

# **Austin Community College Student Money Management**

## **IMPLEMENTATION EVALUATION: PROGRAM DESCRIPTION AND TIMELINE**

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## Introduction

The U.S. Department of Education awarded Austin Community College (ACC) \$1.7 million 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 text message alerts about financial aid requirements and deadlines, enhancements to the web-based Degree Map planning tool, creation of an online presence using various social media platforms, outreach and awareness campaigns for students, and professional development for faculty and staff.

Currently, four staff manage the SMMO project with guidance from an 18 member Advisory Board. The ACC Student Money Management Project Timeline on the right side of this page is a brief month by month description of project activities. The information contained in this report was gathered from a number of sources: the ACC and SMMO websites, SMMO Advisory Committee updates, interviews with program director Karen Serna, and various program documents. The remainder of this report presents detailed information regarding each specific initiative, progress made on the implementation of the initiative followed by recommendations for the next program year.

ACC Student Money Management Project Timeline	
July 2016	-launched on Facebook and Twitter -SMMO services presentation quick slides and script made available to faculty -small promotional cards made available -changed webpage platform from ACC framework to WordPress
Aug. 2016	-webpage went live -developed a financial education lesson that EDUC 1300 instructors can use -3 standalone budgeting lesson to 62 students - introduced faculty to SMMO during General Assembly -hosted the Texas Association of Collegiate Financial Education Professionals summit -trained 10 Financial Literacy Coalition of Central Texas volunteers to instruct September workshops
Sept. 2016	-iGrad conducted a series of one-on-one interviews and focus groups with staff and students regarding Degree Map integration of student financial information -171 students participate in standalone workshops -financial aid tool went live in Degree Map
Oct. 2016	-43 in-class presentations to 824 students
Nov. 2016	-selected SignalVine as text messaging software provider
Dec. 2016	-sent first text messages to 2,887 students (Pilot 1) -1st cohort of Peer Money Mentors selected

## Website

The SMMO website, launched in August, 2016, offers information on financial wellness and paying for college, links to community services, budgeting apps, podcasts and YouTube videos, and recommendations on books and articles to assist students with money management. Students can schedule a face-to-face or telephone appointment with a financial counselor through the SMMO partnerships with Foundation Communities and TG, register for money management and financial aid workshops, and signup to receive text messages relevant to student finances.

The SMMO website 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 update the SMMO site. WordPress allows staff to make quick updates and publish blog posts without traversing the traditional ACC website system. The disadvantage to using WordPress is that the SMMO website is not navigable from the ACC site except for one text link. On the main ACC webpage navigation bar the Tuition and Financial Aid tab presents a drop-down menu that displays a tab titled, Obtaining Financial Aid, this tab displays a sub-menu that includes a tab titled Student Loan Repayment. At the bottom of the Student Loan Repayment page the text link to SMMO is placed in this manner: "If you are not sure where to begin on your budget, see *student money management resources*," four levels from the main ACC page. The search box on the main ACC webpage allows users to navigate to the SMMO website.

Jan. 2017	-3 in-class presentations to 52 students
Feb. 2017	-18 in-class presentations to 308 students -began collecting baseline student data through EDUC 1300 and SDEV 0111 in-class surveys -sent first text message to 956 students (Pilot 2) -began using bit.ly links to track student responses to links in text messages -mentors submitted project proposals
March 2017	-28 in-class presentations to 520 students -meeting with advisor supervisors for training recommendations on Degree Map integration -began recruiting students for the TG Financial Coaching Program -collaborating with GreenPath Financial Wellness to provide workshops to veterans and their families
April 2017	-31 in-class presentations to 524 students -1 budget and credit workshop to 22 students -created Student Life Chronicle Video
May 2017	-began 3 month follow-up text survey for EDUC 1300 and SDEV 0111 students -sent recruitment email to summer instructors of EDUC 1300 and SDEV 0111 -7 in-class presentations to 140 students -2 GreenPath workshops to 51 students

## Social Media

SMMO launched a Facebook page, a Twitter account and an Instagram account in July, 2016. All three platforms display similar content with the Twitter account posting the most and Instagram the least. Table 1 presents information on the number of posts to each social media platform and how many followers each platform has attracted during the first year of operation.

Table 1. Social Media Account Usage: July 2016 – May 2017

Social Media Account	Number of Posts	Number of Followers
Facebook	193	111
Twitter	229	129
Instagram	86	74

SMMO's Facebook and Twitter accounts present similar information such as:

- Information on establishing a budget, financial goal setting, financial aid, credit and debt management, links to helpful articles, and reviews of books on money management.
- Recruitment of participants to SMMO activities as well as information and photos of events sponsored by SMMO.
- Videos that answer students' questions and provide updates about the program.
- Alerts regarding ACC deadlines relevant to student financial management, FASFA application deadlines, and tuition due dates.
- Simple tips such as, "cancel those free trial subscriptions".
- Information on local businesses that offer freebees 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 social media can be helpful for students, yet few students currently access the SMMO platforms. 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.



