




Handouts

How do we stop spinning our wheels?

Can we better engage parents and students with information about affordability and access and if so, do we need to "recreate the wheel" or simply tweak our delivery of the message?

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Can we better engage parents and students with information about affordability and access and if so, do we need to "recreate the wheel" or simply tweak our delivery of the message?



Creating Sweet Success
Hershey Lodge 2016


Presenters

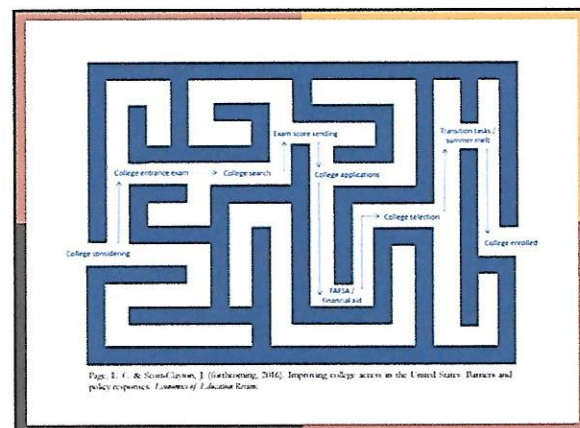
Ms. Wendy Dunlap, PHEAA, wdunlap@pheaa.org

Ms. Kimberly McCurdy, PHEAA, kmccurdy@pheaa.org

Mr. Charley Gelb, PA Treasury Department, cgelb@patreasury.gov

Ms. Julianne Louttit, Butler County Community College juli.louttit@bc3.edu





State Grant Deadline is May 1.

Students still
file their
FAFSA late.

College Costs Money

Some parents
are surprised
by that.

Mindset

Temporal Discounting - we feel more mentally invested in what is happening right now than we do about the future. (also called Present Bias in business economics)

People don't change their behaviors unless there is a reason. Usually need to be highly motivated.

What motivates us?

- Health
- Money
- Opportunity

Parents v. Students

- Inter-generational Communication
 - Parents may not be tech savvy; parents sometimes defer to their students for direction
 - Students don't want paper or email; if first generation student, may not know how to guide their parents
- Suggestions for alternative parent/student communications - sooner??

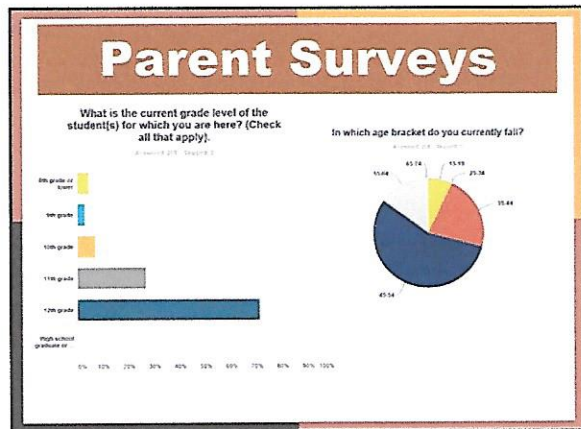
But people may change their behavior if a problem is explained to them in the right way.

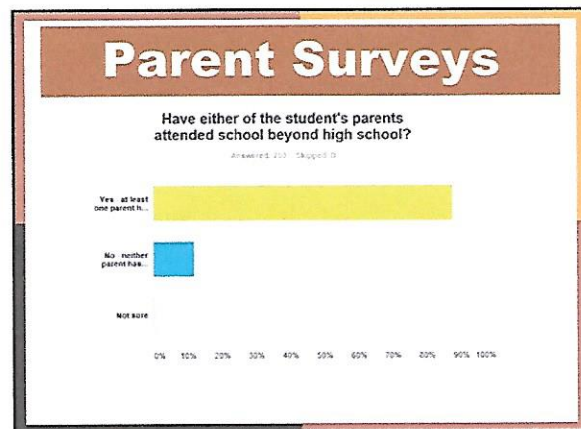
In one academic study, college-age students who were shown digitized pictures of themselves as they might look in old age, allocated more than twice as much of their income to retirement savings as students who were shown contemporary photos.

