

Summary

The national conversation surrounding postsecondary education has largely focused on two major challenges — low rates of college completion and the growing national student debt. Though policymakers and educators have highlighted a number of factors contributing to each, many fail to recognize that the two are inextricably linked. Students that take longer to graduate take out additional, unplanned loans to get their degree. Those who start but fail to complete college end up in lower-paying jobs, making it more difficult to pay off student debt.

To help students overcome these challenges, the federal government has enacted a number of policies to encourage students to do well in school and incentivize schools to ensure students graduate quickly. Among these are the Satisfactory Academic Progress (SAP) standards, which have a tangible, negative consequence: students lose federal financial aid when they are not met. In addition, they have negative implications for universities. Schools with large numbers of students failing to meet these standards do not receive financial aid dollars to pay for tuition, fees, room and board, etc. In short, the schools lose out on a major revenue source for their staffing and programs.

Despite good intentions, SAP standards can make it harder for some students to complete college and, by cutting off aid, contribute to increasing unpaid debt. For most students, good SAP standing requires a 2.0 GPA and completion of two thirds of all attempted credits. Students dropping below these thresholds lose their federal aid in its entirety, and a student must course correct on her own — without aid — in order to start to receive federal funds again, a task which is incredibly difficult to navigate given the many hassles a student experiences throughout college. Additionally, as many students do not have the resources to take a full course load without aid, getting their GPA above 2.0 can take many semesters, during which time they may drop out altogether.

ideas42 tackled the tension between academic success and student debt in partnership with The State University of New York (SUNY) at Brockport by aiming to reduce student SAP violations. We set out to understand the many factors contributing to this problem and design a solution to overcome them. Our diagnosis process led us to create new behavioral strategies around three traditional indicators of poor academic progress: missing class, poor study skills, and low uptake of tutoring. Though these challenges have received problem-solving attention in the past, we approached them from a behavioral perspective. For example, in the past, many have attributed poor class attendance to a lack of student motivation. However, we identified several behavioral challenges contributing to absenteeism: small hassles that make attending class more difficult, misperceptions about the costs of missing class, and inaccurate perceptions of norms around class attendance.

Our behavioral intervention consisted of an invitation to students to join three in-person workshops, as well as one to two weekly emails and text messages sent throughout the course of one semester. A randomized controlled trial (RCT) of our intervention showed promising results. Students receiving our intervention withdrew from 10% fewer classes and were 26% more likely to go to the tutoring center. These effects were even stronger among minority students, who also saw a 30% decrease in SAP violations.

Highlights

- ▶ There are two major challenges in post-secondary education nationwide: low rates of college completion and growing student debt
- ▶ A combination of behaviorally-informed workshops, emails, and texts reduced class withdrawals and increased tutoring for all students, and lowered SAP violations among minority students

This project develops strategies for colleges interested in reducing SAP violations: broadening their warning pool, nudging students to succeed in a behaviorally-informed way, and acting early to create positive habits. More broadly, it contributes to a growing body of findings that showcase the value of behavioral science for improving academic outcomes.

Defining the Problem

College completion and growing student debt are the two major challenges facing educators, but too often innovators overlook the intricate relationship between the two.

In recent years, the federal government has attempted to tackle the challenges of completion with the creation of new policies like the SAP standards, tying financial aid to academic performance. These well-intentioned policies can have the unintended consequence of reducing the chance that some students graduate. For most students, good SAP standing requires a 2.0 GPA and completion of two thirds of all attempted credits. Each year tens of thousands of students fall below these SAP thresholds, receive violations, and lose their aid. This occurs because: students do not grasp the nature and severity of the SAP violations, do not have enough lead time to course correct when they realize they are heading toward a violation, do not know and have trouble following through on the concrete steps they can take to improve their academic performance, and do not have a mindset that will help them persevere through the challenges of the typical college experience.

Climbing back into good standing takes significant time, effort, and self-control. Low- and moderate-income students do not have the resources to pay to take a full course load, so getting their GPA back above 2.0 can take many semesters, during which time they may drop out altogether.

We sought to tackle both challenges head-on in a project to increase the number of students meeting SAP standards. In 2014, over 400 students at SUNY Brockport—about 6% of the student body—received SAP violations.

Highlights

- ▶ Good SAP standing requires a 2.0 GPA and completion of two-thirds of all attempted credits
- ▶ In 2014, 6% of the student body (400 students) at SUNY Brockport received SAP violations

Diagnosis

To understand the challenge surrounding SAP violations, we interviewed students, administrators, and key stakeholders across the university. We analyzed the warning email sent to those at risk of receiving a violation and other communications from the financial aid office in previous years. We developed a deeper understanding of the context and behaviors of students at SUNY Brockport that lead to SAP violations.

