

EVALUATION OF AUSTIN COMMUNITY  
COLLEGE'S STRENGTHENING  
INSTITUTIONS PROGRAM GRANT  
ANNUAL IMPLEMENTATION EVALUATION REPORT



RAY MARSHALL CENTER FOR THE STUDY OF HUMAN RESOURCES

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# **Evaluation of Austin Community College's Strengthening Institutions Program Grant**

IMPLEMENTATION EVALUATION FINDINGS THROUGH JULY, 2019

**Cynthia Juniper  
Greg Cumpton**

**August, 2019**



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3001 Lake Austin Blvd., Suite 3.200  
Austin, TX 78703 (512) 471-7891  
[www.raymarshallcenter.org](http://www.raymarshallcenter.org)

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## Table of Contents

Tables.....	i
Figures.....	i
Acknowledgements.....	ii
Introduction .....	1
Overview.....	1
Evaluation Design .....	1
Report Organization .....	2
Text Messaging Interventions.....	3
Workshop Follow-up .....	5
Collaborations.....	5
Financial Literacy Education and Outreach .....	12
Rainy Day Savings Program .....	13
Peer Money Mentors.....	14
Financial Coaching .....	15
Workshops.....	16
ACC Job Fair .....	15
Conclusions and Sustainability.....	16
Sustainability .....	17
References .....	20
Appendix A: Classroom Survey .....	22
Appendix B: Financial Aid Text Messages Spring 2019 .....	23

## TABLES

Table 2. Financial Aid Text Message Opt-in and Follow-up Opt-in Overall Student Responses.....	8
Table 1. Student Help Desk: Financial aid calls during the 2019 text message campaign.....	9
Table 3. Student Financial Aid Text Message Survey Responses: Spring 2019.....	11

## FIGURES

Figure 1. Student Help Desk: Financial aid calls during the 2019 text message campaign .....	10
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# INTRODUCTION

## OVERVIEW

The U.S. Department of Education awarded Austin Community College (ACC) a \$1.7 million Strengthening Institutions Program (SIP) grant to develop programs to help students understand smart money management and college financing. The grant, “Achieving Student Success through Financial Aid Education and Financial Literacy,” funds the activities of the Student Money Management Office (SMMO) to teach students about money management and to help the ACC community understand the connection between students’ academic and financial goals.

ACC hopes to demonstrate that the activities of SMMO will be linked to improvements in measures of student success such as: graduation rate, time to completion, retention/persistence, and cohort loan default rate (CDR). ACC partners with the Ray Marshall Center (RMC), an organized research unit in the LBJ School of Public Affairs at The University of Texas, to perform both formative and summative evaluations on the effectiveness of SMMO program efforts on the student outcome measures of interest.

## EVALUATION DESIGN

The SMMO implementation study seeks to document the evolution of the program from the initial development and implementation starting in July 2016, continuing throughout the duration of the program. The growth and refinement of the SMMO program is a key focus area for the implementation evaluation. This study examines modifications in program design in order to understand how and why changes were made. It is an essential source of information for interpreting the outcomes and impacts of student participation in the programs supported under the grant. Furthermore, the documentation of the program’s evolution over time may help to inform the development of other community college student money management efforts.

Previous reports documented implementation study findings from the first two program years.<sup>1</sup> This report examines the implementation of the third year of SMMO services in a four-year grant cycle, including post-SIP funding sustainability planning for SMMO. This report, in addition to outlining the progress of key initiatives, also describes data-driven project modifications, new initiatives, and project

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<sup>1</sup> Previous reports available at: [www.raymarshallcenter.org](http://www.raymarshallcenter.org)

refinements in response to the needs of the participants being served and to improve program efficiency. The implementation of these modifications can play an important factor in student access to information and the impact on student behavior.

#### Key Research Questions for the Implementation Study

The evaluation of the SMMO implementation seeks to answer three key research questions:

1. What progress has SMMO made in the implementation of the project stated objective?
2. How has SMMO changed over time and why?
3. What program and institutional factors contribute to or impede program goal implementation?

This report will present findings related to each of these questions through August 2019. The implementation study draws on multiple sources of data to answer these questions: the ACC and SMMO websites, SMMO Advisory Committee reports, interviews with program staff, SMMO social media platforms, and various SMMO program reports and documents.

#### REPORT ORGANIZATION

The first section of this report discusses SMMO text messaging interventions, continuing campaigns and new collaborative efforts, followed by a section on SMMO financial literacy outreach and education activities. This report presents detailed information regarding each specific initiative, progress made on the implementation of the initiative, key modifications made during the 2018-2019 program year, and factors that impede or support the program in meeting the stated objectives. The final section of this report provides a summary discussion; recommendations for next steps for the SMMO project; and information on sustainability efforts, options and opportunities.

#### Student Money Management Project Mission

The Student Money Management Office supports Austin Community College student success by providing accessible and relevant money management education, enabling student to make informed financial decisions.



