

Austin Community College's Strengthening Institutions Program Grant

Final Implementation Evaluation Report



Ray Marshall Center for the Study of Human Resources

LBJ School of Public Affairs
University of Texas at Austin

Evaluation of Austin Community College's Strengthening Institutions Program Grant

IMPLEMENTATION EVALUATION REPORT THROUGH JULY 2021

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Introduction

OVERVIEW

The Austin Community College (ACC) Student Money Management Office (SMMO) was funded to teach students about money management and to help the ACC community understand the connection between students' academic and financial goals.¹ ACC hoped that SMMO activities would be positively associated with improvements in measures of student success such as: graduation rate, time to completion, retention/persistence, and cohort loan default rate (CDR). To support this goal, the SMMO program proposed two objectives: 1) establish a system of sending text message alerts about financial aid requirements and deadlines, and 2) promote awareness of financial literacy through outreach and education for students, and professional development for faculty and staff.

EVALUATION DESIGN

ACC partnered with the Ray Marshall Center (RMC), an organized research unit in the LBJ School of Public Affairs at The University of Texas, to conduct an implementation evaluation and an outcome and impact analysis of the SMMO program.

The SMMO implementation study documents the evolution of the program from the initial development and implementation starting in July 2016, continuing throughout the duration of the program, examining program modifications to understand how and why changes were made. The implementation evaluation is an essential source of information for interpreting the outcomes and impacts of student participation in the grant supported programs. Furthermore, the documentation of the program's evolution over time may help to inform the development of other community college student money management efforts.²

This final report examines the implementation and evolution of the program throughout the grant period. This report provides a summary overview of program initiatives, describes data-driven project modifications, and project refinements in response to the needs of the participants being served

¹ In 2016 the U.S. Department of Education awarded ACC a five year, \$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," funded the activities of the Student Money Management Office.

² All ACC SMMO implementation and impact evaluation reports are available on the Ray Marshall Center website at <https://raymarshallcenter.org/?s=ACC+SIP>.

and to improve program efficiency. This report presents findings related to each of the following 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?

The implementation study drew on multiple sources of data to answer these questions: the ACC and SMMO websites, interviews with program leadership, staff, and Peer Money Mentor focus group responses, SMMO social media platforms, and various SMMO program reports and documents.

REPORT ORGANIZATION

This summary report presents an overview of SMMO activities within a broader context of behavioral science research applied to college students, and a discussion of SMMO activities through an inclusion and equity lens. The following section, Project Objectives, presents an overview of SMMO program activities, lessons learned, and persistent challenges to moving forward for both program objectives: text messaging, and financial literacy outreach and education. The final section places the work of the SMMO program within the greater social context of emergent issues relevant to inclusion and equity within secondary education, and the larger frame of economic wellbeing.

Project Objectives

TEXT MESSAGING INTERVENTIONS

Literature Review

When SMMO was originally funded in 2016, nudging, a popular technique in applied behavioral science was a trending approach in many sectors. Nudging is described as changing the presentation of information and choices presented to people, so they are more likely to choose one option rather than the other (Thaler & Sunstein 2009). For example, text message nudging has been used to influence participation rates in voter turnout (Dale & Strauss, 2009), health appointment attendance (Boksmati, Butler-Henderson, Anderson, & Sahama, 2016), and COVID-19 vaccinations (Dai, et al., 2021).

Most research evaluating the influence of text messaging campaigns designed to nudge students to make decisions that support their academic goals have reported positive outcomes. There

have been a number of studies evaluating the effect of text messaging campaigns on high school graduate college matriculation. Castleman and Page (2013) found that text messages reminding college-intending, low-income high school graduates of important tasks and deadlines regarding financial aid and college enrollment, increased their probability of enrollment in two-year institutions by three percentage points. In a similar study, Castleman and Page (2015) found that reminder text messages increased enrollment by over four percentage points among low-income students in Dallas and by over seven percentage points among students in Lawrence and Springfield, Massachusetts. However, a similar texting study conducted in Boston did not find significant differences in college enrollment between treatment and control groups (Castleman and Page, 2014). The same authors found that community college students who received texts related to financial aid and FAFSA completion were almost 14 percentage points more likely to remain enrolled in the spring of their sophomore year (Castleman & Page, 2016).