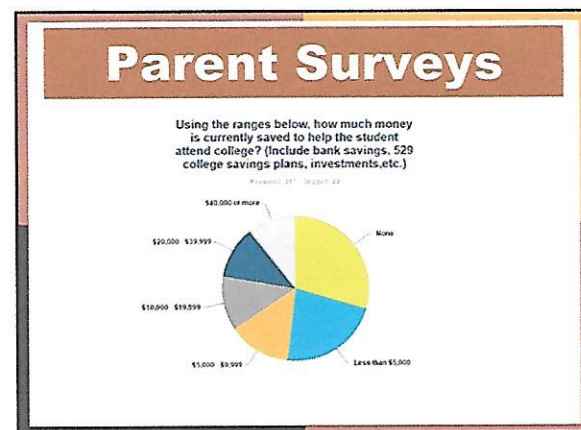
FAFSA Completion

- In terms of comparing 2015-16 FAFSA completers v. 2011-12, the sharpest drop-off would be those who fall in the \$50k - \$80k range.
- Those with the highest incomes have experienced increases every year since 2011-12.
- After a few years of steady numbers, the \$0 - \$19,999 is seeing the biggest losses so far in 2015-16.

*stats from Dave Kerbaugh at PHEAA.



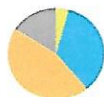




Parent Surveys

How prepared are you to pay for your student's tuition, books, and other possible living expenses including housing and cafeteria costs?

Answers: 255 Skipped: 16

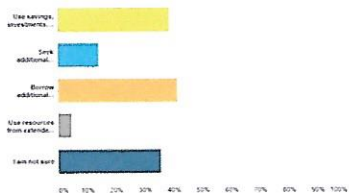


- ☐ Very Prepared - We will have no trouble paying tuition bills and other related costs, such as books.
- ☐ Somewhat Prepared - We still need to research additional options for paying tuition bills, but we have a plan.
- ☐ Not Very Prepared - We have been thinking about it, but we haven't gotten much further.
- ☐ Not Prepared at All - We were surprised by how much college costs, and we don't know how to pay for it.

Parent Surveys

How do you plan to pay for college expenses not covered by financial aid or student loans? (Check all that apply).

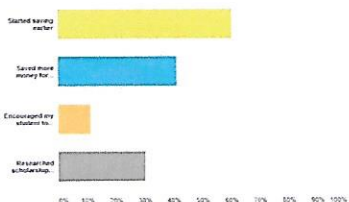
Answers: 255 Skipped: 16



Parent Surveys

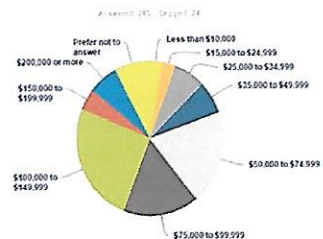
If you could change one thing in preparing to pay for your student's education, what would you have done differently? (Check all that apply).

Answers: 255 Skipped: 16



Parent Surveys

What is the current household income bracket for the student?



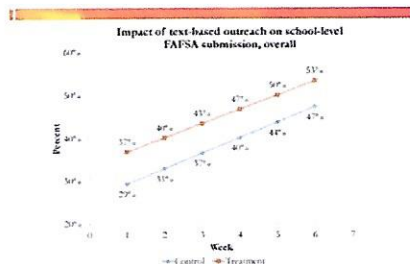
Which nudges give the biggest shove?

Nudge Theory

- Changing the rules
- Sending simplified information
- Reminders
- Low-hanging fruit - people were already going to make that decision
- Nudge 2.0 - address the decision-making person more holistically (identity, psychology, emotions, competing forces)
 - Example nudges: personalized messages, visually appealing graphics, frame behaviors as the "norm".