## TEXT MESSAGING INTERVENTIONS

Research has demonstrated that a well-timed text message or “nudge” can help students’ follow-through with their intentions and make progress toward their goals (Castleman and Meyer, 2016). The principles of nudging emerged from the field of behavioral economics to help people navigate complex decisions like the ones students struggle with in college. Text message nudges designed to focus students’ attention on immediate issues such as registration deadlines and FASFA completion are being used by a number of colleges across the country. Castleman and Page (2016) found first-year community college students who received text messages through a financial aid text message campaign were nearly 12 percentage points more likely to persist into the fall of their sophomore year compared to community college freshmen who did not receive the texts. San Francisco State University (SFSU) launched a campaign to increase student retention rates that included 11 text messages sent to newly enrolled students throughout their first semester. Text messages reminded students of important deadlines for registration and financial aid, and encouraged students to maintain their goals and remember their aspirations. SFSU students enrolled in the Metro Academies College Success program, a program designed to support students at high risk for dropping out of college, experienced a 10 percent increase in retention rates compared to control group students (idea 42, 2016). The Ray Marshall Center evaluation of SMMO outcomes and impacts identified that students who received text messages had higher retention rates than students who did not receive any texts. The RMC analysis found that 55 percent of students who entered ACC in Fall 2017 returned to ACC the following fall, compared to 51 percent of students who entered ACC in Fall 2014 and only 47 percent of students who entered ACC in Fall 2011, an eight percentage point increase over six years (Patnaik & Cumpton, 2019).

Text messaging campaigns are the central component of the SMMO strategy to support students to be successful at ACC. The SMMO 2018-2019 text messages were developed and refined and using the wealth of information staff obtained from previous research on student responses to different text message styles. Taylor and Serna (2018) report that text message enhancements such as including the student name, sender name, providing a link to something specific (such as a specific grant rather than a general information site), and adding a picture all receive more student responses than those that did not include these enhancements. During the 2018-2019 school year, 13,483 ACC students

participated in text messaging campaigns initiated by SMMO staff or developed in collaboration with other student services: A threefold increase in student participation from the previous years. The increase in student participation was primarily driven by the institutionalization of a new ACC Administrative Rule.

In Spring 2019, the SMMO text messaging process was influenced by the institutionalization of a new ACC Administrative Rule that allows departments interested in sending text messages to students to use the ACC Colleague student information data management system to access student phone numbers to text students without receiving prior written consent.<sup>2</sup> The Rule requires the initial text must include a clear opt-out option and alleviates the demands of seeking paper consent forms. Eliminating the demands of manual data entry, the Rule will lower the risk of error in transcribing phone numbers into the system; and eliminate the lag between the time students sign forms, and the time their information is uploaded into the texting platform.

Previous technical issues involving the use of Signal Vine texting platform informed the development of a SMMO procedure to ensure the platform performs as expected. The procedure requires that staff log into Signal Vine in real time as the text messages are being sent to monitor the process to verify messages are being sent and the platform is working as expected. SMMO continues to use Bitly, Inc., a link management platform which provides a shortened web address that serves as a pointer to another web address. Using this feature, SMMO continues to track student clicks on web based information links provided in text messages.

The remainder of this report section describes the various text messaging interventions and collaborations SMMO implemented during the 2018-2019 program year, with an in depth analysis of a new collaboration with the financial aid office.

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<sup>2</sup> The Student Text Messaging Administrative Rule was approved by the ACC Academic and Student Affairs Council in December, 2018, reviewed and approved by the ACC president's office and as of this writing, the official posting is pending. Source: email communication from Mirosalva Zuniga, Executive Assistant to the Interim Vice President of Student Affairs, Austin Community College. July 30, 2019.

## WORKSHOP FOLLOW-UP

The SMMO presentation, Take Control of your Money, offers students an opportunity to agree to receive text messages relevant to student finances designed to reinforce the presentation information. The primary venue for presenting the workshop and collecting student consent to receive text messages continues to be the student success courses required for all entering students with fewer than 12 college credits (primarily EDUC 1300). SMMO continued to use paper consent forms that include a brief survey relevant to student financial wellbeing (Appendix A).

Prior to the beginning of each semester all student success course instructors receive notification to submit presentation requests. Beginning in Fall 2018, a new SMMO procedure directed interested instructors to complete an on-line request form available at the SMMO homepage. While SMMO does not have the capacity to present to all sections, during the 2018-2019 program year SMMO staff delivered 212 presentation to 3,941 students. A total of 1,051 students confirmed their consent to receive the 11 follow up text messages covering nine topics relevant to student financial wellness reinforcing the in-class presentation material.

## COLLABORATIONS

SMMO staff continue to collaborate with other campus departments to share text messaging best practices and the Signal Vine platform. Campus organizations who collaborate with SMMO staff to send students text messages must submit the messages for approval by both SMMO staff and the collaborating department's assistant vice president. All messages are evaluated by SMMO staff to incorporate best practices and to ensure messages meet FERPA guidelines. Departments are also required to submit a timeline for text release. Two collaborations from 2017 were continued in 2018: The Financial Aid Office scavenger hunt and the Student Support Center texting of service eligible students.

