

EVALUATION OF AUSTIN COMMUNITY COLLEGE'S STRENGTHENING INSTITUTIONS PROGRAM GRANT

ANNUAL IMPLEMENTATION EVALUATION REPORT



RAY MARSHALL CENTER FOR THE STUDY OF HUMAN RESOURCES

Evaluation of Austin Community College's Strengthening Institutions Program Grant

IMPLEMENTATION EVALUATION FINDINGS THROUGH JULY, 2018

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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 initiatives to teach students about money management and to help the ACC community understand the connection between students’ academic and financial goals.

The Student Money Management Office (SMMO) was established to manage services and activities including: 1) establishing a system of sending text message alerts about financial aid requirements and deadlines, 2) promote awareness of financial literacy through outreach and education for students and professional development for faculty and staff, and 3) enhancements to the web-based Degree Map planning tool (to include financial aid information).¹

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.

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.

¹ Degree Map, an easy to use web-based application, allows students to chart their education goals, plan class schedules, track progress toward completion, and remain better informed about degree requirements, time involved, and cost. Efforts to integrate financial aid information into Degree Map in September 2016 were limited to only loans acquired while attending ACC. SMMO is pursuing and implementing alternative avenues to support students in accessing and understanding the broad issues related to student loans.

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 study examines modifications in program design in order to understand how, when, 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.

A previous report documents implementation study findings from the first program year.² This update examines implementation and key changes in the SMMO program through August 2018. A key finding of the implementation study to date is that SMMO has approached the design of the program through a continuous improvement process. Modifications to the original program design include the expansion of partnerships, changes to the venue through which students can track financial aid, and a campaign to guide students to establish and maintain an emergency savings account. 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 2018. The implementation study draws on multiple sources of data to answer these questions: the ACC and SMMO websites, SMMO Advisory Committee updates, interviews with program staff, SMMO social media platforms, and various program reports and documents.

² Previous report available at: www.raymarshallcenter.org

Report Organization

This report is divided into three main sections: text messaging interventions, financial literacy outreach and education, and student access to financial aid information. This report presents detailed information regarding each specific initiative, progress made on the implementation of the initiative, key modifications made during the 2017-2018 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 and presents recommendations for next steps for the SMMO project.

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). 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. The Ray Marshall Center preliminary evaluation of SMMO outcomes and impacts identified that students who received text messages from SMMO had higher retention rates than students who did not receive any texts. Sixty percent of students who received a text from SMMO returned to ACC the following fall, compared to fifty percent of students who did not receive a text. The initial results look promising, but further analysis is needed to determine if the difference all outcomes of interest can be attributed to the SMMO intervention (Patnaik & Cumpton, 2018).

The system for rolling out the SMMO 2017-2018 program year’s text messaging campaign began with reconfirming student interest. Returning students from the Spring 2017 texting group were contacted and 932 students elected to continue receiving text messages in the fall. An additional 3,174 new students confirmed consent throughout the 2017-2018 program year for a total 4,106 students in the texting group. An increase of 1,040 students beyond the 3,065 student participants of the previous program year.³

³ The first text message sent asks students to reconfirm/confirm their decision to receive SMMO text messages by responding with “yes” or “no” functions to eliminate inactive numbers and establish the students’ continued interest in receiving the messages.

The primary venues for ACC students to consent to receive SMMO text messages relevant to student finances are the Area of Study sessions, and the *student success* courses. The Area of Study sessions are required of all incoming students with fewer than 12 college-credit hours. In-person sessions are conducted by ACC academic advisors and virtual sessions are available for students unable to come to campus. At the in-person sessions, advisors are asked to give students the opportunity to opt-in to receiving text messages by signing a one-page paper consent form. The consent form collects the students' name, cell phone number, institutional identification number, and their consent to receive text messages.

The other primary venue for collecting student consent to receive text messages is in the *student success* courses (EDUC 1300 and SDEV 0111). EDUC 1300 is a three-credit hour transferable core course required for all students with less than 12 semester hours. The course provides information to help students succeed at ACC and students must take the course during their first semester. SDEV 0111 is a one credit, eight week mandatory college transition course for incoming students with difficulty passing two or more of the assessment tests. Prior to the beginning of each semester all *student success* course instructors receive notification to submit presentation requests. The SMMO presentation, Taking Control of your Money, offers students an opportunity to agree to receive text messages relevant to student finances and follow-up texts designed to reinforce the information presented. While SMMO does not have the capacity to present in all sections, SMMO presented in 86 percent of EDUC sections during the Fall 2017 semester, and 90 percent of sections in the Spring 2018 semester.

Throughout the Spring 2017 and Fall 2018 semesters a number of issues involving the use of Signal Vine texting platform were identified, researched and resolved with procedures put in place to ensure smooth use of the platform going forward. SMMO capitalizes on the functionality of 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 tracked student clicks on web based information links provided in text messages. The remainder of this report section presents the various text messaging interventions and collaborations SMMO implemented during the 2017 – 2018 program year.

Initial Text Message: Fall 2017

In September 2017, two messages sent to 3,044 students yielded an unexpected student response worthy of an in-depth examination. The first message asking an open-ended question read: "Hi

[student name], just checking in...how are classes going?” Staff were expecting a one word or brief response that would indicate either “good” or “bad” that would prompt the programmed response message encouraging students to take advantage of ACC’s tutors to avoid wasting time & money retaking classes. The response message included a link to ACC tutoring services. Sixty percent of students who received the text responded. Of those who responded, 260 (14%) clicked on the link to ACC tutors. In addition, a number of students responded to the open ended question in an unexpected manner texting several sentences and sometimes lengthy messages regarding their experience at ACC. Responding to these unexpected messages consumed over 16 hours of staff time. In their responses staff referred many students to ACC Student Life (a department that coordinates student organizations and events), and 24 students were referred to Student Retention and Intervention Managers for necessary follow up. According to the SMMO project director, a common theme in many of the messages related to social issues and students experiencing a sense of isolation, “...they often said things like: ‘I don’t know how to make friends’.”

Receiving unexpected responses to text messages that did not request a response persisted throughout the year with student text response rates as high as 18 percent. The most common response being: “Thank you.”