Nudge Theory 2.0

Preliminary impacts of FAFSA messaging



AFFORDABILITY & FINANCIAL AID			PAGE 16
Partner	Intervention Description	Result	
ASH	Increased FAFSA filed by priority deadline among continuing students through behavioral emails to students and parents	•22% FAFSA files by priority deadline •\$236-643 in scholarships or grants per student	
SAN JOSE UNIFIED	Increased financial aid applications and awards among incoming freshmen through helpful reminders	•22% FAFSA applications submitted •81% financial aid awards	
CCBC	Reduced student borrowing among incoming students through text messages about how borrowing works as well as an offer to connect with a CIBC and counselor	•9% total Stafford loans •12% unsubsidized Stafford loans	
Anonymous community college	Increased likelihood of borrowing and improved academic success by changing the default loan package to \$1,500 or \$4,500 instead of \$0	•18% likelihood of taking a loan •0.12 GPA for every \$1000 borrowed	
MINNESOTA	Increased financial aid access by helping students choose aid-eligible courses through redesigned emails sent before and after registration	•\$150 in financial aid access •0.22 in completed credits	
MINNESOTA	Improved student GPA and financial health through financial goal-setting and plan-making exercises along with text message reminders	•0.09 GPA •10% in self-reported financial satisfaction •8% in self-reported ability to access emergency funds	

Source: Ideas42 report "Nudging for Success" <http://www.ideas42.org/wp-content/uploads/2015/12/Nudging-for-Success-ideas42-FINAL.pdf>

Text messaging for deposits

SMS-Based Outreach

Making Judicious Use of High Schoolers' Primary Mode of Communication

Text: 100% of high schoolers use a mobile phone. 100% of high schoolers use a mobile phone.

Impact: 37% of incoming students responded to SMS deadline reminders.

2 hours: 2 hours of time saved for students by responding to SMS reminders.

1.3x: 1.3x increase in deposits for students receiving SMS reminders.

Highly efficient: One text message often gets the response you would have to send many emails to get.

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Is your institution nudging students to make choices that conflict with your message?

Examples:

- Students decline to apply for financial aid because they believe that admissions process is not "need blind" even when it is.
- Accepting admissions offers in an effort to get first choice in housing before they fully understand their financial aid and costs.

REPEAT YOUR MESSAGE
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How to nudge and or simply message about your FAFSA priority deadline

- **Prominently** advertise your recommended FAFSA filing date on your web site. Don't bury it.
- Send multiple reminder messages – texts, emails, post cards etc.



Pick the low hanging fruit first

Financial Literacy

Can colleges and universities make up for what students aren't being taught or they just don't know and make up for lack of preparation?

Crain, S. J. (2013). Are universities improving student financial literacy? A study of general education curriculum. *Journal of Financial Education*, 39, 1-19.

Financial Literacy Genl 120

This course is designed to help students make wise financial decisions and understand financial choices. The course will provide students with ways to develop a planned budget to manage money based on household incomes. The course will stress the importance of saving, and explore investment opportunities.

Course Objectives: The Student Will:

Know how to create a budget
The importance of savings and how it impacts future fir
Compare career choices with college costs

What Didn't Work

- On campus Financial Literacy Workshops
- Presenting at Dean's meetings to share with faculty and offer classroom time
- Speaking at Guidance Counselor Workshops

What Finally Worked

Positive Relationships

Admissions Director
High School Presentations

VP of Academic Affairs
Test Course

Strong Case

Social Media - Student Loan Debt!

Low Income Population

Rising Cost of Education

16 Credit Program Requirement

Other Areas That Benefit Students

- Active Confirmation of Loans
- Yearly Entrance Reviews
- USA Funds Default Management Program

Biggest Impact

"I came into this class not knowing what to expect and I can leave the class knowing it could possibly be one of the only classes I ever take which will be carried past the education level."

Laura Kilby

Student Quotes

"You have taught me the importance of paying off loans and which loans to pay off first. I will take everything I have learned in this class with me for life."

Shane Stouffer

"With the addition of this class to my wealth of knowledge, I am sure that I will be more financially stable in the years to come."

Jake Belles

Student Quotes

"I've opened a saving account and am excited to start saving! Thank you for a great class and helping me with my future!"

Karah Smith

"I took a lot away from this class. I learned a lot of stuff I never even heard of before."

Macy Markle

What's Next

Teaching the course online

GENL 120 required course for all incoming Freshman

What is the PA 529 College Savings Program?