### ***Scavenger Hunt***

For a second year in Fall 2018, SMMO coordinated with Financial Aid to implement a text message scavenger hunt to educate students about financial aid deadlines, requirements, and encouraged 2019/2020 FAFSA completion. Participating students received eight two-way text message questions (most answers could be researched on line), and received an automatic response for correct answers or a manual response from staff if the answer was incorrect. In Fall 2018, 328 students

participated in the scavenger hunt, an increase in participation compared to the Fall 2017, 286 student participants (SMMO, 2019 and Serna and Taylor, 2018).

### ***Student Support Center***

SMMO staff worked again with the Student Support Center to send weekly messages encouraged students to connect with their on-campus advocate, apply for utility assistance, complete the FAFSA and the 2018/2019 Support Center application. The ACC Colleague data system identified 654 students eligible to for Support Center services to receive the initial text.<sup>3</sup> The first text requested student confirmation to receive future texts and 307 students confirmed. The Manager of Special Support & Grants, Special Populations, managed the text messaging for this group of students and responded to any requests or questions from students.

### ***Financial Aid***

Two new collaborations with the financial aid office were established during the 2018-2019 school year. One collaboration involved sending follow-up text messages to students after their participation in the Loan Information Workshop—this initiative recruited 468 students. Loan Information workshop participation is required of students borrowing a Federal Direct Student Loan for the first time at ACC. The second new initiative: An ambitious effort to reach out to thousands of students to provide information, reminders and support in reference to financial aid services. The remainder of this report section provides a detailed analysis of the implementation and findings of this ambitious effort (Appendix B).

SMMO collaborated with the Financial Aid Office to offer students text messages relevant to financial aid, scholarships, payment deadlines, and registration dates. In Fall 2018, the Colleague data system was used to identify over 24,000 students to receive the first text message. The first *opt-in* text messages obtained 9,904 student responses. These students received a series of messages from February 12 through May 14.

“It [text messages] helped me to remember to fill out paperwork and felt inclusive with the college in a different way.”

Student Survey Respondent

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<sup>3</sup> Students eligible for Support Center services have a zero family contribution on the FAFSA. Support Center Advocates coordinate additional student supports such as assistance with text books, child care and utility assistance.

A key innovation to this series of text messages was the introduction of a follow-up text sent the day after the initial opt-in text messages were sent. The follow-up text increased the overall response rate by 40 percent.<sup>4</sup> Table 2 presents the initial opt-in messages and follow-up messages sent to two groups of students. The overall number of students responding to the initial text and the follow-up text messages and also reported. Table 3 further clarifies the impact of follow-up text messages on student responses rates.

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<sup>4</sup> The overall response rate includes any response: yes, no and wrong number.

**Table 1. Financial Aid Text Message Opt-in and Follow-up Opt-in Overall Student Responses**

Date Text Sent	Text Message	# sent text	Over all response	Non-response
<b>Text 1A Intro Text Sent 2/12</b> (initial opt-in)	Hi, [first_name] it's Belinda from ACC's Financial Aid Office. I'd like to send you text throughout the Spring 2019 semester to help you understand your financial aid & learn about scholarships like the one attached. Is that okay?	17,848	5,760	12,088
<b>Text 1A Follow-up Text Sent 2/13</b> (follow-up opt- in)	I didn't hear back. I'd like to send you texts this spring semester to help you understand and manage your financial aid at ACC. Let me know if this is okay!	12,088 (follow-up text non-response students)	3,935	8,153
Date Text Sent	Text Message	# sent text	Over all response	Non-response
<b>Text 1B Intro Text Sent 2/12</b> (initial opt-in)	Hi, [first_name] it's Belinda from ACC's Financial Aid Office. I'd like to send you text this spring semester to help you stay on top of things like payment, registration, and scholarships like the one attached. Is that okay?	6,780	1,877	4,903
<b>Text 1B Follow-up Text Sent 2/13</b> (follow-up opt- in)	I didn't hear back. I'd like to send you texts this spring semester to help you stay on top of things like payment, registration, and scholarships. Let me know if that is okay?	4,903 (follow-up text non-response students)	1,272	3,631

**Table 2. Text Message Overall Response Rates**

Text	Initial Overall Response	Follow-up Overall Response	Overall Response Total
1A	5,760 (59.4%)	3,935 (40.5%)	9,695
1B	1,877 (59.6%)	1,272 (40.3%)	3,149

Students responding to text messages with questions about their personal financial aid account were referred to the Student Services Help Desk (Help Desk). The Help Desk staff maintain a call log to track the number of calls received and the topic relevant to each call. Table 3 identifies the Help Desk calls received—concerning student financial aid—on the days the financial aid text messages were sent compared to calls received concerning financial aid on the same day in the previous year. Overall, in 2019 on the days text messages were sent the Help Desk experienced a 5.6 percent increase in calls.