A/B Pilot Study

During the Fall 2017 SMMO implemented A/B testing of messages to determine what message characteristics result in greater student response. The first A/B test (that notified students of the fall tuition deadline) evaluated different times for sending messages and determined that future messages will be sent between 10 a.m. and 8 p.m. The time frame for the Signal Vine system to distribute the text messaging for a large group is four hours and staff discovered that students have no concerns with receiving text messages from school at 11:30 p.m.

Table 1 presents the series of A/B messages, the number of students receiving the message, and the number and percentage of students clicking on the link embedded in the text.

Table 1. A/B Text Message Testing: Fall 2017

Text Message	N	Clicks to link
TEST: Specific or general information link (9/26/2017)		
A – Link to general information on scholarships: “Have you applied for ACC scholarships? Not too many available for the spring semester but there are a few! Apps due Nov 1. Look at this one: bit.ly[a]”	1,503	467/31.1%
B – Link to a specific available scholarship: “Have you applied for ACC scholarships? Not too many available for the spring semester but there are a few! Apps due Nov 1. More info: bit.ly[b]”	1,406	313/22.3%
Totals	2,909	780/26.8%
TEST: Salutation identifies student by name or not (10-5-2017)		
A – Salutation including student name: “[student first name], are you transferring to a 4-year college or university after ACC?”	1,403	
B – Without salutation including student name: “Are you transferring to a 4-year college or university after ACC?”	1,501	
Response YES: Tip: Save time & money by knowing what you need to transfer. “Transfer Essentials” is great workshop & there’s one coming up! bit.ly. Response NO: Got it. If you change your mind or are curious about transferring join us for an ACC Transfer Academy event bit.ly.	2,892 received bit.ly	A - Name = 227/7.9% B - No Name = 178/6%
Totals	2,892	405/13.9%
TEST: Salutation includes student and sender name or not (10-16-2018)		
A – Salutation including student name and name of sender: “[student first name] it’s Karen from ACC. The 2018/19 Free Application for Federal Student Aid is available! Attend a workshop & get it done bit.ly	1,401	219/15.6%
B – The 2018/19 Free Application for Federal Student Aid is available! Attend a workshop & get it done bit.ly	1,499	241/16.1%
Totals	2,900	460/15.9%

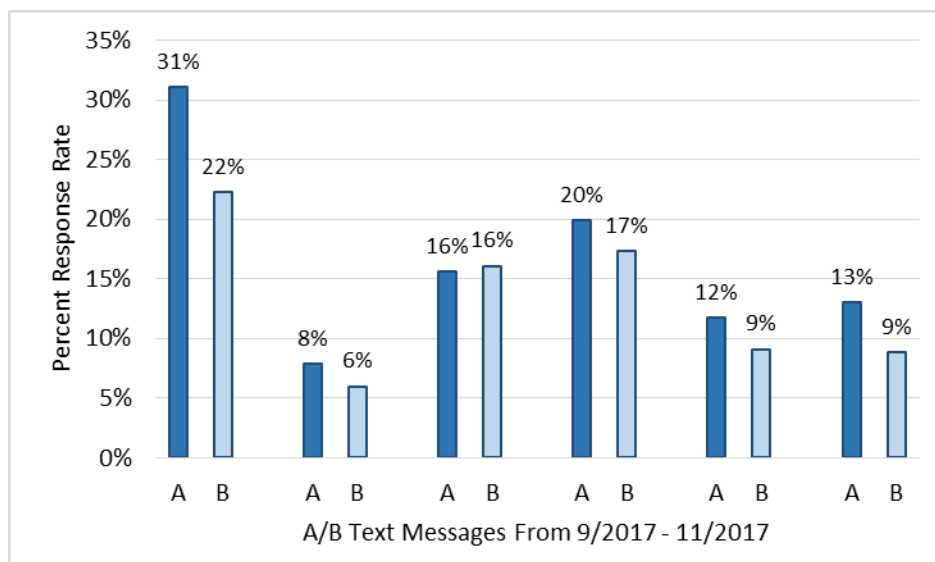
TEST: Salutation including student name or not (11-1-2017)		
A – Salutation including student name: “[student first name], have you ever used ACC’s job board to look for a part-time job? There are lots of options if you’re looking. Bit.ly	1,399	279/19.9%
B – Without salutation including student name: Have you ever used ACC’s job board to look for a part-time job? There are lots of options if you’re looking. bit.ly	1,500	260/17.3%
Totals	2,899	539/18.6%
TEST: Salutation identifies sender with :) or not (11-6-2017)		
A – It’s Karen from ACC again :) We just launched an online financial education program for ACC students. Check it out when you have time. bit.ly	1,500	176/11.7%
B – We just launched an online financial education program for ACC students. Check it out when you have time. bit.ly	1,397	127/9.1%
Totals	2,897	303/10.5%
TEST: Including picture or not (11-16-2017)		
A – You know the financial education platform mentioned last week? Just discovered that if you have student loans you can track them on the site! bit.ly [PICTURE ATTACHED]	1,504	197/13%
B – You know the financial education platform mentioned last week? Just discovered that if you have student loans you can track them on the site! bit.ly	1,406	124/8.8%
Totals	2,910	321/11%

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 received more clicks on the identified link than those that did not include these enhancements, except for the test message specific to the 2018/19 Free Application for Federal Student Aid (FAFSA) which received roughly the same number of clicks for both A/B tests. In review of the topics presented in the A/B texts, the messages in regard to 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.

Figure 1 presents the difference in A/B response rates for six text messages sent during Fall 2017. The overall rate of responding to messages dropped over time from 27 percent to 11 percent. For

the majority of the messages, the enhanced message received more clicks than those without any enhancement on average of 4 percentage points.

Figure 1. Differences in A/B Text Message Response Rates over Time: Fall 2017



Note: "A" represents the enhanced text messages.

Student Preferences: Text Message Elements

Additional efforts to gain insight into student preferences regarding text messages from their college included a survey of 123 students and in-depth interviews of 13 randomly selected ACC students.

The survey presented three variations of each potential text message and asked students to identify the text message style to which they would most likely respond. Students identified they are most likely to respond to text messages that include a salutation, such as, "Hey Riverbat" and messages that identify the sender, such as, "It's Karen from ACC." In addition, the majority of respondents (93%) identified they prefer text messages using formal language to the use of text slang, and prefer links to information sites to referrals to support services. For detailed information on the survey questions and student responses see Appendix A.

