institution	0.718	0.724
Gender missing	0.010	0.013
Race / ethnicity missing	0.065	0.045
GPA missing	0.160	0.172
EFC missing	0.335	0.342

~ p < 0.10, \* p < 0.05, \*\* p < 0.01, \*\*\* p < 0.001

Source: uAspire administrative records; National Student Clearinghouse

Notes: Cells report group means after accounting for site membership and wave of randomization. Notation of statistical significance refers to comparisons between control and treatment group means after accounting for site membership and wave of randomization with fixed effects. Sample sizes for each covariate pertain to those presented in Table 1.

**Table 3. Student interaction with uAspire staff, overall**

	Measures of interaction:			
	Responded to text message outreach	Requested stop to text messages	Text interaction	FAFSA renewal assistance
Treatment	0.203*** (0.020)	0.032*** (0.009)	0.115*** (0.016)	-0.001 (0.020)
Control group take-up rate	0	0	0	0.090
Site and wave fixed effects	✓	✓	✓	✓
Covariate controls	✓	✓	✓	✓
N	808	808	808	808
R <sup>2</sup>	0.146	0.042	0.091	0.035

~ p <0.10, \* p<0.05, \*\* p<0.01, \*\*\* p<0.001

Source: uAspire administrative records; National Student Clearinghouse

Notes: Coefficients presented from linear probability models, controlling for baseline covariates and fixed effects for site and wave of randomization. Baseline covariates are all those included in Table 1. We code missing covariate values to zero and include indicators for covariate missingness in our models.

**Table 4. Student interaction with uAspire staff, by type of freshman year postsecondary institution**

	Measures of interaction:			
	Responded to text message outreach	Requested stop to text messages	Text interaction	FAFSA renewal assistance
Treatment	0.197*** (0.023)	0.020* (0.008)	0.133*** (0.020)	-0.026 (0.024)
Treatment x two year enroller	0.023 (0.044)	0.042~ (0.022)	-0.064* (0.031)	0.090* (0.046)
Two year enroller	0	0	0	-0.042 (0.031)
Control group take-up rate	0	0	0	0.101
Site and wave fixed effects	✓	✓	✓	✓
Covariate controls	✓	✓	✓	✓
p-value (F-test of treatment effect for two-year enrollers different from zero)	0.000	0.004	0.004	0.093
N	808	808	808	808
R <sup>2</sup>	0.146	0.047	0.095	0.040

~ p < 0.10, \* p < 0.05, \*\* p < 0.01, \*\*\* p < 0.001

Source: uAspire administrative records; National Student Clearinghouse

Notes: Coefficients presented from linear probability models, controlling for baseline covariates and fixed effects for site and wave of randomization. Baseline covariates are all those included in Table 1. We code missing covariate values to zero and include indicators for covariate missingness in our models.

**Table 5. Impact of text outreach on sophomore fall enrollment, overall**

	Outcomes:			
	Sophomore fall enrollment	Sophomore fall enrollment in same institution	Sophomore fall enrollment in two-year institution	Sophomore fall enrollment in four-year institution
Treatment	0.006 (0.026)	-0.002 (0.031)	0.017 (0.022)	-0.01 (0.024)
Control group persistence rate	0.806	0.706	0.191	0.615
Site and wave fixed effects	✓	✓	✓	✓
Covariate controls	✓	✓	✓	✓
N	808	808	808	808
R <sup>2</sup>	0.132	0.105	0.403	0.543

~ p <0.10, \* p<0.05, \*\* p<0.01, \*\*\* p<0.001

Source: uAspire administrative records; National Student Clearinghouse

Notes: Coefficients presented from linear probability models, controlling for baseline covariates and fixed effects for site and wave of randomization. Baseline covariates are all those included in Table 1. We code missing covariate values to zero and include indicators for covariate missingness in our models.