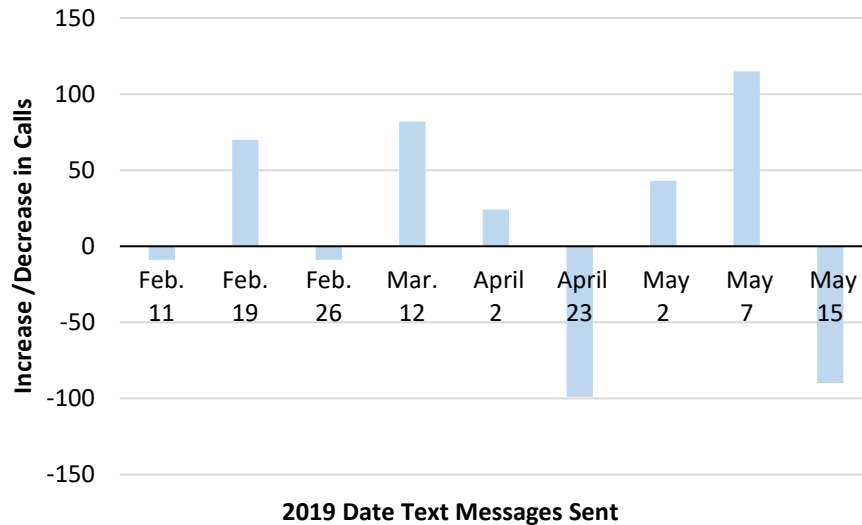
**Table 3. Student Help Desk: Financial aid calls during the 2019 text message campaign compared to same day call volume in 2018**

Text Send Dates	Financial Aid Calls Received			
	FY 2018	FY 2019	Number Increase/Decrease	Percent Increase/Decrease
Feb. 11	206	197	-9	-4%
Feb. 19	156	226	70	45%
Feb. 26	157	148	-9	-6%
Mar. 12	637	719	82	13%
April 2	147	171	24	16%
April 23	271	172	-99	-37%
May 2	155	198	43	28%
May 7	219	334	115	53%
May 15	311	221	-90	-29%
Overall	2259	2386	127	5.6%

Note: The comparison date for a text message sent on March 4 was not available.

Figure 1 further illustrates the Help Desk financial aid call volume differences between 2019 text message dates and the corresponding 2018 date. On three of the text message days the Help Desk received over 50 calls beyond the previous year financial aid calls for that day. The Help Desk received 334 calls on May 7<sup>th</sup>, 2019, an additional 115 calls beyond the total number of calls logged the previous year.

**Figure 1. Student Help Desk: Financial aid calls during the 2019 text message campaign compared to same day call volume in 2018**



Note: The comparison date for a text message sent on March 4 was not available.

The March 4, 2019, message was sent to students identified as eligible for financial aid yet had not completed their FAFSA and/or TASFA applications. These students received text reminders specific to their circumstances prompting them to: 1) apply for financial aid, 2) complete incomplete applications, or 3) submit completed applications. Students responding with questions received the following text: “That’s a good question that is easiest to address with a phone call. Would you call us (ACC’s financial aid office) 512-223-4243? This number is just for texting.”

Students who received the entire series of financial aid text messages were offered an opportunity to provide feedback regarding the texts they received. Table 4 presents categories of student responses to four survey questions. The majority of students reported the text messages to be relevant and helpful (346: 83%); of the students responding to the question regarding suggestions for improvements, 90 percent expressed positive comments about the messages and offered no suggestions for improvements (12 percent requesting more messages be included). Students requested additional information on deadlines and dates—specifically regarding registration; other campus information; and more information on financial aid and scholarships. Students responses to *what do you like best* overwhelming identified the

“Reminders for FA info are helpful mid semester when I am swamped with class work and not thinking of FA. It’s easy to let important deadlines fall through the cracks without the reminders, or to be too busy to look into the very programs that might make life easier.”

Student Survey Respondent



reminders and information presented in the text messages.

**Table 4. Student Financial Aid Text Message Survey Responses: Spring 2019**

How relevant and helpful were the texts you received?		What other information would you like to receive from ACC via text?	
Extremely relevant and helpful	130	Deadlines and dates	67
Very relevant and helpful	111	Other campus information	57
Relevant and helpful	105	Financial aid/scholarships	42
Somewhat relevant and helpful	59	Registration reminders	39
Not relevant or helpful at all	12	Weather, emergencies, alerts	9
No response recorded	2	Information relevant to student personal studies	7
Total	419	No suggestion offered	52
		Other	7
		No response recorded	163
		Total (includes multiple responses)	443
How can I improve the text messages I send you?		What did you like best about the text messages I sent you?	
No change, positive comment	191	Reminders	133
More similar messages	33	Informative	169
Personal and relevant to individual	15	Convenient	26
Respond with follow-up	9	Responses	27
Start earlier	7	Friendly; Felt care	26
Identify who is sending each text	5	Other	16
Tech issue: text missing information	2	No response recorded; N/A	54
Other	12	Total (includes multiple responses)	454
No response	145		
Total	419		

“Now that i am at the end of my career i just wish i would have received this service sooner.”