The in-depth interviews of 13 randomly selected ACC students regarding preferred elements of text messages received from their college reinforced the findings that students prefer the recipient's name, sender's name and institution be included in text messages to establish "trustworthiness and familiarity." For example, one student stated: "...Including the name, like [professional's name], I think the name makes you more comfortable about getting information. It's personal because it includes your

name and then you know specifically who this person is sending the text. That would make the text safe for me” (p16). Eleven of the 13 students expressed a preference for the use of an exclamation point to a period at the end of a sentence, similar to recent findings about attitudes to periods in text messaging (Houghton et al., 2018). All students expressed annoyance at the use of slang or abbreviations in *professional* text messages. Most students, 11 of the 13, approved of embedded hyperlinks in text messages: “It feels like, with the link, it’s like a little nudge.”(Taylor and Serna, 2018).

Student Financial Wellbeing

All students agreeing to receive text messages received up to 18 messages covering nine topics relevant to financial wellbeing. Students received announcements and notifications regarding a host of relevant topics: tuition payment and financial aid deadlines, scholarship opportunities, when class registration opened, ACC’s job board, a financial education program platform for tracking student loans, applications for the peer money mentor program, a link to an instructional video on completing the application for financial aid, and workshops on transferring to a four-year college or university. The message about ACC’s job board and the Peer Money Mentor recruitment message received the most student engagement (measured by number of clicks on the embedded links). To review the content of all text messages see Appendix B.

Reinforcing In-class Presentation Content

In Spring 2018, in addition to opting into receiving text messages related to student finances, staff reinstituted the option for students participating in the *student success* class presentations to complete a brief survey and opt into receiving a text message follow-up survey designed to reinforce the information presented. At the beginning of every in-class presentation students were asked to fill out a survey to report personal financial behavior regarding: budgeting, credit history and financial aid (See Appendix C for classroom survey). Follow-up survey text messages were sent 3-months post presentation. Table 2 presents a comparison of Spring 2017 and Spring 2018 student participants’ initial in-class baseline survey responses and follow-up text survey responses. Although the Spring 2017 cohort reported an increase in the desired behavior during the follow-up survey, the Fall 2017 cohort reported a decrease in the desired behavior. This information, based on student self-reporting, cannot be validated and may not be the most interesting information presented in the table. Reviewing the information from the perspective of student engagement yields a different story (Table 3).

Table 2. In-Class Baseline Survey and Follow-Up Text Survey Responses:
Spring 2017 N = 63 & 62, Spring 2018 N=94

Cohorts	Spring 2017			Spring 2018		
	In Class N=62	Text N=63	% +/-	In Class N=94	Text N=94	% +/-
Do you have a budget? (written down)	26%	33%	+8%	25%	30%	+5%
Do you have a budget? (in your head)	47%	51%	+4%	43%	43%	0%
Have you applied for any scholarships within the past 6 months?	13%	29%	+16%	64%	51%	-13%
Have you checked your credit report in the past 12 months?	42%	59%	+17%	20%	21%	+1%

Sources: Student Follow-Up Survey Report August 2017 and Student Follow-Up Survey Report July 2018

Note: Numbers are rounded.

Table 3 identifies the Spring 2017 cohort of 746 students enrolled in the post-class text-messaging program, 383 students received the full 6-week series of follow-up text messages and 63 students completed the follow-up survey. Spring 2018, 722 students elected to receive text messaging during the in-class presentation. In the end, 431 students received the full 6-week messages and 94 students filled out the survey. Demonstrating that although fewer students enrolled to receive post-class text-messaging in Spring 2018 compared with Spring 2017 (24 fewer students), Spring 2018 student engagement (responding to text messages) increased: Students receiving the full 6-week series of follow-up text messages increased by 11 percentage points and students completing the follow-up survey increase by 5 percent points. Further illustrated in Figure 2.

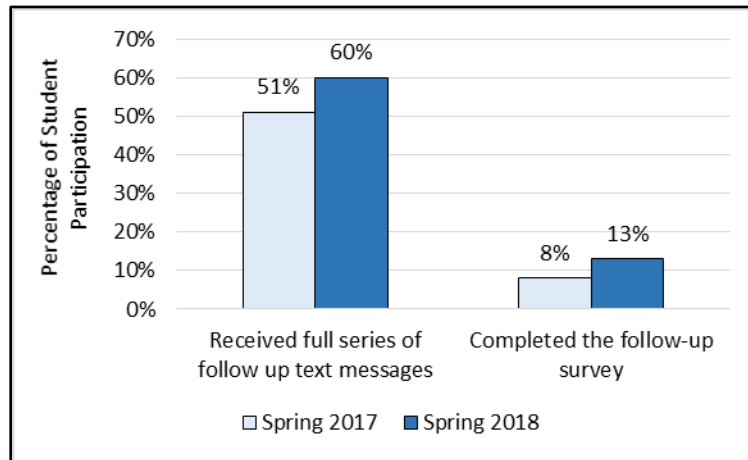
Table 3. In Class Presentation Follow up Text Message Survey Response Rates:
Spring 2017 & Spring 2018

	Enrolled to receive post-class text-messaging	Received full 6-week series of follow up text messages	Completed the follow-up survey
Spring 2017	746	383/51%	63/8%
Spring 2018	722	431/60%	94/13%

Sources: Student Follow-Up Survey Report August 2017 and Student Follow-Up Survey Report July 2018

Note: Numbers are rounded.

Figure 2. In Class Presentation Follow-Up Text Message Survey Response Rates:
Spring 2017 & Spring 2018



Sources: Student Follow-Up Survey Report August 2017 and Student Follow-Up Survey Report July 2018

Note: Numbers are rounded.

Collaborations

- **Support Center**

During Summer 2017 SMMO worked with Support Center staff to identify a group of 161 students signed up for text messages who were eligible for Support Center services.⁴

Weekly messages encouraged students to connect with their on-campus advocate, apply for utility assistance, and complete the FAFSA and the 2017/2018 Support Center application. The Manager of Special Support & Grants, Special Populations, managed the text messaging for this group of students and responded to any requests from students.

- **Pathway Program: ACC and Texas State University Co-Enrollment Program**

In Fall 2017, 57 Pathways Project participants, students co-enrolled at ACC and Texas State University, received text messages to assist these students to navigate the Pathways Project complex tuition payment system, and receive reminders and information relevant to program participation. The messages, developed in collaboration with an ACC Pathway Advisor, were scheduled and sent by SMMO staff and structured to identify the Pathways

⁴ 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.