An analysis of administrative data indicated that it would be beneficial to expand the SAP warning system. In previous years, SUNY Brockport sent at-risk students (those already below SAP thresholds) one warning email at the beginning of the spring semester. Yet over half of students who got a SAP violation in 2014 never received a warning—either because they were first semester transfer students or because they dropped below SAP thresholds after the warning was sent. Of the students who did receive a warning, 70% still got a violation. For roughly 40% of

Highlights

- ▶ Over half of students who got a SAP violation in 2014 at SUNY did not receive a warning email
- ▶ Of the half who did receive a warning email, 70% still got a violation
- ▶ Behavioral bottlenecks to positive academic behaviors need to be addressed

them, the warning came at a point where it would be nearly impossible to course correct within one semester.

Our conversations with students and key stakeholders led us to target our intervention at three classic academic challenges. Though these challenges have been considered in the past, a comprehensive program has never been created to address the *behavioral bottlenecks* associated with each.

The first was class attendance. Students don't plan well enough to overcome small hassles that make attending class more difficult. For instance, they select classes that are more difficult for them to attend (e.g., early in the morning), or don't account for potential transportation delays. Students also have several misperceptions of class attendance that make them more likely to skip. They view each individual class session as unimportant to their overall learning, they mistakenly believe that skipping class is the norm, and, in the moment of deciding whether or not to go to class, they perceive the costs of missing class as lower than the benefits of doing other activities.

The second was study skills. We found that students don't plan enough time to study in advance. In particular, they do not block off time for homework or studying when planning other school, work, and social activities. Additionally, because studying is often done individually or in small groups, it is easy for students to underestimate how much others are studying and form inaccurate perceptions of how much to study themselves. Finally, students stick with the same study habits, even when they do not work, because they do not know how to experiment to find more effective study strategies for different contexts.

Finally, we focused on tutoring uptake. As with studying, going to tutoring is not typically a public or visible activity, and students underestimate how many of their peers go to tutoring. Students have inaccurate mental models of who goes to tutoring — assuming it's only for the very worst students. For those who do consider tutoring, some never attend because there is no salient deadline for when they should go and they procrastinate indefinitely on the decision of whether or not to attend. More generally, some students did not know the location of the on-campus tutoring center or how to sign-up, and this uncertainty prevented them from seriously considering going to tutoring.

In addition to these specific outcomes, we recognize from previous research that students often struggle to overcome academic challenges more generally — by giving up too easily, not connecting progress to their overarching educational goals, and attributing low grades to their level of intelligence rather than the complexity of the material.

Intervention Design and Training

Informed by our diagnoses, we designed and tested a comprehensive program to expand and enhance prevention strategies surrounding SAP violations. First, we increased the number of students receiving a warning about SAP. Rather than solely communicating with students already below SAP thresholds, we also targeted our prevention strategies at incoming transfer students and continuing students near the GPA threshold (2.0-2.5). Second, we enhanced the prevention strategies through three in-person workshops and weekly emails and text messages that targeted our diagnoses. All students in the treatment group received a redesigned warning email and weekly emails and were also invited to attend the workshops (where they could also sign up for text messages). Control students only received SUNY Brockport's standard warning email.

All activities and communications were designed to address multiple diagnoses. For example, during the first workshop we aimed to reframe students' reactions to academic challenges. They completed an exercise to

identify common academic challenges they may face during the semester and come up with plans of how to respond ahead of time (e.g., If I get below a “C” on a quiz or test, then I will go to my professor’s office hours). The second workshop helped students to adopt a *growth mindset*, an understanding that challenges indicate one is learning new information rather than that a person has reached the limit of his intelligence.

Throughout these workshops and in subsequent communications, we deployed activities to improve all three of our targeted academic behaviors. To reframe class attendance, we communicated that for the average SUNY Brockport student each class session costs about \$70. Students were prompted to consider how many classes they missed and the cumulative amount of money they had wasted by not attending. We told students that successful peers study about 20 hours per week, and we periodically emailed or texted students to check on how many hours they studied in the past week. Finally, we messaged students that 40% of those at SUNY Brockport receiving academic awards had used tutoring in the past year — highlighting that even the best students use tutoring services.

We tested our intervention through an RCT with 1,500 students. Half of the students in our expanded pool of at-risk students received our intervention. The other half received the standard communications that SUNY Brockport had used in previous years. All students in the treatment condition received our emails, but operational constraints prevented attendance at workshops from being mandatory. A total of 163 students (about 20%) came to at least one workshop and opted in to receive all of the intervention text messages.