Student Survey Respondent

The final survey question asked students to “Please share anything else you’d like:...” Eighty-six students responded with comments of appreciation and echoed previous statements regarding how helpful the messages were. Some students expressed that the process of receiving text messages contributed to their sense of belonging and belief that *someone at ACC cares* about them. Research is identifying the potential for text messaging interventions to enhance students’ sense of belonging and

engagement that may support retention and success. The positive relationship between student engagement, retention and success is well-established (Thomas, 2012; Trowler, 2010). A recent United Kingdom report reviewed research interventions on first-year student retention, attendance, and grades found that a sense of belonging is critical to student retention and success (Thomas, 2012). Research conducted by Deighton et al. (2018) demonstrated improved outcomes for students who received text message interventions intended to raise students' awareness of university support services, compared with a matched control group. Text messaging interventions intended to disseminate information may also, for some students, contribute to a sense of support and belonging.

"I think all students struggle at some point so the texting thing really does help the students. Just having someone check on us, really does encourage us. Thank you for that. You never know what students are facing either in their academics or in their lives. Maybe some students don't have anyone to talk to or to cheer them on, and everyone needs someone, so this addition I believe can truly have a positive effect on students."

Student Survey Respondent

## FINANCIAL LITERACY EDUCATION AND OUTREACH

This report section will first describe the SMMO website and recent improvements making the site more accessible, followed by a descriptions of SMMO 2018–2019 key educational and outreach efforts.

The SMMO website includes information on saving, budgeting and paying for school, various financial topics, and community resource links along with links to the SMMO social media platforms.<sup>5</sup> Students can schedule face-to-face financial coaching appointments with SMMO staff or virtual services from different SMMO partners: Foundation Communities, and Trellis. The site provides links to educational materials including: YouTube channels, podcasts, radio broadcasts, educational websites, budgeting apps, credit report sites, and scholarship search sites. Available budgeting materials including a saving guide and budgeting templet, and details of the Rainy Day Savings Program. Staff and Peer Money Mentors contribute blog posts providing advice, information and

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<sup>5</sup> The SMMO website is available at: <http://sites.austincc.edu/money/>

relatable personal content relevant to money management. The site has a translate tab that translates key material into Spanish.

Throughout the first two SMMO program years, efficient access to the SMMO website through the ACC website was not supported. Fall 2018, the ACC home page Student Support tab was updated to include a link to the Academic Resources and Services page. This page presents a number of text boxes highlighting available student services including a brief description of services provided by the “Money Management Office” with a “learn more” link that takes the user to the SMMO home page. Information available on the SMMO website is reinforced through Facebook posts that link to an Instagram account. Among the new initiatives presented on the platforms was the Rainy Day Savings initiative.

### **RAINY DAY SAVINGS PROGRAM**

The Center for Community College Engagement (2017) presented the results of a student financial health survey of nearly 100,000 community college students from 177 institutions. The survey results identified that six in 10 students reported they would have trouble getting \$500 in cash or credit in order to meet an unexpected need within the next month. An ACC Student Financial Wellness Survey (SFWS) designed and implemented by Trellis Research (2018) reported that more than half of survey respondents (56%) indicated they would have trouble getting \$500 in cash or credit in case of an emergency.<sup>6</sup>

ACC maintains a Student Emergency Fund and the SMMO director participates in the Emergency Aid Lab (EAL) Innovation Cohort, a group of five campuses from across the country working to examine and redesign how emergency funds are distributed to students. Fall 2018, the University Federal Credit Union collaborated with SMMO to implement an emergency savings program, and supported the effort with a \$10,000 grant to fund student incentives. Similar to other IDAs, students received incentives for following through on specific financial wellness activities, including



- Completion of the FAFSA = \$25
- Meeting with a financial coach = \$25

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<sup>6</sup> The SFWS is a self-reported, online survey that seeks to document the financial well-being and student success indicators of post-secondary students at ACC. Spring 2018, 717 students responded to a survey.

- Setting up direct deposit or directing a portion of a tax refund into their savings account = \$25
- Maintaining a balance of \$475 or greater = \$25

As students entered the program 40.8 percent had no savings and 22.4 percent had a savings of less than \$100. For many students entering the program, the rainy day savings account was their first experience with banking (McAllister, 2019). In total, 91 students participated with a collective saving for the entire group of \$43,016 with an average savings balance of \$473.

## PEER MONEY MENTORS

Peer Money Mentor Program Goal
<p>The Peer Money Mentor Program's modus operandi is to empower a select group of ACC students with financial knowledge and resources that will translate to them establishing good financial habits, making confident financial decisions, and educating their peers on money management principles.</p> <p style="text-align: right;">Spring 2019 Money Mentor Report</p>

Students interested in applying to the PMM program must meet the program eligibility criteria: 2.5 GPA, 80 percent course completion rate, two letters of recommendation, and an essay. The fall cohort is invited to reapply to continue with the program into the spring semester and are selected based on their responses to an essay question, maintaining a 2.5 GPA or greater and a course completion rate of 80 percent or higher. Two students from the fall cohort continued and were assigned a new title, Peer Money Mentor Leaders (Leaders). In this new role, the Leaders were assigned additional responsibilities, including conducted multiple classroom presentations,

collaborated on blog posts, and leading outreach initiatives. Student PMMs represent a wide range academic disciplines including: Computer Science and Information Technology, Economics, Business Administration, Wild Life Biology, Government, Education and others.