Advisor as the sender of the message. The advisor was responsible for responding to student's text responses.

- **Scavenger Hunt**

ACC's Financial Aid Office collaborated with SMMO staff to design and engage students in a text message scavenger hunt to educate students about financial aid deadlines and requirements, and to encourage students to attend one of the 16 FAFSA workshops offered at four ACC campuses during ACC's Financial Awareness Week in mid-October. Students were recruited to participate through flyers distributed during EDUC/SDEV classes, posters hung on campus, and SMMO staff encouraged students to participate during two Financial Awareness Week kick off events. 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: 286 students started the scavenger hunt, 105 completed (Serna and Taylor, 2018). See appendix D for scavenger hunt text messages.

- **InsideTrack**

InsideTrack, a San Francisco-based provider of student coaching software and services, received a grant from the Bill and Melinda Gates Foundation to help a small group of community colleges develop and implement student coaching processes. ACC was selected as a grant partner. The InsideTrack intervention includes text messaging a select group of 250 students. SMMO collaborated with the project to edit the text messaging consent form to meet the needs of both projects. InsiderTrack selected and transferred 250 students from the pool of SMMO text messaging participants into the InsiderTrack project.

Financial Literacy Education and Outreach

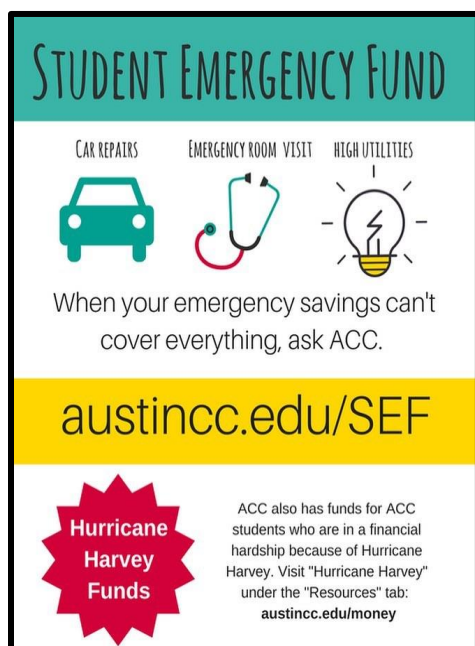
Throughout the 2017-2018 school year SMMO staff have continued to improve outreach and education efforts for the ACC community of students, faculty and staff. New initiatives were instituted and staff reached beyond ACC to participate in a number of regional and national efforts relevant to student financial literacy and success. This section discusses the SMMO website and social media platforms; Peer Money Mentors; education and outreach efforts for students, ACC staff and faculty; and SMMO staff participation in the larger community of organizations pursuing student financial wellbeing.

Website

The SMMO website, launched in August, 2016, was built using WordPress. The original option of using the ACC website development framework did not offer the SMMO staff the control and flexibility needed to efficiently update the SMMO site. WordPress allows staff to make quick updates and enter blog posts without traversing the traditional ACC website system. ACC launched a new website in Fall 2017 primarily designed to meet the needs of prospective new students. Although SMMO staff submitted comments during the website design process to suggest appropriate places to include a SMMO program link, SMMO can only be found through the main page search bar and two links embedded in the Learning Support page and the Student page menu under Student Resources.

The SMMO site was reorganized during the summer of 2017 to categorize material more efficiently into the drop-down menus from the home page main menu bar. The 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. The team began the process of providing Spanish translation of materials. Budgeting resources were translated first to encourage students with Spanish speaking families to engage in the materials with their parents.⁵

Social Media Platforms



SMMO launched a Facebook page, Twitter and Instagram accounts in July, 2016. All three sites display similar content such as:

- Information on establishing a budget, financial goal setting, financial aid, credit and debt management, and links to helpful resources.
- Recruitment of participants to SMMO activities as well as information and photos of events sponsored by SMMO.
- Videos that answer student's questions and provide updates about the program.
- Alerts regarding ACC deadlines relevant to student financial management; FASFA application, and tuition due dates.

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

- Simple tips such as, home meal preparation ideas and information on local businesses that offer freebies available to students.
- Information regarding other ACC student support services such as announcements of available scholarships, temporary employment at ACC, and other support services such as the recruitment of children to attend the ACC Child Development Center.

The information SMMO presents through the use of social media can be helpful for students, yet few students access the current SMMO sites. Students can access the social media platforms through the SMMO website and information about the platforms is distributed through posters, table events, workshops and presentations. Table 4 identifies an increase in the number of followers on the three platforms across the two program years, yet student engagement continues to be low in relation to the number of students receiving information about the project social media sites.



Table 4. Social Media Account Usage: 2016 –2018

Social Media Account	Number of Followers	
	2016-2017	2017-2018*
Facebook	111	193
Twitter	129	217
Instagram	74	235

*Counts from sites on 10/17/2018

The SMMO website also posts blogs relevant to student financial circumstances. Topics include financial goal setting and FAFSA information, along with issues relevant to student life style choices that impact their finances such as: questions to ask a potential roommate, building a kitchen pantry of staples, and using student discounts.

Peer Money Mentors

Many 4-year colleges and universities have well developed peer-to-peer coaching programs; however, few community colleges do. The first semester (Spring 2017) of the Peer Money Mentor

(PMM) program was a learning experience to develop a promising model for 2-year community colleges to engage students in the delivery of financial education. Forty-three eligible students applied for the six PMM positions. The six selected students began their one semester term in January 2016. The first cohort participated in 22 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 tabling events and for their semester project the PMMs created information pamphlets for on campus distribution on the following topics: banking, community resources, saving at the grocery store and one student created a four-year institution transfer guide.

Fall 2017 SMMO instituted PMM program eligibility criteria: 2.5 GPA, 80 percent course completion rate, two letters of recommendation, and an essay. Thirty-nine applicants were received for the fall cohort and 45 applications were received for the spring cohort. Six students were selected for each cohort.

The fall cohort was invited to reapply to continue with the program into the spring semester, and were 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. Five 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 co-presenting in the classroom with the two SMMO coordinators, and taking a leadership roles during Financial Literacy Month activities.