**Table 6. Impact of text outreach on sophomore fall enrollment, by type of freshman year postsecondary institution**

	Outcomes:			
	Sophomore fall enrollment	Sophomore fall enrollment in same institution	Sophomore fall enrollment in two-year institution	Sophomore fall enrollment in four-year institution
Treatment	-0.035 (0.027)	-0.036 (0.124)	-0.008 (0.017)	-0.026 (0.030)
Treatment x two year enroller	0.150* (0.068)	0.124~ (0.075)	0.105 (0.068)	0.055 (0.043)
Two year enroller	-0.232*** (0.052)	-0.162** (0.057)	0.473*** (0.050)	-0.724*** (0.035)
Control group persistence rate	0.870	0.752	0.053	0.817
Site and wave fixed effects	✓	✓	✓	✓
Covariate controls	✓	✓	✓	✓
<i>p-value (F-test of treatment effect for two-year enrollers different from zero)</i>	0.066	0.186	0.190	0.337
N	808	808	808	808
R <sup>2</sup>	0.139	0.089	0.396	0.544

~ p < 0.10, \* p < 0.05, \*\* p < 0.01, \*\*\* p < 0.001

Source: uAspire administrative records; National Student Clearinghouse

Notes: Coefficients presented from linear probability models, controlling for baseline covariates and fixed effects for site and wave of randomization. Baseline covariates are all those included in Table 1. We code missing covariate values to zero and include indicators for covariate missingness in our models.

**APPENDIX A**  
**Text Message Content**

**MESSAGE PURPOSE: Introductory Message**

**DELIVERY DATE: 1/28/13**

**MESSAGE TO STUDENT:** Hi [STUDENT NAME] it's ACCESS, now known as uAspire! We'll send u texts w/info about fin aid for next yr. Save the # so u know it's us. Call [UASPIRE\_SITE\_PHONE].

**MESSAGE PURPOSE: Contact Your Financial Aid Office/Liaison Reminder**

**DELIVERY DATE: 1/31/13**

**MESSAGE TO STUDENT:** Hi [STUDENT NAME]. Need financial aid help as you return to [COLLEGE\_ABBREV] this semester? Call ur fin aid office for support [SB\_LIAISON\_PHONE].

**MESSAGE PURPOSE: FAFSA Renewal Event #1 at uAspire**

**DELIVERY DATE: 2/19/13**

**MESSAGE TO STUDENT:** Want free FAFSA help? Come to uAspire FAFSA party [FAFSA\_Renewal\_Date\_Time] at [FAFSA\_Renewal\_Location]! Sign up here [FAFSA\_Renewal\_RSVP\_URL]

**MESSAGE PURPOSE: SAP Intro**

**DELIVERY DATE: 2/25/13**

**MESSAGE TO STUDENT:** Hi [STUDENT NAME]! Did u get aid this year? U must have Satisfactory Academic Progress (SAP), a minimum GPA, to keep aid. Info: [SAP\_POLICY\_URL]

**MESSAGE PURPOSE: FAFSA Reminder #1**

**DELIVERY DATE: 3/5/13**

**MESSAGE TO STUDENT:** Remember to do ur FAFSA at fafsa.gov ASAP! Call us at [UASPIRE\_SITE\_PHONE] or ur aid office [FIN\_AID\_OFFICE\_PHONE]. File taxes for free @ [SITE\_EITC\_URL]

**MESSAGE PURPOSE: FAFSA Renewal Event #2 at uAspire**

**DELIVERY DATE: 3/14/13**

**MESSAGE TO STUDENT:** Want free FAFSA help? Come to uAspire FAFSA party [FAFSA\_Renewal\_Date\_Time] at [FAFSA\_Renewal\_Location]! Sign up here [FAFSA\_Renewal\_RSVP\_URL]

**MESSAGE PURPOSE: SAP Academic Resources**

**DELIVERY DATE: 3/21/13**

**MESSAGE TO STUDENT:** Hi, its uAspire! Students can lose fin aid if GPA is not high enough. Want to bring up GPA? Use support on campus: [ACADEMIC\_SUPPORT\_URL].