Note: Peer Money Mentors working outreach for our Rainy Day Savings Program and Finding the Money Scholarship Workshop.

The 2018-2019 PMM training included: introduction to SMMO social media channels and content creation, as well as discussions on fundamentals of budgeting, saving, debt, side-hustling, and scholarship searching. The PMMs continue to assist at the Riverbat Bash tabling events and other tabling opportunities providing an avenue to talk with students about personal finance and the SMMO program, and assisted with the Finding the Money workshops.

The PMM program continues to evolve as new avenues for PPMs to assist their student peers are developed. During the 2018-2019 school year, the 15 Peer Money Mentors extended SMMO's reach by sharing what they have learned through their participation in the mentor program with their peers. Their final semester project required the PMMS to conduct a 10-minute workshop on a money management topic of their choice to one of their class. For example, mentors presented to Music Appreciation, Biology, and Accounting classes to share what they learned with 285 students. Topics ranged from credit cards, budgeting, and student resources. These presentations increased outreach of the SMMO mission and services as PMMs increased SMMO's connections to new departments.



Note: Peer Money Mentor presented on budgeting Effective Learning class.

### **ACC JOB FAIR**

In addition to PMMs participating in tabling events, during ACC's Spring 2019 Job Fair SMMO partnered with FDIC's Alliance for Economic Inclusion (AEI) to coordinate the efforts of 18 AEI volunteers and the PMMs to offer job fair attendees an opportunity to access their credit report, and help students interprets their credit scores and report details. Computers were available at the entrance to the job fair for AEI volunteers and PMMs to assist job fair attendees to take advantage of this offering.

### **FINANCIAL COACHING**

One-on-one financial coaching was available to students through three different options: meeting with a SMMO coordinator, Trellis offers virtual coaching via phone and web, and coaches from

the local nonprofit organization Foundation Communities meet with student's in-person at one of two locations in Austin. Appointments can be scheduled through the SMMO website and SMMO coordinators were also available during walk-in hours at the various ACC campuses: The walk-in hours' time and place were posted on the SMMO website and Facebook page. However, few students took advantage of the walk-in option and the service was discontinued and the program focused on encouraging students to schedule one-on-one sessions. During the 2018-2019 program year, 94 students received one-on-one financial coaching. A marked increase over the 2017-2018 program year of only nine students received coaching services.

## **WORKSHOPS**

In addition to the 212 Taking Control of your Money workshops presented during the program year, SMMO staff also provided six Finding the Money workshops to 106 students. The Taking Control of your Money workshop was revised to include a real-time student budgeting exercise. Student's engaged with the presenter to offer suggestions and make decisions to adjust a student's budget expenses to match income. Finding the Money workshops focus students on searching and applying for scholarships. A SMMO collaboration with the ACC scholarship supervisor identified 56 of the workshop participants who followed up with their scholarship application.

The PMM leaders hosted a workshop on investing: Investing 101. Twenty students attended the workshop presented by Brandon Perry, CFA, CFP®, ChFC, an instructor in the University of Texas at Austin's Financial Planning Certificate program. The workshop covered what students need to know about investing, including preparing financially, knowing how to understand the market, and tips for building wealth long-term.

## **CONCLUSIONS AND SUSTAINABILITY**

As SMMO staff work to continuously improve their strategies to impact measures of student success, including graduation rate, time to completion, retention/persistence, and the ACC cohort loan default rate, a number of program efficiencies and collaborations have evolved. Staff time has been shifted away from activities that yield low student response and engagement, such as the discontinuing the walk-in financial coaching services, automating instructor presentation requests, and tabling events have been handed to the PMMs. Successful collaboration with other ACC departments continue to evolve with SMMO taking the lead to ensure text messages sent to ACC students employ best practices. The new ACC Administrative Rule that allows departments to use the ACC Colleague student

information data management system to access student phone numbers to text students without receiving prior written consent, increased the number of students receiving initial text messages. Although the use of the Colleague system decreases the risk of human error in data entry, there is no way to determine if the phone numbers in the system are current, active student phone numbers. In addition, Castleman (2015) cautions college program administrators to make hard decisions and determine, out of all the priorities of different campus stakeholders, which text message campaigns will best serve students. Castleman further cautions that the efficacy of text messaging will diminish the more exposure students have.

## **SUSTAINABILITY**

Sustainability is achieved when the gains of an improvement project persist through staff and organizational turnover and the quality improvement initiatives become the new way of working. The SMMO project sustainability also requires securing continued funding beyond the initial Strengthening Institutions Program (SIP) grant period (June 1, 2016 - September 30, 2020). SMMO has submitted to the Department of Education (DOE) a requested for a one-year grant extension. The one-year extension would be funded with available original grant funds.