Overall, students in the intervention group withdrew from 10% fewer classes (from 1.55 to 1.39 withdrawals per student)¹ and were 27% more likely to seek out tutoring (from 13% to 17%).²

The impact was more pronounced among minority students, who received 30% fewer SAP violations (from 25% to 17%),³ withdrew from 15% fewer classes (from 1.74 to 1.48 withdrawals per student),⁴ and were 35% more likely to seek tutoring (from 17% to 23%).⁵

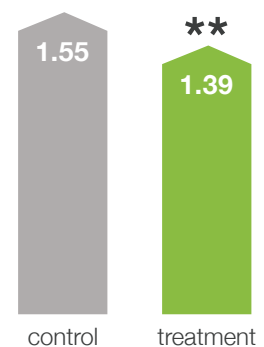
The results were also strong for students who attended at least one workshop. These highly-engaged students were 9% more likely to register for the following semester (from 82% to 89%),⁶ withdrew from 13% fewer classes (from 1.55 to 1.35 withdrawals per student),⁷ and were nearly three times as likely to get tutoring (from 13% to 32%).⁸

Due to the nature of this intervention, the results for highly-engaged students need to be interpreted with caution because of the potential for *selection effects*. It’s possible that students who chose to engage more with our intervention were also those who were naturally more motivated to perform well academically. If so, these students may have done better than the students who

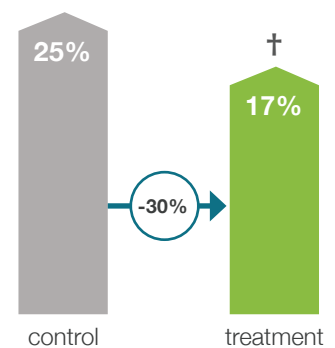
Highlights

- ▶ Targeting students near but not yet below SAP threshold may help prevent additional violations
- ▶ In-person workshops aimed to: reframe student’s reactions to challenges, help them adopt a growth mindset, and adopt positive academic behaviors

Students withdrew from fewer courses



Minority students had fewer SAP violations



** = significant at 99% level
 † = significant at 90% level

did not engage with our intervention regardless of the intervention they received. More testing, with mandatory workshops, should be done to adequately account for such selection effects.

At the scale of the entire pool of at-risk students at SUNY Brockport, we estimate it would cost roughly \$500 for each fewer class withdrawal and \$3,500 for each fewer SAP violation.

Lessons for the Future

We designed an intervention at SUNY Brockport that effectively targeted numerous barriers to academic success, resulting in improvements across many metrics—from take-up of tutoring services to course withdrawals. The program was particularly effective for minority students, suggesting this type of intervention could contribute to efforts to bridge the education inequality gap.

We also received positive feedback about the program from students themselves. They particularly enjoyed forming connections with similar students during the interactive workshops and the continued feeling of support fostered by weekly communications. We heard from a number of students that this social support, along with our encouraging messages, bolstered the students' confidence to succeed. Given the positive, unprompted feedback on these elements of the program, we believe that future work should seek to enhance and leverage social support—from both university officials and peer groups.

This project underscores the importance of an early and robust warning system for preventing SAP violations. An analysis of students who received the warning email in 2014 revealed that nearly 40% were highly unlikely to be able to course correct within the allowable timeframe (one semester)—either by having a GPA below 1.0, or having completed fewer than 50% of their classes. Given these constraints, it is likely that future programs could be even more effective if implemented earlier in students' careers, helping to form positive habits and supporting them before they can fall too far below the standards. Our work also developed critical strategies for colleges interested in reducing SAP violations: broadening their warning pool, giving students tools to succeed in a behaviorally informed way, and acting early to create positive habits. Together, these results highlight the value of behavioral science in transforming academic outcomes for college students.

Highlights

- ▶ These types of interventions are particularly effective for minority students and may help bridge the education inequality gap
- ▶ The success rate of these interventions likely could increase if implemented earlier in students' careers

Notes

¹ The 10% decrease in class withdrawals is statistically significant ($p = 0.01$)

² The 4 percentage point increase in tutoring is statistically significant ($p = 0.07$)

³ The 8 percentage point decrease in SAP violations among minority students is statistically significant ($p = 0.09$)

⁴ The 15% decrease in class withdrawals among minority students is statistically significant ($p = 0.04$)

⁵ The 6 percentage point increase in tutoring among minority students is statistically significant ($p = 0.05$)

⁶ The 7 percentage point decrease in SAP violations among highly engaged students is statistically significant ($p = 0.01$)

⁷ The 13% decrease in class withdrawals among highly engaged students is statistically significant ($p = 0.04$)

⁸ The 19 percentage point increase in tutoring among highly engaged students is statistically significant ($p < 0.01$)