PENNSYLVANIA
TREASURY
COLLEGE SAVINGS PROGRAM

PA529

COLLEGE SAVINGS PROGRAM

- PA 529 College Savings Program
 - PA 529 Guaranteed Savings Plan (GSP)
 - PA 529 Investment Plan (IP)
- Offered by the Commonwealth of PA
- Administered by the PA Treasury

Believe in them. Invest in them.

www.PA529.com

PA 529 at a Glance

PENNSYLVANIA
TREASURY
COLLEGE SAVINGS PROGRAM

PA 529 GSP

- Established in 1993 with PA state only benefits. In 1996, federal 529 law provides additional federal benefits.
- As of 06/30/2016, there are 106,917 accounts with \$1.76 billion in assets
- Growth tied to tuition inflation rates

PA 529 IP

- Established in 2002.
- Fund management with Vanguard.
- As of 06/30/2016, there are 100,992 accounts with \$1.876 billion in assets
- Returns tied to market performance

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Why you Need a Plan for Saving



- Affording college is a major financial concern of American families.
- Still, 9 in 10 parents expect their children to pursue higher education.¹
 - By 2020, nearly **65%** of job vacancies will **require** some form of post-secondary education and/or training.²
- Youth who expect to graduate from a four-year college and have a savings account in their name are more **six to seven** times more likely to go to college.³
- College graduates earn, on average, over **\$800,000 more** than high school graduates by retirement age.⁴

Sources: ¹Gallup-Mae - How America Saves for College 2015 | ²Recovery: Job Growth and Education Requirements Through 2020 - Georgetown University Center on Education and the Workforce | ³The Role of Savings and Wealth in Reducing "Wid" between Expectations and College Attendance - William Elliott III & Sondra Beverly | ⁴Federal Reserve Bank of San Francisco - Economic Letters - Is It Still Worth Going to College? (May 2014)

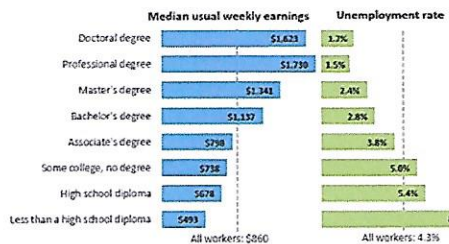
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It Pays to Save for College



Earnings and unemployment rates by educational attainment, 2015



Note: Data are for persons age 25 and over. Earnings are for full-time wage and salary workers. Source: U.S. Bureau of Labor Statistics, Current Population Survey.

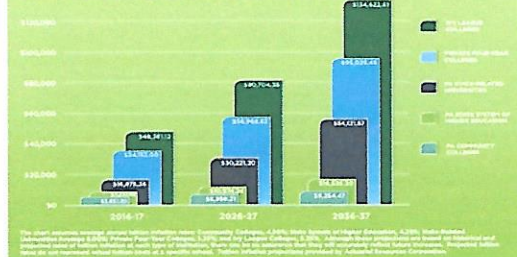
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College Costs



CURRENT AND PROJECTED ANNUAL TUITION COSTS



In Pennsylvania, student loan debt for the class of 2014 was \$33,264, which places Pennsylvania as the 3rd highest average debt state.

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Why You Need a Plan for Saving (con't)

Save and earn interest vs. borrow and pay interest

- If you were to save \$25/month for 18 years (6% interest), you would have about \$9,700. If you were to borrow \$9,700 for higher education, you could end up paying back more than \$17,000 (at a 6.8% interest rate).¹
- Class of 2015 is most indebted in history.²

Impact of Interest Capitalization				
Standard 10-Year Repayment				
Interest Rate	6%	6.5%	7%	8%
Total Contributions	\$ 30,605.00	\$ 31,265.00	\$ 31,830.00	\$ 32,593.00
Balance at Repayment	\$ 30,605.00	\$ 31,265.00	\$ 31,830.00	\$ 32,593.00
Balance Paid - Payee's Contribution	\$ 30,605.00	\$ 31,265.00	\$ 31,830.00	\$ 32,593.00
Total Payments	\$ 30,605.00	\$ 41,659.00	\$ 44,489.00	\$ 47,453.00
Total Repayment to Government	\$ 0.00	\$ 10,394.00	\$ 12,659.00	\$ 14,860.00

Standard 20-Year Repayment				
Interest Rate	6%	6.5%	7%	8%
Total Contributions	\$ 30,605.00	\$ 31,265.00	\$ 31,830.00	\$ 32,593.00
Balance at Repayment	\$ 30,605.00	\$ 31,265.00	\$ 31,830.00	\$ 32,593.00
Balance Paid - Payee's Contribution	\$ 30,605.00	\$ 31,265.00	\$ 31,830.00	\$ 32,593.00
Total Payments	\$ 48,470.00	\$ 53,793.00	\$ 56,413.00	\$ 59,529.00
Total Repayment to Government	\$ 17,865.00	\$ 22,528.00	\$ 24,583.00	\$ 26,936.00

Source: Public Finance Research, Inc. Calculations based on: 1. \$25/month for 18 years at 6% interest rate. 2. Class of 2015 is most indebted in history.