### Text Messaging

Research has demonstrated that a well-timed text message or “nudge” can help students to follow-through with their intentions and make progress toward their goals (Castleman and Meyer, 2016). The two primary venues for

ACC students to consent to receive SMMO text messages relevant to student finances are the ‘area of study’ information sessions and the ‘student success’ courses. Attending both an information session and a student success course is mandatory for first time ACC students with fewer than 12 college credit hours. Throughout the academic year, SMMO staff worked to improve the workshop by responding to faculty and student suggestions and their expressed needs for additional information.

The two hour ‘area of study’ (AOS) information sessions introduce students to advisors and representatives from their area of study who present an overview of programs and information relevant to the students chosen area. During the sessions students have the opportunity to agree to receive a semester long series of SMMO text messages. Students attending these sessions for the most recent spring and fall semesters are identified as Pilot Groups 1 and 2: Fall 2016 Pilot Group 1 recruited 2,887 students, and Spring 2017 Pilot Group 2 recruited 956 students. It’s important to note that students attend the AOS session prior to registration and sessions occur as early as July for the following fall semester; this results in a lag time between the signing of the consent and receiving the first text.<sup>1</sup> Further, some students who attend an AOS session will fail to register.

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<sup>1</sup> The first round of text messages for these initial AOS student participants went out in December. Future fall semester students who consent to receive text messages during the AOS session will begin receiving messages early in the fall semester, reducing the lag time between consent and receiving the first message.

A second text message reach-out was offered through the ‘student success’ courses during the Spring 2017 semester (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. SMMO staff attended the Fall 2016 semester EDUC 1300 faculty meeting and sent email messages to faculty to introduce the SMMO mission and offer SMMO presentations for their classes. 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. Throughout the spring semester, 693 students from student success courses consented to receive a six week series of text messages. Phone numbers were loaded into the text service provider (SignalVine) in waves. A total of 12 waves of numbers were uploaded during the Spring 2017 semester. The lag time between consent and receiving the first text message for these students was three to seven days.

The first text message series<sup>2</sup> asked each student to confirm their interest in receiving the text messages. This process eliminates inactive numbers and established the students’ continued interest in receiving the messages. This step lowered the number of participants reducing the texting implementation cost.<sup>3</sup> From all three groups, 4536 students signed an initial consent form and received the initial text asking that they confirm their interest in receiving the messages; of these, 3065 confirmed (Table 2).

Table 2. Student Consent to Text Messages by Group

Class Group	Signed Consent Form	Confirmed Consent*	Percentage of Signed Consent Confirmed
Pilot 1	2887	1755	61%
Pilot 2	956	589	62%
All EDUC 1300 & SDEV 0111 Waves	693	721	96%
Total	4536	3065	68%

\*The first text message sent asks students to reconfirm their decision to receive SMMO text messages by responding with “yes” or “no”.

Source: SMMO Advisory Committee Updates 2016-2017; ACC SMMO Annual Report 2016-2017.

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<sup>2</sup> To review the content of all text messages see Appendix A.

<sup>3</sup> SignalVine, the text message service, charges a per phone number fee.

Ninety-six percent of the students attending EDUC 1300 and DEVC 0111 courses who signed a consent form confirmed their consent through the first text message they received. Over 60% of students who provided a signed consent form during an AOS information session confirmed their consent. Even though the confirmed consent rate for EDUC 1300 and SDVE 0111 is a third higher than the AOS student confirmation, the great majority of confirmed students came from the two AOS session Pilot Groups. Pilot group 1 brought in the larger share of students due to the much larger class size of incoming fall semester students participating in the AOS sessions.

In addition to receiving helpful messages related to student finances, the EDUC 1300 and SDEV 0111 students were also asked to complete a brief survey and consent to receive text message follow-up surveys at 3 and 6 months post presentation (see consent form/survey in Appendix B). Table 3 presents the baseline responses to the survey questions.

Table 3. Student Baseline Survey Responses N=1,008

Measure	Baseline Responses	
	Total	%
Consent to receive text messages	765	78%
Have a written budget	225	22%
Applied for a scholarship within past 6 months	105	10%
Completed the 2017/2018 FAFSA	322	32%
Receiving financial aid	465	46%
Checked credit report in past 12 months	353	35%

Source: ACC SMMO April 2017 Monthly Program Report

By mid-May, the first three waves of approximately 60 students received the initial request to respond to the follow-up survey. Students received a text message with a link to the 30 second, four-question survey, only 18 responded. Staff sent reminder text messages, emails and phone calls to the non-responding students. An audit of wave 3 found that some of the students who responded ‘yes’ to the original confirmation text had not receive the original text series. Further investigation determined that only one, of the two SignalVine systems available to upload student information, will record student responses and assign students to receive further automated text messages.

SMMO staff have decided to withhold sending further text messages until a complete audit is conducted to ensure that the SignalVine system is consistently sending messages as scheduled. This summer, staff will be working to make any necessary corrections and create procedures to monitor and ensure the quality of the SignalVine service.