A network of New York City Outward Bound Schools (NYCOBS) used texting to increase college enrollment rates among participating high school students and program alumni. Many NYCOBS' students are first-generation college students, and three-quarters typically live in low-income households. The NYCOBS study found that students who received text messages were more likely to enroll in college than those who did not, reinforcing the work of Castleman and Page. The NYCOBS study also evaluated different practices in text messaging to identify best practices to improve student response rates. The study identified that the best day to send text messages to students was Sunday and that students are more likely to respond to a text offering a "yes" or "no" response than a text written to solicit a longer written response. The researchers reported financial aid messages increased the probability of enrollment within six months by approximately one percentage point and the probability of enrollment within one year by 0.8 percentage points. The authors found little evidence to support that texting individuals beginning in high school improves the probability of enrollment or persistence in college versus only texting them after high school (Yeung & Nguyen-Hoang, 2020).

In addition to text messaging campaigns demonstrating positive outcomes for student matriculation and retention, Castleman and Meyer (2020) found that lower-income college students participating in a text messaging campaign with information and encouragement regarding college and financial aid tasks experienced improved academic outcomes when compared to a control group. The study reported the group of students opting-in to receive the text messages experienced a higher semester completion rate, completed an average of 1.5 additional credits throughout their first year and

earned spring grade point averages approximately 0.2 GPA points higher than the comparison student group.

Nudges have also been used to help students stay in college and graduate on time by improving academic behaviors. O'Connell and Lang (2018) found email nudges encouraging students to review class content had a positive effect on college student exam scores by increasing study time. Another study involving emails and text messages aimed at overcoming academic challenges at the College of Brockport in New York, resulted in fewer Satisfactory Academic Progress violations, fewer course withdrawals, and an increase in the student access of tutoring services (ideas42, 2016).

The SMMO program contribution to this growing body of literature will be presented in the following discussion regarding the SMMO text messaging partnerships and interventions.

SMMO Texting Interventions

Text messaging campaigns were the central component of the SMMO strategy to support student successful at ACC. The original text message recruitment plan relied on the Area of Study and Student Success courses, required for all entering students with fewer than 12 college credits, as the primary venue for ACC students to opt-in to receive SMMO text messages. Prior to the beginning of each semester all Student Success course instructors receive notification to contact the SMMO office to submit a request to schedule a *Taking Control of Your Money* workshop presented by SMMO staff. The presentation offered students an opportunity to agree to receive 18 text messages covering nine topics relevant to financial wellbeing. The messages, relevant to student finances, were designed to reinforce the presentation information and provide important dates and deadlines regarding class registration, tuition payments and financial aid applications; information on scholarship opportunities and the Peer Money Mentor Program; links to the ACC's job board, a financial education program platform for tracking student loans, and instructional videos on completing the FAFSA; as well as information on available workshops on transferring to a four-year college or university.³ Students were also encouraged to opt-in to receive text messages at student tabling events and through the SMMO webpage.

Table 1 presents the number of students confirming consent to receive text messages during each academic year for all texting projects. During the 2018-2019 academic year, 13,483 ACC students

³ To review the content of first text message series, see Appendix A in, *Austin Community College Student Money Management – Implementation Evaluation: Program Description and Timeline: 2016-2017* at: <https://raymarshallcenter.org/files/2017/09/Final-ACC-SIP-Implementation-Evaluation-2016-2017.pdf>

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 driven by the institutionalization of a new ACC Administrative Rule (the Rule). In Spring 2019, the Rule allowed departments interested in sending students text messages to use ACC Colleague, the student information data management system, to access student phone numbers to text students without receiving prior written consent.⁴ The Rule specifies that the first text message sent in a series must ask students to confirm their decision to receive text messages by responding with *yes* or *no*. Access to the ACC Colleague data eliminates manual data entry, lowering the risk of error in transcribing phone numbers into the text messaging platform; and eliminates the lag between the time students sign forms, and the time their information is uploaded into the texting platform; however, there is no way to assure that the number in the ACC Colleague student data system is an active, current number.

Table 1. Students Confirming Consent to Receive Text Messages by Academic Year

Academic Year	2016-2017	2017-2018	2018-2019	2019-2020	2020-2021	Total
Confirmed Consent	3,065	4,244	13,483	11,241	8,740	40,773

Source: ACC SMMO Reports

RMC’s analysis of SMMO’s text message intervention focused on financial wellness found large positive impacts on fall-to-fall retention among first-time in college (FTIC), credential seeking students. Students who received the text messages were 10 percentage points more likely to return to ACC in the fall of their second year of college, compared to students who did not receive the text messaging intervention (Patnaik & Cumpton, 2020).