One of the interesting differences between the ACC SMMO mentors program and four-year college peer mentor programs is that four-year colleges often recruit students who are studying personal finance to act as peer mentors (Brown, 2017). At ACC student PMMs represent a wide range academic disciplines including: Computer Science and Information Technology, Accounting, Health Science, Computer Science, Business Administration and Government, Nursing, Social Work, Psychology, Biology and others. Among the PMMs at ACC are first generation college students, parents and one student dual enrolled at ACC and Texas State University.

The 2017-2018 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 River-Bat Bash tabling events providing an opportunity to talk with students about personal finance and the SMMO program, and assisted with the Finding the Money workshops. The fall cohort semester-long project included outreach to several ACC libraries in order to gather information on how to integrate financial literacy into library programming. Based on the interviews of ACC librarians and additional research the PMMs developed two final

proposals: an initiative to develop financial literacy posters to be distributed across ACC campuses, and designating April as Financial Literacy Month at ACC.

Spring semester activities centered on the organization, promotion and the presentation of ACCs first Financial Literacy Month activities at the Highland campus with the new PPM Leaders taking a leadership role. PPMs held tabling events to promote the Financial Literacy Month activities, providing another opportunity to talk with students about personal finance and the SMMO program. Financial Literacy Month sponsored two events: a credit presentation at Highland Campus on the social staircase, attended by 15 students; and PPMs hosted a documentary screening of “Money & Life.” The screening was held in the Student Life lounge, 11 students attended. The PPM Leaders lead a post-film discussion.



Student Workshops and Outreach

In 2016-2017 staff coordinated 23 out-of-class workshops attended by 193 students presented by SMMO staff and four Austin financial literacy non-profit organizations.⁶ Incorporating the resources of area financial literacy organizations into the program offerings was part of an effort to build scale to reach as many students as possible with the limited capacity of the SMMO staff. Workshop topics included: managing credit; budgeting; managing financial debt; purchasing a home; and Finding the Money, a workshop designed to inform students about financial aid and how to search and apply for scholarships. SMMO staff elected to discontinue the workshop partnerships with community organizations, and applied effort to ensure the quality and consistency of two workshops going forward: Taking Control of your Money and Finding the Money.

⁶ The nonprofit organization workshops were presented by organization staff and volunteers. The organizations included: Financial Literacy Coalition of Central Texas (FLCCT), CornerStone Financial Education, Foundation Communities, and GreenPath Financial Wellness.

Taking Control of your Money

Prior to each semester all *student success* course (EDUC 1300 and SDEV 0111) instructors receive an email prompting them to submit workshop requests for the upcoming semester. The workshop, Taking Control of your Money, introduces money management topics including budgeting and credit, provides an overview of SMMO services and an opportunity for students to opt into the text messaging project discussed earlier in this report. During the first program year, 2016-2017, SMMO staff made 186 presentations to 3,425 students enrolled in *student success* courses. Throughout the 2017-2018 program year staff continued to offer and present the Taking Control of your Money workshop to 3,304 students enrolled in 180 *student success* classes. In January 2018 staff began distributing during the student workshop a Money Saving Chart and encouraged students to start saving \$500 towards an emergency fund. This chart displays a simple grid with a cell for each week of the year. Each cell contains a dollar amount ranging from \$3 to \$60. Students commit to saving each week the amount they can afford to contribute. A design that works well for individuals employed in positions with varying weekly work hours or jobs where workers earn tips that vary from week to week.

According to a report distributed by the Wisconsin HOPE Lab (2015), across the country many college retention efforts include programs providing emergency financial assistance to support students to persist and not be derailed by a minor financial circumstance beyond their control. ACC maintains a Student Emergency Fund and the SMMO director was invited to join 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. Two PMMs were selected to accompany ACC staff to participate in an EAL meeting in New Orleans.⁷ Further, SMMO has initiated a Rainy Day Savings Program to serve 100 students in Fall 2018. Students participating in the program are encouraged 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.⁸

Finding the Money

Finding the Money workshops were originally three hours long and scheduled on weekends. Fall 2016 workshops were presented three times to 65 students with an average attendance of 22 students.

⁷ The EAL, supported by the Bill & Melinda Gates Foundation is part of the Foundations Postsecondary Success program seeking to increase college completion rates for students from low-income and first-generation backgrounds. For additional information on the Emergency Aid Lab visit: reosartners.com/projects/emergency-aid-lab/

⁸ For additional information on the Rainy Day Savings Program visit: <http://sites.austincc.edu/money/rainy-day-savings-program/>

The two Spring 2017 workshops experienced a decrease in attendance, only 19 students attended: a decrease of 45 percent from the fall semester. In response to the lower attendance rate staff determined to scale back the workshop to two hours and offer a greater variety of days and times. Staff made changes to the presentation in response to student feedback, and to ensure the consistency of information and the quality of the presentation. SMMO coordinators presented the workshops for the 2017-2018 school year and Peer Money Mentors Leaders were trained to present some of the workshop content and assist students with the general ACC application for financial aid.

The Fall 2017, staff replicated the marketing and outreach efforts from previous semesters and established the attendance goal of 100 students. Workshops were offered late September and October, yet didn't yield the expected participation: despite 203 students registering only 53 attended the six workshops (a 26% attendance rate). To successfully reach the goal of 100 students attending the Finding the Money workshop staff offered two additional session in the spring: 44 students registered and 19 attended. Once again reviewing the workshop and student attendance staff determined:

- Since registration numbers do not reflect attendance numbers, workshop registration will remain open even if the registrants exceed the room capacity.
- Workshops in October overlapped with midterm week; therefore, Fall 2018 workshops will be offered in September only.
- To pilot the workshop on a webinar platform.

Four pilot webinar versions of the workshop were presented through WebEx at various days/times to determine what days/times have the highest participation. The webinar sessions had 91 registrants and 54 attended, a 65 percent attendance rate. The Wednesday at 8:00 p.m. session received the highest attendance. Eighty-three percent of the students completing a quality survey following the webinar rated the webinar as excellent or good. Coordinators follow-up with participants through a series of emails sent each Monday for five weeks following the workshop. Staff encountered and resolved challenges in using the WebEx platform with the technical assistance of ACC Media Services staff and intend to continue to offer the workshop through the WebEx platform.

Outreach

- At the beginning of each semester staff and Peer Money Mentors attended most of Student Life's River-Bat Bashes tabling events.
- Staff participated in the Student Life Resource Fair table event organized by Student Life in partnership with Special Populations.