In addition, staff are pursuing opportunities to evaluate and increase the effectiveness of text messaging with the following:

- Track the student response rate to the use of pronouns in text messages. When text messages use students' name, and the pronouns "I" and "you", do they yield a higher response rate than messages that do not use the pronouns?
- Vary and track text message day and time sent to determine if there is a varying response rate. Currently text messages are sent Monday thru Thursday from 10:30-12:30.

SMMO capitalizes on the functionality of using 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 will track student clicks on web links provided in text messages. Future RMC reports will provide detailed information regarding the actions taken by students receiving text messages and the responses to EDUC 1300 and SDEV 0111 follow-up surveys.

## Workshops and Events

In addition to the presentations made to the student success classes, 25 standalone<sup>4</sup> workshops were presented by Austin area financial literacy organizations during the Fall 2016 semester. The use of these area financial literacy organization resources, including volunteers and staff, was part of a larger vision to build scale to reach as many students as possible with the limited capacity of the SMMO staff to effectively reach out to the 40,000 ACC students on 11 campuses.

These financial literacy workshops were provided by four different Austin non-profit organizations: Financial Literacy Coalition of Central Texas (FLCCT), CornerStone Financial Education, Foundation Communities, and GreenPath Financial Wellness. FLCCT and CornerStone presented evening and weekend one hour workshops on credit. Foundation

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<sup>4</sup> Standalone meaning that they did not occur during a scheduled class and students needed to elect to attend on their own

Communities presented weekend three hour workshops on student financial aid titled “Finding the Money,” and GreenPath offered two, one hour workshops for veterans regarding managing financial debt and purchasing a home.

Students were encouraged to sign-up for the workshops during the River-Bat Bash table events held at each campus at the beginning of each semester. River-Bat Bash is sponsored by Student Life on each campus serving and serves as a tabling event for organizations, programs and departments to distribute information. SMMO distributed flyers on workshops and encouraged students to sign-up for workshops and the social media sites. A link to workshop registrations was also available on the SMMO website. Faculty received an information email that included the suggestion that students be offered extra credit for attending a workshop, though only a handful of students reported attending the workshops to receive extra credit. Students who registered for the workshops received an email reminder. Occasionally SMMO staff set up a table on campus the day of the workshop to recruit students.

FLCCT and CornerStone volunteers were trained to present two different one hour workshops on credit at various times of the day at the different ACC campuses. Eighteen



workshops were presented to 106 students with an average attendance of 6. The three “Finding the Money” workshops presented by Foundation Communities staff were presented to 65 students with an average attendance at

each session of 22 students. In the Spring 2017 semester, the credit workshops were discontinued and the “Finding the Money” workshops were continued.

The two spring semester “Finding the Money” workshops experienced a decrease in attendance compared to the fall. Sixty-eight students registered for both sessions and less than 20 students attended: a decrease of 45% from the fall semester attendance. In response to the lower attendance rate, staff have determined to scale back the Fall 2017 workshop to two hours and offer a greater variety of days and times. To ensure the consistency of the quality of the workshop, going forward SMMO staff will be presenting and Peer Money Mentors will be

trained to present some of the workshop content. SMMO staff surveyed workshop registrants who did not attend and ‘classwork’ was identified as the top reason why students did not attend.

The two GreenPath workshops were attended by 51 veterans. SMMO staff responded to a request to open the GreenPath workshops to the wider community by posting the workshops on a number of community calendars. Since no individuals from the larger Austin community attended, staff decided that future workshops will be available only to ACC students.

## Degree Map

Austin Community College launched the Degree Map<sup>5</sup> online planning tool in spring 2015. Degree Map is a web-based application that is designed to increase student success and completion rates by making 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. The Degree Map application is available to faculty, advisors, and students and accessible through the Online Services tab on the ACC website.

Financial aid information was integrated into Degree Map in September 2016. The intention was to include ‘real time’ financial aid information for each student to improve the integration of financial aid and loan awareness into student conversations with academic advisors and counselors. SMMO contracted with an outside vendor to provide staff training on the integration of student financial information into advising and counseling sessions. Despite strictly defined content outlined in the contract, the vendor failed to meet the training criteria, providing only basic information about financial management absent the context of the Degree Map system. SMMO staff are regrouping to develop a training in-house that will meet the unique needs of the counseling and advising staff.

## Peer Money Mentors

The first cohort of six student Peer Money Mentors were selected in December, 2016. Peer Money Mentors 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. In

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<sup>5</sup> Austin-based Civitas Learning developed the Degree Map application in partnership with Austin Community College and other institutions.

addition to attending meetings and trainings, Mentors planned, developed and executed a project for ACC students. Four Mentors received a \$500 stipend for successful completion of the program. Mentors created information pamphlets for campus distribution on the following topics: banking, community resources, saving at the grocery store, and one student created a four-year institution transfer guide.

Presently, recruitment for the next Peer Money Mentor cohort is underway with Mentors being selected in July. Going forward, the Mentors will be assigned a project that will facilitate

the integration of the SMMO goals across all ACC campuses. This new cohort will be working with each campus librarian to incorporate SMMO materials into each library, creating another venue of access to SMMO information college-wide.