Texting Collaborations

The SMMO program successfully collaborated with the ACC Financial Aid Office and Student Support Center to provide thousands of students (who opt in to receive text messages), with information and nudges constructed to prompt students to take specific action. The SMMO collaboration with the Financial Aid Office coordinated a financial aid information scavenger hunt, and text messaging campaigns to provide students with information relevant to financial aid, scholarships, tuition payment

⁴ To review the ACC student text messaging rule see: <https://www.austincc.edu/admrule/3.05.007.pdf>

deadlines, and registration dates (SMMO, 2019; and Serna and Taylor, 2018).⁵ During the COVID-19 pandemic, students received messages relevant to vaccination and testing sites, and information specific to the availability of CARES Act and other emergency funds. The Student Support Center text message campaign encouraged eligible students to apply for Support Center services, complete the FAFSA, and provided information on other relevant services.

Innovations and Lessons Learned

Throughout the project, SMMO text messages were developed and refined using a wealth of information staff obtained from their research evaluating student responses to different text message styles. Following is a list of lessons learned, efficiencies introduced, and challenges the SMMO program continues to endeavor to resolve.

- ❖ Beginning in Fall 2018, SMMO instituted a ***procedure to direct interested instructors to complete an on-line request*** form available at the SMMO homepage. Further, scheduling presentations was assigned to the project administrative assistant relieving the coordinators responsible for presentations, of time-consuming scheduling activities.
- ❖ ***The first text message of any series*** of messages sent asked students to ***reconfirm/confirm*** their decision to receive SMMO text messages by responding with *yes* or *no*. This process eliminated inactive numbers and established the students' continued interest in receiving the messages. This step lowered the number of participants, reducing the texting implementation cost.⁶ SMMO initiated this procedure with the release of the first text message campaign, prior to ACC establishing the Rule referenced earlier in this report.
- ❖ The introduction of a ***follow-up text*** sent the day after the initial opt in text message increased the overall response rate by 40 percent (Juniper, Cumpton, & Patnaik 2020).
- ❖ The ***development of text messaging procedures*** for campus departments and organizations collaborating with SMMO on text messaging campaigns. Collaborating organizations must submit the messages for approval to both SMMO staff and the collaborating department's assistant vice president. All messages are evaluated by SMMO staff to support the use of

⁵ To review the content of the financial aid text message series see this report, *Evaluation of Austin Community College's Strengthening Institutions Program Grant: Implementation Evaluation Findings Through July 2019* at: <https://raymarshallcenter.org/2020/01/28/evaluation-of-austin-community-colleges-strengthening-institutions-program-grant-implementation-evaluation-findings-through-july-2019/>

⁶ SignalVine, the text message service, charges a per phone number fee.

best practices and to ensure messages meet FERPA guidelines. Departments are also required to submit a timeline for text releases.

- ❖ The evaluation of ***A/B variations in messages to determine what message characteristics resulted in greater student response*** (Taylor & Serna, 2018).
 - The first A/B test evaluated different ***times for sending messages*** and determined the best time to send messages to students is between 10 a.m. and 8 p.m., and students had no concerns with receiving text messages from school at 11:30 p.m.
 - ***Enhancements*** such as including the student's 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 received more clicks on the identified link than those that did not include these enhancements, except for the test message specific to the Free Application for Federal Student Aid (FAFSA) which received roughly the same number of clicks for both A/B tests.
 - Text ***messages regarding available scholarships and the ACC student job board*** engaged the most students with 26.8 percent and 18.6 percent of students clicking the links respectively.
- ❖ Text messages asking an ***open-ended question*** received unexpected student responses of several sentences and sometimes lengthy messages regarding their educational experience. Responding to these messages required several hours of staff time (Juniper, C., Cumpton, G., and Patnaik, A. 2018).

Continuing Challenges

- ❖ ***Lack of ACC Text Messaging Procedures:*** SMMO staff have the potential to serve as a rich resource for ACC administration to develop and institutionalize text messaging procedures to support the use of best practices and to ensure messages meet FERPA guidelines.
- ❖ ***Text Saturation and Scheduling Text Distribution:*** As more departments elect to use texting to message students, Castleman (2015) cautions that the efficacy of text messaging will diminish the more exposure students have and encourages 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. ACC has no system in place to track when different organizations are distributing text messages,

students could potentially receive messages from different departments on the same day, which may impact the effectiveness of texting messaging.