- SMMO presented three financial literacy workshops to approximately 70 attendees during the Male Leadership Program event.
- SMMO partnered with Special Populations at ACC to present at the Department of Family and Protective Services Teen Conference, hosted by ACC. The goal of the conference is to expose the youth to college, their post-secondary options, and to get them excited about the future.
- SMMO presented at the Austin Cen-Tex chapter of the National Association of Black Accountants 7th annual Financial Fitness Seminar held at ACC's Eastview Campus.⁹



Financial Coaching

One-on-one financial coaching is 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 requested online and coordinators are also available during walk-in hours at the various ACC campuses: The walk-in hours' time and place are also posted on the SMMO website. During the 2017-2018 program year nine students received coaching services. One of the ongoing barriers to offering the service is the limited space available on campuses to have confidential conversations with students. Coordinators continue working on finding appropriate space to meet with students at the various campuses and plan to strategize ways to expand the service to more students.

Staff and Faculty Training, and Outreach

In the 2016-2017 year, 94 ACC advisors and financial aid staff participated in professional development topics related to integrating financial education into student interactions. In 2017-2018, 90 staff participated in similar training. SMMO staff presented an update on the text messaging project during the ACC semester Forum for Advisors and the SMMO director presented "Financial Wellness: ACC's Student Money Management Office" during ACC Staff Development day. Three sessions of, Talking to Students about Money, a professional development training designed for student services staff were also offered.

⁹ For additional information about the NABA Austin Cen-Tex Chapter visit: <http://naba-austincentex.org/>

Outreach Efforts

- Staff identified that many students don't understand the cost of transferring to a four-year college or university and don't know how to prepare for those costs. SMMO staff attended an ACC Transfer Services Committee meeting to discuss the development of a curriculum and/or tools to help ACC students understand, calculate, and plan for the costs associated with transferring. SMMO Staff are also pursuing a research component to the project.
- SMMO director met with the director of the Upward Bound program to discuss a potential partnership involving Upward Bound staff financial literacy training: how to talk to students about money and best practices for financial education. ACC received two grants totaling \$2.6 million from Upward Bound TRiO to prepare first-generation, low-income high school students succeed in college. The Upward Bound curriculum includes financial literacy training.
- SMMO staff continued to inform their work, and expand their knowledge and network of relationships through meetings with the Director of Special Support & Grants, and the supervisor of Academic Coaching Services. This will enable SMMO staff to provide students with accurate referrals and information.
- Staff presented, Cut through the Clutter: Branding Your Program for Student Engagement, at two professional meetings: the Texas Association of Collegiate Financial Education Professionals Symposium, and the Higher Education Financial Wellness Summit at the University of Portland.

Student Access to Financial Aid Information

ACC launched the Degree Map online planning tool in spring 2015.¹⁰ Degree Map, a web-based application designed to make it easier for students to chart their education goals, plan class schedules, track progress toward completion, and remain better informed about degree requirements, time involved, and cost. Efforts to integrate financial aid information into Degree Map in September 2016 was limited to only loans acquired while attending ACC. SMMO is pursuing and implementing alternative avenues to support students in accessing and understanding the broad issues related to student loan debt. Along with training ACC advising staff on how to talk with students about financial issues, staff elected to integrate the iGrad platform into the SMMO website.

¹⁰ Austin-based Civitas Learning developed the Degree Map application in partnership with Austin Community College and other institutions.

iGrad Financial Education Platform

The iGrad platform provides information on how to access and interpret credit scores, using credit cards, managing debt, investing, student loans, and the platform includes a student loan tracking option. Materials are presented through a combination of videos, games, articles and a forum to provide engaging material.

Instructors of EDUC and SDEV Distance Learning classes were introduced iGrad and invited to implement the platform into their instruction. Other ideas for implementation include:

- as a follow-up to in-class presentations (sending via text message),
- as a follow-up to entrance counseling (in partnership with Financial Aid), and
- engaging staff in learning about financial literacy, especially advisors and academic coaches.

Launched early in Spring 2018, 101 individuals used the ACC link to the iGrad financial education platform by the end of the semester.¹¹ Post *student success* class text messages were updated and now include four references to iGrad.

Discussion and Next Steps

This section first discusses the potential relationship between text messaging interventions and students' sense of belonging and retention, followed by an evaluation of SMMO activates that promote the project sustainability using six guiding principles associated with sustained change, and concluding with actionable next steps.

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 a text message support intervention intended to raise students' awareness of university support services at key times during the academic year. Compared with a matched control group, the students receiving the text intervention demonstrated significantly higher retention and attendance rates, and higher mean grades. Deighton et al. (2018) further state:

¹¹ For additional information on the iGrad platform visit: <http://sites.austincc.edu/money/resources/online-education/>

Although the text messaging intervention did not promote student help-seeking behavior... These findings suggest that an increased perception of support may have been gained from the text messaging intervention to help students cope with and persist in meeting the demands of an unfamiliar HE [higher education] environment (p. 10).

Text messaging interventions may provide not only the dissemination of information but also for new students, a sense of support and belonging contributing to student retention. The first Fall 2017 text message SMMO distributed (discussed earlier in this report), received unexpected lengthy text responses from students suggesting that students perceived the text coming from an individual and not an automated system: an individual available for discussion whom they were keen to text in return. The rate of student engagement in text messaging decreases throughout the semester as academic demands increase and, as may be presumed, students become more comfortable in the new environment. Although replying to student text responses consumes substantial amounts of staff time, as SMMO collaborates with other ACC departments to engage students in text messaging specific to the department objectives, the writing of text messages and replying to students who text in return, may serve students' needs best when the messages and replies are guided by an awareness that individual students may need to experience a sense of belonging to support their retention.

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. For the SMMO project sustainability also requires securing continued funding beyond the initial Strengthening Institutions Program (SIP) grant period (June 1, 2016 - September 30, 2020).

A recent review of the literature on cultural change in the health care industry (Willis et al. (2016) produced six guiding principles associated with sustained change: 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. Although specific to the health care industry, the identified guiding principles may be valid to apply to other complex organizations seeking broad cultural change through systemic improvements. The following section applies the six principles to evaluate the sustainability efforts of the SMMO project.