## Recommendations

### Website

SMMO program information dissemination through the ACC website is functionally nonexistent with one text link located four page levels from the main ACC page. The navigational scheme of the ACC website offers a number of opportunities to embed a text link to the SMMO webpage. At a minimum, a SMMO text link should be listed in the ACC main page A-Z index, as well as included in the sub-menu list of services offered under the Support and Services tab of the navigation bar on the main webpage. ACC is releasing a new website in July 2017 that may offer additional options for embedding a SMMO website link.

Currently information regarding visitor use of the SMMO website is not tracked. Using WordPress or Google Analytics would be helpful in tracking where site visitors are coming from and how they are using the site. Such information should be used to inform decisions about SMMO web presence and how students find and access that information. At a minimum, SMMO website metrics should indicate: the access-point to their website (e.g., from a Google search or from ACC's website); and provide the length of time spent on the SMMO website.

The SMMO target audience is ACC students, yet 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. However, reaching potential audiences that could benefit from the information will be a challenge with such a limited presence on the ACC website.

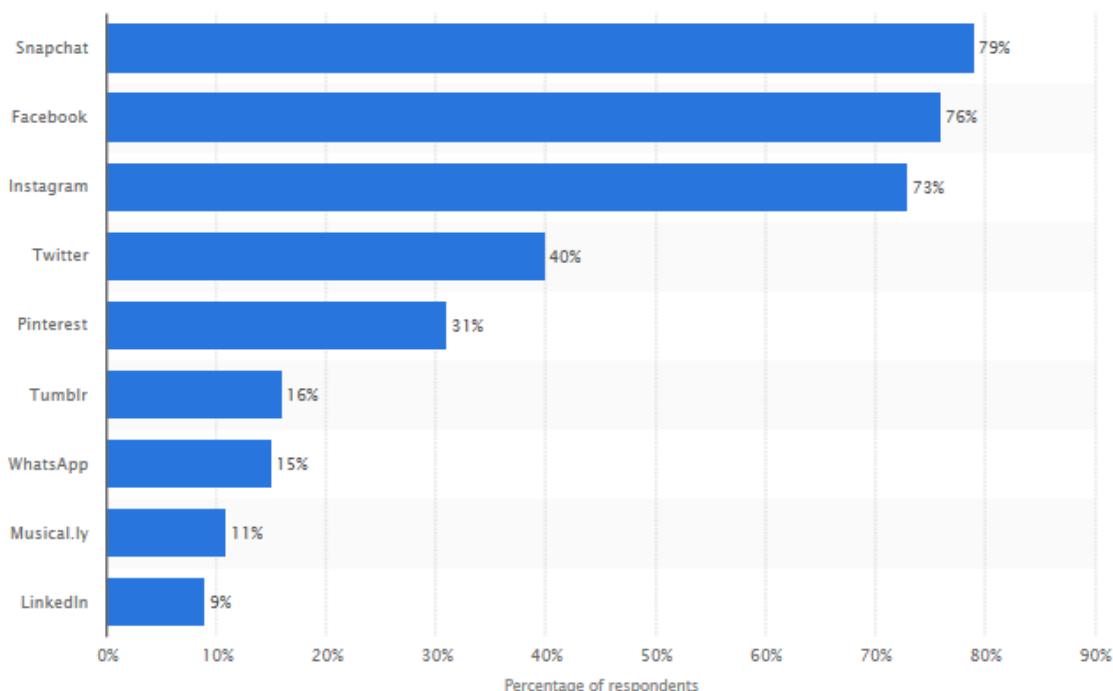
An additional website recommendation is to centralize videos and blog posts into a topic-based tree or use a drop down menu so ACC students who do find the webpage can access previous material seamlessly based on topical need. Once completed, post the link to social media once or twice a semester to remind followers of this resource.

## Social Media

Information presented through the use of social media can be helpful for students. But with so few students currently accessing the SMMO social media platforms, perhaps SMMO should consider an alternative platform. Recent results of a survey of youth in the United States revealed that Snapchat is used most often by teens and young adults (Figure 1). As Snapchat, Facebook, and Instagram are each used by over 70% of individuals within the target age groups, SMMO should engage with Snapchat to ensure they reach students through their preferred social media outlet.

Figure 1. Social Media and Network Site Used by Teenager and Young Adults in the

United States: February 2017



Source: Statista 2017: Edison Research; Triton Digital; MarketingCharts

Note: United States; Edison Research; Triton Digital; January to February 2017; total survey n=2,000; 12 to 24 years

However, using all possible modes of reaching ACC students cannot work if SMMO lacks a cohesive and consistent strategy to increase the number of followers. This is a topic

replete with proposed solutions online from multitudinous sources which form the basis of the following recommendations:

- Identify and utilize ACC institutional influencers: determine which Facebook, Instagram, Twitter, and Snapchat feeds from ACC-based organizations have the highest number of followers; reach out to relevant ACC staff to determine if they can follow the SMMO social media sites.
- Identify and utilize ACC student influencers: determine which Facebook, Instagram, Twitter, and Snapchat feeds from ACC students have the highest number of followers; reach out to these students to determine if they can follow the SMMO social media sites.
- Share and promote your links to social media:
  - Place your social media links on the main webpage of SMMO. Individuals accessing the website on a mobile device or the web should have immediate access.
  - Include social media share buttons on every blog post.
  - Once a semester, reach out to those receiving emails and request they follow SMMO on social media.
  - Provide SMMO social media flyers with QR codes to academic and financial aid counselors so they can be easily shared in conversations with students.
  - Consistently and quickly reply to those who post on SMMO social media.
  - Use hashtags to help promote your social media posts. Consider using tools, such as hastagify.me to provide information on the most recent high-use hashtags to see if there are relevant topics from which to post that might also use that hashtag.
- Information is spread through social media by being followed but also by following others. Find other organizations within ACC, various financial aid and college access programs in and around Austin, and national organizations related to college access, persistence, and student finances and follow them, reposting relevant information.
- Deepen interest in each aspect of the SMMO effort by engaging in a unified campaign across social media. For example, choose a Peer Money Mentor and have her take over the blog to talk about her personal college-related financial struggles and how she overcame them. Have her serve as a ‘guest’ poster on Facebook, Instagram, Twitter, and

Snapchat for a month. More broadly, use blog posts and social media to present personal narratives of ACC students related to finances.

## Text Messaging

The 90% confirmed consent rate of student participants recruited from the EDUC 1300 class is a third greater than the confirmation rate from the AOS information sessions (approximately 60%). Not all students who attend an AOS information session will register for classes potentially impacting the confirmation rate. Future AOS cohorts will not experience the lengthy lag time between agreeing to receive messages and the first text. It may be helpful to evaluate differences in the information the two groups receive during the presentations to determine if the AOS sessions could be altered to increase the student consent confirmation rate.

## Workshops and Events

The process of recruitment required students sign-up for a limited number of slots and once that limit was reached, registration was closed. This allowed presenters to prepare materials and purchase refreshments, yet left vacant seats the day of the event due to non-attendance. Perhaps registration for these events is superfluous. SMMO staff reported that recruitment on campus the day of the event improved student participation. For example, one staff member went to the student lounge shortly before a workshop and was successful in recruiting a number of students to enjoy pizza while participating in a credit workshop. SMMO could improve the registration process by linking the registration date to appropriate standard calendars, such as Google, so students can import the information (and reminders) into their mobile device.

Early workshop offerings did not include a structured participant evaluation that could have provided information regarding the usefulness to guide future efforts, nor was information gathered on how participants learned of the presentation or workshop. Evaluations of future workshops as well as efforts to determine how students are learning about the workshops could be helpful in guiding future efforts.

## Degree Map

The efforts to integrate financial information into advising and counseling sessions may also be relevant to two other ACC initiatives: the Default Prevention Committee and the InsideTrack project. Both are interested in student success and could possibly benefit from integrating the SMMO mission and materials into their activities. Aligning SMMO activities, particularly the Degree Map training efforts with the Default Prevention Committee<sup>6</sup> activities and the InsideTrack project may serve as a way to integrate the SMMO mission and activities across ACC departments.

According to the ACC Default Prevention Plan (2015), the Default Prevention Committee and sub-committees were established to promote student loan default aversion activities across all ACC campuses by fostering student behaviors that increase retention and completion rates, and lead to successful loan repayment. The goals of the Default Prevention Committee support the goals of the SMMO project with an emphasis on integrating student loan default aversion strategies in the activities of various departments including the business office, admissions/records/registrar, student services, academic affairs, faculty, the student body, and upper administration.

ACC is one of four community colleges with significant low-income, minority and first-generation student populations recently selected to work with InsideTrack. InsideTrack employees techniques similar to the SMMO activates to improve student outcomes through the training of student advisors on how to best engage students through a variety of channels including voice, email and text messaging, social media and mobile apps. The use of Degree Map could be an integral part of the InsideTrack project. Coordination of services could be cost effective as well as assist with creating procedures that will support the research objectives of each project.

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<sup>6</sup> SMMO director Karen Serna serves on the Default Prevention Committee. The committee met twice during the 2016-2017 academic year.

## Peer Money Mentors

Many 4-year colleges and universities have well developed peer-to-peer coaching programs, however, few community colleges do. Four-year colleges often recruit students who are studying personal finance to act as peer mentors (Brown, 2017). This first semester of the SMMO program was a learning experience to develop a promising model for 2-year community colleges to engage students in the delivery of financial education.

## Conclusions

As SMMO enters into a second year of operations, it brings along a wealth of experience and knowledge gained during the first year: workshops have been adjusted to meet the needs of students, project evaluation systems were put in to place to guide future program offerings, efforts were made to incorporate the SMMO mission into student advising and counseling, the first cohort of Peer Money Mentors created information pamphlets to distribute to their ACC peers, and the use of SignalVine text messaging service has been implemented.