- ❖ **ACC leadership turnover:** During the five-year period evaluated for this report the SMMO project was assigned to the student affairs department. However, during this time period three different Vice Presidents led the department. Frequent changes in leadership disrupts program continuity, dismantling building blocks established with prior relationships, and may have the effect of weakening the impact of the program going forward. This turnover in leadership may also have contributed to SMMO staff experiencing a lack of the SMMO project integration into the broader ACC system.⁷
- ❖ On March 1, 2021, ACC reorganized the student affairs department, and the student money management office was **assigned to the financial aid department**. The reassignment allows for access to student financial aid data, yet staff expressed concerns that SMMO might become perceived by students, faculty, and staff as only serving financial aid students.

FINANCIAL LITERACY EDUCATION AND OUTREACH

In addition to text messaging campaigns that offered engaged students' information relevant to their experience at ACC, SMMO also coordinated several financial literacy education activities: in-class and online student presentations, workshops, staff training, one-on-one counseling, sharing information about effective online platforms developed to assist students with financial literacy, and the implementation of special projects. The SMMO financial literacy education activities were promoted by outreach efforts including the use of social media platforms, poster distribution, developing and maintaining relationships with faculty and staff to create a referral network, participation in relevant ACC campus activities, and the efforts of the Peer Money Mentors. This report section describes two special projects: the Rainy-Day Savings program and the Peer Money Mentors.

Literature Review

Higher education research has demonstrated that many college students experience personal financial stress that negatively influences how they are able to access, persist in, and graduate from college (Montalto et al., 2019; Klepfer, et al., 2019). Further, research has found that college students struggle to understand how to save money and build credit (Shaulskiy et al., 2015). National surveys of

⁷ Information gathered interviews with ACC SMMO staff, March 2021.

community college students indicate they would have difficulty paying for emergency expenses. Nearly one in five said they do not have the financial resources available to pay an unexpected \$500 expense (CfCCSE, 2017). Further, the Trellis Company (2018) national survey of college students indicated that 63 percent of students would struggle to raise \$500 in funds for an emergency.

Friedline and West (2016) analyzed data from the 2012 National Financial Capabilities Study to evaluate the relationships between financial capabilities and financial behavior. The study findings support the premise that the most effective financial literacy training offered purposefully combines education with opportunities for the practical application of the knowledge and skills learned. The Rainy-Day Savings program integrated an opportunity for students to receive incentives for saving money with financial literacy education.

Rainy-Day Savings

SMMO partnered with University Federal Credit Union to implement a *Rainy-Day Savings Program*, a proactive plan to guide eligible students to save funds for unanticipated emergency expenses.⁸ The program encouraging students to establish a \$500 savings goal and participate in four program activities in order to receive up to \$100 cash incentive deposited into their established savings account.⁹ The original program proposal required interested students complete a two-hour online financial literacy course, commit to making contributions into their savings accounts, and meet the requirements to earn four \$25 cash deposits into their accounts for completion of certain tasks and reaching savings milestones; completing the FAFSA, meeting with a financial coach, setting up direct deposit, and maintain a balance of \$475 or greater for at least 30 days. Any funds (including incentive funds) can be withdrawn by the student for a financial emergency and without penalty (Serna, Eguiluz, and Taylor 2021).

Some original program components were modified to address barriers to participation experienced by some students, for example, the direct deposit requirement was adjusted to include only students who received a pay check from an employer with the capacity to establish direct deposit, students earning income from employer without this capacity or income from other sources, such as tax returns or COVID related stimulus checks, were allowed to personally deposit funds into their saving

⁸ Eligible students must be at least 18 years old, have a valid driver's license, state ID, or passport, be enrolled in at least six credit hours and plan to enroll in at least six credit hours the following semester, and be seeking a degree or certificate at ACC.

⁹ For additional information on the Rainy Day Savings Program visit: <http://sites.austincc.edu/money/rainy-day-savings-program/>

accounts. As COVID restrictions went into effect many students had limited access to Wi-Fi or had access only on their phones, making it difficult to join virtual group meetings and view the content presented on the screen. SMMO staff responded to this limitation by adjusted program participation requirements such as, emailing student training materials, following up with one-on-one phone calls, and text messaging removing adequate Wi-Fi access as a barrier to participation.¹⁰

Student Money Mentors

Peer Money Mentor programs have the capacity to expand the reach of college financial literacy programs by training selected student volunteers to share program information with their peers. Indeed, the peer-to-peer financial counseling model has been identified as a component of successful financial literacy programs (THECB 2021). The SMMO Money Mentor program has evolved to increasingly integrate mentor projects and activities into the day-to-day experiences of students. The first cohort of student Peer Money Mentors (PMM) worked with the libraries on all 11 ACC campuses to display information about financial literacy and the SMMO program, later cohorts developed brief presentations on a financial topic of interest and presented the information in coordination with an instructor, to a class of their peers.