Six guiding principles have been associated with sustained change for complex organizations seeking broad cultural change through systemic improvements: align vision and action; make incremental changes within a comprehensive transformation strategy; foster distributed leadership; promote staff engagement; create collaborative relationships; and continuously assess and learn from change (Willis et al., 2016). The following section applies the six principles to evaluate the sustainability efforts of the SMMO project.

### **Sustainability: Update from 2018**

1. **Align vision and action:** Create an understanding among staff at all levels of the organization regarding the change SMMO is charged with implementing, why the change is occurring, and how it applies to their work.
  - a. The online ACC Newsroom, a page of the ACC website, posted an article outlining the services and achievements of the SMMO project: Student Money Management Office: Personal finance for college students (McAllister, 2019).
  - b. The SMMO brand has come to the attention of various departments as *the cat* program, as SMMO has put forward cat pictures as their brand on program promotional

materials. This verification of the SMMO brand has signaled to SMMO staff a broad campus awareness of their program.

2. **Make incremental changes:** Small incremental movement toward change confronts less resistance and ensures quality.
  - a. As new projects are initiated, SMMO staff pilot the project to gain awareness of implementation issues before upscaling.
3. **Foster distributed leadership:** Fostering shared leadership propagates responsibility for the projects goals across the organization.
  - a. Many of the SMMO programs and projects are developed and executed in collaboration with other departments and institutions. Agreements with the financial aid office and student support center staff clearly outline the responsibilities of each office in responding to the needs of students.
4. **Promote staff engagement:** Engage the staff in the change process through listening and using their ideas and understanding to create change.
  - a. Coordinators are empowered to make recommendations regarding program updates and changes.
  - b. Instructors are offered the opportunity to evaluate the Take Control of your Money workshop presentations.
  - c. Students were offered the opportunity to evaluate the financial aid text messages they received.
  - d. Collaborators work with SMMO staff to create text messages providing the opportunity to learn best practices in text message construction.
5. **Create collaborative relationships:** The process of change includes interdepartmental communicating and collaboration, and the cultivation of new collaborative partners and practices.
  - a. SMMO collaborates with a number of ACC departments, special projects, and committees to achieve their goals, including the financial aid office, student support services, the ACC job fair and others.
6. **Continually assess and learn from cultural change:** Feedback loops, used to assess the implementation practices support of the project goals, inform change and keep the project on course.
  - a. All presentation participants, both students and staff, are offered an opportunity to evaluate the presentation.



- b. The Alliance for Economic Inclusion volunteers provided feedback on their experience volunteering at the ACC job fair.
- c. Ray Marshall Center provides formative and summative evaluations on the effectiveness SMMO program.
- d. SMMO staff continue to present to the broader audience of student money management professional's information on the SMMO program activities and lessons learned. A process that allows for a discussion among professionals to contribute to the evolution of best practice in the field.

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# APPENDIX A: CLASSROOM SURVEY



## Classroom Survey

Name: \_\_\_\_\_ ACCelD: \_\_\_\_\_ Date: \_\_\_\_\_

Cell phone number: \_\_\_\_\_ Email: \_\_\_\_\_

### Survey Questions

Do you have a budget?  No  Yes, in my head.  Yes, written down.

Have you applied for any scholarships within the past six months?  Yes  No

What types of financial aid are you receiving this semester?

- I am not receiving financial aid.
- Grants (such as the Federal Pell Grant, the Texas Educational Opportunity Grant, among others)
- Scholarships
- Work-study
- Student loans

Have you completed the 2017/2018 FAFSA (Free Application for Federal Student Aid)?  Yes  No  I don't remember

Have you checked your credit report in the past 12 months?  Yes  No

### Follow Up

#### Consent to Receive Text Messages

There's only so much we can get through in an hour...but we have so much to share with you to help you become a better money manager. Would you like to receive information via text message? We'll send you text messages providing you with tips about things like creating and maintaining a budget, encouragement to complete scholarship applications, and reminders to complete your FAFSA. All in 160 characters or less!

**Yes!** Please sign me up to receive text messages that will reinforce the information presented today. My signature below indicates I have read and understand the conditions of participation, outlined below.

- Message and data rates may apply
- You may opt out at any time by responding "STOP" to a message
- Request assistance at any time by responding "HELP" to a message
- You will receive on average one text message per week for up to 12 months
- Consent to receive texts is not required
- Messages may come from autodialers/senders
- Text messaging content will provide helpful information reinforcing what was presented by the Student Money Management Office (tips and guidance on managing money). Follow up surveys may also be conducted via text message.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

