

### Summary

Low-income high school students who don't apply for financial aid are less likely to make the leap to higher education. To encourage high school students to apply and meet financial aid application deadlines, Stanford researchers Omid Fotuhi and Geoffrey Cohen worked with a group of high school students from the San Jose Unified School District in California to use behavioral strategies to improve FAFSA application rates.

### Identifying barriers

Research suggests that some students, including low-income, underrepresented minority, or first-generation students, avoid applying for financial aid for a combination of behavioral reasons. Some are overwhelmed by the complexity of the process, while others worry they'll feel out of place in college or be stigmatized for their socio-economic background. These behavioral factors can cause students to avoid applying for aid, or fail to complete their financial aid applications in a timely fashion.

### Highlights

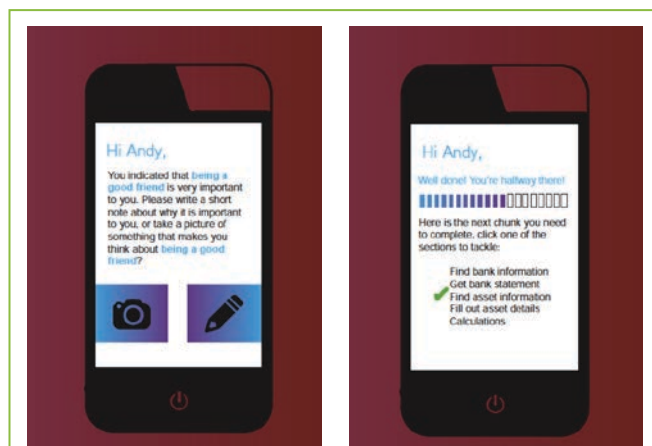
- ▶ Students avoid applying or miss the deadline for financial aid due to a combination of reasons and behavioral factors
- ▶ Prompting students to reflect on values is one behavioral approach to overcome stigma
- ▶ Timely reminders and instructions about application process is another effective approach to increase applications

### Overcoming the reluctance to apply

The researchers designed an intervention program to target these behavioral barriers. In a randomized controlled trial, they tested the efficacy of two strategies on a group of 149 high school seniors at San Jose High School. Many of these students came from low-income, underrepresented minority families and would be the first generation to attend college.

In September 2015, students completed a 10- to 15-minute in-class values-affirmation intervention—a writing exercise that asks students to reflect on values important to their identity, like relationships with friends and family or religious affiliation. Short values-affirmation exercises have been shown to improve self-perceptions and provide a buffer against negative thoughts, both of which can help students overcome reluctance in applying for financial aid.

Students then downloaded a smartphone app that, over a period of weeks, delivered reminders and instructions about important deadlines and upcoming tasks related to applying for financial aid. The reminders simplified the application process into manageable tasks they could complete over a series of weeks. Students in the control group received reminders about study skills instead of financial aid, while students in the treatment group received either the affirmation exercise, the financial aid reminders via the app, or both.



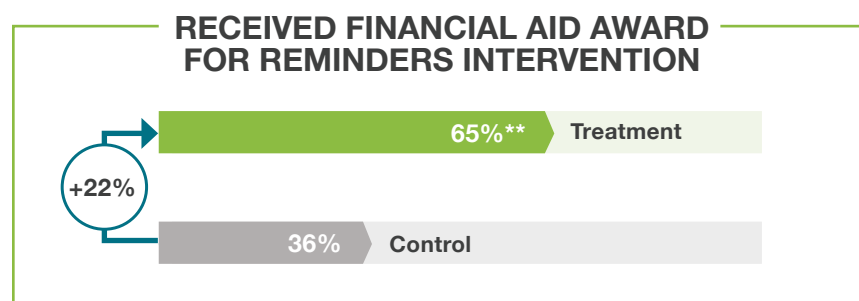
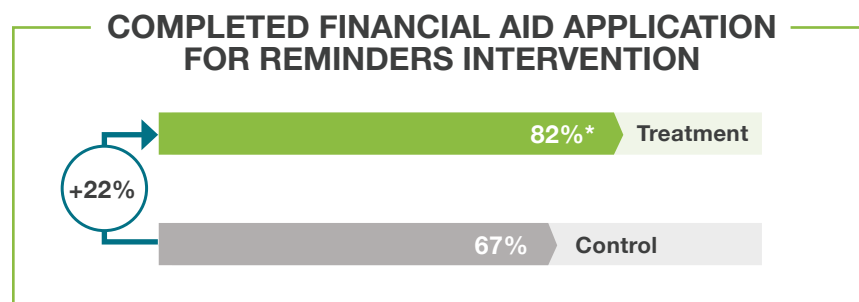
**Example:** Values Affirmation and Reminders on App

## More applications, more awards

These strategies had a dramatic and powerful impact. Specifically, receiving the reminders about the financial aid application through the app had the greatest effect on students' likelihood of applying. Students receiving the financial aid reminders through their phones completed their financial aid applications at a rate of 82%, compared to 67% of students who received the control condition of study skills reminders through the app.\*

Students who both completed the affirmation exercise and received reminders through the app trended toward an even larger, although statistically nonsignificant, increase in completing their financial aid applications at a rate of 94%, compared with 75% of students who received neither values affirmation nor financial aid reminders.

These interventions also translated into more financial aid awards among those students who applied. Once again, students who received the financial aid reminders through the app were more likely to be awarded financial aid at a rate of 65%, compared to 36% of students who received the control reminders.\*\* Students who received both the reminders and affirmation interventions again trended toward an even higher financial aid award rate of 78%, compared with 39% for the students who received neither intervention, however this increase is statistically insignificant.



\* = significant at 95% level    \*\* = significant at 99% level