**MESSAGE PURPOSE: FAFSA Reminder #2**

**DELIVERY DATE: 4/1/13**

**MESSAGE TO STUDENT:** Last reminder to fill out FAFSA! Once you/your parents file 2012 taxes, use IRS Data Retrieval Tool to fill in FAFSA at [fafsa.gov](http://fafsa.gov). For help, call 800-433-3243

**MESSAGE PURPOSE: Award Letter**

**DELIVERY DATE: 4/17/13**

**MESSAGE TO STUDENT:** Hi [STUDENT NAME] it's Award Letter time! Make sure u get urs from ur fin aid office & ask them for help if u have questions. Or call us at [UASPIRE\_SITE\_PHONE].

**MESSAGE PURPOSE: SAP/Academic Supports Reminder**

**DELIVERY DATE: 4/29/13**

**MESSAGE TO STUDENT:** Almost time for finals! Want help bringing up ur GPA or studying for finals? Use these free academic supports: [ACADEMIC\_SUPPORT\_URL].

**MESSAGE PURPOSE: Summer Jobs**

**DELIVERY DATE: 5/6/13**

**MESSAGE TO STUDENT:** Summer jobs are taking apps & they fill up fast! Apply now so u can make money for summer & college. Visit [STUDENT\_EMPLOYMENT\_URL] for help.

**MESSAGE PURPOSE: Summer Support**

**DELIVERY DATE: 5/29/13**

**MESSAGE TO STUDENT:** Hi again [STUDENT NAME]! Congrats on finals! If u have financial aid questions for fall, call uAspire at [UASPIRE\_SITE\_PHONE] for help or to set up a meeting.

**MESSAGE PURPOSE: Tuition Bill**

**DELIVERY DATE: Week of 06/24/13**

**GENERIC MESSAGE TO STUDENT:** [insert inst. name]'s fall tuition bill will be due [insert rough date]. Watch ur student acct/email for the bill. Need help? Contact fin aid [insert fin aid phone #] or uAspire [XXX-XXX-XXXX].

**MESSAGE PURPOSE: Tuition Bill / Payment Plan**

**DELIVERY DATE: Week of 07/01/13**

**GENERIC MESSAGE TO STUDENT:** [insert inst. name] fall tuition bill is due [X/XX - insert rough date]. One way to pay is w/a payment plan. Call fin aid [insert fin aid phone #] or uAspire [XXX-XXX-XXXX] for help.

**MESSAGE PURPOSE: Health Insurance / Waiver Process**

**DELIVERY DATE: Week of 07/15/13**

**GENERIC MESSAGE TO STUDENT:** Hi, this is uAspire. [insert inst. name] will charge u for health insurance. If u have ur own, try to waive the school insurance at [insert inst. tiny url waiver process].

**MESSAGE PURPOSE: Work Study**

**DELIVERY DATE: Week of 07/29/13**

**GENERIC MESSAGE TO STUDENT:** Work study \$ on your award letter? Find [*insert inst. name*] work study jobs at [*insert tiny url for inst. work study*]. Apply early – they go fast!

**MESSAGE PURPOSE: Health Insurance / Waiver Process**

**DELIVERY DATE: Week of 08/05/13**

**GENERIC MESSAGE TO STUDENT:** REMINDER. Don't forget to waive the school health insurance ASAP if you have your own insur. Visit [*insert inst. waiver-specific tiny url*] for help.

**MESSAGE PURPOSE: Visit Your Financial Aid Office/Liaison Reminder**

**DELIVERY DATE: Week of 08/12/13**

**GENERIC MESSAGE TO STUDENT:** Need fin aid help during the school yr? uAspire and ur fin aid office are here for u. uAspire: [XXX-XXX-XXXX], Fin Aid Office [XXX-XXX-XXXX; *IF SUCCESS BOSTON, insert FIN AID LIAISON CONTACT*]

**MESSAGE PURPOSE: Conclusion**

**DELIVERY DATE: Week of 8/19**

**GENERIC MESSAGE TO STUDENT:** Hi [STUDENT NAME]. Last uAspire text for now! We hope you have a great year! Need fin aid help as u return to school? Contact ur fin aid office [XXX-XXX-XXXX].