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. SMMO developed a mission statement.
 - b. SMMO director presents information regarding the program goals during faculty and staff development training.
2. **Make incremental changes:** Small incremental movement toward change confronts less resistance and ensures quality.
 - a. Advisors and counselors currently voluntarily elect to participate in the staff development training provided.
3. **Foster distributed leadership:** Fostering shared leadership propagates responsibility for the projects goals across the organization.
 - a. SMMOs engages a collaborative approach in their work with committees, departments and other organizations on campus.
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. Peer Money Mentors evaluate materials and make recommendations for future programing.
 - c. SMMO Coordinators became certified financial planners (CFP) to be legally prepared and eligible to give students advice on taxes, investments and home ownership.
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: Transfer Services Committee; Upward Bound; Special Support and Grants; Academic Coaching Services; InsideTrack; and the Emergency Aid Lab.
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. Faculty provide feedback regarding the Managing your Money workshops presented to EDUC 1300 and SDEV 0111 classes.
- c. Ray Marshall Center provides formative and summative evaluations on the effectiveness SMMO program.
- d. SMMO continues to conduct research on their process and is interested in collaborating with researchers from other institutions.

Additional elements necessary for the sustainability of the SMMO program is demonstration of the value of the SMMO program and securing funding for the continuation of the project. Efforts along this front include:

1. Engagement with the regional FDIC's Alliance for Economic Inclusion (AEI), a coalition of local financial institutions, consumer, community and local government organization leaders, allows SMMO staff to connect with other organizations leading financial literacy efforts as well as connect with various financial institutions to stay informed on the products and programs offered by the institutions. (Nov. 2017)
2. SMMO co-hosted with Trellis the Texas Association of Collegiate Financial Education Professionals Annual Symposium May 22 and 23, 2018.¹² The association offers financial education professionals opportunities to network, share best practices, and provide standards of practice in the field of financial literacy on college campuses.
 - a. Karen's presentation "Using a Text Message Scavenger Hunt to Promote Financial Aid Literacy" was accepted by TACFEP and the Higher Education Financial Wellness Summit.
 - b. Ayesha and Linda's presentation "Cut through the Clutter: Branding Your Program for Student Engagement" was accepted for presentation at the Texas Association of Collegiate Financial Education Professionals (TACFEP) Symposium in May 2018.
3. Published Articles:

¹² For additional information on the Texas Association of Collegiate Financial Education Professionals visit: tacfep.com

- a. Serna, K. and Taylor, Z. (2018). Conducting a text messaging scavenger hunt to promote financial aid literacy among community college students. *Community College Journal of Research and Practice*. Available at:
<https://doi.org/10.1080/10668926.2018.1467352>
4. Project director attended the Higher Education Financial Wellness Summit held at the University of Minnesota, Minneapolis. The SMMO director accepted an invitation to be a member of the 2018 summit planning committee.

Next Steps

- Despite efforts of SMMO staff, the main ACC webpage provides few opportunities for students using the site to become aware of and access the SMMO page, and benefit from the information and services offered through the SMMO program. At a minimum a link to the SMMO page would benefit students viewing the Financial Aid page.
- Efforts to increase student awareness of and access to the SMMO webpage and social media platforms may require the development of an action plan that may include the following activities:
 - At least 24 ACC organizations and offices maintain Facebook pages. Research the feasibility of efficiently posting relevant SMMO Facebook posts onto other appropriate ACC Facebook pages.
 - Incorporate an exercise into the student and staff workshops that provides the time for participants to view one SMMO social media site and elect to follow the site.
 - The SMMO target audience is ACC students. Staff have provided Spanish translations of the site pages to enable students with Spanish speaking families to discuss together the information presented on the site. Still, a wider audience may be interested in the information including: parents of ACC current and prospective students, area high school counselors and dual enrolled high school students. Reaching potential audiences that could benefit from the information will continue to be a challenge with such a limited presence on the ACC website.
- Continue to pursue the sustainability of the project through the expansion of relationships with other organizations, departments and groups that are well placed to promote student financial wellbeing; and pursue professional opportunities beyond ACC to promote the SMMO project.

Conclusion

As SMMO enters into a third year of operations it brings along a wealth of experience and knowledge gained during the first two years: workshops have been adjusted to meet the needs of students, procedures to ensure the successful use of Signal Vine have been put in place, text messaging effectiveness is continually evaluated, efforts continue to incorporate the SMMO mission into student advising and counseling as well as expanding the project capacity by training a group of students to act as financial advisors to their ACC peers. SMMO staff have participated in regional, state and national platforms to expand their knowledge and promote the SMMO project.

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Appendix A: Text Message Element Preferences Survey

Topic: Tuition Payment Deadline

1. Hey. This is Karen from ACC. Your tuition payment is due soon. Check here for more details: bit.ly/2h5eX38
2. Hey! This is Karen from ACC! Your tuition payment is due soon! Check here for more details: bit.ly/2h5eX38
3. Hey! This is Karen from ACC. Your tuition payment is due soon. Contact the ACC Help Desk for more information.

Common Elements	Test 1	% Response	Test 2	% Response
Salutation: "Hey" Identified Sender: "This is Karen from ACC." Text: "Your tuition payment is due soon."	bit.ly (1&2)	79.7%	no exclamation marks (1)	22.8%
			exclamation marks (2)	56.9%
	Referral to support service (3)	20.3%	none	

Topic: FAFSA Support

1. Hey Riverbat. Do you need help completing your FAFSA? We have lots of FAFSA completion events coming up ... text me your campus and I'll send you [nearest event location].
2. Do you need help completing your FAFSA? We have lots of FAFSA completion events coming up ... text me your campus and I'll send you [nearest event location].
3. Hey Riverbat. It's Karen from ACC. Do you need help completing your FAFSA? We have lots of FAFSA completion events coming up ... text me your campus and I'll send you [nearest event location].