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PA 529 at a Glance

PA 529 – Strategic Plan 2021

PA 529 combined plan account growth between 12/31/2009 and 12/31/2015.

PA 529 combined plan contribution growth between 12/31/2009 and 12/31/2015.

THE PENNSYLVANIA TREASURY DEPARTMENT
TODD H. BROWN, PA 529 DIRECTOR

PA529.COM

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PA 529 at a Glance

PA 529 – Strategic Plan 2021

PA 529 combined plan account growth between 12/31/2009 and 12/31/2015.

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How is PA 529 reaching families?

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TREASURY
529 COLLEGE SAVINGS PROGRAM

- Employer channel
 - Voluntary benefit
 - Payroll program
 - For-credit with HR professionals
- School channel
 - Difficult because of district policies
 - Alt. methods?
- Community channel
 - Time consuming
 - Half are not primary audience (children, seniors, etc.)
- Direct (most effective)
 - Direct mail
 - Email
 - Digital

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Focus Messaging

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TREASURY
529 COLLEGE SAVINGS PROGRAM

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Program enhancement

PENNSYLVANIA
TREASURY
529 COLLEGE SAVINGS PROGRAM

- New program manager contract coming up
 - PA 529 in much better position since last negotiations
 - PA 529 assets nearing \$4 billion (\$1.46 b in 2006)
- School channel
 - Hyper-focus resources
 - Develop SOP for expansion
 - IU outreach/engagement
- Employer channel
 - Re-engage CWOPA employees
 - Engage with United Ways
- Message differentiation
 - Direct mail
 - Email
 - Digital

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Possible Pilot Programs

- Contribution Enhancement
 - Gift card option
 - Employer match
- Scholarship Outreach
 - Legislative initiative
 - Public/Private partnership
- Legislative Outreach
 - Tax parity
 - Scholarship development (PASSHE)
 - Financial education program

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Possible Pilot Programs

PA 529 GUARANTEED SAVINGS PLAN (GSP) & PA 529 INVESTMENT PLAN (IP)
COORDINATED PLAN BENEFICIARIES AND ACCOUNT VALUES AS OF 06/30/2015

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It's Never Too Late

- Families can open and use for current college expenses.
 - Potential to effectively reduce qualified expenses by 3.07% (PA's current income tax).
 - No minimum investment period, but may limit growth opportunities.
 - PA 529 GSP requires contributions to meet a "maturity" period to be used with growth.

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Differences Between PA 529 Plans	
PA 529 Guaranteed Savings Plan Residency: Required Investment Manager: Treasury Fees: \$50 enrollment (discounted) 0.44% annual w/ paper delivery *0.35% annual w/ e-delivery Growth: with tuition inflation	PA 529 Investment Plan Residency: Not Required Investment Manager: Vanguard Fees: No enrollment fee 0.33% - 0.46% annual **\$18.00 maintenance per account Growth: with financial markets
Withdraw funds for any reason at any time (subject to taxes and penalties). *E-delivery required for statements and transaction/profile confirmations. **Waived with e-delivery of statements and transaction/profile confirmations.	

Believe in them. Dream in them. www.NCPSA.com

Final Thoughts

Change the message and/or how the message is communicated.

Repeat the message.

Make sure students' needs are met (food, shelter, clothing).

Engage the community.

Discussion

What is your school doing to address lack of preparation around paying for college?

Affordability?

Resources for PASFAA Presentation

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GENL 120 – Financial Literacy 101

1 Credit, 15 Lecture Hours

Instructor: Julianne Louttit

Contact information: 724.287.8711 x8345 or juli.louttit@bc3.edu. If contacting by email, you should do so from your BC3 email account.