This first year, SMMO primarily targeted newly enrolled students through in-class presentations and successfully recruited nearly 3,000 students to participate in their text messaging project. Participation of students on the various social media platforms was very limited. However, opportunities to expand to parents of the newly enrolled students, high school guidance counselors, dually enrolled high school students and prospective high school student enrollees and their parents, are options going forward.

SMMO social media platforms and website present challenges. But if deployed effectively, they offer opportunities to increase the SMMO presence on campus and among the larger community of individuals with an interest and need for the information being distributed through the SMMO project.

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## Appendix A

December, 2016

Msg. #	Send Date and Time	Condition/Filter **	Content	Save Response
1	12/5, 10am	SMMO-Pilot	<p>Hi [student name]! It's Karen from ACC's Stdnt Money Management Office. U signed up 2 receive texts 2 stay on top of things. Still want them? Y or N</p> <p><b>Response to Y:</b> Great! I'll send reminders &amp; tips about financial aid, scholarship opps &amp; other things. Text STOP at any time and I'll stop sending u msgs</p> <p><b>Response to N:</b> K. You'll miss out on impt info on fin aid, scholarship opps, &amp; other great stuff. Questions about our texting project? Call me 512-223-8186. Happy 2 chat.</p> <p><b>Non-responsive #1: 24 hrs later 12/6 @ 1pm</b> Didn't hear back. Our txts will give send you impt info on things like financial aid, scholarships &amp; tips for managing your finances. You in? Y or N</p> <p><b>Non-responsive #2: 24 + 26 hrs later 12/7 @ 3pm</b> One last shot to let me know if you're in. Reply Y, N or give me a call at 512-223-8186</p>	Save: Confirmation (yes/no)
2	12/13, 10am	SMMO-Pilot Financial aid = No	<p>Have u paid your tuition and fees for the Spring? Text YES or NO</p> <p><b>Response to Y:</b> Great. BTW even if u didn't qualify for fin aid before, it's always a good idea 2 fill out the FAFSA. It's free. Fun thing 4 winter break?! <a href="http://goo.gl/61K5SX">http://goo.gl/61K5SX</a></p> <p><b>Response to N:</b> They need 2 be paid 2 avoid being dropped. U won't receive a tuition bill or other advance notice before being dropped. For more info: <a href="http://goo.gl/xq7lsl">http://goo.gl/xq7lsl</a></p> <p><b>Non-responsive #1: 24 hrs later 12/14 @ 10am</b> If u haven't paid your Spring tuition, pay to avoid being dropped. For more info: <a href="http://goo.gl/xq7lsl">http://goo.gl/xq7lsl</a></p>	Save: Paid Spring16 (yes/no/no response)
3	12/13, 10am	SMMO-Pilot Financial aid = yes	Tuition & fees more than what financial aid covers? If so, u have 2 set up a pymnt plan. Logon to Online Services and set that up: <a href="http://goo.gl/1TRpK8">http://goo.gl/1TRpK8</a>	

4	12/19, 11am	SMMO-Pilot	U made it through fall semester...congrats! Enjoy your break – I'll be in touch early in the new year.	
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January 2017

Msg. #	Send Date and Time	Condition/Filter **	Content	Save Response
1	1/4, 10 a.m.	SMMO-Pilot Confirmation= Yes Financial aid = No	Happy New Year [student name]! Have u paid your tuition and fees for the Spring? Text YES or NO  <b>Response to Y:</b> Great. BTW even if u didn't qualify for fin aid before, it's always a good idea 2 fill out the FAFSA. It's free. <a href="http://bit.ly/FAFSAOverview">http://bit.ly/FAFSAOverview</a> <b>Response to N:</b> They need 2 be paid 2 avoid being dropped. Friday @ 5pm is the pymnt deadline. For more info <a href="http://bit.ly/ACCPay">http://bit.ly/ACCPay</a> <b>Non-responsive #1: 24 hrs later 1/5 @ 10am</b> If u haven't paid your Spring tuition, pay tmrw before 5 pm 2 avoid being dropped. For more info <a href="http://bit.ly/ACCPay">http://bit.ly/ACCPay</a>	Save: Paid Spring16 (yes/no/no response)
2	1/4, 11 a.m.	SMMO-Pilot Confirmation = Yes Financial aid = yes	<b>Part 1:</b> Happy New Year [student name]! Tuition & fees more than what fin aid covers? U need 2 set up a pymnt plan by visiting the Cashier's Office <a href="http://bit.ly/ACCPyment">http://bit.ly/ACCPyment</a>  <b>Part 2:</b> This Friday @ 5 p.m. is the payment deadline!	
3	1/10, 10 a.m.	SMMO- Pilot Confirmation= Yes	Make a plan to make ur \$ last through the semester. Check out our resource including a demo video: <a href="http://bit.ly/ACCbudget">http://bit.ly/ACCbudget</a>	
4	1/17, 10 a.m.	SMMO-Pilot Confirmation = Yes Financial Aid = Yes	New this year: U don't have 2 wait for your taxes to prepare your FAFSA. Complete your FAFSA now for 2017/2018. More info: <a href="http://bit.ly/FAFSAOverview">http://bit.ly/FAFSAOverview</a>	