Common Elements	Test 1	% Response	Test 2	% Response
Text: "Do you need help completing your FAFSA? We have lots of FAFSA completion events coming up ... text me your campus and I'll send you [nearest event location]."	Salutation: "Hey Riverbat" (1&3)	71.6%	Sender not identified (1)	23.6%
			Identify Sender: "It's Karen from ACC" (3)	48%
	No salutation (2)	28.5%	none	

Topic: Recertify Interest in SMMO Text Messaging Project

1. Hi! It's Karen from the Student Money Management Office. U signed up 2 receive text messages 2 stay on top of things. Still want them? Y or N
2. Hi! It's Karen from the Student Money Management Office. You signed up to receive text messages to stay on top of things. Still want them? Y or N
3. Hi! It's Karen from the Student Money Management Office. :) You signed up to receive text messages to stay on top of things. Still want them? Y or N

Common Elements	Test 1	% Response	Test 2	% Response
Salutation: "Hi!" Identified Sender: "It's Karen from ACC's Student Money Management Office." Text: "Still want them? Y or N"	Text slang language (1)	6.5%	none	
	Formal language (2&3)	93.5%	No :) (2)	49.6%
			Included :) (3)	43.9%

Appendix B: Text Messages

Text Message	N	Clicks to link
Peer Money Mentor Recruitment (11/20/2017)		
[first_name] we're accepting applications for our Peer Money Mentor Program! Applications are due Dec 1 -- Earn \$500 for your participation :) bit.ly/2oxkMfK	2,910	783/26.9%
Reminder: Payment Deadline (12/4/2107)		
[first name] If you've registered for spring classes, your payment deadline is this Friday Dec 8 by 5 p.m. More info: bit.ly Have you paid?	3,481	614/17.6%
Reminder: ACC Scholarship Application Deadline (2/13/2018)		
Part 1: Hope your semester is going well, [name]. Are you thinking about submitting an ACC scholarship app for the fall? Apps are due April 1! [link #1]	3,566	197/5.5%
Part 2: We have workshops & webinars coming up if you need help getting started on your scholarship applications [link #2]	3,566	176/5%
Transfer Information (2-15-2018)		
Do you plan to transfer to a 4-year after ACC? Response to YES: Great! Next week is Transfer Week @ACC. Lots of events designed to help you decide where to go & learn what you need to transfer! [link #1]	3,562	376/10.5%
Response to NO: Got it. If you are curious about what you need to do to transfer, next week is Transfer Week @ACC. Lots of on campus events [link #2]	3,562	7/<1%
Work Study Eligible Students (2/22/2018)		
[student name], I see you are eligible for work study. Have you found a work study position yet?	277	
Response to YES: Great! Hope you are enjoying it :)		
Response to NO: There are still work-study positions available. Many on campus! Stop in your fin aid office for the most recent list of positions. Or look here [link #1]	277	197/71%
Non-responsive 24-hrs later: There are still work-study positions available. Many on campus! Stop in your fin aid office for the most recent list of positions. Or look here [link #2]	Unknown*	8
Pell Eligible Summer Students (2/27/2018)		

[student name], are you planning on taking classes at ACC this summer? Sent to Pell-eligible students	1,580	
Response to YES: If you're taking 6+ hours you may be eligible for extra Pell Grant this summer [link #1] Stop in fin aid if you have questions or call them 512-223-4243		63
Response to NO: In case plans change, you may be eligible to receive extra Pell Grant this summer [link #2] Stop in fin aid if you have? or call them 512-223-4243		12
Non-responsive 24-hrs later: If you're taking 6+ hours you may be eligible for extra Pell Grant this summer [link #3] Stop in fin aid if you have questions or call them 512-223-4243 Link #3: 30 clicks (All three links lead to the same page, and each student only received one version of the link. The overall click rate was about 6%)		30**
FAFSA Preparation Encouragement (3/1/2018; 3/20/2018; 3/22/2018)		
Information on Financial Aid link to an iGrad FAFSA Video	3,650	146/4%
FAFSA workshops: Link to page to sign up for FAFSA workshops	3,560	178/5%
Scholarship deadline reminder link to ACC Foundation Scholarship page	3,700	333/9%
ACC Job Fair Information (4/3/2018)		
ACC job fair @ Highland Campus: Link to web page with job fair information	3,531	617
Link to a document provided by Career Services to help students prepare for the job fair:	3,504	373
Hurricane Harvey Emergency Funds (4/5/2018 & 4/12/2018)		
Hurricane Harvey Emergency Funds: Link to SMMO web page with emergency fund	4,045	278/6%
Hurricane Harvey Emergency Funds: Sent just to students with home addresses in Harvey affected counties. Link to SMMO web page with emergency fund information	205	39/19%

*not sure the response rate, because unable to determine how many students the non-responsive message went to

** All three links lead to the same page, and each student only received one version of the link. The overall click rate was about 6%

Appendix C: Classroom Survey



Classroom Survey

Name: _____ ACCeID: _____ 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 D: Scavenger Hunt Text Messages

Scavenger Hunt

Financial Aid & Student Money Management Office

Financial Awareness Week October 2017

<http://sites.austincc.edu/money/scavenger-hunt/>

ONE: Yay! Happy you're participating in our Financial Awareness Week Scavenger Hunt. Answer 8 questions and you'll get a prize bit.ly/xxxxxx What's your name?

TWO: Nice to meet you [student_name]. Ready for your first clue?

THREE: Let's get started! What month is the 2018/2019 FAFSA (Free Application for Federal Student Aid) available for you to complete?

FOUR: Perfect! And to complete the 2018/2019 FAFSA what tax return year do you need? Careful this is a tricky one ;)

Part 2: Tip: Call financial aid if you want to get it on the first try 512-223-4243

FIVE: Good job! Walk into your campuses' financial aid office. What animal is displayed on the Scavenger Hunt poster? (Psst...it's not the cat!)

SIX: Yay, that's right! Now watch the video on this page about SAP (Satisfactory Academic Progress): <http://bit.ly/2glqLsP> What's the minimum GPA requirement for SAP?

SEVEN: You got it [student_name]! Go to ACC's Financial Awareness Week page bit.lyxxxxx. What animal pictured on the page?

EIGHT: Great! Are you going to attend a FAFSA Workshop to get help with your 2018/2019 FAFSA? (The workshops are listed on the page you just viewed!).

NINE: Now for your next clue: What month is the deadline to apply for scholarships through ACC for the spring semester?

TEN: You got it! BTW we have some "Finding the Money Workshops" coming up if you'd like to get help with finding & applying for scholarships bit.ly/xxxxx

Part 2: Next question: Do you have to repay grants, like the federal Pell grant?

ELEVEN: You're on a roll [student_name] Hold on. I forgot to get your ACC email. Could you text that to me?

+24 hours w/no response: I need your ACC email to continue. I have to show my boss that it's really students playing the scavenger hunt game :) Call me with it if you'd like 512-223-8186.

TWELVE: You've completed the scavenger hunt! Go to your fin aid office within the next 3 days and show them this text) and grab your prize!