Office location: Financial Aid Office, Student Success Center. Office Hours: by appointment – contact me or my assistant Kim Matthews at 724.287.8711 x 8035.

Description

This course is designed to help students make wise financial decisions and understand financial choices. The course will provide students with ways to develop a planned budget to manage money based on household incomes. The course will stress the importance of saving, and explore investment opportunities.

Required Text/Materials:

- *The Missing Semester*

Course Objectives:

The Student Will...

- Know how to create a budget
- The importance of savings and how it impacts future financial well being
- Compare career choices with financial decisions

Due Dates

November 8

- Introductions and expectations
- Review course curriculum

November 10

- Read Chapters 1-4 of *The Missing Semester*
- Write 1-2 paragraphs of expectations/goal from class
- Discussion

November 15

- Read Chapters 5–6
- Budgets

November 17

- Read Chapters 9-9 1/2
- Gene Natali, Jr. – “The Missing Semester”

November 22

- Read Chapters 7-8
- Discuss College Decisions assignment/explore websites
- Review Midterm

November 29

- Mid-Term
- College choices/cost versus Career Salaries project due

December 1

- Read Chapters 10-12
- The importance of savings
- Discussion on Budget project

December 6

- Making the best use of banking accounts
- Budget project due

December 8

- Read Chapter 13
- Paragraph due on “What did you take away”
- Review for final

December 13

- Final

Disabled Student Services: Students with disabilities which may affect their academic progress and/or require accommodations are strongly encouraged to voluntarily register their potential needs directly with the Disabilities Coordinator located in the Academic Center for Enrichment (ACE) in the Student Success Center / Call 724.287.8711 Ext 8606.

Requirements:

Attendance – Attendance is an integral part of this class. Students are expected to attend each class unless they are seriously ill or have an emergency. If this should occur, it is the student’s responsibility to contact the instructor. Your attendance is directly tied to your participation grade. If you’re not in class, you can’t participate.

Punctuality – Students are expected to be on time for class. Coming to class late by 15 minutes or more will be considered a missed class. Leaving 15 minutes early or more will also be considered a missed class.

Participation – In addition to lectures, discussions and group exercises will be used to review course material. Therefore, active class participation is crucial. Participation will be graded as follows:

- **Excellent Proactive participation:**
Leading, originating, informing, challenging contributions that reflect thought and analysis of the topic at hand. This does not mean dominating discussion or using a lot of words to say a little.
- **Good Reactive participation:**
Supportive follow-up contributions that are relevant and of value but rely on the leadership of others.
- **Minimally Acceptable Passive participation:**
Present, awake, alert, and attentive but not actively involved.
- **Unsatisfactory Uninvolved:**
Absent, present but not attentive, sleeping or irrelevant contributions that inhibit the progress of the class. Displays discourteous or disruptive behavior.

Exams – Two exams will be given throughout the semester. Students are expected to be present on exam days. Students are responsible for contacting the instructor **before** a missed exam. The instructor reserves the right to offer make-up exams in an alternate format or to refuse a make-up exam. Make-up exams must be taken within a week of the original exam date or zero points will be given for the exam.

Readings – All readings are to be completed before the course session. Part of student participation is contributing to class discussion demonstrating that the material was read in advance of class.

Academic Integrity – Cheating and plagiarism are very serious offenses. Any student that has been found cheating on an exam or copying from another source without proper acknowledgement will receive an **F** in this class.

Electronic Devices – All cell phones and electronic devices should be turned **OFF** during class. This means **NO TXTNG** in class! Not adhering to this classroom policy will negatively impact your participation grade.

Class Assignments – There will be two exams, one individual project, an outside speaker, and weekly article readings required of each student in order to receive a final grade. Late assignments will result in a deduction of points for each class period they are late.

Homework & Reflection Papers – All assignments should be typewritten, 12 point, Times New Roman Font with 1 inch margins; this means approximately 250 words per page. Handwritten assignments will be accepted but points may be deducted, especially if not clearly legible. Students without home computers and printers should make use of on campus computing labs.

Grading – Grades will be determined by the total number of points earned in this course. The class will be informed of extra credit opportunities throughout the semester. Grading is as follows:

Grading Scale:

90% - 100%	A
80% - 89.99%	B
70% - 79.99%	C
60% - 69.99%	D
Below 60%	F