**APPENDIX B: FINANCIAL AID TEXT MESSAGES SPRING 2019**

FINANCIAL AID TEXT MESSAGES Spring 2019	# Received Text	Response	
		Yes	No
Message 1A: Intro Text / Target Population: Students eligible for financial aid			
Hi, [first_name] it's Belinda from ACC's Financial Aid Office. I'd like to send you texts throughout the Spring 2019 semester to help you understand your financial aid & learn about scholarships like the one attached. Is that okay?	17,848		
<b>Response to YES:</b> Great! Any time you'd like to stop receiving messages this spring semester text STOP		7,789/40.3%	
<b>Response to NO:</b> I'll take you off my spring semester texting list. If you have questions about your financial aid, call ACC's Financial Aid Office 512-223-4243 or check Self-Serve (austinctt.edu/fasekfsevice)			1,623/9.1%
Message 1B: Intro Text / Target Population: Students not eligible for financial aid			
Hi, [first_name], it's Belinda from ACC's Financial Aid Office. I'd like to send you texts this spring semester to help you stay on top of things like payments, registration, and scholarships like the one attached. Is that okay?	6,780		
<b>Response to YES:</b> Great! Any time you'd like to stop receiving messages this spring semester text STOP		2,115/31.2%	
<b>Response to NO:</b> Okay, I got it. I'll take you off my spring semester texting list.			865/12.8%
Message 2A / Target Population: Students eligible for financial aid			
[first name] an easy way to keep track of your financial aid status is through Self-Serve: smmo.info/SelfServe. Have you used it?	9,929		
<b>Response to YES:</b> Glad you're using it! There's a handy checklist with the steps you need to complete to receive and maintain your financial aid. If you ever have questions that's where you should go first.		511/5.2%	
<b>Response to NO:</b> There's a great checklist with the steps you need to complete to receive and maintain your financial aid. You can even see where we are in processing it.			122/1.2%

Message 3A / Target Population: Students eligible for financial aid		
Hi, it's Belinda from ACC. I recommend checking your SAP status each semester (SAP = standards you have to meet to receive financial aid). For more information, visit <a href="http://smmo.info/Maintain">smmo.info/Maintain</a> Check yours on Self-Service <a href="http://smmo.info/SServe">smmo.info/SServe</a>	7,725	12.1% clicks
Message 4A / Target Population: Students eligible for financial aid who have a 2018/2019 FASA on file but not a 2019/2020 FAFSA.		
Hi [first_name], it's time to complete your 2019/2020 FAFSA. Complete yours here <a href="http://fafsa.gov">fafsa.gov</a> . Join us this week if you need help: <a href="http://smmo.info/FF-week">smmo.info/FF-week</a>	3,275	See: Message 4 Series Link Clicks
Message 4B / Target Population: Students eligible for financial aid who have a 2018/2019 FASA on file		
[student name], If you'd like to receive financial aid for the spring or summer, please make sure you have a completed 2018/2019 FAFSA on file with us. Join us this week if you need help: <a href="http://smmo.info/FA-week">smmo.info/FA-week</a>	97	See: Message 4 Series Link Clicks
Message 4C / Target Population: TASFA students eligible for financial aid who have not submitted a 2019-2020 TASFA		
Hi [first name], it's time to complete your 2019-20020 TASFA. Complete you're here [link]. Join us this week if you need help: <a href="http://smmo.info/FA-week">smmo.info/FA-week</a> .	160	See: Message 4 Series Link Clicks
Message 4D / Target Population: Students eligible for financial aid who have completed the 2018-2019 FAFSA but have not submitted a 2019-2020 FAFSA.		
[first name], financial aid offers grants, loans, and work-study opportunities – but you have to complete the FAFSA each year. Join us this week if you need help: <a href="http://smmo.info/FA-week">smmo.info/FA-week</a>	1,733	See: Message 4 Series Link Clicks
Message 4E / Target Population: Students eligible for financial aid who have incomplete files		
[first name], now is a great time to check Self-Service ( <a href="http://smmo.inf/SService">smmo.inf/SService</a> ) to make sure financial aid has all the required documents to process your application. Check both 18/19 ad 19/20. Join us this week if you need help: <a href="http://smmo.info/FA-week">smmo.info/FA-week</a>	2,265	See: Message 4 Series Link Clicks

Message 4F / Target Population: Students eligible for financial aid who are veterans		
You can get financial aid even if you have financial assistance from the sources like VA benefits, tuition waivers, or book vouchers. Financial aid offers grants, loan, and work-study opportunities – but you have to complete the FAFSA each year on fafsa.gov. Join us this week if you need help: smmo.info/FA-week	147	See: Message 4 Series Link Clicks
<b>Message 4 Series Link Clicks:</b> <b>FA-week 200 (3.2%); smmo.info/Maintain 71 (.43%); and smmo.info/SService 251 (9.6%)</b>		
Message 5A / Target Population: Students eligible for financial aid		
[first name], just a reminder that ACC scholarship applications are due April 1 <sup>st</sup> . Here’s one you may be interested in smmo.info/foundation-general	9,854	364 (3.6%) clicks
Message 6A / Target Population: Students eligible for financial aid		
Hi [first name], it’s Belinda from ACC’s Financial Aid Office. Registration is open for summer classes! Only take classes on your degree plan if you’re receiving financial aid. We’ll send you an email if there is a class that isn’t eligible. Smmo.info/register	9,856	