5	1/24, 10 a.m.	SMMO- Pilot Confirmation = Yes	Classes going well for u? Talk to ur advisor before dropping if u have a class that's not what u thought it was. Consequences to consider: <a href="http://bit.ly/ACCWD">http://bit.ly/ACCWD</a>	
6	1/31, 10 a.m.	SMMO-Pilot Confirmation= Yes	[student name], don't pay to get your taxes done this year...take a look at our resources for free tax prep <a href="http://bit.ly/ACCTaxPrep">http://bit.ly/ACCTaxPrep</a>	

February 2017

Msg. #	Send Date and Time	Condition/Filter **	Content	Save Response
1	12/8, 10 am	Confirmation= Yes  Group list: SMMO-Pilot	<p>[Student name], do you plan to transfer to a 4-year school after ACC? Text "Yes" or "No"</p> <p><b>Response to Yes:</b> Great! Don't spend \$ on classes that don't count when u transfer. Next week is transfer week - see u at one of the events? Text "Y" or "N"  <a href="http://bit.ly/2ACCTW">http://bit.ly/2ACCTW</a></p> <p><b>Response to Y:</b> Way to keep yourself on track and informed! If u have questions about transfer week call 512-223-7639</p> <p><b>Response to N:</b> Maybe attending a Transfer Academy is more convenient for you? Learn more <a href="http://bit.ly/2ACCTr">http://bit.ly/2ACCTr</a></p> <p><b>Response to No:</b> Got it. If u change ur mind/are curious about what u need to do to transfer this page lists events throughout the year for u to learn more  <a href="http://bit.ly/2ACCTW">http://bit.ly/2ACCTW</a></p> <p><b>Non-responsive: 24 hrs later 2/9 @ 10am</b>      Didn't hear back...don't spend \$ on classes that don't count when u transfer. Learn more next week during transfer week <a href="http://bit.ly/2ACCTW">http://bit.ly/2ACCTW</a></p>	Save yes/no to transfer
1	2/14, 10 a.m.	<b>Group list:</b> SMMO-Pilot2	<p>Hi [student name]! It's Karen from ACC's Student Money Management Office. You signed up to receive texts 2 stay on top of things. Still want them? Y or N</p> <p><b>Response to Y:</b> Great! I'll send reminders &amp; tips about financial aid, scholarship opps &amp; other things. Text STOP at any time and I'll stop sending messages.</p>	Save: Confirmation (yes/no)

			<p><b>Response to N:</b> K. You'll miss out on impt info on fin aid, scholarship opps, &amp; other great stuff. Questions about our texting project? Call me 512-223-8186. Happy to chat.</p> <p><b>Non-responsive #1: 24 hrs later 2/15 @ 10am</b> Didn't hear back. Our texts will send you important info on things like financial aid, scholarships &amp; tips for managing your finances. You in? Y or N</p> <p><b>Non-responsive #2: 24+26 hrs later 2/16 @ 3pm</b> One last shot to let me know if you're in. Reply Y or N, or give me a call if you have questions 512-223-8186</p>	
2	2/20, 10am	<p>Confirmation= Yes</p> <p>Financial Aid= No</p> <p><b>Group list:</b> <b>SMMO-Pilot2</b></p>	<p>[first_name] I know you didn't qualify/apply 4 fin aid last year but it's a good idea 2 fill out the FAFSA. Have you completed yours for 2017/18? Text Y o N</p> <p><b>Response to Y:</b> That's great. Let me know if you have any questions.</p> <p><b>Response to Why:</b> Many schools, including ACC, require it as part of scholarship considerations -- that's one reason! Read more on our blog <a href="http://bit.ly/BlogFAFSA">bit.ly/BlogFAFSA</a></p> <p><b>Response to N:</b> 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 the next event.</p> <p><b>Response to Cypress:</b> Cypress? The next event is Sat, Feb 25 from 10am - 12pm. Rm. 2222 There are events @ other campuses too. For more options <a href="http://bit.ly/BlogFAFSA">bit.ly/BlogFAFSA</a></p> <p><b>Response to Round Rock:</b> Round Rock? The next event is Fri, March 3, 2-4pm Rm 1208. There are events @ other campuses too. For more options <a href="http://bit.ly/BlogFAFSA">bit.ly/BlogFAFSA</a></p> <p><b>Response to Highland:</b> Highland? The next event is this Sat, Feb 25, 10:30am - 1:30pm Rm 2407. There are events @ other campuses too. For more options <a href="http://bit.ly/BlogFAFSA">bit.ly/BlogFAFSA</a></p> <p><b>Response to Rio Grande:</b> Rio Grande? No more @ RGC. There's one this Sat Feb 25 @ HLC 10:30am-1:30pm Rm. 2407. There are events @ other campuses too. For more options <a href="http://bit.ly/BlogFAFSA">bit.ly/BlogFAFSA</a></p> <p><b>Response to South Austin:</b> South Austin? The next FAFSA event is Wed, March 8, 11am - 1pm, Rm 1130. There are events at other campuses too. For more options <a href="http://bit.ly/BlogFAFSA">bit.ly/BlogFAFSA</a></p>	Save: Campus