Each school year cohort participated in several hours of meetings and training on a number of issues relevant to student financial futures; banking, budgeting, financial aid, and other topics. The PMMs assisted with program outreach and training activities in a variety of ways, such as, tabling SMMO information at ACC sponsored events, co-presenting student training with SMMO staff, writing blog posts, and the completion of a semester project intended to increase the accessibility of financial information to their peers. PMMs engaged students in the work of the SMMO project and expanded the programs capacity by reaching students with students.

Innovations and Lessons Learned

- ❖ ***The SMMO program brand:*** The SMMO team selected a brand that give the program a **unique, recognizable identify** that was easy to differentiate from other ACC organizations.
- ❖ ***Strategic use of incentives:*** Staff **identified a student drop-out** point along the enrollment for the Rain Day Savings Program and responded by creating gift card raffles as an incentive to encourage student’s timely responses.



SMMO Program
Mascot

¹⁰ Information gathered from an interview with SMMO Rainy-Day Program Coordinator, May 2021.

- ❖ ***Continuous evaluation of staff effort and student output:*** The use of social media platforms, outreach efforts, and trainings offered evolved in response to the ongoing evaluation of staff time relative to the number of students participating.
- ❖ ***Data driven program evolution:*** A continuous approach of evaluation, assessment, reflection, and evolution was imbedded in the SMMO project workplan to ensure changes to outreach strategies and education were data driven.
- ❖ ***Adapting outreach plans to ensure quality:*** Early in the program, SMMO relied on a number of community partners to expand the program reach. The program evaluation process supported the SMMO commitment to consistent quality, resulted in the modification of this strategy to involve fewer, selected partners.
- ❖ ***Responsive to Student Input:*** After soliciting feedback from students, the Rainy-Day Savings program paper application was converted to an online application. Students could access the application on the SMMO website, or they could send a text message to a dedicated number and receive a link to the application (Serna, Eguiluz, and Taylor 2021).
- ❖ ***Repeating Outreach to Students:*** The evaluation of the Rainy- Day Savings program informed staff that ACC students need three events of contact before enrolling in the program, “...speaking to the trust and relationship-building necessary to facilitate a financial collaboration.” (Serna, Eguiluz, and Taylor 2021).
- ❖ ***SMMO programing was supported by a flexible model,*** responsive to the range of ACC students’ capacities and concerns, for example, young students with little knowledge and skill in negotiating the financial landscape; and students interested in stock market investments, navigating home purchasing, and experiencing the financial upheaval of divorce and single parenting.

Continuing Challenges

- ❖ **Integration of SMMO philosophy and services** into the ACC network of programs and services.
- ❖ **Equitable service delivery** to the thousands of ACC student attending 11 ACC campuses.

Conclusions

Across the United States, college student programing is increasingly evaluated within the broader social and cultural context, recognizing the distinctions that develop between individuals and

groups due to differences in access to opportunities to accumulate knowledge, networks, resources, and skills. cultural competencies required to navigate higher education access and success, varies (Bourdieu, 1973). These distinctions are often referred to as cultural competencies. Williams (2001) defined cultural competence as "the ability of individuals and systems to work or respond effectively across cultures in a way that acknowledges and respects the culture of the person or organization being served".

The SMMO program endeavored to be responsive to the needs of the diverse ACC student body by imbedding in their array of offered services a continuous improvement process creating a nimble program responsive to the evolution of research based best practices, student needs and limitation, while guiding the effective use of staff time.

This evaluation would be remiss if it failed to address the unique qualities and commitment of the SMMO staff to build a foundation of relationships that will sustain the impact of the program on ACC staff, faculty, and students.

SMMO staff have elevated the program status within the professional field of student financial wellness by serving on campus, regional and state working groups; presenting papers and workshops at state and national conferences; and publishing their work in a professional journal. In 2019, the SMMO program efforts and achievements were recognized by the Association for Financial Counseling & Planning Education® a nationally recognized leader in financial counseling, coaching, and education, with the Award for Outstanding Financial Counseling.

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