

It's never been more important to earn a degree, but many students face barriers on their pathway to college. Our new work looks at the important and complex decisions students have to make and suggests solutions to some common problems.

Graduating from college has never been more important. A well-educated workforce is the foundation of a competitive economy, and there are significant individual benefits to earning a degree. For example, studies suggest that if you have a degree, on average you will earn 65% more over your lifetime than someone without one. You are also about [half as likely to be unemployed](#) as those without a degree. And by 2020, [two-thirds of jobs will require some level of post-secondary education](#).

A college degree is even more critical for low-income students. Low-income students with a degree are four times [as likely to move into the top income quintile](#) as those without, and [50% more likely to move out of the bottom quintile](#). Yet only 52% of the lowest income students enroll in postsecondary education after high school (vs 82% of highest income). Low-income students are also [15 percentage points less likely to graduate](#) within 6 years than higher their high income peers.

The path to college is littered with behavioral barriers that disproportionately affect low-income, minority, first-generation, and non-traditional students. Behavioral science can explain how certain features of the college experience create challenges for these students, and can also point to low-touch, high-impact solutions.

In our recent report on the college completion crisis, "[Nudging for Success](#)" we concluded that insights based on behavioral science can drive real, cost-effective changes that meaningfully impact students' well-being and persistence. Now we've unveiled our latest study in postsecondary education called "Mapping Critical Student Decisions Through College" that takes a closer look at many of the important decision points that students face on the pathway to college.

With generous support from the Bill & Melinda Gates Foundation, we mapped the critical decision points on the pathway to college and identified 19 promising evidence-based behavioral solutions in consumer information and financial capability.

We conducted a rigorous literature review and interviewed students, parents, and experts in the field. Using these primary and secondary sources, we mapped the critical decisions that all students make on the path to college and prioritized based on where we could find evidence of a behavioral problem and effective solutions.

For example, when students are making decisions about which colleges to apply to and how to afford college, high-achieving low-income students rely on mental shortcuts that lead to poor application and enrollment decisions, and eventually to suboptimal financial outcomes. Many students overweight location while underweighting academic fit and other important indicators like net cost, average debt, and graduation rate. As a result, half of low-income students under-match, attending colleges well below their academic level, and first-generation students are 10 percentage points more likely to under-match than other students. Less selective colleges have lower graduation rates and tend to offer less competitive financial aid packages, resulting in greater debt loads for those students when they graduate.

Getting to a better academic match

In addition to highlighting the most challenging decisions that students must make on the path to college, we also worked to uncover evidence-based behavioral solutions to the barriers we identified. On the under-matching issue described above, one study found a way to shortcut students' own shortcuts. By sending personalized information about the application process and net costs, the experiment increased the enrollment of high-achieving, low-income students in selective, good-fit schools by 41%.

Other policy solutions have proven effective but have yet to reach national scale. For example, making the SAT mandatory in high school increases low-income and first-generation students' enrollment in four-year schools by 10%, yet most states do not mandate college entrance exams. Similarly, simply having a college savings account increases college enrollment and persistence among low-income students by a factor of three to four times, even if the account has less than \$500. Universal college savings accounts are still new, but the promise they've shown has led a number of cities to begin developing similar programs.

Cost-effective interventions like the ones outlined in this report have the potential to help students achieve their goals—not only of getting into college, but also persisting to graduation day.

The [full report](#) details the behavioral drivers behind each of the major decision points alongside 19 promising solutions. We hope more colleges and organizations will take a closer look at this and our other postsecondary education work, with an eye to making long-lasting, impactful changes.