		<p><b>Response to Elgin:</b> Elgin? The next FAFSA event is tmrw Tues, Feb 21, 10am - 12pm, rm 1253. There are events at other campuses too. For more options <a href="http://bit.ly/BlogFAFSA">bit.ly/BlogFAFSA</a></p> <p><b>Response to Eastview:</b> Eastview? The only FAFSA event at EVC is this Sat. Feb 25, 2pm - 4pm, rm 9317. There are events at other campuses too. For more options <a href="http://bit.ly/BlogFAFSA">bit.ly/BlogFAFSA</a></p> <p><b>Response to Riverside:</b> Riverside? The next FAFSA event is this Sat, Feb 25 11am - 2pm, Rm G-9103. There are events at other campuses too. For more options <a href="http://bit.ly/BlogFAFSA">bit.ly/BlogFAFSA</a></p> <p><b>Response to Hays:</b> Hays? The next FAFSA event is Fri, March 24 9am-12pm, Rm. 1205.04. There are events at other campuses too. For more options <a href="http://bit.ly/BlogFAFSA">bit.ly/BlogFAFSA</a></p> <p><b>Response to Northridge:</b> Northridge? The next FAFSA event is Fri, March 10, 2-5pm, Rm. Portable 1. There are events at other campuses too. For more options <a href="http://bit.ly/BlogFAFSA">bit.ly/BlogFAFSA</a></p> <p><b>Response to Pinnacle:</b> No events at PIN. Nearby at SAC the next FAFSA event is Wed, March 8, 11am - 1pm, Rm 1130. Events @ other campuses too. More options <a href="http://bit.ly/BlogFAFSA">bit.ly/BlogFAFSA</a></p>	
3	<p>Confirmation= Yes</p> <p>Financial Aid= Yes</p> <p><b>Group list:</b> <b>SMMO-Pilot2</b></p>	<p>[first_name] is filling out your 2017/2018 FAFSA on your to-do list, or your completed list? Text C for completed and N for not completed.</p> <p><b>Response to Y or C:</b> That's great. Let me know if you have any questions.</p> <p><b>Response to N:</b> 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 the next event.</p> <p><b>Response to Cypress:</b> Cypress? The next event is Sat, Feb 25 from 10am - 12pm. Rm. 2222 There are events @ other campuses too. For more options <a href="http://bit.ly/BlogFAFSA">bit.ly/BlogFAFSA</a></p> <p><b>Response to Round Rock:</b> Round Rock? The next event is Fri, March 3, 2-4pm Rm 1208. There are events @ other campuses too. For more options <a href="http://bit.ly/BlogFAFSA">bit.ly/BlogFAFSA</a></p>	

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1	2/28, 10:30 am	<p>Confirmation = Yes or Y</p> <p>Group list: <b>SMMO-Pilot OR SMMO-Pilot2</b></p>	<p>[first_name] ACC Scholarship apps due one month from tomorrow! Have you completed your ACC scholarship app yet? Text Y or N</p> <p><b>Response to Y:</b> Great, way to be ahead of the game! Good luck!</p> <p><b>Response to N:</b> There are hundreds of scholarship opps for ACC students. You might be interested in <a href="http://bit.ly/2ACCFdn">bit.ly/2ACCFdn</a> &amp; <a href="http://bit.ly/2ECScho">bit.ly/2ECScho</a>. Most due April 1. Time to start your app!</p> <p><b>Non-responsive: 24 hrs later 3/1 @ 10am</b> There are hundreds of scholarship opps for ACC students. You might be interested in <a href="http://bit.ly/2ACCFdn">bit.ly/2ACCFdn</a> &amp; <a href="http://bit.ly/2ECScho">bit.ly/2ECScho</a>. Most due April 1. Time to start your app!</p>	

March 2017

Msg. #	Send Date and Time	Condition/Filter **	Content	Save Response
1	3/9, 10:15 am	Confirmation = Yes or Y & (Group list: SMMO-Pilot & financial_aid_2016fa = Yes or Y ) <b>OR</b> <b>(group_list=SMMO-Pilot2</b> & financial_aid_2017sp = Yes or Y )	Did you know that to keep your financial aid you have to meet the 3 components of Satisfactory Academic Progress (SAP)? Make sure you're on track <a href="http://bit.ly/ACCSAP">bit.ly/ACCSAP</a>	
2	3/9, 10:15 am	Confirmation = Yes or Y & (Group list: SMMO-Pilot & financial_aid_2016fa NOT= Yes or Y ) <b>OR</b> <b>(group_list=SMMO-Pilot2</b> & financial_aid_2017sp NOT = Yes or Y )	One of the many excuses I hear from students who don't apply for scholarships "You mean, I gotta write an essay?" See my tips: <a href="http://bit.ly/2SMTiPs">bit.ly/2SMTiPs</a>	

April 2017

## Appendix B



## 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

